



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals

POS transactions at terminals 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 | 3.8 | 7.0 | -34.3 | 48.5 | -10.6 | -3.6 | -3.3 | 2.6 |
| BG | . | . | . | . | . | 14.1 | 15.8 | . |
| CZ | 13.2 | 12.2 | -34.2 | . | 5.7 | 9.1 | 11.1 | 9.3 |
| DK | 10.2 | 0.4 | -59.3 | 31.8 | 1.1 | 2.8 | -1.0 | -0.4 |
| DE | 23.1 | 9.6 | -15.8 | 10.9 | 16.0 | 2.2 | -1.0 | -7.0 |
| EE | -0.0 | . | . | . | 3.9 | 5.5 | 2.3 | -1.2 |
| IE | 23.5 | 71.1 | -15.2 | 39.9 | 14.6 | 46.4 | 0.6 | 10.9 |
| GR | 18.3 | 7.0 | -27.5 | 16.4 | 7.3 | 9.8 | 34.7 | 15.9 |
| ES | 3.9 | 92.9 | -48.5 | -2.1 | 5.8 | 4.6 | -2.1 | 14.2 |
| FR | 16.9 | -5.5 | -4.8 | -42.6 | 1.3 | -0.8 | -2.7 | 1.1 |
| HR | 14.7 | 9.6 | -50.4 | 88.3 | 9.7 | 9.6 | 2.2 | 8.7 |
| IT | 15.2 | 8.6 | -71.6 | 39.0 | 9.2 | 8.5 | 1.2 | 15.7 |
| CY | 13.0 | . | . | . | 12.2 | . | . | . |
| LV | 19.3 | 6.2 | -24.9 | 14.8 | 4.2 | 9.7 | 3.4 | 14.3 |
| LT | . | 6.3 | -1.5 | 29.6 | . | 13.3 | 14.1 | 7.2 |
| LU | 24.5 | 110.8 | -8.4 | -49.1 | 7.5 | . | . | . |
| HU | 11.3 | 14.9 | -60.6 | 7.4 | 29.8 | 15.6 | 1.5 | 9.1 |
| MT | . | . | . | 97.5 | . | . | . | . |
| NL | 35.7 | 2.1 | -11.6 | -9.3 | -0.4 | -1.5 | -3.1 | -9.1 |
| AT | 19.7 | 12.0 | -27.1 | -3.3 | 4.5 | 5.5 | 12.1 | 3.5 |
| PL | 22.5 | 16.2 | -29.1 | 26.4 | 17.5 | 14.5 | 7.6 | 10.1 |
| PT | 11.0 | 100.4 | -31.4 | 22.2 | 8.1 | -4.9 | -4.5 | 9.2 |
| RO | 15.1 | 28.1 | -10.9 | 38.0 | 17.9 | 19.1 | 16.4 | 21.1 |
| SI | 19.3 | -1.4 | -38.1 | 14.9 | 9.1 | 7.7 | 3.4 | 10.3 |
| SK | 14.5 | 46.0 | -48.5 | . | 25.5 | 10.3 | 5.3 | 22.5 |
| FI | . | 30.9 | -39.2 | 2.8 | . | -0.3 | -7.6 | -1.0 |
| SE | 31.2 | 3.1 | -41.3 | -2.0 | -5.8 | 3.2 | -6.2 | 4.5 |
| Euro area | 17.5 | 33.4 | -28.0 | 0.2 | 5.0 | 2.3 | -0.7 | 3.3 |
| EU | 17.4 | 30.6 | -29.3 | 4.8 | 4.5 | 2.8 | -0.7 | 3.8 |



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.2 Increase/decrease in the real value of payments at terminals (cont'd)

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

| | POS transactions at terminals provided by non-resident PSPs | | | | E-money payments with cards on which e-money can be stored directly ¹⁾ | | | |
|------------------|--|-------------|--------------|-------------|--|-------------|-------------|-------------|
| | 2018 | 2019 | 2020 | 2021 | 2018 | 2019 | 2020 | 2021 |
| BE | -14.6 | 9.8 | 2.7 | -17.2 | -28.6 | 7.9 | 7.7 | 20.7 |
| BG | 29.3 | 19.7 | -9.6 | 40.5 | - | - | - | - |
| CZ | 212.1 | 21.8 | -37.2 | 22.8 | - | - | - | - |
| DK | 6.7 | -1.7 | -52.5 | 33.6 | - | - | - | - |
| DE | 9.2 | 3.6 | -38.3 | 21.8 | -6.7 | -11.4 | 50.0 | 7.2 |
| EE | 12.2 | 15.0 | -50.8 | 3.7 | - | - | - | - |
| IE | 18.9 | 24.0 | -17.1 | 9.1 | - | - | - | - |
| GR | 24.9 | 13.4 | -46.8 | 43.1 | 12.5 | -9.3 | 83.0 | -26.8 |
| ES | 11.5 | 16.0 | -26.0 | -2.5 | - | - | - | 78.8 |
| FR | 9.2 | 2.4 | -23.5 | 50.4 | -98.0 | -66.1 | 1,048.4 | -94.2 |
| HR | - | - | - | - | 16.8 | 7.6 | -1.9 | 16.2 |
| IT | 295.3 | -41.2 | -12.7 | 6.7 | - | - | - | - |
| CY | 230.1 | 32.3 | -17.9 | 28.3 | - | - | - | - |
| LV | 6.2 | 3.5 | -12.4 | -28.9 | - | - | - | - |
| LT | 24.7 | 25.3 | 49.5 | 259.1 | - | - | - | - |
| LU | 7.8 | 18.3 | -3.2 | 4.0 | - | - | - | - |
| HU | -38.9 | 3.1 | 93.0 | 11.6 | - | - | - | - |
| MT | 32.3 | 20.3 | -53.4 | 86.9 | - | - | - | - |
| NL | 102.7 | 97.9 | -16.2 | -18.5 | - | - | - | - |
| AT | 10.4 | 4.7 | -20.7 | 11.0 | - | - | - | - |
| PL | 30.7 | 26.6 | -5.6 | 30.3 | - | - | - | - |
| PT | 16.0 | 4.6 | 3.4 | 28.3 | - | - | - | - |
| RO | 14.6 | 15.4 | -34.7 | 59.5 | - | - | - | - |
| SI | 17.7 | 17.6 | -24.2 | 8.8 | - | - | - | - |
| SK | 20.9 | 9.2 | -20.4 | 95.6 | 67.5 | 1,009.9 | -29.1 | -48.6 |
| FI | 2.5 | -5.7 | -69.4 | 13.7 | - | - | - | - |
| SE | -45.0 | 34.1 | -43.0 | 45.9 | - | - | - | - |
| Euro area | 28.9 | 18.6 | -19.2 | 10.2 | -48.3 | -6.6 | 84.9 | 16.0 |
| EU | 25.2 | 18.6 | -20.6 | 12.6 | -46.0 | -5.8 | 76.2 | 15.7 |

¹⁾ Includes also remote payments with cards on which e-money can be stored directly.