

Payments statistics: methodological notes

The definitions are arranged alphabetically by term. The list contains all entries in the comparative, euro area and country tables, as well as general definitions which are applicable to most or all of the tables.

The definitions present the following information where applicable:

- *General definition and detailed description* of the item, including scope, further breakdowns and cross-references to other definitions.
- *Measurement*: states whether a number or a value is collected.
- *Reference period*: states the point in time or the period for which data are provided.
- *Currency*: indicates the currency in which the item is originally denominated or in which the transaction takes place (“transaction currency”) and the currency in which it is reported for the purposes of payments statistics (“reporting currency”).
- *Counterparty area*: the country or geographical area of the opposite party (e.g. debtor/creditor, payer/payee) of the financial transaction.
- *Counterparty sector*: the institutional sector of the opposite party (e.g. debtor/creditor, payer/payee) of the financial transaction.

Data in national currency are recalculated in euro using:

- for flow data accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction, or, if this is not possible, the average ECB reference exchange rate for the period for all transactions;
- for stock data showing an end-of-year status (e.g. value of overnight deposits), the end-of-year ECB reference exchange rate.

The definitions are consistent with the following legal acts to the extent possible:

- Regulation ECB/2013/43 of the European Central Bank of 28 November 2013 on payments statistics;
- Guideline ECB/2014/15 of the European Central Bank of 4 April 2014 on monetary and financial statistics (as amended);
- Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market;

Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions.

1 General remarks

1.1 Cards issued by resident PSPs

If a card offers several functions, it is counted in each applicable sub-category. Thus the total number of cards may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. The total number of cards is stated separately in “total number of cards (irrespective of the number of functions on the card)”.

Cards are counted on the card-issuing side regardless of the cardholder’s residency or the location of the account to which the card is linked.

Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of cards that have been issued by *PSPs resident in that country*, including both cards issued in the country and cards issued abroad. Up to reference year 2013, the data comprise cards issued *in the reporting country*, irrespective of whether the issuer is resident in the reporting country or not. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

Co-branded cards are included.

All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. A card is included from the moment it is posted to the cardholder by the card issuer, irrespective of whether the cardholder has activated it.

Expired or withdrawn cards are not included.

Cards that are inactive because of a temporary stop which is effective at the time of reporting are included.

Cards issued by three-party (e.g. American Express or Diners Club) or four-party card schemes (e.g. Visa or MasterCard) are included.

Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a PSP (co-branding).

Cards linked to savings accounts as well as cards linked to prepaid accounts are included according to the function(s) offered by the card.

1.2 Terminals provided by resident PSPs

All terminals provided by resident PSPs are reported, whether located in or outside the reporting country.

Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of terminals provided by *PSPs resident in that country*, covering both terminals located in the country and terminals located abroad. Up to the reference year 2013, the data cover terminals *located in the reporting country* irrespective of whether or not the provider is resident in the country. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

The entity which provides terminals is the acquirer, regardless of the ownership of the terminals. Only terminals provided by the acquirer are counted.

Terminals provided by branches and/or subsidiaries of PSPs resident outside the reporting country are not reported by the parent PSP but by the branches and/or subsidiaries themselves.

Every terminal is counted individually, even where several terminals of the same type are provided at one location.

If a terminal offers several functions, it is counted in each applicable sub-category. Thus the total number of terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.

1.3 Payments per type of payment service

Payments can be initiated by non-MFIs, with any counterparty, or by PSPs, if the counterparty is a non-MFI. They include:

- all payments which take place between two accounts held at different PSPs and are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system;
- all payments which take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself or with the use of an intermediary (another PSP or a payment system).

Payments initiated by PSPs and executed without a specific transaction order, i.e. without the use of a payment service, by simple book entry in the account of a customer, are not included but instead shown in two separate memorandum items, “credits to the accounts by simple book entry” and “debits from the accounts by simple book entry”. If they cannot be distinguished, such transactions are included under “payments per type of payment service”.

Funds transfers between accounts in the same name (and also between different types of account, such as savings and current accounts) are included according to the payment service used.

Transactions denominated in foreign currency are included. Data are converted into euro using the ECB reference exchange rate or the exchange rate applied for the transaction.

The scope of payments with cards reported under “payments per type of payment service” is broader than that of transactions reported in the section “payments per type of terminal”. “Payments per type of payment service” include card transactions at virtual points of sale, e.g. over the internet or the telephone, which are not reported under “payments per type of terminal”.

The direction of the flow of funds depends on the payment service and the initiation channel used:

- in the case of credit transfers as well as e-money (electronic money) payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds;
- in the case of direct debits, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds;
- in the case of card payments, although the payee initiates the transaction, the treatment followed within corresponds to that where the payer initiates the transaction.

The indicator “total payments involving non-MFIs” is the sum of the six mutually exclusive sub-categories: “credit transfers”, “direct debits”, “card payments with cards issued by resident PSPs (except cards with an e-money function only)”, “e-money payments”, “cheques” and “other payment services”. As data are only collected on card payments with cards issued by resident PSPs, the indicator “total cross-border payments received” does not include received card payments.

1.4 Payments per type of terminal

All indicators refer to cash or cashless transactions performed at a physical (not virtual) terminal.

The scope of payment transactions with cards reported in this section is narrower than that of transactions reported in the section “Payments per type of payment service”. The latter section includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while this section does not. Unless otherwise specified in the country notes, as of the reference year 2014 payments per type of terminal are broken down into three different categories according to the *residency of the terminal provider and card issuer*.

- payments at terminals provided by resident PSPs with cards issued by resident PSPs;
- payments at terminals provided by resident PSPs with cards issued by non-resident PSPs;
- payments at terminals provided by non-resident PSPs with cards issued by resident PSPs.

Up to the reference year 2013, the categories differentiate between transactions on the basis of the *location of the terminal and the country where the card was issued*. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference periods from 2014 onwards.

These different categories allow the calculation of all transactions at terminals provided by resident PSPs, irrespective of where the card used was issued, and also of all transactions with cards issued by non-resident PSPs. This provides for easy comparison with data in country table 6, both on cards (where only cards issued by resident PSPs are counted, i.e. categories a) and c) and on terminals (where only terminals provided by resident PSPs are counted; i.e. levels a) and b). The geographical breakdown is based on the location of the terminal.

1.5 Payments processed by selected payment systems

Comprises transactions submitted to and processed through a payment system. Each payment is counted once on the sending participant's side (not twice – i.e. the debiting of the payer's account and the crediting of the payee's account are not counted separately). For multiple credit transfers (bulk payments), each item of the payment is counted. In the case of netting systems, the gross number and value of transactions are presented, not the result after netting.

Cancelled payments are excluded. Transactions that are later rejected are included.

Only payments that are made within the payment system are included. In the case of a payment system in which another payment system (ancillary system) settles its positions, the system of settlement reports the actual number of settlement operations and the actual amount settled. This means that in cases where transactions are cleared outside the payment system and only net positions are settled via the payment system, only transactions for the settlement of net positions are counted, and these are allocated to the payment service used for the settlement transaction.

All payment transactions are divided into those made via TARGET components and those made by non-TARGET payment systems. For all payment transactions, cross-border transactions are counted in the country in which the transaction originated, in order to avoid double-counting.

A direct participant can be either the sender or recipient of a payment order. A sending participant is one which instructs the system to carry out a certain

transaction using a certain payment service. A receiving participant is one which receives the payment service (but not always the funds).

The direction of the flow of funds depends on the payment service used. In the case of credit transfers as well as e-money payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. In the case of direct debits, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds. In the case of card payments, although the payee initiates the transaction, the treatment followed corresponds to that where the payer initiates the transaction.

2 Data definitions

Acquirer

The term is applicable in the following cases:

- The entity that holds deposit accounts for card acceptors, i.e. merchants, and to which the card acceptor transmits the data relating to the transactions. The acquirer is responsible for the collection of transaction information and settlement with the acceptors.
- In POS transactions, the entity to which the acceptor, usually a merchant, transmits the information necessary in order to process the card payment. The acquirer is the entity that manages the account of the merchant.
- In ATM transactions, the entity which makes banknotes available to the cardholder, whether directly or via the use of third-party providers.
- The entity which provides terminals, regardless of the ownership of the terminals.

Acquiring

Means services enabling a payee to accept a payment instrument or a payment transaction, by providing authentication, authorisation, and settling services resulting in a transfer of funds to the payee.

Agent

A natural or legal person which acts on behalf of a payment institution in providing payment services.

ATM (automated teller machine)

Electromechanical device that allows authorised users, typically using machine-readable physical cards, to withdraw cash from their accounts and/or access other services, allowing them, for example, to make balance enquiries, transfer funds or deposit money. A device allowing only balance enquiries does not qualify as an ATM.

The ATM may be operated online, with a real-time request for authorisation, or offline. The following breakdown of ATMs is provided:

- ATMs with a cash withdrawal function;
- ATMs with a credit transfer function.

If an ATM performs both functions, it is counted in both sub-categories. Thus the total number of ATMs may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

ATM cash deposit (except e-money transactions)

Cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer is identified with a payment card.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.4 above and the entry for “cash withdrawal/cash deposit”.

ATM cash withdrawal (except e-money transactions)

Cash withdrawal performed at an ATM using a card with a cash function. Cash advances at POS terminals using a card with a debit, credit or delayed debit function are only included if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.4 above and the entry for “cash withdrawal/cash deposit”.

ATM with a cash withdrawal function

ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.

Sub-category of “ATMs”.

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

ATM with a credit transfer function

ATM allowing authorised users to make credit transfers using a payment card.

Sub-category of “ATMs”.

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

Branch

A place of business other than the head office located in the reporting country and established by a PSP legally incorporated in another country. It has no legal personality and carries out some or all of the transactions inherent in the business of a PSP.

All of the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office (see also “office” and “number of offices”).

Branch of a euro area based credit institution

A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area. See also “branch”.

Branch of an EEA-based credit institution (outside the euro area)

A branch (located in the reporting country) of a credit institution legally incorporated in an EEA country which is not the reporting country and is outside the euro area. See also “branch”.

Branch of a non-EEA based bank

A branch (located in the reporting country) of a non-EEA-based bank. See also “branch”.

Brand

A particular payment product, especially a card, which has been licensed by its owner for use in a given territory.

Card

A device that can be used by its holder either to conduct transactions or to withdraw money. Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money.

Cards linked to an e-money account are included in the category “cards with an e-money function” as well as in other categories according to the functions offered by the card. Cards are counted on the sending participant's side (i.e. the card-issuing side). See also the notes in section 1.1 above.

Card issuer

A financial institution that makes payment cards available to cardholders, authorises transactions at POS terminals or ATMs and guarantees payment to the acquirer for transactions that are in conformity with the rules of the relevant scheme. In the case of *three-party schemes*, the card issuer is the card scheme itself.

In the case of *four-party schemes*, the issuer is a PSP which is a member of a card scheme and has a contractual relationship with a cardholder that results in the provision and use of a card of that card scheme.

Card on which e-money can be stored directly

A card on which e-money is held in the e-money holder's possession. See also "electronic money".

A sub-category of "cards with an e-money function".

Measurement: number of cards.

Reference period: status at the end of the year.

Card payment initiated at a physical EFTPOS

Electronically initiated card payment transaction at a physical POS allowing electronic fund transfers. This item typically includes payments with cards through an EFTPOS terminal at a merchant's location. It does not include e-money payments.

A sub-category of "card payments with cards issued by resident PSPs".

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels.

The following breakdown of card payments is provided:

- payments with cards with a debit function;
- payments with cards with a delayed debit function;
- payments with cards with a credit function;
- payments with cards with a debit and/or delayed debit function;
- payments with cards with a credit and/or delayed debit function.

Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number/value of card payments is the sum of the sub-categories.

The sub-categories “payments with cards with a debit and/or delayed debit function” and “payments with cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories.

E-money payments are not included.

For country tables 7a and 8a/comparative tables 7 and 9:

Payment transactions with cards issued by resident PSPs are reported, regardless of the country of the brand under which the payment transaction has been made.

Payments by type of payment service include data on card transactions at virtual POS, e.g. over the internet or the telephone.

Card payments with cards issued by resident PSPs which only have an e-money function are not included.

Credit transfers at ATMs are not included but are shown under “credit transfers”. Cash advances at POS terminals are excluded. Payments by telephone and over the internet using a card are included. Payments with cards issued by merchants, i.e. retailer cards, are excluded, except where the retailer card was issued in cooperation with a PSP, i.e. co-branded.

For country tables 7b and 8b/comparative tables 14 and 15:

All indicators refer to cash or cashless payments performed at a physical (not virtual) terminal.

Cash withdrawals/deposits at ATMs represent the use of the cash function on the card and are reported as “ATM cash withdrawals” and “ATM cash deposits”.

For country tables 10 and 11/comparative table 16:

All card payments processed by the respective payment system are included, irrespective of where the card was actually issued or used.

Payments are counted on the card-issuing side. Only transactions with cards issued by resident PSPs – both in and outside the country of issue – are reported.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 and 1.4 above and “payments per type of payment service”.

Card payments with cards issued by resident PSPs initiated remotely

Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet.

A sub-category of “card payments with cards issued by resident PSPs”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Card scheme

A technical and commercial arrangement set up to serve one or more brands of cards which provides the organisational, legal and operational framework necessary for the functioning of the services marketed by those brands.

A three-party card scheme is a card scheme involving the following stakeholders:

- the card scheme itself, which acts as issuer and acquirer;
- the cardholder;
- the accepting party.

A four-party card scheme is a card scheme where the stakeholders involved are:

- the issuer;
- the acquirer;
- the cardholder;
- the card acceptor.

In the case of ATM transactions, it is usually the acquirer that offers its services via the ATM.

Card which gives access to e-money stored on e-money accounts

See “e-money accounts”.

Sub-category of “cards with an e-money function”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a cash function

A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM. The cash function is usually combined with a payment function.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a combined debit, cash and e-money function

A card issued by a PSP which has a combined cash, debit and e-money function. A card with a combined function is counted in each of the following sub-categories:

- cards with a cash function;
- cards with a debit function;
- cards with an e-money function.

A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a credit and/or delayed debit function

A card which has a credit and/or delayed debit function. This category is only reported if the data cannot be broken down into “cards with a credit function” and “cards with a delayed debit function”. This will be the case where it is clear that the card in question has a credit line attached to it, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the latter is allowed to draw extended credit (the distinguishing feature of a “card with a credit

function”, irrespective of whether the cardholder makes actual use of this feature), or whether the cardholder is contractually obliged to settle the full balance at the end of a specified period (the distinguishing feature of a “card with a delayed debit function”).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a credit function

A card enabling cardholders to make purchases and in some cases also to withdraw cash up to a pre-arranged ceiling. The credit granted can be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged. The holder is sometimes charged other fees, such as an annual fee.

The distinguishing feature of a card with a credit function, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for extended credit (irrespective of whether the cardholder actually makes use of this feature or chooses to settle the full amount of the debt incurred at the end of a specified period).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a debit and/or delayed debit function

A card which has a debit and/or delayed debit function. This category is only reported if the data cannot be broken down into “cards with a debit function” and “cards with a delayed debit function”. It will be selected in cases where it is clear that the card in question is used to debit an account at a credit institution, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the account debited is the current account of the cardholder (the distinguishing feature of a “card with a debit function”), or whether it is one that was set up to serve a credit line granted to the cardholder which he/she must settle at the

end of a specified period (the distinguishing feature of a “card with a delayed debit function”).

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a debit function

A card enabling cardholders to have their purchases directly and immediately charged to their accounts, whether held with the card issuer or not.

A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked.

The distinguishing feature of a card with a debit function, in contrast to a card with a credit function or a delayed debit function, is the contractual agreement to charge purchases directly to funds on the cardholder’s current account.

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a delayed debit function

A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee.

The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but with an obligation to settle the debt incurred at the end of a pre-defined period. This type of card is commonly referred to as a “charge card”.

A sub-category of “cards with a payment function (except cards with an e-money function only)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with a payment function (except cards with an e-money function only)

A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category.

The following breakdown is provided:

- cards with a debit function;
- cards with a delayed debit function;
- cards with a credit function;
- cards with a debit and/or delayed debit function;
- cards with a credit and/or delayed debit function.

The sub-categories “cards with a debit and/or delayed debit function” and “cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories.

If a card offers several functions, it is counted in all relevant sub-categories. Thus the total number of cards with a payment function may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with an e-money function

A card enabling e-money transactions. Cards on which e-money can be stored directly and cards which give access to e-money stored on e-money accounts are included.

A sub-category of “total number of cards (irrespective of the number of functions on the card)”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Card with an e-money function which has been loaded at least once

A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function.

Sub-category of “cards with an e-money function”.

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Cash advance at POS terminals

Transactions in which the cardholder receives cash at a POS terminal in combination with a payment transaction for goods or services.

If it is not possible to distinguish data on cash advances at POS terminals, these are reported as “POS transactions”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also “cash withdrawal/cash deposit”.

Cash withdrawal/cash deposit

A cash withdrawal from or cash deposit in an account using a card or a bank form. These transactions are included as follows:

Transactions with a card at a terminal, without manual intervention:

- cash deposit: “ATM cash deposits”;

- cash withdrawal without a payment transaction at the same time: “ATM cash withdrawals”;
- cash withdrawal with a payment transaction at the same time: “cash advances at POS terminals”;

Transactions at a bank counter:

- cash deposited in an account at the bank, including instances where a card is used merely to identify the payer: “OTC cash deposits”;
- cash paid in to initiate a credit transfer: “credit transfers (sent)”;
- cash withdrawn from an account at the bank, including instances where a card is used merely to identify the payee: “OTC cash withdrawals”;
- cash paid out on receipt of a credit transfer: “credit transfers (received)”.

Cash deposited in a bank’s day/night deposit box:

- cash deposited for crediting to an account at the bank: “OTC cash deposit”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.4 above.

Central bank

A financial corporation or quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country (cited from Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank).

Cheque

A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is normally a credit institution, requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.

Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not (these are reported as “OTC cash withdrawals”).

Cheques are counted on the payee's side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included.

For country tables 10 and 11:

All cheques processed in the respective payment systems are included. Payments are counted on the sending participant's side.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in sections 1.3 and 1.5 above and "payments per type of payment service".

Concentration ratio

Concentration ratio in terms of volume: the ratio of the number, i.e. volume, of transactions sent by the five largest participants of a payment system and the total number, i.e. volume, of transactions sent via the payment system.

Concentration ratio in terms of value: the ratio of the value of transactions sent by the five largest participants of a payment system and the total value of transactions sent via the payment system.

The five largest senders in terms of the value of payment transactions may be different from the five largest senders in terms of the number of payment transactions. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).

Measurement: percentage of total number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Credit institution

"Credit institution" has the same meaning as defined in Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms.

Credit institution legally incorporated in the reporting country

A credit institution legally incorporated in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Up to April 2011 this definition includes e-money institutions legally incorporated in the reporting country.

Credit transfer

Payment service which allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order or a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the PSP of the payer to the PSP of the payee, i.e. the beneficiary, possibly via several other credit institutions as intermediaries and/or one or more payment and settlement systems.

The following breakdown of credit transfers is provided:

- credit transfers initiated in paper-based form;
- credit transfers initiated electronically.

Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of credit transfers is the sum of the sub-categories.

For country tables 7a and 8a/comparative tables 7 and 9:

Credits to the account of a customer by simple book entry without the use of a traditional credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are not included but are instead reported as “credits to the accounts by simple book entry”.

Credit transfers are counted on the payer’s side; where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. SEPA credit transfers (SCTs) are included, as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category “non-SEPA”. The data include credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. Cash payments into an account using a bank form are not included under credit transfers. If data are available, they are shown in the memorandum item “OTC cash deposits”.

For country tables 10 and 11/international systems tables 2 and 3:

All credit transfers processed by the respective payment system are included. Payments are counted on the sending participant's side. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in sections 1.3 and 1.5 above and "payments per type of payment service".

Credit transfers of which: non-SEPA

Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.

Sub-category of "credit transfers".

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Credit transfer initiated in paper-based form

Credit transfer which the payer submits in paper-based form. Includes submissions by telefax or other means (e.g. non-automated telephone banking) if they require manual intervention in order to be transformed into electronic payments.

For country tables 7 and 8:

Credit transfer which a bank customer submits to his/her PSP in paper-based form. Includes credit transfers which are executed on the basis of a financial service (such as a documentary letter of credit) if the financial service is submitted in paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer in paper-based form.

For country tables 10 and 11:

Credit transfer which the sending participant in the system submits to the system in paper-based form (i.e. the system operator has to transform the order into an electronic format).

Sub-category of “credit transfers”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in sections 1.3 and 1.5 above.

Credit transfer initiated electronically

Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means, such as automated telephone banking, if they are transformed into electronic payments without manual intervention. Includes standing orders originally submitted in paper-based form but then executed electronically. Includes credit transfers which are executed by a PSP on the basis of a financial service, if the financial service is initiated electronically, or if the form of submission of the service is not known and the PSP executed the transfer electronically. Includes credit transfers initiated at an ATM with a credit transfer function.

Sub-category of “credit transfers”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Credit transfer initiated in a file/batch

An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

Sub-category of “credit transfers initiated electronically”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Credit transfers initiated on a single payment basis

An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.

Sub-category of “credit transfers initiated electronically”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Credits to the accounts by simple book entry

Credit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (credit entry) to the account of a customer, i.e. without the use of a traditional payment service.

The following transactions are reported for this item:

- interest payments by the bank;
- dividend payments by the bank;
- disbursement of the amount of a loan to the current account of the customer;
- other credits to an account by simple book entry.

The list is exhaustive. These data are excluded from credit transfers.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Cross-border payment

A payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are resident in different countries.

Payment systems distinguish and report domestic and cross-border transactions according to the location of the sending and receiving participants. For TARGET2 the definition of "cross border" is based on the location of the component and not of the participant.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Currency in circulation

Banknotes and coins in circulation that are issued or authorised by monetary authorities. (See Regulation ECB/2013/33 of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector.)

Does not include a central bank's stock of own banknotes (as they are not issued) or commemorative coins that are not commonly used to make payments (see Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union – ESA 2010). For non-euro area countries, data on commemorative coins may be included in a memorandum item.

Payments statistics provide the following data on banknotes and coins:

- the amount of banknotes and coins in circulation ("currency in circulation", giving also a breakdown by denomination);
- the amount of cash withdrawn from or deposited in accounts using a payment card and thus added to/withdrawn from currency in circulation outside MFIs ("ATM cash withdrawals", "ATM cash deposits" and, if available, "cash advances at POS terminals");
- the amount of cash withdrawn from or deposited in bank accounts using a bank form ("OTC cash withdrawals", "OTC cash deposits").

While other means of withdrawing/depositing cash exist, these are not accounted for in payments statistics.

Transaction data on the use of cash are not available.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

Debits from the accounts by simple book entry

Debit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment service.

The following transactions are reported for this item:

- charging of interest by the bank;
- deduction of banking fees;
- payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer;
- repayments of the amount of a loan;
- other debits from an account by simple book entry.

The list is exhaustive. These data are excluded from direct debits.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Direct debit

A payment service for debiting a payer's payment account, potentially on a recurrent basis, where a payment transaction is initiated by the payee on the basis of the payer's consent given to the payee, to the payee's PSP or to the payer's own PSP.

For country tables 7 and 8/comparative tables 7 and 9:

Debits from the account of a customer by simple book entry without the use of a traditional direct debit service. (e.g. banking fees paid to the account-holding bank) are not included but are instead reported as "debits from the accounts by simple book entry".

Payments are counted on the payee's side. Direct debits include all SEPA direct debits as well as non-SEPA transactions. Non-SEPA transactions are also reported

in the sub-category “non-SEPA”. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction. Direct debits used to settle outstanding balances of transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer. Direct debits resulting from the settlement of an individual card transaction should not be reported in order to avoid double-counting.

Cash payments out of an account using a bank form are not included under direct debits. Instead, they are shown in the memorandum item “OTC cash withdrawals”.

For country tables 10 and 11/international systems tables 2 and 3:

All direct debits processed in a payment system are included. Payments are counted on the sending participant’s side. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in sections 1.3 and 1.5 above and “payments per type of payment service”.

Direct debits of which: non-SEPA

Direct debits which do not comply with the requirements for SEPA direct debits, as stipulated in Regulation (EU) No 260/2012.

Sub-category of “direct debits”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Direct debit initiated in a file/batch

An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payee. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions.

Sub-category of “direct debits”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Direct debit initiated on a single payment basis

An electronically initiated direct debit that is independent from other direct debits, i.e. that is not part of a group of direct debits jointly initiated.

Sub-category of “direct debits”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Direct participant

An entity which is identified or recognised by a payment system and is authorised to send and receive payment orders directly to and from the system without an intermediary or is directly bound by the rules governing the payment system. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).

Sub-category of “number of participants”.

The following breakdown is provided:

- credit institutions;
- central bank;
- other direct participants, of which:
 - public administration;
 - clearing and settlement organisations;
 - other financial institutions;

- others.

Measurement: number of participants.

Reference period: status at the end of the year.

Domestic payment

“Domestic payment” has the same meaning as “national payment transaction” as defined in Article 2 of Regulation (EU) No 260/2012. It means a payment transaction initiated by a payer or by a payee, where the payer’s PSP and the payee’s PSP are located in the same Member State.

EFTPOS (electronic funds transfer at point of sale) terminal

POS terminal which captures payment information by electronic means and is designed, in some cases, to transmit such information either online (with a real-time request for authorisation) or offline. Includes unattended terminals.

Each EFTPOS terminal is counted individually, even where several terminals are provided at one location.

Sub-category of “POS terminals”.

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

Electronic money

Electronically, including magnetically, stored monetary value, as represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and which is accepted by a natural or legal person other than the electronic money issuer.

Electronic money institution (ELMI)

“Electronic money institution” has the same meaning as defined in Article 2 of Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions. It means a legal person that has been granted authorisation to issue electronic money.

Electronic money issuer

“Electronic money issuer” has the same meaning as defined in Article 2 of Directive 2009/110/EC. Electronic money issuers comprise the following categories of institutions:

- credit institutions;
- electronic money institutions;
- post office giro institutions which are entitled under national law to issue electronic money;
- the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities;
- EU Member States or their regional or local authorities when acting in their capacity as public authorities.

E-money account

An accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.

Measurement: number of accounts.

Reference period: status at the end of the year.

E-money accounts accessed through a card

See the definitions for “e-money accounts” and “card with an e-money function”.

Measurement: number of accounts.

Reference period: status at the end of the year.

E-money card terminal

Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.

The following breakdown of e-money card terminals is provided:

- e-money card-loading and unloading terminals;
- e-money card-accepting terminals.

If an e-money card terminal performs both functions, it is counted in both sub-categories. Thus the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

E-money card-accepting terminal

Terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary. Each e-money card-accepting terminal is counted individually, even where several terminals are provided at one location.

Subcategory of “e-money card terminals”

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

E-money card-loading and unloading terminal

Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading. Each e-money card-loading and unloading terminal is counted individually, even where several terminals are provided at one merchant location.

Subcategory of “e-money card terminals”

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

E-money card-loading/unloading transaction

Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.4 above.

E-money payment

A transaction whereby a holder of e-money transfers e-money value from his/her own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with e-money accounts.

E-money payments are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent. Only transactions with cards or storages issued by resident PSPs are reported; transactions are included irrespective of whether they took place within or outside the country of issue.

The following breakdown of e-money payments, with e-money issued by resident PSPs, is provided:

- with cards on which e-money can be stored directly;
- with e-money accounts.

Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of e-money payments is the sum of the sub-categories. Transactions under "with e-money accounts" are further split to provide information on those "accessed through a card".

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above.

E-money payment with a card on which e-money can be stored directly

A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance stored on the card to the balance of the beneficiary.

Subcategory of "e-money payment".

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entry for “e-money payment”.

E-money payment with e-money account

A transaction whereby the holder of an e-money storage other than a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary. Includes transactions with e-money held on accounts or files.

Subcategory of “e-money payment”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entry for “e-money payment”.

E-money payment with e-money account of which: accessed through a card

A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee.

Subcategory of “e-money payment with e-money accounts

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the entry for “e-money accounts”.

E-money storage

Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files.

Data on two types of e-money storage are presented:

- cards with an e-money function;
- other e-money storages.

E-money transaction

E-money loading/unloading or e-money payment, i.e. the transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or the transfer of e-money value from the e-money storage (card or other storage) to the balance of a beneficiary.

Euro area- based credit institution

An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.

Exchange rate

Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries.

Measurement: national currency units versus €1.

Reference period:

- *status at the end of the year;*
- *average of end-of-day figures.*

Source: ECB.

GDP (current prices)

Gross domestic product at market prices is the final result of the production activity of resident producer units. (See Regulation (EU) No 549/2013, 8.89.)

Measurement: nominal value in current prices, not seasonally adjusted.

Reference period: year.

Currency: all.

Reporting currency: national (euro for euro area countries).

Source: Eurostat.

GDP per capita

Average GDP per head of population. Calculated as “GDP” divided by “population”.

HICP

Harmonised Index of Consumer Prices. The comparable index of consumer prices produced by each EU Member State, based on the prices of goods and services available for purchase in the economic territory of the Member State for the purposes of directly satisfying consumer needs.

(See Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.)

Measurement: percentage change from previous year.

Reference period: year.

Source: Eurostat.

Indirect participant

A participant, in a payment system with tiering arrangement, that uses a direct participant as an intermediary to perform some of the activities allowed in the system (in particular settlement)

All transactions by an indirect participant are settled on the account of a direct participant that has agreed to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, whether or not a legal link exists between two or more such participants (e.g. in the case of a merger).

Measurement: number of participants.

Reference period: status at the end of the year.

Institutions offering payment services to non-MFIs

Comprises the following legally independent institutions operating in the reporting country:

- central bank;
- credit institutions legally incorporated in the reporting country (up to April 2011 includes electronic money institutions);
- branches of euro area-based credit institutions;
- branches of EEA-based credit institutions (outside the euro area);
- branches of non-EEA-based banks;
- electronic money institutions;
- other PSPs.

These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories.

Intraday borrowing from the central bank

Total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day.

Data are calculated as the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together.

Measurement: outstanding amount.

Reference period: average for the last maintenance period of the year (i.e. that containing 31 December); see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: credit institutions.

Monetary financial institution (MFI)

MFIs consist of all institutional units included in the sub-sectors central bank (S.121), deposit-taking corporations except the central bank (S.122) and money market funds (MMFs) (S.123) as set out in the revised European System of Accounts laid down in Regulation (EU) No 549/2013.

Money remittance

A payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another PSP acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

M-payment

A payment whereby a mobile phone is used to issue the payment order, and possibly also to transfer the means of payment.

M-payments are only included in the payments statistics if settlement occurs via a traditional payment service, in which case they are reported together with other transactions made with those payment instruments.

Narrow money supply (M1)

Currency in circulation plus overnight deposits held with MFIs resident in the reporting country. This definition is harmonised for euro area countries. If the definition for a non-euro area country differs, a note will indicate the concept used.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: all.

Reporting currency: national (euro for euro area countries).

Counterparty area: euro area.

Counterparty sector: non-MFIs (excluding central government).

Non-EEA- based bank

An undertaking that is legally incorporated outside the EEA and would have to be licensed as a credit institution if it were incorporated inside the EEA.

Non-intraday borrowing from the central bank

Total value of credit extended by the central bank to credit institutions and reimbursed within a period of more than one business day. In the Eurosystem, this amount is equal to the sum of credit extended via:

- the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate);
- the main refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard weekly tenders with a maturity of two weeks);
- longer-term refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard monthly tenders with a maturity of three months);
- fine-tuning reverse operations (open market operations executed by the Eurosystem at irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at managing the liquidity situation in the market and at steering interest rates);
- structural reverse operations (open market operations executed by the Eurosystem at regular or irregular intervals in the form of reverse open market transactions with a non- standardised maturity, aimed at adjusting the structural position of the Eurosystem vis-à-vis the financial sector).

Measurement: outstanding amount.

Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: credit institutions.

Non-MFI

Any natural or legal person who/which does not belong to the MFI sector. For the purposes of payments statistics, all PSPs are excluded from the non-MFI sector.

The non-MFI sector comprises general government including central government, other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households and non-profit institutions serving households.

Non-TARGET payment system

A payment system which is not a component part of TARGET2. A payment system of this type can be managed by a central bank or by a private operator. Only systems handling a significant volume of business are listed.

Number of institutions

Each institution is counted once, irrespective of the number of offices it maintains in the country. The sub-categories are mutually exclusive. The total number of institutions is the sum of all sub- categories. Institutions are included from the first time they are reported to the ECB.

Measurement: number of institutions.

Reference period: status at the end of the year.

Number of overnight deposits of which: number of internet/PC-linked overnight deposits

Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines (in order, for example, to make credit transfers and pay bills). Often requires an extension of the contract between the account holder and his/her MFI to include such services and may also require that the MFI provide the account holder with electronic identifiers (PINs, TANs, etc.).

Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications.

Sub-category of "number of overnight deposits".

Measurement: number of accounts.

Reference period: status at the end of the year.

Counterparty area: world as a whole.

Counterparty sector: non-MFIs.

Number of offices

Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately.

Includes only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement. Mobile offices are not

included. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement.

Measurement: number of offices.

Reference period: status at the end of the year.

Number of overnight deposits

Number of accounts holding deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty.

Measurement: number of deposits.

Reference period: status at the end of the year.

Counterparty area: world as a whole.

Counterparty sector: non-MFIs.

See also "overnight deposits".

Number of participants

Includes any institution that is identified by the system and authorised to send transfer orders to and receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Each participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).

The following breakdown of participants is provided:

- direct participants;
- indirect participants.

Measurement: number of participants.

Reference period: status at the end of the year.

Office

A place of business which forms a legally dependent part of PSP and which carries out directly some or all of the transactions inherent to the business of PSPs. Each place of business set up in the same reporting country is counted separately.

OTC cash deposit

Cash deposit in an account at a PSP using a form, including where a card is used merely to identify the payer. Includes cash deposited in a PSP's day/night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money. Thus they are not included in the breakdown of payment services. However, data may be reported if available.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also "cash withdrawal/cash deposit".

OTC cash withdrawal

Cash withdrawal from an account at a PSP using a form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash. Thus they are not included in the breakdown of payment services. However, data may be reported if available.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also "cash withdrawal/cash deposit".

Other direct participant

Any direct participant in a payment system which is neither a credit institution nor a central bank. The following breakdown is provided:

- public administration;
- clearing and settlement organisations;
- other financial institutions;
- others (including post office giro institutions, where relevant).

Sub-category of “direct participants”.

Measurement: number of participants.

Reference period: status at the end of the year.

Other financial institutions

All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions.

Sub-category of “other direct participants”.

Measurement: number of entities.

Reference period: status at the end of the year.

Other payment service providers

The sector comprises PSPs which are neither credit institutions nor electronic money institutions.

If the postal institution is a licensed credit institution, it is reported in the category “credit institutions”.

Other services (not included in the Payment Services Directive)

Payment services existing in some countries that cannot be included in any of the other categories of payment service – e.g. bills of exchange (including truncated bills of exchange). Does not include documentary letters of credit or bills for collection, unless they can be used directly for settlement. A note states which instruments are included.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above.

Hardware-based electronic money

Electronic money stored on hardware-based products, where the purchasing power resides in a personal physical device, such as a chip card, with hardware-based security features. Monetary values are typically transferred by means of device readers that do not need real-time network connectivity to a remote server.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: all.

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: non-MFIs.

Outstanding value on e-money storages issued by MFIs

Value, at the end of the reference period, on e-money storages issued by MFIs (excluding ESCB and institutions granted a derogation under Article 9(1) of Regulation ECB/2013/33) and held by entities other than the issuer (including e-money issuers other than the issuer).

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: all.

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: non-MFIs.

Software-based electronic money

Electronic money in the form of e-money products that employ specialised software that functions on common personal devices such as personal computers or tablets. To enable the transfer of monetary values, the personal device typically needs to establish an online connection with a remote server that controls the use of the purchasing power. Schemes mixing both hardware and software-based features also exist.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: all.

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: non-MFIs.

Overnight deposits

Deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty held at institutions resident in the reporting country. Balances representing prepaid amounts in the context of electronic money – either in the form of “hardware-based” e-money (e.g. prepaid cards) or “software-based” e-money – issued by MFIs are included under this item.

Overnight deposits include the following:

- balances (interest-bearing or not) which are transferable by cheque, bankers' order, debit entry or similar without any significant penalty or restriction;
- balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the deposit was made, without any significant penalty or restriction, but which are not transferable;
- balances (interest-bearing or not) representing prepaid amounts in the context of “hardware-based” or “software-based” e-money

(Based on Regulation ECB/2008/32 of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector, Part 2)

All accounts are included, irrespective of the currency in which they are denominated; thus “overnight deposits in foreign currencies” is a sub-category of “overnight deposits”.

Overnight deposits held at other credit institutions

Overnight deposits of credit institutions irrespective of the residency of the institution held at credit institutions resident in the reporting country.

Measurement: value of deposits.

Reference period: status at the end of the year.

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole.

Counterparty sector: credit institutions.

See also “overnight deposits”.

Overnight deposits held at the central bank

Value of overnight deposits held by credit institutions at the central bank of the reporting country.

In the Eurosystem, this amount is equal to the sum of the following holdings of credit institutions with a central bank:

- reserve holdings (counterparties' holdings on their reserve account which serve to fulfil reserve requirements);
- holdings in the deposit facility (a standing facility of the Eurosystem which counterparties can use to make overnight deposits remunerated at a pre-specified interest rate).

Measurement: outstanding amount.

Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, available at <https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html>).

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

Counterparty area: world as a whole (euro area for euro area countries).

Counterparty sector: credit institutions.

Participant

An entity which is identified by the transfer system and which is allowed to send, and is capable of receiving, transfer orders to/from the system, either directly or indirectly.

Payee (beneficiary)

A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.

Payer

The party to a payment transaction which issues the payment order or agrees to the transfer of funds to the payee.

Payment institution

A legal person that has been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union.

Payment instrument

Any personalised device(s) and/or set of procedures agreed between the payment service user and the PSP and used by the payment service user in order to initiate a payment order.

Payment service provider (PSP)

A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users.

There are six categories of PSPs:

- credit institutions within the meaning of Article 4(1)(a) of Directive 2006/48/EC;
- electronic money institutions within the meaning of Article 2(1) of Directive 2009/110/EC (as of May 2011);
- post office giro institutions which are entitled under national law to provide payment services;
- payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union;
- the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities;
- EU Member States or their regional or local authorities when not acting in their capacity as public authorities.

Payment services

- services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account;

- services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
- execution of payment transactions, including transfers of funds on a payment account with the user's PSP or with another PSP:
- execution of direct debits, including one-off direct debits,
- execution of payment transactions through a payment card or a similar device,
- execution of credit transfers, including standing orders;
- execution of payment transactions where the funds are covered by a credit line for a payment service user:
- execution of direct debits, including one-off direct debits,
- execution of payment transactions through a payment card or a similar device,
- execution of credit transfers, including standing orders;
- issuing and/or acquiring of payment instruments
- money remittance;
- execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.

Payment transaction

The act, initiated by the payer or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee.

Payments with cards with a credit and/or delayed debit function

Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into "payments with cards with a credit function" and "payments with cards with a delayed debit function".

Sub-category of "card payments with cards issued by resident PSPs".

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entries for “card payments with cards issued in the country (except cards with an e-money function only)” and “card with a credit and/or delayed debit function”.

Payments with cards with a credit function

Payment transactions performed with cards with a credit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entries for “card payments with cards issued in the country (except cards with an e-money function only)” and “card with a credit function”.

Payments with cards with a debit and/or delayed debit function

Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “payments with cards with a debit function” and “payments with cards with a delayed debit function”.

Sub-category of “card payments with cards issued by resident PSPs”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entries for “card payments with cards issued in the country (except cards with an e-money function only)” and “card with a debit and/or delayed debit function”.

Payments with cards with a debit function

Payment transactions performed with cards with a debit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entries for “card payments with cards issued in the country (except cards with an e-money function only)” and “card with a debit function”.

Payments with cards with a delayed debit function

Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.

Sub-category of “card payments with cards issued by resident PSPs”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.3 above and the entries for “card payments with cards issued in the country (except cards with an e-money function only)” and “card with a delayed debit function”.

Population

All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it. (See Regulation (EU) No 549/2013, 11.05.)

Data are calculated as the average of two point values at the start and end of the year. For some countries, data from only one point in the year is used and a note will alert the user to this fact.

Measurement: number of persons.

Reference period: start and end of the year, presented as an average.

Source: Eurostat.

POS (point of sale) terminal

A POS device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS.

A POS terminal is designed to enable transmission of information either online, with a real-time request for authorisation, and/or offline.

Measurement: number of terminals.

Reference period: status at the end of the year.

See also the notes in section 1.2 above.

POS transaction

Transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Data include the number/value of transactions performed at EFTPOS terminals. Cash advances at POS terminals together with a payment transaction are also included. If these can be distinguished, they are also reported in the memorandum item “cash advances at POS terminals”.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

See also the notes in section 1.4 above and the entry for “cash withdrawal/cash deposit”.

Postal institution

Country table 5:

Postal institutions are listed as follows:

- if they are licensed credit institutions, they are shown in the category “credit institutions legally incorporated in the reporting country”;
- if they are not licensed credit institutions, they are listed in the category “other institutions offering payment services to non-MFIs”.

Country table 9/international systems table 1:

Number of postal institutions which are direct participants in a payment system is included in the sub- category “other direct participants”.

Measurement: number of entities.

Reference period: status at the end of the year.

Public administration

Central, regional and or local government, government agencies and other (semi-) public institutions which are direct participants in a payment system.

Sub-category of “other direct participants”.

Measurement: number of participants.

Reference period: status at the end of the year.

Retailer card

A card issued by a merchant for use at specified merchant outlets. May function as a card with a debit, delayed debit or credit function. Cards issued by three-party schemes – e.g. American Express or Diners – which are not restricted to specific merchant outlets are not deemed retailer cards.

Retailer cards are excluded from the statistics, except where they have been issued in cooperation with a credit institution (co-branding). In the latter case, the retailer card is included according to the function(s) available on the card.

For countries with a significant volume of retailer card business, a note will indicate the number of retailer cards issued in the country.

Total banknotes in circulation

Banknotes in circulation that are commonly used to make payments. Currency in circulation does not include a central bank’s stock of own banknotes (as they are not in circulation).

Breakdowns by denomination are provided.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

Total coins in circulation

Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a note will alert the user to this fact.

Breakdowns by denomination are provided.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: national (euro for euro area countries).

Reporting currency: national (euro for euro area countries).

See also "total commemorative coins".

Total commemorative coins

Coins that are not commonly used to make payments. They must meet at least one of the following three criteria.

- Coins have legal tender status (in the country of issue) but are not produced with a view to their being used as a means of payment.
- Coins are issued at a price above their face value and are not intended for circulation. This criterion would exclude most coins that are made of precious metals, where the issue price will normally, but not always, exceed the face value. Circulation coins that are made available in special packages (sets or rolls of coins) should not fall under this criterion, despite being sold at a price above their face value, mainly as a result of their packaging.
- Coins have a non-standard denomination.

For non-euro area countries, data on commemorative coins may be included in a memorandum item. For euro area countries, data on commemorative coins are not reported.

Measurement: outstanding amount.

Reference period: status at the end of the year.

Currency: national.

Reporting currency: national.

Total number of cards (irrespective of the number of functions on the card)

Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money. Cards with multiple functions should be counted only once in order to avoid double-counting. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding).

Measurement: number of cards.

Reference period: status at the end of the year.

See also the notes in section 1.1 above.

Total number/ value of payments

Total number/value of transactions with payment services involving non-MFIs. Does not include the number/value of “credits to/debits from the accounts by simple book entry”. Calculated as sum of the number/value of transactions for all sub-categories of payment service.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all.

Reporting currency: national (euro for euro area countries).

Transaction sent

A transaction involving non-MFIs and sent to PSPs. Information is provided in the reporting country by the resident PSP.

For different payment services, the following applies:

- credit transfers are counted on the payer's side;
- direct debits are counted on the payee's side;
- cheques are counted on the payee's side;
- card transactions are counted on the payer's, i.e. the issuing, side;
- e-money payments are counted on either the payer's or the payee's side, depending on the initiation channel (if counted on the payer's (payee's) side under transactions sent, the transaction should be counted on the payee's (payer's) side under transactions received).

In the context of payment systems, this is a transaction sent by a participant for processing by the payment system.

Total transactions sent

Total number/value of transactions sent in any given payment system.

Breakdown by payment service.

In the case of TARGET2 components, no breakdown by payment service is provided, since TARGET2 only processes credit transfers and direct debits.

In the case of non-TARGET2 payment systems, the following breakdown by category of payment service is provided, where applicable to the system:

- credit transfers;
- direct debits;
- card payments;
- ATM transactions (if these can be distinguished);
- e-money transactions;
- cheques;
- other payment services.

Geographical breakdowns:

For TARGET2 components, a geographical breakdown is provided according to the nationality of the TARGET2 component (see "TARGET2 component"):

- transactions sent within the same TARGET2 component;
- transactions sent to another TARGET2 component.

For non-TARGET2 payment systems, no geographical breakdown is provided.

Measurement: number/value of transactions.

Reference period: total for the year.

Transaction currency: all (euro for TARGET2 components)

Reporting currency: national (euro for TARGET2 components and for euro area countries).

Abbreviations

Countries

BE	Belgium
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
DE	Germany
EE	Estonia
IE	Ireland
GR	Greece
ES	Spain
FR	France
HR	Croatia
IT	Italy
CY	Cyprus
LV	Latvia
LT	Lithuania
LU	Luxembourg
HU	Hungary
MT	Malta
NL	Netherlands
AT	Austria
PL	Poland
PT	Portugal
RO	Romania
SI	Slovenia
SK	Slovakia
FI	Finland
SE	Sweden
UK	United Kingdom

In accordance with EU practice, the EU Member States are listed in this report using the alphabetical order of the country names in the national languages.

Others

ATM	automated teller machine
CLS	Continuous Linked Settlement
ECB	European Central Bank
EEA	European Economic Area
EFTPOS	electronic funds transfer at point of sale
EU	European Union
EUR	euro
GDP	gross domestic product
HICP	Harmonised Index of Consumer Prices
MFI	monetary financial institution
NCB	national central bank
POS	point of sale
PSP	payment service provider

Conventions used in the reporting

“-”phenomenon does not exist / data are not collected
“.”data are confidential / data have not been reported

Due to rounding and/or confidentiality of the components totals may not equate to the sum of components. Totals are calculated based on the available data; thus, they are calculated even if all components are not available.

Payments Statistics

List of payment systems for reporting countries (TARGET component)

Country	Country code	TARGET component (PSS_SYSTEM code P101)
Belgium	BE	ELLIPS (closed February 2008) and TARGET2-BE and PHA (called RECOUR) [EUR]
Bulgaria	BG	TARGET2-BNB (from 1 February 2010) [EUR]
Czech Republic	CZ	-
Denmark	DK	Kronos (closed 18 May 2008) and TARGET2-DK (from 19 May 2008) [EUR]
Germany	DE	ELS / RTGSplus (closed November 2001 / November 2007) and TARGET2-Bundesbank [EUR]
Estonia	EE	EP RTGS (from 20 November 2006 until 18 May 2008) and TARGET2-Eesti (from 19 May 2008) [EUR]
Ireland	IE	IRIS (from January 1999 until February 2008) and TARGET2-IE [EUR]
Greece	GR	HERMES and TARGET2-GR [EUR]
Spain	ES	TARGET2-Banco de España (from 18 February 2008) [EUR]
France	FR	TBF and TARGET2-FR [EUR]
Croatia	HR	TARGET2-HR (from 1 February 2016) [EUR]
Italy	IT	BI-REL (January 1999 until May 2008) and TARGET2-IT [EUR]
Cyprus	CY	TARGET2-CY [EUR]
Latvia	LV	TARGET2-Latvija [EUR]
Lithuania	LT	TARGET2-LIETUVOS BANKAS and LITAS-PHA (latter closed 18 November 2011) [EUR]
Luxembourg	LU	LIPS-Gross (until November 2007) and TARGET2-LU [EUR]
Hungary	HU	-
Malta	MT	TARGET2-MALTA [EUR]
Netherlands	NL	TOP (closed in February 2008) and TARGET2-NL [EUR]
Austria	AT	HOAM.AT (until Dec. 2017), ASTI (from Jan. 2018) and TARGET2-AT [EUR]
Poland	PL	TARGET2-NBP [EUR]
Portugal	PT	PHA called SPGT2 (closed 27 February 2009) and TARGET2-PT [EUR]
Romania	RO	TARGET2-Romania [EUR]
Slovenia	SI	TARGET2-Slovenija [EUR]
Slovakia	SK	TARGET2-SK (from 2009) [EUR]
Finland	FI	BoF-RTGS (closed) and TARGET2-FI [EUR]
Sweden	SE	E-RIX (closed on 1 January 2007) [EUR]
United Kingdom	UK	CHAPS Euro (closed 16 May 2008) [EUR]
European Central Bank	ECB	EPM and TARGET2-ECB [EUR]

"-" implies "not applicable"



EUROPEAN CENTRAL BANK

EUROSYSTEM

Payments Statistics

List of payment systems for reporting countries (LVPS systems other than TARGET)

Country	Country code	LVPS (non-TARGET) system 1 (PSS_SYSTEM code P111)	LVPS (non-TARGET) system 2 (PSS_SYSTEM code P112)	LVPS (non-TARGET) system 3 (PSS_SYSTEM code P113)
Belgium	BE	-	-	-
Bulgaria	BG	RINGS (from 2 June 2003) [BGN]	-	-
Czech Republic	CZ	CERTIS [CZK]	-	-
Denmark	DK	Kronos DKK [DKK] (Closed 17 August 2018)	Kronos2 [DKK] (From 20 August 2018)	-
Germany	DE	EAF (closed November 2001) [EUR]	-	-
Estonia	EE	Estonian RTGS (closed 31 December 2010) [EEK]	ESTA (closed 30 January 2014) [EUR]	-
Ireland	IE	-	-	-
Greece	GR	HERMES GRD (closed January 2001) [GRD]	-	-
Spain	ES	SPI (closed December 2004) [EUR]	-	-
France	FR	PNS (closed February 2008) [EUR]	-	-
Croatia	HR	Croatian Large Value Payment System (HSVP) (from 6 April 1999) [HRK]	-	-
Italy	IT	-	-	-
Cyprus	CY	Large-value Credit Transfer System (LCTS) (closed 31 December 2012) [EUR]	-	-
Latvia	LV	SAMS (closed 31 December 2013) [LVL]	-	-
Lithuania	LT	TARPBANK (closed January 2004) [LTL]	LITAS (from January 2004 until January 2007) [LTL]	LITAS-RLS (from 29 January 2007 until 31 December 2014) [LTL]
Luxembourg	LU	-	-	-
Hungary	HU	VIBER [HUF]	-	-
Malta	MT	MaRIS (closed 19 November 2007) [MTL]	-	-
Netherlands	NL	-	-	-
Austria	AT	-	-	-
Poland	PL	SORBNET2 (SORBNET until 10 June 2013) [PLN]	-	-
Portugal	PT	-	-	-
Romania	RO	TEMP (closed April 2005) [RON]	REGIS (from 8 April 2005) [RON]	-
Slovenia	SI	SIBPS (closed 19 November 2007) [SIT]	-	-
Slovakia	SK	SIPS (closed December 2008) [SKK]	-	-
Finland	FI	POPS [EUR]	-	-
Sweden	SE	RIX [SEK]	-	-
United Kingdom	UK	CHAPS Sterling [GBP]	-	-
European Central Bank	ECB	-	-	-

"-" implies "not applicable"

System has closed during 2018

Payments Statistics

List of payment systems for reporting countries (retail systems)

Country	Country code	Retail system 1 (PSS_SYSTEM code P201)	Retail system 2 (PSS_SYSTEM code P202)	Retail system 3 (PSS_SYSTEM code P203)	Retail system 4 (PSS_SYSTEM code P204)	Retail system 5 (PSS_SYSTEM code P205)	Retail system 6 (PSS_SYSTEM code P206)	Retail system 7 (PSS_SYSTEM code P207)
Belgium	BE	Clearing House (closed 21 September 2009) [EUR]	CEC [EUR]	-	-	-	-	-
Bulgaria	BG	BISERA [BGN]	BORICA [BGN]	SEP (from 2009 to 6 February 2014) [BGN]	BISERA7-EUR (from 1 February 2010) [EUR]	-	-	-
Czech Republic	CZ	-	-	-	-	-	-	-
Denmark	DK	The Sumclearing Euro (closed 30 November 2012) [EUR]	The Sumclearing DKK [DKK]	The IntradagClearing (from 6 November 2013) [DKK]	Straksclearing (from 21 November 2014) [DKK]	-	-	-
Germany	DE	RPS [EUR]	-	-	-	-	-	-
Estonia	EE	-	-	-	-	-	-	-
Ireland	IE	IRECC (closed 31 July 2014) [EUR]	IPCC [EUR]	-	-	-	-	-
Greece	GR	DIAS [EUR]	ACO [EUR]	-	-	-	-	-
Spain	ES	SNCE [EUR]	-	-	-	-	-	-
France	FR	CORE(FR) [EUR]	CH Paris (closed 2002) [FRF]	CH Province (closed 2002) [FRF]	CREIC (closed 2002) [FRF]	SEPA(EU) [EUR] (from november 2016)	-	-
Croatia	HR	National Clearing System (NKS) (from 5 February 2001) [HRK]	EuroNKS (from 6 June 2016) [EUR]	-	-	-	-	-
Italy	IT	All Italian CSMs [EUR] together	SIA-BICOMP [EUR]	NEXI-BICOMP [EUR] (previously ICBI- BICOMP)	ICCREA-BICOMP [EUR]	CSM Banca d'Italia [EUR]	NEXI ACH INSTANT [EUR]	-
Cyprus	CY	Cyprus Clearing House (CCH) [EUR]	JCC Payment Cards System [EUR]	JCC Transfer System (closed 25 November 2013) [EUR]	Government Payments System (closed March 2013) [EUR]	FBMECS Payment Cards System (license suspended 5 August 2014)	Cyprus SEPA Direct Debit (CY-SDD) Payment System (from 3 March 2014) [EUR]	-
Latvia	LV	EKS [EUR]	Worldline Latvia CSM [EUR]	-	-	-	-	-
Lithuania	LT	LITAS-MMS (from 29 January 2007 until 31 December 2014, [LTL]; from 1 January 2015 until 31 December 2015, [EUR])	CENTROlink, [EUR] (from 8 December 2015). Until 21 November 2017 the system's name was SEPA-MMS)	-	-	-	-	-
Luxembourg	LU	LIPS-Net (closed October 2006) [EUR]	-	-	-	-	-	-
Hungary	HU	ICS [HUF]	-	-	-	-	-	-
Malta	MT	Malta Clearing House [EUR]	-	-	-	-	-	-
Netherlands	NL	equensWorldline (Equens from 2005 until 2016; Interpay until 2005) [EUR]	-	-	-	-	-	-
Austria	AT	STEP.AT (from July 2007 until 2013) [EUR]	CS (from 2012) [EUR]	-	-	-	-	-
Poland	PL	Elixir [PLN]	SYBIR (closed 2004) [PLN]	Euro Elixir [EUR]	Express Elixir [PLN]	BlueCash [PLN]	BLIK [PLN]	KSR [PLN]
Portugal	PT	SICOI [EUR]	SLOD (closed 27 February 2009) [EUR]	-	-	-	-	-
Romania	RO	PCH (closed 4 May 2009) [RON]	SENT [RON] [EUR]	-	-	-	-	-
Slovenia	SI	Giro Clearing system (closed 31 July 2009) [EUR]	SEPA IKP system (from 4 March 2009 until 31 August 2015 when it merged into SIMP-PS payment system) [EUR]	SEPA IDD Core system (from 21 November 2011 until 31 August 2015 when it merged into SIMP- PS payment system) [EUR]	SEPA IDD B2B system (from 21 November 2011 until 31 August 2015 when it merged into SIMP- PS payment system) [EUR]	SIMP-PS payment system (from 1 September 2015 until the termination of SIMP-PS IDD-B service on 29. 5. 2018 and SIMP-PS IKP service on 1 February 2019; from 4 February 2019 onwards only data from SIMP-PS IDD-C service) [EUR]	BIPS payment system (from 4 February 2019) [EUR]	-
Slovakia	SK	SIPS (since January 2009) [EUR]	-	-	-	-	-	-
Finland	FI	PMJ (closed 2 February 2014) [EUR]	ARPP [EUR]	-	-	-	-	-
Sweden	SE	Bankgirot [SEK]	Dataclearing [SEK]	-	-	-	-	-
United Kingdom	UK	Cheque and Credit Clearings [GBP]	BACS [GBP]	Faster Payments Service [GBP]	LINK [GBP]	-	-	-
European Central Bank	ECB	-	-	-	-	-	-	-

"-" implies "not applicable"

System's name has changed

New system is operational

Notes to comparative tables

Source: Country tables.

Totals: The totals for the euro area and European Union are based on the euro area / EU composition at the time to which the statistics relate. In some cases aggregates data are not published before 2018 to protect statistical confidentiality or because the available components would not be representative of the group as a whole. As of 2018 a review of statistical disclosure control was endorsed and all euro area and EU aggregates are published, applying secondary confidentiality to some country data.

Due to the enhanced methodology applied as of reference year 2014, data up to reference year 2013 are not always fully comparable with the data for the following reference years.

Tables 6 and 8

Total number/value of payments

Includes credit transfers, direct debits, card payments with cards issued by resident PSPs (except cards with an e-money function only), e-money payments, cheques and other payment services.

Table 16.1

EURO1/STEP1

The data for EURO1/STEP1 refers to both the EURO1, which is an LVPS, and STEP1, which is an application developed for handling retail and commercial payments based on the same platform as EURO1.

Tables 16.2 and 16.3

TARGET2: number/value of transactions

Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.

Table 16.3

Value of transactions processed by CLS

Presented in EUR trillions.

1.1 Basic statistical data

	GDP (EUR billions)					Population (millions, annual average)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	416.7	430.2	446.0	459.5	473.1	11.3	11.3	11.4	11.4	11.5
BG	45.7	48.6	52.3	56.1	60.7	7.2	7.1	7.1	7.0	7.0
CZ	169.6	177.4	194.1	210.9	223.9	10.5	10.6	10.6	10.6	10.7
DK	273.0	283.1	292.4	301.3	310.0	5.7	5.7	5.8	5.8	5.8
DE	3,026.2	3,134.7	3,259.9	3,356.4	3,449.1	81.7	82.3	82.7	82.9	83.1
EE	20.8	21.9	23.9	25.9	28.1	1.3	1.3	1.3	1.3	1.3
IE	262.9	270.8	300.4	327.0	356.1	4.7	4.7	4.8	4.9	4.9
GR	177.3	176.5	180.2	184.7	187.5	10.8	10.8	10.8	10.7	10.7
ES	1,077.6	1,113.8	1,161.9	1,202.2	1,245.3	46.4	46.4	46.5	46.7	47.1
FR	2,198.4	2,234.1	2,297.2	2,360.7	2,425.7	66.6	66.8	67.1	67.3	67.5
HR	44.6	46.6	49.1	51.6	53.9	4.2	4.2	4.1	4.1	4.1
IT	1,655.4	1,695.8	1,736.6	1,766.2	1,787.7	60.7	60.6	60.5	60.5	60.4
CY	17.8	18.9	20.0	21.1	21.9	0.8	0.9	0.9	0.9	0.9
LV	24.4	25.1	26.8	29.1	30.5	2.0	2.0	1.9	1.9	1.9
LT	37.3	38.9	42.3	45.3	48.4	2.9	2.9	2.8	2.8	2.8
LU	52.1	54.9	56.8	60.1	63.5	0.6	0.6	0.6	0.6	0.6
HU	112.2	115.3	125.6	133.8	143.8	9.8	9.8	9.8	9.8	9.8
MT	10.0	10.5	11.6	12.5	13.4	0.4	0.5	0.5	0.5	0.5
NL	690.0	708.3	738.1	774.0	810.2	16.9	17.0	17.1	17.2	17.3
AT	344.3	357.3	370.3	385.7	398.7	8.6	8.7	8.8	8.8	8.9
PL	430.3	426.6	467.3	497.6	529.0	38.5	38.4	38.4	38.4	38.4
PT	179.7	186.5	195.9	204.3	212.3	10.4	10.3	10.3	10.3	10.3
RO	160.3	170.4	187.8	204.6	223.3	19.8	19.7	19.6	19.5	19.4
SI	38.9	40.4	43.0	45.8	48.0	2.1	2.1	2.1	2.1	2.1
SK	79.8	81.0	84.5	89.6	94.2	5.4	5.4	5.4	5.4	5.5
FI	211.4	217.5	225.9	233.7	240.6	5.5	5.5	5.5	5.5	5.5
SE	455.5	466.3	480.0	470.7	474.2	9.8	9.9	10.1	10.2	10.3
UK	2,640.9	2,435.1	2,363.1	2,423.7	2,525.1	65.1	65.6	66.0	66.4	66.8
Euro area	10,524.3	10,816.2	11,206.1	11,571.6	11,920.2	339.2	340.2	341.0	341.8	342.7
EU	14,856.4	14,985.5	15,417.9	15,922.0	16,464.2	509.8	511.3	512.4	513.6	515.0

1.1 Basic statistical data (cont'd)

	GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	37.0	38.0	39.2	40.2	41.2	0.6	1.8	2.2	2.3	1.2	.	.	.	.	.
BG	6.4	6.8	7.4	8.0	8.7	-1.1	-1.3	1.2	2.6	2.5	1.96	1.96	1.96	1.96	1.96
CZ	16.1	16.8	18.3	19.8	21.0	0.3	0.6	2.4	2.0	2.6	27.28	27.03	26.33	25.65	25.67
DK	48.0	49.4	50.7	52.0	53.3	0.2	0.0	1.1	0.7	0.7	7.46	7.45	7.44	7.45	7.47
DE	37.0	38.1	39.4	40.5	41.5	0.7	0.4	1.7	1.9	1.4	.	.	.	.	.
EE	15.8	16.7	18.1	19.7	21.2	0.1	0.8	3.7	3.4	2.3	-	-	-	-	-
IE	56.0	57.0	62.6	67.3	72.3	0.0	-0.2	0.3	0.7	0.9	.	.	.	.	.
GR	16.4	16.4	16.8	17.2	17.5	-1.1	0.0	1.1	0.8	0.5	.	.	.	.	.
ES	23.2	24.0	25.0	25.7	26.4	-0.6	-0.3	2.0	1.7	0.8	.	.	.	.	.
FR	33.0	33.4	34.3	35.1	36.0	0.1	0.3	1.2	2.1	1.3	.	.	.	.	.
HR	10.6	11.2	11.9	12.6	13.3	-0.3	-0.6	1.3	1.6	0.8	7.61	7.53	7.46	7.42	7.42
IT	27.3	28.0	28.7	29.2	29.6	0.1	-0.1	1.3	1.2	0.6	.	.	.	.	.
CY	21.0	22.2	23.3	24.3	24.9	-1.5	-1.2	0.7	0.8	0.5	-	-	-	-	-
LV	12.4	12.8	13.8	15.1	15.9	0.2	0.1	2.9	2.6	2.7	-	-	-	-	-
LT	12.8	13.6	14.9	16.2	17.3	-0.7	0.7	3.7	2.5	2.2	-	-	-	-	-
LU	91.4	93.9	95.2	98.6	102.2	0.1	0.0	2.1	2.0	1.6	.	.	.	.	.
HU	11.4	11.7	12.8	13.7	14.7	0.1	0.4	2.4	2.9	3.4	310.00	311.44	309.19	318.89	325.30
MT	22.4	23.1	24.8	25.7	26.5	1.2	0.9	1.3	1.7	1.5	-	-	-	-	-
NL	40.7	41.6	43.1	44.9	46.7	0.2	0.1	1.3	1.6	2.7	.	.	.	.	.
AT	39.9	40.9	42.1	43.6	44.9	0.8	1.0	2.2	2.1	1.5	.	.	.	.	.
PL	11.2	11.1	12.2	13.0	13.8	-0.7	-0.2	1.6	1.2	2.1	4.18	4.36	4.26	4.26	4.30
PT	17.4	18.1	19.0	19.9	20.6	0.5	0.6	1.6	1.2	0.3	.	.	.	.	.
RO	8.1	8.6	9.6	10.5	11.5	-0.4	-1.1	1.1	4.1	3.9	4.45	4.49	4.57	4.65	4.75
SI	18.8	19.6	20.8	22.1	23.0	-0.8	-0.2	1.6	1.9	1.7	-	-	-	-	-
SK	14.7	14.9	15.5	16.5	17.3	-0.3	-0.5	1.4	2.5	2.8	-	-	-	-	-
FI	38.6	39.6	41.0	42.4	43.6	-0.2	0.4	0.8	1.2	1.1	.	.	.	.	.
SE	46.5	47.0	47.7	46.3	46.1	0.7	1.1	1.9	2.0	1.7	9.35	9.47	9.64	10.26	10.59
UK	40.6	37.1	35.8	36.5	37.8	0.0	0.7	2.7	2.5	1.8	0.73	0.82	0.88	0.88	0.88
Euro area	31.0	31.8	32.9	33.9	34.8	0.2	0.2	1.5	1.8	1.2	.	.	.	.	.
EU	29.1	29.3	30.1	31.0	32.0	0.1	0.2	1.7	1.9	1.5	.	.	.	.	.

1.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in total population (percentages)					Comparison of GDP per capita with EU average				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.8	2.9	2.9	2.9	2.9	2.2	2.2	2.2	2.2	2.2	126.8	129.6	130.3	129.7	128.8
BG	0.3	0.3	0.3	0.4	0.4	1.4	1.4	1.4	1.4	1.4	21.8	23.3	24.6	25.8	27.1
CZ	1.1	1.2	1.3	1.3	1.4	2.1	2.1	2.1	2.1	2.1	55.2	57.3	60.9	64.0	65.7
DK	1.8	1.9	1.9	1.9	1.9	1.1	1.1	1.1	1.1	1.1	164.9	168.6	168.5	167.8	166.6
DE	20.4	20.9	21.1	21.1	20.9	16.0	16.1	16.1	16.1	16.1	127.1	129.9	131.1	130.6	129.8
EE	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	54.3	56.9	60.3	63.4	66.4
IE	1.8	1.8	1.9	2.1	2.2	0.9	0.9	0.9	0.9	1.0	192.1	194.6	207.9	217.0	226.0
GR	1.2	1.2	1.2	1.2	1.1	2.1	2.1	2.1	2.1	2.1	56.2	55.9	55.7	55.5	54.7
ES	7.3	7.4	7.5	7.6	7.6	9.1	9.1	9.1	9.1	9.1	79.7	81.8	83.0	83.0	82.7
FR	14.8	14.9	14.9	14.8	14.7	13.1	13.1	13.1	13.1	13.1	113.3	114.1	113.9	113.2	112.5
HR	0.3	0.3	0.3	0.3	0.3	0.8	0.8	0.8	0.8	0.8	36.4	38.1	39.5	40.7	41.5
IT	11.1	11.3	11.3	11.1	10.9	11.9	11.9	11.8	11.8	11.7	93.5	95.4	95.3	94.2	92.6
CY	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	72.2	75.6	77.5	78.4	78.0
LV	0.2	0.2	0.2	0.2	0.2	0.4	0.4	0.4	0.4	0.4	42.4	43.7	45.9	48.7	49.8
LT	0.3	0.3	0.3	0.3	0.3	0.6	0.6	0.6	0.5	0.5	44.1	46.3	49.7	52.1	54.2
LU	0.4	0.4	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	313.8	320.5	316.3	318.2	319.6
HU	0.8	0.8	0.8	0.8	0.9	1.9	1.9	1.9	1.9	1.9	39.1	40.1	42.7	44.1	46.0
MT	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	77.0	78.9	82.6	83.0	83.0
NL	4.6	4.7	4.8	4.9	4.9	3.3	3.3	3.3	3.4	3.4	139.8	141.9	143.2	144.9	146.1
AT	2.3	2.4	2.4	2.4	2.4	1.7	1.7	1.7	1.7	1.7	136.9	139.5	139.9	140.8	140.5
PL	2.9	2.8	3.0	3.1	3.2	7.5	7.5	7.5	7.5	7.5	38.4	37.9	40.4	41.8	43.1
PT	1.2	1.2	1.3	1.3	1.3	2.0	2.0	2.0	2.0	2.0	59.5	61.6	63.2	64.1	64.6
RO	1.1	1.1	1.2	1.3	1.4	3.9	3.9	3.8	3.8	3.8	27.7	29.5	31.9	33.9	36.0
SI	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	64.6	66.7	69.2	71.2	71.9
SK	0.5	0.5	0.5	0.6	0.6	1.1	1.1	1.1	1.1	1.1	50.5	50.9	51.7	53.1	54.0
FI	1.4	1.5	1.5	1.5	1.5	1.1	1.1	1.1	1.1	1.1	132.4	135.1	136.3	136.6	136.3
SE	3.1	3.1	3.1	3.0	2.9	1.9	1.9	2.0	2.0	2.0	159.5	160.3	158.6	149.2	144.3
UK	17.8	16.2	15.3	15.2	15.3	12.8	12.8	12.9	12.9	13.0	139.2	126.6	118.9	117.7	118.2
Euro area	70.8	72.2	72.7	72.7	72.4	66.5	66.5	66.5	66.5	66.6	106.5	108.5	109.2	109.2	108.8
EU	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2. Currency in circulation outside MFIs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Euro area	1,048,929	1,087,489	1,123,210	1,175,444	1,231,468	3,093	3,196	3,294	3,439	3,593
BG	5,817	6,525	7,234	7,956	8,791	810	915	1,022	1,133	1,257
CZ	17,284	19,033	21,474	22,205	23,572	1,639	1,801	2,028	2,090	2,209
DK	8,015	8,286	8,355	8,447	8,382	1,411	1,446	1,449	1,458	1,440
HR	2,638	2,972	3,436	3,796	4,164	627	712	832	928	1,024
HU	13,004	14,098	15,720	17,784	18,722	1,321	1,437	1,606	1,819	1,916
PL	35,112	39,544	44,167	47,243	52,638	913	1,029	1,150	1,230	1,371
RO	10,284	12,042	13,578	14,529	15,507	519	611	693	746	799
SE	7,802	6,356	5,714	5,919	5,969	796	641	568	582	581
UK	89,890	84,577	83,140	82,732	87,245	1,381	1,288	1,259	1,245	1,305

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Euro area	10.0	10.1	10.0	10.2	10.3	15.8	15.1	14.4	14.2	13.7
BG	12.7	13.4	13.8	14.2	14.5	31.6	31.3	29.6	29.1	27.8
CZ	10.2	10.7	11.1	10.5	10.5	15.1	15.0	14.5	14.4	14.5
DK	2.9	2.9	2.9	2.8	2.7	5.8	5.5	5.2	5.2	4.8
HR	5.9	6.4	7.0	7.4	7.7	18.4	16.7	15.9	14.3	13.8
HU	11.6	12.2	12.5	13.3	13.0	31.1	26.8	25.2	26.0	25.3
PL	8.2	9.3	9.5	9.5	9.9	21.6	21.4	20.4	20.1	19.4
RO	6.4	7.1	7.2	7.1	6.9	31.1	30.4	30.0	28.8	26.8
SE	1.7	1.4	1.2	1.3	1.3	3.1	2.4	2.1	2.1	2.0
UK	3.4	3.5	3.5	3.4	3.5	4.5	4.5	4.3	4.2	4.1

3. Overnight deposits held by credit institutions

Accounts held at the central bank

(Average for the last reserve maintenance period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	24.0	65.4	90.8	89.5	65.3	5.8	15.2	20.4	19.5	13.8
BG	5.2	4.0	3.4	3.7	4.1	11.4	8.2	6.5	6.6	6.8
CZ	24.5	32.0	4.5	0.9	1.0	14.5	18.0	2.3	0.4	0.4
DK	-	-	-	-	-	-	-	-	-	-
DE	224.4	434.6	628.9	606.7	560.1	7.4	13.9	19.3	18.1	16.2
EE	2.3	3.2	3.9	4.3	4.8	11.1	14.5	16.4	16.5	17.1
IE	11.0	19.1	22.0	23.6	39.1	4.2	7.0	7.3	7.2	11.0
GR	1.4	1.4	1.5	4.7	8.9	0.8	0.8	0.8	2.5	4.8
ES	17.8	50.6	108.1	127.2	116.5	1.7	4.5	9.3	10.6	9.4
FR	182.0	321.8	468.8	500.4	475.5	8.3	14.4	20.4	21.2	19.6
HR	2.2	2.9	4.3	5.7	6.1	4.9	6.2	8.7	11.1	11.3
IT	20.6	49.0	141.6	95.1	123.9	1.2	2.9	8.2	5.4	6.9
CY	7.0	8.6	11.5	11.5	11.7	39.5	45.5	57.6	54.5	53.3
LV	3.8	4.2	5.4	4.7	5.5	15.7	16.7	20.1	16.1	18.2
LT	2.0	2.4	4.1	5.4	7.0	5.3	6.1	9.7	12.0	14.5
LU	56.3	87.7	106.6	122.3	108.8	108.1	159.8	187.6	203.6	171.4
HU	2.2	4.3	5.4	4.0	6.2	1.9	3.7	4.3	3.0	4.3
MT	1.4	2.8	4.2	4.5	5.0	14.1	26.8	35.7	36.3	37.6
NL	129.6	200.7	218.0	221.1	179.3	18.8	28.3	29.5	28.6	22.1
AT	17.0	28.9	39.6	44.7	44.1	5.0	8.1	10.7	11.6	11.1
PL	9.1	9.7	10.9	10.4	11.8	2.1	2.3	2.3	2.1	2.2
PT	5.1	3.9	12.4	12.5	18.9	2.8	2.1	6.3	6.1	8.9
RO	7.1	6.4	6.7	4.4	4.4	4.4	3.7	3.6	2.2	2.0
SI	2.0	2.5	3.0	3.4	4.2	5.1	6.3	7.0	7.4	8.7
SK	1.4	2.0	2.3	2.0	4.8	1.7	2.4	2.8	2.3	5.1
FI	44.5	64.8	91.4	88.5	94.9	21.0	29.8	40.5	37.9	39.4
SE	-	-	-	-	-	-	-	-	-	-
UK	435.5	427.8	516.2	523.6	538.7	16.5	17.6	21.8	21.6	21.3
Euro area	753.7	1,353.5	1,964.3	1,972.1	1,878.4	7.2	12.5	17.5	17.0	15.8
EU	1,239.4	1,840.5	2,515.6	2,525.0	2,450.7	8.3	12.3	16.3	15.9	14.9

3. Overnight deposits held by credit institutions (cont'd)

Accounts held at other credit institutions

(end of period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	10.5	14.1	20.1	16.2	17.1	2.5	3.3	4.5	3.5	3.6
BG	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
CZ	2.6	3.8	5.4	1.7	1.6	1.5	2.1	2.8	0.8	0.7
DK	182.0	181.9	190.5	177.6	201.7	66.7	64.2	65.2	58.9	65.1
DE	376.5	325.4	289.6	288.5	307.9	12.4	10.4	8.9	8.6	8.9
EE	0.1	0.1	0.1	0.1	0.2	0.4	0.7	0.4	0.6	0.9
IE	2.6	24.8	33.8	34.1	35.1	1.0	9.1	11.3	10.4	9.9
GR	2.1	1.9	2.0	1.6	1.3	1.2	1.1	1.1	0.9	0.7
ES	41.7	66.0	61.4	39.9	34.6	3.9	5.9	5.3	3.3	2.8
FR	137.2	130.4	125.2	140.9	152.3	6.2	5.8	5.4	6.0	6.3
HR	0.2	0.2	0.3	0.3	0.3	0.4	0.5	0.6	0.6	0.6
IT	97.9	106.3	112.8	104.8	101.9	5.9	6.3	6.5	5.9	5.7
CY	4.3	5.0	0.3	0.3	0.2	24.2	26.3	1.7	1.3	1.1
LV	0.3	0.3	0.2	0.3	0.4	1.2	1.0	0.9	1.0	1.3
LT	0.1	0.3	0.1	0.1	0.1	0.3	0.7	0.3	0.3	0.2
LU	25.9	30.4	32.2	40.4	41.8	49.7	55.4	56.7	67.3	65.7
HU	1.4	1.1	1.4	2.7	2.1	1.2	0.9	1.1	2.0	1.5
MT	0.5	0.4	0.3	0.3	0.4	5.4	3.5	2.9	2.6	2.9
NL	72.4	81.0	91.9	63.9	54.1	10.5	11.4	12.4	8.3	6.7
AT	41.4	59.4	57.6	60.8	57.9	12.0	16.6	15.6	15.8	14.5
PL	3.8	3.5	3.4	5.2	5.6	0.9	0.8	0.7	1.0	1.1
PT	2.9	4.6	4.5	4.4	2.9	1.6	2.5	2.3	2.1	1.4
RO	1.8	0.7	0.5	0.8	0.8	1.1	0.4	0.3	0.4	0.3
SI	0.2	0.1	0.1	0.1	0.2	0.4	0.3	0.3	0.2	0.4
SK	0.5	0.1	0.1	0.1	0.3	0.7	0.1	0.1	0.2	0.3
FI	18.0	34.8	43.0	35.3	46.4	8.5	16.0	19.0	15.1	19.3
SE	32.4	30.6	20.6	24.9	31.3	7.1	6.6	4.3	5.3	6.6
UK	310.4	254.2	205.9	194.6	266.8	11.8	10.4	8.7	8.0	10.6
Euro area	835.1	885.2	875.5	832.1	855.1	7.9	8.2	7.8	7.2	7.2
EU	1,369.9	1,361.3	1,303.7	1,240.1	1,365.5	9.2	9.1	8.5	7.8	8.3

4. Institutions offering payment services to non-MFIs

Number of institutions
(original units; end of period)

	Total number					Number per million inhabitants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	125	118	113	116	124	11	10	10	10	11
BG	39	39	38	36	38	5	5	5	5	5
CZ	214	228	227	247	187	20	22	21	23	18
DK	120	115	105	102	100	21	20	18	18	17
DE	1,828	1,756	1,691	1,646	1,618	22	21	20	20	19
EE	49	50	50	51	51	37	38	38	39	38
IE	430	385	364	342	348	92	81	76	70	71
GR	52	50	49	49	45	5	5	5	5	4
ES	270	255	261	258	264	6	5	6	6	6
FR	509	493	543	471	485	8	7	8	7	7
HR	39	38	37	27	26	9	9	9	7	6
IT	701	656	586	548	534	12	11	10	9	9
CY	72	67	50	54	53	85	79	58	62	60
LV	39	37	35	34	31	20	19	18	18	16
LT	136	142	154	182	210	47	50	54	65	75
LU	159	156	159	153	152	279	267	266	251	245
HU	136	108	68	67	49	14	11	7	7	5
MT	50	57	65	60	60	112	125	139	124	119
NL	247	136	134	133	131	15	8	8	8	8
AT	687	619	579	551	530	80	71	66	62	60
PL	707	700	691	689	668	18	18	18	18	17
PT	472	526	550	565	646	46	51	53	55	63
RO	41	43	41	39	40	2	2	2	2	2
SI	28	24	23	22	22	14	12	11	11	11
SK	41	43	41	42	42	8	8	8	8	8
FI	296	290	284	276	261	54	53	52	50	47
SE	184	187	158	155	157	19	19	16	15	15
UK	363	356	371	391	355	6	5	6	6	5
Euro area	6,191	5,860	5,731	5,553	5,607	18	17	17	16	16
EU	8,034	7,674	7,467	7,306	7,227	16	15	15	14	14

4. Institutions offering payment services to non-MFIs (cont'd)

Number of offices
(original units; end of period)

	Total number					Number per million inhabitants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	8,054	8,185	7,754	7,063	6,658	714	722	682	618	580
BG	4,784	4,036	4,226	3,458	3,732	666	566	597	492	534
CZ	5,356	5,331	5,904	5,356	5,755	508	505	558	504	539
DK	1,243	1,075	1,190	979	905	219	188	206	169	156
DE	34,104	32,061	30,189	27,967	26,770	417	389	365	337	322
EE	345	569	552	210	180	263	432	420	159	136
IE	1,324	1,319	1,306	1,244	976	282	278	272	256	198
GR	2,562	2,348	2,186	1,996	1,852	237	218	203	186	173
ES	31,246	28,977	27,648	26,334	24,192	673	624	594	564	514
FR	37,182	36,673	36,161	35,399	34,657	558	549	539	526	514
HR	1,173	1,143	1,119	1,032	965	279	274	271	252	237
IT	43,205	41,654	39,993	38,192	36,907	711	687	661	632	611
CY	825	798	718	643	567	973	937	835	739	644
LV	901	909	878	846	516	456	464	452	439	270
LT	2,374	1,395	1,641	1,563	1,350	817	486	580	558	483
LU	382	333	341	346	338	671	570	571	568	544
HU	6,112	5,934	5,565	5,314	4,742	621	605	569	544	485
MT	133	134	.	131	128	299	294	.	270	254
NL	2,247	2,169	2,113	1,950	1,723	133	127	123	113	99
AT	4,811	4,540	3,801	4,176	4,054	558	519	432	473	457
PL	52,792	53,737	53,210	53,302	53,389	1,373	1,398	1,385	1,388	1,391
PT	6,966	7,072	6,682	5,845	5,612	673	685	649	568	546
RO	5,191	5,042	4,840	4,626	4,300	262	256	247	238	221
SI	594	587	564	535	529	288	284	273	258	253
SK	3,039	3,038	3,006	2,930	2,728	560	559	553	538	500
FI	1,193	1,126	1,217	940	877	218	205	221	170	159
SE	1,737	1,721	1,646	1,524	1,548	177	173	164	150	151
UK	-	-	-	-	-	-	-	-	-	-
Euro area	181,487	173,887	.	158,310	150,614	535	511	.	463	439
EU	259,876	251,907	.	233,902	225,951	510	493	.	455	439

5. Overnight deposits held by non-MFIs

Number of overnight deposits

(original units; end of period)

	Total number (thousands)					Number per capita				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	29,374	28,753	28,480	29,706	29,547	2.6	2.5	2.5	2.6	2.6
BG	-	7,172	7,167	7,173	7,054	-	1.0	1.0	1.0	1.0
CZ	14,411	14,710	15,107	15,631	16,502	1.4	1.4	1.4	1.5	1.5
DK	15,898	16,915	13,390	14,257	14,128	2.8	3.0	2.3	2.5	2.4
DE	148,138	150,897	151,388	153,212	154,856	1.8	1.8	1.8	1.8	1.9
EE	2,233	2,243	2,252	2,308	2,289	1.7	1.7	1.7	1.7	1.7
IE	.	.	.	13,354	11,644	.	.	.	2.7	2.4
GR	47,893	32,706	33,540	33,746	34,267	4.4	3.0	3.1	3.1	3.2
ES	73,282	73,596	75,736	73,526	74,435	1.6	1.6	1.6	1.6	1.6
FR	81,590	81,648	80,694	81,719	83,594	1.2	1.2	1.2	1.2	1.2
HR	-	-	-	-	-	-	-	-	-	-
IT	.	.	.	59,096	62,181	.	.	.	1.0	1.0
CY	2,462	2,455	1,947	1,856	1,810	2.9	2.9	2.3	2.1	2.1
LV	3,523	3,404	3,397	3,202	3,037	1.8	1.7	1.8	1.7	1.6
LT	7,322	6,945	6,277	5,723	5,691	2.5	2.4	2.2	2.0	2.0
LU	1,935	2,085	2,102	2,112	2,909	3.4	3.6	3.5	3.5	4.7
HU	10,734	10,394	10,532	10,651	10,462	1.1	1.1	1.1	1.1	1.1
MT	1,119	1,238	.	1,200	1,216	2.5	2.7	.	2.5	2.4
NL	28,024	28,166	28,124	29,769	30,048	1.7	1.7	1.6	1.7	1.7
AT	14,965	15,329	16,781	17,141	17,367	1.7	1.8	1.9	1.9	2.0
PL	66,848	69,569	74,137	75,896	78,343	1.7	1.8	1.9	2.0	2.0
PT	24,072	22,351	21,504	21,538	21,894	2.3	2.2	2.1	2.1	2.1
RO	.	.	.	21,491	22,173	.	.	.	1.1	1.1
SI	2,436	2,513	2,402	2,404	2,398	1.2	1.2	1.2	1.2	1.1
SK	7,116	.	.	6,648	6,852	1.3	.	.	1.2	1.3
FI	15,459	15,706	14,889	15,779	16,072	2.8	2.9	2.7	2.9	2.9
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
Euro area	567,405	556,829	558,949	554,039	562,108	1.7	1.6	1.6	1.6	1.6
EU	.	.	.	699,139	710,770	.	.	.	1.4	1.4

5. Overnight deposits held by non-MFIs (cont'd)

Value of overnight deposits
(end of period)

	Total value (EUR billions)					Value per capita (EUR thousands)					Value as a percentage of GDP				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	206.1	227.0	235.5	235.8	241.4	18.3	20.0	20.7	20.6	21.0	49.5	52.8	52.8	51.3	51.0
BG	14.9	16.3	19.4	21.3	.	2.1	2.3	2.7	3.0	.	32.5	33.5	37.0	38.0	.
CZ	.	.	.	151.1	159.5	.	.	.	14.2	15.0	.	.	.	71.7	71.2
DK	167.1	173.3	187.5	190.4	195.4	29.4	30.2	32.5	32.9	33.6	61.2	61.2	64.1	63.2	63.0
DE	1,850.4	2,016.8	2,185.9	2,344.9	2,452.5	22.7	24.5	26.4	28.3	29.5	61.1	64.3	67.1	69.9	71.1
EE	12.0	12.9	14.3	14.9	16.5	9.2	9.8	10.9	11.3	12.5	57.9	58.8	59.9	57.3	58.7
IE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
GR	.	.	.	.	132.2	.	.	.	.	12.3	.	.	.	.	70.5
ES	724.5	841.8	957.8	1,041.1	1,124.9	15.6	18.1	20.6	22.3	23.9	67.2	75.6	82.4	86.6	90.3
FR	793.0	874.2	1,014.7	1,085.5	1,207.6	11.9	13.1	15.1	16.1	17.9	36.1	39.1	44.2	46.0	49.8
HR	13.6	.	.	.	.	3.2	.	.	.	.	30.5	.	.	.	.
IT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CY	17.1	19.5	20.6	22.9	25.8	20.2	22.9	23.9	26.3	29.3	95.9	103.4	102.7	108.3	117.4
LV	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LT	14.2	15.7	18.2	19.4	27.8	4.9	5.5	6.4	6.9	9.9	38.0	40.3	43.0	42.8	57.3
LU	196.3	274.9	333.1	241.9	263.7	344.8	470.5	557.9	397.3	424.3	377.1	501.0	586.3	402.8	415.2
HU	31.1	44.6	51.9	59.2	62.7	3.2	4.5	5.3	6.1	6.4	27.7	38.7	41.3	44.2	43.6
MT	13.2	15.0	16.2	16.7	17.8	29.6	33.0	34.7	34.4	35.2	131.9	142.6	139.6	133.8	132.8
NL	492.9	469.2	462.9	462.1	499.5	29.1	27.6	27.0	26.8	28.8	71.4	66.2	62.7	59.7	61.6
AT	196.7	227.7	248.4	274.0	289.6	22.8	26.1	28.2	31.0	32.6	57.1	63.7	67.1	71.0	72.6
PL	137.0	160.3	188.0	206.5	236.7	3.6	4.2	4.9	5.4	6.2	31.8	37.6	40.2	41.5	44.7
PT	79.7	95.7	102.2	115.1	126.3	7.7	9.3	9.9	11.2	12.3	44.4	51.3	52.2	56.3	59.5
RO	29.6	56.7	59.6	61.5	65.1	1.5	2.9	3.0	3.2	3.4	18.5	33.3	31.7	30.1	29.1
SI	15.2	18.0	21.0	24.2	25.6	7.4	8.7	10.1	11.7	12.3	39.2	44.6	48.8	52.9	53.4
SK	34.6	40.0	44.7	48.0	53.8	6.4	7.4	8.2	8.8	9.9	43.3	49.3	52.9	53.6	57.2
FI	116.9	123.8	136.4	148.5	153.2	21.3	22.5	24.8	26.9	27.7	55.3	56.9	60.4	63.5	63.7
SE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
UK	4,570.4	.	4,517.9	4,584.0	.	70.2	.	68.4	69.0	.	173.1	.	191.2	189.1	.
Euro area	5,990.1	6,625.6	7,259.6	7,654.4	8,151.9	17.7	19.5	21.3	22.4	23.8	56.9	61.3	64.8	66.1	68.4
EU	.	.	12,724.5	.	.	.	.	24.8	.	.	.	.	82.5	.	.

6. Number of payment transactions involving non-MFIs

Total number of payments
(total for the period)

	Total number of payments (millions)					Increase/decrease in the number of payments (annual percentage changes)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
BE	3,193.8	3,459.8	3,773.8	4,240.7	4,668.0	8.3	9.1	12.4	10.1
BG	411.6	456.1	500.6	584.8	701.8	10.8	9.8	16.8	20.0
CZ	1,368.0	1,544.7	1,735.7	1,975.1	2,217.0	12.9	12.4	13.8	12.2
DK ¹⁾	2,096.9	2,520.6	2,752.2	2,997.6	3,220.6	20.2	9.2	8.9	7.4
DE	19,798.6	20,372.4	21,417.8	22,679.2	24,202.7	2.9	5.1	5.9	6.7
EE	402.1	430.9	466.2	504.4	548.6	7.1	8.2	8.2	8.8
IE	1,010.2	1,218.2	1,416.4	1,651.8	1,870.9	20.6	16.3	16.6	13.3
GR	616.2	794.7	1,067.3	1,199.6	1,357.3	29.0	34.3	12.4	13.2
ES	6,204.6	6,877.4	7,837.9	8,184.6	9,265.3	10.8	14.0	4.4	13.2
FR	20,208.0	20,907.9	21,964.3	23,498.0	24,915.1	3.5	5.1	7.0	6.0
HR	564.8	693.9	736.6	782.2	848.7	22.9	6.1	6.2	8.5
IT	5,288.1	5,746.2	6,035.0	6,784.0	7,529.0	8.7	5.0	12.4	11.0
CY	86.4	94.6	102.1	117.7	133.1	9.5	7.9	15.3	13.0
LV	362.5	399.3	455.8	489.0	538.5	10.2	14.2	7.3	10.1
LT	426.1	457.0	505.5	577.3	663.2	7.2	10.6	14.2	14.9
LU	2,036.5	2,388.4	2,849.5	3,332.6	3,661.1	17.3	19.3	17.0	9.9
HU	1,073.4	1,181.8	1,329.6	1,286.0	1,476.4	10.1	12.5	-3.3	14.8
MT	44.7	48.7	56.0	66.6	80.1	8.9	15.0	19.0	20.2
NL	6,795.9	7,174.1	7,800.2	8,707.0	9,420.6	5.6	8.7	11.6	8.2
AT	1,554.5	1,657.4	1,787.8	1,951.7	2,120.2	6.6	7.9	9.2	8.6
PL	4,883.7	5,665.4	6,511.7	7,561.6	8,872.3	16.0	14.9	16.1	17.3
PT	2,041.5	2,193.2	2,352.1	2,510.9	2,502.8	7.4	7.2	6.8	-0.3
RO	609.4	696.0	723.6	1,016.8	1,268.5	14.2	4.0	40.5	24.8
SI	376.0	391.4	409.6	434.9	467.9	4.1	4.6	6.2	7.6
SK	720.7	791.3	887.7	973.2	1,072.1	9.8	12.2	9.6	10.2
FI	2,299.7	2,447.3	2,588.3	2,808.5	3,014.4	6.4	5.8	8.5	7.3
SE	4,204.5	4,776.7	5,008.0	5,379.8	5,601.4	13.6	4.8	7.4	4.1
UK	25,802.1	27,837.2	25,223.0	27,701.0	30,261.0	7.9	-9.4	9.8	9.2
Euro area	73,466.3	77,850.3	83,773.3	90,711.9	98,030.9	6.0	7.6	8.3	8.1
EU	114,480.7	123,222.7	128,294.1	139,996.9	152,498.6	7.6	4.1	9.1	8.9

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

6. Number of payment transactions involving non-MFIs (cont'd)

Total number of payments
(total for the period)

	Number per capita					Number per overnight deposit held by non-MFIs					Country's share in the total EU number of payments (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	283.3	305.3	331.8	371.1	406.5	108.7	120.3	132.5	142.8	158.0	2.8	2.8	2.9	3.0	3.1
BG	57.3	64.0	70.7	83.2	100.4	-	63.6	69.9	81.5	99.5	0.4	0.4	0.4	0.4	0.5
CZ	129.8	146.2	163.9	185.9	207.8	94.9	105.0	114.9	126.4	134.4	1.2	1.3	1.4	1.4	1.5
DK ¹⁾	369.0	440.0	477.2	517.4	553.5	131.9	149.0	205.5	210.3	228.0	1.8	2.0	2.1	2.1	2.1
DE	242.4	247.4	259.1	273.6	291.3	133.6	135.0	141.5	148.0	156.3	17.3	16.5	16.7	16.2	15.9
EE	306.2	327.4	354.3	382.4	414.1	180.1	192.1	207.0	218.5	239.7	0.4	0.3	0.4	0.4	0.4
IE	215.1	256.5	294.9	339.8	379.7	.	.	.	123.7	160.7	0.9	1.0	1.1	1.2	1.2
GR	56.9	73.7	99.2	111.8	126.7	12.9	24.3	31.8	35.5	39.6	0.5	0.6	0.8	0.9	0.9
ES	133.7	148.1	168.4	175.2	196.7	84.7	93.4	103.5	111.3	124.5	5.4	5.6	6.1	5.8	6.1
FR	303.5	312.8	327.5	349.3	369.4	247.7	256.1	272.2	287.5	298.0	17.7	17.0	17.1	16.8	16.3
HR	134.2	166.3	178.4	191.2	208.7	-	-	-	-	-	0.5	0.6	0.6	0.6	0.6
IT	87.1	94.8	99.7	112.2	124.7	.	.	.	114.8	121.1	4.6	4.7	4.7	4.8	4.9
CY	102.0	111.1	118.8	135.3	151.1	35.1	38.5	52.4	63.4	73.5	0.1	0.1	0.1	0.1	0.1
LV	183.3	203.8	234.8	253.8	281.5	102.9	117.3	134.2	152.7	177.3	0.3	0.3	0.4	0.3	0.4
LT	146.7	159.3	178.7	206.0	237.5	58.2	65.8	80.5	100.9	116.5	0.4	0.4	0.4	0.4	0.4
LU	3,576.5	4,088.9	4,773.2	5,474.0	5,890.8	1,052.7	1,145.8	1,355.4	1,578.0	1,258.4	1.8	1.9	2.2	2.4	2.4
HU	109.0	120.4	135.8	131.6	151.1	100.0	113.7	126.2	120.7	141.1	0.9	1.0	1.0	0.9	1.0
MT	100.4	106.8	119.5	137.3	158.7	40.0	39.3	.	55.5	65.9	0.0	0.0	0.0	0.0	0.1
NL	401.2	421.3	455.3	505.3	543.1	242.5	254.7	277.4	292.5	313.5	5.9	5.8	6.1	6.2	6.2
AT	180.1	189.6	203.3	220.8	238.9	103.9	108.1	106.5	113.9	122.1	1.4	1.3	1.4	1.4	1.4
PL	127.0	147.4	169.5	196.9	231.1	73.1	81.4	87.8	99.6	113.2	4.3	4.6	5.1	5.4	5.8
PT	197.1	212.4	228.4	244.2	243.3	84.8	98.1	109.4	116.6	114.3	1.8	1.8	1.8	1.8	1.6
RO	30.7	35.3	36.9	52.2	65.3	.	.	.	47.3	57.2	0.5	0.6	0.6	0.7	0.8
SI	182.3	189.6	198.3	209.9	224.0	154.4	155.8	170.5	180.9	195.1	0.3	0.3	0.3	0.3	0.3
SK	132.9	145.7	163.2	178.7	196.6	101.3	.	.	146.4	156.5	0.6	0.6	0.7	0.7	0.7
FI	419.6	445.3	469.9	509.1	545.9	148.8	155.8	173.8	178.0	187.6	2.0	2.0	2.0	2.0	2.0
SE	429.1	481.4	497.9	528.7	544.9	-	-	-	-	-	3.7	3.9	3.9	3.8	3.7
UK	396.3	424.0	381.9	417.0	452.8	-	-	-	-	-	22.5	22.6	19.7	19.8	19.8
Euro area	216.6	228.8	245.7	265.4	286.0	129.5	139.8	149.9	163.7	174.4	64.2	63.2	65.3	64.8	64.3
EU	224.6	241.0	250.4	272.6	296.1	.	.	.	200.2	214.6	100.0	100.0	100.0	100.0	100.0

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

7.1 Number of payments per type of payment service

(millions; total for the period)

	Credit transfers					Direct debits				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,287.1	1,306.0	1,480.2	1,592.6	1,701.7	413.4	445.7	468.0	500.1	527.0
BG	219.7	243.2	254.9	295.6	337.0	5.0	5.7	6.0	.	.
CZ	717.9	764.7	803.5	855.2	897.0	54.9	43.4	42.2	46.3	45.0
DK	389.0	639.3	697.1	882.0	967.7	.	.	.	.	.
DE	6,019.7	6,186.2	6,298.6	6,468.2	6,675.6	9,675.9	9,764.5	10,305.7	10,619.9	10,978.8
EE	136.4	143.3	151.2	159.8	165.4	-	-	-	-	-
IE	232.0	254.9	279.4	310.5	333.5	120.5	123.1	126.7	132.3	135.3
GR	243.4	291.6	346.6	337.8	353.1	27.0	26.4	29.2	26.2	28.9
ES	881.8	1,032.9	1,149.7	1,141.4	1,426.6	1,831.3	1,920.1	2,241.1	2,000.1	1,956.0
FR	3,621.1	3,752.9	3,869.7	4,037.4	4,269.0	3,879.1	3,962.6	4,091.3	4,211.1	4,370.2
HR	303.1	316.9	326.7	342.1	361.9	21.0	24.6	27.2	27.5	27.9
IT	1,360.1	1,362.6	1,390.0	1,450.0	1,505.0	682.2	790.7	822.0	919.6	979.0
CY	16.1	17.7	18.5	21.0	23.1	9.0	9.1	9.3	9.3	9.6
LV	147.1	156.0	159.9	167.1	177.7	0.0	0.0	0.0	0.0	0.0
LT	146.0	162.7	168.4	183.8	199.4	17.1	-	-	0.0	0.0
LU	59.1	61.4	66.9	77.5	74.2	17.3	18.5	18.2	19.1	20.1
HU	548.1	550.2	557.3	337.7	362.6	67.7	69.7	72.6	77.4	79.9
MT	10.2	11.7	13.5	15.8	16.7	2.4	.	.	.	.
NL	1,970.2	2,109.7	2,303.2	2,567.9	2,842.6	1,289.0	1,161.6	1,211.0	1,406.2	1,472.4
AT	528.2	530.1	555.0	578.7	608.3	428.0	422.3	435.4	457.6	465.3
PL	2,302.0	2,436.5	2,617.9	2,819.0	3,123.5	24.9	26.5	28.3	29.4	28.1
PT	276.1	280.2	288.4	304.5	325.9	217.8	247.8	261.8	244.2	244.7
RO	221.7	236.3	249.3	289.4	329.4	10.3	10.8	11.5	12.8	13.7
SI	151.4	152.4	154.9	157.7	160.8	40.7	41.5	41.0	41.8	43.0
SK	346.7	376.7	398.6	423.8	440.8	29.5	28.5	29.9	31.4	33.8
FI	878.8	908.5	943.9	979.1	1,066.9	.	.	.	.	.
SE	1,074.0	1,303.0	1,303.5	1,466.6	1,490.8	280.0	301.0	334.0	.	.
UK	4,051.8	4,233.3	4,259.0	4,673.0	5,165.9	3,908.3	4,071.9	4,227.0	4,355.8	4,476.1
Euro area	18,311.6	19,097.5	20,036.6	20,974.8	22,366.3	.	18,963.8	20,092.3	20,620.8	21,266.0
EU	28,138.9	29,820.9	31,105.8	32,935.3	35,402.1	23,263.5	23,739.0	25,068.7	25,770.4	26,581.0

7.1 Number of payments per type of payment service (cont'd)

(millions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.5	1.9	1.5	1.1	0.8	7.0	10.9	18.3	49.2	69.1	1.0	1.4	2.8	6.1	25.2
BG	0.0	0.0	0.0	0.0	.	1.0	2.2	3.7	6.4	9.0	106.1	111.3	106.3	.	.
CZ	0.3	0.2	0.2	0.1	0.1	0.8	.	0.9	0.9	0.9	.	.	.	30.0	25.0
DK	1.5	0.8	0.0	0.0	-	-	-	-	-	-	-	10.8	8.6	6.6	5.3
DE	21.4	17.5	12.8	10.5	8.3	32.4	36.8	35.5	34.6	33.3	358.6	323.5	278.7	245.8	213.8
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	1.6	1.7	2.5	4.2	12.4
IE	41.1	37.7	41.5	36.8	32.1	1.5	2.2	2.0	6.3	15.4	0.3	39.6	61.1	64.0	63.1
GR	7.6	7.5	6.8	6.4	5.6	9.2	15.0	22.7	36.1	33.5	184.6	152.7	155.3	161.9	144.3
ES	69.2	64.3	60.8	48.0	43.4	0.0	0.0	0.0	0.0	0.0	435.0	396.3	347.8	291.8	254.7
FR	2,311.5	2,137.5	1,926.7	1,746.9	1,586.5	36.4	38.1	55.1	61.5	62.0	72.5	19.9	17.0	150.4	16.3
HR	0.0	0.0	0.0	0.0	0.0	4.0	4.4	5.3	5.5	2.9	0.1	81.8	79.3	72.4	70.4
IT	208.6	186.2	167.0	152.2	134.0	373.9	461.2	583.0	739.0	969.0	282.5	284.6	272.0	261.8	253.0
CY	14.7	14.5	12.3	12.0	.	.	.	.	4.0	4.8	0.0	0.0	16.2	15.1	0.0
LV	0.0	0.0	0.0	.	0.0	0.1	.	0.2	0.1	0.3	0.0	.	.	.	.
LT	0.0	0.1	0.0	.	-	.	.	.	7.7	11.0	.	.	.	57.5	59.6
LU	0.3	0.3	0.3	0.3	0.3	1,849.0	2,184.2	2,620.8	3,063.8	3,356.0	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	27.6	28.8	29.1	34.7	34.6
MT	9.7	9.4	9.7	9.7	9.3	0.8	1.0	1.3	1.5	1.2	0.0	.	0.4	0.7	.
NL	0.2	0.2	0.1	0.1	0.1	2.4	0.4	0.4	0.6	0.6	0.9	0.3	0.3	0.3	0.3
AT	1.1	1.0	0.8	0.7	0.5	10.7	10.2	6.5	4.4	4.7	6.9	44.6	43.8	46.5	52.0
PL	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-
PT	65.7	60.0	53.7	48.0	41.8	50.7	56.2	63.5	72.3	85.5	78.2	76.8	76.7	74.8	67.0
RO	1.8	1.6	1.4	1.3	1.1	0.5	0.4	0.4	0.1	0.2	98.4	96.8	88.0	.	81.9
SI	0.0	0.0	0.0	0.0	0.0	0.4	0.5	0.7	0.8	1.7	35.1	34.7	32.7	31.8	.
SK	0.0	0.0	0.0	.	0.0	0.1	1.9	2.1	1.9	0.7	16.3	45.7	42.9	.	44.0
FI	0.1	0.1	0.0	0.0	0.0	.	.	.	0.4	0.2	.	.	.	.	0.1
SE	0.1	0.1	0.1	0.0	0.0	3.5	6.6	5.0	0.0	0.0	0.0	0.0	0.0	0.9	1.0
UK	558.0	477.0	405.0	346.0	275.5	-	-	-	-	-	-	-	-	-	-
Euro area	2,753.7	2,538.0	2,293.9	2,072.7	1,872.9	2,378.8	2,827.6	3,422.1	4,084.2	4,649.2	1,528.2	1,478.4	1,419.4	1,470.5	1,250.6
EU	3,315.6	3,017.7	2,700.7	2,420.2	2,149.7	2,388.6	2,843.7	3,437.9	4,098.9	4,666.1	1,760.5	1,807.8	1,731.1	1,808.8	1,616.5

7.1 Number of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(millions; total for the period)

	Total card payments ¹⁾					With cards with a debit function					With cards with a delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,475.8	1,693.8	1,803.2	2,091.4	2,344.1	1,275.5	1,481.5	1,564.1	1,832.4	2,061.0	122.5	129.0	141.7	151.1	166.8
BG	79.6	93.7	129.7	160.9	201.5	57.9	68.0	100.6	130.6	161.3	0.9	0.0	0.0	0.0	0.1
CZ	594.0	734.8	888.5	1,071.1	1,273.7	495.9	624.4	767.5	957.2	1,151.2	0.4	0.3	0.3	.	.
DK	1,706.2	1,869.7	2,046.4	2,109.0	2,247.6	1,653.4	1,814.5	1,989.7	2,045.1	2,174.4	-	-	-	-	-
DE	3,690.6	4,043.9	4,486.2	5,300.2	6,292.6	2,722.6	2,963.4	3,275.4	3,913.8	4,714.0	879.0	984.0	1,100.8	1,260.3	1,434.4
EE	264.1	285.9	312.5	340.4	370.8	239.8	259.9	283.6	309.5	338.3	-	-	-	-	-
IE	614.9	760.7	907.1	.	1,291.7	515.7	564.4	687.8	853.0	999.6	-	-	-	-	-
GR	144.4	301.5	505.1	631.1	792.1	82.5	221.5	407.3	519.1	670.1	1.2	1.7	1.9	2.2	2.2
ES	2,987.2	3,463.7	4,038.6	4,703.3	5,584.6	1,712.1	2,100.4	2,519.6	3,221.2	3,863.7	-	-	-	-	-
FR	10,287.5	10,997.0	12,004.6	13,290.8	14,611.0	6,124.5	7,634.5	8,335.1	9,335.0	10,121.0	1,916.5	2,196.6	2,023.2	2,182.8	2,440.8
HR	236.6	266.2	298.0	334.8	385.6	140.5	163.6	188.4	219.4	262.4	67.5	70.5	72.1	72.2	72.5
IT	2,269.8	2,612.9	2,796.0	3,260.0	3,687.0	1,617.1	1,836.5	1,941.0	2,208.0	2,471.0	-	-	-	-	-
CY	44.3	50.4	58.7	71.4	85.3	26.6	31.7	39.2	52.1	65.5	1.3	1.5	1.8	0.8	0.7
LV	215.2	242.8	271.9	311.0	352.1	171.0	199.4	239.3	278.1	318.7	26.8	20.6	4.1	4.0	3.0
LT	207.2	235.2	274.7	328.1	393.2	188.7	214.1	250.5	301.0	364.3	-	-	-	-	-
LU	110.8	124.0	143.4	171.9	210.5	56.5	61.9	70.8	83.8	109.2	-	-	-	-	-
HU	430.0	532.4	670.1	834.4	995.4	362.4	453.8	579.9	724.4	872.8	1.7	1.5	0.5	0.5	0.4
MT	21.6	25.1	.	.	45.5	15.0	17.7	.	.	34.2	0.0	0.0	0.0	.	.
NL	3,533.2	3,902.0	4,285.2	4,732.0	5,104.6	3,392.0	3,743.1	4,105.3	4,528.6	4,880.0	-	-	-	-	-
AT	579.6	649.2	746.3	863.9	989.3	450.5	503.8	575.7	660.9	762.1	74.5	86.0	104.7	128.0	145.4
PL	2,556.7	3,202.3	3,865.5	4,713.2	5,720.6	2,251.6	2,852.7	3,480.4	4,282.6	5,242.5	10.2	10.5	10.7	10.6	10.9
PT	1,353.1	1,472.2	1,608.1	1,767.1	1,737.9	-	-	-	-	-	-	-	-	-	-
RO	276.6	350.1	460.9	634.8	842.2	234.1	300.2	402.7	564.2	760.4	0.2	0.2	0.2	0.3	0.3
SI	148.4	162.1	180.2	202.8	231.6	103.7	116.2	132.7	152.9	178.5	40.3	41.8	42.6	44.5	47.5
SK	328.0	365.2	414.1	.	552.7	275.5	328.8	374.7	425.6	503.7	1.7	1.6	1.6	1.6	1.5
FI	1,419.9	1,536.0	1,643.1	1,828.7	1,947.0	1,269.4	1,380.6	1,492.4	1,670.2	1,791.5	21.1	20.3	20.9	21.7	21.6
SE	2,845.0	3,166.0	3,352.0	3,547.6	3,702.8	2,343.0	2,604.0	2,778.0	2,953.9	3,074.0	61.0	61.0	67.0	74.3	57.0
UK	17,284.0	19,055.0	20,794.0	22,782.0	24,698.0	14,182.0	15,794.0	17,170.0	18,989.0	20,722.0	165.0	168.0	176.0	159.0	161.0
Euro area	29,695.6	32,923.7	36,508.5	41,501.2	46,623.6	20,238.9	23,659.5	.	30,372.8	34,246.4	.	.	.	3,813.2	4,280.4
EU	55,704.4	62,193.8	69,013.7	77,689.0	86,691.0	41,959.9	48,334.8	.	61,239.3	68,667.4	.	.	.	4,131.7	4,584.1

1) Except cards with e-money function only.

7.1 Number of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(millions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	72.1	78.6	87.6	97.0	105.4	-	-	-	-	-	5.7	9.5	22.8	22.2	11.0
BG	20.8	25.7	29.1	30.2	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	97.7	110.1	120.8	112.5	121.1	-	-	-	-	-	-	-	-	-	-
DK	52.7	55.2	56.7	63.9	73.2	-	-	-	-	-	-	-	-	-	-
DE	89.0	96.5	110.0	126.3	144.2	-	-	-	-	-	-	-	-	-	-
EE	24.4	26.0	29.0	30.8	32.5	-	-	-	-	-	-	-	-	-	-
IE	86.0	105.6	113.4	127.4	150.8	-	-	-	-	-	-	0.0	0.0	0.0	0.0
GR	60.7	78.4	95.9	109.9	119.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	1,275.1	1,363.4	1,519.0	1,482.1	1,720.9
FR	245.6	254.4	554.4	664.7	673.2	1,169.8	0.5	57.9	1.0	1.6	777.6	911.0	1,033.9	1,107.3	1,374.5
HR	3.8	1.9	1.8	1.7	2.1	1.0	1.1	1.3	1.4	1.5	8.5	10.0	10.5	10.7	10.6
IT	-	-	-	-	-	-	-	-	-	-	652.6	776.4	855.0	1,052.0	1,216.0
CY	16.4	17.2	17.8	18.6	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	17.5	22.7	28.5	28.9	30.4	-	-	-	-	-	-	-	-	-	-
LT	18.5	21.1	24.2	27.2	28.9	-	-	-	-	-	-	-	-	-	-
LU	54.3	62.1	72.6	88.1	101.3	-	-	-	-	-	-	-	-	-	-
HU	65.9	77.0	89.7	109.5	122.2	-	-	-	-	-	-	-	-	-	-
MT	6.6	7.4	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	141.2	158.8	179.9	203.4	224.6
AT	54.6	59.4	65.9	75.0	81.8	-	-	-	-	-	-	-	-	-	-
PL	294.9	339.1	374.5	420.0	467.1	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	1,298.6	1,403.8	1,532.7	1,679.7	1,653.6	54.6	68.5	75.3	87.5	84.2
RO	42.3	49.6	58.0	70.3	81.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	4.3	4.2	5.0	5.3	5.7	-	-	-	-	-	-	-	-	-	-
SK	29.2	33.1	37.8	41.9	47.6	-	-	-	-	-	-	-	-	-	-
FI	53.9	63.8	129.7	136.9	133.9	-	-	-	-	-	75.5	71.2	-	-	-
SE	292.0	362.0	361.0	519.8	571.9	0.0	0.0	0.0	0.0	0.0	149.0	139.0	146.0	0.0	0.0
UK	2,732.0	2,905.0	3,259.0	3,419.0	3,604.0	-	-	-	-	-	205.0	188.0	186.0	215.0	211.0
Euro area	833.1	930.5	-	1,587.3	1,685.5	2,468.4	-	-	1,784.9	1,780.2	2,982.3	3,358.9	3,686.0	3,954.4	4,631.2
EU	4,435.2	4,856.1	-	6,334.2	6,768.7	2,469.4	-	-	1,786.3	1,781.8	3,344.8	3,696.0	4,028.5	4,180.0	4,852.8

7.2 Relative importance of payment services

(as a percentage of the total number of payments)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	40.3	37.7	39.2	37.6	36.5	12.9	12.9	12.4	11.8	11.3	46.2	49.0	47.8	49.3	50.2
BG	53.4	53.3	50.9	50.6	48.0	1.2	1.2	1.2	1.1	0.9	19.4	20.5	25.9	27.5	28.7
CZ	52.5	49.5	46.3	43.3	40.5	4.0	2.8	2.4	2.3	2.0	43.4	47.6	51.2	54.2	57.5
DK	18.6	25.4	25.3	29.4	30.0	.	.	.	7.8	7.4	81.4	74.2	74.4	70.4	69.8
DE	30.4	30.4	29.4	28.5	27.6	48.9	47.9	48.1	46.8	45.4	18.6	19.8	20.9	23.4	26.0
EE	33.9	33.3	32.4	31.7	30.2	-	-	-	-	-	65.7	66.3	67.0	67.5	67.6
IE	23.0	20.9	19.7	18.8	17.8	11.9	10.1	8.9	8.0	7.2	60.9	62.4	64.0	.	69.0
GR	39.5	36.7	32.5	28.2	26.0	4.4	3.3	2.7	2.2	2.1	23.4	37.9	47.3	52.6	58.4
ES	14.2	15.0	14.7	13.9	15.4	29.5	27.9	28.6	24.4	21.1	48.1	50.4	51.5	57.5	60.3
FR	17.9	17.9	17.6	17.2	17.1	19.2	19.0	18.6	17.9	17.5	50.9	52.6	54.7	56.6	58.6
HR	53.7	45.7	44.4	43.7	42.6	3.7	3.5	3.7	3.5	3.3	41.9	38.4	40.5	42.8	45.4
IT	25.7	23.7	23.0	21.4	20.0	12.9	13.8	13.6	13.6	13.0	42.9	45.5	46.3	48.1	49.0
CY	18.6	18.7	18.1	17.8	17.4	10.4	9.6	9.1	7.9	7.2	51.3	53.3	57.5	60.7	64.1
LV	40.6	39.1	35.1	34.2	33.0	0.0	0.0	0.0	0.0	0.0	59.4	60.8	59.7	63.6	65.4
LT	34.3	35.6	33.3	31.8	30.1	4.0	-	-	0.0	0.0	48.6	51.5	54.3	56.8	59.3
LU	2.9	2.6	2.3	2.3	2.0	0.8	0.8	0.6	0.6	0.6	5.4	5.2	5.0	5.2	5.8
HU	51.1	46.6	41.9	26.3	24.6	6.3	5.9	5.5	6.0	5.4	40.1	45.0	50.4	64.9	67.4
MT	22.8	24.0	24.2	23.8	20.9	5.4	.	.	.	.	48.2	51.6	52.8	.	56.8
NL	29.0	29.4	29.5	29.5	30.2	19.0	16.2	15.5	16.2	15.6	52.0	54.4	54.9	54.3	54.2
AT	34.0	32.0	31.0	29.6	28.7	27.5	25.5	24.4	23.4	21.9	37.3	39.2	41.7	44.3	46.7
PL	47.1	43.0	40.2	37.3	35.2	0.5	0.5	0.4	0.4	0.3	52.4	56.5	59.4	62.3	64.5
PT	13.5	12.8	12.3	12.1	13.0	10.7	11.3	11.1	9.7	9.8	66.3	67.1	68.4	70.4	69.4
RO	36.4	34.0	34.5	28.5	26.0	1.7	1.6	1.6	1.3	1.1	45.4	50.3	63.7	62.4	66.4
SI	40.3	38.9	37.8	36.3	34.4	10.8	10.6	10.0	9.6	9.2	39.5	41.4	44.0	46.6	49.5
SK	48.1	47.6	44.9	43.6	41.1	4.1	3.6	3.4	3.2	3.2	45.5	46.2	46.6	.	51.6
FI	38.2	37.1	36.5	34.9	35.4	.	.	.	.	.	61.7	62.8	63.5	65.1	64.6
SE	25.5	27.3	26.0	27.3	26.6	6.7	6.3	6.7	6.7	7.1	67.7	66.3	66.9	65.9	66.1
UK	15.7	15.2	16.9	16.9	17.1	15.1	14.6	16.8	15.7	14.8	67.0	68.5	82.4	82.2	81.6
Euro area	24.9	24.5	23.9	23.1	22.8	.	24.4	24.0	22.7	21.7	40.4	42.3	43.6	45.8	47.6
EU	24.6	24.2	24.2	23.5	23.2	20.3	19.3	19.5	18.4	17.4	48.7	50.5	53.8	55.5	56.8

1) Except cards with e-money function.

7.2 Relative importance of payment services (cont'd)

(as a percentage of the total number of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.1	0.1	0.0	0.0	0.0	0.2	0.3	0.5	1.2	1.5	0.0	0.0	0.1	0.1	0.5
BG	0.0	0.0	0.0	0.0	0.0	0.3	0.5	0.7	1.1	1.3	25.8	24.4	21.2	19.7	21.0
CZ	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.0	0.0	.	.	.	1.5	1.1
DK	0.1	0.0	0.0	0.0	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2
DE	0.1	0.1	0.1	0.0	0.0	0.2	0.2	0.2	0.2	0.1	1.8	1.6	1.3	1.1	0.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.4	0.4	0.5	0.8	2.3
IE	4.1	3.1	2.9	2.2	1.7	0.1	0.2	0.1	0.4	0.8	0.0	3.3	4.3	3.9	3.4
GR	1.2	0.9	0.6	0.5	0.4	1.5	1.9	2.1	3.0	2.5	29.9	19.2	14.5	13.5	10.6
ES	1.1	0.9	0.8	0.6	0.5	0.0	0.0	0.0	0.0	0.0	7.0	5.8	4.4	3.6	2.7
FR	11.4	10.2	8.8	7.4	6.4	0.2	0.2	0.3	0.3	0.2	0.4	0.1	0.1	0.6	0.1
HR	0.0	0.0	0.0	0.0	0.0	0.7	0.6	0.7	0.7	0.3	0.0	11.8	10.8	9.3	8.3
IT	3.9	3.2	2.8	2.2	1.8	7.1	8.0	9.7	10.9	12.9	5.3	5.0	4.5	3.9	3.4
CY	17.0	15.3	12.0	10.2	.	.	.	.	3.4	3.6	0.0	0.0	15.9	12.8	0.0
LV	0.0	0.0	0.0	.	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.2	1.6
LT	0.0	0.0	0.0	.	-	.	.	.	1.3	1.7	.	.	.	10.0	9.0
LU	0.0	0.0	0.0	0.0	0.0	90.8	91.5	92.0	91.9	91.7	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.1	0.3	2.6	2.4	2.2	2.7	2.3
MT	21.6	19.2	17.3	14.6	11.6	1.9	2.0	2.3	2.3	1.5	0.1	.	0.7	1.1	7.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.1	0.1	0.0	0.0	0.0	0.7	0.6	0.4	0.2	0.2	0.4	2.7	2.5	2.4	2.5
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	3.2	2.7	2.3	1.9	1.7	2.5	2.6	2.7	2.9	3.4	3.8	3.5	3.3	3.0	2.7
RO	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	16.2	13.9	12.2	7.7	6.5
SI	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.4	9.3	8.9	8.0	7.3	6.6
SK	0.0	0.0	0.0	.	0.0	0.0	0.2	0.2	0.2	0.1	2.3	5.8	4.8	4.8	4.1
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	2.2	1.7	1.6	1.2	0.9	-	-	-	-	-	-	-	-	-	-
Euro area	3.7	3.3	2.7	2.3	1.9	3.2	3.6	4.1	4.5	4.7	2.1	1.9	1.7	1.6	1.3
EU	2.9	2.4	2.1	1.7	1.4	2.1	2.3	2.7	2.9	3.1	1.5	1.5	1.3	1.3	1.1

7.3 Increase/decrease in the number of payments (annual percentage changes)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs ¹⁾			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	1.5	13.3	7.6	6.9	7.8	5.0	6.9	5.4	14.8	6.5	16.0	12.1
BG	10.7	4.8	16.0	14.0	12.0	6.2	8.3	1.4	17.7	38.4	24.0	25.3
CZ	6.5	5.1	6.4	4.9	-20.9	-2.7	9.7	-2.8	23.7	20.9	20.6	18.9
DK	64.3	9.0	26.5	9.7	.	.	2.6	1.8	9.6	9.5	3.1	6.6
DE	2.8	1.8	2.7	3.2	0.9	5.5	3.0	3.4	9.6	10.9	18.1	18.7
EE	5.0	5.5	5.7	3.5	-	-	-	-	8.2	9.3	8.9	8.9
IE	9.9	9.6	11.2	7.4	2.2	2.9	4.5	2.2	23.7	19.3	21.3	17.3
GR	19.8	18.9	-2.5	4.5	-2.5	10.8	-10.2	10.1	108.8	67.5	24.9	25.5
ES	17.1	11.3	-0.7	25.0	4.8	16.7	-10.8	-2.2	16.0	16.6	16.5	18.7
FR	3.6	3.1	4.3	5.7	2.2	3.2	2.9	3.8	6.9	9.2	10.7	9.9
HR	4.6	3.1	4.7	5.8	17.0	10.8	1.0	1.5	12.5	12.0	12.3	15.2
IT	0.2	2.0	4.3	3.8	15.9	4.0	11.9	6.5	15.1	7.0	16.6	13.1
CY	10.2	4.3	13.2	10.4	1.2	2.8	-0.1	2.8	13.7	16.6	21.6	19.3
LV	6.0	2.5	4.5	6.3	-	-	-	-	12.8	12.0	14.4	13.2
LT	11.4	3.5	9.2	8.5	-	-	-	-	13.5	16.8	19.5	19.8
LU	3.9	8.9	16.0	-4.3	6.8	-1.6	5.3	5.2	11.9	15.6	19.8	22.5
HU	0.4	1.3	-39.4	7.4	3.0	4.1	6.6	3.2	23.8	25.9	24.5	19.3
MT	14.4	16.0	16.9	5.8	.	.	4.2	4.5	16.4	17.6	25.8	22.4
NL	7.1	9.2	11.5	10.7	-9.9	4.3	16.1	4.7	10.4	9.8	10.4	7.9
AT	0.4	4.7	4.3	5.1	-1.3	3.1	5.1	1.7	12.0	14.9	15.8	14.5
PL	5.8	7.4	7.7	10.8	6.3	6.7	4.1	-4.3	25.3	20.7	21.9	21.4
PT	1.5	2.9	5.6	7.0	13.8	5.7	-6.7	0.2	8.8	9.2	9.9	-1.7
RO	6.6	5.5	16.1	13.8	5.1	6.4	10.8	7.2	26.5	31.7	37.7	32.7
SI	0.7	1.6	1.8	2.0	1.9	-1.3	2.1	2.8	9.3	11.2	12.5	14.2
SK	8.7	5.8	6.3	4.0	-3.6	5.2	4.8	7.7	11.3	13.4	13.3	17.8
FI	3.4	3.9	3.7	9.0	.	.	23.8	-1.5	8.2	7.0	11.3	6.5
SE	21.3	0.0	12.5	1.6	7.5	11.0	7.9	11.0	11.3	5.9	5.8	4.4
UK	4.5	0.6	9.7	10.5	4.2	3.8	3.0	2.8	10.2	9.1	9.6	8.4
Euro area	4.3	4.9	4.7	6.6	1.5	6.0	2.6	3.1	10.9	10.9	13.7	12.3
EU	6.0	4.3	5.9	7.5	2.0	5.6	2.8	3.1	11.6	11.0	12.6	11.6

1) Except cards with e-money function.

7.3 Increase/decrease in the number of payments (cont'd)

(annual percentage changes)

	Cheques				E-money payments with e-money issued by resident PSPs				Other payment services			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-20.7	-25.5	-21.5	-27.3	55.9	66.9	169.4	40.6	43.8	94.0	121.4	312.0
BG	-52.6	0.0	11.1	-20.0	116.2	67.5	71.8	40.6	4.9	-4.5	8.5	28.0
CZ	-39.7	-17.6	-15.4	-15.4	.	-43.2	-9.4	1.2	.	.	10,774.3	-16.9
DK	-49.1	-99.1	-85.7	-	.	-	-	-	-	-20.0	-22.9	-19.9
DE	-18.2	-26.6	-18.3	-20.6	13.8	-3.5	-2.4	-3.7	-9.8	-13.9	-11.8	-13.0
EE	-66.7	-	-	-	-	-	-	-	9.4	41.7	69.8	196.3
IE	-8.2	10.0	-11.3	-12.8	45.7	-9.5	219.6	144.8	14,149.5	54.2	4.6	-1.3
GR	-1.1	-10.0	-6.0	-12.7	62.7	50.8	59.4	-7.3	-17.3	1.7	4.3	-10.9
ES	-7.2	-5.5	-21.0	-9.6	-	-	-	-	-8.9	-12.3	-16.1	-12.7
FR	-7.5	-9.9	-9.3	-9.2	4.7	44.7	11.7	0.7	-72.5	-14.6	783.9	-89.2
HR	-68.9	-57.1	-83.3	100.0	11.0	18.9	3.5	-47.3	62,832.3	-3.0	-8.7	-2.7
IT	-10.8	-10.3	-8.9	-12.0	23.3	26.4	26.8	31.1	0.7	-4.4	-3.8	-3.3
CY	-1.5	-15.1	-2.2	-14.0	.	.	22.9	20.2	-	-	-7.1	-
LV	-20.0	-50.0	-50.0	-	.	120.7	-61.3	271.4	.	.	-16.0	-21.0
LT	14.3	-39.3	-73.5	-	.	.	30.1	41.6	.	.	1.9	3.6
LU	-1.7	-1.9	3.1	1.7	18.1	20.0	16.9	9.5	-	-	-	-
HU	-	-	-	-	.	.	295.7	113.6	4.4	1.3	19.1	-0.2
MT	-3.1	3.2	0.5	-4.6	16.5	28.2	20.8	-18.9	.	272.4	88.5	665.3
NL	-23.2	-38.2	-20.2	-22.7	-83.6	-2.6	46.3	15.1	-64.7	-4.0	-1.0	-14.1
AT	-13.4	-16.7	-18.3	-24.8	-4.5	-36.1	-32.2	6.9	548.4	-1.7	6.0	12.0
PL	-3.9	-11.1	-6.8	-9.8	-	-	-	-	-	-	-	-
PT	-8.7	-10.4	-10.6	-13.0	10.8	13.0	13.9	18.4	-1.8	-0.2	-2.4	-10.5
RO	-9.9	-11.7	-11.2	-12.8	-16.8	-3.3	-66.0	87.5	-1.7	-9.1	-10.9	4.5
SI	-38.1	-38.5	-31.3	-27.3	49.9	26.6	20.9	104.6	-1.1	-5.8	-2.8	-3.3
SK	-50.0	200.0	800.0	-25.9	1,396.9	8.7	-11.3	-60.6	180.3	-6.1	9.5	-6.4
FI	-10.8	-40.5	-43.2	-72.0	.	.	-64.4	-37.2	.	.	-15.6	-10.9
SE	-25.0	-16.7	-99.2	0.0	90.8	-24.2	-	-	-	-	-	11.1
UK	-14.5	-15.1	-14.6	-20.4	-	-	-	-	-	-	-	-
Euro area	-7.8	-9.6	-9.6	-9.6	18.9	21.0	19.3	13.8	-3.3	-4.0	3.6	-15.0
EU	-9.0	-10.5	-10.4	-11.2	19.1	20.9	19.2	13.8	2.7	-4.2	4.5	-10.6

7.4 Number of payments per capita (total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	114.2	115.3	130.1	139.4	148.2	36.7	39.3	41.1	43.8	45.9	130.9	149.5	158.5	183.0	204.1
BG	30.6	34.1	36.0	42.1	48.2	0.7	0.8	0.8	0.9	0.9	11.1	13.1	18.3	22.9	28.8
CZ	68.1	72.4	75.9	80.5	84.1	5.2	4.1	4.0	4.4	4.2	56.3	69.5	83.9	100.8	119.4
DK	68.5	111.6	120.9	152.2	166.3	.	.	.	40.3	40.8	300.3	326.4	354.9	364.0	386.2
DE	73.7	75.1	76.2	78.0	80.3	118.5	118.6	124.7	128.1	132.1	45.2	49.1	54.3	63.9	75.7
EE	103.9	108.9	114.9	121.2	124.8	-	-	-	-	-	201.1	217.2	237.5	258.0	279.9
IE	49.4	53.7	58.2	63.9	67.7	25.7	25.9	26.4	27.2	27.5	130.9	160.2	188.9	226.5	262.2
GR	22.5	27.1	32.2	31.5	33.0	2.5	2.4	2.7	2.4	2.7	13.3	28.0	47.0	58.8	73.9
ES	19.0	22.2	24.7	24.4	30.3	39.5	41.3	48.2	42.8	41.5	64.4	74.6	86.8	100.7	118.6
FR	54.4	56.2	57.7	60.0	63.3	58.3	59.3	61.0	62.6	64.8	154.5	164.5	179.0	197.6	216.6
HR	72.0	76.0	79.1	83.6	89.0	5.0	5.9	6.6	6.7	6.9	56.2	63.8	72.2	81.8	94.8
IT	22.4	22.5	23.0	24.0	24.9	11.2	13.0	13.6	15.2	16.2	37.4	43.1	46.2	53.9	61.1
CY	19.0	20.8	21.5	24.1	26.3	10.6	10.7	10.9	10.7	10.9	52.3	59.2	68.3	82.1	96.8
LV	74.4	79.6	82.4	86.8	92.8	0.0	0.0	0.0	0.0	0.0	108.9	123.9	140.1	161.5	184.0
LT	50.3	56.7	59.5	65.6	71.4	5.9	-	-	0.0	0.0	71.3	82.0	97.1	117.1	140.8
LU	103.8	105.1	112.0	127.4	119.4	30.4	31.6	30.5	31.5	32.4	194.6	212.3	240.2	282.3	338.8
HU	55.7	56.1	56.9	34.5	37.1	6.9	7.1	7.4	7.9	8.2	43.7	54.2	68.5	85.4	101.9
MT	22.9	25.6	28.9	32.6	33.2	5.4	.	.	3.4	3.4	48.5	55.1	63.1	76.7	90.2
NL	116.3	123.9	134.4	149.0	163.9	76.1	68.2	70.7	81.6	84.9	208.6	229.1	250.1	274.6	294.3
AT	61.2	60.7	63.1	65.5	68.5	49.6	48.3	49.5	51.8	52.4	67.2	74.3	84.9	97.7	111.5
PL	59.9	63.4	68.1	73.4	81.4	0.6	0.7	0.7	0.8	0.7	66.5	83.3	100.6	122.7	149.0
PT	26.7	27.1	28.0	29.6	31.7	21.0	24.0	25.4	23.7	23.8	130.6	142.6	156.1	171.8	168.9
RO	11.2	12.0	12.7	14.9	17.0	0.5	0.5	0.6	0.7	0.7	14.0	17.8	23.5	32.6	43.4
SI	73.4	73.8	75.0	76.1	77.0	19.7	20.1	19.8	20.2	20.6	71.9	78.5	87.3	97.9	110.9
SK	63.9	69.4	73.3	77.8	80.8	5.4	5.2	5.5	5.8	6.2	60.5	67.2	76.1	86.1	101.4
FI	160.4	165.3	171.4	177.5	193.2	.	.	.	0.0	0.0	259.1	279.5	298.3	331.5	352.6
SE	109.6	131.3	129.6	144.1	145.0	28.6	30.3	33.2	35.4	38.9	290.3	319.1	333.3	348.7	360.2
UK	62.2	64.5	64.5	70.3	77.3	60.0	62.0	64.0	65.6	67.0	265.5	290.3	314.9	342.9	369.5
Euro area	54.0	56.1	58.8	61.4	65.3	.	55.7	58.9	60.3	62.0	87.6	96.8	107.1	121.4	136.0
EU	55.2	58.3	60.7	64.1	68.7	45.6	46.4	48.9	50.2	51.6	109.3	121.6	134.7	151.3	168.3

1) Except cards with e-money function.

7.4 Number of payments per capita (cont'd)

(total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.2	0.2	0.1	0.1	0.1	0.6	1.0	1.6	4.3	6.0	0.1	0.1	0.2	0.5	2.2
BG	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.5	0.9	1.3	14.8	15.6	15.0	16.4	21.1
CZ	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.1	0.1	.	.	.	2.8	2.3
DK	0.3	0.1	0.0	0.0	-	-	-	-	-	-	-	1.9	1.5	1.1	0.9
DE	0.3	0.2	0.2	0.1	0.1	0.4	0.4	0.4	0.4	0.4	4.4	3.9	3.4	3.0	2.6
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	1.2	1.3	1.9	3.2	9.3
IE	8.7	7.9	8.6	7.6	6.5	0.3	0.5	0.4	1.3	3.1	0.1	8.3	12.7	13.2	12.8
GR	0.7	0.7	0.6	0.6	0.5	0.9	1.4	2.1	3.4	3.1	17.1	14.2	14.4	15.1	13.5
ES	1.5	1.4	1.3	1.0	0.9	0.0	0.0	0.0	0.0	0.0	9.4	8.5	7.5	6.2	5.4
FR	34.7	32.0	28.7	26.0	23.5	0.5	0.6	0.8	0.9	0.9	1.1	0.3	0.3	2.2	0.2
HR	0.0	0.0	0.0	0.0	0.0	1.0	1.1	1.3	1.3	0.7	0.0	19.6	19.2	17.7	17.3
IT	3.4	3.1	2.8	2.5	2.2	6.2	7.6	9.6	12.2	16.0	4.7	4.7	4.5	4.3	4.2
CY	17.3	17.0	14.3	13.8	11.7	.	.	.	4.6	5.4	0.0	0.0	18.8	17.3	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.0	0.1	0.0	.	.	5.6	4.4
LT	0.0	0.0	0.0	0.0	-	.	.	.	2.8	3.9	.	.	.	20.5	21.4
LU	0.5	0.4	0.4	0.4	0.4	3,247.3	3,739.4	4,390.1	5,032.4	5,399.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.2	0.4	2.8	2.9	3.0	3.5	3.5
MT	21.7	20.5	20.6	20.0	18.3	1.9	2.2	2.7	3.2	2.5	0.1	.	0.8	1.5	11.2
NL	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
AT	0.1	0.1	0.1	0.1	0.1	1.2	1.2	0.7	0.5	0.5	0.8	5.1	5.0	5.3	5.9
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	6.3	5.8	5.2	4.7	4.1	4.9	5.4	6.2	7.0	8.3	7.5	7.4	7.4	7.3	6.5
RO	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	5.0	4.9	4.5	4.0	4.2
SI	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.3	0.4	0.8	17.0	16.8	15.8	15.3	14.7
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.1	3.0	8.4	7.9	8.6	8.1
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.1	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.4	0.7	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.1
UK	8.6	7.3	6.1	5.2	4.1	-	-	-	-	-	-	-	-	-	-
Euro area	8.1	7.5	6.7	6.1	5.5	7.0	8.3	10.0	11.9	13.6	4.5	4.3	4.2	4.3	3.6
EU	6.5	5.9	5.3	4.7	4.2	4.7	5.6	6.7	8.0	9.1	3.5	3.5	3.4	3.5	3.1

7.5 Country's share in the total EU number of payments

(as a percentage; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.6	4.4	4.8	4.8	4.8	1.8	1.9	1.9	1.9	2.0	2.6	2.7	2.6	2.7	2.7
BG	0.8	0.8	0.8	0.9	1.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2
CZ	2.6	2.6	2.6	2.6	2.5	0.2	0.2	0.2	0.2	0.2	1.1	1.2	1.3	1.4	1.5
DK	1.4	2.1	2.2	2.7	2.7	.	.	.	0.9	0.9	3.1	3.0	3.0	2.7	2.6
DE	21.4	20.7	20.2	19.6	18.9	41.6	41.1	41.1	41.2	41.3	6.6	6.5	6.5	6.8	7.3
EE	0.5	0.5	0.5	0.5	0.5	-	-	-	-	-	0.5	0.5	0.5	0.4	0.4
IE	0.8	0.9	0.9	0.9	0.9	0.5	0.5	0.5	0.5	0.5	1.1	1.2	1.3	1.4	1.5
GR	0.9	1.0	1.1	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.7	0.8	0.9
ES	3.1	3.5	3.7	3.5	4.0	7.9	8.1	8.9	7.8	7.4	5.4	5.6	5.9	6.1	6.4
FR	12.9	12.6	12.4	12.3	12.1	16.7	16.7	16.3	16.3	16.4	18.5	17.7	17.4	17.1	16.9
HR	1.1	1.1	1.1	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.4
IT	4.8	4.6	4.5	4.4	4.3	2.9	3.3	3.3	3.6	3.7	4.1	4.2	4.1	4.2	4.3
CY	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
LV	0.5	0.5	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.4	0.4	0.4
LT	0.5	0.5	0.5	0.6	0.6	0.1	-	-	0.0	0.0	0.4	0.4	0.4	0.4	0.5
LU	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
HU	1.9	1.8	1.8	1.0	1.0	0.3	0.3	0.3	0.3	0.3	0.8	0.9	1.0	1.1	1.1
MT	0.0	0.0	0.0	0.0	0.0	0.0	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.1
NL	7.0	7.1	7.4	7.8	8.0	5.5	4.9	4.8	5.5	5.5	6.3	6.3	6.2	6.1	5.9
AT	1.9	1.8	1.8	1.8	1.7	1.8	1.8	1.7	1.8	1.8	1.0	1.0	1.1	1.1	1.1
PL	8.2	8.2	8.4	8.6	8.8	0.1	0.1	0.1	0.1	0.1	4.6	5.1	5.6	6.1	6.6
PT	1.0	0.9	0.9	0.9	0.9	0.9	1.0	1.0	0.9	0.9	2.4	2.4	2.3	2.3	2.0
RO	0.8	0.8	0.8	0.9	0.9	0.0	0.0	0.0	0.0	0.1	0.5	0.6	0.7	0.8	1.0
SI	0.5	0.5	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
SK	1.2	1.3	1.3	1.3	1.2	0.1	0.1	0.1	0.1	0.1	0.6	0.6	0.6	0.6	0.6
FI	3.1	3.0	3.0	3.0	3.0	.	.	.	0.0	0.0	2.5	2.5	2.4	2.4	2.2
SE	3.8	4.4	4.2	4.5	4.2	1.2	1.3	1.3	1.4	1.5	5.1	5.1	4.9	4.6	4.3
UK	14.4	14.2	13.7	14.2	14.6	16.8	17.2	16.9	16.9	16.8	31.0	30.6	30.1	29.3	28.5
Euro area	65.1	64.0	64.4	63.7	63.2	.	79.9	80.1	80.0	80.0	53.3	52.9	52.9	53.4	53.8
EU	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1) Except cards with e-money function.

7.5 Country's share in the total EU number of payments (cont'd)

(as a percentage; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.1	0.1	0.1	0.0	0.0	0.3	0.4	0.5	1.2	1.5	0.1	0.1	0.2	0.3	1.6
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	6.0	6.2	6.1	6.4	9.1
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	.	.	.	1.7	1.5
DK	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	0.6	0.5	0.4	0.3
DE	0.6	0.6	0.5	0.4	0.4	1.4	1.3	1.0	0.8	0.7	20.4	17.9	16.1	13.6	13.2
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.1	0.1	0.1	0.2	0.8
IE	1.2	1.2	1.5	1.5	1.5	0.1	0.1	0.1	0.2	0.3	0.0	2.2	3.5	3.5	3.9
GR	0.2	0.2	0.3	0.3	0.3	0.4	0.5	0.7	0.9	0.7	10.5	8.4	9.0	9.0	8.9
ES	2.1	2.1	2.3	2.0	2.0	0.0	0.0	0.0	0.0	0.0	24.7	21.9	20.1	16.1	15.8
FR	69.7	70.8	71.3	72.2	73.8	1.5	1.3	1.6	1.5	1.3	4.1	1.1	1.0	8.3	1.0
HR	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.1	0.1	0.0	4.5	4.6	4.0	4.4
IT	6.3	6.2	6.2	6.3	6.2	15.7	16.2	17.0	18.0	20.8	16.0	15.7	15.7	14.5	15.7
CY	0.4	0.5	0.5	0.5	0.5	.	.	.	0.1	0.1	0.0	0.0	0.9	0.8	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	0.6	0.5
LT	0.0	0.0	0.0	0.0	-	.	.	.	0.2	0.2	.	.	.	3.2	3.7
LU	0.0	0.0	0.0	0.0	0.0	77.4	76.8	76.2	74.7	71.9	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.1	1.6	1.6	1.7	1.9	2.1
MT	0.3	0.3	0.4	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.3
NL	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
AT	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.2	0.1	0.1	0.4	2.5	2.5	2.6	3.2
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	2.0	2.0	2.0	2.0	1.9	2.1	2.0	1.8	1.8	1.8	4.4	4.2	4.4	4.1	4.1
RO	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	5.6	5.4	5.1	4.3	5.1
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.9	1.9	1.8	1.9
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.9	2.5	2.5	2.6	2.7
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
UK	16.8	15.8	15.0	14.3	12.8	-	-	-	-	-	-	-	-	-	-
Euro area	83.1	84.1	84.9	85.6	87.1	99.6	99.4	99.5	99.6	99.6	86.8	81.8	82.0	81.3	77.4
EU	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

8. Value of payment transactions involving non-MFIs

Total value of payments
(total for the period)

	Total value of payments (EUR trillions)					Increase/decrease in the real value of payments (annual percentage changes; HICP adjusted)				Average value per payment (EUR)				
	2015	2016	2017	2018	2019	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6.3	6.2	6.2	7.3	8.5	-3.7	-2.0	15.1	15.4	1,971.0	1,791.1	1,643.3	1,719.5	1,818.2
BG	0.4	0.5	0.4	0.5	0.5	11.7	-12.9	2.9	3.2	1,059.8	1,063.2	858.5	773.4	685.7
CZ	6.0	9.2	11.2	6.0	5.9	49.9	16.6	-49.0	-4.8	4,351.1	5,952.0	6,481.0	3,029.3	2,650.1
DK ¹⁾	0.9	2.1	2.3	2.2	2.3	135.6	9.7	-6.6	2.8	422.6	832.1	843.8	727.1	700.0
DE	55.0	54.0	55.6	56.1	60.6	-3.3	1.3	-0.8	6.5	2,779.6	2,652.7	2,595.5	2,472.6	2,503.6
EE	0.2	0.2	0.2	0.2	0.2	-10.9	-1.2	0.6	0.8	485.8	413.7	392.2	376.8	355.4
IE	2.5	2.6	2.3	3.0	11.3	2.1	-12.3	30.3	274.9	2,493.2	2,106.8	1,598.0	1,800.1	6,024.5
GR	0.9	0.8	0.8	0.8	0.9	-14.0	8.7	-9.4	20.4	1,439.9	963.0	787.1	638.6	687.1
ES	16.9	16.3	11.6	11.1	11.3	-4.8	-29.4	-6.0	1.2	2,720.4	2,370.0	1,485.8	1,353.4	1,219.6
FR	26.8	26.8	27.2	27.3	28.3	-1.0	0.4	-1.4	2.0	1,327.3	1,279.9	1,237.4	1,161.9	1,135.9
HR	0.2	0.3	0.3	0.3	0.3	18.3	-0.4	5.1	7.4	425.0	416.4	399.6	401.8	403.1
IT	8.6	8.7	9.1	9.5	9.0	0.3	3.7	3.2	-5.6	1,623.6	1,505.8	1,501.4	1,394.8	1,193.0
CY	0.4	0.3	0.3	0.2	0.2	-38.8	3.2	-32.3	-0.9	4,733.9	2,648.7	2,522.6	1,496.6	1,321.3
LV	0.4	0.3	0.3	0.2	0.2	-21.8	-15.4	-19.6	-13.1	1,118.0	810.6	614.2	471.6	379.9
LT	0.2	0.2	0.2	0.3	0.3	-1.6	6.8	9.2	4.4	513.4	480.4	481.4	468.5	437.1
LU	1.5	1.5	1.7	2.0	2.1	-0.8	13.9	10.2	6.0	735.9	632.4	613.6	589.0	578.5
HU	4.2	4.0	4.2	4.1	4.4	-6.7	1.7	-1.2	4.1	3,921.5	3,365.5	3,132.4	3,187.6	2,949.4
MT	0.2	0.1	0.2	0.2	0.2	-16.2	10.7	15.0	-4.3	3,795.9	2,950.8	2,877.6	2,814.9	2,270.2
NL	19.2	19.5	23.8	19.5	19.8	1.0	20.9	-19.7	-1.1	2,819.5	2,715.7	3,057.2	2,239.7	2,105.0
AT	3.0	3.0	3.0	3.2	3.5	-2.4	-1.4	6.6	7.0	1,915.0	1,780.7	1,664.9	1,652.8	1,656.5
PL	11.4	12.4	13.4	15.0	16.0	12.1	3.7	11.3	4.6	2,336.3	2,183.9	2,053.4	1,983.6	1,806.8
PT	1.5	1.5	1.5	1.6	1.6	-4.7	0.8	4.1	-1.9	756.6	677.0	646.5	634.4	627.0
RO	1.5	1.6	1.6	1.7	1.8	7.8	1.2	1.4	3.6	2,440.2	2,278.3	2,236.8	1,632.7	1,383.4
SI	0.5	0.4	0.3	0.3	0.3	-24.1	-18.3	-4.1	1.9	1,289.5	946.3	753.1	690.0	666.5
SK	1.0	1.0	1.3	1.1	1.1	2.5	22.8	-15.5	-6.7	1,375.8	1,287.1	1,436.8	1,128.5	986.2
FI	2.6	2.6	2.6	2.9	2.8	-1.5	1.3	8.0	-3.6	1,126.9	1,054.6	1,015.6	1,023.9	929.8
SE	1.5	1.7	2.0	1.9	1.9	9.5	16.4	2.3	-0.3	367.2	355.4	394.4	360.5	340.2
UK	102.9	103.3	105.2	103.9	105.1	11.6	5.7	-2.3	-1.0	3,986.8	3,712.3	4,169.8	3,751.1	3,472.4
Euro area	147.7	145.8	148.2	146.6	162.1	-2.3	0.3	-2.6	9.2	2,010.0	1,872.8	1,769.2	1,615.7	1,653.7
EU	276.7	280.8	288.8	282.1	300.2	0.4	1.2	-3.9	4.7	2,417.0	2,279.1	2,251.1	2,015.0	1,968.5

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments
(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	558.4	546.9	545.2	638.1	739.1	1,510.7	1,440.3	1,390.6	1,586.8	1,794.0
BG	60.8	68.0	60.7	64.4	68.8	954.9	997.4	821.6	806.4	793.0
CZ	564.6	870.2	1,062.3	563.1	550.7	3,510.5	5,181.6	5,794.4	2,837.1	2,623.5
DK ¹⁾	156.0	366.1	402.7	376.2	387.4	324.6	740.9	794.1	723.3	727.2
DE	673.7	656.3	672.5	676.4	729.2	1,818.5	1,724.0	1,705.3	1,670.7	1,756.8
EE	148.8	135.5	139.0	144.1	147.2	940.0	812.8	766.4	732.8	693.6
IE	536.4	540.4	471.3	611.7	2,287.6	958.2	947.7	753.5	909.4	3,165.7
GR	82.0	71.0	78.1	71.4	87.1	500.6	433.6	466.1	414.7	497.5
ES	363.7	350.9	250.3	237.0	239.9	1,566.4	1,463.4	1,002.3	921.4	907.4
FR	402.9	400.4	405.3	405.9	419.6	1,220.1	1,197.8	1,183.1	1,156.5	1,166.7
HR	57.1	69.3	71.3	76.8	84.1	538.1	619.9	599.6	608.8	634.2
IT	141.4	142.7	149.7	156.5	148.8	518.7	510.2	521.8	535.8	502.4
CY	482.7	294.3	299.7	202.5	199.7	2,295.4	1,327.9	1,285.4	833.6	801.3
LV	205.0	165.2	144.2	119.7	106.9	1,659.2	1,290.9	1,044.6	793.6	671.2
LT	75.3	76.5	86.0	96.5	103.8	586.2	564.5	575.7	597.4	598.6
LU	2,632.1	2,585.9	2,928.8	3,224.1	3,407.7	2,878.5	2,753.0	3,077.5	3,268.5	3,334.4
HU	427.6	405.3	425.5	419.4	445.6	3,751.3	3,450.8	3,315.8	3,064.2	3,027.5
MT	381.2	315.3	343.8	386.5	360.2	1,698.3	1,363.2	1,384.0	1,501.4	1,357.9
NL	1,131.1	1,144.0	1,392.0	1,131.7	1,143.3	2,776.9	2,750.5	3,230.6	2,519.5	2,447.5
AT	345.0	337.7	338.4	365.0	395.7	864.7	826.0	803.8	836.3	880.9
PL	296.7	322.0	348.0	390.5	417.6	2,651.9	2,900.5	2,861.3	3,014.4	3,030.3
PT	149.1	143.8	147.6	154.9	152.6	859.5	796.2	776.1	779.7	739.1
RO	75.0	80.5	82.6	85.3	90.4	927.7	930.7	861.9	811.2	785.8
SI	235.0	179.4	149.3	144.8	149.3	1,248.1	917.5	717.6	655.8	649.6
SK	182.9	187.5	234.5	201.7	193.9	1,243.2	1,256.9	1,509.1	1,225.7	1,122.8
FI	472.9	469.7	477.3	521.3	507.6	1,226.0	1,186.6	1,163.5	1,230.7	1,165.1
SE	157.6	171.1	196.4	190.6	185.4	339.0	364.1	411.5	412.0	401.8
UK	1,579.9	1,574.1	1,592.6	1,564.1	1,572.3	3,895.1	4,243.8	4,450.7	4,287.2	4,161.4
Euro area	435.4	428.5	434.7	428.8	473.0	1,403.1	1,348.0	1,322.6	1,266.6	1,360.0
EU	542.8	549.2	563.6	549.3	583.0	1,862.5	1,874.1	1,873.2	1,771.7	1,823.3

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

8. Value of payment transactions involving non-MFIs (cont'd)

Total value of payments
(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of payments (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	30.5	27.3	26.3	30.9	35.2	2.3	2.2	2.1	2.6	2.8
BG	29.3	29.8	22.2	21.2	.	0.2	0.2	0.1	0.2	0.2
CZ	.	76.9	.	39.6	36.8	2.2	3.3	3.9	2.1	2.0
DK ¹⁾	5.3	12.1	12.4	11.5	11.5	0.3	0.7	0.8	0.8	0.8
DE	16.2	13.8	12.8	12.8	11.8	19.9	19.2	19.2	19.9	20.2
EE	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
IE	29.7	26.8	25.4	23.9	24.7	0.9	0.9	0.8	1.1	3.8
GR	.	.	.	.	7.1	0.3	0.3	0.3	0.3	0.3
ES	23.3	19.4	12.2	10.6	10.0	6.1	5.8	4.0	3.9	3.8
FR	33.8	30.6	26.8	25.2	23.4	9.7	9.5	9.4	9.7	9.4
HR	17.7	17.6	.	.	.	0.1	0.1	0.1	0.1	0.1
IT	.	.	.	.	.	3.1	3.1	3.1	3.4	3.0
CY	23.9	12.8	12.5	7.7	6.8	0.1	0.1	0.1	0.1	0.1
LV	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
LT	15.4	14.0	13.4	14.0	10.4	0.1	0.1	0.1	0.1	0.1
LU	7.6	5.5	5.2	8.1	8.0	0.5	0.5	0.6	0.7	0.7
HU	135.2	89.1	80.3	69.3	69.5	1.5	1.4	1.4	1.5	1.5
MT	12.9	9.6	9.9	11.2	10.2	0.1	0.1	0.1	0.1	0.1
NL	38.9	41.5	51.5	42.2	39.7	6.9	6.9	8.3	6.9	6.6
AT	15.1	13.0	12.0	11.8	12.1	1.1	1.1	1.0	1.1	1.2
PL	83.3	77.2	71.1	72.6	67.7	4.1	4.4	4.6	5.3	5.3
PT	19.4	15.5	14.9	13.8	12.4	0.6	0.5	0.5	0.6	0.5
RO	50.2	28.0	27.2	27.0	27.0	0.5	0.6	0.6	0.6	0.6
SI	31.9	20.6	14.7	12.4	12.2	0.2	0.1	0.1	0.1	0.1
SK	28.7	25.5	28.5	22.9	19.6	0.4	0.4	0.4	0.4	0.4
FI	22.2	20.8	19.3	19.4	18.3	0.9	0.9	0.9	1.0	0.9
SE	.	.	.	.	.	0.6	0.6	0.7	0.7	0.6
UK	22.5	-	23.3	22.7	-	37.2	36.8	36.4	36.8	35.0
Euro area	751.2	498.1	20.4	19.1	6.9	53.4	51.9	51.3	52.0	54.0
EU	25.0	24.5	23.6	22.2	22.2	100.0	100.0	100.0	100.0	100.0

1) The figures for direct debits are excluded from the total payments figure for Denmark due to confidentiality of the national data.

9.1 Value of payments per type of payment service

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6,090.1	5,984.3	5,982.6	7,045.4	8,221.9	101.4	104.6	110.5	132.2	140.6
BG	378.8	409.2	374.2	400.6	427.1	0.2	0.2	0.2	.	.
CZ	5,929.3	9,168.5	11,218.0	5,945.3	5,833.0	6.3	5.8	5.6	7.3	7.5
DK	819.6	2,014.7	2,234.6	2,093.9	2,165.7	.	.	.	.	.
DE	50,359.2	49,643.3	51,289.5	51,748.5	56,208.3	3,573.6	3,337.2	3,313.4	3,361.4	3,436.7
EE	181.1	162.9	164.6	171.6	174.1	-	-	-	-	-
IE	2,292.5	2,230.6	1,943.8	2,636.1	10,595.3	97.4	103.9	111.4	123.1	454.7
GR	464.2	507.5	612.3	630.2	699.1	15.2	10.2	9.8	8.3	9.0
ES	15,540.9	14,965.0	10,197.5	9,798.2	9,916.2	483.0	498.3	580.7	531.8	584.3
FR	23,370.0	23,696.8	24,068.6	24,199.5	25,164.8	1,451.2	1,492.1	1,578.6	1,640.0	1,710.9
HR	231.1	237.1	242.4	260.7	287.9	2.0	2.2	2.4	2.7	3.1
IT	6,925.7	6,994.0	7,422.4	7,788.7	7,311.1	358.7	365.2	401.7	448.4	462.4
CY	382.3	222.6	225.2	137.1	142.5	1.5	1.5	1.8	2.0	2.3
LV	401.0	319.0	268.6	220.4	196.9	0.0	0.0	0.0	0.0	0.0
LT	208.3	209.3	231.9	256.9	273.4	0.7	-	-	0.0	0.0
LU	1,407.1	1,397.9	1,617.0	1,807.6	1,950.8	7.8	10.1	10.3	11.4	10.9
HU	2,053.8	2,234.3	2,459.1	2,522.1	2,422.9	2.3	2.4	2.7	4.2	4.3
MT	153.7	124.8	137.2	163.8	151.8	0.1	.	.	.	.
NL	18,800.4	19,127.2	23,476.4	19,090.2	19,405.7	240.5	227.0	235.6	267.1	276.0
AT	2,802.3	2,778.5	2,794.7	3,016.3	3,278.7	132.5	128.0	133.5	157.1	178.1
PL	11,359.6	12,315.6	13,303.1	14,919.2	15,937.4	6.4	6.3	6.6	7.1	7.1
PT	1,219.8	1,163.3	1,192.8	1,272.6	1,271.4	35.7	36.8	38.6	34.2	34.5
RO	1,471.5	1,568.9	1,598.5	1,636.1	1,724.9	1.9	1.9	2.4	2.4	3.1
SI	461.2	346.4	284.6	275.4	285.5	2.7	2.8	2.9	3.1	3.4
SK	973.8	1,002.9	1,258.9	1,038.9	998.3	2.9	3.0	3.4	5.2	5.6
FI	2,545.4	2,532.6	2,579.8	2,823.9	2,748.1	.	.	.	0.4	0.4
SE	1,394.4	1,537.8	1,680.4	1,777.3	1,739.8	51.1	53.7	56.6	.	.
UK	99,121.8	100,031.4	102,077.3	100,829.5	101,969.3	1,715.8	1,540.3	1,488.2	1,500.2	1,511.5
Euro area	134,579.0	133,408.8	135,748.5	134,121.1	148,993.9	.	6,321.2	6,532.7	6,725.9	7,310.0
EU	257,338.8	262,926.2	270,936.1	264,505.7	281,501.9	8,384.6	8,028.3	8,195.5	8,407.0	9,010.1

9.1 Value of payments per type of payment service (cont'd)

(EUR billions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	17.9	12.3	8.9	7.3	5.2	0.4	0.6	0.9	1.3	1.9	2.0	3.3	5.7	8.8	12.9
BG	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.5	1.0	1.3	54.2	72.1	49.7	.	.
CZ	0.8	0.8	0.8	0.8	0.7	.	.	.	.	.	.	.	.	53.6	50.8
DK	1.8	1.1	0.0	0.0	-	-	-	-	-	-	-	13.3	10.9	8.5	7.2
DE	155.0	151.0	109.1	90.1	72.4	0.5	0.7	0.8	0.8	0.9	698.2	653.2	597.0	561.6	524.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	9.5	10.2	12.4	12.1	13.9
IE	90.6	80.7	137.5	.	134.0	0.3	0.3	0.2	0.2	0.4	.	.	.	.	.
GR	126.1	107.9	97.0	102.0	89.4	0.4	0.8	1.1	1.5	3.2	272.5	123.5	98.4	95.4	105.7
ES	349.6	338.5	351.5	269.6	277.8	0.0	0.0	0.0	0.0	0.0	374.6	350.0	348.9	290.8	311.3
FR	1,172.8	1,077.3	1,001.9	891.0	814.5	0.4	0.6	0.9	0.9	0.6	356.5	0.8	0.8	0.8	2.1
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	42.3	41.4	41.5	40.6
IT	493.3	479.4	439.9	409.8	375.2	17.0	20.6	24.9	29.7	36.6	618.9	605.2	592.0	582.0	576.6
CY	22.0	22.9	26.5	31.9	25.0	.	.	.	0.3	0.3	0.0	.	18.8	17.7	0.0
LV	0.0	0.0	0.0	.	.	0.0	.	0.0	0.0	0.0	0.0	.	.	.	.
LT	.	.	.	0.0	-	.	.	.	2.3	3.8	5.6	5.1	4.9	4.5	4.9
LU	0.9	0.5	0.4	0.2	0.2	75.1	93.6	111.2	132.8	143.7	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	0.1	2,142.9	1,727.9	1,686.8	.	1,903.5
MT	14.5	.	17.5	17.8	17.9	0.1	0.1	0.1	0.2	0.4	0.0	.	.	.	8.6
NL	2.0	1.8	0.8	0.7	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	7.0	6.9	6.8	5.9	4.9	0.2	0.2	0.2	0.1	0.1	1.6	2.0	2.1	3.0	3.7
PL	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
PT	138.8	131.5	128.9	124.3	115.9	0.9	1.0	1.1	1.2	1.7	84.7	82.3	82.1	74.7	64.0
RO	4.9	4.3	3.9	3.7	3.4	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.6
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	16.1	16.0	15.1	15.0	.
SK	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.0	0.1	48.7	43.9	42.6	40.1
FI	1.8	2.2	1.2	0.3	0.1	.	.	.	0.0	0.0	.	.	.	.	.
SE	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2
UK	859.7	672.4	561.2	500.7	484.2	-	-	-	-	-	-	-	-	-	-
Euro area	.	.	.	2,085.6	1,933.1	95.5	119.0	142.4	171.6	193.7	2,443.2	1,915.4	1,858.4	1,744.2	1,713.3
EU	.	.	.	2,591.0	2,421.6	95.7	119.5	143.2	173.0	195.8	4,640.5	3,771.1	3,648.4	3,446.8	3,760.5

9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	Total card payments ¹⁾					With cards with a debit function					With cards with a delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	83.2	91.8	93.3	97.0	104.8	65.2	73.2	73.3	76.7	83.2	12.1	12.4	13.0	12.9	14.0
BG	2.8	3.2	5.1	5.2	6.2	1.8	2.1	3.8	3.9	4.6	0.0	0.0	0.0	0.0	0.0
CZ	15.6	18.8	22.9	27.7	31.5	12.7	15.5	19.0	23.7	27.9	0.0	0.0	0.0	0.0	0.0
DK	64.7	68.3	76.7	77.3	81.4	59.8	63.4	71.1	71.0	74.3	-	-	-	-	-
DE	245.7	257.2	280.1	314.1	350.3	160.5	167.1	182.5	205.8	231.7	79.4	84.1	90.9	100.6	109.8
EE	4.7	5.2	5.8	6.4	7.0	4.0	4.4	4.9	5.5	6.0	-	-	-	-	-
IE	35.2	41.1	46.3	52.2	59.6	26.3	26.8	31.0	35.6	40.1	-	-	-	-	-
GR	8.9	15.4	21.5	23.1	26.2	4.5	10.3	15.8	17.2	20.1	0.2	0.2	0.2	0.3	0.3
ES	131.0	147.8	166.6	186.7	210.6	67.7	80.5	92.7	115.0	129.9	-	-	-	-	-
FR	472.1	492.1	527.9	569.5	608.8	258.0	310.1	331.7	361.5	394.5	111.1	128.7	120.8	128.7	127.2
HR	6.9	7.3	8.2	9.3	10.5	3.2	3.6	4.2	5.0	5.8	2.3	2.4	2.5	2.6	2.7
IT	157.3	174.2	179.8	203.9	219.9	103.2	111.8	113.9	123.6	131.9	-	-	-	-	-
CY	3.2	3.5	3.9	5.0	5.8	1.7	2.0	2.3	3.2	4.0	0.1	0.1	0.1	0.2	0.2
LV	4.2	4.6	5.0	5.4	6.0	2.7	3.1	3.7	4.2	4.9	0.8	0.7	0.4	0.2	0.1
LT	4.0	4.7	5.6	6.7	7.8	3.3	4.0	4.8	5.8	6.9	-	-	-	-	-
LU	7.8	8.5	9.6	10.8	12.3	3.2	3.4	3.7	4.1	4.8	-	-	-	-	-
HU	10.3	12.8	16.2	19.6	23.6	8.6	10.8	13.9	16.9	20.7	0.1	0.1	0.1	0.1	0.1
MT	1.4	1.6	1.9	2.4	2.9	0.8	0.9	1.1	1.5	1.9	0.0	0.0	0.0	-	-
NL	117.8	127.0	134.0	142.9	148.3	104.4	112.5	118.3	125.9	130.0	-	-	-	-	-
AT	33.2	35.7	39.2	43.3	46.5	21.2	22.7	24.7	26.7	29.0	6.7	7.5	8.7	10.4	11.2
PL	43.7	50.4	61.1	73.1	86.3	35.4	41.3	51.0	62.0	74.1	0.7	0.8	0.8	0.8	0.9
PT	64.7	70.0	77.2	85.9	81.7	-	-	-	-	-	-	-	-	-	-
RO	8.7	10.8	13.7	17.9	22.9	7.2	8.9	11.5	15.3	19.9	0.0	0.0	0.0	0.0	0.0
SI	4.9	5.2	5.8	6.5	7.3	3.2	3.5	4.0	4.6	5.3	1.5	1.5	1.6	1.7	1.8
SK	14.7	12.6	13.1	11.6	13.3	10.3	11.4	11.8	10.2	11.8	0.1	0.0	0.1	0.1	0.0
FI	44.1	45.8	47.4	51.0	54.1	35.3	36.9	38.7	42.1	45.3	1.8	1.8	2.0	2.1	2.1
SE	98.0	105.9	107.6	105.1	106.4	71.5	77.3	79.4	78.2	77.8	4.4	4.3	4.5	5.0	4.2
UK	1,170.2	1,095.4	1,068.6	1,098.4	1,133.3	923.6	872.2	843.6	865.4	892.1	24.9	22.1	21.6	19.4	19.4
Euro area	1,438.2	1,543.9	1,664.0	1,824.5	1,973.4	875.5	984.7	1,059.0	1,169.2	1,281.2	.	.	.	259.3	268.9
EU	2,859.1	2,916.8	3,044.2	3,258.0	3,475.5	1,999.4	2,079.8	2,156.5	2,310.5	2,478.4	.	.	.	287.3	296.2

1) Except cards with e-money function.

9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	5.4	5.5	6.1	6.5	6.8	-	-	-	-	-	0.5	0.8	1.4	1.7	0.8
BG	0.9	1.1	1.3	1.3	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	2.8	3.2	3.9	4.0	3.5	-	-	-	-	-	-	-	-	-	-
DK	4.9	4.9	5.6	6.2	7.1	-	-	-	-	-	-	-	-	-	-
DE	5.8	6.0	6.8	7.8	8.8	-	-	-	-	-	-	-	-	-	-
EE	0.7	0.8	0.9	0.9	1.0	-	-	-	-	-	-	-	-	-	-
IE	7.1	8.7	9.0	9.8	12.1	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
GR	4.2	4.9	5.5	5.7	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	63.4	67.2	73.8	71.7	80.7
FR	13.1	13.3	27.4	32.5	31.9	52.6	0.0	3.4	0.1	0.2	35.0	40.1	44.5	46.6	55.1
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.3	0.3
IT	-	-	-	-	-	-	-	-	-	-	54.1	62.3	65.8	80.3	88.0
CY	1.4	1.4	1.4	1.6	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.7	0.8	1.0	0.9	0.9	-	-	-	-	-	-	-	-	-	-
LT	0.7	0.7	0.8	0.9	0.9	-	-	-	-	-	-	-	-	-	-
LU	4.7	5.1	5.9	6.7	7.5	-	-	-	-	-	-	-	-	-	-
HU	1.6	1.9	2.2	2.6	2.8	-	-	-	-	-	-	-	-	-	-
MT	0.6	0.6	0.8	-	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	13.4	14.5	15.7	17.0	18.4
AT	5.2	5.4	5.7	6.1	6.4	-	-	-	-	-	-	-	-	-	-
PL	7.5	8.3	9.3	10.3	11.4	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	61.4	66.6	73.6	82.1	78.4	3.3	3.4	3.5	3.8	3.4
RO	1.5	1.8	2.1	2.6	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
SK	1.0	1.1	1.3	1.3	1.5	-	-	-	-	-	-	-	-	-	-
FI	3.0	3.5	6.7	6.9	6.7	-	-	-	-	-	4.0	3.6	-	-	-
SE	15.9	18.9	18.1	22.1	24.4	0.0	0.0	0.0	0.0	0.0	6.2	5.4	5.6	0.0	0.0
UK	205.8	188.4	192.0	199.0	206.4	-	-	-	-	-	16.0	12.8	11.4	14.6	15.3
Euro area	53.6	58.1	79.5	88.7	93.2	-	-	-	87.0	83.9	173.7	191.9	204.9	221.1	246.3
EU	294.8	286.5	314.2	336.8	353.5	-	-	-	87.1	83.9	196.1	210.4	222.1	236.0	261.9

9.2 Relative importance of payment services

(as a percentage of the total value of payments)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	96.7	96.6	96.5	96.6	96.9	1.6	1.7	1.8	1.8	1.7	1.3	1.5	1.5	1.3	1.2
BG	86.8	84.4	87.1	88.6	88.8	0.0	0.0	0.0	0.1	0.4	0.6	0.7	1.2	1.1	1.3
CZ	99.6	99.7	99.7	99.4	99.3	0.1	0.1	0.0	0.1	0.1	0.3	0.2	0.2	0.5	0.5
DK	92.5	96.1	96.2	96.1	96.1	.	.	.	4.6	4.6	7.3	3.3	3.3	3.5	3.6
DE	91.5	91.9	92.3	92.3	92.8	6.5	6.2	6.0	6.0	5.7	0.4	0.5	0.5	0.6	0.6
EE	92.7	91.4	90.0	90.3	89.3	-	-	-	-	-	2.4	2.9	3.2	3.4	3.6
IE	91.0	86.9	85.9	88.7	94.0	3.9	4.0	4.9	4.1	4.0	1.4	1.6	2.0	1.8	0.5
GR	52.3	66.3	72.9	82.3	75.0	1.7	1.3	1.2	1.1	1.0	1.0	2.0	2.6	3.0	2.8
ES	92.1	91.8	87.6	88.5	87.8	2.9	3.1	5.0	4.8	5.2	0.8	0.9	1.4	1.7	1.9
FR	87.1	88.6	88.6	88.6	88.9	5.4	5.6	5.8	6.0	6.0	1.8	1.8	1.9	2.1	2.2
HR	96.3	82.1	82.3	82.9	84.2	0.8	0.8	0.8	0.9	0.9	2.9	2.5	2.8	3.0	3.1
IT	80.7	80.8	81.9	82.3	81.4	4.2	4.2	4.4	4.7	5.1	1.8	2.0	2.0	2.2	2.4
CY	93.4	88.8	87.4	77.8	81.0	0.4	0.6	0.7	1.1	1.3	0.8	1.4	1.5	2.8	3.3
LV	98.9	98.5	96.0	95.6	96.3	0.0	0.0	0.0	0.0	0.0	1.0	1.4	1.8	2.3	2.9
LT	95.2	95.4	95.3	95.0	94.3	0.3	-	-	0.0	0.0	1.8	2.1	2.3	2.5	2.7
LU	93.9	92.5	92.5	92.1	92.1	0.5	0.7	0.6	0.6	0.5	0.5	0.6	0.5	0.6	0.6
HU	48.8	56.2	59.0	61.5	55.6	0.1	0.1	0.1	0.1	0.1	0.2	0.3	0.4	0.5	0.5
MT	90.5	86.9	85.2	87.4	83.5	0.1	.	.	0.1	0.1	0.8	1.1	1.2	1.3	1.6
NL	98.1	98.2	98.4	97.9	97.9	1.3	1.2	1.0	1.4	1.4	0.6	0.7	0.6	0.7	0.7
AT	94.1	94.1	93.9	93.5	93.4	4.5	4.3	4.5	4.9	5.1	1.1	1.2	1.3	1.3	1.3
PL	99.6	99.5	99.5	99.5	99.4	0.1	0.1	0.0	0.0	0.0	0.4	0.4	0.5	0.5	0.5
PT	79.0	78.3	78.4	79.9	81.0	2.3	2.5	2.5	2.1	2.2	4.2	4.7	5.1	5.4	5.2
RO	99.0	98.9	98.8	98.6	98.3	0.1	0.1	0.1	0.1	0.2	0.6	0.7	0.8	1.1	1.3
SI	95.1	93.5	92.3	91.8	91.6	0.6	0.8	0.9	1.0	1.1	1.0	1.4	1.9	2.2	2.3
SK	98.2	98.5	98.7	94.6	94.4	0.3	0.3	0.3	0.5	0.5	1.5	1.2	1.0	1.1	1.3
FI	98.2	98.1	98.1	98.2	98.1	.	.	.	0.0	0.0	1.7	1.8	1.8	1.8	1.9
SE	90.3	90.6	85.1	91.7	91.3	3.3	3.2	2.9	2.9	3.1	6.3	6.2	5.4	5.4	5.6
UK	96.4	96.8	97.1	97.0	97.0	1.7	1.5	1.4	1.4	1.4	1.1	1.1	1.0	1.1	1.1
Euro area	91.1	91.5	91.6	91.5	91.9	.	4.3	4.4	4.6	4.5	1.0	1.1	1.1	1.2	1.2
EU	93.0	93.6	93.8	93.8	93.8	3.0	2.9	2.8	3.0	3.0	1.0	1.0	1.1	1.2	1.2

1) Except cards with e-money function.

9.2 Relative importance of payment services (cont'd)

(as a percentage of the total value of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3	12.4	14.9	11.6	10.0	9.2
CZ	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.9	0.9
DK	0.2	0.1	0.0	0.0	-	-	-	-	-	-	-	0.6	0.5	0.4	0.3
DE	0.3	0.3	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	1.3	1.2	1.1	1.0	0.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	4.9	5.7	6.8	6.4	7.1
IE	3.6	3.1	6.1	4.5	1.2	0.0	0.0	0.0	0.0	0.0	.	.	.	0.9	0.2
GR	14.2	14.1	11.5	13.3	9.6	0.1	0.1	0.1	0.2	0.3	30.7	16.1	11.7	12.5	11.3
ES	2.1	2.1	3.0	2.4	2.5	0.0	0.0	0.0	0.0	0.0	2.2	2.1	3.0	2.6	2.8
FR	4.4	4.0	3.7	3.3	2.9	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	14.1	13.2	11.9
IT	5.7	5.5	4.9	4.3	4.2	0.2	0.2	0.3	0.3	0.4	7.2	7.0	6.5	6.2	6.4
CY	5.4	9.1	10.3	18.1	14.2	.	.	.	0.1	0.2	0.0	.	7.3	10.1	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.1	0.8
LT	.	.	.	0.0	-	.	.	.	0.9	1.3	2.6	2.3	2.0	1.6	1.7
LU	0.1	0.0	0.0	0.0	0.0	5.0	6.2	6.4	6.8	6.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	50.9	43.4	40.5	37.9	43.7
MT	8.5	.	10.9	9.5	9.8	0.0	0.0	0.1	0.1	0.2	0.0	.	.	1.6	4.7
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	9.0	8.9	8.5	7.8	7.4	0.1	0.1	0.1	0.1	0.1	5.5	5.5	5.4	4.7	4.1
RO	0.3	0.3	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	4.3	4.9	5.0	5.0
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	3.4	3.9	3.8
FI	0.1	0.1	0.0	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	0.8	0.7	0.5	0.5	0.5	-	-	-	-	-	-	-	-	-	-
Euro area	.	.	.	1.4	1.2	0.1	0.1	0.1	0.1	0.1	1.7	1.3	1.3	1.2	1.1
EU	.	.	.	0.9	0.8	0.0	0.0	0.0	0.1	0.1	1.7	1.3	1.3	1.2	1.3

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⁾			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-3.9	-2.1	15.2	15.7	0.9	3.4	17.1	5.4	8.0	-0.4	1.6	7.1
BG	8.6	-10.2	4.6	3.4	1.8	5.7	81.1	431.5	14.1	58.0	-1.1	16.7
CZ	50.1	16.6	-49.2	-4.8	-11.0	-7.9	25.1	-0.7	17.0	16.3	16.0	10.1
DK	144.6	9.9	-6.8	2.8	.	.	1.5	1.9	5.0	11.3	0.3	4.6
DE	-3.0	1.8	-0.8	7.0	-8.1	-2.2	-0.2	0.7	3.0	7.3	10.3	9.9
EE	-12.2	-2.6	0.9	-0.3	-	-	-	-	7.4	8.3	6.6	7.8
IE	-2.5	-13.3	34.5	297.6	6.9	6.7	9.6	265.5	17.2	12.1	11.9	12.8
GR	9.0	19.5	2.3	9.7	-32.9	-5.5	-15.1	6.8	73.1	38.0	7.0	12.0
ES	-5.0	-32.7	-5.1	0.4	1.7	15.2	-9.5	9.0	11.2	11.4	10.8	11.9
FR	0.6	0.4	-1.3	2.4	2.0	4.5	2.0	2.7	3.4	6.0	5.9	5.2
HR	0.8	0.0	5.8	9.0	7.7	6.3	11.9	11.2	4.0	9.8	11.5	11.3
IT	0.5	5.1	3.7	-6.6	1.3	8.9	10.3	2.6	10.1	2.2	12.1	7.3
CY	-41.8	1.6	-39.7	3.2	-0.1	22.2	7.4	12.0	7.1	12.4	27.9	16.0
LV	-22.1	-17.6	-20.0	-12.5	-	-	-	-	6.4	6.8	4.1	8.5
LT	-1.5	6.7	8.8	3.6	-	-	-	-	14.7	14.9	17.5	14.1
LU	-2.2	13.9	9.7	6.0	26.4	0.7	8.5	-6.3	6.4	11.3	10.8	12.0
HU	7.4	6.9	2.9	-5.9	4.8	7.2	55.6	1.8	22.0	23.0	21.2	18.1
MT	-19.6	8.5	18.0	-8.5	.	.	-5.1	6.1	11.4	22.2	23.0	19.6
NL	1.0	21.3	-20.1	-1.1	-6.2	2.5	11.4	0.5	7.0	4.3	4.7	1.0
AT	-2.4	-1.7	6.1	6.8	-4.9	2.0	15.7	11.4	5.9	7.2	8.8	5.5
PL	12.0	3.6	11.3	4.6	2.3	1.0	5.7	-1.9	19.3	16.3	18.7	15.6
PT	-5.5	0.9	6.1	-0.5	2.1	3.2	-11.9	0.6	7.3	8.5	10.6	-5.2
RO	7.8	1.0	1.2	3.4	2.2	25.9	0.4	25.1	24.8	26.0	29.1	25.6
SI	-25.3	-19.4	-4.6	1.6	3.8	3.2	4.7	6.1	6.0	9.5	11.2	9.7
SK	2.8	23.1	-19.0	-6.9	1.3	11.6	48.9	4.8	-14.4	1.7	-13.1	11.2
FI	-1.6	1.4	8.1	-3.7	.	.	40.6	-10.9	2.8	3.0	6.2	4.9
SE	9.8	9.3	10.2	-0.6	4.6	5.5	4.2	5.3	7.6	1.7	1.7	2.8
UK	12.1	6.0	-2.4	-0.9	-0.2	0.3	-0.4	-1.3	4.0	1.3	1.6	1.1
Euro area	-1.9	0.4	-2.7	9.7	-3.9	2.0	1.4	7.3	6.2	6.4	8.0	6.8
EU	1.1	1.4	-3.9	4.7	-5.3	0.5	1.0	5.5	0.9	2.7	5.3	5.0

1) Except cards with e-money function.

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			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	-32.8	-28.8	-20.5	-28.7	69.8	31.6	50.5	46.8	62.2	70.2	50.8	44.7
BG	-16.1	-27.1	-12.7	-37.4	175.4	74.9	101.3	29.2	33.6	-32.3	-11.3	-4.7
CZ	-6.1	-1.9	-9.7	-4.3	.	.	36.6	71.9	.	.	3,829.9	-8.1
DK	-39.8	-99.3	-82.3	-	.	.	-	-	-	-19.4	-22.3	-15.2
DE	-4.2	-28.8	-18.8	-20.8	42.8	5.6	4.8	4.8	-7.9	-9.9	-7.5	-7.9
EE	-64.4	-99.2	-11.3	-91.1	-	-	-	-	4.5	17.2	-5.8	12.7
IE	-10.7	69.6	-2.9	-1.6	-1.6	-23.2	-21.6	149.6	.	.	4.7	-0.6
GR	-14.8	-11.0	4.6	-13.4	71.4	37.6	41.3	110.7	-54.8	-21.1	-3.7	9.6
ES	-4.5	2.6	-24.2	2.2	-	-	-	-	-7.9	-1.5	-17.6	6.2
FR	-8.9	-8.1	-12.7	-10.0	45.9	50.3	1.0	-40.3	-99.8	1.1	-1.5	154.4
HR	-94.8	-66.5	-44.7	93.6	64.4	3.9	16.8	7.6	157,963.1	-4.4	-1.2	-3.5
IT	-3.3	-9.1	-8.0	-8.9	20.5	19.8	18.1	22.5	-2.7	-3.1	-2.9	-1.4
CY	4.1	16.3	19.1	-22.2	.	.	47.5	6.7	.	4,493,434.6	-6.5	-
LV	-19.4	-63.4	-40.5	-75.1	.	408.9	-79.8	238.1	.	.	-24.2	-65.5
LT	.	.	-88.2	-	.	.	149.6	56.9	-10.9	-8.0	-9.9	6.9
LU	-47.2	-22.4	-36.0	-17.7	22.7	16.9	17.2	6.3	-	-	-	-
HU	-	-	-	-	.	.	262.2	181.6	-20.4	-5.2	-7.6	20.1
MT	.	16.1	0.4	-0.7	15.2	107.0	94.8	56.9	.	.	-26.1	174.7
NL	-11.1	-53.0	-18.1	-19.7	-28.0	-9.7	28.3	-1.8	197.9	-	-	45.9
AT	-3.6	-3.4	-14.8	-18.7	-0.2	-21.3	-20.8	-2.7	23.7	0.8	38.9	23.1
PL	-19.7	-1.6	27.2	-25.1	-	-	-	-	-	-	-	-
PT	-6.2	-3.5	-4.1	-7.1	5.6	10.4	13.7	34.7	-3.7	-1.7	-9.6	-14.6
RO	-12.1	-9.3	-7.2	-9.7	-8.8	-25.1	-40.0	176.0	-	-	-	-
SI	1.4	-19.9	-29.6	-36.0	37.9	33.5	15.6	118.9	-1.7	-7.3	-1.8	1.8
SK	-15.0	-46.4	344.4	-11.1	87.8	42.1	9.3	84.0	69,539.9	-11.6	-4.7	-8.9
FI	22.1	-47.6	-76.4	-80.3	.	.	-58.7	48.1	.	.	-16.3	23.4
SE	-18.7	-79.9	-95.8	-94.2	71.5	-34.4	-	-	-	-	-	-1.7
UK	-13.1	-13.3	-11.8	-5.3	-	-	-	-	-	-	-	-
Euro area	.	.	-11.7	-8.5	23.2	18.2	18.7	11.5	-22.5	-4.2	-7.5	-3.0
EU	.	.	-11.9	-8.0	23.5	18.0	18.9	11.4	-19.6	-4.8	-7.0	7.4

9.4 Average value per payment

(EUR; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4,731.6	4,582.0	4,041.9	4,423.8	4,831.4	245.4	234.7	236.1	264.4	266.8	56.4	54.2	51.8	46.4	44.7
BG	1,724.2	1,682.3	1,468.4	1,354.9	1,267.5	38.1	34.5	34.9	59.7	323.0	35.3	34.1	39.6	32.3	31.0
CZ	8,259.4	11,990.3	13,961.7	6,952.2	6,502.4	115.3	133.6	132.7	157.8	166.2	26.2	25.5	25.8	25.9	24.7
DK	2,106.9	3,151.4	3,205.5	2,374.1	2,238.0	.	.	.	428.8	432.2	37.9	36.5	37.5	36.6	36.2
DE	8,365.7	8,024.9	8,143.1	8,000.5	8,420.0	369.3	341.8	321.5	316.5	313.0	66.6	63.6	62.4	59.3	55.7
EE	1,327.9	1,136.8	1,088.8	1,073.4	1,052.5	-	-	-	-	-	17.8	18.1	18.6	18.8	18.9
IE	9,881.4	8,749.8	6,958.0	8,489.0	31,773.7	808.9	844.2	879.2	930.0	3,362.1	57.2	54.1	51.1	47.5	46.1
GR	1,907.1	1,740.7	1,766.6	1,865.6	1,980.1	560.8	387.4	333.8	317.4	311.3	61.5	51.1	42.6	36.7	33.1
ES	17,625.0	14,487.7	8,870.0	8,584.0	6,950.9	263.8	259.5	259.1	265.9	298.7	43.9	42.7	41.2	39.7	37.7
FR	6,453.8	6,314.3	6,219.7	5,993.9	5,894.8	374.1	376.5	385.9	389.4	391.5	45.9	44.8	44.0	42.8	41.7
HR	762.4	748.2	741.8	762.0	795.5	96.4	90.3	88.6	99.7	110.6	29.1	27.4	27.5	27.7	27.1
IT	5,092.2	5,133.0	5,339.8	5,371.5	4,857.9	525.8	461.9	488.7	487.5	472.3	69.3	66.7	64.3	62.6	59.6
CY	23,747.9	12,547.3	12,165.2	6,542.0	6,160.2	168.5	166.4	197.1	214.2	235.0	72.7	68.6	65.9	69.9	68.5
LV	2,725.5	2,044.9	1,680.1	1,318.6	1,108.4	-	-	-	-	-	19.7	19.0	18.5	17.3	16.9
LT	1,426.8	1,286.5	1,377.1	1,397.7	1,371.2	41.7	-	-	-	-	19.3	19.9	20.3	20.4	19.9
LU	23,800.1	22,763.5	24,183.0	23,314.0	26,294.0	452.8	544.6	566.7	594.8	539.3	70.7	68.3	66.8	62.9	58.5
HU	3,746.9	4,061.0	4,412.7	7,468.2	6,682.4	33.8	34.9	37.0	53.8	54.2	24.0	24.0	24.2	23.4	23.7
MT	15,060.5	10,693.3	10,134.1	10,351.6	9,069.2	60.9	.	.	110.3	113.5	64.6	62.4	65.7	65.0	64.4
NL	9,542.5	9,066.3	10,192.8	7,434.1	6,826.6	186.6	195.5	194.5	190.0	187.4	33.3	32.5	31.3	30.2	29.1
AT	5,305.3	5,241.7	5,035.6	5,212.5	5,389.9	309.7	303.1	306.7	343.3	382.8	57.2	55.0	52.5	50.1	47.0
PL	4,934.7	5,054.7	5,081.6	5,292.4	5,102.4	255.3	237.6	234.6	240.0	251.4	17.1	15.7	15.8	15.5	15.1
PT	4,418.1	4,150.8	4,135.3	4,179.0	3,901.1	164.0	148.5	147.3	140.0	141.1	47.8	47.6	48.0	48.6	47.0
RO	6,636.2	6,638.0	6,411.3	5,653.9	5,235.9	181.4	174.5	208.2	190.6	226.9	31.6	30.8	29.7	28.2	27.2
SI	3,046.0	2,272.3	1,837.0	1,746.5	1,775.3	65.5	67.1	71.5	74.3	78.2	32.8	32.0	32.1	32.2	31.6
SK	2,808.4	2,662.1	3,158.0	2,451.0	2,264.8	99.6	105.0	113.5	164.4	165.1	44.9	34.6	31.6	24.7	24.1
FI	2,896.3	2,787.8	2,733.1	2,884.1	2,575.8	.	.	.	3,375.3	3,086.5	31.0	29.8	28.9	27.9	27.8
SE	1,298.3	1,180.2	1,289.2	1,211.8	1,167.0	182.4	178.3	169.4	157.2	146.8	34.4	33.5	32.1	29.6	28.7
UK	24,463.6	23,629.6	23,967.4	21,577.0	19,739.1	439.0	378.3	352.1	344.4	337.7	67.7	57.5	51.4	48.2	45.9
Euro area	7,349.4	6,985.7	6,775.0	6,394.4	6,661.5	.	333.3	325.1	326.2	343.7	48.4	46.9	45.6	44.0	42.3
EU	9,145.3	8,816.9	8,710.2	8,031.1	7,951.6	360.4	338.2	326.9	326.2	339.0	51.3	46.9	44.1	41.9	40.1

1) Except cards with e-money function.

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				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	7,289.3	6,307.9	6,152.7	6,371.3	6,311.1	52.2	58.1	46.7	26.7	28.1	2,002.6	2,308.1	2,068.3	1,439.8	510.3
BG	1,645.1	2,898.1	2,151.3	1,729.3	1,395.0	95.4	120.9	128.5	154.0	145.9	511.0	647.8	467.6	391.3	300.3
CZ	2,376.7	3,811.9	4,759.3	5,295.3	6,175.4	-	-	-	404.8	709.1	-	-	-	1,785.6	2,036.1
DK	1,208.3	1,435.6	1,123.8	1,397.9	-	-	-	-	-	-	-	1,240.0	1,259.9	1,276.1	1,358.6
DE	7,246.0	8,621.4	8,494.2	8,585.2	8,696.0	15.8	20.2	22.4	24.5	27.0	1,947.1	2,018.9	2,142.5	2,285.3	2,454.8
EE	1,296.3	1,419.0	-	-	-	-	-	-	-	-	6,021.0	5,891.3	5,056.5	2,897.3	1,122.1
IE	2,204.7	2,140.3	3,314.5	3,660.1	4,178.7	178.5	120.3	102.5	25.4	26.1	-	-	-	426.5	434.5
GR	16,556.3	14,310.5	14,302.0	15,997.6	16,057.2	48.5	51.3	47.2	42.1	96.8	1,476.5	808.8	633.8	589.0	732.4
ES	5,048.3	5,266.7	5,783.6	5,616.3	6,401.4	-	-	-	-	-	861.1	883.0	1,003.1	996.4	1,222.3
FR	507.4	504.0	520.0	510.1	513.4	11.1	15.5	16.3	15.0	9.1	4,920.5	39.5	47.3	5.4	128.2
HR	618.6	105.9	84.6	285.4	279.8	6.7	10.1	9.1	10.4	21.5	202.3	517.0	521.4	573.8	576.5
IT	2,364.3	2,575.2	2,634.4	2,692.5	2,800.3	45.4	44.6	42.7	40.2	37.8	2,190.6	2,126.6	2,176.6	2,223.5	2,279.1
CY	1,496.4	1,583.6	2,159.7	2,655.5	2,418.1	-	-	-	65.0	58.1	-	-	1,160.2	1,179.1	-
LV	1,961.6	2,019.0	1,508.5	1,839.0	-	2.3	-	41.3	22.1	20.6	-	-	-	451.3	200.9
LT	-	-	-	865.6	-	-	-	-	302.3	343.9	-	-	-	77.5	82.1
LU	3,243.2	1,770.7	1,422.4	899.3	741.5	40.6	42.9	42.4	43.3	42.8	-	-	-	-	-
HU	-	-	-	-	-	-	-	-	20.7	27.9	77,748.7	60,073.2	57,878.7	44,774.5	54,981.5
MT	1,501.2	-	1,814.0	1,833.9	1,935.1	60.1	60.1	98.2	160.2	314.1	667.7	-	-	4,174.7	1,518.2
NL	10,055.9	11,721.5	9,024.4	9,433.5	10,063.5	8.5	37.8	35.5	31.7	27.8	0.0	0.0	0.0	0.0	0.0
AT	6,166.0	6,976.7	8,273.8	8,773.5	9,654.3	18.6	19.7	24.9	29.5	27.4	236.5	45.8	48.1	64.0	71.7
PL	2,160.7	1,746.0	2,015.7	2,772.4	2,348.7	-	-	-	-	-	-	-	-	-	-
PT	2,113.8	2,191.9	2,399.4	2,589.3	2,776.9	17.8	17.2	17.0	17.1	19.6	1,083.4	1,071.8	1,071.6	998.3	956.0
RO	2,738.4	2,642.3	2,736.6	2,891.3	3,051.2	13.8	15.0	11.7	20.9	31.4	-	0.0	-	-	6.9
SI	794.0	1,308.0	1,735.1	1,802.6	1,618.5	38.9	36.1	38.8	37.6	41.0	459.3	459.4	461.0	472.1	507.1
SK	2,936.0	5,000.0	911.7	458.7	568.2	59.1	7.4	9.9	12.4	59.9	4.3	1,065.8	1,022.6	906.4	910.5
FI	21,932.4	30,372.1	26,891.0	11,337.4	8,059.9	-	-	-	9.4	22.3	-	-	-	251.1	351.6
SE	5,947.0	6,479.1	1,563.0	7,798.6	448.6	0.1	0.1	0.1	-	-	-	-	-	205.8	179.4
UK	1,540.7	1,409.6	1,385.7	1,447.2	1,757.5	-	-	-	-	-	-	-	-	-	-
Euro area	-	-	-	1,006.2	1,032.1	40.1	42.1	41.6	42.0	41.7	1,598.7	1,295.6	1,309.3	1,186.2	1,370.0
EU	-	-	-	1,070.6	1,126.5	40.1	42.0	41.7	42.2	42.0	2,635.9	2,086.0	2,107.6	1,905.5	2,326.4

9.5 Value of payments per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	540.2	528.1	525.9	616.6	715.9	9.0	9.2	9.7	11.6	12.2	7.4	8.1	8.2	8.5	9.1
BG	52.8	57.4	52.9	57.0	61.1	0.0	0.0	0.0	0.1	0.3	0.4	0.4	0.7	0.7	0.9
CZ	562.4	867.8	1,059.3	559.5	546.7	0.6	0.5	0.5	0.7	0.7	1.5	1.8	2.2	2.6	2.9
DK	144.2	351.7	387.5	361.4	372.2	.	.	.	17.3	17.7	11.4	11.9	13.3	13.3	14.0
DE	616.5	602.8	620.5	624.2	676.5	43.7	40.5	40.1	40.5	41.4	3.0	3.1	3.4	3.8	4.2
EE	137.9	123.8	125.1	130.1	131.4	-	-	-	-	-	3.6	3.9	4.4	4.8	5.3
IE	488.2	469.7	404.8	542.3	2,150.4	20.8	21.9	23.2	25.3	92.3	7.5	8.7	9.7	10.7	12.1
GR	42.9	47.1	56.9	58.7	65.3	1.4	0.9	0.9	0.8	0.8	0.8	1.4	2.0	2.2	2.4
ES	334.9	322.2	219.1	209.7	210.5	10.4	10.7	12.5	11.4	12.4	2.8	3.2	3.6	4.0	4.5
FR	351.0	354.6	358.9	359.8	373.1	21.8	22.3	23.5	24.4	25.4	7.1	7.4	7.9	8.5	9.0
HR	54.9	56.8	58.7	63.7	70.8	0.5	0.5	0.6	0.7	0.8	1.6	1.7	2.0	2.3	2.6
IT	114.0	115.4	122.6	128.8	121.1	5.9	6.0	6.6	7.4	7.7	2.6	2.9	3.0	3.4	3.6
CY	451.1	261.4	262.0	157.5	161.8	1.8	1.8	2.1	2.3	2.6	3.8	4.1	4.5	5.7	6.6
LV	202.8	162.8	138.4	114.4	102.9	0.0	0.0	0.0	0.0	0.0	2.1	2.4	2.6	2.8	3.1
LT	71.7	73.0	82.0	91.7	97.9	0.2	-	-	0.0	0.0	1.4	1.6	2.0	2.4	2.8
LU	2,471.2	2,393.1	2,708.6	2,969.1	3,138.9	13.8	17.2	17.3	18.7	17.5	13.8	14.5	16.0	17.8	19.8
HU	208.7	227.7	251.2	258.0	248.0	0.2	0.2	0.3	0.4	0.4	1.1	1.3	1.7	2.0	2.4
MT	345.0	273.9	292.8	337.6	300.8	0.3	.	.	0.4	0.4	3.1	3.4	4.1	5.0	5.8
NL	1,109.8	1,123.1	1,370.4	1,107.8	1,118.8	14.2	13.3	13.8	15.5	15.9	7.0	7.5	7.8	8.3	8.6
AT	324.7	317.9	317.8	341.3	369.4	15.4	14.6	15.2	17.8	20.1	3.8	4.1	4.5	4.9	5.2
PL	295.4	320.5	346.2	388.4	415.1	0.2	0.2	0.2	0.2	0.2	1.1	1.3	1.6	1.9	2.2
PT	117.8	112.7	115.8	123.7	123.6	3.4	3.6	3.7	3.3	3.4	6.2	6.8	7.5	8.4	7.9
RO	74.2	79.6	81.6	84.0	88.8	0.1	0.1	0.1	0.1	0.2	0.4	0.5	0.7	0.9	1.2
SI	223.5	167.8	137.8	132.9	136.7	1.3	1.3	1.4	1.5	1.6	2.4	2.5	2.8	3.2	3.5
SK	179.6	184.7	231.5	190.8	183.1	0.5	0.6	0.6	0.9	1.0	2.7	2.3	2.4	2.1	2.4
FI	464.4	460.9	468.4	511.9	497.7	.	.	.	0.1	0.1	8.0	8.3	8.6	9.3	9.8
SE	142.3	155.0	167.1	174.7	169.3	5.2	5.4	5.6	5.6	5.7	10.0	10.7	10.7	10.3	10.4
UK	1,522.4	1,523.8	1,545.7	1,517.7	1,525.7	26.4	23.5	22.5	22.6	22.6	18.0	16.7	16.2	16.5	17.0
Euro area	396.8	392.1	398.1	392.4	434.7	.	18.6	19.2	19.7	21.3	4.2	4.5	4.9	5.3	5.8
EU	504.8	514.2	528.7	515.0	546.7	16.4	15.7	16.0	16.4	17.5	5.6	5.7	5.9	6.3	6.7

1) Except cards with e-money function.

9.5 Value of payments per capita (cont'd)

(EUR thousands; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.6	1.1	0.8	0.6	0.5	0.0	0.1	0.1	0.1	0.2	0.2	0.3	0.5	0.8	1.1
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	7.6	10.1	7.0	6.4	6.3
CZ	0.1	0.1	0.1	0.1	0.1	.	.	.	0.0	0.1	.	.	.	5.0	4.8
DK	0.3	0.2	0.0	0.0	-	-	-	-	-	-	-	2.3	1.9	1.5	1.2
DE	1.9	1.8	1.3	1.1	0.9	0.0	0.0	0.0	0.0	0.0	8.5	7.9	7.2	6.8	6.3
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	7.3	7.8	9.5	9.2	10.5
IE	19.3	17.0	28.6	27.7	27.2	0.1	0.1	0.0	0.0	0.1	.	.	.	5.6	5.6
GR	11.7	10.0	9.0	9.5	8.3	0.0	0.1	0.1	0.1	0.3	25.2	11.5	9.2	8.9	9.9
ES	7.5	7.3	7.6	5.8	5.9	0.0	0.0	0.0	0.0	0.0	8.1	7.5	7.5	6.2	6.6
FR	17.6	16.1	14.9	13.2	12.1	0.0	0.0	0.0	0.0	0.0	5.4	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	10.0	10.2	10.0
IT	8.1	7.9	7.3	6.8	6.2	0.3	0.3	0.4	0.5	0.6	10.2	10.0	9.8	9.6	9.6
CY	25.9	26.9	30.9	36.7	28.4	.	.	.	0.3	0.3	0.0	.	21.9	20.4	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	2.5	0.9
LT	.	.	.	0.0	-	.	.	.	0.8	1.4	1.9	1.8	1.7	1.6	1.8
LU	1.5	0.8	0.6	0.4	0.3	131.9	160.3	186.3	218.1	231.2	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.0	217.7	176.1	172.3	158.9	194.8
MT	32.6	.	37.4	36.7	35.5	0.1	0.1	0.3	0.5	0.8	0.0	.	.	6.3	17.0
NL	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.8	0.8	0.8	0.7	0.6	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.3	0.4
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	13.4	12.7	12.5	12.1	11.3	0.1	0.1	0.1	0.1	0.2	8.2	8.0	8.0	7.3	6.2
RO	0.2	0.2	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	7.7	7.3	7.2	7.5
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	8.1	7.8	7.3
FI	0.3	0.4	0.2	0.1	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	13.2	10.2	8.5	7.5	7.2	-	-	-	-	-	-	-	-	-	-
Euro area	.	.	.	6.1	5.6	0.3	0.3	0.4	0.5	0.6	7.2	5.6	5.5	5.1	5.0
EU	.	.	.	5.0	4.7	0.2	0.2	0.3	0.3	0.4	9.1	7.4	7.1	6.7	7.3

9.6 Value of payments as a ratio to GDP

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,461.5	1,391.0	1,341.5	1,533.2	1,737.9	24.3	24.3	24.8	28.8	29.7	20.0	21.3	20.9	21.1	22.2
BG	829.3	841.6	715.4	714.2	704.0	0.4	0.4	0.4	0.7	3.5	6.2	6.6	9.8	9.3	10.3
CZ	3,496.9	5,167.1	5,778.5	2,819.1	2,604.7	3.7	3.3	2.9	3.5	3.3	9.2	10.6	11.8	13.1	14.0
DK	300.2	711.6	764.2	694.9	698.6	.	.	.	33.2	33.1	23.7	24.1	26.2	25.7	26.2
DE	1,664.1	1,583.7	1,573.4	1,541.8	1,629.7	118.1	106.5	101.6	100.1	99.6	8.1	8.2	8.6	9.4	10.2
EE	871.5	742.6	690.0	661.5	619.2	-	-	-	-	-	22.6	23.5	24.3	24.6	24.9
IE	872.2	823.7	647.1	806.2	2,975.8	37.1	38.4	37.1	37.6	127.7	13.4	15.2	15.4	16.0	16.7
GR	261.9	287.6	339.8	341.2	372.9	8.6	5.8	5.4	4.5	4.8	5.0	8.7	11.9	12.5	14.0
ES	1,442.2	1,343.5	877.7	815.0	796.3	44.8	44.7	50.0	44.2	46.9	12.2	13.3	14.3	15.5	16.9
FR	1,063.0	1,060.7	1,047.7	1,025.1	1,037.4	66.0	66.8	68.7	69.5	70.5	21.5	22.0	23.0	24.1	25.1
HR	517.9	508.6	493.7	504.9	533.7	4.5	4.8	4.9	5.3	5.7	15.4	15.6	16.7	18.0	19.4
IT	418.4	412.4	427.4	441.0	409.0	21.7	21.5	23.1	25.4	25.9	9.5	10.3	10.4	11.5	12.3
CY	2,144.7	1,179.4	1,123.7	648.4	649.3	8.5	8.0	9.2	9.5	10.3	18.1	18.3	19.3	23.6	26.6
LV	1,641.8	1,272.1	1,002.5	758.4	646.1	0.0	0.0	0.0	0.0	0.0	17.4	18.4	18.8	18.5	19.5
LT	558.2	538.2	548.7	567.6	564.5	1.9	-	-	0.0	0.0	10.7	12.0	13.2	14.8	16.2
LU	2,702.6	2,547.7	2,846.1	3,010.1	3,071.4	15.1	18.4	18.1	19.0	17.1	15.0	15.4	16.9	18.0	19.4
HU	1,830.3	1,938.5	1,957.8	1,885.2	1,684.6	2.0	2.1	2.1	3.1	3.0	9.2	11.1	12.9	14.6	16.4
MT	1,537.1	1,184.4	1,178.8	1,311.5	1,134.0	1.5	.	.	1.4	1.4	13.9	14.9	16.7	19.4	21.9
NL	2,724.7	2,700.3	3,180.5	2,466.5	2,395.0	34.8	32.1	31.9	34.5	34.1	17.1	17.9	18.2	18.5	18.3
AT	814.0	777.6	754.7	782.0	822.4	38.5	35.8	36.1	40.7	44.7	9.6	10.0	10.6	11.2	11.7
PL	2,640.2	2,887.2	2,846.7	2,998.3	3,012.6	1.5	1.5	1.4	1.4	1.3	10.2	11.8	13.1	14.7	16.3
PT	678.7	623.8	608.7	622.9	598.8	19.9	19.7	19.7	16.7	16.3	36.0	37.6	39.4	42.0	38.5
RO	918.0	920.7	851.3	799.5	772.3	1.2	1.1	1.3	1.2	1.4	5.5	6.3	7.3	8.7	10.3
SI	1,187.0	858.1	662.1	601.9	594.7	6.9	6.9	6.8	6.8	7.0	12.5	12.9	13.5	14.3	15.2
SK	1,220.9	1,237.6	1,489.5	1,159.4	1,060.1	3.7	3.7	4.0	5.8	5.9	18.5	15.6	15.5	12.9	14.1
FI	1,204.1	1,164.3	1,141.9	1,208.5	1,142.4	.	.	.	0.2	0.2	20.9	21.1	21.0	21.8	22.5
SE	306.1	329.8	350.1	377.6	366.9	11.2	11.5	11.8	12.0	12.4	21.5	22.7	22.4	22.3	22.4
UK	3,753.3	4,108.0	4,319.6	4,160.1	4,038.2	65.0	63.3	63.0	61.9	59.9	44.3	45.0	45.2	45.3	44.9
Euro area	1,278.7	1,233.4	1,211.4	1,159.1	1,249.9	.	58.4	58.3	58.1	61.3	13.7	14.3	14.8	15.8	16.6
EU	1,732.2	1,754.5	1,757.3	1,661.3	1,709.8	56.4	53.6	53.2	52.8	54.7	19.2	19.5	19.7	20.5	21.1

1) Except cards with e-money function.

9.6 Value of payments as a ratio to GDP (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.3	2.9	2.0	1.6	1.1	0.1	0.1	0.2	0.3	0.4	0.5	0.8	1.3	1.9	2.7
BG	0.1	0.1	0.0	0.0	0.0	0.2	0.6	0.9	1.8	2.2	118.7	148.3	95.0	80.5	73.1
CZ	0.5	0.4	0.4	0.4	0.3	.	.	.	0.2	0.3	.	.	.	25.4	22.7
DK	0.7	0.4	0.0	0.0	-	-	-	-	-	-	-	4.7	3.7	2.8	2.3
DE	5.1	4.8	3.3	2.7	2.1	0.0	0.0	0.0	0.0	0.0	23.1	20.8	18.3	16.7	15.2
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	45.9	46.6	52.1	46.6	49.4
IE	34.5	29.8	45.8	41.2	37.6	0.1	0.1	0.1	0.0	0.1	.	.	.	8.3	7.7
GR	71.2	61.1	53.8	55.2	47.7	0.3	0.4	0.6	0.8	1.7	153.7	70.0	54.6	51.6	56.4
ES	32.4	30.4	30.3	22.4	22.3	0.0	0.0	0.0	0.0	0.0	34.8	31.4	30.0	24.2	25.0
FR	53.3	48.2	43.6	37.7	33.6	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0	0.1
HR	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	90.7	84.2	80.5	75.3
IT	29.8	28.3	25.3	23.2	21.0	1.0	1.2	1.4	1.7	2.0	37.4	35.7	34.1	33.0	32.3
CY	123.2	121.3	132.3	150.9	113.8	.	.	.	1.2	1.3	0.0	.	93.8	83.9	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	16.7	5.6
LT	.	.	.	0.0	-	.	.	.	5.2	7.8	15.0	13.1	11.5	9.9	10.1
LU	1.6	0.8	0.6	0.4	0.3	144.2	170.7	195.7	221.1	226.2	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.0	0.1	1,909.7	1,499.1	1,342.9	1,161.3	1,323.4
MT	145.0	.	150.5	142.4	133.7	0.5	0.6	1.1	2.0	2.9	0.2	.	.	24.6	63.9
NL	0.3	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	2.0	1.9	1.8	1.5	1.2	0.1	0.1	0.0	0.0	0.0	0.5	0.6	0.6	0.8	0.9
PL	0.1	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	77.3	70.5	65.8	60.9	54.6	0.5	0.5	0.6	0.6	0.8	47.1	44.1	41.9	36.6	30.2
RO	3.1	2.5	2.1	1.8	1.5	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.3
SI	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	41.5	39.5	35.1	32.8	32.5
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	60.1	52.0	47.6	42.5
FI	0.9	1.0	0.5	0.1	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	32.6	27.6	23.7	20.7	19.2	-	-	-	-	-	-	-	-	-	-
Euro area	.	.	.	18.0	16.2	0.9	1.1	1.3	1.5	1.6	23.2	17.7	16.6	15.1	14.4
EU	.	.	.	16.3	14.7	0.6	0.8	0.9	1.1	1.2	31.2	25.2	23.7	21.6	22.8

9.7 Country's share in the total EU value of payments

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.4	2.3	2.2	2.7	2.9	1.2	1.3	1.3	1.6	1.6	2.9	3.1	3.1	3.0	3.0
BG	0.1	0.2	0.1	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.2
CZ	2.3	3.5	4.1	2.2	2.1	0.1	0.1	0.1	0.1	0.1	0.5	0.6	0.8	0.9	0.9
DK	0.3	0.8	0.8	0.8	0.8	.	.	.	1.2	1.1	2.3	2.3	2.5	2.4	2.3
DE	19.6	18.9	18.9	19.6	20.0	42.6	41.6	40.4	40.0	38.1	8.6	8.8	9.2	9.6	10.1
EE	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	0.2	0.2	0.2	0.2	0.2
IE	0.9	0.8	0.7	1.0	3.8	1.2	1.3	1.4	1.5	5.0	1.2	1.4	1.5	1.6	1.7
GR	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.3	0.5	0.7	0.7	0.8
ES	6.0	5.7	3.8	3.7	3.5	5.8	6.2	7.1	6.3	6.5	4.6	5.1	5.5	5.7	6.1
FR	9.1	9.0	8.9	9.1	8.9	17.3	18.6	19.3	19.5	19.0	16.5	16.9	17.3	17.5	17.5
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.3
IT	2.7	2.7	2.7	2.9	2.6	4.3	4.5	4.9	5.3	5.1	5.5	6.0	5.9	6.3	6.3
CY	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.2
LV	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.2
LT	0.1	0.1	0.1	0.1	0.1	0.0	-	-	0.0	0.0	0.1	0.2	0.2	0.2	0.2
LU	0.5	0.5	0.6	0.7	0.7	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.3	0.4
HU	0.8	0.8	0.9	1.0	0.9	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.5	0.6	0.7
MT	0.1	0.0	0.1	0.1	0.1	0.0	.	.	0.0	0.0	0.0	0.1	0.1	0.1	0.1
NL	7.3	7.3	8.7	7.2	6.9	2.9	2.8	2.9	3.2	3.1	4.1	4.4	4.4	4.4	4.3
AT	1.1	1.1	1.0	1.1	1.2	1.6	1.6	1.6	1.9	2.0	1.2	1.2	1.3	1.3	1.3
PL	4.4	4.7	4.9	5.6	5.7	0.1	0.1	0.1	0.1	0.1	1.5	1.7	2.0	2.2	2.5
PT	0.5	0.4	0.4	0.5	0.5	0.4	0.5	0.5	0.4	0.4	2.3	2.4	2.5	2.6	2.4
RO	0.6	0.6	0.6	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.3	0.4	0.4	0.5	0.7
SI	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.2
SK	0.4	0.4	0.5	0.4	0.4	0.0	0.0	0.0	0.1	0.1	0.5	0.4	0.4	0.4	0.4
FI	1.0	1.0	1.0	1.1	1.0	.	.	.	0.0	0.0	1.5	1.6	1.6	1.6	1.6
SE	0.5	0.6	0.6	0.7	0.6	0.6	0.7	0.7	0.7	0.7	3.4	3.6	3.5	3.2	3.1
UK	38.5	38.0	37.7	38.1	36.2	20.5	19.2	18.2	17.8	16.8	40.9	37.6	35.1	33.7	32.6
Euro area	52.3	50.7	50.1	50.7	52.9	.	78.7	79.7	80.0	81.1	50.3	52.9	54.7	56.0	56.8
EU	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1) Except cards with e-money function.

9.7 Country's share in the total EU value of payments (cont'd)

(percentages; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	.	.	.	0.3	0.2	0.4	0.5	0.6	0.8	1.0	0.0	0.1	0.2	0.3	0.3
BG	.	.	.	0.0	0.0	0.1	0.2	0.3	0.6	0.7	1.2	1.9	1.4	1.3	1.2
CZ	.	.	.	0.0	0.0	.	.	.	0.2	0.3	.	.	.	1.6	1.4
DK	.	.	.	0.0	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2
DE	.	.	.	3.5	3.0	0.5	0.6	0.6	0.5	0.5	15.0	17.3	16.4	16.3	14.0
EE	.	.	.	0.0	0.0	-	-	-	-	-	0.2	0.3	0.3	0.4	0.4
IE	.	.	.	5.2	5.5	0.3	0.2	0.1	0.1	0.2	.	.	.	0.8	0.7
GR	.	.	.	3.9	3.7	0.5	0.6	0.7	0.9	1.7	5.9	3.3	2.7	2.8	2.8
ES	.	.	.	10.4	11.5	0.0	0.0	0.0	0.0	0.0	8.1	9.3	9.6	8.4	8.3
FR	.	.	.	34.4	33.6	0.4	0.5	0.6	0.5	0.3	7.7	0.0	0.0	0.0	0.1
HR	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	1.1	1.2	1.1
IT	.	.	.	15.8	15.5	17.7	17.2	17.4	17.2	18.7	13.3	16.0	16.2	16.9	15.3
CY	.	.	.	1.2	1.0	.	.	.	0.1	0.1	0.0	.	0.5	0.5	0.0
LV	.	.	.	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	.	.	0.1	0.0
LT	.	.	.	0.0	-	.	.	.	1.4	1.9	0.1	0.1	0.1	0.1	0.1
LU	.	.	.	0.0	0.0	78.4	78.4	77.6	76.7	73.4	0.0	0.0	0.0	0.0	0.0
HU	.	.	.	0.0	0.0	.	.	.	0.0	0.1	46.2	45.8	46.2	45.1	50.6
MT	.	.	.	0.7	0.7	0.1	0.0	0.1	0.1	0.2	0.0	.	.	0.1	0.2
NL	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	.	.	.	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
PL	.	.	.	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	4.8	4.8	0.9	0.8	0.8	0.7	0.9	1.8	2.2	2.3	2.2	1.7
RO	.	.	.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.4	0.4	0.4	0.4
SK	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	1.2	1.2	1.1
FI	.	.	.	0.0	0.0	.	.	.	0.0	0.0	.	.	.	0.0	0.0
SE	.	.	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	.	.	.	19.3	20.0	-	-	-	-	-	-	-	-	-	-
Euro area	.	.	.	80.5	79.8	99.8	99.6	99.5	99.2	98.9	52.6	50.8	50.9	50.6	45.6
EU	.	.	.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

10.1 Number of cards issued by resident PSPs

(thousands; end of period)

	Cards with a cash function					Cards with an e-money function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	21,875.0	22,593.1	22,537.8	23,904.7	35,186.9	4,823.8	4,862.6	4,680.4	1,542.8	2,110.7
BG	7,285.0	7,697.1	7,514.9	7,728.4	7,814.4	173.2	314.7	240.4	326.0	403.1
CZ	11,341.4	11,517.7	11,806.9	12,196.5	12,852.1	.	.	.	.	.
DK	9,776.2	9,160.0	9,275.0	9,489.0	9,653.0	-	-	-	-	-
DE	147,294.6	149,884.1	151,013.6	153,976.8	159,057.0	91,908.0	86,744.8	78,627.9	77,206.5	77,448.4
EE	1,835.3	1,842.3	1,862.3	1,883.4	1,886.4	-	-	-	-	-
IE	6,781.0	7,390.3	7,257.8	7,559.7	.	.	.	.	1,178.8	2,549.6
GR	12,822.3	13,462.8	15,283.9	15,642.2	16,531.3	767.6	867.1	1,154.9	1,506.6	1,808.5
ES	68,553.3	72,960.7	77,617.9	81,626.6	84,354.5	0.0	0.0	0.0	0.0	0.0
FR	80,717.7	81,766.9	83,324.4	75,274.0	75,467.8	3,029.6	2,749.1	2,379.5	2,794.3	3,763.8
HR	8,595.8	8,699.1	8,768.4	8,406.3	9,101.6	198.3	236.1	244.0	230.2	203.9
IT	76,737.3	79,701.7	82,493.6	83,281.1	86,140.8	25,175.3	26,096.1	28,352.0	27,510.7	28,934.1
CY	1,070.1	1,125.7	1,217.2	1,268.9	1,306.1	.	.	.	.	.
LV	2,336.5	2,310.1	2,244.6	2,187.3	2,148.8	.	.	.	.	.
LT	3,458.4	3,412.5	3,286.9	3,225.3	3,224.4	.	.	.	.	.
LU	2,151.7	2,294.6	2,574.5	2,835.7	3,086.1	-	0.0	0.0	116.9	85.0
HU	8,263.4	8,380.6	8,427.7	8,639.0	8,636.3	-	-	-	.	42.3
MT	860.0	969.9	.	894.8	.	.	.	.	.	.
NL	31,734.5	31,112.3	31,211.4	31,672.7	33,421.5	105.5	25.1	24.4	18.1	15.4
AT	12,228.2	13,250.5	13,144.0	13,550.6	13,711.5	11,303.7	12,449.0	1,526.9	1,659.2	1,705.3
PL	34,250.6	35,596.8	38,130.9	39,666.6	40,786.1	-	-	-	-	-
PT	19,590.1	20,016.0	20,768.7	21,430.6	21,474.4	2,554.9	2,554.6	2,835.0	3,357.2	3,633.0
RO	14,866.1	15,894.5	16,390.1	17,407.7	18,234.0	.	.	.	.	.
SI	3,274.9	3,260.7	3,319.4	3,469.0	3,557.2	.	.	.	.	.
SK	5,573.1	5,961.9	5,671.8	5,887.0	.	124.4	356.2	330.5	359.7	384.6
FI	9,309.4	9,520.3	9,643.9	9,890.8	9,786.8	.	.	.	.	.
SE	15,914.4	17,399.4	15,950.6	16,841.3	17,252.2	122.2	131.4	77.5	58.9	46.3
UK	175,630.0	174,257.0	175,956.0	175,689.0	173,795.0	-	-	-	-	-
Euro area	508,203.4	522,836.3	535,415.6	539,461.0	564,847.6	140,411.4	137,648.9	121,503.8	118,342.3	123,587.2
EU	794,126.2	811,438.5	827,636.1	835,524.9	862,972.3	141,033.3	138,468.4	122,128.8	119,013.4	124,352.2

10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a payment function ¹⁾					Cards with a debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	22,587.9	22,516.6	22,203.3	23,778.7	39,926.3	17,021.9	16,900.6	16,396.6	17,953.0	33,902.8
BG	7,152.6	7,457.6	7,522.1	7,430.0	7,463.0	6,206.0	6,280.0	6,390.2	6,188.9	6,217.8
CZ	11,776.0	11,945.3	12,117.3	12,352.8	12,959.8	9,808.7	10,059.6	10,352.3	10,740.7	11,394.9
DK	9,776.2	9,160.0	9,275.0	9,489.0	9,653.0	7,896.2	7,031.0	7,231.0	7,500.0	7,734.0
DE	139,248.2	142,676.7	144,363.9	147,447.8	152,899.0	106,102.7	108,951.1	109,311.6	111,550.6	115,626.7
EE	1,829.4	1,835.9	1,856.8	1,879.5	1,883.3	1,491.7	1,496.7	1,518.4	1,543.3	1,554.3
IE	6,526.0	7,140.0	7,029.6	.	.	4,317.8	4,498.4	4,716.1	4,904.2	5,240.5
GR	13,567.6	14,655.2	15,763.1	15,775.3	16,369.6	10,849.9	11,616.0	12,435.1	13,195.4	13,818.5
ES	70,252.2	74,853.1	79,641.0	84,093.8	86,376.8	25,099.6	25,763.5	26,934.8	47,083.8	48,416.3
FR	77,689.8	78,872.2	79,857.2	81,836.7	84,486.1	43,707.6	44,538.5	46,438.7	50,640.8	52,759.0
HR	8,554.3	8,662.4	8,729.3	8,387.7	9,084.6	6,803.7	6,873.0	6,932.3	6,643.6	6,837.0
IT	77,154.0	76,416.8	77,535.2	82,387.4	84,283.9	50,316.7	52,373.0	54,141.6	55,770.4	57,206.7
CY	1,095.4	1,126.7	1,157.8	1,205.3	1,208.5	737.2	764.3	857.3	948.5	1,008.0
LV	2,373.1	2,364.4	2,306.6	2,243.0	2,232.1	1,714.6	1,583.6	1,976.4	1,975.7	2,005.0
LT	3,491.0	3,437.0	3,300.6	3,234.7	3,218.5	3,054.2	3,012.4	2,900.9	2,856.7	2,883.9
LU	2,151.7	2,294.6	2,574.5	2,835.7	3,086.1	698.1	712.0	1,007.6	1,005.7	1,038.2
HU	8,952.8	8,962.0	9,129.3	9,353.2	9,393.2	7,547.8	7,589.0	7,712.0	8,052.4	8,115.0
MT	861.2	882.9	.	.	.	675.1	698.1	.	682.2	.
NL	32,359.3	32,012.3	32,333.0	33,000.8	34,391.6	17,854.7	17,935.6	18,281.1	18,553.9	20,106.2
AT	12,354.9	13,343.1	13,191.3	13,600.2	13,747.1	9,138.9	10,052.4	9,794.6	10,034.8	10,129.5
PL	35,209.0	36,874.5	39,095.9	41,237.3	42,854.2	29,140.1	30,733.9	33,040.4	35,129.3	36,856.1
PT	20,376.6	20,563.5	21,176.0	21,653.1	20,378.1	-	-	-	-	-
RO	14,872.9	15,899.8	16,394.5	17,409.9	18,198.4	12,383.8	13,067.2	13,571.7	14,506.7	15,163.1
SI	3,365.3	3,339.4	3,384.5	3,525.0	3,612.8	2,607.9	2,573.1	2,599.8	2,722.5	2,776.3
SK	5,456.9	5,589.3	5,300.0	.	.	4,526.3	4,690.3	4,503.6	4,723.2	4,853.2
FI	9,428.6	9,637.9	9,803.2	10,059.4	9,930.5	7,341.2	7,543.0	7,976.8	8,518.6	8,590.0
SE	21,728.9	21,046.8	20,295.2	19,401.8	18,728.7	10,429.7	10,568.7	9,965.1	11,071.3	10,695.2
UK	163,470.0	163,623.0	162,344.0	162,465.0	162,699.0	98,804.0	99,632.0	98,291.0	97,896.0	99,223.0
Euro area	502,169.1	513,557.5	.	542,346.9	572,053.0	307,256.1	315,702.5	.	354,663.3	382,548.2
EU	783,662.0	797,188.8	.	829,873.5	863,086.9	496,276.2	507,536.9	.	552,392.1	584,784.2

1) Except cards with e-money function.

10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a delayed debit function					Cards with a credit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	3,225.2	3,330.6	3,439.7	3,626.2	3,827.0	2,332.6	2,276.1	2,359.4	2,260.2	2,269.1
BG	2.0	1.9	1.8	1.6	1.5	944.4	1,216.0	1,148.3	1,239.6	1,243.7
CZ	4.5	3.9	3.7	4.4	4.4	1,963.5	1,881.9	1,764.6	1,612.4	1,564.4
DK	-	-	-	-	-	1,880.0	1,776.0	1,754.0	1,753.0	1,737.0
DE	28,245.2	28,733.3	29,772.2	30,220.5	31,541.5	4,900.3	4,992.4	5,280.1	5,676.8	5,730.9
EE	-	-	-	-	-	337.7	339.2	338.3	336.3	329.0
IE	-	-	-	-	-	1,850.4	1,824.0	1,741.3	1,969.0	1,871.1
GR	33.9	33.4	33.8	32.7	25.0	2,683.8	3,005.8	3,294.3	2,547.2	2,526.1
ES	-	-	-	-	-	-	-	-	-	-
FR	7,560.3	8,839.7	12,928.9	10,546.5	14,639.3	5,867.3	4,751.7	3,983.8	3,616.9	7,851.7
HR	1,126.9	1,162.2	1,170.9	1,134.4	1,560.2	198.2	141.1	133.5	129.7	178.9
IT	-	-	-	-	-	-	-	-	-	-
CY	47.9	-	49.0	12.9	9.0	310.7	313.0	320.9	319.3	268.1
LV	321.3	418.7	23.4	19.6	14.1	362.2	387.2	363.4	301.8	262.2
LT	-	-	-	-	-	436.8	424.6	399.7	378.0	334.6
LU	-	0.0	0.0	0.0	0.0	1,453.6	1,582.6	1,567.0	1,830.1	2,047.9
HU	22.5	17.0	16.8	17.0	16.8	1,382.5	1,356.0	1,400.4	1,283.8	1,261.4
MT	-	-	-	-	-	185.6	184.0	-	-	-
NL	2,501.5	2,614.3	2,749.6	2,883.0	2,991.9	419.1	396.8	378.8	347.6	328.7
AT	1,859.3	1,932.2	2,050.5	2,191.8	2,301.9	1,356.8	1,358.5	1,346.2	1,373.5	1,315.6
PL	261.4	255.9	240.1	233.5	219.0	5,807.6	5,884.7	5,815.3	5,874.6	5,779.1
PT	-	-	-	-	-	-	-	-	-	-
RO	10.0	7.4	7.6	7.8	8.1	2,479.1	2,825.2	2,815.2	2,899.3	3,027.2
SI	641.7	650.4	660.3	680.0	708.7	115.7	115.9	124.5	122.5	127.7
SK	7.7	7.7	7.8	7.3	6.9	922.9	891.3	788.6	-	-
FI	458.8	460.5	355.9	372.8	353.8	2,088.3	2,070.3	4,100.8	4,379.0	4,341.0
SE	858.6	767.5	734.5	739.3	678.1	8,636.7	8,946.9	8,151.9	7,589.8	7,355.4
UK	2,219.0	2,117.0	2,116.0	2,063.0	1,931.0	58,973.0	58,559.0	58,602.0	58,887.0	58,685.0
Euro area	44,903.2	47,208.5	52,212.1	50,733.0	56,559.1	25,623.7	24,913.5	-	26,406.8	30,473.4
EU	49,408.2	51,541.2	56,503.7	54,934.0	60,978.2	107,888.6	107,500.2	-	107,675.9	111,305.6

10.1 Number of cards issued by resident PSPs (cont'd)

(thousands; end of period)

	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	-	-	-	-	-	8.2	9.3	7.5	0.1	0.1
BG	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
CZ	-	-	-	-	-	-	-	-	-	-
DK	-	-	-	-	-	-	-	-	-	-
DE	-	-	-	-	-	-	-	-	-	-
EE	-	-	-	-	-	-	-	-	-	-
IE	-	-	-	-	-	-	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	45,152.6	49,089.7	52,706.3	37,010.1	37,960.5
FR	6,531.1	5,803.6	1,745.0	1,703.1	1,717.0	14,033.1	14,938.6	14,760.7	15,329.5	7,519.1
HR	34.1	34.5	40.7	42.7	40.9	391.4	451.6	451.8	437.3	467.7
IT	-	-	-	-	-	26,837.3	24,043.7	23,393.6	26,617.0	27,077.2
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	-	-	-	-	-	-	-	-	-	-
LT	-	-	-	-	-	-	-	-	-	-
LU	-	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0
HU	-	-	-	-	0.0	-	-	-	-	0.0
MT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	6,820.9	6,288.3	6,126.1	6,282.6	5,902.6	3,299.8	3,285.6	3,239.6	3,276.9	3,252.5
AT	-	-	-	-	-	-	-	-	-	-
PL	-	-	-	-	-	-	-	-	-	-
PT	17,798.6	18,167.4	19,206.9	19,806.4	18,973.9	8,062.7	8,160.7	8,270.8	8,462.9	7,735.0
RO	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	-	-	-	-	-	-	-	-	-	-
SK	-	-	-	-	-	-	-	-	-	-
FI	-	-	-	-	-	2,440.0	2,352.1	-	-	-
SE	1,942.0	0.0	0.0	-	-	3,064.6	636.1	654.1	-	-
UK	-	-	-	-	-	3,474.0	3,315.0	-	-	-
Euro area	.	.	.	28,351.3	27,154.6	99,833.7	101,879.7	.	90,696.3	83,544.3
EU	.	.	.	28,394.0	27,195.5	106,763.9	106,282.3	.	91,133.6	84,012.0

10.2 Increase/decrease in the number of cards issued by resident PSPs

(annual percentage changes)

	Cards with a cash function				Cards with an e-money function				Cards with a payment function ¹⁾			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
BE	3.3	-0.2	6.1	47.2	0.8	-3.7	-67.0	36.8	-0.3	-1.4	7.1	67.9
BG	5.7	-2.4	2.8	1.1	81.7	-23.6	35.6	23.6	4.3	0.9	-1.2	0.4
CZ	1.6	2.5	3.3	5.4	.	.	-24.9	8.0	1.4	1.4	1.9	4.9
DK	-6.3	1.3	2.3	1.7	-	-	-	-	-6.3	1.3	2.3	1.7
DE	1.8	0.8	2.0	3.3	-5.6	-9.4	-1.8	0.3	2.5	1.2	2.1	3.7
EE	0.4	1.1	1.1	0.2	-	-	-	-	0.4	1.1	1.2	0.2
IE	9.0	-1.8	4.2	2.9	.	.	298.9	116.3	9.4	-1.5	5.7	3.1
GR	5.0	13.5	2.3	5.7	13.0	33.2	30.4	20.0	8.0	7.6	0.1	3.8
ES	6.4	6.4	5.2	3.3	-	-	-	-	6.5	6.4	5.6	2.7
FR	1.3	1.9	-9.7	0.3	-9.3	-13.4	17.4	34.7	1.5	1.2	2.5	3.2
HR	1.2	0.8	-4.1	8.3	19.1	3.3	-5.6	-11.4	1.3	0.8	-3.9	8.3
IT	3.9	3.5	1.0	3.4	3.7	8.6	-3.0	5.2	-1.0	1.5	6.3	2.3
CY	5.2	8.1	4.2	2.9	.	.	125.1	5.0	2.9	2.8	4.1	0.3
LV	-1.1	-2.8	-2.6	-1.8	.	.	-93.6	6,849.7	-0.4	-2.4	-2.8	-0.5
LT	-1.3	-3.7	-1.9	0.0	-	-	-	-	-1.5	-4.0	-2.0	-0.5
LU	6.6	12.2	10.1	8.8	-	-	-	-27.3	6.6	12.2	10.1	8.8
HU	1.4	0.6	2.5	0.0	-	-	-	92.3	0.1	1.9	2.5	0.4
MT	12.8	-2.9	-5.0	-8.5	.	.	-5.4	-5.8	2.5	.	-5.5	-5.9
NL	-2.0	0.3	1.5	5.5	-76.2	-2.8	-25.8	-14.5	-1.1	1.0	2.1	4.2
AT	8.4	-0.8	3.1	1.2	10.1	-87.7	8.7	2.8	8.0	-1.1	3.1	1.1
PL	3.9	7.1	4.0	2.8	-	-	-	-	4.7	6.0	5.5	3.9
PT	2.2	3.8	3.2	0.2	0.0	11.0	18.4	8.2	0.9	3.0	2.3	-5.9
RO	6.9	3.1	6.2	4.7	.	.	-60.4	227.1	6.9	3.1	6.2	4.5
SI	-0.4	1.8	4.5	2.5	.	.	13.6	12.9	-0.8	1.4	4.1	2.5
SK	7.0	-4.9	3.8	0.4	186.3	-7.2	8.8	6.9	2.4	-5.2	3.8	1.0
FI	2.3	1.3	2.6	-1.1	.	.	-94.2	-30.8	2.2	1.7	2.6	-1.3
SE	9.3	-8.3	5.6	2.4	7.5	-41.0	-24.0	-21.4	-3.1	-3.6	-4.4	-3.5
UK	-0.8	1.0	-0.2	-1.1	-	-	-	-	0.1	-0.8	0.1	0.1
Euro area	2.9	2.4	0.8	4.7	-2.0	-11.7	-2.6	4.4	2.3	.	3.6	5.5
EU	2.2	2.0	1.0	3.3	-1.8	-11.8	-2.6	4.5	1.7	.	2.6	4.0

1) Except cards with e-money function.

10.3 Number of cards issued by resident PSPs per capita (end of period)

	Cards with a cash function					Cards with an e-money function					Cards with a payment function ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.9	2.0	2.0	2.1	3.1	0.4	0.4	0.4	0.1	0.2	2.0	2.0	2.0	2.1	3.5
BG	1.0	1.1	1.1	1.1	1.1	0.0	0.0	0.0	0.0	0.1	1.0	1.0	1.1	1.1	1.1
CZ	1.1	1.1	1.1	1.1	1.2	.	.	.	0.0	0.0	1.1	1.1	1.1	1.2	1.2
DK	1.7	1.6	1.6	1.6	1.7	-	-	-	-	-	1.7	1.6	1.6	1.6	1.7
DE	1.8	1.8	1.8	1.9	1.9	1.1	1.1	1.0	0.9	0.9	1.7	1.7	1.7	1.8	1.8
EE	1.4	1.4	1.4	1.4	1.4	-	-	-	-	-	1.4	1.4	1.4	1.4	1.4
IE	1.4	1.6	1.5	1.6	1.6	.	.	.	0.2	0.5	1.4	1.5	1.5	1.5	1.6
GR	1.2	1.2	1.4	1.5	1.5	0.1	0.1	0.1	0.1	0.2	1.3	1.4	1.5	1.5	1.5
ES	1.5	1.6	1.7	1.7	1.8	0.0	0.0	0.0	0.0	0.0	1.5	1.6	1.7	1.8	1.8
FR	1.2	1.2	1.2	1.1	1.1	0.0	0.0	0.0	0.0	0.1	1.2	1.2	1.2	1.2	1.3
HR	2.0	2.1	2.1	2.1	2.2	0.0	0.1	0.1	0.1	0.1	2.0	2.1	2.1	2.1	2.2
IT	1.3	1.3	1.4	1.4	1.4	0.4	0.4	0.5	0.5	0.5	1.3	1.3	1.3	1.4	1.4
CY	1.3	1.3	1.4	1.5	1.5	.	.	.	0.4	0.4	1.3	1.3	1.3	1.4	1.4
LV	1.2	1.2	1.2	1.1	1.1	.	.	.	0.0	0.0	1.2	1.2	1.2	1.2	1.2
LT	1.2	1.2	1.2	1.2	1.2	.	.	.	-	-	1.2	1.2	1.2	1.2	1.2
LU	3.8	3.9	4.3	4.7	5.0	-	0.0	0.0	0.2	0.1	3.8	3.9	4.3	4.7	5.0
HU	0.8	0.9	0.9	0.9	0.9	-	-	-	0.0	0.0	0.9	0.9	0.9	1.0	1.0
MT	1.9	2.1	2.0	1.8	1.6	.	.	.	1.5	1.4	1.9	1.9	.	1.8	1.6
NL	1.9	1.8	1.8	1.8	1.9	0.0	0.0	0.0	0.0	0.0	1.9	1.9	1.9	1.9	2.0
AT	1.4	1.5	1.5	1.5	1.5	1.3	1.4	0.2	0.2	0.2	1.4	1.5	1.5	1.5	1.5
PL	0.9	0.9	1.0	1.0	1.1	-	-	-	-	-	0.9	1.0	1.0	1.1	1.1
PT	1.9	1.9	2.0	2.1	2.1	0.2	0.2	0.3	0.3	0.4	2.0	2.0	2.1	2.1	2.0
RO	0.7	0.8	0.8	0.9	0.9	.	.	.	0.0	0.0	0.8	0.8	0.8	0.9	0.9
SI	1.6	1.6	1.6	1.7	1.7	.	.	.	0.0	0.0	1.6	1.6	1.6	1.7	1.7
SK	1.0	1.1	1.0	1.1	1.1	0.0	0.1	0.1	0.1	0.1	1.0	1.0	1.0	1.0	1.0
FI	1.7	1.7	1.8	1.8	1.8	.	.	.	0.0	0.0	1.7	1.8	1.8	1.8	1.8
SE	1.6	1.8	1.6	1.7	1.7	0.0	0.0	0.0	0.0	0.0	2.2	2.1	2.0	1.9	1.8
UK	2.7	2.7	2.7	2.6	2.6	-	-	-	-	-	2.5	2.5	2.5	2.4	2.4
Euro area	1.5	1.5	1.6	1.6	1.6	0.4	0.4	0.4	0.3	0.4	1.5	1.5	.	1.6	1.7
EU	1.6	1.6	1.6	1.6	1.7	0.3	0.3	0.2	0.2	0.2	1.5	1.6	.	1.6	1.7

1) Except cards with e-money function.

11.1 Number of terminals provided by resident PSPs

(thousands; end of period)

	ATMs					POS terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	16.0	11.6	10.4	9.7	8.8	183.3	190.2	214.7	217.7	234.6
BG	5.6	5.8	5.7	.	5.7	.	.	.	.	.
CZ	4.6	4.7	5.0	5.1	5.2	143.2	148.8	159.5	183.4	.
DK	2.5	2.4	2.4	2.3	2.2	140.0	122.4	135.5	138.4	148.6
DE	86.7	102.1	102.7	104.2	95.3	1,258.6	1,292.5	1,389.6	1,358.4	1,338.4
EE	0.8	0.8	0.7	0.8	0.7	31.7	34.9	35.6	38.3	39.6
IE	3.4	3.4	3.4	3.0	2.9	142.1	183.8	198.0	230.3	313.2
GR	5.3	5.3	5.5	5.6	5.7	219.1	422.0	544.1	677.6	750.2
ES	49.9	50.0	50.8	53.4	53.4	1,380.7	1,496.6	1,571.0	1,642.8	1,752.3
FR	60.8	58.5	56.6	54.9	53.0	1,498.9	1,490.1	1,623.9	1,829.0	2,092.3
HR	4.4	4.5	4.9	.	5.4	103.4	106.1	118.6	.	111.2
IT	50.5	49.3	48.6	47.7	49.1	1,979.4	2,226.1	2,463.0	3,171.2	3,589.6
CY	0.5	0.5	0.5	0.5	0.5	22.8	23.3	.	.	.
LV	1.1	1.0	1.0	1.0	0.9	31.0	38.2	41.6	42.7	41.6
LT	1.2	1.2	1.1	1.1	0.9	46.5	50.7	54.1	54.9	54.4
LU	0.5	0.5	0.6	0.6	0.6	148.2	167.8	168.3	189.4	230.8
HU	4.8	5.0	5.1	5.1	5.1	111.7	121.1	147.5	155.5	157.8
MT	0.2	0.2	0.2	0.2	0.2	.	.	.	.	.
NL	7.0	6.8	6.4	5.9	5.0	444.9	491.6	511.6	527.0	494.6
AT	13.6	12.2	12.5	12.8	13.1	147.0	144.5	142.3	142.0	158.4
PL	22.1	23.5	23.2	22.9	22.7	465.5	530.9	624.4	786.8	906.6
PT	15.4	15.0	14.5	14.1	14.4	286.4	304.0	321.7	349.5	329.5
RO	11.5	11.1	11.1	10.6	10.5	144.4	161.9	193.9	204.4	229.5
SI	1.7	1.7	1.6	1.6	1.5	38.0	37.0	34.7	35.3	36.2
SK	2.7	2.8	2.8	2.8	2.8	53.8	59.0	58.8	63.1	67.9
FI	2.1	1.9	1.9	2.0	2.0	153.4	.	.	.	.
SE	3.3	2.9	2.7	.	2.5	183.8	257.9	252.8	.	.
UK	70.3	70.0	69.6	63.4	60.5	1,958.4	2,157.1	2,417.0	2,693.6	2,986.3
Euro area	319.4	324.7	321.9	321.9	310.7	.	8,803.8	9,640.6	10,813.9	11,693.6
EU	448.5	454.5	451.6	444.7	430.6	11,422.3	12,514.3	13,816.9	15,520.9	16,869.5

11.1 Number of terminals provided by resident PSPs (cont'd)

(thousands; end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	20.0	18.3	11.6	14.8	14.5	16.3	15.8	9.2	12.4	15.1
BG	.	.	.	.	.	.	.	.	.	173.9
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	.	.	.
DK	-	-	-	-	-	-	-	-	-	-
DE	61.1	60.0	58.4	57.8	59.5	387.7	429.8	435.4	406.1	326.5
EE	-	-	-	-	-	-	-	-	-	-
IE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FR	1.2	127.8	128.2	0.0	0.2	0.5	311.2	324.0	489.1	562.6
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	48.2	45.6	44.7	44.3	43.8	732.7	1,511.6	1,622.4	1,744.9	1,960.2
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	-	-	-	-	-	-	-	-	-	-
LU	-	-	-	0.0	0.0	-	-	-	0.0	0.0
HU	-	-	-	-	-	-	-	-	-	0.0
MT	0.0	.	.	.	.	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	9.0	9.2	8.7	8.8	9.0	125.3	133.2	138.3	139.3	157.2
PL	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	.	343.3	301.8	319.1	336.2	363.6	343.8
RO	26.8	.	.	.	.	26.8	.	.	.	.
SI	-	-	-	-	-	-	-	-	-	-
SK	0.0	0.0	-	0.0	0.0	53.8	58.7	58.5	63.0	67.9
FI	-	-	-	-	-	-	-	-	-	-
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
Euro area	.	579.5	587.3	488.8	470.4	.	.	2,924.0	3,218.5	3,433.3
EU	468.0	607.0	616.5	517.2	499.8	1,737.7	2,962.9	3,133.2	3,481.3	3,751.8

11.2 Increase/decrease in the number of terminals provided by resident PSPs

(annual percentage changes)

	ATMs				POS terminals			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-27.5	-10.5	-6.0	-9.5	3.8	12.9	1.4	7.7
BG	2.4	-0.3	-1.4	0.0	.	.	22.1	12.2
CZ	3.6	5.8	2.7	1.8	3.9	7.2	15.0	14.5
DK	-6.6	-0.2	-4.3	-3.9	-12.6	10.7	2.1	7.4
DE	17.7	0.6	1.4	-8.5	2.7	7.5	-2.2	-1.5
EE	-3.6	-3.1	0.4	-1.3	10.0	2.1	7.7	3.2
IE	-0.4	0.1	-11.5	-4.6	29.4	7.7	16.3	36.0
GR	0.3	4.2	1.2	1.9	92.6	28.9	24.5	10.7
ES	0.2	1.8	5.0	0.0	8.4	5.0	4.6	6.7
FR	-3.7	-3.1	-3.1	-3.5	-0.6	9.0	12.6	14.4
HR	2.8	8.8	4.4	5.6	2.6	11.8	-3.6	-2.8
IT	-2.5	-1.5	-1.8	2.9	12.5	10.6	28.8	13.2
CY	-3.4	-2.4	-7.3	0.0	2.4	.	9.4	6.5
LV	-3.7	-0.3	-2.3	-6.0	23.3	8.9	2.7	-2.6
LT	-2.9	-4.7	-0.6	-18.4	9.0	6.7	1.6	-0.9
LU	4.1	8.7	1.7	-0.2	13.2	0.3	12.5	21.9
HU	3.7	2.2	-0.8	0.6	8.4	21.8	5.4	1.5
MT	1.4	2.3	-0.9	-4.6	.	.	0.2	-1.3
NL	-3.6	-5.3	-7.0	-16.0	10.5	4.1	3.0	-6.2
AT	-10.2	1.9	3.1	1.9	-1.7	-1.5	-0.3	11.6
PL	5.9	-0.9	-1.5	-0.7	14.1	17.6	26.0	15.2
PT	-2.7	-3.5	-2.3	1.4	6.2	5.8	8.6	-5.7
RO	-3.2	-0.5	-3.8	-1.1	12.1	19.8	5.4	12.3
SI	-0.8	-1.8	-4.0	-2.2	-2.7	-6.3	1.8	2.6
SK	1.1	1.1	2.0	0.0	9.6	-0.4	7.3	7.7
FI	-6.7	0.2	1.2	2.1	.	.	-11.2	-37.7
SE	-13.2	-6.8	0.6	-6.1	40.3	-2.0	8.9	-8.5
UK	-0.4	-0.6	-9.0	-4.5	10.1	12.1	11.4	10.9
Euro area	1.6	-0.8	0.0	-3.5	9.0	9.5	12.2	8.1
EU	1.3	-0.6	-1.5	-3.2	9.6	10.4	12.3	8.7

11.2 Increase/decrease in the number of terminals provided by resident PSPs (cont'd)

(annual percentage changes)

	E-money card-loading/unloading terminals				E-money card-accepting terminals			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-8.8	-36.5	27.3	-1.6	-3.0	-41.8	34.8	21.5
BG	.	.	-2.0	4.4	.	.	22.0	12.2
CZ	.	.	.	.	.	.	49.6	44.7
DK	.	.	.	.	.	.	.	.
DE	-1.8	-2.7	-1.0	3.0	10.9	1.3	-6.7	-19.6
EE	.	.	.	.	.	.	.	.
IE	1,900.0	-35.0	.	.	.	.	.	.
GR	.	.	.	.	.	.	.	.
ES	.	.	.	.	.	.	.	.
FR	10,939.7	0.3	.	.	56,794.1	4.1	51.0	15.0
HR	.	.	.	.	.	.	.	.
IT	-5.5	-2.1	-0.7	-1.2	106.3	7.3	7.5	12.3
CY	.	.	.	.	.	.	.	.
LV	.	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	.	.
LU	.	.	.	.	.	.	.	.
HU	.	.	0.0	0.0	.	.	50.0	133.3
MT	.	.	-28.2	-71.4	.	.	.	.
NL	.	.	.	.	.	.	.	.
AT	2.1	-4.9	0.5	2.4	6.3	3.8	0.7	12.8
PL	.	.	.	.	.	.	.	.
PT	.	.	8.2	-5.5	5.7	5.4	8.2	-5.4
RO	.	.	-2.8	3.7	.	.	-2.8	3.7
SI	.	.	.	.	.	.	.	.
SK	.	.	.	.	9.1	-0.3	7.7	7.7
FI	.	.	.	.	.	.	.	.
SE	.	.	.	.	.	.	.	.
UK	.	.	.	.	.	.	.	.
Euro area	31.4	1.3	-16.8	-3.8	.	5.2	10.1	6.7
EU	29.7	1.6	-16.1	-3.4	70.5	5.7	11.1	7.8

11.3 Number of terminals provided by resident PSPs per million inhabitants

(end of period)

	ATMs					POS terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,417.2	1,022.0	910.8	852.2	767.3	16,255.3	16,790.1	18,874.9	19,054.0	20,427.3
BG	782.4	806.8	809.9	804.1	808.3	.	.	.	22,073.2	24,878.5
CZ	431.9	446.4	471.0	482.2	488.8	13,581.0	14,080.2	15,063.0	17,256.3	19,678.3
DK	447.0	414.0	410.4	391.1	374.3	24,639.2	21,365.0	23,495.8	23,886.8	25,537.0
DE	1,061.4	1,239.3	1,242.2	1,256.3	1,146.8	15,407.5	15,694.8	16,811.6	16,384.9	16,106.9
EE	609.9	586.7	568.6	569.3	559.3	24,125.5	26,497.5	27,062.9	29,069.8	29,864.9
IE	727.3	716.2	708.8	620.1	583.7	30,250.6	38,696.4	41,232.1	47,387.7	63,556.1
GR	489.1	492.8	514.5	521.9	532.9	20,245.1	39,161.9	50,591.0	63,135.6	70,035.0
ES	1,074.5	1,075.6	1,092.6	1,142.3	1,133.0	29,750.0	32,218.9	33,760.7	35,155.8	37,202.6
FR	912.5	875.0	844.7	815.7	785.2	22,512.4	22,297.2	24,214.4	27,191.4	31,017.5
HR	1,049.9	1,088.8	1,196.4	1,261.1	1,339.0	24,580.4	25,424.2	28,723.1	27,955.2	27,333.7
IT	832.1	812.9	802.2	788.6	812.6	32,593.5	36,718.2	40,685.7	52,451.9	59,455.0
CY	620.5	596.6	577.1	528.7	522.5	26,846.7	27,367.4	.	30,981.5	32,608.0
LV	535.1	520.1	523.4	515.5	487.6	15,664.2	19,490.8	21,422.7	22,173.7	21,743.1
LT	418.6	411.8	398.1	399.4	326.9	16,007.4	17,666.3	19,113.3	19,598.8	19,484.0
LU	909.7	922.7	981.6	979.0	957.4	260,275.7	287,241.6	281,920.9	311,082.7	371,432.0
HU	489.3	509.0	521.8	518.3	521.4	11,350.3	12,339.0	15,068.5	15,909.6	16,151.4
MT	478.3	474.0	471.7	451.3	414.1	.	.	.	32,848.4	31,180.7
NL	413.5	396.4	372.9	344.6	287.5	26,260.9	28,868.6	29,865.1	30,584.0	28,513.5
AT	1,576.3	1,397.9	1,415.9	1,452.3	1,472.9	17,034.3	16,535.4	16,184.1	16,065.6	17,847.5
PL	575.8	610.3	604.6	595.8	591.8	12,103.9	13,814.9	16,252.0	20,483.8	23,614.6
PT	1,489.9	1,453.6	1,405.9	1,375.8	1,395.1	27,645.3	29,446.2	31,230.3	33,983.9	32,030.8
RO	579.8	564.6	565.0	546.6	542.4	7,286.8	8,215.9	9,898.8	10,495.6	11,822.1
SI	819.1	811.8	796.8	762.6	739.7	18,436.5	17,924.2	16,781.2	17,035.1	17,329.2
SK	504.4	508.9	513.8	523.1	522.4	9,925.2	10,861.0	10,804.5	11,578.2	12,448.9
FI	376.1	349.9	349.8	353.7	360.8	27,985.2	.	.	36,573.4	22,774.6
SE	335.2	287.2	264.0	262.6	244.0	18,758.5	25,987.2	25,135.1	27,066.9	24,513.8
UK	1,079.3	1,066.6	1,054.0	953.7	905.7	30,077.6	32,857.9	36,599.7	40,544.6	44,682.7
Euro area	941.8	954.2	944.1	941.8	906.6	.	25,875.8	28,274.0	31,640.2	34,117.8
EU	879.8	888.8	881.3	865.9	836.2	22,405.7	24,473.3	26,963.4	30,220.7	32,759.0

11.3 Number of terminals provided by resident PSPs per million inhabitants (cont'd)

(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,777.2	1,611.9	1,019.0	1,291.8	1,264.5	1,446.1	1,395.5	808.9	1,085.8	1,312.3
BG	.	.	.	48.3	50.6	.	.	.	22,058.1	24,878.5
CZ	0.0	0.0	0.0	0.0	0.0	0.0	.	.	7,509.5	10,822.0
DK	-	-	-	-	-	-	-	-	-	-
DE	748.2	729.1	706.4	697.0	716.0	4,746.3	5,219.2	5,267.5	4,898.8	3,929.7
EE	-	-	-	-	-	-	-	-	-	-
IE	0.2	4.2	2.7	0.0	0.0	0.2	0.0	0.0	0.0	0.0
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FR	17.4	1,912.9	1,911.8	0.0	3.2	8.2	4,656.7	4,831.1	7,271.4	8,340.2
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IT	794.4	752.0	737.7	733.4	725.7	12,064.3	24,932.6	26,800.3	28,860.2	32,467.1
CY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LT	-	-	-	-	-	-	-	-	-	-
LU	-	-	-	0.0	0.0	-	-	-	0.0	0.0
HU	-	-	-	0.1	0.1	-	-	-	0.3	0.7
MT	0.0	.	.	57.7	15.8	0.0	0.0	0.0	0.0	0.0
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	1,041.8	1,050.4	992.1	992.7	1,012.6	14,523.5	15,242.3	15,725.1	15,764.3	17,712.7
PL	-	-	-	-	-	-	-	-	-	-
PT	.	.	.	35,311.1	33,376.1	29,135.3	30,899.8	32,636.1	35,359.7	33,425.8
RO	1,350.3	.	.	1,441.6	1,498.9	1,350.3	.	.	1,441.6	1,498.9
SI	-	-	-	-	-	-	-	-	-	-
SK	0.0	0.0	-	0.0	0.0	9,925.2	10,815.2	10,764.4	11,574.5	12,448.9
FI	-	-	-	-	-	-	-	-	-	-
SE	-	-	-	-	-	-	-	-	-	-
UK	-	-	-	-	-	-	-	-	-	-
Euro area	.	1,703.2	1,722.3	1,430.2	1,372.3	.	.	8,575.5	9,416.9	10,017.2
EU	918.1	1,187.1	1,203.0	1,007.1	970.6	3,408.6	5,794.3	6,114.4	6,778.5	7,285.8

12.1 Number of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	6.6	7.5	7.1	7.4	9.8	296.4	289.9	276.9	267.2	230.8
BG	6.2	6.5	14.3	9.8	10.0	106.7	108.5	.	111.7	116.4
CZ	5.1	5.2	5.0	5.0	4.8	181.8	176.4	178.0	178.0	173.1
DK	-	3.0	2.6	2.2	2.0	-	70.3	61.7	56.2	48.3
DE	27.3	33.8	34.8	81.0	82.9	2,154.9	2,161.4	2,113.4	2,084.6	2,004.8
EE	1.3	1.2	1.2	1.2	1.4	37.1	35.7	35.1	33.7	31.6
IE	.	9.3	8.9	8.4	7.4	149.6	165.6	153.9	161.9	113.8
GR	7.8	10.4	11.0	11.4	10.2	240.4	215.9	217.3	224.8	228.9
ES	43.3	44.6	44.6	50.2	46.1	875.3	878.7	889.6	897.1	872.3
FR	34.3	33.9	34.5	39.9	62.4	1,670.5	1,634.1	1,533.1	1,473.4	1,427.9
HR	8.6	9.4	10.1	10.9	10.1	101.7	103.5	104.6	107.3	106.5
IT	-	.	.	0.0	0.0	1,011.0	1,007.7	1,024.0	1,025.8	1,011.0
CY	2.0	1.8	1.9	1.7	1.9	18.0	16.6	16.6	17.0	17.7
LV	3.3	3.2	4.2	2.1	2.4	52.7	51.4	49.1	46.6	43.8
LT	1.8	2.0	1.9	2.3	2.5	64.8	59.3	55.3	57.0	54.4
LU	1.6	1.7	1.7	1.7	1.7	13.8	13.5	13.8	13.3	12.6
HU	6.0	6.4	6.7	6.6	6.3	108.0	106.4	107.8	104.2	103.7
MT	.	.	.	2.1	2.3	12.8	12.5	.	13.9	13.0
NL	11.9	12.6	14.5	11.5	10.6	321.9	307.3	282.5	260.3	229.5
AT	9.2	10.0	10.1	10.4	10.1	280.6	288.9	289.5	286.8	279.3
PL	11.1	11.4	12.1	12.4	12.5	715.2	709.4	667.7	639.6	601.6
PT	15.7	15.4	15.6	15.5	59.4	440.5	444.2	446.5	448.4	404.8
RO	6.5	7.5	7.7	7.9	8.8	228.5	239.9	252.4	269.5	284.8
SI	1.1	3.4	3.3	3.5	3.6	54.1	53.4	53.2	52.8	51.8
SK	3.0	2.7	2.7	3.0	3.6	91.0	91.8	87.5	92.2	91.5
FI	1.4	1.3	1.3	1.3	1.3	135.7	123.0	108.8	98.9	88.5
SE	3.2	3.0	4.0	3.5	3.4	151.0	136.0	117.0	87.9	84.0
UK	-	-	-	-	-	2,797.0	2,733.0	2,597.0	2,398.0	2,219.0
Euro area	173.3	196.6	201.6	254.7	319.6	7,921.2	7,850.9	.	7,555.6	7,208.1
EU	220.0	248.9	264.0	313.1	377.6	12,311.0	12,234.3	11,854.2	11,508.1	10,945.4

12.1 Number of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	14.9	15.4	14.5	14.5	15.5	1.5	2.4	3.8	5.1	6.7
BG	1.7	2.0	2.3	2.4	2.4	0.0	0.0	0.0	.	.
CZ	6.0	4.8	4.8	5.6	5.6	.	.	.	.	.
DK	-	6.1	6.2	6.1	5.6	-	-	-	-	-
DE	55.4	53.0	54.1	55.7	59.7	4.8	3.5	2.8	2.3	2.0
EE	1.3	1.4	1.5	1.5	1.5	-	-	-	-	-
IE	11.6	13.7	22.8	30.2	40.5	.	0.4	0.4	0.0	0.0
GR	2.0	2.0	2.0	2.1	1.8	1.5	2.3	3.8	5.2	7.0
ES	9.3	10.0	10.2	10.1	10.0	0.0	0.0	0.0	0.0	0.0
FR	48.6	48.2	43.6	45.5	43.2	2.2	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.1	0.2	0.2	0.2	0.2
IT	2.5	2.5	2.6	2.9	4.0	132.3	160.6	178.3	204.1	236.0
CY	2.2	2.3	1.2	2.1	1.7	.	.	.	.	.
LV	2.5	2.1	1.9	1.5	1.2	0.0	0.0	0.0	0.0	0.0
LT	1.3	1.4	1.5	1.7	2.7	-	-	-	-	-
LU	5.1	5.4	6.1	7.0	7.4	0.0	0.0	0.0	-	-
HU	1.4	1.5	1.6	1.7	1.7	0.0	0.0	0.0	0.0	0.0
MT	.	.	0.4	0.4	0.5	0.0	.	.	.	.
NL	24.0	25.9	25.4	46.0	85.3	0.0	0.0	0.0	0.0	0.0
AT	12.0	12.3	12.6	12.9	12.3	1.8	2.2	2.3	.	2.6
PL	9.2	9.9	10.9	12.9	14.1	-	-	-	-	-
PT	7.1	7.7	9.0	9.2	7.6	7.4	8.6	9.8	11.4	13.0
RO	3.9	4.2	4.7	5.3	5.4	.	.	.	.	.
SI	2.3	2.4	2.6	2.7	2.8	0.1	0.2	0.2	0.2	.
SK	2.4	2.4	2.4	2.6	2.5	-	1.7	0.0	0.0	0.2
FI	4.4	4.6	4.5	4.5	4.0	-	-	-	-	-
SE	12.3	12.9	13.0	31.2	49.1	-	0.0	0.0	0.0	0.0
UK	60.0	61.0	63.0	61.0	54.0	-	-	-	-	-
Euro area	.	.	218.8	253.1	304.3	151.6	182.0	201.5	230.8	267.9
EU	.	.	325.4	379.3	442.4	151.9	182.4	201.8	231.1	268.2

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			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	13.0	-5.6	4.8	32.7	-2.2	-4.5	-3.5	-13.6
BG	5.5	119.1	-31.3	2.2	1.7	.	2.7	4.2
CZ	1.9	-2.6	0.1	-3.9	-3.0	0.9	0.0	-2.7
DK	-	-14.0	-15.3	-10.4	-	-12.2	-8.9	-14.1
DE	23.4	3.2	132.7	2.3	0.3	-2.2	-1.4	-3.8
EE	-5.2	1.6	-3.3	17.0	-3.5	-1.7	-4.1	-6.1
IE	-	-4.3	-5.5	-11.7	10.7	-7.1	5.2	-29.7
GR	33.2	5.7	3.9	-10.8	-10.2	0.6	3.5	1.8
ES	2.9	0.0	12.7	-8.2	0.4	1.2	0.8	-2.8
FR	-1.1	1.6	15.7	56.2	-2.2	-6.2	-3.9	-3.1
HR	9.6	7.1	8.0	-6.7	1.7	1.1	2.6	-0.8
IT	.	.	-	-	-0.3	1.6	0.2	-1.4
CY	-12.4	5.6	-11.8	14.5	-7.6	-0.1	2.4	4.4
LV	-2.8	30.1	-49.3	10.4	-2.5	-4.5	-5.0	-6.0
LT	12.9	-4.7	20.7	10.2	-8.5	-6.6	3.1	-4.6
LU	1.6	2.0	3.5	-1.1	-2.9	2.2	-3.5	-5.2
HU	6.4	3.8	-0.7	-4.3	-1.5	1.3	-3.3	-0.5
MT	.	.	-16.5	12.7	-3.0	.	3.3	-5.9
NL	5.5	15.1	-20.5	-8.0	-4.5	-8.1	-7.8	-11.8
AT	8.0	1.5	3.0	-3.4	2.9	0.2	-0.9	-2.6
PL	2.2	6.4	2.6	1.3	-0.8	-5.9	-4.2	-5.9
PT	-1.5	1.1	-0.3	282.1	0.8	0.5	0.4	-9.7
RO	14.9	3.5	2.7	10.6	5.0	5.2	6.8	5.7
SI	215.9	-2.0	5.9	2.5	-1.2	-0.4	-0.7	-1.9
SK	-8.1	-2.3	12.6	19.3	0.9	-4.7	5.3	-0.7
FI	-5.5	-1.3	5.9	-0.3	-9.4	-11.6	-9.1	-10.5
SE	-5.7	33.3	-11.4	-4.5	-9.9	-14.0	-24.8	-4.5
UK	-	-	-	-	-2.3	-5.0	-7.7	-7.5
Euro area	13.4	2.5	26.4	25.4	-0.9	.	-1.4	-4.6
EU	13.2	6.1	18.6	20.6	-0.6	-3.1	-2.9	-4.9

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			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	3.1	-5.8	0.1	6.8	63.0	55.9	34.7	31.1
BG	17.2	16.1	3.0	1.0	100.0	100.0	100.0	250.0
CZ	-20.5	0.7	15.7	0.7	.	.	-10.4	25.6
DK	-	1.5	-2.7	-7.4	-	-	-	-
DE	-4.4	2.1	3.0	7.3	-26.0	-21.1	-16.9	-13.6
EE	3.8	8.5	4.8	-6.1	-	-	-	-
IE	18.6	66.3	32.4	33.8	-	-18.6	-	-
GR	-2.6	1.1	4.8	-12.6	53.6	68.2	35.2	35.9
ES	7.8	2.3	-1.3	-1.6	-	-	-	-
FR	-0.8	-9.4	4.3	-5.1	-99.9	-	-	-
HR	-	-	-	-	89.1	14.4	14.6	8.8
IT	-0.8	3.5	11.7	39.1	21.4	11.0	14.5	15.6
CY	4.5	-46.8	74.0	-22.4	.	.	-25.0	-33.3
LV	-16.2	-12.7	-22.0	-16.2	-	-	-	-
LT	5.6	11.4	11.1	63.5	-	-	-	-
LU	5.2	13.1	14.5	6.3	-	-	-	-
HU	4.7	7.4	7.5	3.1	-	-	-	-
MT	.	-19.1	13.0	8.2	.	.	-83.3	0.0
NL	8.1	-2.1	81.0	85.5	-	-	-	-
AT	3.0	2.4	2.0	-4.1	20.6	5.8	6.9	4.9
PL	7.7	10.8	18.4	9.2	-	-	-	-
PT	7.9	17.0	2.7	-17.3	16.9	13.7	16.2	14.2
RO	8.7	12.1	12.3	2.3	.	.	-88.8	-50.0
SI	5.4	5.7	4.9	4.6	40.5	23.9	22.8	21.0
SK	2.5	-1.7	7.4	-1.9	-	-	-	-
FI	6.6	-3.8	0.6	-10.7	-	-	-	-
SE	5.0	0.9	139.9	57.5	-	-	-	-
UK	1.7	3.3	-3.2	-11.5	-	-	-	-
Euro area	.	2.6	15.7	20.2	20.0	10.7	14.6	16.0
EU	.	3.1	16.5	16.6	20.0	10.7	14.5	16.0

12.3 Number of cash withdrawals and loading/unloading transactions per terminal

(thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	0.8	0.9	0.9	1.0	1.4	35.2	34.9	33.5	34.8	32.2	0.1	0.1	0.3	0.3	0.5
BG	1.1	1.1	2.5	1.7	1.8	19.0	18.9	.	19.8	20.6	.	.	.	0.0	0.1
CZ	1.2	1.1	1.1	1.0	1.0	41.7	39.2	37.5	36.8	34.7	.	.	.	-	-
DK	-	1.3	1.1	1.0	0.9	-	29.6	26.1	24.8	22.2	-	-	-	-	-
DE	0.5	0.5	0.5	1.1	1.2	36.6	28.8	27.9	27.1	29.3	0.1	0.1	0.0	0.0	0.0
EE	1.6	1.6	1.6	1.6	1.9	46.5	46.3	47.0	44.9	42.7	-	-	-	-	-
IE	.	2.7	2.6	2.8	2.6	41.4	48.7	45.2	53.7	39.6	.	22.1	27.7	-	-
GR	1.5	2.0	2.0	2.0	1.8	45.4	40.7	39.3	40.1	40.1	-	-	-	-	-
ES	0.9	0.9	0.9	0.9	0.9	17.6	17.6	17.5	16.8	16.3	-	-	-	-	-
FR	0.6	0.6	0.6	0.7	1.2	29.0	28.5	27.5	27.2	27.3	1.9	0.0	0.0	-	0.0
HR	1.9	2.1	2.0	2.1	1.9	23.0	22.8	21.2	20.8	19.6	-	-	-	-	-
IT	-	.	.	0.0	0.0	20.0	20.4	21.1	21.5	20.6	2.7	3.5	4.0	4.6	5.4
CY	3.8	3.5	3.8	3.6	4.1	34.1	32.6	33.4	36.9	38.5	.	.	.	-	-
LV	3.2	3.2	4.1	2.1	2.5	50.5	50.5	48.3	46.9	47.1	-	-	-	-	-
LT	1.5	1.7	1.7	2.1	2.8	54.8	50.2	49.1	51.0	59.6	-	-	-	-	-
LU	3.1	3.1	2.9	2.9	2.9	26.7	25.0	23.5	22.3	21.1	-	-	-	-	-
HU	1.3	1.3	1.3	1.3	1.2	22.4	21.4	21.1	20.6	20.4	-	-	.	0.0	0.0
MT	.	.	.	9.4	11.1	60.3	57.7	.	63.3	62.4	-	.	.	0.0	0.1
NL	1.7	1.9	2.3	1.9	2.1	46.0	45.5	44.2	43.8	46.0	-	-	-	-	-
AT	1.1	1.1	1.2	1.2	1.1	32.1	33.1	33.2	32.7	31.1	0.2	0.2	0.3	0.3	0.3
PL	0.5	0.5	0.5	0.5	0.6	32.3	30.2	28.7	27.9	26.5	-	-	-	-	-
PT	1.1	1.1	1.2	1.2	4.4	30.6	31.7	33.0	33.8	30.0	.	.	.	0.0	0.0
RO	0.6	0.7	0.8	0.8	0.9	21.4	23.2	24.5	27.2	29.1	.	.	.	0.0	0.0
SI	0.6	2.0	2.0	2.2	2.3	32.1	32.0	32.4	33.5	33.6	-	-	-	-	-
SK	1.1	1.0	1.0	1.1	1.3	33.3	33.2	31.3	32.4	32.1	-	-	-	-	-
FI	0.9	0.9	0.8	0.8	0.8	87.8	84.4	72.6	61.6	50.5	-	-	-	-	-
SE	1.0	1.1	1.5	1.4	1.4	46.0	47.7	44.1	35.1	33.6	-	-	-	-	-
UK	-	-	-	-	-	39.8	39.0	37.3	37.8	36.7	-	-	-	-	-
Euro area	0.6	0.7	0.7	0.9	1.2	28.9	27.2	.	26.4	26.1	.	0.3	0.3	0.5	0.6
EU	0.5	0.6	0.6	0.8	1.0	30.6	29.3	28.5	28.2	27.7	0.3	0.3	0.3	0.4	0.5

12.4 Number of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	13.5	12.8	12.3	11.2	6.6	0.7	0.7	0.6	0.6	0.4	0.3	0.5	0.8	3.3	3.2
BG	14.7	14.1	.	14.5	14.9	0.2	0.3	0.3	0.3	0.3	0.0	0.0	0.0	0.0	0.1
CZ	16.0	15.3	15.1	14.6	13.5	0.5	0.4	0.4	0.5	0.4	.	.	.	2.3	2.6
DK	-	7.7	6.6	5.9	5.0	-	0.7	0.7	0.6	0.6	-	-	-	-	-
DE	14.6	14.4	14.0	13.5	12.6	0.4	0.4	0.4	0.4	0.4	0.1	0.0	0.0	0.0	0.0
EE	20.2	19.4	18.9	17.9	16.8	0.7	0.7	0.8	0.8	0.8	-	-	-	-	-
IE	22.1	22.4	21.2	21.4	14.6	1.7	1.9	3.1	4.0	5.2	.	.	.	0.0	0.0
GR	18.8	16.0	14.2	14.4	13.8	0.2	0.1	0.1	0.1	0.1	1.9	2.6	3.3	3.4	3.9
ES	12.8	12.0	11.5	11.0	10.3	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-
FR	20.7	20.0	18.4	19.6	18.9	0.6	0.6	0.5	0.6	0.6	0.7	0.0	0.0	0.0	0.0
HR	11.8	11.9	11.9	12.8	11.7	-	-	-	-	-	0.5	0.7	0.8	1.0	1.2
IT	13.2	12.6	12.4	12.3	11.7	0.0	0.0	0.0	0.0	0.0	5.3	6.2	6.3	7.4	8.2
CY	16.8	14.7	13.6	13.4	13.6	2.1	2.1	1.0	1.7	1.3	.	.	.	0.1	0.1
LV	22.6	22.2	21.9	21.3	20.4	1.1	0.9	0.8	0.7	0.6	.	.	.	0.0	0.0
LT	18.7	17.4	16.8	17.7	16.9	0.4	0.4	0.5	0.5	0.9	.	.	.	-	-
LU	6.4	5.9	5.3	4.7	4.1	2.4	2.3	2.4	2.5	2.4	-	-	-	-	-
HU	13.1	12.7	12.8	12.1	12.0	0.2	0.2	0.2	0.2	0.2	-	-	-	0.0	0.0
MT	14.9	12.8	.	15.5	15.9	.	.	0.4	0.5	0.6	.	.	.	0.0	0.0
NL	10.1	9.9	9.0	8.2	6.9	0.8	0.8	0.8	1.5	2.6	0.0	0.0	0.0	0.0	0.0
AT	22.9	21.8	22.0	21.2	20.4	1.0	0.9	1.0	0.9	0.9	0.2	0.2	1.5	1.5	1.5
PL	20.9	19.9	17.5	16.1	14.7	0.3	0.3	0.3	0.3	0.3	-	-	-	-	-
PT	22.5	22.2	21.5	20.9	18.9	0.4	0.4	0.4	0.4	0.4	2.9	3.4	3.5	3.4	3.6
RO	15.4	15.1	15.4	15.5	15.6	0.3	0.3	0.3	0.3	0.3	.	.	.	0.8	0.1
SI	16.5	16.4	16.0	15.2	14.6	0.7	0.7	0.8	0.8	0.8	.	.	.	7.6	8.1
SK	16.3	15.4	15.4	15.7	15.5	0.4	0.4	0.4	0.4	0.4	-	4.6	0.0	0.0	0.6
FI	14.6	12.9	11.3	10.0	9.0	0.5	0.5	0.5	0.5	0.4	-	-	-	-	-
SE	9.5	7.8	7.3	5.2	4.9	0.8	0.7	0.8	1.9	2.8	-	0.0	0.0	0.0	0.0
UK	15.9	15.7	14.8	13.6	12.8	0.3	0.4	0.4	0.3	0.3	-	-	-	-	-
Euro area	15.6	15.0	.	14.0	12.8	.	.	0.4	0.5	0.5	1.1	1.3	1.7	2.0	2.2
EU	15.5	15.1	14.3	13.8	12.7	.	.	0.4	0.5	0.5	1.1	1.3	1.7	1.9	2.2

13.1 Value of cash withdrawals and loading/unloading transactions

Cash withdrawals at ATMs provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1.0	0.9	1.1	1.2	1.3	41.5	41.4	38.9	39.6	35.9
BG	0.6	0.5	1.5	.	.	9.4	10.0	10.7	.	.
CZ	0.7	0.7	0.7	0.7	0.7	24.4	25.7	27.5	29.7	30.4
DK	-	0.5	0.4	0.4	0.3	-	12.5	11.8	11.3	9.8
DE	4.7	5.5	5.5	10.0	11.0	363.2	375.2	379.3	385.5	385.4
EE	0.2	0.2	0.2	0.2	0.3	3.6	3.6	3.8	3.9	3.9
IE	.	1.3	1.3	1.2	1.0	17.3	20.1	19.4	20.3	16.8
GR	1.9	2.6	2.8	3.0	2.8	45.2	42.5	39.1	40.0	41.5
ES	7.0	7.1	7.2	7.8	7.6	108.1	110.9	115.3	118.6	119.0
FR	6.1	6.1	6.2	7.3	8.2	138.6	140.2	141.2	141.4	142.8
HR	1.3	1.5	1.6	1.7	1.5	9.7	10.1	10.5	11.2	11.5
IT	0.0	-	0.0	0.0	0.0	194.0	193.6	198.0	201.1	202.2
CY	0.4	0.4	0.5	0.5	0.5	2.7	2.6	2.6	2.9	3.5
LV	0.4	0.4	0.6	0.4	0.4	5.0	5.0	5.2	5.3	5.3
LT	0.4	0.4	0.4	0.5	0.5	7.8	7.9	8.2	8.9	9.3
LU	0.2	0.2	0.2	0.2	0.2	2.2	2.3	2.6	2.7	2.7
HU	0.9	1.0	1.0	1.0	1.0	21.4	21.6	23.4	21.9	23.1
MT	.	.	.	0.3	0.3	1.6	1.6	.	1.9	1.9
NL	1.7	1.7	1.9	1.5	1.4	43.6	42.3	41.1	39.7	36.9
AT	1.8	1.9	1.9	1.9	1.8	46.7	48.8	50.5	51.1	51.6
PL	1.6	1.6	1.7	1.8	1.8	70.6	70.1	74.7	76.4	77.8
PT	2.0	1.9	1.9	1.8	4.9	29.3	30.0	30.3	30.9	28.3
RO	1.0	1.2	1.2	1.2	1.2	29.4	33.0	37.0	41.5	45.5
SI	0.2	0.5	0.5	0.6	0.6	5.4	5.5	5.7	5.8	5.9
SK	0.5	0.5	0.5	0.5	0.6	12.9	13.3	13.0	14.5	15.0
FI	0.2	0.2	0.2	0.2	0.2	13.6	12.8	.	11.2	10.3
SE	0.4	0.2	0.5	0.4	0.4	16.0	11.4	13.0	10.2	9.4
UK	-	-	-	-	-	267.7	236.8	213.8	192.2	186.4
Euro area	28.8	.	.	39.2	43.6	1,082.2	1,099.8	1,107.7	1,125.4	1,118.3
EU	35.3	.	.	47.2	51.6	1,530.8	1,531.0	1,530.0	1,531.9	1,525.9

13.1 Value of cash withdrawals and loading/unloading transactions (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2.1	2.1	2.1	2.1	2.3	0.2	0.3	0.4	0.5	0.6
BG	0.3	0.4	0.5	0.5	0.5	0.0	0.0	0.0	.	.
CZ	0.8	0.8	0.9	1.0	1.0	.	.	.	.	.
DK	-	0.8	1.0	1.0	0.9	-	-	-	-	-
DE	10.2	10.0	10.3	10.5	11.3	0.2	0.1	0.1	0.1	0.1
EE	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-
IE	1.3	1.7	2.6	3.4	4.6	.	0.0	0.0	0.0	0.0
GR	0.4	0.4	0.4	0.4	0.3	0.2	0.3	0.5	0.6	0.8
ES	1.3	1.4	1.4	1.4	1.4	0.0	0.0	0.0	0.0	0.0
FR	6.0	6.5	5.9	5.7	5.6	0.0	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
IT	0.4	0.4	0.4	0.4	0.7	27.0	33.1	35.9	40.0	44.1
CY	0.5	0.5	0.3	0.6	0.5	.	.	.	.	.
LV	0.6	0.5	0.4	0.3	0.2	0.0	0.0	0.0	0.0	0.0
LT	0.2	0.2	0.2	0.2	0.5	-	-	-	-	-
LU	1.0	1.0	1.1	1.2	1.3	0.0	0.0	0.0	-	-
HU	0.3	0.3	0.3	0.4	0.5	0.0	0.0	0.0	0.0	-
MT	.	0.1	0.1	0.1	0.1	0.0	.	.	.	.
NL	4.9	5.2	5.0	9.0	13.8	0.0	0.0	0.0	0.0	0.0
AT	1.9	1.9	2.0	2.0	2.0	0.2	0.2	0.2	.	0.2
PL	1.2	1.3	1.5	1.7	1.9	-	-	-	-	-
PT	0.7	0.8	0.9	0.9	0.8	0.9	1.1	1.2	1.4	1.6
RO	0.7	0.8	0.9	1.0	1.1	.	.	.	.	.
SI	0.3	0.3	0.4	0.4	0.4	0.0	0.0	0.0	0.0	.
SK	0.4	0.5	0.5	0.5	0.5	-	0.0	0.0	0.0	0.0
FI	0.6	0.6	0.6	0.6	0.6	-	-	-	-	-
SE	1.9	2.0	2.0	3.7	5.8	-	-	-	-	-
UK	9.0	8.8	8.9	8.4	7.6	-	-	-	-	-
Euro area	.	34.4	34.8	40.0	47.1	28.7	35.1	38.4	42.9	47.3
EU	.	49.5	50.7	57.6	66.5	28.7	35.1	38.4	42.9	47.3

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			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-9.3	21.6	2.4	9.0	-2.4	-7.8	-0.5	-10.1
BG	-18.1	172.7	-36.1	2.2	7.1	5.3	10.3	9.2
CZ	-4.6	-3.1	-2.2	-5.5	2.3	2.0	3.5	-0.6
DK	-	-11.4	-14.8	-8.5	-	-6.9	-4.9	-13.1
DE	14.7	-1.1	79.4	7.5	1.7	-0.4	0.0	-1.5
EE	-6.2	1.3	-7.5	21.7	-0.7	-0.2	-0.8	-2.1
IE	-	-4.2	-4.3	-16.3	16.6	-4.1	4.0	-18.3
GR	39.7	5.9	5.4	-8.5	-6.4	-8.8	1.8	2.4
ES	0.5	0.3	6.8	-3.0	1.2	2.7	1.6	-0.5
FR	-1.3	1.3	15.1	11.1	0.4	-0.5	-1.7	-0.6
HR	10.0	5.8	4.6	-9.0	2.7	2.1	4.7	1.4
IT	-	-	-	-	-0.7	1.2	0.4	0.0
CY	14.9	6.9	6.5	-4.3	-4.8	0.5	12.0	20.9
LV	-4.5	36.0	-31.7	9.1	-1.1	-0.1	0.1	-1.5
LT	4.7	-4.3	12.8	6.8	-1.1	-0.5	7.0	1.4
LU	4.0	3.7	8.6	0.0	4.6	12.7	1.0	-3.2
HU	5.2	-2.7	4.5	-4.3	-0.7	5.2	-6.0	3.4
MT	-	-	-9.8	1.3	0.1	-	9.1	-2.6
NL	2.4	10.6	-23.3	-11.3	-3.6	-4.1	-5.1	-9.6
AT	5.4	-1.4	-0.3	-6.2	2.9	1.1	-0.5	-0.7
PL	2.0	3.5	3.0	-0.5	2.6	2.2	1.6	-0.4
PT	-5.2	-1.9	-3.2	162.6	1.5	-0.6	1.3	-8.8
RO	14.0	2.5	-4.4	4.8	13.4	11.2	10.9	7.6
SI	242.7	3.6	4.4	4.4	0.9	1.4	0.6	0.6
SK	-0.9	-5.7	1.6	6.4	3.4	-4.2	9.2	0.5
FI	-4.6	-0.2	-2.8	-2.5	-7.1	-	-7.2	-9.0
SE	-38.7	98.8	-16.7	-0.4	-29.1	13.9	-18.3	-5.9
UK	-	-	-	-	-1.7	-6.2	-11.2	-5.0
Euro area	-	-	15.9	9.8	0.5	-0.6	0.1	-1.9
EU	-	-	11.2	7.5	-1.1	-1.6	-1.5	-2.0

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				
	2016	2017	2018	2019	2016	2017	2018	2019	
BE	0.0	-6.0	-0.2	6.0	50.8	41.8	25.7	23.5	
BG	27.0	8.4	4.6	-0.1	73.2	68.8	451.3	163.1	
CZ	-2.3	1.6	7.9	3.1	.	.	-65.8	-34.0	
DK	-	24.6	-3.6	-6.1	-	-	-	-	
DE	-3.9	1.6	1.1	6.0	-21.8	-22.8	-17.1	-16.8	
EE	-1.0	4.5	-1.4	-11.2	-	-	-	-	
IE	29.4	48.9	29.9	34.8	-	-6.7	-	-	
GR	-4.0	1.3	5.5	-12.3	61.0	81.5	28.1	19.8	
ES	3.4	-0.9	-4.2	1.3	-	-	-	-	
FR	6.5	-9.4	-5.7	-3.3	-89.3	-99.9	-	-	
HR	-	-	-	-	102.4	19.2	19.8	13.2	
IT	-1.5	-0.2	14.6	53.3	21.6	7.7	10.0	9.6	
CY	16.9	-46.5	95.5	-14.1	.	.	-32.3	-27.9	
LV	-10.9	-22.3	-37.2	-27.7	-	-	-	-	
LT	1.8	7.8	7.6	119.2	-	-	-	-	
LU	-0.4	11.2	9.9	6.0	-	-	-	-	
HU	-1.6	5.4	33.1	28.4	-	-	-	-	
MT	12.4	-9.8	8.8	-8.4	.	.	-65.2	-51.6	
NL	3.6	-3.4	74.7	49.4	-	-	-	-	
AT	1.7	2.1	-0.8	-3.5	6.7	-5.3	-10.0	-8.5	
PL	13.0	12.2	15.6	8.5	-	-	-	-	
PT	4.9	14.6	2.3	-13.9	15.2	9.4	16.0	11.1	
RO	7.8	13.3	11.3	10.8	.	.	-34.7	-33.5	
SI	6.0	6.3	7.7	8.3	26.0	26.6	17.0	14.6	
SK	33.8	-7.4	-6.1	-5.9	-	-	-	-	
FI	4.3	-2.5	-2.1	-8.8	-	-	-	-	
SE	8.1	-2.0	91.7	60.3	-	-	-	-	
UK	9.0	5.0	-6.5	-11.6	-	-	-	-	
Euro area	2.7	0.0	13.3	16.3	20.8	8.1	10.0	9.0	
EU	3.7	0.7	11.9	13.6	20.9	7.8	9.8	8.6	

13.3 Value of cash withdrawals and loading/unloading transactions per terminal

(EUR thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	115.0	108.0	134.9	151.8	178.9	4,932.0	4,979.9	4,716.4	5,158.0	5,010.2	8.8	14.9	34.1	34.4	43.6
BG	114.3	90.9	253.3	167.9	176.9	1,672.2	1,741.0	.	2,145.4	2,414.2	.	.	.	4.5	11.6
CZ	154.2	146.6	141.2	141.7	133.6	5,591.3	5,700.6	5,781.0	6,139.2	6,089.6	.	.	.	-	-
DK	-	193.6	173.3	155.0	148.5	-	5,285.8	4,976.4	4,970.1	4,519.4	-	-	-	-	-
DE	80.0	73.2	72.7	130.7	160.3	6,176.0	5,007.9	5,010.5	5,014.3	5,637.5	2.5	2.1	1.7	1.4	1.2
EE	270.2	267.9	290.7	276.6	347.2	4,498.3	4,722.6	5,047.7	5,149.9	5,202.1	-	-	-	-	-
IE	.	383.9	369.1	402.0	356.3	4,784.6	5,922.1	5,700.0	6,750.8	5,841.0	.	2,300.1	3,319.5	-	-
GR	356.9	498.4	511.6	536.1	486.4	8,543.6	7,997.6	7,066.1	7,148.3	7,264.5	-	-	-	-	-
ES	140.3	142.7	142.4	146.6	143.3	2,167.2	2,220.2	2,267.9	2,222.0	2,230.1	-	-	-	-	-
FR	106.0	105.7	111.5	134.4	157.1	2,409.5	2,443.5	2,531.4	2,604.9	2,725.5	40.6	0.0	0.0	-	0.0
HR	293.7	319.8	317.9	323.6	282.7	2,185.1	2,220.2	2,131.6	2,172.8	2,114.4	-	-	-	-	-
IT	0.0	-	0.0	0.0	0.0	3,838.4	3,927.9	4,076.4	4,218.8	4,121.0	560.4	724.9	804.8	902.5	1,005.7
CY	714.1	850.4	927.6	1,076.0	1,036.8	5,121.3	5,050.7	5,176.8	6,316.9	7,693.3	.	.	.	-	-
LV	400.7	400.7	557.9	399.4	474.5	4,784.8	4,957.2	5,071.3	5,326.0	5,711.0	-	-	-	-	-
LT	320.4	342.8	357.2	412.7	554.7	6,634.0	6,707.0	7,267.0	7,963.8	10,163.4	-	-	-	-	-
LU	300.3	304.8	295.3	321.3	327.6	4,197.8	4,287.8	4,516.1	4,568.8	4,507.7	-	-	-	-	-
HU	188.0	193.9	189.4	198.8	193.1	4,448.8	4,332.7	4,573.4	4,320.7	4,533.0	-	-	.	0.0	-
MT	.	.	.	1,448.4	1,556.7	7,281.4	7,257.5	.	8,809.6	9,108.7	-	.	.	1.8	3.1
NL	236.1	252.7	298.8	251.1	272.8	6,228.1	6,273.8	6,433.3	6,687.8	7,406.5	-	-	-	-	-
AT	201.8	216.6	218.3	220.1	205.2	5,335.9	5,595.0	5,781.8	5,820.2	5,746.3	19.1	20.2	20.6	18.8	17.1
PL	74.1	69.1	75.2	79.3	81.2	3,190.4	2,989.4	3,214.1	3,339.7	3,422.4	-	-	-	-	-
PT	138.3	135.9	139.9	139.3	360.3	2,038.9	2,144.1	2,237.2	2,331.7	2,093.6	.	.	.	3.9	4.6
RO	96.2	112.0	116.3	117.0	126.6	2,754.0	3,191.9	3,594.4	4,194.1	4,658.4	.	.	.	0.0	0.0
SI	89.2	309.9	333.2	367.6	399.9	3,214.5	3,289.0	3,459.0	3,677.5	3,858.5	-	-	-	-	-
SK	193.4	190.0	180.8	183.6	201.6	4,703.1	4,822.9	4,659.9	5,085.7	5,272.6	-	-	-	-	-
FI	148.1	151.6	148.0	135.9	122.8	8,829.1	8,795.9	.	6,974.3	5,883.8	-	-	-	-	-
SE	113.6	80.7	172.0	145.6	143.5	4,874.5	4,001.4	4,890.1	4,063.7	3,782.4	-	-	-	-	-
UK	-	-	-	-	-	3,809.7	3,382.4	3,072.2	3,033.6	3,080.3	-	-	-	-	-
Euro area	104.9	.	.	136.8	157.8	3,943.7	3,816.5	3,861.6	3,926.3	4,045.7	.	60.5	65.4	87.7	100.6
EU	87.8	.	.	115.6	130.4	3,802.9	3,671.7	3,682.2	3,752.3	3,860.3	61.4	57.8	62.4	82.9	94.7

13.4 Value of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(EUR; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	1,896.1	1,831.0	1,727.1	1,655.9	1,020.2	96.1	95.1	91.5	88.0	64.0	36.7	56.1	84.4	329.0	299.7
BG	1,289.1	1,300.8	.	1,567.9	1,745.5	45.4	54.3	61.4	63.9	65.0	0.5	0.5	1.1	4.6	10.2
CZ	2,147.5	2,228.7	2,326.7	2,431.7	2,364.4	70.0	69.4	72.2	78.7	79.4	.	.	.	813.1	512.0
DK	-	1,368.8	1,270.0	1,186.9	1,019.7	-	88.0	109.3	103.6	96.2	-	-	-	-	-
DE	2,465.9	2,503.6	2,511.5	2,503.9	2,423.0	69.2	66.4	68.0	68.5	71.3	1.7	1.4	1.2	1.1	0.9
EE	1,953.4	1,978.9	2,027.4	2,053.4	2,043.5	115.6	116.7	125.3	126.2	113.9	-	-	-	-	-
IE	2,551.4	2,725.4	2,673.3	2,691.5	2,159.7	198.3	234.9	358.0	450.2	596.3	.	.	.	0.0	0.0
GR	3,526.8	3,154.4	2,558.0	2,559.6	2,508.3	28.9	26.6	23.9	24.8	20.8	215.8	308.4	424.4	419.4	423.0
ES	1,576.6	1,520.4	1,485.6	1,453.1	1,410.9	19.4	19.1	18.0	16.6	16.4	-	-	-	-	-
FR	1,716.5	1,714.8	1,694.0	1,877.9	1,892.2	74.8	79.3	71.3	75.9	74.4	15.5	1.8	0.0	0.0	0.0
HR	1,123.1	1,159.5	1,201.2	1,333.5	1,265.2	-	-	-	-	-	32.2	55.7	65.7	84.7	109.6
IT	2,527.6	2,428.9	2,399.8	2,415.2	2,347.2	5.0	4.8	4.6	5.3	8.0	1,073.9	1,266.5	1,267.6	1,454.6	1,522.8
CY	2,517.4	2,279.2	2,109.4	2,290.0	2,709.5	427.3	475.5	234.3	443.9	373.3	.	.	.	14.0	9.7
LV	2,137.9	2,184.5	2,295.5	2,417.9	2,474.4	249.8	229.8	187.8	124.0	93.2	.	.	.	0.0	0.0
LT	2,269.3	2,321.1	2,489.5	2,763.0	2,877.8	49.8	52.3	60.8	67.9	152.8	.	.	.	-	-
LU	1,010.6	1,007.2	1,027.9	960.2	869.1	444.3	421.7	424.7	431.6	427.8	-	-	-	-	-
HU	2,592.8	2,573.6	2,771.4	2,534.2	2,674.3	31.3	30.8	33.2	43.0	56.4	-	-	-	0.0	-
MT	1,803.3	1,616.2	.	2,156.2	2,324.0	.	95.8	90.2	104.5	106.0	.	.	.	0.1	0.0
NL	1,374.6	1,361.2	1,316.9	1,254.0	1,104.9	155.9	166.0	161.7	283.4	412.4	0.0	0.0	0.0	0.0	0.0
AT	3,815.6	3,682.4	3,838.4	3,768.2	3,766.3	152.3	145.2	152.8	149.5	145.1	15.2	14.9	117.8	99.3	90.0
PL	2,062.6	1,969.4	1,958.1	1,926.8	1,906.5	33.7	35.4	38.7	43.3	46.7	-	-	-	-	-
PT	1,496.1	1,499.2	1,459.6	1,441.5	1,317.1	37.3	38.6	43.4	43.2	37.3	366.0	425.4	426.1	419.9	432.8
RO	1,978.9	2,076.7	2,257.3	2,383.3	2,497.5	47.6	47.4	52.6	55.7	60.1	.	.	.	35.9	7.5
SI	1,653.9	1,686.5	1,711.1	1,670.7	1,672.6	98.2	105.2	112.0	117.0	126.0	.	.	.	1,067.8	1,105.9
SK	2,308.1	2,236.0	2,295.5	2,461.2	2,542.3	71.5	89.7	89.0	82.0	79.4	-	8.1	0.0	0.0	0.0
FI	1,466.2	1,346.1	.	1,132.4	1,052.7	65.7	67.8	65.6	63.4	59.0	.	.	.	-	-
SE	1,006.2	655.4	814.0	604.9	547.5	117.9	117.1	125.2	218.1	336.3	-	-	-	-	-
UK	1,524.3	1,359.1	1,215.3	1,094.0	1,072.8	51.2	50.7	50.7	48.1	43.8	-	-	-	-	-
Euro area	2,129.4	2,103.5	2,068.8	2,086.2	1,979.8	.	65.7	65.0	74.2	83.4	204.5	254.8	315.9	362.1	382.7
EU	1,927.6	1,886.8	1,848.7	1,833.4	1,768.2	.	61.0	61.2	69.0	77.1	203.7	253.6	314.8	360.4	380.6

14.1 Number of payments at terminals
POS transactions at terminals provided by resident PSPs
(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	65.4	70.0	78.6	86.2	100.2	1,125.2	1,247.3	1,737.1	1,751.7	1,768.6
BG	11.3	17.0	24.1	28.3	42.3	51.4	60.8	87.0	104.1	130.4
CZ	28.2	34.2	41.9	56.0	73.7	517.4	605.8	713.2	784.0	898.0
DK	59.9	58.1	64.1	76.8	85.0	1,555.8	1,437.7	1,520.0	1,610.6	1,698.8
DE	342.8	382.7	473.6	810.0	1,054.1	2,931.5	3,160.6	3,235.1	3,824.4	4,267.8
EE	13.7	10.6	15.6	18.1	21.6	243.8	259.8	278.8	296.6	318.4
IE	261.0	377.6	451.5	588.8	1,117.4	239.3	277.2	325.2	404.7	665.4
GR	22.8	36.2	51.1	67.7	89.2	122.4	273.3	443.1	706.8	916.9
ES	270.2	330.1	404.6	481.2	693.7	2,617.7	2,948.9	3,293.1	3,715.6	4,219.0
FR	366.5	285.3	537.0	750.4	846.3	8,940.7	8,807.3	10,661.2	11,343.0	11,947.2
HR	40.9	32.8	41.9	49.1	58.0	218.1	233.6	258.0	287.6	328.1
IT	370.6	315.6	413.1	475.0	670.0	2,208.1	2,538.0	2,706.1	3,075.0	3,457.0
CY	.	.	.	13.1	17.6	.	.	42.9	49.9	56.8
LV	15.2	18.3	24.5	31.5	38.2	169.9	191.0	202.7	216.6	242.3
LT	10.2	11.7	.	46.5	49.7	186.4	211.9	230.3	262.8	302.5
LU	278.5	311.2	280.3	351.9	464.8	46.3	48.2	50.1	56.3	60.7
HU	23.5	29.4	39.1	47.1	60.2	383.5	454.0	561.2	652.9	805.3
MT	.	.	.	9.5	13.5	15.1	.	.	25.2	24.6
NL	80.9	99.4	108.0	127.0	141.7	3,224.3	3,566.2	3,867.3	4,100.4	4,290.1
AT	102.3	92.6	113.7	179.1	226.6	381.7	416.2	467.1	536.7	619.3
PL	49.8	62.5	82.8	110.2	146.1	2,485.1	3,104.5	3,721.2	4,501.4	5,437.5
PT	39.3	48.7	64.6	79.2	208.9	934.9	1,002.6	1,081.0	1,168.9	1,132.5
RO	9.2	14.7	16.0	21.2	39.9	219.1	271.3	369.6	478.4	621.2
SI	11.5	10.1	12.4	14.4	17.6	133.5	144.0	158.0	174.9	196.8
SK	8.2	12.3	11.5	13.9	32.8	200.3	251.6	278.5	359.9	412.4
FI	24.4	22.4	35.3	38.7	51.0	1,142.1	1,080.0	1,125.7	1,198.7	1,245.9
SE	114.0	166.0	194.0	250.0	308.6	2,387.0	2,641.0	2,810.0	2,758.9	2,917.0
UK	772.0	559.0	561.0	-	-	12,662.0	14,312.0	16,883.0	18,330.0	20,416.0
Euro area	2,295.2	2,449.8	3,117.7	4,182.2	5,854.6	.	26,476.1	.	33,268.3	36,144.4
EU	3,404.0	3,423.4	4,182.6	4,820.9	6,668.4	.	49,596.9	.	62,776.3	69,396.5

14.1 Number of payments at terminals (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	118.4	140.6	320.5	300.3	382.4	1.5	3.0	2.1	3.8	4.5
BG	13.0	16.4	21.0	29.2	38.9	0.0	0.0	0.0	0.0	0.0
CZ	41.5	44.9	61.3	284.8	377.1	0.0	0.0	0.0	0.0	0.0
DK	150.4	62.4	72.7	86.2	90.0	-	-	-	-	-
DE	318.7	251.5	319.0	389.0	510.6	29.2	29.1	26.8	24.3	21.1
EE	14.3	17.5	21.3	26.6	32.7	-	-	-	-	-
IE	214.8	264.6	353.4	447.7	447.2	.	.	.	0.0	0.0
GR	18.5	18.6	21.6	32.4	42.6	3.6	3.6	10.1	14.7	16.0
ES	103.1	147.7	243.0	296.8	380.9	0.0	0.0	0.0	0.0	0.0
FR	456.3	499.9	652.1	766.4	825.6	18.4	5.7	9.2	0.4	0.1
HR	-	-	-	-	-	4.0	4.4	5.3	5.5	2.9
IT	61.7	74.9	90.9	370.1	230.0	-	-	-	-	-
CY	8.5	10.4	3.9	16.1	23.5	.	.	.	0.4	0.4
LV	33.4	35.7	47.5	67.2	77.3	0.0	.	0.0	0.0	0.0
LT	18.9	25.6	36.4	49.9	65.4	-	-	.	0.0	-
LU	47.9	52.9	65.1	79.3	108.9	0.0	0.0	0.0	0.0	0.0
HU	34.6	44.1	57.6	35.0	44.0	.	.	.	.	.
MT	6.4	.	3.4	5.0	5.4	0.7	.	.	0.7	0.5
NL	242.0	284.9	283.1	517.5	701.6	0.0	0.0	0.0	0.0	0.0
AT	133.2	154.9	181.2	207.7	234.5	.	.	.	-	-
PL	71.1	97.8	144.3	211.7	283.1	-	-	-	-	-
PT	20.8	25.1	30.2	38.1	40.2	-	-	-	-	-
RO	20.1	26.6	33.3	42.0	53.9	0.0	0.0	0.0	0.0	0.0
SI	9.0	10.5	12.8	16.0	21.3	.	-	-	-	-
SK	26.2	33.6	41.4	57.3	71.5	-	-	0.0	0.0	0.2
FI	62.9	74.7	78.9	87.5	95.9	-	-	-	-	-
SE	166.0	191.0	245.0	141.1	238.4	3.5	6.6	5.0	0.0	0.0
UK	1,878.0	2,057.0	1,929.0	2,077.0	2,088.0	-	-	-	-	-
Euro area	1,914.9	.	2,805.6	3,770.9	4,297.7	61.8	49.3	51.7	44.3	42.8
EU	4,289.7	.	5,369.7	6,678.0	7,511.0	69.2	60.3	62.0	49.7	45.7

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

14.2 Increase/decrease in the number of payments at terminals
 POS transactions at terminals provided by resident PSPs
 (annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	7.0	12.4	9.6	16.2	10.9	39.3	0.8	1.0
BG	50.2	41.7	17.7	49.4	18.4	42.9	19.8	25.2
CZ	21.1	22.6	33.6	31.6	17.1	17.7	9.9	14.5
DK	-2.9	10.2	19.8	10.7	-7.6	5.7	6.0	5.5
DE	11.7	23.8	71.0	30.1	7.8	2.4	18.2	11.6
EE	-22.8	47.7	16.0	18.8	6.6	7.3	6.4	7.4
IE	44.7	19.6	30.4	89.8	15.9	17.3	24.5	64.4
GR	58.7	41.1	32.6	31.7	123.3	62.2	59.5	29.7
ES	22.2	22.5	19.0	44.1	12.7	11.7	12.8	13.6
FR	-22.2	88.2	39.8	12.8	-1.5	21.0	6.4	5.3
HR	-19.9	27.9	17.1	18.2	7.1	10.5	11.5	14.1
IT	-14.8	30.9	15.0	41.1	14.9	6.6	13.6	12.4
CY	.	.	27.3	34.6	.	19.1	16.3	13.8
LV	20.6	33.9	28.5	21.2	12.4	6.2	6.8	11.8
LT	14.9	.	86.0	6.8	13.7	8.7	14.1	15.1
LU	11.7	-9.9	25.5	32.1	4.2	4.0	12.4	7.8
HU	25.0	33.0	20.3	27.9	18.4	23.6	16.3	23.3
MT	.	.	36.2	42.1	.	.	51.1	-2.5
NL	22.9	8.7	17.6	11.6	10.6	8.4	6.0	4.6
AT	-9.5	22.8	57.4	26.5	9.0	12.2	14.9	15.4
PL	25.5	32.5	33.1	32.5	24.9	19.9	21.0	20.8
PT	23.9	32.6	22.6	163.8	7.3	7.8	8.1	-3.1
RO	59.9	9.1	32.4	87.8	23.8	36.3	29.4	29.8
SI	-12.6	23.2	15.9	22.5	7.9	9.7	10.7	12.5
SK	50.3	-6.8	20.7	136.3	25.6	10.7	29.2	14.6
FI	-8.4	57.9	9.7	31.6	-5.4	4.2	6.5	3.9
SE	45.6	16.9	28.9	23.4	10.6	6.4	-1.8	5.7
UK	-27.6	0.4	-	-	13.0	18.0	8.6	11.4
Euro area	6.7	27.3	34.1	40.0	6.3	.	10.2	8.6
EU	0.6	22.2	15.3	38.3	9.3	.	9.9	10.5

14.2 Increase/decrease in the number of payments at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	POS transactions at terminals provided by non-resident PSPs				E-money payments with cards on which e-money can be stored directly ¹⁾			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	18.7	128.0	-6.3	27.4	97.3	-31.5	81.9	18.8
BG	25.5	28.3	39.3	32.9	-	-	-	-
CZ	8.3	36.3	364.9	32.4	-	-	-	-
DK	-58.5	16.5	18.5	4.4	-	-	-	-
DE	-21.1	26.9	22.0	31.3	-0.4	-7.9	-9.3	-13.0
EE	22.6	22.1	24.7	23.1	-	-	-	-
IE	23.2	33.6	26.7	-0.1	-	-	-	-
GR	0.7	15.7	50.4	31.5	-2.2	182.8	45.4	8.9
ES	43.3	64.5	22.1	28.3	-	-	-	-
FR	9.5	30.5	17.5	7.7	-69.0	61.2	-96.0	-65.3
HR	-	-	-	-	11.0	18.9	3.5	-47.3
IT	21.4	21.3	307.3	-37.9	-	-	-	-
CY	23.0	-62.3	307.6	46.5	-	-	-2.3	-2.4
LV	6.9	33.3	41.4	15.1	-	-	-	-
LT	35.7	41.9	37.3	30.9	-	-	-	-
LU	10.4	23.0	21.8	37.4	-	-	-	-
HU	27.3	30.8	-39.2	25.6	-	-	-	-
MT	-	-51.7	46.9	8.7	-	-	12.8	-38.3
NL	17.8	-0.7	82.8	35.6	-	-	-	-
AT	16.3	17.0	14.6	12.9	-	-	-	-
PL	37.5	47.4	46.8	33.7	-	-	-	-
PT	20.9	20.1	26.3	5.5	-	-	-	-
RO	32.3	24.9	26.1	28.6	-	-	-	-
SI	16.6	21.8	25.0	32.7	-	-	-	-
SK	28.2	23.0	38.6	24.9	-	-	133.3	3,014.3
FI	18.6	5.7	10.9	9.6	-	-	-	-
SE	15.1	28.3	-42.4	68.9	90.8	-24.2	-	-
UK	9.5	-6.2	7.7	0.5	-	-	-	-
Euro area	.	31.7	34.4	14.0	-20.3	4.9	-14.3	-3.3
EU	.	15.0	24.4	12.5	-12.9	2.7	-19.7	-8.1

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

14.3 Number of payments per terminal

At terminals provided by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly ¹⁾				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	356.9	367.9	366.3	396.0	427.0	6,139.9	6,556.3	8,090.8	8,045.3	7,539.2	94.0	191.2	225.2	303.8	297.0
BG	.	.	.	182.7	243.4	.	.	.	671.6	749.4	.	.	.	0.0	0.0
CZ	197.1	229.7	262.7	305.3	351.1	3,613.4	4,072.5	4,471.4	4,275.4	4,277.1	.	.	.	0.0	0.0
DK	427.7	474.8	472.8	554.6	571.9	11,112.8	11,745.9	11,217.7	11,637.3	11,431.8	.	.	.	.	.
DE	272.3	296.1	340.8	596.3	787.6	2,329.2	2,445.4	2,328.1	2,815.4	3,188.8	75.3	67.7	61.5	59.8	64.7
EE	432.6	303.7	439.1	473.2	544.7	7,694.0	7,449.6	7,831.5	7,735.0	8,048.7	.	.	.	.	.
IE	1,837.2	2,054.9	2,280.4	2,556.3	3,568.1	1,684.7	1,508.7	1,642.3	1,757.2	2,124.9	.	.	.	.	.
GR	104.1	85.8	93.9	99.9	118.9	558.7	647.6	814.5	1,043.1	1,222.2	.	.	.	.	.
ES	195.7	220.6	257.5	292.9	395.9	1,895.9	1,970.4	2,096.2	2,261.7	2,407.8	.	.	.	.	.
FR	244.5	191.4	330.7	410.3	404.5	5,964.9	5,910.3	6,565.2	6,201.6	5,710.0	33,667.3	18.3	28.4	0.8	0.2
HR	395.6	309.1	353.4	429.2	521.9	2,108.9	2,202.1	2,175.1	2,514.8	2,951.0	.	.	.	.	.
IT	187.2	141.8	167.7	149.8	186.6	1,115.5	1,140.1	1,098.7	969.7	963.1	.	.	.	.	.
CY	.	.	.	484.1	611.7	.	.	.	1,850.4	1,976.8	.	.	.	.	.
LV	490.2	479.6	589.8	737.7	918.2	5,485.1	5,001.5	4,875.5	5,072.0	5,823.6	.	.	.	.	.
LT	219.2	231.2	.	846.8	912.7	4,009.1	4,181.7	4,261.0	4,787.0	5,560.1	.	.	.	.	.
LU	1,879.1	1,854.8	1,665.5	1,858.0	2,013.4	312.1	287.3	297.9	297.5	263.1	.	.	.	.	.
HU	210.8	243.0	265.3	302.5	381.3	3,432.9	3,749.3	3,804.8	4,198.1	5,102.4	.	.	.	0.0	0.0
MT	.	.	.	594.5	855.8	.	.	.	1,583.6	1,564.4	.	.	.	.	.
NL	181.8	202.1	211.1	240.9	286.5	7,248.0	7,253.9	7,558.9	7,780.3	8,674.4	.	.	.	.	.
AT	696.1	640.9	799.1	1,261.3	1,430.4	2,596.6	2,879.6	3,281.8	3,779.9	3,909.8	.	.	.	.	.
PL	107.0	117.7	132.6	140.1	161.1	5,339.0	5,848.0	5,959.3	5,720.8	5,997.9	.	.	.	.	.
PT	137.2	160.2	200.8	226.6	634.0	3,264.7	3,297.7	3,360.5	3,344.7	3,437.3	.	.	.	.	.
RO	63.6	90.7	82.6	103.8	173.6	1,516.9	1,675.5	1,906.0	2,340.9	2,706.4	0.0	.	.	0.1	0.0
SI	303.0	272.3	358.2	407.7	487.0	3,510.0	3,891.3	4,556.9	4,956.4	5,438.1	.	.	.	.	.
SK	152.4	209.0	195.5	219.9	482.8	3,722.3	4,265.9	4,739.2	5,707.3	6,074.4	.	.	0.1	0.1	3.2
FI	159.2	.	.	192.0	405.6	7,446.7	.	.	5,941.7	9,907.5	.	.	.	.	.
SE	620.2	643.7	767.4	907.9	1,224.8	12,985.7	10,241.4	11,115.5	10,017.5	11,576.6	.	.	.	.	.
UK	394.2	259.1	232.1	.	.	6,465.6	6,635.0	6,985.0	6,805.0	6,836.6	.	.	.	.	.
Euro area	.	278.3	323.4	386.7	500.7	.	3,007.3	.	3,076.4	3,090.9	.	.	17.7	13.8	12.5
EU	298.0	273.6	302.7	310.6	395.3	.	3,963.2	.	4,044.6	4,113.7	39.8	20.4	19.8	14.3	12.2

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

14.4 Number of payments per card
With cards issued by resident PSPs
 (total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	49.8	55.4	78.2	73.7	44.3	5.2	6.2	14.4	12.6	9.6	0.1	0.1	0.1	0.2	0.1
BG	7.2	8.2	11.6	14.0	17.5	1.8	2.2	2.8	3.9	5.2	0.0	0.0	0.0	0.0	0.0
CZ	43.9	50.7	58.9	63.5	69.3	3.5	3.8	5.1	23.1	29.1	0.0	0.0	0.0	0.0	0.0
DK	159.1	157.0	163.9	169.7	176.0	15.4	6.8	7.8	9.1	9.3	-	-	-	-	-
DE	21.1	22.2	22.4	25.9	27.9	2.3	1.8	2.2	2.6	3.3	0.2	0.2	0.2	0.2	0.1
EE	133.3	141.5	150.2	157.8	169.1	7.8	9.5	11.5	14.2	17.4	-	-	-	-	-
IE	36.7	38.8	46.3	54.5	86.9	32.9	37.1	50.3	60.3	58.4	.	.	.	0.0	0.0
GR	9.0	18.6	28.1	44.8	56.0	1.4	1.3	1.4	2.1	2.6	0.3	0.2	0.6	0.9	1.0
ES	37.3	39.4	41.3	44.2	48.8	1.5	2.0	3.1	3.5	4.4	0.0	0.0	0.0	0.0	0.0
FR	115.1	111.7	133.5	138.6	141.4	5.9	6.3	8.2	9.4	9.8	0.2	0.1	0.1	0.0	0.0
HR	25.5	27.0	29.6	34.3	36.1	-	-	-	-	-	0.5	0.5	0.6	0.7	0.3
IT	28.6	33.2	34.9	37.3	41.0	0.8	1.0	1.2	4.5	2.7	-	-	-	-	-
CY	.	.	37.1	41.4	47.0	7.8	9.3	3.4	13.3	19.5	.	.	.	0.3	0.3
LV	71.6	80.8	87.9	96.6	108.5	14.1	15.1	20.6	30.0	34.7	0.0	.	0.0	0.0	0.0
LT	53.4	61.7	69.8	81.3	94.0	5.4	7.5	11.0	15.4	20.3	-	-	.	0.0	-
LU	21.5	21.0	19.5	19.9	19.7	22.3	23.1	25.3	28.0	35.3	0.0	0.0	0.0	0.0	0.0
HU	42.8	50.7	61.5	69.8	85.7	3.9	4.9	6.3	3.7	4.7	.	.	.	0.0	0.0
MT	17.6	.	.	29.3	30.3	7.5	.	.	5.8	6.7	0.8	.	.	0.9	0.6
NL	99.6	111.4	119.6	124.3	124.7	7.5	8.9	8.8	15.7	20.4	0.0	0.0	0.0	0.0	0.0
AT	30.9	31.2	35.4	39.5	45.1	10.8	11.6	13.7	15.3	17.1	.	.	.	-	-
PL	70.6	84.2	95.2	109.2	126.9	2.0	2.7	3.7	5.1	6.6	-	-	-	-	-
PT	45.9	48.8	51.0	54.0	55.6	1.0	1.2	1.4	1.8	2.0	-	-	-	-	-
RO	14.7	17.1	22.5	27.5	34.1	1.4	1.7	2.0	2.4	3.0	0.0	0.0	0.0	0.0	0.0
SI	39.7	43.1	46.7	49.6	54.5	2.7	3.2	3.8	4.5	5.9	.	-	-	-	-
SK	36.7	45.0	52.5	65.4	74.3	4.8	6.0	7.8	10.4	12.9	-	-	0.0	0.0	0.0
FI	121.1	112.1	114.8	119.2	125.5	6.7	7.7	8.0	8.7	9.7	-	-	-	-	-
SE	109.9	125.5	138.5	142.2	155.8	7.6	9.1	12.1	7.3	12.7	0.2	0.3	0.2	0.0	0.0
UK	77.5	87.5	104.0	112.8	125.5	11.5	12.6	11.9	12.8	12.8	-	-	-	-	-
Euro area	.	51.6	.	61.3	63.2	3.8	.	.	7.0	7.5	0.1	0.1	.	0.1	0.1
EU	.	62.2	.	75.6	80.4	5.5	.	.	8.0	8.7	0.1	0.1	.	0.1	0.1

15.1 Value of payments at terminals
POS transactions at terminals provided by resident PSPs
(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	4.2	4.1	4.3	4.6	5.0	60.9	62.1	83.0	75.9	73.8
BG	0.6	0.8	1.2	.	.	1.6	1.7	3.1	.	.
CZ	1.6	1.9	2.2	2.6	3.0	12.3	13.7	16.1	17.8	20.0
DK	3.5	3.0	3.1	3.5	3.5	57.2	47.3	48.8	49.5	51.2
DE	30.9	32.3	36.2	50.2	55.8	173.9	190.2	189.8	224.4	232.4
EE	0.5	0.4	0.6	0.6	0.6	3.9	4.2	4.6	4.9	5.3
IE	20.7	24.1	27.7	34.5	59.8	13.3	15.8	16.8	19.4	28.7
GR	3.6	4.5	5.4	6.4	7.0	7.6	13.9	17.0	24.9	27.8
ES	18.3	22.3	25.0	26.3	51.2	110.1	120.6	130.7	140.0	147.6
FR	33.4	22.0	34.2	40.7	39.1	396.2	361.0	424.6	438.1	441.6
HR	2.1	1.8	2.3	2.6	2.9	5.7	6.0	6.7	7.4	8.3
IT	37.6	31.0	37.6	43.8	51.4	152.6	168.8	173.9	192.2	206.1
CY	.	.	.	0.9	1.0	.	.	2.2	2.5	2.5
LV	0.5	0.5	0.7	0.8	0.9	2.4	2.7	2.9	3.1	3.5
LT	0.3	0.3	0.5	0.8	0.9	3.1	3.8	4.1	4.7	5.4
LU	10.2	13.0	15.1	19.1	24.5	2.7	2.8	2.9	3.1	3.2
HU	1.2	1.4	1.6	1.8	2.1	8.2	9.8	12.5	16.2	19.1
MT	.	.	.	0.6	0.7	0.9	.	.	1.4	1.3
NL	2.7	3.0	2.9	4.1	4.3	116.3	121.1	125.4	127.1	128.7
AT	7.6	7.5	8.6	10.5	11.9	19.7	20.2	21.4	22.7	24.4
PL	2.7	2.6	3.2	3.9	4.6	40.2	46.3	55.9	66.2	77.4
PT	3.0	3.4	4.2	4.7	9.4	48.2	51.8	56.7	61.7	58.9
RO	0.5	0.7	0.8	1.0	1.3	5.8	7.0	9.0	10.7	13.0
SI	0.7	0.6	0.8	0.9	0.9	4.1	4.3	4.7	5.2	5.7
SK	0.4	0.5	0.5	0.6	0.9	4.7	6.2	6.2	8.0	9.1
FI	1.1	1.0	1.3	1.3	1.7	34.6	31.8	31.6	32.3	32.8
SE	6.5	8.5	8.0	10.0	10.2	73.4	96.8	83.5	75.5	76.7
UK	41.8	11.7	-	-	-	821.2	781.8	807.6	827.4	871.1
Euro area	177.0	172.0	207.0	251.6	327.0	.	1,183.9	.	1,391.6	1,439.0
EU	237.5	204.4	229.5	278.4	356.5	.	2,194.4	.	2,464.9	2,578.9

15.1 Value of payments at terminals (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly ¹⁾				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	8.4	9.8	19.6	17.1	19.2	0.1	0.2	0.2	0.2	0.2
BG	0.7	0.8	1.0	1.3	1.6	0.0	0.0	0.0	0.0	0.0
CZ	1.7	1.9	2.4	8.0	10.0	0.0	0.0	0.0	0.0	0.0
DK	7.6	3.1	4.2	4.5	4.4	-	-	-	-	-
DE	24.9	19.8	24.6	27.3	31.5	0.1	0.1	0.1	0.1	0.1
EE	0.5	0.6	0.7	0.8	0.9	-	-	-	-	-
IE	10.5	12.5	15.3	18.4	19.5	0.0	0.0	0.0	0.0	0.0
GR	1.0	1.2	1.3	1.6	1.8	0.1	0.1	0.3	0.3	0.3
ES	6.6	8.3	12.4	14.0	16.4	0.0	0.0	0.0	0.0	0.0
FR	26.0	30.0	36.6	40.8	42.4	0.1	0.4	0.6	0.0	0.0
HR	-	-	-	-	-	0.0	0.0	0.0	0.1	0.1
IT	4.8	5.4	5.9	23.4	13.9	-	-	-	-	-
CY	0.9	0.9	0.4	1.3	1.7	.	.	.	0.0	0.0
LV	1.2	1.2	1.3	1.4	1.5	0.0	.	0.0	0.0	0.0
LT	0.8	0.9	1.2	1.5	1.9	-	-	.	0.0	-
LU	3.9	3.9	4.5	5.0	6.0	0.0	0.0	0.0	0.0	0.0
HU	1.4	1.7	2.1	1.3	1.3	.	.	.	.	0.0
MT	0.5	0.5	0.3	0.4	0.5	0.0	.	.	0.0	0.0
NL	16.8	18.7	17.0	35.1	69.3	0.0	0.0	0.0	0.0	0.0
AT	8.8	10.2	11.4	12.8	13.7	.	.	.	-	-
PL	3.5	4.1	5.3	6.9	8.9	-	-	-	-	-
PT	1.1	1.3	1.5	1.7	1.8	-	-	-	-	-
RO	1.1	1.4	1.6	1.9	2.2	0.0	0.0	0.0	0.0	.
SI	0.5	0.5	0.6	0.7	0.8	.	.	.	-	-
SK	1.0	1.3	1.5	1.8	2.1	-	-	0.0	0.0	0.0
FI	3.1	3.5	3.5	3.7	3.5	-	-	-	-	-
SE	8.2	9.4	11.5	6.1	8.0	0.0	0.0	0.0	0.0	0.0
UK	88.7	83.3	73.4	77.7	76.0	-	-	-	-	-
Euro area	121.3	130.6	159.7	208.9	248.3	0.5	1.0	1.3	0.7	0.6
EU	234.1	236.3	261.2	316.4	360.9	0.5	1.0	1.3	0.7	0.7

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

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			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	-4.7	3.7	3.8	7.0	-0.2	30.9	-10.6	-3.5
BG	52.1	43.4	4.6	29.9	7.3	81.0	-15.9	16.1
CZ	10.0	13.3	13.2	12.2	8.8	11.8	5.7	9.1
DK	-15.9	4.8	10.2	0.4	-17.7	2.2	1.1	2.8
DE	2.8	10.4	36.1	9.6	7.6	-1.7	16.3	2.0
EE	-20.9	31.9	0.0	4.0	5.4	5.6	3.9	5.5
IE	16.6	14.6	23.5	71.1	18.4	5.9	14.6	46.4
GR	23.1	20.4	18.3	7.0	80.9	21.4	45.7	10.2
ES	19.7	11.1	3.9	92.9	8.0	7.1	5.8	4.6
FR	-34.8	53.8	16.9	-5.5	-9.6	16.2	1.3	-0.8
HR	-12.6	19.1	14.7	9.6	3.9	8.1	9.7	9.6
IT	-17.8	20.0	15.2	16.7	10.1	2.0	9.2	6.7
CY	.	.	13.0	10.6	.	16.0	12.2	1.8
LV	-0.3	28.9	19.3	6.2	11.1	5.2	4.2	9.7
LT	9.7	47.6	47.8	6.3	21.6	4.3	11.7	13.3
LU	25.8	13.7	24.5	25.7	1.5	2.3	7.5	0.6
HU	14.9	17.3	11.3	14.9	18.4	24.3	29.8	15.6
MT	.	.	22.8	13.8	.	.	49.7	-7.4
NL	11.7	-4.7	35.7	2.1	3.3	2.3	-0.4	-1.5
AT	-2.3	11.3	19.7	12.0	0.8	3.4	4.5	5.5
PL	-2.5	17.9	22.5	16.2	19.2	15.7	17.5	14.5
PT	11.7	20.1	11.0	100.4	6.5	7.9	8.1	-4.9
RO	40.0	12.2	15.1	28.1	22.0	26.3	17.9	19.1
SI	-15.6	20.1	19.3	-1.4	4.6	7.5	9.1	7.7
SK	38.4	-2.7	14.5	46.0	30.9	-1.0	25.5	10.3
FI	-13.7	34.2	0.1	30.9	-9.1	-1.0	0.8	0.6
SE	29.9	-6.1	31.2	3.1	31.4	-13.7	-5.8	3.2
UK	-68.8	-	-	-	5.8	7.3	1.3	3.1
Euro area	-3.9	18.8	19.7	28.3	1.2	.	5.5	2.1
EU	-14.9	10.5	19.4	26.1	-0.5	.	3.6	3.0

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⁾			
	2016	2017	2018	2019	2016	2017	2018	2019
BE	14.49	95.51	-14.64	10.90	254.20	29.78	-28.58	7.92
BG	18.62	16.32	29.31	19.66	-	-	-	-
CZ	11.39	22.65	212.10	21.97	-	-	-	-
DK	-58.74	31.70	6.69	-1.75	-	-	-	-
DE	-21.99	22.73	9.19	13.66	2.33	-11.45	-6.68	-12.17
EE	13.18	15.08	12.19	14.98	-	-	-	-
IE	19.49	21.52	18.85	4.96	-	-	-	-
GR	13.87	10.06	24.95	13.40	-5.53	113.37	12.49	-9.31
ES	25.03	47.63	11.53	15.97	-	-	-	-
FR	14.66	20.57	9.18	2.38	665.28	42.72	-97.98	-66.10
HR	-	-	-	-	64.44	3.94	16.84	7.58
IT	12.11	7.67	295.28	-41.18	-	-	-	-
CY	9.82	-59.52	230.13	32.25	-	-	-14.94	-13.27
LV	-5.38	8.52	6.21	3.52	-	-	-	-
LT	16.12	25.05	24.75	25.35	-	-	-	-
LU	-2.24	14.57	7.84	18.55	-	-	-	-
HU	19.23	17.69	-38.94	3.12	-	-	-	-
MT	7.71	-43.78	32.35	8.00	-	-	101.98	-61.64
NL	10.80	-10.18	102.68	92.11	-	-	-	-
AT	13.72	9.79	10.39	4.74	-	-	-	-
PL	20.24	23.89	30.68	26.61	-	-	-	-
PT	14.44	10.50	16.03	4.62	-	-	-	-
RO	26.82	12.86	14.64	15.40	-	-	-	-
SI	8.20	14.04	17.65	17.56	-	-	-	-
SK	25.08	11.57	20.90	9.20	-	-	67.47	1,009.91
FI	11.55	0.83	2.49	-5.71	-	-	-	-
SE	14.27	22.87	-45.01	34.14	71.50	-34.45	-	-
UK	4.34	-8.45	4.60	-4.17	-	-	-	-
Euro area	6.50	20.74	28.85	17.38	88.15	30.84	-48.27	-6.51
EU	-0.16	8.78	19.26	12.27	87.00	29.25	-45.99	-5.69

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

15.3 Value of payments per terminal

At terminals provided by resident PSPs

(EUR thousands; total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payments with cards on which e-money can be stored directly ¹⁾				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	23.0	21.5	20.2	21.2	21.2	332.5	326.5	386.7	348.4	314.7	3.1	11.7	26.7	14.5	13.0
BG	.	.	.	8.5	10.1	.	.	.	17.1	18.2	.	.	.	0.0	0.0
CZ	11.5	12.5	13.9	14.3	14.4	85.6	92.3	101.1	96.9	95.3	.	.	.	0.0	0.0
DK	25.1	24.2	23.2	25.1	23.6	408.3	386.2	359.8	357.7	344.7	.	.	.	.	.
DE	24.6	25.0	26.1	36.9	41.7	138.2	147.1	136.6	165.2	173.6	0.4	0.3	0.3	0.3	0.3
EE	16.8	12.3	16.6	15.9	16.3	122.5	120.1	128.9	128.5	133.8	.	.	.	.	.
IE	145.7	131.1	140.1	150.0	190.8	93.9	85.7	84.7	84.1	91.6	0.0	.	.	.	.
GR	16.4	10.5	9.9	9.5	9.3	34.9	32.8	31.2	36.8	37.0	.	.	.	.	.
ES	13.3	14.9	15.9	16.0	29.2	79.7	80.6	83.2	85.2	84.3	.	.	.	.	.
FR	22.3	14.8	21.1	22.3	18.7	264.3	242.3	261.5	239.5	211.1	92.9	1.3	1.7	0.0	0.0
HR	20.1	17.4	19.0	22.9	26.2	55.2	57.0	56.3	65.1	74.3	.	.	.	.	.
IT	19.0	13.9	15.3	13.8	14.3	77.1	75.8	70.6	60.6	57.4	.	.	.	.	.
CY	.	.	.	34.5	36.1	.	.	.	92.0	88.6	.	.	.	.	.
LV	15.8	13.1	15.8	18.8	21.0	76.4	70.3	69.4	72.2	83.0	.	.	.	.	.
LT	6.6	6.8	9.8	14.5	16.0	65.8	74.8	76.0	85.1	99.9	.	.	.	.	.
LU	68.9	77.8	89.6	101.0	106.0	18.0	16.4	17.0	16.6	13.9	.	.	.	.	.
HU	10.4	11.2	11.1	11.7	13.5	73.0	80.8	84.9	104.1	121.0	.	.	.	0.0	0.0
MT	.	.	.	37.8	44.1	.	.	.	88.4	83.9	.	.	.	.	.
NL	6.1	6.2	5.8	7.7	8.6	261.5	246.3	245.1	241.2	260.3	.	.	.	.	.
AT	51.7	52.2	60.3	73.6	75.3	134.2	139.8	150.2	160.0	154.1	.	.	.	.	.
PL	5.9	4.8	5.1	5.0	5.1	86.3	87.3	89.5	84.1	85.4	.	.	.	.	.
PT	10.6	11.3	13.0	13.4	28.6	168.3	170.3	176.4	176.6	178.8	.	.	.	.	.
RO	3.7	4.6	4.4	4.8	5.6	40.4	43.5	46.3	52.3	56.6	0.0	.	.	0.0	0.0
SI	19.7	17.2	22.5	26.7	26.2	107.7	116.4	136.1	147.9	158.4	.	.	.	.	.
SK	7.2	9.1	9.0	9.8	13.7	87.7	104.9	106.3	126.8	134.0	.	.	0.0	0.0	0.3
FI	7.2	.	.	6.5	13.8	225.6	.	.	160.1	261.2	.	.	.	.	.
SE	35.4	32.9	31.5	36.4	40.4	399.1	375.5	330.4	274.1	304.5	.	.	.	.	.
UK	21.3	5.4	.	.	.	419.3	362.4	334.1	307.2	291.7	.	.	.	.	.
Euro area	.	19.5	21.5	23.3	28.0	.	134.5	.	128.7	123.1	.	.	0.4	0.2	0.2
EU	20.8	16.3	16.6	17.9	21.1	.	175.4	.	158.8	152.9	0.3	0.3	0.4	0.2	0.2

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

15.4 Value of payments per card
With cards issued by resident PSPs
 (EUR; total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
BE	2,697.3	2,759.1	3,739.6	3,189.8	1,848.9	372.3	437.0	884.7	720.6	480.2	2.3	8.2	11.1	7.6	4.9
BG	218.8	224.1	409.3	356.6	424.9	99.6	112.8	132.4	177.4	217.8	0.0	0.0	0.0	0.0	0.0
CZ	1,040.9	1,149.8	1,330.3	1,438.9	1,543.2	140.8	159.3	202.1	645.3	773.5	0.0	0.0	0.0	0.0	0.0
DK	5,846.4	5,161.1	5,256.1	5,217.9	5,307.0	773.8	342.4	449.3	470.9	457.7	-	-	-	-	-
DE	1,248.8	1,332.8	1,314.5	1,521.8	1,519.8	179.0	138.5	170.5	185.3	206.2	1.0	1.0	0.9	0.8	0.7
EE	2,121.2	2,281.1	2,472.0	2,622.0	2,811.1	270.5	312.4	369.0	422.4	493.5	-	-	-	-	-
IE	2,042.9	2,206.3	2,385.0	2,607.5	3,744.0	1,611.9	1,756.9	2,179.3	2,470.8	2,542.9	0.0	0.0	0.0	0.0	0.0
GR	562.9	945.8	1,078.0	1,579.2	1,695.7	74.3	78.6	81.2	102.0	112.7	9.8	8.6	17.2	19.4	17.1
ES	1,567.2	1,610.8	1,641.1	1,664.4	1,709.3	93.4	111.2	156.1	166.9	189.9	0.0	0.0	0.0	0.0	0.0
FR	5,099.9	4,577.5	5,317.0	5,353.2	5,227.1	334.5	380.8	458.9	498.1	501.9	0.7	5.0	7.1	0.1	0.0
HR	668.0	697.4	764.9	887.1	909.0	-	-	-	-	-	3.1	5.2	5.5	6.8	6.8
IT	1,977.4	2,209.2	2,242.9	2,333.0	2,444.9	62.0	70.5	75.5	284.4	164.3	-	-	-	-	-
CY	.	.	1,891.5	2,058.2	2,104.7	777.1	830.5	325.9	1,043.7	1,386.4	.	.	.	12.6	11.0
LV	997.7	1,135.8	1,251.3	1,373.9	1,546.5	517.4	501.6	570.3	638.5	678.2	0.0	.	0.0	0.0	0.0
LT	875.9	1,103.3	1,244.4	1,444.3	1,688.4	216.9	260.9	352.7	457.0	591.3	-	-	.	0.0	-
LU	1,242.6	1,202.0	1,113.6	1,107.8	1,042.2	1,828.4	1,702.9	1,766.7	1,762.5	1,954.5	0.0	0.0	0.0	0.0	0.0
HU	911.0	1,091.4	1,371.0	1,731.4	2,033.3	156.9	189.4	225.3	133.8	140.2	-	.	.	0.0	0.0
MT	1,054.2	.	.	1,632.9	1,627.7	584.6	620.3	.	484.3	563.2	21.9	.	.	38.3	15.8
NL	3,595.5	3,782.4	3,877.8	3,851.5	3,743.4	517.9	584.1	525.6	1,062.6	2,013.7	0.0	0.0	0.0	0.0	0.0
AT	1,597.1	1,514.4	1,620.6	1,670.8	1,775.4	713.4	763.2	867.1	944.2	995.9	.	.	.	-	-
PL	1,141.3	1,257.0	1,429.4	1,605.3	1,805.7	99.3	110.3	134.4	167.8	208.8	-	-	-	-	-
PT	2,364.9	2,517.6	2,679.4	2,850.9	2,891.2	55.7	63.8	69.5	79.4	88.6	-	-	-	-	-
RO	392.5	442.9	547.2	614.2	713.5	75.3	88.4	97.5	106.4	119.9	0.0	0.0	0.0	0.0	0.0
SI	1,217.1	1,290.1	1,393.9	1,480.6	1,587.3	137.9	151.3	173.4	198.6	232.4	.	.	.	-	-
SK	864.5	1,107.1	1,179.0	1,453.4	1,639.1	191.7	234.6	281.5	334.2	373.1	-	-	0.2	0.3	3.4
FI	3,669.0	3,298.8	3,226.0	3,210.7	3,308.0	326.5	360.2	358.9	363.1	350.6	-	-	-	-	-
SE	3,376.5	4,600.8	4,115.2	3,891.1	4,097.1	375.8	445.4	567.2	313.2	428.8	0.0	0.0	0.0	0.0	0.0
UK	5,023.5	4,778.0	4,974.8	5,092.7	5,353.9	542.8	509.2	452.4	478.4	467.4	-	-	-	-	-
Euro area	.	2,305.3	.	2,565.8	2,515.4	241.5	254.2	.	385.1	434.1	1.0	1.9	.	1.2	1.1
EU	.	2,752.7	.	2,970.2	2,988.0	298.7	296.4	.	381.3	418.2	0.7	1.3	.	0.9	0.8

16.1 Participation in selected payment systems (end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	2,269	2,385	2,350	2,326	2,136	1,603	1,775	.	1,694	1,570
EURO AREA										
RECOUR & TARGET2-BE	46	19	71	79	76	15	19	19	19	18
TARGET2-DE	865	989	959	941	803	719	848	816	802	683
TARGET2-EE	15	15	14	13	13	15	15	14	13	13
TARGET2-IE	21	20	22	.	.	12	14	.	.	.
HERMES & TARGET2-GR	34	33	30	33	35	28	28	25	28	32
TARGET2-ES	175	167	155	152	151	92	89	83	77	74
TBF & TARGET2-FR	317	329	327	325	319	123	133	138	140	138
TARGET2-IT	156	148	131	124	113	100	99	89	85	83
TARGET2-CY	25	25	24	24	23	21	21	21	21	19
TARGET2-LV	27	26	23	22	22	27	26	23	22	22
TARGET2-LT	14	14	13	13	15	14	14	13	13	15
TARGET2-LU	75	83	80	80	73	37	45	44	51	48
TARGET2-MT	7	9	11	11	14	7	9	11	11	14
TARGET2-NL	105	105	100	97	67	63	66	60	60	55
HOAM.AT, ASTI & TARGET2-AT	99	94	86	90	92	99	94	86	90	92
TARGET2-PT	54	50	51	52	52	42	41	42	42	42
TARGET2-SI	24	20	18	18	19	24	20	18	18	19
TARGET2-SK	33	35	34	36	36	33	35	34	36	36
BoF-RTGS & TARGET2-FI	25	26	26	27	28	23	24	24	25	26
EPM & TARGET2-ECB EU	6	6	6	6	7	6	6	6	6	7
EU NON-EA										
TARGET2-BG	25	24	24	26	26	25	24	24	23	22
TARGET2-DK	75	75	74	69	61	32	32	31	30	27
TARGET2-HR	-	27	26	23	22	-	27	26	23	22
TARGET2-PL	22	22	22	21	20	22	22	22	21	20
TARGET2-RO	24	24	23	23	23	24	24	23	23	23
2. NON-TARGET										
EURO AREA										
Finland										
POPS	12	11	11	10	10	10	9	9	8	8
3. EUROPEAN UNION										
EURO1/STEP1	183	168	158	149	135	183	168	158	149	135
II. MULTI-CURRENCY SYSTEMS										
CLS	66	68	69	73	75	64	66	67	71	73
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	59	56	53	52	49	14	14	13	13	13
Germany										
RPS	186	191	198	190	192	186	191	198	190	192

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	.	.	.	10	10	.	.	.	10	10
Greece										
DIAS	34	34	35	36	43	23	24	24	24	25
ACO	23	24	24	23	23	23	24	24	23	23
Spain										
SNCE	164	153	151	141	141	16	16	17	15	15
France										
CORE	367	363	362	356	367	10	10	10	10	10
SEPA EU	-	363	362	356	367	-	363	362	356	367
Italy										
Italian CSMs	72	69	64	60	58	72	69	64	60	58
Cyprus										
Cyprus Clearing House for cheques	19	20	18	17	16	19	20	18	17	16
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	11	12	12	12	12	11	.	.	.	.
Latvia										
EKS	20	19	18	17	15	18	17	16	15	14
Worldline Latvia CSM	-	-	11	9	11	-	-	11	9	11
Lithuania										
LITAS-MMS	16	-	-	-	-	16	-	-	-	-
CENTROlink	5	12	12	14	17	5	12	12	14	17
Malta										
Malta Clearing House	11	12	12	12	12	11	12	12	12	12
Netherlands										
equensWorldline	27	28	25	25	25	27	28	25	25	25
Austria										
CS	100	87	76	73	73	60	65	62	60	61
Portugal										
SICOI	63	63	63	63	62	34	35	33	36	36
Slovenia										
SEPA IKP System	21	-	-	-	-	21	-	-	-	-
SEPA IDD Core System	19	-	-	-	-	19	-	-	-	-
SEPA IDD B2B System	11	-	-	-	-	11	-	-	-	-
SIMP-PS payment system	-	18	16	16	16	-	18	16	16	16
BIPS payment system	-	-	-	-	16	-	-	-	-	16
Slovakia										
SIPS	25	26	24	25	25	25	26	24	25	25
Finland										
ARPP	-	-	1	3	3	-	-	1	3	3
EU NON-EA										
Bulgaria										
BISERA7-EUR	13	16	16	15	15	13	16	16	15	14
Croatia										
EuroNKS	-	26	25	23	22	-	26	25	23	22
Poland										
EuroELIXIR	594	593	590	584	570	21	20	20	20	19
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,825	4,844	4,877	4,889	4,896	136	138	143	142	151
STEP2 SDD CORE Service	3,922	3,910	3,926	3,902	3,867	102	109	108	111	114
STEP2 SDD B2B Service	3,408	3,373	3,373	3,354	3,315	90	94	93	95	95

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	32	31	31	30	28	32	31	31	30	28
Czech Republic										
CERTIS	52	51	52	53	55	52	51	52	53	55
Denmark										
KRONOS DKK	94	91	88	89	-	94	91	88	89	-
Kronos2	-	-	-	94	95	-	-	-	94	95
Croatia										
Croatian Large Value Payment System	31	30	29	25	24	31	30	29	25	24
Hungary										
VIBER	159	123	62	62	46	45	46	38	38	36
Poland										
SORBNET2	48	49	49	48	49	48	49	49	48	49
Romania										
REGIS	45	45	42	40	40	45	45	42	40	40
Sweden										
RIX	29	29	32	34	37	29	29	32	34	37
United Kingdom										
CHAPS Sterling	-	24	31	34	33	22	24	31	34	33
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	30	29	29	31	30	30	29	29	28	26
BORICA	28	27	30	30	29	25	24	24	24	21
Denmark										
The Sumclearing DKK	89	87	85	82	82	53	52	54	54	54
The IntradagClearing	89	87	85	82	82	53	52	54	54	54
Straksclearing	83	78	77	75	74	47	45	48	48	47
Croatia										
National Clearing System	30	29	28	24	23	30	29	28	24	23
Hungary										
ICS	158	122	61	61	43	38	38	35	35	32
Poland										
ELIXIR	620	619	618	612	602	40	41	40	40	39
Express ELIXIR	9	11	13	15	17	9	11	13	15	17
BlueCash	76	92	105	117	118	76	92	105	117	118
BLIK	18	22	25	31	33	18	22	25	31	33
KSR	14	13	13	13	12	14	13	13	13	12
Romania										
SENT	39	40	38	37	37	39	40	38	37	37
Sweden										
Bankgirot	22	23	23	25	27	22	23	23	25	27
Dataclearing	29	31	32	32	33	29	30	31	32	33
United Kingdom										
Cheque and Credit Clearings	11	-	-	-	20	11	11	11	10	20
BACS	-	16	22	24	28	16	16	22	24	28
Faster Payments Service	-	-	20	30	32	10	12	20	30	32
LINK	-	-	-	-	-	-	-	-	-	-

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	-	-	-	-	-	17	18	19	20	-
EURO AREA										
RECOUR & TARGET2-BE	94	94	95	96	96	91	91	93	94	94
TARGET2-DE	53	51	51	48	50	46	44	42	39	42
TARGET2-EE	96	98	98	95	90	91	88	89	85	89
TARGET2-IE	-	-	-	-	-	84	85	84	86	84
HERMES & TARGET2-GR	84	86	86	87	87	91	92	79	89	90
TARGET2-ES	64	59	60	74	76	62	63	62	71	73
TBF & TARGET2-FR	56	61	63	62	64	66	67	69	65	54
TARGET2-IT	45	43	45	46	48	45	42	47	48	47
TARGET2-CY	84	84	84	84	84	90	90	90	90	90
TARGET2-LV	48	59	64	68	74	78	77	78	74	59
TARGET2-LT	85	89	84	86	90	87	96	89	87	89
TARGET2-LU	72	73	71	73	75	83	86	79	76	78
TARGET2-MT	99	97	96	93	91	100	100	99	98	97
TARGET2-NL	80	81	83	89	71	71	80	85	89	75
HOAM.AT, ASTI & TARGET2-AT	41	46	54	58	59	35	27	39	49	52
TARGET2-PT	65	71	74	74	69	54	58	59	62	61
TARGET2-SI	56	53	67	64	62	83	72	78	77	73
TARGET2-SK	68	70	71	68	25	55	54	55	56	22
BoF-RTGS & TARGET2-FI	80	79	80	80	78	80	84	84	84	85
EPM & TARGET2-ECB EU	-	-	-	-	-	100	100	100	100	100
EU NON-EA										
TARGET2-BG	65	66	70	68	70	93	94	94	95	97
TARGET2-DK	79	83	82	82	87	98	99	99	98	99
TARGET2-HR	-	68	73	77	78	-	79	70	75	77
TARGET2-PL	77	81	82	83	82	67	71	71	72	76
TARGET2-RO	76	81	61	67	71	78	78	80	81	82
2. NON-TARGET										
EURO AREA										
Finland										
POPS	93	93	94	95	95	94	94	94	94	94
3. EUROPEAN UNION										
EURO1/STEP1	34	36	37	37	39	51	49	50	49	49
II. MULTI-CURRENCY SYSTEMS										
CLS	49	49	46	47	45	37	37	37	38	37
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	88	88	84	84	85	86	86	84	84	84
Germany										
RPS	36	38	41	36	44	37	36	38	38	37

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	99	99	99	100	99	99	98	98	98	100
Greece										
DIAS	90	93	96	95	95	96	85	94	90	93
ACO	85	89	90	92	92	84	81	89	92	90
Spain										
SNCE	71	71	71	70	72	64	66	66	67	69
France										
CORE	83	83	84	86	86	75	74	74	75	75
SEPA EU	-	-	85	84	84	-	-	-	-	-
Italy										
Italian CSMs	54	31	30	31	32	33	30	34	39	42
Cyprus										
Cyprus Clearing House for cheques	87	87	86	88	86	78	78	76	81	76
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	.	.	.	.	.	.	.	.	.	.
Latvia										
EKS	67	67	66	70	63	49	48	48	50	51
Worldline Latvia CSM	-	-	99	100	100	-	-	97	99	100
Lithuania										
LITAS-MMS	88	-	-	-	-	82	-	-	-	-
CENTROlink	100	83	91	81	82	100	88	95	77	67
Malta										
Malta Clearing House	95	95	95	95	92	94	94	94	94	90
Netherlands										
equensWorldline	99	99	99	98	99	89	94	95	94	93
Austria										
CS	70	72	73	73	73	65	66	65	65	66
Portugal										
SICOI	80	81	82	82	81	75	76	77	77	78
Slovenia										
SEPA IKP System	63	-	-	-	-	62	-	-	-	-
SEPA IDD Core System	75	-	-	-	-	74	-	-	-	-
SEPA IDD B2B System	84	-	-	-	-	87	-	-	-	-
SIMP-PS payment system	-	61	71	70	73	-	62	66	65	66
BIPS payment system	-	-	-	-	70	-	-	-	-	64
Slovakia										
SIPS	75	75	75	74	74	74	76	76	76	76
Finland										
ARPP	-	-	100	100	100	-	-	100	100	100
EU NON-EA										
Bulgaria										
BISERA7-EUR	92	91	93	91	82	95	92	93	92	84
Croatia										
EuroNKS	-	86	85	86	86	-	86	88	88	88
Poland										
EuroELIXIR	83	80	76	73	70	82	80	82	77	75
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	45	43	42	40	39	35	35	36	36	35
STEP2 SDD CORE Service	62	65	65	65	64	58	61	61	60	59
STEP2 SDD B2B Service	54	54	55	54	50	58	53	53	53	52

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	52	52	51	52	57	79	77	75	76	78
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	82	83	87	88	-	78	77	77	74	-
Kronos2	-	-	-	84	85	-	-	-	78	78
Croatia										
Croatian Large Value Payment System	72	77	78	80	83	58	51	43	42	44
Hungary										
VIBER	56	53	54	54	55	59	56	51	48	51
Poland										
SORBNET2	57	57	55	54	56	61	63	64	64	64
Romania										
REGIS	52	54	55	57	62	56	69	64	62	64
Sweden										
RIX	88	88	90	89	89	83	80	70	70	69
United Kingdom										
CHAPS Sterling	73	75	72	66	65	63	67	62	60	61
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	51	53	54	56	56	62	61	60	62	64
BORICA	67	67	70	67	66	67	68	68	66	65
Denmark										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	78	76	75	74	73	78	78	77	76	75
Straksclearing	95	96	95	75	73	73	71	71	68	67
Croatia										
National Clearing System	70	70	72	73	75	64	66	67	68	72
Hungary										
ICS	61	61	62	65	64	56	56	53	57	59
Poland										
ELIXIR	54	55	57	58	60	50	51	53	54	56
Express ELIXIR	97	91	83	83	80	92	85	80	76	73
BlueCash	96	94	91	86	87	89	90	88	83	87
BLIK	98	97	96	91	85	99	98	96	92	85
KSR	89	91	93	94	97	94	96	97	97	99
Romania										
SENT	58	59	61	62	64	57	58	59	60	61
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	-	-	-	-	-	-	-	-	-	-
BACS	82	-	-	-	68	76	88	87	78	77
Faster Payments Service	92	-	-	-	73	87	94	82	77	75
LINK	-	-	-	-	-	-	-	-	-	-

16.2 Number of payments processed by selected payment systems (total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	88.6	89.0	90.3	89.4	88.8	0.4	1.6	-1.1	-0.6
EURO AREA									
RECOUR & TARGET2-BE	2.3	2.2	2.2	2.3	2.5	-1.3	-0.7	3.0	10.0
TARGET2-DE	44.7	44.5	44.7	47.4	48.2	-0.4	0.4	6.0	1.7
TARGET2-EE	0.0	0.9	1.1	0.4	0.1	-	19.5	-65.6	-70.6
TARGET2-IE	0.9	0.9	0.8	0.9	0.9	-2.6	-2.1	3.3	5.1
HERMES & TARGET2-GR	0.8	0.7	0.7	0.7	0.7	-7.9	-3.6	3.2	3.2
TARGET2-ES	7.4	9.9	10.1	6.1	6.3	34.5	1.5	-39.9	3.4
TBF & TARGET2-FR	8.9	7.9	8.2	8.5	10.4	-11.1	3.0	3.9	21.7
TARGET2-IT	10.3	8.1	8.5	8.3	8.5	-21.2	5.8	-2.4	2.0
TARGET2-CY	0.1	0.2	0.2	0.2	0.2	33.3	12.5	5.6	-5.3
TARGET2-LV	0.4	0.4	0.5	0.5	0.5	19.5	11.9	5.6	-7.5
TARGET2-LT	0.1	0.1	0.1	0.1	0.1	-27.9	11.3	-7.2	39.1
TARGET2-LU	1.4	1.5	1.4	1.6	1.7	6.9	-1.5	10.1	9.5
TARGET2-MT	0.1	0.1	0.1	0.1	0.1	39.4	23.9	1.8	-24.1
TARGET2-NL	5.7	5.6	5.6	6.1	2.5	-2.4	-0.1	9.8	-59.7
HOAM.AT, ASTI & TARGET2-AT	1.5	1.8	1.9	1.7	1.8	13.7	8.3	-9.9	4.2
TARGET2-PT	1.1	1.1	1.2	1.4	1.2	-5.4	10.2	20.5	-11.4
TARGET2-SI	0.7	0.7	0.7	0.7	0.7	-1.0	0.1	-3.2	1.2
TARGET2-SK	0.2	0.3	0.2	0.2	0.2	6.8	-11.2	-20.7	-6.8
BoF-RTGS & TARGET2-FI	0.4	0.4	0.4	0.4	0.5	0.0	2.2	0.5	24.5
EPM & TARGET2-ECB EU	0.2	0.2	0.2	0.2	0.2	2.8	0.1	3.1	16.5
EU NON-EA									
TARGET2-BG	0.2	0.2	0.2	0.3	0.3	-3.0	10.3	24.0	-4.6
TARGET2-DK	0.1	0.1	0.2	0.2	0.2	-5.0	12.8	9.3	11.0
TARGET2-HR	-	0.0	0.1	0.1	0.1	-	43.8	11.6	6.5
TARGET2-PL	0.8	0.8	0.9	0.9	0.9	3.4	7.4	7.5	-4.8
TARGET2-RO	0.3	0.4	0.1	0.1	0.1	28.2	-61.5	-27.2	0.0
2. NON-TARGET									
EURO AREA									
Finland									
POPS	0.4	0.4	0.3	0.3	0.3	-1.4	-3.6	-12.1	-1.6
3. EUROPEAN UNION									
EURO1/STEP1	55.3	53.3	53.0	52.5	52.7	-3.5	-0.6	-1.0	0.4
II. MULTI-CURRENCY SYSTEMS									
CLS	219.1	209.5	198.5	226.6	312.0	-4.4	-5.2	14.2	37.7
Euro processing	40.9	34.3	34.0	39.1	52.4	-16.1	-0.8	14.9	34.1
GBP processing	14.3	15.5	14.2	15.7	23.9	8.3	-8.3	10.1	52.7
DKK processing	0.6	0.6	0.7	0.8	1.2	9.3	7.9	9.8	59.6
SEK processing	3.3	3.5	3.7	4.5	5.5	5.3	5.8	22.5	20.6
HUF processing	0.0	0.1	0.1	0.1	0.2	1,566.7	42.0	59.2	32.7
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	1,402.2	1,387.1	1,311.2	1,456.6	1,513.0	-1.1	-5.5	11.1	3.9
Germany									
RPS	3,821.9	4,274.5	4,382.1	4,766.4	5,302.6	11.8	2.5	8.8	11.2

16.2 Number of payments processed by selected payment systems (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC	28.0	25.4	22.3	19.7	17.0	-9.3	-12.3	-11.6	-13.7
Greece									
DIAS	197.4	224.8	250.0	259.8	273.9	13.9	11.2	3.9	5.4
ACO	0.5	0.4	0.4	0.4	0.3	-5.9	-11.9	-5.8	-12.9
Spain									
SNCE	1,677.6	1,718.2	1,801.6	1,864.9	1,892.8	2.4	4.9	3.5	1.5
France									
CORE	14,180.2	14,432.2	12,535.1	12,924.8	13,529.8	1.8	-13.1	3.1	4.7
SEPA EU	-	192.9	2,436.4	2,570.8	2,659.5	-	1,163.0	5.5	3.4
Italy									
Italian CSMs	1,927.9	2,097.7	2,072.5	2,044.1	2,009.7	8.8	-1.2	-1.4	-1.7
Cyprus									
Cyprus Clearing House for cheques	8.2	7.9	7.8	7.7	7.0	-3.3	-1.3	-1.5	-9.0
JCC Cards Payment System	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	.	.	.	.	.	.	.	.	.
Latvia									
EKS	38.0	40.3	42.0	44.7	61.7	6.0	4.1	6.4	38.0
Worldline Latvia CSM	-	-	39.8	40.4	44.6	-	-	1.4	10.6
Lithuania									
LITAS-MMS	33.9	-	-	-	-	-	-	-	-
CENTROlink	0.0	5.7	7.6	9.4	22.5	285,450.0	33.5	23.3	138.9
Malta									
Malta Clearing House	5.3	5.0	4.7	4.8	4.5	-5.7	-5.7	1.8	-4.8
Netherlands									
equensWorldline	1,661.2	1,759.1	2,597.1	2,799.0	2,744.6	5.9	47.6	7.8	-1.9
Austria									
CS	631.1	634.6	661.7	679.8	700.0	0.5	4.3	2.7	3.0
Portugal									
SICOI	2,095.2	2,222.7	2,378.8	2,535.6	2,741.7	6.1	7.0	6.6	8.1
Slovenia									
SEPA IKP System	124.8	-	-	-	-	-	-	-	-
SEPA IDD Core System	26.7	-	-	-	-	-	-	-	-
SEPA IDD B2B System	0.0	-	-	-	-	-	-	-	-
SIMP-PS payment system	-	154.8	154.5	157.4	41.1	-	-0.2	1.9	-73.9
BIPS payment system	-	-	-	-	119.3	-	-	-	-
Slovakia									
SIPS	204.3	215.6	226.7	237.3	250.7	5.6	5.1	4.7	5.6
Finland									
ARPP	-	-	.	6.2	6.8	-	-	1,814.4	8.6
EU NON-EA									
Bulgaria									
BISERA7-EUR	0.0	0.0	0.1	0.0	0.0	2.5	48.8	-21.3	-58.3
Croatia									
EuroNKS	-	0.3	0.6	0.7	0.8	-	94.2	10.3	13.9
Poland									
EuroELIXIR	5.2	6.5	8.6	10.3	12.9	25.5	33.3	19.2	25.2
EUROPEAN UNION									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,047.5	4,218.4	4,404.7	4,643.0	4,545.0	4.2	4.4	5.4	-2.1
STEP2 SDD CORE Service	5,195.6	6,116.8	6,552.4	7,109.9	6,456.7	17.7	7.1	8.5	-9.2
STEP2 SDD B2B Service	82.9	83.8	85.0	88.2	87.3	1.0	1.5	3.7	-1.0

16.2 Number of payments processed by selected payment systems (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2015	2016	2017	2018	2019	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EU NON-EA									
Bulgaria									
RINGS	1.0	1.0	1.0	1.1	1.1	-4.9	1.9	7.3	5.1
Czech Republic									
CERTIS	575.6	603.1	638.4	672.8	706.8	4.8	5.9	5.4	5.1
Denmark									
KRONOS DKK	1.2	1.3	1.4	0.9	-	6.0	8.5	-35.3	-
Kronos2	-	-	-	0.6	1.6	-	-	-	181.8
Croatia									
Croatian Large Value Payment System	0.3	0.4	0.4	0.4	0.5	21.4	7.8	0.5	15.1
Hungary									
VIBER	1.5	1.5	1.6	1.6	1.8	5.0	1.6	5.4	11.0
Poland									
SORBNET2	3.5	3.9	4.0	4.1	4.2	13.0	1.8	1.4	3.3
Romania									
REGIS	3.8	4.0	4.5	5.3	3.6	5.6	10.9	18.4	-33.0
Sweden									
RIX	4.4	4.5	5.1	5.4	5.4	4.1	12.6	5.1	0.0
United Kingdom									
CHAPS Sterling	37.5	39.0	41.7	48.5	48.7	3.8	6.9	16.5	0.3
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	65.4	69.2	74.9	77.7	84.2	5.9	8.2	3.7	8.4
BORICA	94.8	107.1	122.7	147.9	179.5	13.0	14.5	20.5	21.4
Denmark									
The Sumclearing DKK	1,820.1	1,997.3	2,171.9	2,229.8	2,364.0	9.7	8.7	2.7	6.0
The IntradagClearing	204.0	203.0	208.0	212.4	215.4	-0.5	2.5	2.1	1.4
Straksclearing	73.0	115.5	151.8	321.9	395.0	58.2	31.5	112.0	22.7
Croatia									
National Clearing System	164.7	175.3	182.3	191.3	202.4	6.4	4.0	4.9	5.8
Hungary									
ICS	284.2	290.8	303.5	314.1	335.5	2.3	4.3	3.5	6.8
Poland									
ELIXIR	1,668.0	1,715.3	1,798.6	1,844.6	1,923.9	2.8	4.9	2.6	4.3
Express ELIXIR	1.5	2.7	5.0	12.5	26.7	79.3	84.4	152.8	112.9
BlueCash	2.4	3.3	3.5	8.3	11.7	37.0	6.3	133.9	40.9
BLIK	1.4	8.3	33.0	90.8	217.8	499.1	300.2	174.8	139.9
KSR	56.9	66.6	67.4	75.5	66.8	17.1	1.1	12.0	-11.5
Romania									
SENT	73.4	79.1	91.6	106.0	62.8	7.7	15.8	15.8	-40.7
Sweden									
Bankgirot	948.0	991.7	1,041.6	1,082.6	1,140.1	4.6	5.0	3.9	5.3
Dataclearing	146.0	144.3	157.4	165.4	167.6	-1.2	9.1	5.1	1.3
United Kingdom									
Cheque and Credit Clearings	444.7	377.8	310.3	275.7	271.8	-15.0	-17.9	-11.1	-1.4
BACS	6,080.0	6,218.7	6,347.2	6,444.0	6,510.4	2.3	2.1	1.5	1.0
Faster Payments Service	1,247.0	1,426.1	1,655.8	2,042.8	2,439.9	14.4	16.1	23.4	19.4
LINK	-	-	-	-	-	-	-	-	-

16.3 Value of payments processed by selected payment systems (total for the period)

	Value of transactions (EUR billions; unless otherwise stated)					Average value per transaction (EUR millions)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	508,982.3	485,811.8	455,369.8	444,469.2	455,086.4	5.7	5.5	5.0	5.0	5.1
EURO AREA										
RECOUR & TARGET2-BE	15,627.4	16,957.9	18,798.3	21,336.4	23,465.8	6.9	7.5	8.4	9.3	9.3
TARGET2-DE	204,855.2	201,111.1	187,947.6	191,859.9	209,082.3	4.6	4.5	4.2	4.0	4.3
TARGET2-EE	157.8	97.6	121.9	82.8	97.3	-	0.1	0.1	0.2	0.9
TARGET2-IE	3,754.4	4,593.1	4,463.6	3,873.5	4,199.7	4.2	5.3	5.3	4.4	4.6
HERMES & TARGET2-GR	5,161.7	2,991.0	1,436.6	938.4	918.5	6.6	4.2	2.1	1.3	1.2
TARGET2-ES	57,391.7	46,605.5	26,998.2	16,088.3	16,438.1	7.8	4.7	2.7	2.6	2.6
TBF & TARGET2-FR	79,194.1	74,535.0	74,291.2	72,130.3	84,120.3	8.9	9.4	9.1	8.5	8.1
TARGET2-IT	32,208.6	18,416.5	17,845.0	18,192.5	16,844.4	3.1	2.3	2.1	2.2	2.0
TARGET2-CY	81.8	58.5	71.0	79.1	72.2	0.7	0.4	0.4	0.4	0.4
TARGET2-LV	264.7	235.1	240.4	199.5	209.2	0.7	0.5	0.5	0.4	0.4
TARGET2-LT	276.2	124.9	159.7	107.0	124.1	3.2	2.0	2.3	1.7	1.4
TARGET2-LU	7,464.0	8,885.3	10,779.6	11,227.4	14,646.8	5.5	6.1	7.5	7.1	8.4
TARGET2-MT	147.6	378.8	839.8	1,046.6	442.4	2.2	4.1	7.4	9.0	5.0
TARGET2-NL	60,247.5	69,908.1	68,758.2	69,870.1	45,852.5	10.5	12.5	12.3	11.4	18.5
HOAM.AT, ASTI & TARGET2-AT	15,044.9	10,828.5	9,354.6	6,614.8	6,930.9	9.8	6.2	4.9	3.9	3.9
TARGET2-PT	2,284.5	1,231.5	1,159.7	971.7	973.3	2.0	1.2	1.0	0.7	0.8
TARGET2-SI	679.4	354.3	310.7	279.1	305.1	1.0	0.5	0.5	0.4	0.5
TARGET2-SK	589.0	542.2	547.3	543.6	601.9	2.5	2.2	2.5	3.1	3.7
BoF-RTGS & TARGET2-FI	9,596.8	10,811.9	12,497.3	11,847.8	11,082.8	23.5	26.4	29.9	28.2	21.2
EPM & TARGET2-ECB EU	10,526.3	12,069.2	13,408.8	13,569.0	14,809.2	60.3	67.3	74.7	73.3	68.7
EU NON-EA										
TARGET2-BG	386.2	341.5	351.1	447.9	450.0	1.7	1.5	1.4	1.5	1.5
TARGET2-DK	2,515.8	4,107.7	4,231.9	2,138.8	2,189.9	18.0	30.9	28.2	13.0	12.0
TARGET2-HR	-	65.2	81.8	98.5	116.5	-	1.4	1.2	1.3	1.4
TARGET2-PL	447.8	486.1	593.1	834.7	1,026.2	0.6	0.6	0.7	0.9	1.1
TARGET2-RO	79.2	75.3	82.6	91.5	87.0	0.3	0.2	0.6	0.9	0.8
2. NON-TARGET										
EURO AREA										
Finland										
POPS	260.0	217.0	208.1	186.9	180.3	0.7	0.6	0.6	0.6	0.6
3. EUROPEAN UNION										
EURO1/STEP1	44,142.5	41,103.6	42,602.3	42,777.9	42,065.9	0.8	0.8	0.8	0.8	0.8
II. MULTI-CURRENCY SYSTEMS										
<i>(Value of transactions: EUR trillions)</i>										
CLS	1,113.1	1,137.0	1,192.6	1,282.6	1,426.5	5.1	5.4	6.0	5.7	4.6
Euro processing	208.6	204.4	219.9	241.0	249.1	5.1	6.0	6.5	6.2	4.8
GBP processing	82.3	86.0	92.7	101.0	108.0	5.7	5.6	6.5	6.5	4.5
DKK processing	8.1	7.7	7.6	7.8	8.8	14.0	12.1	11.1	10.4	7.3
SEK processing	14.4	17.6	18.3	17.5	18.0	4.3	5.0	4.9	3.8	3.3
HUF processing	0.0	0.2	0.4	0.4	0.6	2.6	4.4	5.1	3.4	3.7
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	883.4	920.6	941.2	1,122.9	1,204.7	0.0	0.0	0.0	0.0	0.0
Germany										
RPS	3,189.0	3,086.9	3,179.0	3,311.3	3,479.2	0.0	0.0	0.0	0.0	0.0

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	63.4	55.5	51.2	46.8	42.0	2.3	2.2	2.3	2.4	2.5
Greece										
DIAS	206.0	232.8	254.8	271.1	252.7	1.0	1.0	1.0	1.0	0.9
ACO	39.6	32.4	28.1	29.8	24.8	86.9	75.5	74.3	83.8	80.0
Spain										
SNCE	1,536.7	1,581.9	1,739.2	1,808.7	1,859.7	0.9	0.9	1.0	1.0	1.0
France										
CORE	5,541.0	5,513.0	4,854.3	4,969.8	5,097.3	0.4	0.4	0.4	0.4	0.4
SEPA EU	-	120.5	658.2	1,139.7	1,164.1	-	0.6	0.3	0.4	0.4
Italy										
Italian CSMs	1,490.5	1,520.9	1,610.9	1,577.8	1,563.2	0.8	0.7	0.8	0.8	0.8
Cyprus										
Cyprus Clearing House for cheques	16.0	16.3	18.5	20.6	18.8	1.9	2.1	2.4	2.7	2.7
JCC Cards Payment System	-	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	-	-	-	-	-	-
Latvia										
EKS	52.4	54.0	56.0	55.5	88.6	1.4	1.3	1.3	1.2	1.4
Worldline Latvia CSM	-	-	1.2	1.3	1.4	-	-	0.0	0.0	0.0
Lithuania										
LITAS-MMS	78.8	-	-	-	-	2.3	-	-	-	-
CENTROLink	0.0	19.0	25.6	31.0	50.2	20.8	3.3	3.4	3.3	2.2
Malta										
Malta Clearing House	9.0	9.1	9.4	10.2	10.6	1.7	1.8	2.0	2.1	2.3
Netherlands										
equensWorldline	1,630.4	1,765.0	2,078.0	2,214.8	2,153.9	1.0	1.0	0.8	0.8	0.8
Austria										
CS	779.3	807.7	867.7	947.0	1,022.6	1.2	1.3	1.3	1.4	1.5
Portugal										
SICOI	392.6	416.4	446.5	478.5	508.6	0.2	0.2	0.2	0.2	0.2
Slovenia										
SEPA IKP System	58.2	-	-	-	-	0.5	-	-	-	-
SEPA IDD Core System	1.1	-	-	-	-	0.0	-	-	-	-
SEPA IDD B2B System	0.0	-	-	-	-	3.1	-	-	-	-
SIMP-PS payment system	-	61.2	64.1	68.4	7.4	-	0.4	0.4	0.4	0.2
BIPS payment system	-	-	-	-	64.7	-	-	-	-	0.5
Slovakia										
SIPS	224.2	236.1	247.3	268.2	281.5	1.1	1.1	1.1	1.1	1.1
Finland										
ARPP	-	-	-	0.5	0.6	-	-	0.1	0.1	0.1
EU NON-EA										
Bulgaria										
BISERA7-EUR	0.4	0.4	0.5	0.4	0.2	10.0	9.7	7.9	7.4	8.9
Croatia										
EuroNKS	-	0.0	8.6	9.2	10.2	-	0.0	13.6	13.2	12.9
Poland										
EuroELIXIR	45.4	52.1	73.9	87.9	0.1	8.8	8.1	8.6	8.5	0.0
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	10,493.9	11,307.1	12,465.1	13,493.5	13,984.6	2.6	2.7	2.8	2.9	3.1
STEP2 SDD CORE Service	1,118.5	1,185.8	1,249.6	1,364.7	1,289.2	0.2	0.2	0.2	0.2	0.2
STEP2 SDD B2B Service	605.0	676.4	721.5	772.3	782.9	7.3	8.1	8.5	8.8	9.0

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	474.9	398.6	359.2	475.2	559.3	465.5	410.9	363.6	448.3	502.1
Czech Republic										
CERTIS	12,562.9	17,392.6	22,998.6	12,439.2	11,791.3	21.8	28.8	36.0	18.5	16.7
Denmark										
KRONOS DKK	16,929.2	12,941.5	13,851.0	8,360.1	-	14,274.2	10,295.5	10,154.7	9,478.6	-
Kronos2	-	-	-	4,512.2	13,637.3	-	-	-	7,972.2	8,550.1
Croatia										
Croatian Large Value Payment System	328.0	336.1	367.8	396.0	397.7	1,003.0	846.5	859.3	920.8	803.3
Hungary										
VIBER	4,027.3	3,574.2	3,991.3	4,399.0	4,657.9	2,743.4	2,319.4	2,550.3	2,667.7	2,543.9
Poland										
SORBNET2	17,258.3	16,261.2	17,171.3	18,276.4	18,449.4	4,969.3	4,143.0	4,299.3	4,511.6	4,409.5
Romania										
REGIS	1,709.5	2,189.0	2,008.8	2,152.7	911.8	446.1	541.2	447.7	405.3	256.1
Sweden										
RIX	14,287.2	16,756.1	16,336.7	14,962.8	13,286.0	3,276.9	3,690.8	3,197.0	2,785.3	2,473.2
United Kingdom										
CHAPS Sterling	94,251.6	92,221.1	95,910.7	94,397.4	95,021.1	2,510.2	2,366.8	2,302.7	1,945.5	1,953.2
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	65.4	67.3	73.2	80.6	88.3	1.0	1.0	1.0	1.0	1.0
BORICA	5.1	5.7	6.5	7.5	8.9	0.1	0.1	0.1	0.1	0.0
Denmark										
The Sumclearing DKK	275.0	273.1	292.5	285.1	304.6	0.2	0.1	0.1	0.1	0.1
The IntradagClearing	592.2	621.9	663.3	667.4	689.2	2.9	3.1	3.2	3.1	3.2
Straksclearing	18.9	25.5	30.4	41.1	47.3	0.3	0.2	0.2	0.1	0.1
Croatia										
National Clearing System	98.7	103.9	112.1	122.3	130.0	0.6	0.6	0.6	0.6	0.6
Hungary										
ICS	293.4	310.5	331.7	359.1	389.3	1.0	1.1	1.1	1.1	1.2
Poland										
ELIXIR	1,019.3	1,013.6	1,118.8	1,235.1	1,315.6	0.6	0.6	0.6	0.7	0.7
Express ELIXIR	1.6	2.4	4.0	7.0	10.2	1.1	0.9	0.8	0.6	0.4
BlueCash	0.6	1.1	1.3	2.3	3.0	0.2	0.3	0.4	0.3	0.3
BLIK	0.1	0.4	1.1	2.8	6.7	0.1	0.0	0.0	0.0	0.0
KSR	3.4	3.8	4.3	4.4	3.7	0.1	0.1	0.1	0.1	0.1
Romania										
SENT	60.1	63.6	76.5	83.8	50.6	0.8	0.8	0.8	0.8	0.8
Sweden										
Bankgirot	1,069.6	1,125.3	1,190.2	1,201.1	1,221.7	1.1	1.1	1.1	1.1	1.1
Dataclearing	345.8	348.8	398.2	392.5	395.8	2.4	2.4	2.5	2.4	2.4
United Kingdom										
Cheque and Credit Clearings	680.3	531.5	421.3	396.0	488.2	1.5	1.4	1.4	1.4	1.8
BACS	6,324.0	5,828.7	5,616.7	5,604.9	5,759.8	1.0	0.9	0.9	0.9	0.9
Faster Payments Service	1,433.8	1,450.9	1,596.6	1,931.8	2,211.8	1.1	1.0	1.0	0.9	0.9
LINK	-	-	-	-	-	-	-	-	-	-

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	-5.6	-7.5	-3.8	1.1	4,836.2	4,491.5	4,063.6	3,841.0	3,817.8
EURO AREA									
RECOUR & TARGET2-BE	6.2	8.6	11.1	9.0	3,750.3	3,941.6	4,215.3	4,643.1	4,960.2
TARGET2-DE	-3.4	-7.9	0.4	7.4	6,769.4	6,415.6	5,765.5	5,716.2	6,062.0
TARGET2-EE	-39.6	20.3	-34.2	15.5	759.1	445.2	511.0	319.3	346.3
TARGET2-IE	22.6	-3.3	-13.9	7.2	1,428.3	1,696.1	1,485.9	1,184.6	1,179.5
HERMES & TARGET2-GR	-42.2	-52.4	-35.1	-3.2	2,911.9	1,694.7	797.2	508.0	490.0
TARGET2-ES	-19.9	-42.8	-41.1	1.4	5,325.9	4,184.2	2,323.7	1,338.2	1,320.0
TBF & TARGET2-FR	-6.6	-1.5	-4.7	14.8	3,602.3	3,336.2	3,233.9	3,055.5	3,467.9
TARGET2-IT	-43.1	-4.1	0.7	-7.9	1,945.7	1,086.0	1,027.6	1,030.1	942.3
TARGET2-CY	-28.6	21.9	10.4	-9.4	459.1	309.9	354.3	374.4	329.2
TARGET2-LV	-13.0	0.1	-19.0	2.7	1,083.5	937.5	897.0	686.7	686.3
TARGET2-LT	-55.7	23.3	-34.2	13.0	740.0	321.0	377.9	236.3	256.2
TARGET2-LU	17.2	19.4	2.2	28.1	14,335.7	16,194.2	18,973.5	18,695.8	23,060.0
TARGET2-MT	154.1	118.8	23.2	-58.3	1,476.5	3,594.5	7,215.8	8,378.8	3,304.1
TARGET2-NL	15.2	-2.8	-0.2	-36.2	8,731.4	9,869.3	9,315.0	9,027.3	5,659.1
HOAM.AT, ASTI & TARGET2-AT	-29.2	-15.6	-30.5	2.9	4,370.1	3,030.7	2,526.2	1,715.0	1,738.5
TARGET2-PT	-46.6	-7.3	-16.7	-0.2	1,271.2	660.4	591.9	475.6	458.4
TARGET2-SI	-48.2	-14.0	-11.4	7.2	1,748.5	877.8	722.8	609.9	635.5
TARGET2-SK	-8.1	-1.0	-2.5	7.3	738.5	669.1	647.5	606.6	639.2
BoF-RTGS & TARGET2-FI	11.4	15.0	-6.4	-7.5	4,540.0	4,970.6	5,531.4	5,070.5	4,607.1
EPM & TARGET2-ECB EU	13.4	9.7	-0.3	7.7	100.0	111.6	119.7	117.3	124.2
EU NON-EA									
TARGET2-BG	-11.1	1.0	24.7	-2.5	845.4	702.4	671.2	798.5	741.7
TARGET2-DK	62.8	2.2	-49.8	1.6	921.5	1,450.9	1,447.3	709.8	706.4
TARGET2-HR	-	23.7	19.3	16.7	-	140.0	166.5	190.8	216.0
TARGET2-PL	7.6	20.0	39.5	19.4	104.1	114.0	126.9	167.7	194.0
TARGET2-RO	-4.8	6.8	7.6	-8.6	49.4	44.2	44.0	44.7	39.0
2. NON-TARGET									
EURO AREA									
Finland									
POPS	-17.4	-4.6	-11.3	-4.6	123.0	99.8	92.1	80.0	74.9
3. EUROPEAN UNION									
EURO1/STEP1	-7.9	2.3	-1.1	-2.9	1.1	1.0	1.0	0.9	0.9
II. MULTI-CURRENCY SYSTEMS									
<i>(Value of transactions: EUR trillions)</i>									
CLS	1.0	3.5	6.0	9.8	10,576.1	10,512.4	10,642.6	11,084.3	11,967.0
Euro processing	-3.1	6.2	8.0	2.0	1,981.7	1,889.5	1,962.5	2,082.9	2,089.5
GBP processing	3.4	6.3	7.4	5.5	781.6	795.4	826.9	873.1	906.1
DKK processing	-6.3	-2.6	1.7	10.8	77.3	71.2	67.8	67.8	73.9
SEK processing	21.2	2.6	-6.0	1.9	136.7	162.9	163.4	150.9	151.2
HUF processing	2,722.4	62.9	5.7	42.9	0.1	2.0	3.2	3.4	4.7
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	2.0	0.1	16.7	6.3	212.0	214.0	211.1	244.4	254.6
Germany									
RPS	-4.7	1.5	2.4	3.5	105.4	98.5	97.5	98.7	100.9

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC	-12.4	-8.1	-9.4	-11.3	24.1	20.5	17.0	14.3	11.8
Greece									
DIAS	12.7	8.4	5.7	-7.8	116.2	131.9	141.4	146.7	134.8
ACO	-18.5	-14.2	5.6	-17.8	22.4	18.3	15.6	16.2	13.2
Spain									
SNCE	1.5	8.6	2.8	2.0	142.6	142.0	149.7	150.4	149.3
France									
CORE	-1.3	-13.0	0.5	1.0	252.0	246.8	211.3	210.5	210.1
SEPA EU	-	439.8	69.9	0.5	-	5.4	28.7	48.3	48.0
Italy									
Italian CSMs	1.5	4.9	-3.2	-1.4	90.0	89.7	92.8	89.3	87.4
Cyprus									
Cyprus Clearing House for cheques	2.1	14.1	10.2	-9.7	89.5	86.4	92.5	97.6	85.5
JCC Cards Payment System	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	5.0	-	-	-	-
Latvia									
EKS	0.9	1.5	-3.3	56.3	214.6	215.3	209.0	191.1	290.7
Worldline Latvia CSM	-	-	1.7	5.8	-	-	4.5	4.4	4.5
Lithuania									
LITAS-MMS	-	-	-	-	211.2	-	-	-	-
CENTROlink	44,833.2	29.6	18.9	57.7	0.1	48.9	60.6	68.4	103.6
Malta									
Malta Clearing House	-0.2	1.8	7.2	2.1	90.5	86.6	80.8	81.7	78.8
Netherlands									
equensWorldline	7.5	16.3	4.7	-5.4	236.3	249.2	281.5	286.2	265.8
Austria									
CS	2.0	5.0	7.3	6.1	226.4	226.1	234.3	245.5	256.5
Portugal									
SICOI	5.1	5.5	6.5	5.9	218.5	223.3	227.9	234.2	239.5
Slovenia									
SEPA IKP System	-	-	-	-	149.7	-	-	-	-
SEPA IDD Core System	-	-	-	-	2.9	-	-	-	-
SEPA IDD B2B System	-	-	-	-	0.1	-	-	-	-
SIMP-PS payment system	-	2.8	5.2	-89.4	-	151.5	149.0	149.4	15.4
BIPS payment system	-	-	-	-	-	-	-	-	134.9
Slovakia									
SIPS	5.1	2.7	6.4	1.7	281.1	291.3	292.6	299.3	298.9
Finland									
ARPP	-	-	2,845.1	18.1	-	-	0.0	0.2	0.3
EU NON-EA									
Bulgaria									
BISERA7-EUR	0.4	18.4	-27.4	-51.4	0.9	0.8	0.9	0.6	0.3
Croatia									
EuroNKS	-	181,612.0	5.4	10.0	-	0.0	17.4	17.8	19.0
Poland									
EuroELIXIR	18.6	36.0	17.9	-99.9	10.6	12.2	15.8	17.7	0.0
EUROPEAN UNION									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	6.6	8.8	6.7	2.3	99.7	104.5	111.2	116.6	117.3
STEP2 SDD CORE Service	4.9	4.0	7.6	-6.7	10.6	11.0	11.2	11.8	10.8
STEP2 SDD B2B Service	10.6	5.3	5.4	0.1	5.7	6.3	6.4	6.7	6.6

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EU NON-EA									
Bulgaria									
RINGS	-15.6	-11.5	29.3	14.2	1,039.6	819.7	686.8	847.2	921.9
Czech Republic									
CERTIS	34.4	26.0	-48.1	-8.1	7,409.2	9,802.0	11,846.8	5,898.3	5,265.3
Denmark									
KRONOS DKK	-23.9	6.1	-39.9	-	6,200.8	4,571.2	4,736.9	2,774.3	-
Kronos2	-	-	-	200.3	-	-	-	1,497.4	4,399.1
Croatia									
Croatian Large Value Payment System	0.7	7.0	6.0	-0.9	735.1	720.9	749.1	767.0	737.3
Hungary									
VIBER	-12.4	8.5	10.6	3.8	3,589.1	3,101.0	3,177.7	3,288.2	3,238.5
Poland									
SORBNET2	-2.6	1.3	5.6	-1.2	4,011.2	3,812.2	3,674.5	3,673.0	3,487.4
Romania									
REGIS	29.5	-9.0	6.0	-58.5	1,066.4	1,284.7	1,069.8	1,051.9	408.3
Sweden									
RIX	16.7	-2.4	-4.6	-9.9	3,136.6	3,593.7	3,403.3	3,179.0	2,801.8
United Kingdom									
CHAPS Sterling	8.7	8.0	-2.7	-1.4	3,568.9	3,787.2	4,058.7	3,894.7	3,763.1
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	3.3	6.9	7.7	6.2	143.3	138.3	139.9	143.8	145.5
BORICA	11.9	11.0	13.5	14.9	11.2	11.7	12.3	13.4	14.6
Denmark									
The Sumclearing DKK	-1.2	6.2	-3.0	6.2	100.7	96.5	100.0	94.6	98.3
The IntradagClearing	4.5	5.7	0.1	2.6	216.9	219.7	226.8	221.5	222.3
Straksclearing	33.8	18.2	34.8	14.2	6.9	9.0	10.4	13.7	15.2
Croatia									
National Clearing System	3.4	5.5	7.3	4.9	221.3	223.0	228.4	236.9	241.0
Hungary									
ICS	4.4	3.8	8.6	6.2	261.4	269.4	264.1	268.4	270.7
Poland									
ELIXIR	2.8	5.9	9.5	4.3	236.9	237.6	239.4	248.2	248.7
Express ELIXIR	51.5	62.8	73.7	43.6	0.4	0.6	0.9	1.4	1.9
BlueCash	92.7	22.5	66.4	32.0	0.1	0.2	0.3	0.5	0.6
BLIK	302.7	200.4	156.5	129.1	0.0	0.1	0.2	0.6	1.3
KSR	14.5	7.9	1.4	-17.0	0.8	0.9	0.9	0.9	0.7
Romania									
SENT	6.9	19.4	8.3	-40.8	37.5	37.3	40.8	41.0	22.7
Sweden									
Bankgirot	4.7	5.8	5.1	3.2	234.8	241.3	247.9	255.2	257.6
Dataclearing	0.4	14.2	2.7	2.3	75.9	74.8	83.0	83.4	83.5
United Kingdom									
Cheque and Credit Clearings	-13.2	-17.7	-7.1	20.7	25.8	21.8	17.8	16.3	19.3
BACS	2.4	0.1	-1.4	0.6	239.5	239.4	237.7	231.2	228.1
Faster Payments Service	12.4	14.3	19.6	12.1	54.3	59.6	67.6	79.7	87.6
LINK	-	-	-	-	-	-	-	-	-

Notes to euro area aggregates

Source: Country tables for euro area countries, unless otherwise indicated.

Totals: The totals for the euro area are based on the euro area composition at the time to which the statistics relate.

Table 1: Basic statistical data

Source: Eurostat.

Table 2: Settlement media used by non-MFIs

Value of overnight deposits held at MFIs

The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Narrow money supply (M1)

This indicator differs from the sum of the items “Value of overnight deposits held by non-MFIs” (euro area table 2) and “Currency in circulation” (euro area table 3). See the explanation above.

Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33.

Euro area aggregates

1. Basic statistical data

	2015	2016	2017	2018	2019
Population (thousands, annual average)	339,151	340,234	340,970	341,778	342,743
GDP (EUR billions)	10,524	10,816	11,206	11,572	11,920
GDP per capita (EUR)	31,031	31,790	32,865	33,857	34,779
HICP (annual percentage changes)	0.2	0.2	1.5	1.8	1.2

Euro area aggregates

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation outside MFIs	1,048,929	1,087,489	1,123,210	1,175,444	1,231,468
Value of overnight deposits held at MFIs	.	.	7,136,899	7,636,047	8,184,780
Narrow money supply (M1)	6,631,821	7,194,126	7,786,268	8,302,851	8,975,403
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	.	.	470,723	444,446	495,430
Outstanding value on e-money storages issued by MFIs	6,452	7,760	8,709	9,751	10,111
<i>of which:</i>					
Hardware-based electronic money	3,323	3,704	3,915	4,213	4,209
Software-based electronic money	3,129	4,056	4,794	5,539	5,902

Euro area aggregates

3. Banknotes and coins (EUR millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation	1,111,806	1,155,399	1,201,102	1,262,616	1,325,143
Total banknotes in circulation	1,083,430	1,126,222	1,170,726	1,231,133	1,292,742
<i>of which:</i>					
Euro 500	306,780	269,926	256,760	260,815	223,018
Euro 200	41,379	46,723	49,340	51,139	82,540
Euro 100	214,478	243,258	262,368	280,449	305,100
Euro 50	419,914	461,569	491,312	522,343	560,810
Euro 20	68,791	71,831	76,590	80,409	83,810
Euro 10	23,258	23,890	25,041	26,298	27,520
Euro 5	8,831	9,026	9,316	9,680	9,944
Total coins in circulation	26,012	26,933	28,006	29,002	29,994
<i>of which:</i>					
Euro 2	11,138	11,630	12,160	12,668	13,189
Euro 1	6,816	6,977	7,207	7,388	7,563
Euro 0.50	2,876	2,950	3,052	3,148	3,249
Euro 0.20	2,086	2,156	2,242	2,329	2,411
Euro 0.10	1,368	1,415	1,463	1,511	1,559
Euro 0.05	936	975	1,016	1,056	1,091
Euro 0.02	481	502	526	546	565
Euro 0.01	312	327	342	355	367
Currency in circulation held by MFIs	62,877	67,910	77,892	87,172	93,675
Currency in circulation outside MFIs	1,048,929	1,087,489	1,123,210	1,175,444	1,231,468
<i>Memorandum item:</i>					
Total commemorative coins	3,523	3,776	3,987	4,206	4,401

Notes to tables on selected international systems

Sources: ECB for data on TARGET/TARGET2, EBA Clearing for data on EURO1/STEP1 and STEP2, and CLS Services Ltd for data on CLS.

TARGET2: number/value of credit transfers and direct debits sent

Data include only credit transfers up to the reference year 2013. As of the reference year 2014, data include credit transfers and direct debits.

TARGET2 as a whole: concentration ratio in terms of volume

Calculation excludes traffic in SLBE (Spain) for 2003. Collection of this series stopped in 2007; no data are available for 2008-17.

EURO1/STEP1

The following participants participated in EURO1 only as “pre-fund participants” for the purpose of settling STEP2 payments and did not send or receive any other types of payment:

2003: two central banks

2004: four central banks, one credit institution

2005: six central banks, two credit institutions

2006-10: seven central banks, two credit institutions.

On 9 December 2011, pre-fund participants were withdrawn from the system.

At present the possibility of being a pre-fund participant is offered only to members of the same bank group as a EURO1 participant.

The Flexible Settlement Capability of EURO1 (also called the liquidity bridge) that allows EURO1 participants to better manage their intraday liquidity through pre-funding and liquidity withdrawals went live on 19 June 2006.

The introduction of an additional distribution window for the liquidity bridge in the last quarter of 2017 will bring the total to seven windows.

STEP2

The STEP2 pan-European automated clearing house (PE-ACH) for retail payments in euro was developed in 2003. In 2014, STEP2 reached nearly 100% of all banks that had signed the SEPA Credit Transfer and SEPA Direct Debit scheme adherence agreements of the European Payments Council and thereby enabled banks to offer SEPA-compliant payment services to their customers across all SEPA countries. STEP2 processes over 36 million transactions per day. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.

STEP2 XCT Service

The first settlement date for the STEP2 XCT Service for credit transfers was 29 April 2003.

In 2004 there were 1,373 reachable BICs.

In 2005 there were 1,528 reachable BICs.

In 2006 there were 1,621 reachable BICs.

In 2007 there were 1,684 reachable BICs.

In 2008 there were 1,696 reachable BICs.

In 2009 there were 1,712 reachable BICs.

In 2010 there were 1,686 reachable BICs.

In 2011 there were 1,576 reachable BICs.

STEP2 XCT closed on 5 December 2011 (last settlement date).

STEP2 ICT Service

In preparation for SEPA the Italian Credit Transfer (ICT) Service was launched on 24 November 2006 with a community of eight Italian banks acting as pilots. Data are available from 2007 onwards.

STEP2 ICT closed on 26 September 2014 (last settlement date).

STEP2 SCT Service

The first settlement date was 28 January 2008.

A second processing and settlement cycle, allowing same-day processing of SEPA Credit Transfer payments, was launched on 5 May 2008. SEPA Credit Transfer settlement migrated from EURO1/STEP1 to TARGET2 on the basis of a multilateral

netting tool on 8 December 2008. The first night-time clearing and settlement cycle was launched on 12 December 2008. STEP2 currently offers seven clearing and settlement cycles (five mandatory day time cycles and two optional night time cycles) for SEPA Credit Transfers throughout the business day.

In 2008 there were 4,033 reachable BICs.

In 2009 there were 4,355 reachable BICs.

In 2010 there were 4,514 reachable BICs.

In 2011 there were 4,546 reachable BICs.

In 2012 there were 4,571 reachable BICs.

In 2013 there were 4,696 reachable BICs.

In 2014 there were 4,678 reachable BICs.

In 2015 there were 4,689 reachable BICs.

STEP2 SDD Service

The STEP2 SEPA Core Direct Debit Service and the STEP2 SEPA B2B Direct Debit Service on the STEP2 platform were both launched on 2 November 2009.

In 2010 there were 3,803 reachable BICs in Core and 3,275 reachable BICs in B2B.

In 2011 there were 3,848 reachable BICs in Core and 3,334 reachable BICs in B2B.

In 2012 there were 3,784 reachable BICs in Core and 3,292 reachable BICs in B2B.

In 2013 there were 3,931 reachable BICs in Core and 3,360 reachable BICs in B2B.

In 2014 there were 3,833 reachable BICs in Core and 3,319 reachable BICs in B2B.

In 2015 there were 3,820 reachable BICs in Core and 3,318 reachable BICs in B2B.

CLS

Settlement of Hungarian forint (HUF) transactions started as of November 2015.

Selected international systems

1. Participation in selected payment systems

(original units; end of period)

	2015	2016	2017	2018	2019
TARGET2 AS A WHOLE					
Number of participants	2,269	2,385	2,350	2,326	2,136
<i>of which:</i>					
Direct participants	1,603	1,775	.	1,694	1,570
<i>of which:</i>					
Credit institutions	.	.	.	1,590	1,463
Central bank	.	.	.	26	27
Other direct participants	.	.	.	79	80
<i>of which:</i>					
Public administration	.	.	.	7	9
Clearing and settlement organisations	52	55	51	54	56
Other financial institutions	16	15	12	13	10
Others	6	4	4	5	5
Indirect participants	666	610	.	632	566
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Number of participants	6	6	6	6	7
<i>of which:</i>					
Direct participants	6	6	6	6	7
<i>of which:</i>					
Credit institutions	0	0	0	0	0
Central bank	2	2	2	2	2
Other direct participants	4	4	4	4	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	3	4
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
CLS					
Number of participants	66	68	69	73	75
<i>of which:</i>					
Direct participants	64	66	67	71	73
<i>of which:</i>					
Credit institutions	61	62	63	67	69
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	2	3	3	3	3
Others	0	0	0	0	0
Indirect participants	2	2	2	2	2

Selected international systems

1. Participation in selected payment systems (cont'd) (original units; end of period)

	2015	2016	2017	2018	2019
EURO 1 / STEP 1					
Number of participants	183	168	158	149	135
<i>of which:</i>					
Direct participants	183	168	158	149	135
<i>of which:</i>					
Credit institutions	183	168	158	149	135
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
STEP2 ICT Service					
Number of participants	.	.	.	.	.
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
<i>of which:</i>					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
STEP2 SCT Service					
Number of participants	4,825	4,844	4,877	4,889	4,896
<i>of which:</i>					
Direct participants	136	138	143	142	151
<i>of which:</i>					
Credit institutions	121	123	128	128	137
Central bank	12	12	12	12	12
Other direct participants	3	3	3	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	3	3	2	2
Indirect participants	4,689	4,706	4,734	4,747	4,745

Selected international systems

1. Participation in selected payment systems (cont'd) (original units; end of period)

	2015	2016	2017	2018	2019
STEP2 SDD CORE Service					
Number of participants	3,922	3,910	3,926	3,902	3,867
<i>of which:</i>					
Direct participants	102	109	108	111	114
<i>of which:</i>					
Credit institutions	90	97	95	99	103
Central bank	9	9	10	10	9
Other direct participants	3	3	3	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	3	3	2	2
Indirect participants	3,820	3,801	3,818	3,791	3,753
STEP2 SDD B2B Service					
Number of participants	3,408	3,373	3,373	3,354	3,315
<i>of which:</i>					
Direct participants	90	94	93	95	95
<i>of which:</i>					
Credit institutions	80	82	81	84	85
Central bank	7	9	9	9	8
Other direct participants	3	3	3	2	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	3	3	2	2
Indirect participants	3,318	3,279	3,280	3,259	3,220

Selected international systems

2. Number of payments processed by selected payment systems

(millions; total for the period)

	2015	2016	2017	2018	2019
TARGET2 as a whole					
Credit transfers and direct debits sent	88.6	89.0	90.3	89.4	88.8
<i>of which:</i>					
Intra-Member State	56.0	56.0	54.5	51.3	50.5
Inter-Member State	32.6	33.0	35.8	38.1	38.3
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	0.2	0.2	0.2	0.2	0.2
<i>of which:</i>					
Intra-Member State	0.0	0.0	0.0	0.0	0.0
Inter-Member State	0.2	0.2	0.2	0.2	0.2
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
CLS (EURO PROCESSING)					
Total transactions sent	40.9	34.3	34.0	39.1	52.4
<i>of which:</i>					
Credit transfers	40.9	34.3	34.0	39.1	52.4
Concentration ratio in terms of volume (percentages)	49.4	49.2	45.9	46.9	45.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	219.1	209.5	198.5	226.6	312.0
EURO 1 / STEP 1					
Total transactions sent	55.3	53.3	53.0	52.5	52.7
<i>of which:</i>					
Credit transfers	55.2	53.3	53.0	52.5	52.7
Direct debits	0.0	0.0	0.0	0.0	0.0
Other payment instruments	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	33.6	35.9	36.5	36.6	38.8
STEP2 ICT Service					
Total transactions sent	.	.	.	.	.
<i>of which:</i>					
Credit transfers	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
STEP2 SCT Service					
Total transactions sent	4,047.5	4,218.4	4,404.7	4,643.0	4,545.0
<i>of which:</i>					
Credit transfers	4,040.9	4,211.7	4,397.0	4,635.1	4,536.6
Concentration ratio in terms of volume (percentages)	44.5	42.9	41.5	40.0	38.7
STEP2 SDD CORE Service					
Total transactions sent	5,195.6	6,116.8	6,552.4	7,109.9	6,456.7
<i>of which:</i>					
Credit transfers	133.9	138.3	148.2	160.1	159.8
Direct debits	5,061.7	5,978.5	6,404.2	6,949.8	6,296.9
Concentration ratio in terms of volume (percentages)	62.1	65.4	64.9	65.0	63.6
STEP2 SDD B2B Service					
Total transactions sent	82.9	83.8	85.0	88.2	87.3
<i>of which:</i>					
Credit transfers	2.4	2.2	1.9	2.0	2.1
Direct debits	80.5	81.6	83.1	86.2	85.1
Concentration ratio in terms of volume (percentages)	53.8	54.1	54.7	53.9	50.2

Selected international systems

3. Value of payments processed by selected payment systems (EUR billions; total for the period)

	2015	2016	2017	2018	2019
TARGET2 as a whole					
Credit transfers and direct debits sent	508,982.3	485,811.8	455,369.8	444,469.2	455,086.4
<i>of which:</i>					
Intra-Member State	332,995.0	304,761.7	259,919.1	246,147.7	241,505.9
Inter-Member State	175,906.1	180,836.8	195,194.4	197,747.3	212,697.5
Concentration ratio in terms of value (percentages)	17.1	17.9	19.4	20.5	.
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	10,526.3	12,069.2	13,408.8	13,569.0	14,809.2
<i>of which:</i>					
Intra-Member State	81.3	213.4	256.3	574.3	883.0
Inter-Member State	10,445.0	11,855.8	13,152.5	12,994.7	13,926.2
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0
CLS (EURO PROCESSING)					
Total transactions sent	208,555.8	204,370.7	219,924.6	241,029.2	249,075.9
<i>of which:</i>					
Credit transfers	208,555.8	204,370.7	219,924.6	241,029.2	249,075.9
Concentration ratio in terms of value (percentages)	36.7	37.2	36.9	37.7	37.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	1,113,059.3	1,137,042.7	1,192,626.4	1,282,636.6	1,426,489.4
EURO 1 / STEP 1					
Total transactions sent	44,142.5	41,103.6	42,602.3	42,777.9	42,065.9
<i>of which:</i>					
Credit transfers	44,134.4	41,096.8	42,596.6	42,773.6	42,061.0
Direct debits	7.1	5.9	4.9	3.6	4.4
Other payment instruments	1.0	0.9	0.8	0.7	0.6
Concentration ratio in terms of value (percentages)	50.7	48.9	50.2	49.0	48.5
STEP2 ICT Service					
Total transactions sent	.	.	.	.	.
<i>of which:</i>					
Credit transfers	.	.	.	.	.
Concentration ratio in terms of value (percentages)	.	.	.	.	.
STEP2 SCT Service					
Total transactions sent	10,493.9	11,307.1	12,465.1	13,493.5	13,984.6
<i>of which:</i>					
Credit transfers	10,476.8	11,289.4	12,444.7	13,470.1	13,959.0
Concentration ratio in terms of value (percentages)	35.1	34.9	35.9	35.8	35.1
STEP2 SDD CORE Service					
Total transactions sent	1,118.5	1,185.8	1,249.6	1,364.7	1,289.2
<i>of which:</i>					
Credit transfers	26.8	26.3	26.0	27.0	27.0
Direct debits	1,091.7	1,159.4	1,223.6	1,337.7	1,262.2
Concentration ratio in terms of value (percentages)	58.1	60.6	60.8	59.8	58.7
STEP2 SDD B2B Service					
Total transactions sent	605.0	676.4	721.5	772.3	782.9
<i>of which:</i>					
Credit transfers	9.4	10.0	10.6	9.6	10.6
Direct debits	595.6	666.3	711.0	762.7	772.3
Concentration ratio in terms of value (percentages)	58.3	53.2	53.2	52.8	51.5

Country tables for euro area countries

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General notes: Spain

Source for Table 1: Eurostat.

Source for all other tables: Banco de España, unless otherwise indicated.

Table 2: Settlement media used by non-MFIs

Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). The counterpart sector “non-MFIs” includes the component sectors “central government” and “rest of the world”. Thus this indicator is not synonymous with the same term as used in the ECB concept of narrow money supply (M1).

Data do not include overnight deposits of “central government” and “rest of the world” for 2002.

The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified up to May 2005 as deposits redeemable at up to three months’ notice. After this date these deposits are included within overnight deposits.

Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

Memo item: Overnight deposits in foreign currencies held at MFIs

Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.

Table 3: Settlement media used by credit institutions

Overnight deposits held at other credit institutions

Figures from June 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector.

Figures from December 2014 have been estimated on the basis of the information collected under Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector.

Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

Table 5: Institutions offering payment services to non-MFIs

Central bank: number of overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

Credit institutions irrespective of their legal incorporation: number of internet/PC-linked overnight deposits

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

Institutions offering payment services to non-MFIs (total): value of overnight deposits

For the period up to and including 2002, does not include credit institutions.

The increase in the value of overnight deposits in both credit institutions legally incorporated in the reporting country and the institutions offering

payment services to non-MFIs relates to the fact that savings accounts were classified up to May 2005 as deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

Table 6: Payment card functions and accepting devices

Cards issued by resident PSPs: cards with a debit function

Includes prepaid cards.

The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in first quarter 2018.

This new criteria implies a significant change on the figures shown under this breakdown. Previous to this date, the published figures were estimations based on information provided by the Spanish card payment schemes.

Since Q1 2018, however, data are reported by the payment service providers adhered to the Spanish card payment schemes, according to the requirements set out in Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

Tables 7a and 8a: Payments per type of payment service involving non-MFIs

Payments per type of payment service

Data for payment instruments other than cards and e-money devices are, prior to 2014, estimations based on the information provided by a representative sample of payment service providers.

2014 data are estimations based on the figures for the second half-year.

Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	146,558,408	1,416,683

2011	238,409,288	1,781,373
2012	331,579,568	2,329,373
2013	465,683,654	3,209,846

Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Payments with cards issued by three-party schemes are not included for the years prior to 2014.

The breakdown per type of card does not add up to the total for the years prior to 2014 because the breakdown of payments made at ATMs is not available for those years.

Payments with cards with a debit function

Includes payments with prepaid cards.

Payments with cards with a credit and/or delayed debit function

It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made with delayed debit cards.

Memo item: Credits to the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

Memo item: Debits from the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

Memo item: Other services (not included in the Payment Services Directive)

Estimations based on the information provided by a representative sample of payment service providers. Includes bills of exchange and other non-standardised payment instruments.

Tables 7b and 8b: Payments per type of terminal involving non-MFIs

Memo item: OTC cash withdrawals

Data on OTC cash withdrawals using a bank form are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

Memo item: OTC cash deposits

These data are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

Tables 10 and 11: Payments processed by selected payment systems

TARGET component: SLBE & TARGET2-Banco de España

Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).

Retail system: SNCE

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	65,682,083	165,592
2011	113,104,870	222,625
2012	155,546,719	296,300
2013	213,808,181	422,256

Spain

1. Basic statistical data

	2015	2016	2017	2018	2019
Population (thousands, annual average)	46,410	46,450	46,533	46,729	47,100
GDP (EUR billions)	1,078	1,114	1,162	1,202	1,245
GDP per capita (EUR)	23,219	23,979	24,969	25,727	26,440
HICP (annual percentage changes)	-0.6	-0.3	2.0	1.7	0.8

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

2. Settlement media used by non-MFIs (EUR millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	724,461	841,790	957,799	1,041,112	1,124,945
<i>of which:</i>					
Transferable deposits	677,160	789,032	902,411	981,934	1,064,948
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	14,543	14,466	14,412	14,140	16,906
Outstanding value on e-money storages issued by MFIs	96	117	144	160	168
<i>of which:</i>					
Hardware-based electronic money	83	103	127	142	146
Software-based electronic money	13	14	17	18	22

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

	2015	2016	2017	2018	2019
Overnight deposits held at the central bank	17,846	50,554	108,113	127,199	116,452
Overnight deposits held at other credit institutions (end of period)	41,690	65,999	61,373	39,887	34,583
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	36,592	38,062	41,545	32,929	30,277
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	133,178	143,250	170,054	167,337	130,485
Intraday borrowing from the central bank (average for last reserve maintenance period)	2,016	528	215	71	91

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in EUR millions; end of period)

	2015	2016	2017	2018	2019
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	2.0	1.8	1.9	1.8	1.7
Value of overnight deposits	190	20,178	25,405	21,920	16,885
<i>of which:</i>					
Value of transferable deposits	156	20,119	25,358	21,883	16,850
Credit institutions irrespective of their legal incorporation					
Number of institutions	218	207	206	200	197
Number of offices	31,087	28,807	27,480	26,166	24,004
Number of overnight deposits (thousands)	73,280.2	73,594.6	75,734.1	73,523.7	74,433.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	36,576.5	36,748.8	46,404.3	51,133.4	51,886.5
Number of transferable overnight deposits (thousands)	62,431.7	61,365.8	60,921.7	61,140.8	60,665.2
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	36,576.5	36,748.8	46,404.3	51,133.4	51,886.5
Value of overnight deposits	724,269	821,610	932,392	1,019,190	1,108,053
<i>of which:</i>					
Value of transferable deposits	677,004	768,913	877,053	960,051	1,048,098
Number of payment accounts (thousands)	77,236.1	77,262.9	73,803.8	72,262.1	72,366.5
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	97	117	144	160	169
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	134	125	122	116	117
Number of offices	30,854	28,583	27,263	25,958	23,802
Value of overnight deposits	685,977	778,855	885,709	968,495	1,053,738
Branches of euro area-based credit institutions					
Number of institutions	67	67	68	72	73
Number of offices	209	203	197	191	190
Value of overnight deposits	34,177	40,908	44,512	48,087	52,189
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	13	10	12	10	5
Number of offices	17	15	15	14	9
Value of overnight deposits	3,646	1,583	1,867	2,314	1,818
Branches of non-EEA-based credit institutions					
Number of institutions	4	5	4	2	2
Number of offices	7	6	5	3	3
Value of overnight deposits	469	264	304	294	308
Electronic money institutions					
Number of institutions	5	6	7	9	15
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0	0	0	1	2
Other payment service providers					
Number of institutions	46	41	47	48	51
Number of offices	143	154	152	152	172
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	12.5	12.6	11.1	11.5	2,188.6
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2015	2016	2017	2018	2019
Institutions offering payment services to non-MFIs (total)					
Number of institutions	270	255	261	258	264
Number of offices	31,246	28,977	27,648	26,334	24,192
Number of overnight deposits (thousands)	73,282.2	73,596.4	75,736.0	73,525.5	74,435.2
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	36,576.5	36,748.8	46,404.3	51,133.4	51,886.5
Value of overnight deposits	724,459	841,788	957,797	1,041,110	1,124,938
Number of payment accounts (thousands)	77,248.6	77,275.5	73,814.8	72,273.6	74,555.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	97	117	144	161	171
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	346	397	447	453	500
<i>of which:</i>					
Institutions providing services through an established branch	12	16	14	12	12
Institutions providing services through an agent	9	9	33	33	34
Institutions providing services neither establishing a branch nor through an agent	325	372	400	408	454

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

Spain

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2015	2016	2017	2018	2019
Cards issued by resident PSPs					
Cards with a cash function	68,553	72,961	77,618	81,627	84,354
Cards with a payment function*	70,252	74,853	79,641	84,094	86,377
<i>of which:</i>					
Cards with a debit function	25,100	25,763	26,935	47,084	48,416
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	45,153	49,090	52,706	37,010	37,960
Cards with an e-money function	0	0	0	0	0
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	0	0	0	0	0
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	0	0
Total number of cards (irrespective of the number of functions on the card)	70,252	74,853	79,641	84,094	86,377
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
Terminals provided by resident PSPs					
ATMs	49,869	49,963	50,842	53,379	53,367
Located in the reporting country	49,869	49,963	50,842	53,379	53,367
Located abroad	0	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	49,869	49,963	50,842	53,379	53,367
Located in the reporting country	49,869	49,963	50,842	53,379	53,367
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	42,107	41,816	42,337	40,848	40,209
Located in the reporting country	42,107	41,816	42,337	40,848	40,209
Located abroad	0	0	0	0	0
POS terminals	1,380,704	1,496,565	1,570,982	1,642,795	1,752,259
Located in the reporting country	1,380,386	1,496,018	1,570,021	1,641,178	1,749,970
Located abroad	318	547	961	1,617	2,289
POS terminals					
<i>of which:</i>					
EFTPOS terminals	1,380,704	1,496,565	1,570,982	1,642,795	1,752,259
Located in the reporting country	1,380,386	1,496,018	1,570,021	1,641,178	1,749,970
Located abroad	318	547	961	1,617	2,289
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

Except cards with an e-money function only.

Spain

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	881.8	1,032.9	1,149.7	1,141.4	1,426.6
Domestic	861.6	1,012.8	1,127.1	1,114.9	1,395.1
Cross-border	20.1	20.1	22.6	26.5	31.5
Credit transfers					
Initiated in paper-based form	107.6	110.5	106.0	106.0	97.4
Initiated electronically	774.1	922.4	1,043.6	1,035.5	1,329.3
Initiated in a file/batch	384.4	469.2	563.8	487.4	495.5
Initiated on a single payment basis	389.7	453.2	479.8	548.1	833.7
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	77.8	82.3	84.2	83.5	88.6
Cross-border credit transfers received	137.3	153.1	163.1	185.2	221.5
Direct debits	1,831.3	1,920.1	2,241.1	2,000.1	1,956.0
Domestic	1,789.1	1,877.3	2,214.9	1,996.3	1,950.5
Cross-border	42.2	42.7	26.2	3.8	5.6
Direct debits					
Initiated in a file/batch	1,806.9	1,891.9	2,211.3	1,970.3	1,931.4
Initiated on a single payment basis	24.4	28.2	29.8	29.8	24.6
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	130.3	64.5	52.5	25.7	3.7
Cross-border direct debits received	290.1	215.3	346.2	409.7	433.3
Card payments with cards issued by resident PSPs*	2,987.2	3,463.7	4,038.6	4,703.3	5,584.6
Domestic card payments	2,734.1	3,112.9	3,625.2	4,182.9	4,961.3
Cross-border card payments	253.1	350.8	413.4	520.4	623.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,712.1	2,100.4	2,519.6	3,221.2	3,863.7
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	1,275.1	1,363.4	1,519.0	1,482.1	1,720.9
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2,693.9	3,088.9	3,530.4	4,010.9	4,681.6
Payments initiated remotely	293.4	374.9	508.2	692.3	903.0
E-money payments with e-money issued by resident PSPs	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	0.0	0.0
<i>of which:</i>					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.

Spain

7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2015	2016	2017	2018	2019
Cheques	69.2	64.3	60.8	48.0	43.4
Domestic	68.4	63.4	60.0	47.2	42.9
Cross-border	0.9	0.9	0.8	0.8	0.5
Cross-border cheques received	10.4	11.7	11.4	10.3	9.6
Other payment services	435.0	396.3	347.8	291.8	254.7
Domestic	422.2	382.7	333.0	275.4	235.8
Cross-border	12.8	13.7	14.8	16.4	18.9
Other cross-border payment services received	0.3	0.3	0.3	0.3	0.4
Total payments involving non-MFIs	6,204.6	6,877.4	7,837.9	8,184.6	9,265.3
Domestic	5,875.4	6,449.1	7,360.1	7,616.6	8,585.6
Cross-border	329.2	428.3	477.8	568.0	679.8
Total cross-border payments received (excluding card payments)	438.1	380.4	521.6	605.6	795.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	359.8	420.8	436.7	535.7	441.7
Debits from the accounts by simple book entry	1,626.6	1,702.2	1,781.1	1,874.6	2,312.0
Money remittances	13.0	13.9	15.1	16.7	19.2
Domestic	0.2	0.3	0.3	0.3	0.4
Cross-border	12.8	13.7	14.8	16.4	18.9
Cross-border money remittances received	0.3	0.3	0.3	0.3	0.4
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	13.4	8.3	7.7	7.1	7.3
Domestic	13.3	8.2	7.6	7.1	7.3
Cross-border	0.1	0.1	0.1	0.1	0.1

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	3,546.5	3,900.8	4,271.7	4,726.6	5,239.5
At terminals located in the reporting country	3,546.4	3,900.7	4,271.3	4,726.1	5,217.4
At terminals located abroad	0.0	0.1	0.5	0.5	22.2
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	875.3	878.7	889.6	897.1	872.3
At terminals located in the reporting country	875.3	878.7	889.6	897.1	872.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	53.5	73.2	89.1	114.0	148.2
At terminals located in the reporting country	53.5	73.2	89.1	114.0	148.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2,617.7	2,948.9	3,293.1	3,715.6	4,219.0
At terminals located in the reporting country	2,617.6	2,948.8	3,292.6	3,715.1	4,196.9
At terminals located abroad	0.0	0.1	0.5	0.5	22.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	313.5	374.7	449.1	531.4	739.8
At terminals located in the reporting country	308.1	362.8	432.6	500.4	599.0
At terminals located abroad	5.4	11.8	16.5	31.0	140.8
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	43.3	44.6	44.6	50.2	46.1
At terminals located in the reporting country	43.3	44.6	44.6	43.1	38.9
At terminals located abroad	0.0	0.0	0.0	7.1	7.2
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	270.2	330.1	404.6	481.2	693.7
At terminals located in the reporting country	264.8	318.3	388.1	457.3	560.1
At terminals located abroad	5.4	11.8	16.5	23.9	133.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	112.4	157.7	253.2	307.0	390.8
At terminals located in the reporting country	9.3	31.8	114.9	168.6	225.9
At terminals located abroad	103.1	125.9	138.3	138.3	165.0
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	9.3	10.0	10.2	10.1	10.0
At terminals located in the reporting country	0.1	0.2	0.3	0.1	0.1
At terminals located abroad	9.2	9.8	9.9	10.0	9.8
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.1	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.1	0.0
POS transactions (except e-money transactions)	103.1	147.7	243.0	296.8	380.9
At terminals located in the reporting country	9.1	31.6	114.6	168.6	225.7
At terminals located abroad	93.9	116.1	128.4	128.2	155.1
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	173.2	157.4	138.3	115.0	100.4
OTC cash deposits	248.8	225.1	194.4	160.0	135.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	15,540.9	14,965.0	10,197.5	9,798.2	9,916.2
Domestic	12,708.7	12,380.0	7,978.0	8,027.0	8,345.7
Cross-border	2,832.2	2,585.0	2,219.5	1,771.2	1,570.5
Credit transfers					
Initiated in paper-based form	10,532.1	9,708.8	4,539.8	3,998.9	3,838.6
Initiated electronically	5,014.2	5,256.1	5,657.8	5,799.2	6,077.6
Initiated in a file/batch	2,291.4	1,806.9	2,386.0	2,563.5	2,710.5
Initiated on a single payment basis	2,722.8	3,449.2	3,271.8	3,235.8	3,367.1
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	4,108.2	3,958.0	3,704.8	3,298.2	2,768.1
Cross-border credit transfers received	3,120.9	2,957.0	2,649.2	2,556.0	2,374.4
Direct debits	483.0	498.3	580.7	531.8	584.3
Domestic	474.8	489.5	575.1	529.1	579.3
Cross-border	8.2	8.8	5.6	2.8	5.1
Direct debits					
Initiated in a file/batch	463.2	472.3	552.8	506.5	553.5
Initiated on a single payment basis	19.8	25.9	27.9	25.3	30.8
Direct debits					
of which:					
Non-SEPA direct debits	126.9	56.4	46.4	23.2	4.8
Cross-border direct debits received	57.0	44.6	69.5	85.3	93.4
Card payments with cards issued by resident PSPs*	131.0	147.8	166.6	186.7	210.6
Domestic card payments	117.4	130.6	148.2	164.9	184.3
Cross-border card payments	13.7	17.2	18.3	21.8	26.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	67.7	80.5	92.7	115.0	129.9
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	63.4	67.2	73.8	71.7	80.7
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	113.2	126.3	139.4	151.7	165.3
Payments initiated remotely	17.8	21.4	27.2	35.0	45.3
E-money payments with e-money issued by resident PSPs	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.

Spain

8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2015	2016	2017	2018	2019
Cheques	349.6	338.5	351.5	269.6	277.8
Domestic	344.3	334.3	347.5	266.5	274.7
Cross-border	5.3	4.2	3.9	3.1	3.1
Cross-border cheques received	70.2	99.5	128.7	65.4	63.5
Other payment services	374.6	350.0	348.9	290.8	311.3
Domestic	371.0	346.1	344.4	286.2	306.1
Cross-border	3.7	3.9	4.4	4.6	5.2
Other cross-border payment services received	0.1	0.2	0.1	0.1	0.1
Total payments involving non-MFIs	16,879.2	16,299.5	11,645.2	11,077.0	11,300.2
Domestic	14,016.2	13,680.4	9,393.3	9,273.7	9,690.2
Cross-border	2,863.0	2,619.1	2,251.8	1,803.4	1,610.1
Total cross-border payments received (excluding card payments)	3,248.2	3,101.2	2,847.6	2,719.7	2,532.3
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,773.5	2,078.9	1,111.5	1,719.5	2,273.8
Debits from the accounts by simple book entry	1,544.4	1,711.0	1,145.7	1,189.0	1,357.6
Money remittances	3.7	4.1	4.5	5.0	5.7
Domestic	0.0	0.2	0.0	0.4	0.5
Cross-border	3.7	3.9	4.4	4.6	5.2
Cross-border money remittances received	0.1	0.2	0.1	0.1	0.1
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	86.0	74.9	75.0	76.4	76.7
Domestic	79.5	68.0	69.2	70.6	70.9
Cross-border	6.5	6.9	5.8	5.8	5.8

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; EUR billions; total for the period)

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	240.1	262.9	284.9	308.3	330.3
At terminals located in the reporting country	240.1	262.9	284.9	308.3	328.8
At terminals located abroad	0.0	0.0	0.0	0.0	1.5
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	108.1	110.9	115.3	118.6	119.0
At terminals located in the reporting country	108.1	110.9	115.3	118.6	119.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	21.9	31.4	38.9	49.7	63.6
At terminals located in the reporting country	21.9	31.4	38.9	49.7	63.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	110.1	120.6	130.7	140.0	147.6
At terminals located in the reporting country	110.1	120.6	130.7	139.9	146.2
At terminals located abroad	0.0	0.0	0.0	0.0	1.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	25.3	29.4	32.3	34.2	58.8
At terminals located in the reporting country	24.4	26.9	30.1	31.1	33.0
At terminals located abroad	1.0	2.5	2.1	3.1	25.8
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	7.0	7.1	7.2	7.8	7.6
At terminals located in the reporting country	7.0	7.1	7.2	7.1	6.6
At terminals located abroad	0.0	0.0	0.0	0.8	1.1
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	18.3	22.3	25.0	26.3	51.2
At terminals located in the reporting country	17.4	19.8	22.9	24.0	26.4
At terminals located abroad	1.0	2.5	2.1	2.3	24.8
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; EUR billions; total for the period)

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	7.9	9.7	13.8	15.4	17.8
At terminals located in the reporting country	0.7	2.0	6.0	7.8	9.4
At terminals located abroad	7.2	7.7	7.8	7.6	8.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.3	1.4	1.4	1.4	1.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.3	1.4	1.4	1.3	1.4
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	6.6	8.3	12.4	14.0	16.4
At terminals located in the reporting country	0.7	2.0	6.0	7.8	9.4
At terminals located abroad	5.9	6.3	6.4	6.3	7.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	132.4	123.2	122.3	102.2	109.6
OTC cash deposits	238.6	222.6	222.1	183.5	196.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Spain

9. Participation in selected payment systems

(original units; end of period)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-ES					
Number of participants	175	167	155	152	151
<i>of which:</i>					
Direct participants	92	89	83	77	74
<i>of which:</i>					
Credit institutions	76	75	74	67	65
Central bank	1	1	1	1	1
Other direct participants	15	13	8	9	8
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	4	3	4	6
Other financial institutions	10	9	5	5	2
Others	2	0	0	0	0
Indirect participants	83	78	72	75	77
RETAIL SYSTEM: SNCE					
Number of participants	164	153	151	141	141
<i>of which:</i>					
Direct participants	16	16	17	15	15
<i>of which:</i>					
Credit institutions	15	15	16	14	14
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	148	137	134	126	126

Spain

10. Payments processed by selected payment systems (number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-ES					
Credit transfers and direct debits	7.4	9.9	10.1	6.1	6.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	5.4	8.0	7.7	3.5	3.7
Credit transfers and direct debits to another TARGET component	2.0	2.0	2.4	2.5	2.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	1.9	1.9	2.3	2.5	2.6
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	63.7	59.3	59.5	73.7	76.0
RETAIL SYSTEM: SNCE					
Total transactions	1,677.6	1,718.2	1,801.6	1,864.9	1,892.8
Domestic	1,675.9	1,716.5	1,799.4	1,841.1	1,865.0
Cross-border	1.7	1.8	2.2	23.8	27.7
Credit transfers	456.5	492.9	537.2	565.2	588.3
Domestic	455.0	491.3	535.3	556.6	578.0
Cross-border	1.5	1.6	1.9	8.6	10.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	456.5	492.9	537.2	565.2	588.3
Direct debits	1,165.3	1,174.3	1,216.4	1,255.6	1,265.1
Domestic	1,165.1	1,174.2	1,216.2	1,240.4	1,247.7
Cross-border	0.2	0.1	0.3	15.2	17.5
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	48.4	45.8	43.1	39.5	35.2
Domestic	48.4	45.8	43.1	39.5	35.2
Cross-border	-	-	-	-	-
Other payment services	7.3	5.2	4.9	4.6	4.1
Domestic	7.3	5.2	4.9	4.6	4.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	70.5	70.7	70.7	70.3	72.1

Spain

11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-ES					
Credit transfers and direct debits	57,391.7	46,605.5	26,998.2	16,088.3	16,438.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	48,783.5	38,765.1	20,415.4	11,021.0	10,172.6
Credit transfers and direct debits to another TARGET component	8,608.2	7,840.4	6,582.8	5,067.3	6,265.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	8,595.3	7,830.5	6,572.9	5,051.8	6,246.8
Credit transfers and direct debits to a non-euro area TARGET component	12.9	9.9	9.9	15.5	18.7
Concentration ratio in terms of value (percentages)	62.2	62.8	62.2	70.6	73.1
RETAIL SYSTEM: SNCE					
Total transactions	1,536.7	1,581.9	1,739.2	1,808.7	1,859.7
Domestic	1,527.4	1,572.3	1,727.5	1,782.9	1,832.0
Cross-border	9.3	9.6	11.7	25.8	27.8
Credit transfers	937.2	995.6	1,129.7	1,201.0	1,266.1
Domestic	928.0	986.2	1,118.2	1,177.1	1,240.4
Cross-border	9.2	9.4	11.4	23.9	25.6
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	937.2	995.6	1,129.7	1,201.0	1,266.1
Direct debits	305.9	299.3	309.4	315.6	318.8
Domestic	305.8	299.2	309.2	313.7	316.7
Cross-border	0.1	0.2	0.2	2.0	2.1
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	248.9	244.7	257.0	248.3	233.0
Domestic	248.9	244.7	257.0	248.3	233.0
Cross-border	-	-	-	-	-
Other payment services	44.7	42.3	43.2	43.7	41.8
Domestic	44.7	42.3	43.2	43.7	41.8
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	64.3	65.7	65.6	66.6	69.1