



EUROPEAN CENTRAL BANK

EUROSYSTEM

## 1.1 Basic statistical data

|                  | GDP<br>(EUR billions) |          |          |          |          | Population<br>(millions, annual average) |       |       |       |       |
|------------------|-----------------------|----------|----------|----------|----------|------------------------------------------|-------|-------|-------|-------|
|                  | 2017                  | 2018     | 2019     | 2020     | 2021     | 2017                                     | 2018  | 2019  | 2020  | 2021  |
| BE               | 445.1                 | 460.1    | 478.2    | 456.7    | 506.2    | 11.4                                     | 11.4  | 11.5  | 11.5  | 11.6  |
| BG               | 52.5                  | 56.2     | 61.6     | 61.3     | 67.9     | 7.1                                      | 7.0   | 7.0   | 6.9   | 6.9   |
| CZ               | 194.1                 | 210.9    | 225.6    | 215.2    | 238.7    | 10.6                                     | 10.6  | 10.7  | 10.7  | 10.7  |
| DK               | 294.8                 | 302.3    | 310.5    | 312.5    | 335.7    | 5.8                                      | 5.8   | 5.8   | 5.8   | 5.9   |
| DE               | 3,267.2               | 3,367.9  | 3,473.3  | 3,367.6  | 3,570.6  | 82.7                                     | 82.9  | 83.1  | 83.2  | 83.2  |
| EE               | 23.8                  | 25.8     | 27.7     | 26.8     | 30.7     | 1.3                                      | 1.3   | 1.3   | 1.3   | 1.3   |
| IE               | 296.9                 | 326.0    | 356.5    | 372.9    | 421.5    | 4.8                                      | 4.9   | 4.9   | 5.0   | 5.0   |
| GR               | 176.9                 | 179.6    | 183.3    | 165.3    | 182.8    | 10.8                                     | 10.7  | 10.7  | 10.7  | 10.7  |
| ES               | 1,161.9               | 1,203.3  | 1,244.4  | 1,121.9  | 1,205.1  | 46.5                                     | 46.7  | 47.1  | 47.4  | 47.3  |
| FR               | 2,297.2               | 2,363.3  | 2,437.6  | 2,310.5  | 2,500.9  | 67.1                                     | 67.4  | 67.8  | 68.0  | 68.2  |
| HR               | 49.9                  | 52.7     | 55.6     | 50.2     | 57.2     | 4.1                                      | 4.1   | 4.1   | 4.0   | 3.9   |
| IT               | 1,736.6               | 1,771.4  | 1,796.6  | 1,657.0  | 1,775.4  | 60.0                                     | 59.9  | 59.7  | 59.4  | 59.1  |
| CY               | 20.2                  | 21.6     | 23.0     | 21.6     | 23.4     | 0.9                                      | 0.9   | 0.9   | 0.9   | 0.9   |
| LV               | 27.0                  | 29.2     | 30.6     | 29.5     | 32.9     | 1.9                                      | 1.9   | 1.9   | 1.9   | 1.9   |
| LT               | 42.3                  | 45.5     | 48.9     | 49.5     | 55.4     | 2.8                                      | 2.8   | 2.8   | 2.8   | 2.8   |
| LU               | 58.2                  | 60.4     | 62.7     | 64.2     | 73.3     | 0.6                                      | 0.6   | 0.6   | 0.6   | 0.6   |
| HU               | 127.0                 | 136.1    | 146.1    | 137.4    | 154.1    | 9.8                                      | 9.8   | 9.8   | 9.8   | 9.7   |
| MT               | 11.9                  | 13.0     | 14.0     | 13.1     | 14.7     | 0.5                                      | 0.5   | 0.5   | 0.5   | 0.5   |
| NL               | 738.1                 | 774.0    | 813.1    | 796.5    | 856.4    | 17.1                                     | 17.2  | 17.3  | 17.4  | 17.5  |
| AT               | 369.4                 | 385.4    | 397.5    | 379.3    | 402.7    | 8.8                                      | 8.8   | 8.9   | 8.9   | 9.0   |
| PL               | 467.4                 | 497.8    | 533.6    | 526.4    | 574.4    | 38.4                                     | 38.4  | 38.4  | 38.4  | 38.2  |
| PT               | 195.9                 | 205.2    | 214.4    | 200.1    | 211.3    | 10.3                                     | 10.3  | 10.3  | 10.3  | 10.3  |
| RO               | 187.8                 | 204.5    | 223.2    | 218.9    | 240.2    | 19.6                                     | 19.5  | 19.4  | 19.3  | 19.2  |
| SI               | 43.0                  | 45.9     | 48.4     | 46.9     | 52.0     | 2.1                                      | 2.1   | 2.1   | 2.1   | 2.1   |
| SK               | 84.4                  | 89.4     | 94.0     | 92.1     | 97.1     | 5.4                                      | 5.4   | 5.5   | 5.5   | 5.5   |
| FI               | 226.3                 | 233.5    | 239.9    | 238.0    | 251.4    | 5.5                                      | 5.5   | 5.5   | 5.5   | 5.5   |
| SE               | 480.0                 | 470.7    | 476.9    | 480.6    | 537.8    | 10.1                                     | 10.2  | 10.3  | 10.4  | 10.4  |
| <b>Euro area</b> | 11,222.4              | 11,600.3 | 11,984.3 | 11,413.1 | 12,269.7 | 340.5                                    | 341.3 | 342.3 | 342.8 | 342.9 |
| <b>EU</b>        | 13,076.0              | 13,531.5 | 14,017.2 | 13,415.7 | 14,475.7 | 445.9                                    | 446.7 | 447.6 | 448.1 | 447.7 |



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EUROSYSTEM

## 1.1 Basic statistical data (cont'd)

|                  | GDP per capita<br>(EUR thousands) |      |       |       |       | HICP (annual percentage changes) |      |      |      |      | Exchange rate vis-à-vis the euro<br>(average for the year) |       |       |       |       |
|------------------|-----------------------------------|------|-------|-------|-------|----------------------------------|------|------|------|------|------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017                              | 2018 | 2019  | 2020  | 2021  | 2017                             | 2018 | 2019 | 2020 | 2021 | 2017                                                       | 2018  | 2019  | 2020  | 2021  |
| BE               | 39.1                              | 40.3 | 41.6  | 39.6  | 43.7  | 2.2                              | 2.3  | 1.2  | 0.4  | 3.2  | .                                                          | .     | .     | .     | .     |
| BG               | 7.4                               | 8.0  | 8.8   | 8.8   | 9.9   | 1.2                              | 2.6  | 2.5  | 1.2  | 2.8  | 2.0                                                        | 2.0   | 2.0   | 2.0   | 2.0   |
| CZ               | 18.3                              | 19.8 | 21.1  | 20.1  | 22.3  | 2.4                              | 2.0  | 2.6  | 3.3  | 3.3  | 26.3                                                       | 25.6  | 25.7  | 26.5  | 25.6  |
| DK               | 51.1                              | 52.2 | 53.4  | 53.6  | 57.3  | 1.1                              | 0.7  | 0.7  | 0.3  | 1.9  | 7.4                                                        | 7.5   | 7.5   | 7.5   | 7.4   |
| DE               | 39.5                              | 40.6 | 41.8  | 40.5  | 42.9  | 1.7                              | 1.9  | 1.4  | 0.4  | 3.2  | .                                                          | .     | .     | .     | .     |
| EE               | 18.1                              | 19.6 | 20.9  | 20.2  | 23.1  | 3.7                              | 3.4  | 2.3  | -0.6 | 4.5  | .                                                          | .     | .     | .     | .     |
| IE               | 61.8                              | 67.1 | 72.4  | 74.9  | 84.0  | 0.3                              | 0.7  | 0.9  | -0.5 | 2.4  | .                                                          | .     | .     | .     | .     |
| GR               | 16.4                              | 16.7 | 17.1  | 15.4  | 17.1  | 1.1                              | 0.8  | 0.5  | -1.3 | 0.6  | .                                                          | .     | .     | .     | .     |
| ES               | 25.0                              | 25.7 | 26.4  | 23.7  | 25.5  | 2.0                              | 1.7  | 0.8  | -0.3 | 3.0  | .                                                          | .     | .     | .     | .     |
| FR               | 34.2                              | 35.0 | 36.0  | 34.0  | 36.7  | 1.2                              | 2.1  | 1.3  | 0.5  | 2.1  | .                                                          | .     | .     | .     | .     |
| HR               | 12.1                              | 12.9 | 13.7  | 12.4  | 14.7  | 1.3                              | 1.6  | 0.8  | 0.0  | 2.7  | 7.5                                                        | 7.4   | 7.4   | 7.5   | 7.5   |
| IT               | 28.9                              | 29.6 | 30.1  | 27.9  | 30.0  | 1.3                              | 1.2  | 0.6  | -0.1 | 1.9  | .                                                          | .     | .     | .     | .     |
| CY               | 23.6                              | 24.8 | 26.1  | 24.2  | 26.0  | 0.7                              | 0.8  | 0.5  | -1.1 | 2.3  | .                                                          | .     | .     | .     | .     |
| LV               | 13.9                              | 15.1 | 16.0  | 15.5  | 17.5  | 2.9                              | 2.6  | 2.7  | 0.1  | 3.2  | .                                                          | .     | .     | .     | .     |
| LT               | 14.9                              | 16.2 | 17.5  | 17.7  | 19.8  | 3.7                              | 2.5  | 2.2  | 1.1  | 4.6  | .                                                          | .     | .     | .     | .     |
| LU               | 97.4                              | 99.1 | 100.9 | 101.8 | 114.4 | 2.1                              | 2.0  | 1.6  | 0.0  | 3.5  | .                                                          | .     | .     | .     | .     |
| HU               | 13.0                              | 13.9 | 15.0  | 14.1  | 15.9  | 2.4                              | 2.9  | 3.4  | 3.4  | 5.2  | 309.2                                                      | 318.9 | 325.3 | 351.2 | 358.5 |
| MT               | 25.5                              | 26.7 | 27.8  | 25.3  | 28.2  | 1.3                              | 1.7  | 1.5  | 0.8  | 0.7  | .                                                          | .     | .     | .     | .     |
| NL               | 43.1                              | 44.9 | 46.9  | 45.7  | 48.8  | 1.3                              | 1.6  | 2.7  | 1.1  | 2.8  | .                                                          | .     | .     | .     | .     |
| AT               | 42.0                              | 43.6 | 44.8  | 42.5  | 45.0  | 2.2                              | 2.1  | 1.5  | 1.4  | 2.8  | .                                                          | .     | .     | .     | .     |
| PL               | 12.2                              | 13.0 | 13.9  | 13.7  | 15.1  | 1.6                              | 1.2  | 2.1  | 3.7  | 5.2  | 4.3                                                        | 4.3   | 4.3   | 4.4   | 4.6   |
| PT               | 19.0                              | 20.0 | 20.8  | 19.4  | 20.5  | 1.6                              | 1.2  | 0.3  | -0.1 | 0.9  | .                                                          | .     | .     | .     | .     |
| RO               | 9.6                               | 10.5 | 11.5  | 11.4  | 12.5  | 1.1                              | 4.1  | 3.9  | 2.3  | 4.1  | 4.6                                                        | 4.7   | 4.8   | 4.8   | 4.9   |
| SI               | 20.8                              | 22.1 | 23.2  | 22.3  | 24.7  | 1.6                              | 1.9  | 1.7  | -0.3 | 2.0  | .                                                          | .     | .     | .     | .     |
| SK               | 15.5                              | 16.4 | 17.2  | 16.9  | 17.8  | 1.4                              | 2.5  | 2.8  | 2.0  | 2.8  | .                                                          | .     | .     | .     | .     |
| FI               | 41.1                              | 42.3 | 43.4  | 43.0  | 45.4  | 0.8                              | 1.2  | 1.1  | 0.4  | 2.1  | .                                                          | .     | .     | .     | .     |
| SE               | 47.7                              | 46.3 | 46.4  | 46.4  | 51.6  | 1.9                              | 2.0  | 1.7  | 0.7  | 2.7  | 9.6                                                        | 10.3  | 10.6  | 10.5  | 10.2  |
| <b>Euro area</b> | 33.0                              | 34.0 | 35.0  | 33.3  | 35.8  | 1.5                              | 1.8  | 1.2  | 0.3  | 2.6  | .                                                          | .     | .     | .     | .     |
| <b>EU</b>        | 29.3                              | 30.3 | 31.3  | 29.9  | 32.3  | 1.7                              | 1.9  | 1.5  | 0.7  | 2.9  | .                                                          | .     | .     | .     | .     |



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## 1.2 Comparison with EU totals

|                  | Share in total GDP<br>(percentages) |              |              |              |              | Share in total population<br>(percentages) |              |              |              |              | Comparison of GDP per capita<br>with EU average |              |              |              |              |
|------------------|-------------------------------------|--------------|--------------|--------------|--------------|--------------------------------------------|--------------|--------------|--------------|--------------|-------------------------------------------------|--------------|--------------|--------------|--------------|
|                  | 2017                                | 2018         | 2019         | 2020         | 2021         | 2017                                       | 2018         | 2019         | 2020         | 2021         | 2017                                            | 2018         | 2019         | 2020         | 2021         |
| BE               | 3.4                                 | 3.4          | 3.4          | 3.4          | 3.5          | 2.6                                        | 2.6          | 2.6          | 2.6          | 2.6          | 133.4                                           | 132.9        | 132.9        | 132.1        | 135.1        |
| BG               | 0.4                                 | 0.4          | 0.4          | 0.5          | 0.5          | 1.6                                        | 1.6          | 1.6          | 1.5          | 1.5          | 25.3                                            | 26.4         | 28.2         | 29.5         | 30.5         |
| CZ               | 1.5                                 | 1.6          | 1.6          | 1.6          | 1.6          | 2.4                                        | 2.4          | 2.4          | 2.4          | 2.4          | 62.5                                            | 65.5         | 67.5         | 67.2         | 69.0         |
| DK               | 2.3                                 | 2.2          | 2.2          | 2.3          | 2.3          | 1.3                                        | 1.3          | 1.3          | 1.3          | 1.3          | 174.4                                           | 172.3        | 170.5        | 179.0        | 177.4        |
| DE               | 25.0                                | 24.9         | 24.8         | 25.1         | 24.7         | 18.5                                       | 18.6         | 18.6         | 18.6         | 18.6         | 134.8                                           | 134.1        | 133.5        | 135.2        | 132.7        |
| EE               | 0.2                                 | 0.2          | 0.2          | 0.2          | 0.2          | 0.3                                        | 0.3          | 0.3          | 0.3          | 0.3          | 61.8                                            | 64.6         | 66.8         | 67.4         | 71.3         |
| IE               | 2.3                                 | 2.4          | 2.5          | 2.8          | 2.9          | 1.1                                        | 1.1          | 1.1          | 1.1          | 1.1          | 210.8                                           | 221.4        | 231.1        | 250.0        | 259.8        |
| GR               | 1.4                                 | 1.3          | 1.3          | 1.2          | 1.3          | 2.4                                        | 2.4          | 2.4          | 2.4          | 2.4          | 56.1                                            | 55.2         | 54.6         | 51.6         | 53.0         |
| ES               | 8.9                                 | 8.9          | 8.9          | 8.4          | 8.3          | 10.4                                       | 10.5         | 10.5         | 10.6         | 10.6         | 85.1                                            | 85.0         | 84.4         | 79.1         | 78.7         |
| FR               | 17.6                                | 17.5         | 17.4         | 17.2         | 17.3         | 15.1                                       | 15.1         | 15.1         | 15.2         | 15.2         | 116.7                                           | 115.7        | 114.9        | 113.5        | 113.4        |
| HR               | 0.4                                 | 0.4          | 0.4          | 0.4          | 0.4          | 0.9                                        | 0.9          | 0.9          | 0.9          | 0.9          | 41.2                                            | 42.5         | 43.6         | 41.4         | 45.5         |
| IT               | 13.3                                | 13.1         | 12.8         | 12.4         | 12.3         | 13.5                                       | 13.4         | 13.3         | 13.3         | 13.2         | 98.7                                            | 97.7         | 96.1         | 93.1         | 92.9         |
| CY               | 0.2                                 | 0.2          | 0.2          | 0.2          | 0.2          | 0.2                                        | 0.2          | 0.2          | 0.2          | 0.2          | 80.3                                            | 82.0         | 83.3         | 80.9         | 80.5         |
| LV               | 0.2                                 | 0.2          | 0.2          | 0.2          | 0.2          | 0.4                                        | 0.4          | 0.4          | 0.4          | 0.4          | 47.4                                            | 50.0         | 51.2         | 51.8         | 54.0         |
| LT               | 0.3                                 | 0.3          | 0.3          | 0.4          | 0.4          | 0.6                                        | 0.6          | 0.6          | 0.6          | 0.6          | 51.0                                            | 53.6         | 55.8         | 59.2         | 61.1         |
| LU               | 0.4                                 | 0.4          | 0.4          | 0.5          | 0.5          | 0.1                                        | 0.1          | 0.1          | 0.1          | 0.1          | 332.3                                           | 327.3        | 322.2        | 339.9        | 353.7        |
| HU               | 1.0                                 | 1.0          | 1.0          | 1.0          | 1.1          | 2.2                                        | 2.2          | 2.2          | 2.2          | 2.2          | 44.3                                            | 46.0         | 47.8         | 47.1         | 49.1         |
| MT               | 0.1                                 | 0.1          | 0.1          | 0.1          | 0.1          | 0.1                                        | 0.1          | 0.1          | 0.1          | 0.1          | 86.9                                            | 88.1         | 88.9         | 84.6         | 87.3         |
| NL               | 5.6                                 | 5.7          | 5.8          | 5.9          | 5.9          | 3.8                                        | 3.9          | 3.9          | 3.9          | 3.9          | 146.9                                           | 148.3        | 149.7        | 152.5        | 151.1        |
| AT               | 2.8                                 | 2.8          | 2.8          | 2.8          | 2.8          | 2.0                                        | 2.0          | 2.0          | 2.0          | 2.0          | 143.2                                           | 144.0        | 143.0        | 142.1        | 139.1        |
| PL               | 3.6                                 | 3.7          | 3.8          | 3.9          | 4.0          | 8.6                                        | 8.6          | 8.6          | 8.6          | 8.5          | 41.5                                            | 42.8         | 44.4         | 45.8         | 46.5         |
| PT               | 1.5                                 | 1.5          | 1.5          | 1.5          | 1.5          | 2.3                                        | 2.3          | 2.3          | 2.3          | 2.3          | 64.9                                            | 65.9         | 66.6         | 64.9         | 63.5         |
| RO               | 1.4                                 | 1.5          | 1.6          | 1.6          | 1.7          | 4.4                                        | 4.4          | 4.3          | 4.3          | 4.3          | 32.7                                            | 34.7         | 36.8         | 37.9         | 38.7         |
| SI               | 0.3                                 | 0.3          | 0.3          | 0.3          | 0.4          | 0.5                                        | 0.5          | 0.5          | 0.5          | 0.5          | 71.0                                            | 73.1         | 74.0         | 74.5         | 76.3         |
| SK               | 0.6                                 | 0.7          | 0.7          | 0.7          | 0.7          | 1.2                                        | 1.2          | 1.2          | 1.2          | 1.2          | 52.9                                            | 54.2         | 55.1         | 56.3         | 55.1         |
| FI               | 1.7                                 | 1.7          | 1.7          | 1.8          | 1.7          | 1.2                                        | 1.2          | 1.2          | 1.2          | 1.2          | 140.1                                           | 139.7        | 138.7        | 143.7        | 140.3        |
| SE               | 3.7                                 | 3.5          | 3.4          | 3.6          | 3.7          | 2.3                                        | 2.3          | 2.3          | 2.3          | 2.3          | 162.8                                           | 152.7        | 148.2        | 155.0        | 159.7        |
| <b>Euro area</b> | <b>85.8</b>                         | <b>85.7</b>  | <b>85.5</b>  | <b>85.1</b>  | <b>84.8</b>  | <b>76.4</b>                                | <b>76.4</b>  | <b>76.5</b>  | <b>76.5</b>  | <b>76.6</b>  | <b>112.4</b>                                    | <b>112.2</b> | <b>111.8</b> | <b>111.2</b> | <b>110.7</b> |
| <b>EU</b>        | <b>100.0</b>                        | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b>                               | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b>                                    | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 2. Currency in circulation outside MFIs (end of period)

|                  | Total value<br>(EUR millions) |           |           |           |           | Value per capita<br>(EUR) |       |       |       |       |
|------------------|-------------------------------|-----------|-----------|-----------|-----------|---------------------------|-------|-------|-------|-------|
|                  | 2017                          | 2018      | 2019      | 2020      | 2021      | 2017                      | 2018  | 2019  | 2020  | 2021  |
| <b>Euro area</b> | 1,123,210                     | 1,175,444 | 1,231,468 | 1,370,699 | 1,476,956 | 3,299                     | 3,444 | 3,598 | 3,998 | 4,308 |
| BG               | 7,234                         | 7,956     | 8,791     | 9,863     | 11,442    | 1,022                     | 1,133 | 1,260 | 1,422 | 1,661 |
| CZ               | 21,474                        | 22,205    | 23,572    | 25,457    | 27,805    | 2,028                     | 2,090 | 2,209 | 2,379 | 2,599 |
| DK               | 8,355                         | 8,447     | 8,382     | 9,083     | 9,562     | 1,449                     | 1,458 | 1,441 | 1,558 | 1,633 |
| HR               | 3,436                         | 3,796     | 4,164     | 4,519     | 4,821     | 832                       | 928   | 1,024 | 1,117 | 1,240 |
| HU               | 15,720                        | 17,784    | 18,722    | 19,151    | 20,334    | 1,606                     | 1,819 | 1,916 | 1,964 | 2,094 |
| PL               | 44,167                        | 47,243    | 52,639    | 67,287    | 74,051    | 1,150                     | 1,230 | 1,371 | 1,754 | 1,940 |
| RO               | 13,578                        | 14,529    | 15,507    | 18,107    | 19,414    | 693                       | 746   | 800   | 940   | 1,011 |
| SE               | 5,714                         | 5,919     | 5,969     | 6,188     | 5,924     | 568                       | 582   | 581   | 598   | 569   |

|                  | Value as percentage of GDP |      |      |      |      | Value as percentage of narrow money (M1) |      |      |      |      |
|------------------|----------------------------|------|------|------|------|------------------------------------------|------|------|------|------|
|                  | 2017                       | 2018 | 2019 | 2020 | 2021 | 2017                                     | 2018 | 2019 | 2020 | 2021 |
| <b>Euro area</b> | 10.0                       | 10.1 | 10.3 | 12.0 | 12.0 | 14.4                                     | 14.2 | 13.7 | 13.3 | 13.1 |
| BG               | 13.8                       | 14.2 | 14.3 | 16.1 | 16.9 | 29.6                                     | 29.1 | 27.8 | 23.0 | 22.9 |
| CZ               | 11.1                       | 10.5 | 10.4 | 11.8 | 11.6 | 14.5                                     | 14.4 | 14.5 | 13.9 | 13.7 |
| DK               | 2.8                        | 2.8  | 2.7  | 2.9  | 2.8  | 5.2                                      | 5.2  | 4.8  | 4.6  | 4.9  |
| HR               | 6.9                        | 7.2  | 7.5  | 9.0  | 8.4  | 15.9                                     | 14.3 | 13.8 | 12.9 | 11.6 |
| HU               | 12.4                       | 13.1 | 12.8 | 13.9 | 13.2 | 25.2                                     | 26.0 | 25.3 | 23.0 | 21.5 |
| PL               | 9.4                        | 9.5  | 9.9  | 12.8 | 12.9 | 20.4                                     | 20.1 | 19.4 | 20.0 | 19.7 |
| RO               | 7.2                        | 7.1  | 6.9  | 8.3  | 8.1  | 30.0                                     | 28.8 | 26.8 | 26.1 | 23.6 |
| SE               | 1.2                        | 1.3  | 1.3  | 1.3  | 1.1  | 2.1                                      | 2.1  | 1.9  | 1.6  | 1.4  |



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### 3. Overnight deposit held by credit institutions

Accounts held at the central bank

(Average for the last reserve maintenance period)

|                  | Total value<br>(EUR billions) |         |         |         |         | Value as percentage of GDP |       |       |       |       |
|------------------|-------------------------------|---------|---------|---------|---------|----------------------------|-------|-------|-------|-------|
|                  | 2017                          | 2018    | 2019    | 2020    | 2021    | 2017                       | 2018  | 2019  | 2020  | 2021  |
| BE               | 90.8                          | 89.5    | 65.3    | 173.0   | 208.3   | 20.4                       | 19.4  | 13.6  | 37.9  | 41.2  |
| BG               | 3.4                           | 3.7     | 4.1     | 5.0     | 5.1     | 6.5                        | 6.6   | 6.7   | 8.1   | 7.6   |
| CZ               | 4.5                           | 0.9     | 1.0     | 1.0     | 2.2     | 2.3                        | 0.4   | 0.4   | 0.4   | 0.9   |
| DK               | -                             | -       | -       | -       | -       | -                          | -     | -     | -     | -     |
| DE               | 628.9                         | 606.7   | 560.1   | 1,056.9 | 1,253.3 | 19.2                       | 18.0  | 16.1  | 31.4  | 35.1  |
| EE               | 3.9                           | 4.3     | 4.8     | 7.3     | 9.0     | 16.5                       | 16.6  | 17.3  | 27.0  | 29.2  |
| IE               | 22.0                          | 23.6    | 39.1    | 62.5    | 107.8   | 7.4                        | 7.2   | 11.0  | 16.8  | 25.6  |
| GR               | 1.5                           | 4.7     | 8.9     | 25.9    | 46.0    | 0.8                        | 2.6   | 4.9   | 15.7  | 25.1  |
| ES               | 108.1                         | 127.2   | 116.5   | 249.3   | 371.4   | 9.3                        | 10.6  | 9.4   | 22.2  | 30.8  |
| FR               | 468.8                         | 500.4   | 475.5   | 939.1   | 1,101.4 | 20.4                       | 21.2  | 19.5  | 40.6  | 44.0  |
| HR               | 4.3                           | 5.7     | 6.1     | 8.4     | 11.0    | 8.5                        | 10.9  | 11.0  | 16.7  | 19.2  |
| IT               | 141.6                         | 95.1    | 123.9   | 318.8   | 424.3   | 8.2                        | 5.4   | 6.9   | 19.2  | 23.9  |
| CY               | 11.5                          | 11.5    | 11.7    | 12.4    | 22.4    | 57.0                       | 53.3  | 50.9  | 57.2  | 95.6  |
| LV               | 5.4                           | 4.7     | 5.5     | 5.6     | 5.7     | 19.9                       | 16.0  | 18.1  | 18.8  | 17.3  |
| LT               | 4.1                           | 5.4     | 7.0     | 12.8    | 15.0    | 9.7                        | 12.0  | 14.4  | 25.8  | 27.2  |
| LU               | 106.6                         | 122.3   | 108.8   | 183.5   | 257.6   | 183.3                      | 202.5 | 173.6 | 285.8 | 351.4 |
| HU               | 5.4                           | 4.0     | 6.2     | 5.2     | 5.5     | 4.2                        | 3.0   | 4.2   | 3.8   | 3.6   |
| MT               | 4.2                           | 4.5     | 5.0     | 5.6     | 7.1     | 34.8                       | 35.0  | 35.9  | 43.2  | 48.2  |
| NL               | 218.0                         | 221.1   | 179.3   | 286.3   | 350.2   | 29.5                       | 28.6  | 22.0  | 35.9  | 40.9  |
| AT               | 39.6                          | 44.7    | 44.1    | 113.4   | 137.8   | 10.7                       | 11.6  | 11.1  | 29.9  | 34.2  |
| PL               | 10.9                          | 10.4    | 11.8    | 9.7     | 15.6    | 2.3                        | 2.1   | 2.2   | 1.8   | 2.7   |
| PT               | 12.4                          | 12.5    | 18.9    | 33.0    | 58.7    | 6.3                        | 6.1   | 8.8   | 16.5  | 27.8  |
| RO               | 6.7                           | 4.4     | 4.4     | 6.4     | 5.8     | 3.6                        | 2.2   | 2.0   | 2.9   | 2.4   |
| SI               | 3.0                           | 3.4     | 4.2     | 7.1     | 9.5     | 7.0                        | 7.3   | 8.6   | 15.0  | 18.2  |
| SK               | 2.3                           | 2.0     | 4.8     | 6.8     | 13.2    | 2.8                        | 2.3   | 5.1   | 7.4   | 13.6  |
| FI               | 91.4                          | 88.5    | 94.9    | 117.0   | 147.9   | 40.4                       | 37.9  | 39.6  | 49.2  | 58.8  |
| SE               | -                             | -       | -       | -       | -       | -                          | -     | -     | -     | -     |
| <b>Euro area</b> | 1,964.3                       | 1,972.1 | 1,878.4 | 3,616.3 | 4,546.5 | 17.5                       | 17.0  | 15.7  | 31.7  | 37.1  |
| <b>EU</b>        | 1,999.4                       | 2,001.3 | 1,912.0 | 3,652.0 | 4,591.8 | 15.3                       | 14.8  | 13.6  | 27.2  | 31.7  |



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

Accounts held at other credit institutions

(end of period)

|                  | Total value<br>(EUR billions) |                |                |                |                | Value as percentage of GDP |            |            |            |            |
|------------------|-------------------------------|----------------|----------------|----------------|----------------|----------------------------|------------|------------|------------|------------|
|                  | 2017                          | 2018           | 2019           | 2020           | 2021           | 2017                       | 2018       | 2019       | 2020       | 2021       |
| BE               | 20.1                          | 16.1           | 17.1           | 16.0           | 15.1           | 4.5                        | 3.5        | 3.6        | 3.5        | 3.0        |
| BG               | 0.2                           | 0.2            | 0.2            | 0.2            | 0.3            | 0.3                        | 0.3        | 0.3        | 0.3        | 0.4        |
| CZ               | 5.4                           | 1.7            | 1.6            | 1.3            | 1.3            | 2.8                        | 0.8        | 0.7        | 0.6        | 0.5        |
| DK               | 190.4                         | 177.6          | 201.7          | 208.5          | 209.8          | 64.6                       | 58.7       | 65.0       | 66.7       | 62.5       |
| DE               | 289.6                         | 288.5          | 307.9          | 295.7          | 315.6          | 8.9                        | 8.6        | 8.9        | 8.8        | 8.8        |
| EE               | 0.1                           | 0.1            | 0.2            | 0.2            | 0.2            | 0.4                        | 0.6        | 0.9        | 0.8        | 0.6        |
| IE               | 33.8                          | 34.1           | 35.1           | 33.1           | 40.0           | 11.4                       | 10.4       | 9.9        | 8.9        | 9.5        |
| GR               | 2.0                           | 1.6            | 1.3            | 1.5            | 1.6            | 1.1                        | 0.9        | 0.7        | 0.9        | 0.9        |
| ES               | 61.4                          | 39.9           | 34.6           | 42.5           | 46.5           | 5.3                        | 3.3        | 2.8        | 3.8        | 3.9        |
| FR               | 125.2                         | 140.9          | 152.3          | 174.1          | 198.3          | 5.4                        | 6.0        | 6.2        | 7.5        | 7.9        |
| HR               | 0.3                           | 0.3            | 0.3            | 0.5            | 0.3            | 0.6                        | 0.6        | 0.6        | 1.0        | 0.6        |
| IT               | 112.8                         | 104.8          | 101.9          | 98.5           | 109.9          | 6.5                        | 5.9        | 5.7        | 5.9        | 6.2        |
| CY               | 0.3                           | 0.3            | 0.2            | 0.2            | 0.2            | 1.7                        | 1.3        | 1.1        | 0.9        | 0.8        |
| LV               | 0.2                           | 0.3            | 0.4            | 0.3            | 0.5            | 0.9                        | 1.0        | 1.3        | 1.1        | 1.4        |
| LT               | 0.1                           | 0.1            | 0.1            | 0.2            | 0.2            | 0.3                        | 0.3        | 0.2        | 0.4        | 0.4        |
| LU               | 32.2                          | 40.4           | 41.8           | 38.4           | 35.8           | 55.4                       | 67.0       | 66.6       | 59.8       | 48.8       |
| HU               | 1.4                           | 2.7            | 2.1            | 1.3            | 1.9            | 1.1                        | 2.0        | 1.4        | 0.9        | 1.3        |
| MT               | 0.3                           | 0.3            | 0.4            | 0.3            | 0.4            | 2.8                        | 2.5        | 2.8        | 2.6        | 2.6        |
| NL               | 91.9                          | 63.9           | 54.1           | 54.1           | 51.5           | 12.4                       | 8.3        | 6.7        | 6.8        | 6.0        |
| AT               | 57.6                          | 60.8           | 57.9           | 63.5           | 65.0           | 15.6                       | 15.8       | 14.6       | 16.8       | 16.1       |
| PL               | 3.4                           | 5.2            | 5.6            | 8.2            | 5.6            | 0.7                        | 1.0        | 1.1        | 1.5        | 1.0        |
| PT               | 4.5                           | 4.4            | 2.9            | 4.0            | 3.2            | 2.3                        | 2.1        | 1.4        | 2.0        | 1.5        |
| RO               | 0.5                           | 0.8            | 0.8            | 0.9            | 0.7            | 0.3                        | 0.4        | 0.3        | 0.4        | 0.3        |
| SI               | 0.1                           | 0.1            | 0.2            | 0.2            | 0.3            | 0.3                        | 0.2        | 0.4        | 0.3        | 0.6        |
| SK               | 0.1                           | 0.1            | 0.3            | 0.3            | 0.3            | 0.1                        | 0.2        | 0.3        | 0.3        | 0.3        |
| FI               | 43.0                          | 35.3           | 46.5           | 53.1           | 56.0           | 19.0                       | 15.1       | 19.4       | 22.3       | 22.3       |
| SE               | 20.6                          | 24.9           | 31.3           | 50.1           | 30.1           | 4.3                        | 5.3        | 6.6        | 10.4       | 5.6        |
| <b>Euro area</b> | <b>875.5</b>                  | <b>832.1</b>   | <b>855.2</b>   | <b>876.4</b>   | <b>940.4</b>   | <b>7.8</b>                 | <b>7.2</b> | <b>7.1</b> | <b>7.7</b> | <b>7.7</b> |
| <b>EU</b>        | <b>1,097.7</b>                | <b>1,045.5</b> | <b>1,098.8</b> | <b>1,147.2</b> | <b>1,190.5</b> | <b>8.4</b>                 | <b>7.7</b> | <b>7.8</b> | <b>8.6</b> | <b>8.2</b> |



EUROPEAN CENTRAL BANK

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#### 4. Institutions offering payment services to non-MFIs

Number of institutions  
(original units; end of period)

|                  | Total number |              |              |              |              | Number per million inhabitants |           |           |           |           |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------------------------|-----------|-----------|-----------|-----------|
|                  | 2017         | 2018         | 2019         | 2020         | 2021         | 2017                           | 2018      | 2019      | 2020      | 2021      |
| BE               | 113          | 116          | 124          | 129          | 120          | 10                             | 10        | 11        | 11        | 10        |
| BG               | 41           | 37           | 38           | 39           | 41           | 6                              | 5         | 5         | 6         | 6         |
| CZ               | 227          | 247          | 187          | 171          | 154          | 21                             | 23        | 18        | 16        | 14        |
| DK               | 105          | 102          | 100          | 103          | 99           | 18                             | 18        | 17        | 18        | 17        |
| DE               | 1,691        | 1,646        | 1,618        | 1,608        | 1,555        | 20                             | 20        | 19        | 19        | 19        |
| EE               | 50           | 51           | 51           | 52           | 57           | 38                             | 39        | 38        | 39        | 43        |
| IE               | 364          | 342          | 348          | 326          | 326          | 76                             | 70        | 71        | 65        | 65        |
| GR               | 49           | 49           | 45           | 46           | 47           | 5                              | 5         | 4         | 4         | 4         |
| ES               | 261          | 258          | 264          | 264          | 265          | 6                              | 6         | 6         | 6         | 6         |
| FR               | 543          | 471          | 485          | 485          | 482          | 8                              | 7         | 7         | 7         | 7         |
| HR               | 37           | 27           | 26           | 29           | 32           | 9                              | 7         | 6         | 7         | 8         |
| IT               | 586          | 548          | 534          | 523          | 514          | 10                             | 9         | 9         | 9         | 9         |
| CY               | 50           | 54           | 53           | 53           | 57           | 58                             | 62        | 60        | 59        | 63        |
| LV               | 35           | 34           | 31           | 24           | 27           | 18                             | 18        | 16        | 13        | 14        |
| LT               | 154          | 182          | 210          | 214          | 224          | 54                             | 65        | 75        | 77        | 80        |
| LU               | 159          | 153          | 152          | 156          | 153          | 266                            | 251       | 245       | 247       | 239       |
| HU               | 68           | 67           | 49           | 49           | 50           | 7                              | 7         | 5         | 5         | 5         |
| MT               | 65           | 60           | 68           | 66           | 66           | 139                            | 124       | 135       | 128       | 127       |
| NL               | 134          | 133          | 131          | 121          | 118          | 8                              | 8         | 8         | 7         | 7         |
| AT               | 579          | 551          | 530          | 503          | 482          | 66                             | 62        | 60        | 56        | 54        |
| PL               | 691          | 689          | 668          | 662          | 648          | 18                             | 18        | 17        | 17        | 17        |
| PT               | 550          | 565          | 646          | 702          | 455          | 53                             | 55        | 63        | 68        | 44        |
| RO               | 41           | 39           | 40           | 76           | 76           | 2                              | 2         | 2         | 4         | 4         |
| SI               | 23           | 22           | 22           | 21           | 21           | 11                             | 11        | 11        | 10        | 10        |
| SK               | 41           | 42           | 42           | 42           | 43           | 8                              | 8         | 8         | 8         | 8         |
| FI               | 284          | 276          | 260          | 248          | 230          | 52                             | 50        | 47        | 45        | 42        |
| SE               | 158          | 155          | 157          | 204          | 209          | 16                             | 15        | 15        | 20        | 20        |
| <b>Euro area</b> | <b>5,731</b> | <b>5,553</b> | <b>5,614</b> | <b>5,583</b> | <b>5,242</b> | <b>17</b>                      | <b>16</b> | <b>16</b> | <b>16</b> | <b>15</b> |
| <b>EU</b>        | <b>7,099</b> | <b>6,916</b> | <b>6,879</b> | <b>6,916</b> | <b>6,551</b> | <b>16</b>                      | <b>15</b> | <b>15</b> | <b>15</b> | <b>15</b> |



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

Number of offices

(original units; end of period)

|                  | Total number   |                |                |                |                | Number per million inhabitants |            |            |            |            |
|------------------|----------------|----------------|----------------|----------------|----------------|--------------------------------|------------|------------|------------|------------|
|                  | 2017           | 2018           | 2019           | 2020           | 2021           | 2017                           | 2018       | 2019       | 2020       | 2021       |
| BE               | 7,754          | 7,063          | 6,659          | 6,188          | 5,769          | 682                            | 618        | 580        | 536        | 498        |
| BG               | 4,226          | 3,458          | 3,732          | 3,827          | 3,913          | 597                            | 492        | 535        | 552        | 568        |
| CZ               | 5,904          | 5,356          | 5,755          | 5,505          | 5,383          | 558                            | 504        | 539        | 514        | 503        |
| DK               | 1,190          | 979            | 905            | 1,015          | 985            | 206                            | 169        | 156        | 174        | 168        |
| DE               | 30,189         | 27,967         | 26,778         | 24,198         | 23,481         | 365                            | 337        | 322        | 291        | 282        |
| EE               | 552            | 210            | 180            | 133            | 126            | 420                            | 159        | 136        | 100        | 95         |
| IE               | .              | .              | .              | .              | .              | .                              | .          | .          | .          | .          |
| GR               | 2,186          | 1,996          | 1,852          | 1,721          | 1,577          | 203                            | 186        | 173        | 161        | 148        |
| ES               | 27,648         | 26,334         | 24,192         | 22,572         | 19,264         | 594                            | 564        | 514        | 477        | 407        |
| FR               | 36,161         | 35,399         | 34,657         | 31,759         | 34,681         | 539                            | 525        | 511        | 467        | 508        |
| HR               | 1,119          | 1,032          | 965            | 919            | 877            | 271                            | 252        | 237        | 227        | 226        |
| IT               | 39,993         | 38,192         | 36,907         | 36,034         | 34,346         | 667                            | 638        | 618        | 606        | 581        |
| CY               | .              | .              | .              | .              | .              | .                              | .          | .          | .          | .          |
| LV               | 878            | 846            | 516            | 128            | 118            | 452                            | 439        | 270        | 67         | 63         |
| LT               | 1,641          | 1,563          | 1,368          | 1,013          | 1,006          | 580                            | 558        | 490        | 362        | 359        |
| LU               | 341            | 346            | 338            | 286            | 309            | 571                            | 568        | 544        | 453        | 482        |
| HU               | 5,565          | 5,314          | 4,742          | 4,685          | 4,623          | 569                            | 544        | 485        | 481        | 476        |
| MT               | .              | .              | .              | .              | .              | .                              | .          | .          | .          | .          |
| NL               | 2,113          | 1,950          | 1,723          | 1,398          | 1,371          | 123                            | 113        | 99         | 80         | 78         |
| AT               | 3,801          | 4,176          | 4,054          | 3,613          | 3,893          | 432                            | 473        | 457        | 405        | 435        |
| PL               | 53,210         | 53,302         | 53,389         | 51,396         | 54,315         | 1,385                          | 1,388      | 1,391      | 1,340      | 1,423      |
| PT               | 6,682          | 5,845          | 5,612          | 5,271          | 5,393          | 649                            | 568        | 546        | 512        | 524        |
| RO               | 4,840          | 4,626          | 4,300          | 4,115          | 3,934          | 247                            | 238        | 222        | 214        | 205        |
| SI               | 564            | 535            | 529            | 482            | 444            | 273                            | 258        | 253        | 229        | 211        |
| SK               | 3,006          | 2,930          | 2,854          | 2,754          | 2,611          | 553                            | 538        | 523        | 504        | 479        |
| FI               | 1,217          | 940            | 877            | 801            | 871            | 221                            | 170        | 159        | 145        | 157        |
| SE               | 1,646          | 1,524          | 1,548          | 1,566          | 1,280          | 164                            | 150        | 151        | 151        | 123        |
| <b>Euro area</b> | <b>166,889</b> | <b>158,312</b> | <b>150,780</b> | <b>139,959</b> | <b>136,708</b> | <b>490</b>                     | <b>464</b> | <b>440</b> | <b>408</b> | <b>399</b> |
| <b>EU</b>        | <b>244,589</b> | <b>233,903</b> | <b>226,116</b> | <b>212,987</b> | <b>212,018</b> | <b>549</b>                     | <b>524</b> | <b>505</b> | <b>475</b> | <b>474</b> |





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 5. Overnight deposits held by non-MFIs

Number of overnight deposits  
(original units; end of period)

|                  | Total number<br>(thousands) |         |         |         |         | Number per capita |      |      |      |      |
|------------------|-----------------------------|---------|---------|---------|---------|-------------------|------|------|------|------|
|                  | 2017                        | 2018    | 2019    | 2020    | 2021    | 2017              | 2018 | 2019 | 2020 | 2021 |
| BE               | 28,480                      | 29,706  | 29,547  | 29,233  | 28,797  | 2.5               | 2.6  | 2.6  | 2.5  | 2.5  |
| BG               | 7,167                       | 7,173   | 7,054   | 7,970   | 7,880   | 1.0               | 1.0  | 1.0  | 1.1  | 1.1  |
| CZ               | 15,107                      | 15,631  | 16,502  | 17,181  | 17,853  | 1.4               | 1.5  | 1.6  | 1.6  | 1.7  |
| DK               | 13,390                      | 14,257  | 14,483  | 15,059  | 15,136  | 2.3               | 2.5  | 2.5  | 2.6  | 2.6  |
| DE               | 151,388                     | 153,212 | 156,026 | 159,672 | 163,194 | 1.8               | 1.9  | 1.9  | 1.9  | 2.0  |
| EE               | 2,252                       | 2,308   | 2,289   | 3,472   | 3,838   | 1.7               | 1.8  | 1.7  | 2.6  | 2.9  |
| IE               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| GR               | 33,540                      | 33,746  | 34,267  | 34,844  | 35,174  | 3.1               | 3.1  | 3.2  | 3.2  | 3.3  |
| ES               | 75,736                      | 73,526  | 74,436  | 77,934  | 78,014  | 1.6               | 1.6  | 1.6  | 1.6  | 1.6  |
| FR               | 80,694                      | 81,719  | 83,594  | 84,941  | 86,455  | 1.2               | 1.2  | 1.2  | 1.2  | 1.3  |
| HR               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| IT               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| CY               | 1,947                       | 1,856   | 1,810   | 1,766   | 1,728   | 2.3               | 2.1  | 2.0  | 2.0  | 1.9  |
| LV               | 3,397                       | 3,202   | 3,037   | 2,791   | 2,697   | 1.8               | 1.7  | 1.6  | 1.5  | 1.4  |
| LT               | 6,277                       | 5,723   | 5,691   | 5,598   | 7,339   | 2.2               | 2.0  | 2.0  | 2.0  | 2.6  |
| LU               | 2,102                       | 2,112   | 2,909   | 3,566   | 3,301   | 3.5               | 3.5  | 4.7  | 5.7  | 5.2  |
| HU               | 10,532                      | 10,651  | 10,462  | 10,422  | 10,554  | 1.1               | 1.1  | 1.1  | 1.1  | 1.1  |
| MT               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| NL               | 28,124                      | 29,769  | 30,048  | 29,667  | 28,988  | 1.6               | 1.7  | 1.7  | 1.7  | 1.6  |
| AT               | 16,781                      | 17,141  | 17,368  | 17,729  | 18,432  | 1.9               | 1.9  | 2.0  | 2.0  | 2.1  |
| PL               | 74,137                      | 75,896  | 78,127  | 80,149  | 85,003  | 1.9               | 2.0  | 2.0  | 2.1  | 2.2  |
| PT               | 21,504                      | 21,538  | 21,894  | 21,457  | 21,750  | 2.1               | 2.1  | 2.1  | 2.1  | 2.1  |
| RO               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| SI               | 2,402                       | 2,404   | 2,398   | 2,370   | 2,358   | 1.2               | 1.2  | 1.1  | 1.1  | 1.1  |
| SK               | .                           | .       | 6,852   | 7,340   | 7,627   | .                 | .    | 1.3  | 1.3  | 1.4  |
| FI               | 14,889                      | 15,779  | 16,694  | 16,743  | 17,096  | 2.7               | 2.9  | 3.0  | 3.0  | 3.1  |
| SE               | .                           | .       | .       | .       | .       | .                 | .    | .    | .    | .    |
| <b>Euro area</b> | 558,949                     | 554,043 | 563,938 | 577,390 | 583,987 | 1.6               | 1.6  | 1.6  | 1.7  | 1.7  |
| <b>EU</b>        | 699,562                     | 699,144 | 712,739 | 730,994 | 744,513 | 1.6               | 1.6  | 1.6  | 1.6  | 1.7  |



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

Value of overnight deposits  
(end of period)

|                  | Total value<br>(EUR billions) |         |         |          |          | Value per capita<br>(EUR thousands) |       |       |       |       | Value as a percentage of GDP |       |       |       |       |
|------------------|-------------------------------|---------|---------|----------|----------|-------------------------------------|-------|-------|-------|-------|------------------------------|-------|-------|-------|-------|
|                  | 2017                          | 2018    | 2019    | 2020     | 2021     | 2017                                | 2018  | 2019  | 2020  | 2021  | 2017                         | 2018  | 2019  | 2020  | 2021  |
| BE               | 235.5                         | 235.8   | 241.4   | 283.3    | 322.2    | 20.7                                | 20.6  | 21.0  | 24.5  | 27.8  | 52.9                         | 51.3  | 50.5  | 62.0  | 63.7  |
| BG               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| CZ               | .                             | 151.1   | 159.5   | 184.5    | 208.6    | .                                   | 14.2  | 15.0  | 17.2  | 19.5  | .                            | 71.6  | 70.7  | 85.7  | 87.4  |
| DK               | 189.6                         | 190.4   | .       | .        | 238.9    | 32.9                                | 32.9  | .     | .     | 40.8  | 64.3                         | 63.0  | .     | .     | 71.2  |
| DE               | 2,185.9                       | 2,344.9 | 2,452.5 | 2,824.4  | 3,056.4  | 26.4                                | 28.3  | 29.5  | 34.0  | 36.7  | 66.9                         | 69.6  | 70.6  | 83.9  | 85.6  |
| EE               | 14.3                          | 14.9    | 16.5    | 21.1     | 25.6     | 10.9                                | 11.3  | 12.5  | 15.9  | 19.3  | 60.0                         | 57.6  | 59.5  | 78.8  | 83.6  |
| IE               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| GR               | .                             | .       | 132.2   | 153.7    | 188.5    | .                                   | .     | 12.3  | 14.4  | 17.7  | .                            | .     | 72.1  | 93.0  | 103.1 |
| ES               | 957.8                         | 1,041.1 | 1,124.9 | 1,289.0  | 1,427.3  | 20.6                                | 22.3  | 23.9  | 27.2  | 30.2  | 82.4                         | 86.5  | 90.4  | 114.9 | 118.4 |
| FR               | 1,014.7                       | 1,085.5 | 1,207.6 | 1,587.4  | 1,722.6  | 15.1                                | 16.1  | 17.8  | 23.3  | 25.3  | 44.2                         | 45.9  | 49.5  | 68.7  | 68.9  |
| HR               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| IT               | .                             | .       | .       | 1,506.8  | 1,649.4  | .                                   | .     | .     | 25.4  | 27.9  | .                            | .     | .     | 90.9  | 92.9  |
| CY               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| LV               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| LT               | 18.2                          | 19.4    | 23.3    | 32.7     | 41.9     | 6.4                                 | 6.9   | 8.3   | 11.7  | 15.0  | 43.0                         | 42.5  | 47.7  | 66.0  | 75.7  |
| LU               | 333.1                         | 241.9   | 263.7   | 292.5    | 346.7    | 557.9                               | 397.3 | 424.3 | 463.5 | 540.9 | 572.6                        | 400.7 | 420.5 | 455.5 | 472.9 |
| HU               | 51.9                          | 59.2    | 62.7    | 73.7     | 84.2     | 5.3                                 | 6.1   | 6.4   | 7.6   | 8.7   | 40.8                         | 43.5  | 42.9  | 53.6  | 54.6  |
| MT               | 16.2                          | 16.7    | 18.7    | 20.0     | 22.7     | 34.7                                | 34.4  | 37.1  | 38.7  | 43.5  | 136.0                        | 129.0 | 133.2 | 152.7 | 154.3 |
| NL               | 462.9                         | 462.1   | 499.5   | 581.1    | 667.1    | 27.0                                | 26.8  | 28.8  | 33.3  | 38.0  | 62.7                         | 59.7  | 61.4  | 72.9  | 77.9  |
| AT               | 248.4                         | 274.0   | 289.6   | 335.4    | 360.5    | 28.2                                | 31.0  | 32.6  | 37.6  | 40.3  | 67.3                         | 71.1  | 72.8  | 88.4  | 89.5  |
| PL               | 188.0                         | 206.5   | 237.4   | .        | .        | 4.9                                 | 5.4   | 6.2   | .     | .     | 40.2                         | 41.5  | 44.5  | .     | .     |
| PT               | 102.2                         | 115.1   | 126.3   | 157.0    | 172.5    | 9.9                                 | 11.2  | 12.3  | 15.3  | 16.8  | 52.2                         | 56.1  | 58.9  | 78.5  | 81.6  |
| RO               | 59.6                          | 61.5    | 65.1    | 84.7     | 101.3    | 3.0                                 | 3.2   | 3.4   | 4.4   | 5.3   | 31.7                         | 30.1  | 29.1  | 38.7  | 42.2  |
| SI               | 21.0                          | 24.2    | 25.6    | 32.1     | 36.8     | 10.1                                | 11.7  | 12.3  | 15.2  | 17.5  | 48.7                         | 52.8  | 53.0  | 68.3  | 70.8  |
| SK               | 44.7                          | 48.0    | 53.8    | 68.4     | 80.3     | 8.2                                 | 8.8   | 9.9   | 12.5  | 14.7  | 52.9                         | 53.7  | 57.2  | 74.2  | 82.7  |
| FI               | 136.4                         | 148.5   | 153.2   | 185.5    | 199.9    | 24.8                                | 26.9  | 27.7  | 33.5  | 36.1  | 60.3                         | 63.6  | 63.9  | 77.9  | 79.5  |
| SE               | .                             | .       | .       | .        | .        | .                                   | .     | .     | .     | .     | .                            | .     | .     | .     | .     |
| <b>Euro area</b> | 7,259.6                       | 7,654.4 | 8,148.7 | 9,700.2  | 10,691.6 | 21.3                                | 22.4  | 23.8  | 28.3  | 31.2  | 64.7                         | 66.0  | 68.0  | 85.0  | 87.1  |
| <b>EU</b>        | 8,208.8                       | 8,653.2 | 9,226.3 | 11,014.3 | 12,182.8 | 18.4                                | 19.4  | 20.6  | 24.6  | 27.2  | 62.8                         | 63.9  | 65.8  | 82.1  | 84.2  |



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## 6. Number of payment transactions involving non-MFIs

Total number of payments  
(total for the period)

|                  | Total number of payments<br>(millions) |                  |                  |                  |                  | Increase/decrease in the number of payments<br>(annual percentage changes) |            |            |             |
|------------------|----------------------------------------|------------------|------------------|------------------|------------------|----------------------------------------------------------------------------|------------|------------|-------------|
|                  | 2017                                   | 2018             | 2019             | 2020             | 2021             | 2018                                                                       | 2019       | 2020       | 2021        |
| BE               | 3,773.8                                | 4,243.6          | 4,626.8          | 4,852.3          | 5,266.9          | 12.4                                                                       | 9.0        | 4.9        | 8.6         |
| BG               | 500.6                                  | 584.8            | 617.0            | 665.3            | 812.2            | 16.8                                                                       | 5.5        | 7.8        | 22.1        |
| CZ               | 1,735.7                                | 1,975.1          | 2,158.4          | 2,417.1          | 2,791.2          | 13.8                                                                       | 9.3        | 12.0       | 15.5        |
| DK <sup>1)</sup> | 2,761.3                                | 3,007.3          | 3,230.4          | 3,203.3          | 3,360.2          | 8.9                                                                        | 7.4        | -0.8       | 4.9         |
| DE               | 21,305.7                               | 22,420.0         | 23,917.3         | 25,902.0         | 27,302.8         | 5.2                                                                        | 6.7        | 8.3        | 5.4         |
| EE               | 466.2                                  | 504.4            | 548.6            | 553.5            | 600.0            | 8.2                                                                        | 8.8        | 0.9        | 8.4         |
| IE               | 1,416.4                                | 1,650.6          | 1,909.9          | 2,139.3          | 2,636.1          | 16.5                                                                       | 15.7       | 12.0       | 23.2        |
| GR               | 1,067.3                                | 1,199.6          | 1,357.3          | 1,767.0          | 2,146.4          | 12.4                                                                       | 13.2       | 30.2       | 21.5        |
| ES               | 7,837.9                                | 8,184.6          | 9,265.3          | 9,454.1          | 11,503.9         | 4.4                                                                        | 13.2       | 2.0        | 21.7        |
| FR               | 21,964.3                               | 23,498.0         | 24,881.2         | 24,210.2         | 27,090.1         | 7.0                                                                        | 5.9        | -2.7       | 11.9        |
| HR               | 736.6                                  | 782.2            | 848.7            | 852.7            | 962.5            | 6.2                                                                        | 8.5        | 0.5        | 12.9        |
| IT               | 6,035.0                                | 6,784.0          | 7,601.9          | 8,006.6          | 9,916.2          | 12.4                                                                       | 12.1       | 5.3        | 23.9        |
| CY               | 102.1                                  | 117.7            | 133.1            | 145.2            | 178.1            | 15.3                                                                       | 13.0       | 9.2        | 22.6        |
| LV               | 455.8                                  | 489.0            | 538.5            | 556.1            | 591.4            | 7.3                                                                        | 10.1       | 3.3        | 6.3         |
| LT               | 505.5                                  | 577.2            | 663.2            | 861.2            | 1,805.4          | 14.2                                                                       | 14.9       | 29.9       | 109.6       |
| LU               | 2,849.5                                | 3,334.6          | 3,662.8          | 4,772.6          | 5,408.3          | 17.0                                                                       | 9.8        | 30.3       | 13.3        |
| HU               | 1,329.6                                | 1,286.0          | 1,476.4          | 1,564.4          | 1,822.1          | -3.3                                                                       | 14.8       | 6.0        | 16.5        |
| MT               | 56.0                                   | 68.7             | 77.0             | 75.2             | 111.9            | 22.7                                                                       | 12.2       | -2.4       | 48.8        |
| NL               | 7,800.2                                | 8,707.0          | 9,420.5          | 9,190.4          | 9,723.4          | 11.6                                                                       | 8.2        | -2.4       | 5.8         |
| AT               | 1,787.8                                | 1,951.7          | 2,120.6          | 2,241.1          | 2,452.6          | 9.2                                                                        | 8.7        | 5.7        | 9.4         |
| PL               | 6,511.7                                | 7,561.6          | 8,872.6          | 9,714.4          | 11,482.2         | 16.1                                                                       | 17.3       | 9.5        | 18.2        |
| PT               | 2,352.1                                | 2,510.9          | 2,499.4          | 2,353.0          | 2,674.9          | 6.8                                                                        | -0.5       | -5.9       | 13.7        |
| RO               | 727.3                                  | 1,016.7          | 1,251.8          | 1,470.3          | 1,867.8          | 39.8                                                                       | 23.1       | 17.4       | 27.0        |
| SI               | 409.6                                  | 434.9            | 467.9            | 459.7            | 498.9            | 6.2                                                                        | 7.6        | -1.8       | 8.5         |
| SK               | 887.7                                  | 973.2            | 1,072.1          | 1,034.3          | 1,147.1          | 9.6                                                                        | 10.2       | -3.5       | 10.9        |
| FI               | 2,588.3                                | 2,808.5          | 3,014.4          | 2,883.2          | 3,073.8          | 8.5                                                                        | 7.3        | -4.3       | 6.6         |
| SE               | 5,008.0                                | 5,379.9          | 5,601.5          | 5,564.8          | 5,927.4          | 7.4                                                                        | 4.1        | -0.7       | 6.5         |
| <b>Euro area</b> | <b>83,661.2</b>                        | <b>90,458.3</b>  | <b>97,777.9</b>  | <b>101,457.0</b> | <b>114,128.2</b> | <b>8.1</b>                                                                 | <b>8.1</b> | <b>3.8</b> | <b>12.5</b> |
| <b>EU</b>        | <b>102,971.9</b>                       | <b>112,051.9</b> | <b>121,834.6</b> | <b>126,909.3</b> | <b>143,153.8</b> | <b>8.8</b>                                                                 | <b>8.7</b> | <b>4.2</b> | <b>12.8</b> |

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



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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<br>held by non-MFIs |         |         |         |         | Country's share in the total EU<br>number of payments (percentages) |       |       |       |       |
|------------------|-------------------|---------|---------|---------|---------|--------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017              | 2018    | 2019    | 2020    | 2021    | 2017                                             | 2018    | 2019    | 2020    | 2021    | 2017                                                                | 2018  | 2019  | 2020  | 2021  |
| BE               | 331.8             | 371.4   | 402.7   | 420.3   | 454.5   | 132.5                                            | 142.9   | 156.6   | 166.0   | 182.9   | 3.7                                                                 | 3.8   | 3.8   | 3.8   | 3.7   |
| BG               | 70.8              | 83.2    | 88.4    | 95.9    | 117.9   | 69.9                                             | 81.5    | 87.5    | 83.5    | 103.1   | 0.5                                                                 | 0.5   | 0.5   | 0.5   | 0.6   |
| CZ               | 163.9             | 185.9   | 202.3   | 225.9   | 260.9   | 114.9                                            | 126.4   | 130.8   | 140.7   | 156.3   | 1.7                                                                 | 1.8   | 1.8   | 1.9   | 1.9   |
| DK <sup>1)</sup> | 479.0             | 519.0   | 555.3   | 549.5   | 574.0   | 206.2                                            | 210.9   | 223.0   | 212.7   | 222.0   | 2.7                                                                 | 2.7   | 2.7   | 2.5   | 2.3   |
| DE               | 257.8             | 270.4   | 287.8   | 311.5   | 328.2   | 140.7                                            | 146.3   | 153.3   | 162.2   | 167.3   | 20.7                                                                | 20.0  | 19.6  | 20.4  | 19.1  |
| EE               | 354.3             | 382.4   | 414.1   | 416.5   | 451.3   | 207.0                                            | 218.5   | 239.7   | 159.4   | 156.3   | 0.5                                                                 | 0.5   | 0.5   | 0.4   | 0.4   |
| IE               | 294.9             | 339.6   | 387.6   | 429.5   | 525.3   | .                                                | .       | .       | .       | .       | 1.4                                                                 | 1.5   | 1.6   | 1.7   | 1.8   |
| GR               | 99.2              | 111.8   | 126.6   | 165.0   | 201.2   | 31.8                                             | 35.5    | 39.6    | 50.7    | 61.0    | 1.0                                                                 | 1.1   | 1.1   | 1.4   | 1.5   |
| ES               | 168.4             | 175.2   | 196.7   | 199.7   | 243.1   | 103.5                                            | 111.3   | 124.5   | 121.3   | 147.5   | 7.6                                                                 | 7.3   | 7.6   | 7.4   | 8.0   |
| FR               | 327.3             | 348.4   | 367.2   | 356.0   | 397.1   | 272.2                                            | 287.5   | 297.6   | 285.0   | 313.3   | 21.3                                                                | 21.0  | 20.4  | 19.1  | 18.9  |
| HR               | 178.4             | 191.2   | 208.7   | 210.7   | 247.5   | -                                                | -       | -       | -       | -       | 0.7                                                                 | 0.7   | 0.7   | 0.7   | 0.7   |
| IT               | 100.6             | 113.3   | 127.3   | 134.7   | 167.8   | .                                                | .       | .       | .       | .       | 5.9                                                                 | 6.1   | 6.2   | 6.3   | 6.9   |
| CY               | 118.8             | 135.3   | 150.9   | 162.8   | 197.8   | 52.4                                             | 63.4    | 73.5    | 82.2    | 103.1   | 0.1                                                                 | 0.1   | 0.1   | 0.1   | 0.1   |
| LV               | 234.8             | 253.8   | 281.5   | 292.6   | 314.1   | 134.2                                            | 152.7   | 177.3   | 199.3   | 219.3   | 0.4                                                                 | 0.4   | 0.4   | 0.4   | 0.4   |
| LT               | 178.7             | 206.1   | 237.4   | 308.1   | 644.1   | 80.5                                             | 100.9   | 116.5   | 153.8   | 246.0   | 0.5                                                                 | 0.5   | 0.5   | 0.7   | 1.3   |
| LU               | 4,773.2           | 5,477.2 | 5,893.5 | 7,562.5 | 8,436.8 | 1,355.4                                          | 1,578.9 | 1,259.0 | 1,338.5 | 1,638.2 | 2.8                                                                 | 3.0   | 3.0   | 3.8   | 3.8   |
| HU               | 135.8             | 131.6   | 151.1   | 160.4   | 187.7   | 126.2                                            | 120.7   | 141.1   | 150.1   | 172.6   | 1.3                                                                 | 1.1   | 1.2   | 1.2   | 1.3   |
| MT               | 119.5             | 141.5   | 152.6   | 145.8   | 215.0   | .                                                | .       | .       | .       | .       | 0.1                                                                 | 0.1   | 0.1   | 0.1   | 0.1   |
| NL               | 455.3             | 505.3   | 543.1   | 526.9   | 554.6   | 277.4                                            | 292.5   | 313.5   | 309.8   | 335.4   | 7.6                                                                 | 7.8   | 7.7   | 7.2   | 6.8   |
| AT               | 203.3             | 220.8   | 238.9   | 251.3   | 273.9   | 106.5                                            | 113.9   | 122.1   | 126.4   | 133.1   | 1.7                                                                 | 1.7   | 1.7   | 1.8   | 1.7   |
| PL               | 169.5             | 196.8   | 231.1   | 253.3   | 300.9   | 87.8                                             | 99.6    | 113.6   | 121.2   | 135.1   | 6.3                                                                 | 6.7   | 7.3   | 7.7   | 8.0   |
| PT               | 228.4             | 244.2   | 243.0   | 228.5   | 259.9   | 109.4                                            | 116.6   | 114.2   | 109.7   | 123.0   | 2.3                                                                 | 2.2   | 2.1   | 1.9   | 1.9   |
| RO               | 37.1              | 52.2    | 64.6    | 76.3    | 97.3    | .                                                | .       | .       | .       | .       | 0.7                                                                 | 0.9   | 1.0   | 1.2   | 1.3   |
| SI               | 198.3             | 209.9   | 224.0   | 218.6   | 236.7   | 170.5                                            | 180.9   | 195.1   | 193.9   | 211.5   | 0.4                                                                 | 0.4   | 0.4   | 0.4   | 0.3   |
| SK               | 163.2             | 178.7   | 196.6   | 189.4   | 210.4   | .                                                | .       | 156.5   | 140.9   | 150.4   | 0.9                                                                 | 0.9   | 0.9   | 0.8   | 0.8   |
| FI               | 469.9             | 509.1   | 545.9   | 521.3   | 554.7   | 173.8                                            | 178.0   | 180.6   | 172.2   | 179.8   | 2.5                                                                 | 2.5   | 2.5   | 2.3   | 2.1   |
| SE               | 497.9             | 528.7   | 545.0   | 537.5   | 569.0   | -                                                | -       | -       | -       | -       | 4.9                                                                 | 4.8   | 4.6   | 4.4   | 4.1   |
| <b>Euro area</b> | 245.7             | 265.0   | 285.6   | 295.9   | 332.9   | 149.7                                            | 163.3   | 173.4   | 175.7   | 195.4   | 81.2                                                                | 80.7  | 80.3  | 79.9  | 79.7  |
| <b>EU</b>        | 230.9             | 250.8   | 272.2   | 283.2   | 319.8   | 147.2                                            | 160.3   | 170.9   | 173.6   | 192.3   | 100.0                                                               | 100.0 | 100.0 | 100.0 | 100.0 |

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



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### 7.1 Number of payments per type of payment service

(millions; total for the period)

|                  | Credit transfers |                 |                 |                 |                 | Direct debits   |                 |                 |                 |                 |
|------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                  | 2017             | 2018            | 2019            | 2020            | 2021            | 2017            | 2018            | 2019            | 2020            | 2021            |
| BE               | 1,480.2          | 1,595.0         | 1,703.4         | 1,754.6         | 1,916.8         | 468.0           | 500.1           | 527.0           | 546.1           | 544.0           |
| BG               | 254.8            | 295.6           | 258.0           | 288.8           | 335.2           | 6.0             | .               | 6.6             | .               | .               |
| CZ               | 803.5            | 855.2           | 897.0           | 911.6           | 977.8           | 42.2            | 46.3            | 45.0            | 41.8            | 40.5            |
| DK               | 706.2            | 891.6           | 977.5           | 990.6           | 1,061.0         | .               | .               | .               | .               | .               |
| DE               | 6,298.6          | 6,468.2         | 6,677.3         | 6,898.4         | 7,129.0         | 10,193.6        | 10,360.7        | 10,688.4        | 11,286.4        | 11,756.7        |
| EE               | 151.2            | 159.8           | 165.4           | 166.8           | 178.9           | -               | -               | -               | -               | -               |
| IE               | 279.4            | 310.5           | 335.1           | 368.1           | 453.1           | 126.7           | 132.3           | 139.8           | 149.6           | 157.7           |
| GR               | 346.6            | 337.8           | 353.1           | 477.6           | 481.0           | 17.8            | 18.6            | 19.9            | 21.4            | 25.9            |
| ES               | 1,149.7          | 1,141.4         | 1,426.6         | 1,329.0         | 1,587.6         | 2,241.1         | 2,000.1         | 1,956.0         | 1,911.1         | 2,066.8         |
| FR               | 3,869.7          | 4,037.4         | 4,251.4         | 4,482.8         | 4,843.0         | 4,091.3         | 4,211.1         | 4,370.2         | 4,621.7         | 5,020.1         |
| HR               | 326.7            | 342.1           | 361.9           | 359.6           | 387.0           | 27.2            | 27.5            | 27.9            | 19.9            | 20.1            |
| IT               | 1,390.0          | 1,450.0         | 1,505.0         | 1,584.8         | 1,722.6         | 822.0           | 919.6           | 979.0           | 1,033.5         | 1,137.5         |
| CY               | 18.5             | 20.9            | 23.1            | 27.4            | 32.6            | 9.3             | .               | .               | .               | .               |
| LV               | 159.9            | 167.1           | 177.7           | 185.8           | 201.4           | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             |
| LT               | 168.4            | 183.8           | 199.4           | 231.7           | 313.3           | -               | 0.0             | 0.0             | 10.2            | 17.6            |
| LU               | 66.9             | 77.5            | 74.2            | 70.0            | 77.5            | 18.2            | 19.1            | 20.2            | 20.8            | 21.7            |
| HU               | 557.3            | 337.7           | 362.6           | 382.3           | 414.1           | 72.6            | 77.4            | 79.8            | 73.9            | 75.8            |
| MT               | 13.5             | 17.4            | 15.9            | 15.5            | 21.6            | .               | .               | .               | .               | .               |
| NL               | 2,303.2          | 2,567.9         | 2,842.6         | 2,916.4         | 3,321.0         | 1,211.0         | 1,406.2         | 1,472.3         | 1,517.4         | 1,613.8         |
| AT               | 555.0            | 578.7           | 608.3           | 616.8           | 662.7           | 435.4           | 457.6           | 465.3           | 462.6           | 474.9           |
| PL               | 2,617.9          | 2,819.0         | 3,123.5         | 3,595.5         | 4,172.8         | 28.3            | 29.4            | 28.1            | 28.2            | 29.7            |
| PT               | 288.4            | 304.5           | 322.3           | 331.2           | 357.4           | 261.8           | 244.2           | 244.7           | 228.7           | 235.9           |
| RO               | 249.3            | 289.4           | 329.4           | 394.3           | 474.9           | 11.5            | 12.7            | 13.7            | .               | .               |
| SI               | 154.9            | 157.7           | 160.8           | 153.2           | 161.3           | 41.0            | 41.8            | 43.0            | 44.3            | 44.3            |
| SK               | 398.6            | 423.8           | 440.8           | 394.6           | 426.5           | 29.9            | 31.4            | 33.8            | 37.5            | 38.0            |
| FI               | 943.9            | 979.1           | 1,066.9         | 1,086.2         | 1,179.4         | .               | .               | .               | .               | .               |
| SE               | 1,303.5          | 1,466.6         | 1,497.7         | 1,725.8         | 1,918.0         | 334.0           | 360.3           | 400.0           | 447.9           | 470.3           |
| <b>Euro area</b> | <b>20,036.6</b>  | <b>20,978.7</b> | <b>22,349.3</b> | <b>23,090.9</b> | <b>25,066.6</b> | <b>19,968.8</b> | <b>20,354.0</b> | <b>20,971.1</b> | <b>21,902.7</b> | <b>23,167.5</b> |
| <b>EU</b>        | <b>26,855.9</b>  | <b>28,275.9</b> | <b>30,156.9</b> | <b>31,739.4</b> | <b>34,807.5</b> | <b>20,718.2</b> | <b>21,147.7</b> | <b>21,810.0</b> | <b>22,773.9</b> | <b>24,065.5</b> |



EUROPEAN CENTRAL BANK

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

(millions; total for the period)

|                  | Cheques |         |         |         |         | E-money payments with<br>e-money issued by resident PSPs |         |         |         |         | Other payment services |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|----------------------------------------------------------|---------|---------|---------|---------|------------------------|---------|---------|---------|---------|
|                  | 2017    | 2018    | 2019    | 2020    | 2021    | 2017                                                     | 2018    | 2019    | 2020    | 2021    | 2017                   | 2018    | 2019    | 2020    | 2021    |
| BE               | 1.4     | 1.1     | 0.8     | 0.5     | 0.4     | 18.2                                                     | 49.6    | 44.9    | 57.2    | 47.3    | 2.8                    | 6.1     | 26.4    | 32.7    | 61.0    |
| BG               | 0.0     | 0.0     | 0.0     | 0.0     | .       | 3.7                                                      | 6.4     | 9.0     | 10.8    | .       | 106.3                  | 115.3   | 147.6   | 145.2   | 170.2   |
| CZ               | 0.2     | 0.1     | 0.1     | 0.1     | .       | 0.9                                                      | .       | .       | .       | .       | .                      | 1.5     | 0.2     | 0.3     | 0.4     |
| DK               | 0.0     | 0.0     | -       | -       | -       | -                                                        | -       | -       | -       | -       | 8.6                    | 6.7     | 5.3     | 2.5     | 1.1     |
| DE               | 12.8    | 10.5    | 8.3     | 6.2     | 4.8     | 35.5                                                     | 34.6    | 33.5    | 27.1    | 23.9    | 278.6                  | 245.8   | 213.9   | 154.0   | 129.3   |
| EE               | 0.0     | 0.0     | 0.0     | -       | -       | -                                                        | -       | -       | -       | -       | .                      | 4.2     | 12.4    | 28.9    | 37.8    |
| IE               | 41.5    | 36.8    | 32.1    | 23.8    | 20.7    | .                                                        | 6.3     | 15.4    | 180.8   | 307.6   | .                      | 64.0    | 63.4    | 53.4    | 53.1    |
| GR               | 6.8     | 6.4     | 5.6     | 4.4     | 4.0     | 22.6                                                     | 36.1    | 33.5    | 36.2    | 47.3    | 155.3                  | 161.9   | 144.3   | 108.1   | 95.4    |
| ES               | 60.8    | 48.0    | 43.4    | 30.5    | 30.0    | 0.0                                                      | 0.0     | 0.0     | 34.8    | 46.1    | 347.8                  | 291.8   | 254.7   | 155.7   | 133.9   |
| FR               | 1,926.7 | 1,746.9 | 1,586.5 | 1,175.5 | 1,105.8 | 55.1                                                     | 61.5    | 62.0    | 35.7    | 63.8    | 17.0                   | 150.4   | 15.6    | 15.4    | 29.2    |
| HR               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 5.3                                                      | 5.5     | .       | 6.8     | 15.5    | 79.3                   | 72.4    | 70.4    | 56.1    | 54.8    |
| IT               | 167.0   | 152.2   | 134.0   | 96.7    | 87.2    | 583.0                                                    | 739.0   | 969.0   | 1,158.8 | 1,561.3 | 272.0                  | 261.8   | 253.0   | 207.1   | 206.5   |
| CY               | 12.3    | 12.0    | 10.3    | 6.4     | 5.5     | .                                                        | .       | 4.8     | 5.4     | 6.3     | 16.2                   | 15.1    | 0.0     | 0.0     | 0.2     |
| LV               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.2                                                      | 0.1     | 0.3     | 6.8     | 10.5    | .                      | 10.7    | 8.5     | .       | 8.0     |
| LT               | 0.0     | .       | -       | -       | -       | .                                                        | .       | .       | 42.3    | 184.4   | .                      | 57.5    | .       | 57.3    | 55.8    |
| LU               | 0.2     | .       | 0.3     | 0.1     | 0.1     | 2,620.8                                                  | 3,063.8 | 3,356.0 | 4,454.9 | 5,045.4 | 0.0                    | 1.9     | 1.6     | 0.9     | 0.9     |
| HU               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | .                                                        | .       | 4.0     | .       | .       | 29.1                   | 34.7    | 34.6    | 32.9    | 36.3    |
| MT               | 9.7     | 9.7     | 9.2     | 7.4     | 5.3     | 1.3                                                      | 1.5     | 1.2     | .       | 13.0    | 0.4                    | .       | 6.2     | 4.1     | 9.2     |
| NL               | 0.1     | .       | 0.1     | 0.0     | 0.0     | 0.4                                                      | 0.6     | 0.6     | 2.1     | .       | 0.3                    | .       | 0.3     | .       | 0.1     |
| AT               | 0.8     | 0.7     | 0.5     | 0.3     | 0.2     | 6.5                                                      | 4.4     | 4.7     | 4.7     | 3.9     | 43.8                   | 46.5    | 52.5    | 52.4    | 48.6    |
| PL               | 0.1     | 0.1     | 0.1     | 0.1     | 0.0     | -                                                        | -       | -       | -       | -       | -                      | -       | -       | -       | -       |
| PT               | 53.7    | 48.0    | 42.0    | 31.8    | 26.6    | 63.5                                                     | 72.3    | 85.5    | 68.1    | 69.5    | 76.7                   | 74.8    | 67.0    | 54.2    | 55.5    |
| RO               | 1.4     | 1.3     | 1.1     | 0.9     | .       | .                                                        | .       | .       | .       | .       | 88.0                   | 78.4    | 65.2    | 44.3    | 35.4    |
| SI               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.7                                                      | 0.8     | .       | 3.7     | 4.5     | 32.7                   | 31.8    | 30.7    | 35.1    | 31.2    |
| SK               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 2.1                                                      | 1.9     | 0.7     | .       | .       | 42.9                   | 47.0    | 44.0    | 35.7    | 33.9    |
| FI               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | .                                                        | .       | .       | .       | .       | .                      | .       | 0.1     | .       | 0.2     |
| SE               | 0.1     | 0.0     | 0.0     | 0.0     | .       | 5.0                                                      | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                    | 0.9     | .       | .       | .       |
| <b>Euro area</b> | 2,293.9 | 2,072.7 | 1,873.2 | 1,383.7 | 1,290.5 | 3,422.2                                                  | 4,084.7 | 4,625.0 | 6,120.9 | 7,436.9 | 1,419.4                | 1,472.8 | 1,254.0 | 1,001.5 | 989.6   |
| <b>EU</b>        | 2,295.7 | 2,074.2 | 1,874.5 | 1,384.8 | 1,291.4 | 3,437.9                                                  | 4,099.4 | 4,641.9 | 6,149.5 | 7,479.6 | 1,731.1                | 1,782.7 | 1,578.3 | 1,283.4 | 1,288.4 |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

Card payments with card issued by resident PSPs

(millions; total for the period)

|                  | Total card payments <sup>1)</sup> |                 |                 |                 |                 | With cards with a debit function |                 |                 |                 |                 | With cards with a delayed debit function |                |                |                |                |
|------------------|-----------------------------------|-----------------|-----------------|-----------------|-----------------|----------------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------------------|----------------|----------------|----------------|----------------|
|                  | 2017                              | 2018            | 2019            | 2020            | 2021            | 2017                             | 2018            | 2019            | 2020            | 2021            | 2017                                     | 2018           | 2019           | 2020           | 2021           |
| BE               | 1,803.2                           | 2,091.4         | 2,324.3         | 2,459.1         | 2,765.8         | 1,564.1                          | 1,832.4         | 2,041.2         | 2,208.2         | 2,495.7         | 141.7                                    | 151.1          | 166.8          | 152.9          | 163.4          |
| BG               | 129.7                             | 160.9           | 195.8           | 213.6           | 284.4           | 100.6                            | 130.6           | 164.2           | 185.6           | 244.0           | .                                        | .              | .              | 0.0            | 0.0            |
| CZ               | 888.5                             | 1,071.2         | 1,273.7         | 1,462.5         | 1,771.6         | 767.5                            | 957.2           | 1,151.2         | 1,340.9         | 1,643.4         | 0.3                                      | .              | .              | .              | .              |
| DK               | 2,046.4                           | 2,109.0         | 2,247.6         | 2,210.3         | 2,298.1         | 1,989.7                          | 2,045.2         | 2,174.4         | 2,149.4         | 2,238.0         | -                                        | -              | -              | -              | -              |
| DE               | 4,486.2                           | 5,300.2         | 6,295.9         | 7,529.9         | 8,259.2         | 3,275.4                          | 3,913.8         | 4,715.9         | 5,916.0         | 6,534.3         | 1,100.8                                  | 1,260.3        | 1,434.8        | 1,470.5        | 1,562.6        |
| EE               | 312.5                             | 340.4           | 370.8           | 357.8           | 383.3           | 283.6                            | 309.5           | 338.3           | 331.1           | 357.5           | -                                        | -              | -              | -              | -              |
| IE               | 907.1                             | 1,100.8         | 1,324.2         | 1,363.5         | 1,643.9         | 687.8                            | 853.0           | 999.6           | 1,074.1         | 1,328.7         | .                                        | .              | .              | .              | .              |
| GR               | 505.1                             | 631.1           | 792.1           | 1,119.3         | 1,492.8         | 407.2                            | 519.1           | 670.1           | 902.6           | 1,203.8         | 1.9                                      | 2.2            | 2.2            | 2.2            | 2.2            |
| ES               | 4,038.6                           | 4,703.3         | 5,584.6         | 5,993.1         | 7,639.5         | 2,519.6                          | 3,221.2         | 3,863.7         | 4,177.7         | 5,275.2         | -                                        | -              | -              | -              | -              |
| FR               | 12,004.5                          | 13,290.8        | 14,611.0        | 13,894.4        | 16,057.4        | 8,335.1                          | 9,335.0         | 10,121.0        | 9,932.0         | 12,463.6        | 2,023.2                                  | 2,182.8        | 2,440.8        | 2,161.9        | 2,945.7        |
| HR               | 298.0                             | 334.8           | 385.6           | 410.3           | 485.1           | 188.4                            | 219.4           | 262.4           | 294.5           | 355.1           | 72.1                                     | 72.2           | 72.5           | 69.1           | 74.5           |
| IT               | 2,796.0                           | 3,260.0         | 3,760.9         | 3,925.7         | 5,201.1         | 1,941.0                          | 2,208.0         | 2,545.3         | 2,769.3         | 3,834.5         | -                                        | -              | -              | -              | -              |
| CY               | 58.7                              | .               | .               | .               | 123.8           | 39.2                             | .               | .               | .               | 104.2           | 1.8                                      | .              | .              | .              | 1.0            |
| LV               | 271.9                             | 311.0           | 352.1           | 356.8           | 371.6           | 239.3                            | 278.1           | 318.7           | 328.1           | 348.3           | 4.1                                      | 4.0            | 3.0            | 1.0            | 1.2            |
| LT               | 274.7                             | 328.1           | 393.2           | 519.7           | 1,234.3         | 250.5                            | 300.9           | 364.3           | 495.9           | 1,205.5         | -                                        | -              | -              | -              | -              |
| LU               | 143.4                             | .               | .               | 226.8           | 262.8           | 70.8                             | .               | .               | .               | 147.7           | -                                        | -              | -              | -              | -              |
| HU               | 670.1                             | 834.4           | 995.4           | 1,065.8         | 1,285.3         | 579.9                            | 724.4           | 872.8           | 956.8           | 1,168.4         | 0.5                                      | 0.5            | 0.4            | .              | .              |
| MT               | 29.6                              | .               | .               | .               | 60.8            | .                                | .               | .               | .               | 50.1            | 0.0                                      | .              | .              | .              | .              |
| NL               | 4,285.2                           | 4,732.0         | 5,104.6         | 4,754.3         | 4,787.0         | 4,105.3                          | 4,528.6         | 4,879.9         | 4,548.8         | 4,566.0         | -                                        | -              | -              | -              | -              |
| AT               | 746.3                             | 863.9           | 989.3           | 1,104.3         | 1,262.3         | 575.7                            | 660.9           | 762.1           | 885.6           | 1,029.1         | 104.7                                    | 128.0          | 145.4          | 143.2          | 153.9          |
| PL               | 3,865.5                           | 4,713.2         | 5,720.9         | 6,090.7         | 7,279.8         | 3,480.4                          | 4,282.6         | 5,242.2         | 5,648.6         | 6,804.9         | 10.7                                     | 10.6           | 10.9           | 7.0            | 7.1            |
| PT               | 1,608.1                           | 1,767.1         | 1,737.9         | 1,639.0         | 1,930.0         | -                                | -               | -               | -               | -               | -                                        | -              | -              | -              | -              |
| RO               | 464.7                             | 634.9           | 842.2           | 1,015.8         | 1,340.3         | 406.1                            | 564.2           | 760.4           | 935.6           | 1,243.1         | 0.2                                      | 0.3            | 0.3            | .              | .              |
| SI               | 180.2                             | 202.8           | 231.6           | .               | 257.6           | 132.7                            | 152.9           | 178.5           | 176.1           | 209.5           | 42.6                                     | 44.5           | 47.5           | 42.0           | 42.6           |
| SK               | 414.1                             | 469.0           | 552.8           | 565.8           | 648.0           | 374.7                            | 425.6           | 503.7           | 518.8           | 601.6           | 1.6                                      | 1.6            | 1.5            | 0.9            | .              |
| FI               | 1,643.1                           | 1,828.8         | 1,947.0         | 1,796.5         | 1,893.1         | 1,492.4                          | 1,670.2         | 1,791.5         | 1,650.0         | 1,740.5         | 20.9                                     | 21.6           | 21.6           | 14.8           | 13.3           |
| SE               | 3,352.0                           | 3,547.6         | 3,702.8         | 3,390.6         | 3,538.3         | 2,778.0                          | 2,953.9         | 3,074.0         | 2,835.8         | 2,969.6         | 67.0                                     | 74.3           | 57.0           | 39.9           | 42.2           |
| <b>Euro area</b> | <b>36,508.4</b>                   | <b>41,501.2</b> | <b>46,710.9</b> | <b>47,971.0</b> | <b>56,274.4</b> | <b>.</b>                         | <b>30,372.8</b> | <b>34,303.6</b> | <b>36,155.1</b> | <b>43,495.7</b> | <b>.</b>                                 | <b>3,813.2</b> | <b>4,313.2</b> | <b>4,015.8</b> | <b>4,913.4</b> |
| <b>EU</b>        | <b>48,223.4</b>                   | <b>54,907.0</b> | <b>62,074.8</b> | <b>63,830.4</b> | <b>74,557.3</b> | <b>36,605.6</b>                  | <b>42,250.3</b> | <b>48,005.0</b> | <b>50,502.3</b> | <b>60,162.2</b> | <b>3,609.2</b>                           | <b>3,972.7</b> | <b>4,455.9</b> | <b>4,132.9</b> | <b>5,038.4</b> |

1) Except cards with e-money function only.



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

Card payments with card 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 |         |         |         |         |
|------------------|-----------------------------------|---------|---------|---------|---------|-------------------------------------------------------|---------|---------|---------|---------|--------------------------------------------------------|---------|---------|---------|---------|
|                  | 2017                              | 2018    | 2019    | 2020    | 2021    | 2017                                                  | 2018    | 2019    | 2020    | 2021    | 2017                                                   | 2018    | 2019    | 2020    | 2021    |
| BE               | 87.6                              | 97.0    | 105.3   | 91.7    | 100.4   | -                                                     | -       | -       | 0.0     | 0.0     | 22.8                                                   | 22.2    | 11.0    | 6.3     | 6.4     |
| BG               | 29.1                              | 30.2    | 31.6    | 27.9    | 40.4    | 0.0                                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                    | 0.0     | 0.0     | 0.0     | 0.0     |
| CZ               | 120.8                             | 112.5   | 121.1   | 120.4   | 127.4   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| DK               | 56.7                              | 63.9    | 73.2    | 60.8    | 60.1    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| DE               | 110.0                             | 126.3   | 145.3   | 143.4   | 162.3   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| EE               | 29.0                              | 30.8    | 32.5    | 26.6    | 25.8    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| IE               | 113.4                             | 127.4   | 150.8   | 131.0   | 139.3   | -                                                     | -       | -       | -       | -       | 0.0                                                    | 0.0     | 0.0     | 0.0     | 0.0     |
| GR               | 95.9                              | 109.9   | 119.8   | 214.5   | 286.8   | 0.0                                                   | 0.0     | 0.0     | -       | 0.0     | 0.0                                                    | 0.0     | 0.0     | -       | 0.0     |
| ES               | -                                 | -       | -       | -       | -       | -                                                     | -       | -       | -       | -       | 1,519.0                                                | 1,482.1 | 1,720.9 | 1,815.4 | 2,364.3 |
| FR               | 554.4                             | 664.7   | 673.2   | 674.9   | 648.1   | 57.9                                                  | -       | -       | -       | -       | 1,033.9                                                | 1,107.3 | 1,374.5 | 1,125.2 | -       |
| HR               | 1.8                               | 1.7     | 2.1     | 2.3     | 2.2     | 1.3                                                   | 1.4     | 1.5     | 1.7     | 1.9     | 10.5                                                   | 10.7    | 10.6    | 9.1     | 9.4     |
| IT               | -                                 | -       | -       | -       | -       | -                                                     | -       | -       | -       | -       | 855.0                                                  | 1,052.0 | 1,216.0 | 1,156.4 | 1,366.6 |
| CY               | 17.8                              | -       | -       | -       | -       | 0.0                                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                    | 0.0     | 0.0     | 0.0     | 0.0     |
| LV               | 28.5                              | 28.9    | 30.4    | 27.0    | 22.1    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| LT               | 24.2                              | 27.2    | 28.9    | 23.9    | 28.8    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| LU               | 72.6                              | 88.1    | 98.6    | 100.0   | 115.1   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| HU               | 89.7                              | 109.5   | 122.2   | 108.8   | 116.9   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| MT               | -                                 | -       | -       | -       | -       | 0.0                                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                    | 0.0     | 0.0     | 0.0     | 0.0     |
| NL               | -                                 | -       | -       | -       | -       | -                                                     | -       | -       | -       | -       | 179.9                                                  | 203.4   | 224.6   | 205.4   | 221.1   |
| AT               | 65.9                              | 75.0    | 81.8    | 75.5    | 79.3    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| PL               | 374.5                             | 420.0   | 467.7   | 435.1   | 467.8   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| PT               | -                                 | -       | -       | -       | -       | 1,532.7                                               | -       | -       | -       | -       | 75.3                                                   | 87.5    | 84.2    | 70.9    | 87.8    |
| RO               | 58.4                              | 70.3    | 81.5    | 80.0    | 97.1    | 0.0                                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                    | 0.0     | 0.0     | 0.0     | 0.0     |
| SI               | 5.0                               | -       | -       | -       | -       | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| SK               | 37.8                              | 41.9    | 47.6    | 46.1    | 45.6    | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| FI               | 129.7                             | 136.9   | 133.9   | 131.6   | 139.3   | -                                                     | -       | -       | -       | -       | -                                                      | -       | -       | -       | -       |
| SE               | 361.0                             | 519.8   | 571.9   | 511.2   | 526.4   | 0.0                                                   | 0.0     | -       | -       | -       | 146.0                                                  | 0.0     | -       | -       | -       |
| <b>Euro area</b> | -                                 | 1,587.3 | 1,683.1 | 1,718.5 | 1,827.5 | -                                                     | 1,784.9 | 4,219.4 | 3,862.8 | 1,991.7 | 3,685.9                                                | 3,954.4 | 4,631.2 | 4,379.6 | 4,046.2 |
| <b>EU</b>        | 2,472.7                           | 2,915.2 | 3,154.3 | 3,065.2 | 3,265.7 | 1,682.7                                               | 1,786.3 | 4,220.9 | 3,864.5 | 1,993.6 | 3,842.5                                                | 3,965.0 | 4,641.9 | 4,388.7 | 4,055.6 |





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.2 Relative importance of payment service (as percentage of the total number of payments)

|                  | Credit transfers |      |      |      |      | Direct debits |      |      |      |      | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------|------------------|------|------|------|------|---------------|------|------|------|------|-----------------------------------------------------------------|------|------|------|------|
|                  | 2017             | 2018 | 2019 | 2020 | 2021 | 2017          | 2018 | 2019 | 2020 | 2021 | 2017                                                            | 2018 | 2019 | 2020 | 2021 |
| BE               | 39.2             | 37.6 | 36.8 | 36.2 | 36.4 | 12.4          | 11.8 | 11.4 | 11.2 | 10.3 | 47.8                                                            | 49.3 | 50.2 | 50.7 | 52.5 |
| BG               | 50.9             | 50.6 | 41.8 | 43.4 | 41.3 | 1.2           | .    | 1.1  | .    | .    | 25.9                                                            | 27.5 | 31.7 | 32.1 | 35.0 |
| CZ               | 46.3             | 43.3 | 41.6 | 37.7 | 35.0 | 2.4           | 2.4  | 2.1  | 1.7  | 1.4  | 51.2                                                            | 54.2 | 59.0 | 60.5 | 63.5 |
| DK               | 25.6             | 29.6 | 30.3 | 30.9 | 31.6 | .             | .    | .    | .    | .    | 74.1                                                            | 70.1 | 69.6 | 69.0 | 68.4 |
| DE               | 29.6             | 28.9 | 27.9 | 26.6 | 26.1 | 47.8          | 46.2 | 44.7 | 43.6 | 43.1 | 21.1                                                            | 23.6 | 26.3 | 29.1 | 30.2 |
| EE               | 32.4             | 31.7 | 30.1 | 30.1 | 29.8 | -             | -    | -    | -    | -    | 67.0                                                            | 67.5 | 67.6 | 64.6 | 63.9 |
| IE               | 19.7             | 18.8 | 17.5 | 17.2 | 17.2 | 8.9           | 8.0  | 7.3  | 7.0  | 6.0  | 64.0                                                            | 66.7 | 69.3 | 63.7 | 62.4 |
| GR               | 32.5             | 28.2 | 26.0 | 27.0 | 22.4 | 1.7           | 1.6  | 1.5  | 1.2  | 1.2  | 47.3                                                            | 52.6 | 58.4 | 63.4 | 69.5 |
| ES               | 14.7             | 13.9 | 15.4 | 14.1 | 13.8 | 28.6          | 24.4 | 21.1 | 20.2 | 18.0 | 51.5                                                            | 57.5 | 60.3 | 63.4 | 66.4 |
| FR               | 17.6             | 17.2 | 17.1 | 18.5 | 17.9 | 18.6          | 17.9 | 17.6 | 19.1 | 18.5 | 54.6                                                            | 56.6 | 58.7 | 57.4 | 59.3 |
| HR               | 44.4             | 43.7 | 42.6 | 42.2 | 40.2 | 3.7           | 3.5  | 3.3  | 2.3  | 2.1  | 40.5                                                            | 42.8 | 45.4 | 48.1 | 50.4 |
| IT               | 23.0             | 21.4 | 19.8 | 19.8 | 17.4 | 13.6          | 13.6 | 12.9 | 12.9 | 11.5 | 46.3                                                            | 48.0 | 49.5 | 49.0 | 52.5 |
| CY               | 18.1             | 17.8 | 17.4 | 18.8 | 18.3 | 9.2           | .    | .    | .    | .    | 57.5                                                            | .    | .    | .    | 69.5 |
| LV               | 35.1             | 34.2 | 33.0 | 33.4 | 34.0 | 0.0           | 0.0  | 0.0  | 0.0  | 0.0  | 59.7                                                            | 63.6 | 65.4 | 64.2 | 62.8 |
| LT               | 33.3             | 31.8 | 30.1 | 26.9 | 17.4 | -             | 0.0  | 0.0  | 1.2  | 1.0  | 54.3                                                            | 56.8 | 59.3 | 60.4 | 68.4 |
| LU               | 2.4              | 2.3  | 2.0  | 1.5  | 1.4  | 0.6           | 0.6  | 0.6  | 0.4  | 0.4  | 5.0                                                             | .    | .    | 4.8  | 4.9  |
| HU               | 41.9             | 26.3 | 24.6 | 24.4 | 22.7 | 5.5           | 6.0  | 5.4  | 4.7  | 4.2  | 50.4                                                            | 64.9 | 67.4 | 68.1 | 70.5 |
| MT               | 24.2             | 25.3 | 20.7 | 20.6 | 19.3 | .             | .    | .    | .    | .    | 52.8                                                            | .    | .    | .    | 54.4 |
| NL               | 29.5             | 29.5 | 30.2 | 31.7 | 34.2 | 15.5          | 16.1 | 15.6 | 16.5 | 16.6 | 54.9                                                            | 54.4 | 54.2 | 51.7 | 49.2 |
| AT               | 31.0             | 29.6 | 28.7 | 27.5 | 27.0 | 24.4          | 23.4 | 21.9 | 20.6 | 19.4 | 41.7                                                            | 44.3 | 46.6 | 49.3 | 51.5 |
| PL               | 40.2             | 37.3 | 35.2 | 37.0 | 36.3 | 0.4           | 0.4  | 0.3  | 0.3  | 0.3  | 59.4                                                            | 62.3 | 64.5 | 62.7 | 63.4 |
| PT               | 12.3             | 12.1 | 12.9 | 14.1 | 13.4 | 11.1          | 9.7  | 9.8  | 9.7  | 8.8  | 68.4                                                            | 70.4 | 69.5 | 69.7 | 72.2 |
| RO               | 34.3             | 28.5 | 26.3 | 26.8 | 25.4 | 1.6           | 1.2  | 1.1  | .    | .    | 63.9                                                            | 62.4 | 67.3 | 69.1 | 71.8 |
| SI               | 37.8             | 36.2 | 34.4 | 33.3 | 32.3 | 10.0          | 9.6  | 9.2  | 9.6  | 8.9  | 44.0                                                            | 46.6 | 49.5 | .    | 51.6 |
| SK               | 44.9             | 43.5 | 41.1 | 38.1 | 37.2 | 3.4           | 3.2  | 3.1  | 3.6  | 3.3  | 46.6                                                            | 48.2 | 51.6 | 54.7 | 56.5 |
| FI               | 36.5             | 34.9 | 35.4 | 37.7 | 38.4 | .             | .    | .    | .    | .    | 63.5                                                            | 65.1 | 64.6 | 62.3 | 61.6 |
| SE               | 26.0             | 27.3 | 26.7 | 31.0 | 32.4 | 6.7           | 6.7  | 7.1  | 8.1  | 7.9  | 66.9                                                            | 65.9 | 66.1 | 60.9 | 59.7 |
| <b>Euro area</b> | 23.9             | 23.2 | 22.9 | 22.8 | 22.0 | 23.9          | 22.5 | 21.4 | 21.6 | 20.3 | 43.6                                                            | 45.9 | 47.8 | 47.3 | 49.3 |
| <b>EU</b>        | 26.1             | 25.2 | 24.8 | 25.0 | 24.3 | 20.1          | 18.9 | 17.9 | 17.9 | 16.8 | 46.8                                                            | 49.0 | 51.0 | 50.3 | 52.1 |

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

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7.2 Relative importance of payment service (cont'd)  
(as percentage of the total number of payments)

|                  | Cheques |      |      |      |      | E-money payments with<br>e-money issued by resident PSPs |      |      |      |      | Other payment services |      |      |      |      |
|------------------|---------|------|------|------|------|----------------------------------------------------------|------|------|------|------|------------------------|------|------|------|------|
|                  | 2017    | 2018 | 2019 | 2020 | 2021 | 2017                                                     | 2018 | 2019 | 2020 | 2021 | 2017                   | 2018 | 2019 | 2020 | 2021 |
| BE               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.5                                                      | 1.2  | 1.0  | 1.2  | 0.9  | 0.1                    | 0.1  | 0.6  | 0.7  | 1.2  |
| BG               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.7                                                      | 1.1  | 1.5  | 1.6  | .    | 21.2                   | 19.7 | 23.9 | 21.8 | 20.9 |
| CZ               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.1                                                      | .    | .    | .    | .    | .                      | 0.1  | 0.0  | 0.0  | 0.0  |
| DK               | 0.0     | 0.0  | -    | -    | -    | -                                                        | -    | -    | -    | -    | 0.3                    | 0.2  | 0.2  | 0.1  | 0.0  |
| DE               | 0.1     | 0.1  | 0.0  | 0.0  | 0.0  | 0.2                                                      | 0.1  | 0.1  | 0.1  | 0.1  | 1.3                    | 1.1  | 0.9  | 0.6  | 0.5  |
| EE               | 0.0     | 0.0  | 0.0  | -    | -    | -                                                        | -    | -    | -    | -    | .                      | 0.8  | 2.3  | 5.2  | 6.3  |
| IE               | 2.9     | 2.2  | 1.7  | 1.1  | 0.8  | .                                                        | 0.4  | 0.8  | 8.4  | 11.7 | .                      | 3.9  | 3.3  | 2.5  | 2.0  |
| GR               | 0.6     | 0.5  | 0.4  | 0.2  | 0.2  | 2.1                                                      | 3.0  | 2.5  | 2.0  | 2.2  | 14.6                   | 13.5 | 10.6 | 6.1  | 4.4  |
| ES               | 0.8     | 0.6  | 0.5  | 0.3  | 0.3  | 0.0                                                      | 0.0  | 0.0  | 0.4  | 0.4  | 4.4                    | 3.6  | 2.8  | 1.6  | 1.2  |
| FR               | 8.8     | 7.4  | 6.4  | 4.9  | 4.1  | 0.2                                                      | 0.3  | 0.2  | 0.1  | 0.2  | 0.1                    | 0.6  | 0.1  | 0.1  | 0.1  |
| HR               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.7                                                      | 0.7  | .    | 0.8  | 1.6  | 10.8                   | 9.3  | 8.3  | 6.6  | 5.7  |
| IT               | 2.8     | 2.2  | 1.8  | 1.2  | 0.9  | 9.7                                                      | 10.9 | 12.8 | 14.5 | 15.7 | 4.5                    | 3.9  | 3.3  | 2.6  | 2.1  |
| CY               | 12.0    | 10.2 | 7.8  | 4.4  | 3.1  | .                                                        | .    | 3.6  | 3.7  | 3.5  | 15.9                   | 12.8 | 0.0  | 0.0  | 0.1  |
| LV               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                                                      | 0.0  | 0.1  | 1.2  | 1.8  | .                      | 2.2  | 1.6  | .    | 1.4  |
| LT               | 0.0     | .    | -    | -    | -    | .                                                        | .    | .    | 4.9  | 10.2 | .                      | 10.0 | .    | 6.7  | 3.1  |
| LU               | 0.0     | .    | 0.0  | 0.0  | 0.0  | 92.0                                                     | 91.9 | 91.6 | 93.3 | 93.3 | 0.0                    | 0.1  | 0.0  | 0.0  | 0.0  |
| HU               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .    | 0.3  | .    | .    | 2.2                    | 2.7  | 2.3  | 2.1  | 2.0  |
| MT               | 17.2    | 14.1 | 12.0 | 9.8  | 4.7  | 2.3                                                      | 2.2  | 1.5  | .    | 11.6 | 0.7                    | .    | 8.1  | 5.5  | 8.2  |
| NL               | 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     | 0.0  | 0.0  | 0.0  | 0.0  | 0.4                                                      | 0.2  | 0.2  | 0.2  | 0.2  | 2.5                    | 2.4  | 2.5  | 2.3  | 2.0  |
| PL               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | -                                                        | -    | -    | -    | -    | -                      | -    | -    | -    | -    |
| PT               | 2.3     | 1.9  | 1.7  | 1.4  | 1.0  | 2.7                                                      | 2.9  | 3.4  | 2.9  | 2.6  | 3.3                    | 3.0  | 2.7  | 2.3  | 2.1  |
| RO               | 0.2     | 0.1  | 0.1  | 0.1  | .    | .                                                        | .    | .    | .    | .    | 12.1                   | 7.7  | 5.2  | 3.0  | 1.9  |
| SI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.2                                                      | 0.2  | .    | 0.8  | 0.9  | 8.0                    | 7.3  | 6.6  | 7.6  | 6.2  |
| SK               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.2                                                      | 0.2  | 0.1  | .    | .    | 4.8                    | 4.8  | 4.1  | 3.5  | 3.0  |
| FI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .    | .    | .    | .    | .                      | .    | 0.0  | .    | 0.0  |
| SE               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.1                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.0  | .    | .    | .    |
| <b>Euro area</b> | 2.7     | 2.3  | 1.9  | 1.4  | 1.1  | 4.1                                                      | 4.5  | 4.7  | 6.0  | 6.5  | 1.7                    | 1.6  | 1.3  | 1.0  | 0.9  |
| <b>EU</b>        | 2.2     | 1.9  | 1.5  | 1.1  | 0.9  | 3.3                                                      | 3.7  | 3.8  | 4.8  | 5.2  | 1.7                    | 1.6  | 1.3  | 1.0  | 0.9  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

|                  | Credit transfers |       |       |      | Direct debits |      |       |      | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |       |
|------------------|------------------|-------|-------|------|---------------|------|-------|------|-----------------------------------------------------------------|------|------|-------|
|                  | 2018             | 2019  | 2020  | 2021 | 2018          | 2019 | 2020  | 2021 | 2018                                                            | 2019 | 2020 | 2021  |
| BE               | 7.8              | 6.8   | 3.0   | 9.2  | 6.9           | 5.4  | 3.6   | -0.4 | 16.0                                                            | 11.1 | 5.8  | 12.5  |
| BG               | 16.0             | -12.7 | 12.0  | 16.0 | .             | 1.4  | .     | .    | 24.0                                                            | 21.7 | 9.1  | 33.1  |
| CZ               | 6.4              | 4.9   | 1.6   | 7.3  | 9.7           | -2.8 | -7.2  | -3.0 | 20.6                                                            | 18.9 | 14.8 | 21.1  |
| DK               | 26.2             | 9.6   | 1.3   | 7.1  | .             | .    | .     | .    | 3.1                                                             | 6.6  | -1.7 | 4.0   |
| DE               | 2.7              | 3.2   | 3.3   | 3.3  | 1.6           | 3.2  | 5.6   | 4.2  | 18.1                                                            | 18.8 | 19.6 | 9.7   |
| EE               | 5.7              | 3.5   | 0.8   | 7.3  | -             | -    | -     | -    | 8.9                                                             | 8.9  | -3.5 | 7.1   |
| IE               | 11.1             | 7.9   | 9.9   | 23.1 | 4.5           | 5.7  | 7.0   | 5.4  | 21.4                                                            | 20.3 | 3.0  | 20.6  |
| GR               | -2.5             | 4.5   | 35.3  | 0.7  | 4.6           | 6.6  | 7.7   | 21.0 | 24.9                                                            | 25.5 | 41.3 | 33.4  |
| ES               | -0.7             | 25.0  | -6.8  | 19.5 | -10.8         | -2.2 | -2.3  | 8.2  | 16.5                                                            | 18.7 | 7.3  | 27.5  |
| FR               | 4.3              | 5.3   | 5.4   | 8.0  | 2.9           | 3.8  | 5.8   | 8.6  | 10.7                                                            | 9.9  | -4.9 | 15.6  |
| HR               | 4.7              | 5.8   | -0.6  | 7.6  | 1.0           | 1.6  | -28.7 | 1.1  | 12.3                                                            | 15.2 | 6.4  | 18.2  |
| IT               | 4.3              | 3.8   | 5.3   | 8.7  | 11.9          | 6.5  | 5.6   | 10.1 | 16.6                                                            | 15.4 | 4.4  | 32.5  |
| CY               | 13.2             | 10.4  | 18.3  | 19.1 | .             | .    | .     | .    | .                                                               | .    | .    | 28.0  |
| LV               | 4.5              | 6.3   | 4.6   | 8.4  | -             | -    | -     | -    | 14.4                                                            | 13.2 | 1.3  | 4.2   |
| LT               | 9.2              | 8.5   | 16.2  | 35.2 | -             | -    | -     | 72.9 | 19.5                                                            | 19.8 | 32.2 | 137.5 |
| LU               | 16.0             | -4.3  | -5.6  | 10.6 | 5.3           | 5.8  | 2.6   | 4.3  | .                                                               | .    | 7.7  | 15.9  |
| HU               | -39.4            | 7.4   | 5.4   | 8.3  | 6.6           | 3.2  | -7.4  | 2.5  | 24.5                                                            | 19.3 | 7.1  | 20.6  |
| MT               | 28.5             | -8.3  | -2.8  | 39.6 | .             | .    | .     | .    | .                                                               | .    | .    | 35.6  |
| NL               | 11.5             | 10.7  | 2.6   | 13.9 | 16.1          | 4.7  | 3.1   | 6.3  | 10.4                                                            | 7.9  | -6.9 | 0.7   |
| AT               | 4.3              | 5.1   | 1.4   | 7.4  | 5.1           | 1.7  | -0.6  | 2.6  | 15.8                                                            | 14.5 | 11.6 | 14.3  |
| PL               | 7.7              | 10.8  | 15.1  | 16.1 | 4.1           | -4.3 | 0.1   | 5.3  | 21.9                                                            | 21.4 | 6.5  | 19.5  |
| PT               | 5.6              | 5.8   | 2.8   | 7.9  | -6.7          | 0.2  | -6.5  | 3.1  | 9.9                                                             | -1.7 | -5.7 | 17.8  |
| RO               | 16.1             | 13.8  | 19.7  | 20.4 | 10.4          | 7.9  | .     | .    | 36.6                                                            | 32.7 | 20.6 | 31.9  |
| SI               | 1.8              | 2.0   | -4.7  | 5.2  | 2.1           | 2.8  | 3.0   | -0.0 | 12.5                                                            | 14.2 | .    | 15.3  |
| SK               | 6.3              | 4.0   | -10.5 | 8.1  | 4.8           | 7.7  | 10.9  | 1.3  | 13.3                                                            | 17.9 | 2.4  | 14.5  |
| FI               | 3.7              | 9.0   | 1.8   | 8.6  | .             | .    | .     | .    | 11.3                                                            | 6.5  | -7.7 | 5.4   |
| SE               | 12.5             | 2.1   | 15.2  | 11.1 | 7.9           | 11.0 | 12.0  | 5.0  | 5.8                                                             | 4.4  | -8.4 | 4.4   |
| <b>Euro area</b> | 4.7              | 6.5   | 3.3   | 8.6  | 1.9           | 3.0  | 4.4   | 5.8  | 13.7                                                            | 12.6 | 2.7  | 17.3  |
| <b>EU</b>        | 5.3              | 6.7   | 5.2   | 9.7  | 2.1           | 3.1  | 4.4   | 5.7  | 13.9                                                            | 13.1 | 2.8  | 16.8  |

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.3 Increase/decrease in the number of payments (cont'd) (annual percentage changes)

|                  | Cheques |       |       |       | E-money payments with<br>e-money issued by resident PSPs |       |         |       | Other payment services |       |       |       |
|------------------|---------|-------|-------|-------|----------------------------------------------------------|-------|---------|-------|------------------------|-------|-------|-------|
|                  | 2018    | 2019  | 2020  | 2021  | 2018                                                     | 2019  | 2020    | 2021  | 2018                   | 2019  | 2020  | 2021  |
| BE               | -21.5   | -27.3 | -38.0 | -25.7 | 172.0                                                    | -9.5  | 27.3    | -17.2 | 121.4                  | 330.7 | 24.1  | 86.4  |
| BG               | 11.1    | -20.0 | -37.5 | .     | 71.8                                                     | 40.6  | 19.4    | .     | 8.5                    | 28.0  | -1.6  | 17.2  |
| CZ               | -15.4   | -15.4 | -36.4 | .     | .                                                        | .     | .       | .     | 432.6                  | -86.3 | 64.8  | 19.2  |
| DK               | -85.7   | -     | -     | -     | -                                                        | -     | -       | -     | -22.9                  | -19.9 | -53.6 | -54.1 |
| DE               | -18.3   | -20.6 | -25.8 | -22.9 | -2.5                                                     | -3.4  | -19.0   | -12.0 | -11.8                  | -12.9 | -28.0 | -16.0 |
| EE               | -       | -     | -     | -     | -                                                        | -     | -       | -     | 69.8                   | 196.3 | 133.7 | 30.7  |
| IE               | -11.3   | -12.8 | -25.8 | -13.1 | 219.6                                                    | 144.8 | 1,071.4 | 70.1  | 4.7                    | -1.0  | -15.7 | -0.6  |
| GR               | -6.0    | -12.8 | -20.6 | -9.4  | 59.4                                                     | -7.2  | 8.2     | 30.4  | 4.3                    | -10.9 | -25.0 | -11.8 |
| ES               | -21.0   | -9.6  | -29.7 | -1.7  | -                                                        | -     | -       | 32.6  | -16.1                  | -12.7 | -38.9 | -13.9 |
| FR               | -9.3    | -9.2  | -25.9 | -5.9  | 11.7                                                     | 0.7   | -42.4   | 78.8  | 783.9                  | -89.6 | -1.8  | 89.9  |
| HR               | -83.3   | 100.0 | -50.0 | 0.0   | 3.5                                                      | .     | 135.6   | 128.5 | -8.7                   | -2.7  | -20.3 | -2.4  |
| IT               | -8.9    | -11.9 | -27.8 | -9.8  | 26.8                                                     | 31.1  | 19.6    | 34.7  | -3.8                   | -3.4  | -18.1 | -0.3  |
| CY               | -2.2    | -14.0 | -38.0 | -14.2 | .                                                        | 20.1  | 13.6    | 16.2  | -7.1                   | -     | -     | 900.0 |
| LV               | -50.0   | -     | -     | -     | -61.3                                                    | 271.4 | 2,518.8 | 54.0  | -16.0                  | -21.0 | .     | 28.0  |
| LT               | .       | -     | -     | -     | .                                                        | .     | 285.8   | 335.7 | 1.9                    | .     | -4.0  | -2.6  |
| LU               | .       | 1.7   | -63.3 | 17.8  | 16.9                                                     | 9.5   | 32.7    | 13.3  | -                      | -15.6 | -41.7 | -2.3  |
| HU               | -       | -     | -     | -     | .                                                        | 113.6 | .       | .     | 19.1                   | -0.2  | -5.1  | 10.4  |
| MT               | 0.5     | -4.6  | -20.4 | -28.3 | 20.8                                                     | -23.6 | .       | 733.2 | .                      | 412.4 | -33.6 | 122.9 |
| NL               | .       | -22.7 | -69.0 | -94.4 | 46.3                                                     | 15.1  | 223.0   | .     | .                      | -14.2 | .     | -13.2 |
| AT               | -18.3   | -22.4 | -44.4 | -19.7 | -32.2                                                    | 6.8   | -0.6    | -17.3 | 6.0                    | 12.9  | -0.1  | -7.3  |
| PL               | -6.8    | -9.8  | -31.1 | -21.6 | -                                                        | -     | -       | -     | -                      | -     | -     | -     |
| PT               | -10.6   | -12.6 | -24.1 | -16.6 | 13.9                                                     | 18.4  | -20.4   | 2.1   | -2.4                   | -10.5 | -19.1 | 2.4   |
| RO               | -11.2   | -12.8 | -18.7 | .     | .                                                        | .     | .       | .     | -10.9                  | -16.8 | -32.0 | -20.2 |
| SI               | -31.2   | -27.3 | -75.0 | -     | 20.9                                                     | .     | 118.5   | 23.5  | -2.8                   | -3.3  | 14.2  | -11.2 |
| SK               | 800.0   | -25.9 | -95.0 | -     | -11.3                                                    | -60.6 | .       | .     | 9.5                    | -6.4  | -18.8 | -5.2  |
| FI               | -43.2   | -72.0 | -42.9 | -50.0 | .                                                        | .     | .       | .     | .                      | -10.9 | .     | 88.1  |
| SE               | -99.2   | 150.0 | -     | -     | -                                                        | -     | -       | -     | -                      | .     | .     | .     |
| <b>Euro area</b> | -9.6    | -9.6  | -26.1 | -6.7  | 19.4                                                     | 13.2  | 32.3    | 21.5  | 3.8                    | -14.8 | -20.1 | -1.2  |
| <b>EU</b>        | -9.7    | -9.6  | -26.1 | -6.7  | 19.2                                                     | 13.2  | 32.5    | 21.6  | 3.0                    | -11.5 | -18.7 | 0.4   |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

|                  | Credit transfers |       |       |       |       | Direct debits |       |       |       |       | Cards payments with cards<br>issued by resident PSPs <sup>1)</sup> |       |       |       |       |
|------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|--------------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017             | 2018  | 2019  | 2020  | 2021  | 2017          | 2018  | 2019  | 2020  | 2021  | 2017                                                               | 2018  | 2019  | 2020  | 2021  |
| BE               | 130.1            | 139.6 | 148.3 | 152.0 | 165.4 | 41.1          | 43.8  | 45.9  | 47.3  | 46.9  | 158.5                                                              | 183.0 | 202.3 | 213.0 | 238.7 |
| BG               | 36.0             | 42.1  | 37.0  | 41.7  | 48.6  | 0.8           | .     | 0.9   | .     | .     | 18.3                                                               | 22.9  | 28.1  | 30.8  | 41.3  |
| CZ               | 75.9             | 80.5  | 84.1  | 85.2  | 91.4  | 4.0           | 4.4   | 4.2   | 3.9   | 3.8   | 83.9                                                               | 100.8 | 119.4 | 136.7 | 165.6 |
| DK               | 122.5            | 153.9 | 168.0 | 169.9 | 181.2 | .             | .     | .     | .     | .     | 355.0                                                              | 364.0 | 386.4 | 379.1 | 392.6 |
| DE               | 76.2             | 78.0  | 80.4  | 83.0  | 85.7  | 123.3         | 125.0 | 128.6 | 135.7 | 141.3 | 54.3                                                               | 63.9  | 75.8  | 90.5  | 99.3  |
| EE               | 114.9            | 121.2 | 124.8 | 125.5 | 134.6 | -             | -     | -     | -     | -     | 237.5                                                              | 258.0 | 279.9 | 269.2 | 288.3 |
| IE               | 58.2             | 63.9  | 68.0  | 73.9  | 90.3  | 26.4          | 27.2  | 28.4  | 30.0  | 31.4  | 188.9                                                              | 226.5 | 268.8 | 273.8 | 327.6 |
| GR               | 32.2             | 31.5  | 32.9  | 44.6  | 45.1  | 1.7           | 1.7   | 1.9   | 2.0   | 2.4   | 47.0                                                               | 58.8  | 73.9  | 104.5 | 139.9 |
| ES               | 24.7             | 24.4  | 30.3  | 28.1  | 33.5  | 48.2          | 42.8  | 41.5  | 40.4  | 43.7  | 86.8                                                               | 100.7 | 118.6 | 126.6 | 161.4 |
| FR               | 57.7             | 59.9  | 62.7  | 65.9  | 71.0  | 61.0          | 62.4  | 64.5  | 68.0  | 73.6  | 178.9                                                              | 197.1 | 215.6 | 204.3 | 235.4 |
| HR               | 79.1             | 83.6  | 89.0  | 88.8  | 99.5  | 6.6           | 6.7   | 6.9   | 4.9   | 5.2   | 72.2                                                               | 81.8  | 94.8  | 101.4 | 124.7 |
| IT               | 23.2             | 24.2  | 25.2  | 26.7  | 29.1  | 13.7          | 15.4  | 16.4  | 17.4  | 19.2  | 46.6                                                               | 54.4  | 63.0  | 66.0  | 88.0  |
| CY               | 21.5             | 24.1  | 26.2  | 30.7  | 36.2  | 10.9          | .     | .     | .     | .     | 68.3                                                               | .     | .     | .     | 137.5 |
| LV               | 82.4             | 86.8  | 92.9  | 97.8  | 106.9 | 0.0           | 0.0   | 0.0   | 0.0   | 0.0   | 140.1                                                              | 161.5 | 184.1 | 187.7 | 197.3 |
| LT               | 59.5             | 65.6  | 71.4  | 82.9  | 111.8 | -             | 0.0   | 0.0   | 3.6   | 6.3   | 97.1                                                               | 117.1 | 140.7 | 186.0 | 440.4 |
| LU               | 112.0            | 127.3 | 119.4 | 111.0 | 120.8 | 30.5          | 31.4  | 32.6  | 32.9  | 33.8  | 240.2                                                              | .     | .     | 359.4 | 409.9 |
| HU               | 56.9             | 34.5  | 37.1  | 39.2  | 42.6  | 7.4           | 7.9   | 8.2   | 7.6   | 7.8   | 68.5                                                               | 85.4  | 101.9 | 109.3 | 132.4 |
| MT               | 28.9             | 35.8  | 31.6  | 30.0  | 41.5  | .             | .     | .     | .     | .     | 63.1                                                               | .     | .     | .     | 116.9 |
| NL               | 134.4            | 149.0 | 163.9 | 167.2 | 189.4 | 70.7          | 81.6  | 84.9  | 87.0  | 92.0  | 250.1                                                              | 274.6 | 294.3 | 272.6 | 273.0 |
| AT               | 63.1             | 65.5  | 68.5  | 69.2  | 74.0  | 49.5          | 51.8  | 52.4  | 51.9  | 53.0  | 84.8                                                               | 97.8  | 111.4 | 123.8 | 141.0 |
| PL               | 68.1             | 73.4  | 81.4  | 93.7  | 109.3 | 0.7           | 0.8   | 0.7   | 0.7   | 0.8   | 100.6                                                              | 122.7 | 149.0 | 158.8 | 190.8 |
| PT               | 28.0             | 29.6  | 31.3  | 32.2  | 34.7  | 25.4          | 23.7  | 23.8  | 22.2  | 22.9  | 156.1                                                              | 171.8 | 168.9 | 159.2 | 187.5 |
| RO               | 12.7             | 14.9  | 17.0  | 20.5  | 24.7  | 0.6           | 0.7   | 0.7   | .     | .     | 23.7                                                               | 32.6  | 43.5  | 52.7  | 69.8  |
| SI               | 75.0             | 76.1  | 77.0  | 72.9  | 76.5  | 19.8          | 20.2  | 20.6  | 21.1  | 21.0  | 87.2                                                               | 97.9  | 110.9 | .     | 122.2 |
| SK               | 73.3             | 77.8  | 80.8  | 72.3  | 78.2  | 5.5           | 5.8   | 6.2   | 6.9   | 7.0   | 76.1                                                               | 86.1  | 101.4 | 103.6 | 118.9 |
| FI               | 171.4            | 177.5 | 193.2 | 196.4 | 212.8 | .             | .     | .     | .     | .     | 298.3                                                              | 331.5 | 352.6 | 324.8 | 341.6 |
| SE               | 129.6            | 144.1 | 145.7 | 166.7 | 184.1 | 33.2          | 35.4  | 38.9  | 43.3  | 45.1  | 333.3                                                              | 348.6 | 360.2 | 327.5 | 339.6 |
| <b>Euro area</b> | 58.9             | 61.5  | 65.3  | 67.4  | 73.1  | 58.6          | 59.6  | 61.3  | 63.9  | 67.6  | 107.2                                                              | 121.6 | 136.5 | 139.9 | 164.1 |
| <b>EU</b>        | 60.2             | 63.3  | 67.4  | 70.8  | 77.8  | 46.5          | 47.3  | 48.7  | 50.8  | 53.8  | 108.2                                                              | 122.9 | 138.7 | 142.5 | 166.5 |

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 7.4 Number of payments per capita (cont'd) (total for the period)

|                  | Cheques |      |      |      |      | E-money payments with<br>e-money issued by resident PSPs |         |         |         |         | Other payment services |      |      |      |      |
|------------------|---------|------|------|------|------|----------------------------------------------------------|---------|---------|---------|---------|------------------------|------|------|------|------|
|                  | 2017    | 2018 | 2019 | 2020 | 2021 | 2017                                                     | 2018    | 2019    | 2020    | 2021    | 2017                   | 2018 | 2019 | 2020 | 2021 |
| BE               | 0.1     | 0.1  | 0.1  | 0.0  | 0.0  | 1.6                                                      | 4.3     | 3.9     | 5.0     | 4.1     | 0.2                    | 0.5  | 2.3  | 2.8  | 5.3  |
| BG               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.5                                                      | 0.9     | 1.3     | 1.6     | .       | 15.0                   | 16.4 | 21.2 | 20.9 | 24.7 |
| CZ               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.1                                                      | .       | .       | .       | .       | .                      | 0.1  | 0.0  | 0.0  | 0.0  |
| DK               | 0.0     | 0.0  | -    | -    | -    | -                                                        | -       | -       | -       | -       | 1.5                    | 1.1  | 0.9  | 0.4  | 0.2  |
| DE               | 0.2     | 0.1  | 0.1  | 0.1  | 0.1  | 0.4                                                      | 0.4     | 0.4     | 0.3     | 0.3     | 3.4                    | 3.0  | 2.6  | 1.9  | 1.6  |
| EE               | 0.0     | 0.0  | 0.0  | -    | -    | -                                                        | -       | -       | -       | -       | .                      | 3.2  | 9.3  | 21.8 | 28.4 |
| IE               | 8.6     | 7.6  | 6.5  | 4.8  | 4.1  | .                                                        | 1.3     | 3.1     | 36.3    | 61.3    | .                      | 13.2 | 12.9 | 10.7 | 10.6 |
| GR               | 0.6     | 0.6  | 0.5  | 0.4  | 0.4  | 2.1                                                      | 3.4     | 3.1     | 3.4     | 4.4     | 14.4                   | 15.1 | 13.4 | 10.1 | 8.9  |
| ES               | 1.3     | 1.0  | 0.9  | 0.6  | 0.6  | 0.0                                                      | 0.0     | 0.0     | 0.7     | 1.0     | 7.5                    | 6.2  | 5.4  | 3.3  | 2.8  |
| FR               | 28.7    | 25.9 | 23.4 | 17.3 | 16.2 | 0.8                                                      | 0.9     | 0.9     | 0.5     | 0.9     | 0.2                    | 2.2  | 0.2  | 0.2  | 0.4  |
| HR               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 1.3                                                      | 1.3     | .       | 1.7     | 4.0     | 19.2                   | 17.7 | 17.3 | 13.9 | 14.1 |
| IT               | 2.8     | 2.5  | 2.2  | 1.6  | 1.5  | 9.7                                                      | 12.3    | 16.2    | 19.5    | 26.4    | 4.5                    | 4.4  | 4.2  | 3.5  | 3.5  |
| CY               | 14.3    | 13.8 | 11.7 | 7.2  | 6.1  | .                                                        | .       | 5.4     | 6.1     | 7.0     | 18.9                   | 17.3 | 0.0  | 0.0  | 0.2  |
| LV               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.1                                                      | 0.0     | 0.1     | 3.6     | 5.6     | .                      | 5.6  | 4.4  | .    | 4.2  |
| LT               | 0.0     | .    | -    | -    | -    | .                                                        | .       | .       | 15.1    | 65.8    | .                      | 20.5 | .    | 20.5 | 19.9 |
| LU               | 0.4     | .    | 0.4  | 0.1  | 0.2  | 4,390.1                                                  | 5,032.4 | 5,399.8 | 7,059.0 | 7,870.7 | 0.0                    | 3.0  | 2.5  | 1.4  | 1.4  |
| HU               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .       | 0.4     | .       | .       | 3.0                    | 3.5  | 3.5  | 3.4  | 3.7  |
| MT               | 20.6    | 20.0 | 18.3 | 14.3 | 10.2 | 2.7                                                      | 3.2     | 2.3     | .       | 25.0    | 0.8                    | .    | 12.3 | 8.0  | 17.6 |
| NL               | 0.0     | .    | 0.0  | 0.0  | 0.0  | 0.0                                                      | 0.0     | 0.0     | 0.1     | .       | 0.0                    | .    | 0.0  | .    | 0.0  |
| AT               | 0.1     | 0.1  | 0.1  | 0.0  | 0.0  | 0.7                                                      | 0.5     | 0.5     | 0.5     | 0.4     | 5.0                    | 5.3  | 5.9  | 5.9  | 5.4  |
| PL               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | -                                                        | -       | -       | -       | -       | -                      | -    | -    | -    | -    |
| PT               | 5.2     | 4.7  | 4.1  | 3.1  | 2.6  | 6.2                                                      | 7.0     | 8.3     | 6.6     | 6.8     | 7.4                    | 7.3  | 6.5  | 5.3  | 5.4  |
| RO               | 0.1     | 0.1  | 0.1  | 0.1  | .    | .                                                        | .       | .       | .       | .       | 4.5                    | 4.0  | 3.4  | 2.3  | 1.8  |
| SI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.3                                                      | 0.4     | .       | 1.8     | 2.2     | 15.8                   | 15.3 | 14.7 | 16.7 | 14.8 |
| SK               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.4                                                      | 0.3     | 0.1     | .       | .       | 7.9                    | 8.6  | 8.1  | 6.5  | 6.2  |
| FI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .       | .       | .       | .       | .                      | .    | 0.0  | .    | 0.0  |
| SE               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.5                                                      | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                    | 0.1  | .    | .    | .    |
| <b>Euro area</b> | 6.7     | 6.1  | 5.5  | 4.0  | 3.8  | 10.1                                                     | 12.0    | 13.5    | 17.9    | 21.7    | 4.2                    | 4.3  | 3.7  | 2.9  | 2.9  |
| <b>EU</b>        | 5.2     | 4.6  | 4.2  | 3.1  | 2.9  | 7.7                                                      | 9.2     | 10.4    | 13.7    | 16.7    | 3.9                    | 4.0  | 3.5  | 2.9  | 2.9  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

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

(as a percentage; total for the period)

|                  | Credit transfers |       |       |       |       | Direct debits |       |       |       |       | Cards payments with cards issued by resident PSPs <sup>1)</sup> |       |       |       |       |
|------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|-----------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017             | 2018  | 2019  | 2020  | 2021  | 2017          | 2018  | 2019  | 2020  | 2021  | 2017                                                            | 2018  | 2019  | 2020  | 2021  |
| BE               | 5.5              | 5.6   | 5.6   | 5.5   | 5.5   | 2.3           | 2.4   | 2.4   | 2.4   | 2.3   | 3.7                                                             | 3.8   | 3.7   | 3.9   | 3.7   |
| BG               | 0.9              | 1.0   | 0.9   | 0.9   | 1.0   | 0.0           | .     | 0.0   | .     | .     | 0.3                                                             | 0.3   | 0.3   | 0.3   | 0.4   |
| CZ               | 3.0              | 3.0   | 3.0   | 2.9   | 2.8   | 0.2           | 0.2   | 0.2   | 0.2   | 0.2   | 1.8                                                             | 2.0   | 2.1   | 2.3   | 2.4   |
| DK               | 2.6              | 3.2   | 3.2   | 3.1   | 3.0   | .             | .     | .     | .     | .     | 4.2                                                             | 3.8   | 3.6   | 3.5   | 3.1   |
| DE               | 23.5             | 22.9  | 22.1  | 21.7  | 20.5  | 49.2          | 49.0  | 49.0  | 49.6  | 48.9  | 9.3                                                             | 9.7   | 10.1  | 11.8  | 11.1  |
| EE               | 0.6              | 0.6   | 0.5   | 0.5   | 0.5   | -             | -     | -     | -     | -     | 0.6                                                             | 0.6   | 0.6   | 0.6   | 0.5   |
| IE               | 1.0              | 1.1   | 1.1   | 1.2   | 1.3   | 0.6           | 0.6   | 0.6   | 0.7   | 0.7   | 1.9                                                             | 2.0   | 2.1   | 2.1   | 2.2   |
| GR               | 1.3              | 1.2   | 1.2   | 1.5   | 1.4   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 1.0                                                             | 1.1   | 1.3   | 1.8   | 2.0   |
| ES               | 4.3              | 4.0   | 4.7   | 4.2   | 4.6   | 10.8          | 9.5   | 9.0   | 8.4   | 8.6   | 8.4                                                             | 8.6   | 9.0   | 9.4   | 10.2  |
| FR               | 14.4             | 14.3  | 14.1  | 14.1  | 13.9  | 19.7          | 19.9  | 20.0  | 20.3  | 20.9  | 24.9                                                            | 24.2  | 23.5  | 21.8  | 21.5  |
| HR               | 1.2              | 1.2   | 1.2   | 1.1   | 1.1   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 0.6                                                             | 0.6   | 0.6   | 0.6   | 0.7   |
| IT               | 5.2              | 5.1   | 5.0   | 5.0   | 4.9   | 4.0           | 4.3   | 4.5   | 4.5   | 4.7   | 5.8                                                             | 5.9   | 6.1   | 6.2   | 7.0   |
| CY               | 0.1              | 0.1   | 0.1   | 0.1   | 0.1   | 0.0           | .     | .     | .     | .     | 0.1                                                             | .     | .     | .     | 0.2   |
| LV               | 0.6              | 0.6   | 0.6   | 0.6   | 0.6   | 0.0           | 0.0   | 0.0   | 0.0   | 0.0   | 0.6                                                             | 0.6   | 0.6   | 0.6   | 0.5   |
| LT               | 0.6              | 0.7   | 0.7   | 0.7   | 0.9   | -             | 0.0   | 0.0   | 0.0   | 0.1   | 0.6                                                             | 0.6   | 0.6   | 0.8   | 1.7   |
| LU               | 0.2              | 0.3   | 0.2   | 0.2   | 0.2   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 0.3                                                             | .     | .     | 0.4   | 0.4   |
| HU               | 2.1              | 1.2   | 1.2   | 1.2   | 1.2   | 0.4           | 0.4   | 0.4   | 0.3   | 0.3   | 1.4                                                             | 1.5   | 1.6   | 1.7   | 1.7   |
| MT               | 0.1              | 0.1   | 0.1   | 0.0   | 0.1   | .             | .     | .     | .     | .     | 0.1                                                             | .     | .     | .     | 0.1   |
| NL               | 8.6              | 9.1   | 9.4   | 9.2   | 9.5   | 5.8           | 6.6   | 6.8   | 6.7   | 6.7   | 8.9                                                             | 8.6   | 8.2   | 7.4   | 6.4   |
| AT               | 2.1              | 2.0   | 2.0   | 1.9   | 1.9   | 2.1           | 2.2   | 2.1   | 2.0   | 2.0   | 1.5                                                             | 1.6   | 1.6   | 1.7   | 1.7   |
| PL               | 9.7              | 10.0  | 10.4  | 11.3  | 12.0  | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 8.0                                                             | 8.6   | 9.2   | 9.5   | 9.8   |
| PT               | 1.1              | 1.1   | 1.1   | 1.0   | 1.0   | 1.3           | 1.2   | 1.1   | 1.0   | 1.0   | 3.3                                                             | 3.2   | 2.8   | 2.6   | 2.6   |
| RO               | 0.9              | 1.0   | 1.1   | 1.2   | 1.4   | 0.1           | 0.1   | 0.1   | .     | .     | 1.0                                                             | 1.2   | 1.4   | 1.6   | 1.8   |
| SI               | 0.6              | 0.6   | 0.5   | 0.5   | 0.5   | 0.2           | 0.2   | 0.2   | 0.2   | 0.2   | 0.4                                                             | 0.4   | 0.4   | .     | 0.3   |
| SK               | 1.5              | 1.5   | 1.5   | 1.2   | 1.2   | 0.1           | 0.1   | 0.2   | 0.2   | 0.2   | 0.9                                                             | 0.9   | 0.9   | 0.9   | 0.9   |
| FI               | 3.5              | 3.5   | 3.5   | 3.4   | 3.4   | .             | .     | .     | .     | .     | 3.4                                                             | 3.3   | 3.1   | 2.8   | 2.5   |
| SE               | 4.9              | 5.2   | 5.0   | 5.4   | 5.5   | 1.6           | 1.7   | 1.8   | 2.0   | 2.0   | 7.0                                                             | 6.5   | 6.0   | 5.3   | 4.7   |
| <b>Euro area</b> | 74.6             | 74.2  | 74.1  | 72.8  | 72.0  | 96.4          | 96.2  | 96.2  | 96.2  | 96.3  | 75.7                                                            | 75.6  | 75.2  | 75.2  | 75.5  |
| <b>EU</b>        | 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.



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### 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<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |       |       |       |       |
|------------------|---------|-------|-------|-------|-------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|
|                  | 2017    | 2018  | 2019  | 2020  | 2021  | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018  | 2019  | 2020  | 2021  |
| BE               | 0.1     | 0.1   | 0.0   | 0.0   | 0.0   | 0.5                                                      | 1.2   | 1.0   | 0.9   | 0.6   | 0.2                    | 0.3   | 1.7   | 2.5   | 4.7   |
| BG               | 0.0     | 0.0   | 0.0   | 0.0   | .     | 0.1                                                      | 0.2   | 0.2   | 0.2   | .     | 6.1                    | 6.5   | 9.4   | 11.3  | 13.2  |
| CZ               | 0.0     | 0.0   | 0.0   | 0.0   | .     | 0.0                                                      | .     | .     | .     | .     | .                      | 0.1   | 0.0   | 0.0   | 0.0   |
| DK               | 0.0     | 0.0   | -     | -     | -     | -                                                        | -     | -     | -     | -     | 0.5                    | 0.4   | 0.3   | 0.2   | 0.1   |
| DE               | 0.6     | 0.5   | 0.4   | 0.4   | 0.4   | 1.0                                                      | 0.8   | 0.7   | 0.4   | 0.3   | 16.1                   | 13.8  | 13.6  | 12.0  | 10.0  |
| EE               | 0.0     | 0.0   | 0.0   | -     | -     | -                                                        | -     | -     | -     | -     | .                      | 0.2   | 0.8   | 2.3   | 2.9   |
| IE               | 1.8     | 1.8   | 1.7   | 1.7   | 1.6   | .                                                        | 0.2   | 0.3   | 2.9   | 4.1   | .                      | 3.6   | 4.0   | 4.2   | 4.1   |
| GR               | 0.3     | 0.3   | 0.3   | 0.3   | 0.3   | 0.7                                                      | 0.9   | 0.7   | 0.6   | 0.6   | 9.0                    | 9.1   | 9.1   | 8.4   | 7.4   |
| ES               | 2.6     | 2.3   | 2.3   | 2.2   | 2.3   | 0.0                                                      | 0.0   | 0.0   | 0.6   | 0.6   | 20.1                   | 16.4  | 16.1  | 12.1  | 10.4  |
| FR               | 83.9    | 84.2  | 84.6  | 84.9  | 85.6  | 1.6                                                      | 1.5   | 1.3   | 0.6   | 0.9   | 1.0                    | 8.4   | 1.0   | 1.2   | 2.3   |
| HR               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.2                                                      | 0.1   | .     | 0.1   | 0.2   | 4.6                    | 4.1   | 4.5   | 4.4   | 4.3   |
| IT               | 7.3     | 7.3   | 7.1   | 7.0   | 6.8   | 17.0                                                     | 18.0  | 20.9  | 18.8  | 20.9  | 15.7                   | 14.7  | 16.0  | 16.1  | 16.0  |
| CY               | 0.5     | 0.6   | 0.6   | 0.5   | 0.4   | .                                                        | .     | 0.1   | 0.1   | 0.1   | 0.9                    | 0.8   | 0.0   | 0.0   | 0.0   |
| LV               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                                                      | 0.0   | 0.0   | 0.1   | 0.1   | .                      | 0.6   | 0.5   | .     | 0.6   |
| LT               | 0.0     | .     | -     | -     | -     | .                                                        | .     | .     | 0.7   | 2.5   | .                      | 3.2   | .     | 4.5   | 4.3   |
| LU               | 0.0     | .     | 0.0   | 0.0   | 0.0   | 76.2                                                     | 74.7  | 72.3  | 72.4  | 67.5  | 0.0                    | 0.1   | 0.1   | 0.1   | 0.1   |
| HU               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | .                                                        | .     | 0.1   | .     | .     | 1.7                    | 1.9   | 2.2   | 2.6   | 2.8   |
| MT               | 0.4     | 0.5   | 0.5   | 0.5   | 0.4   | 0.0                                                      | 0.0   | 0.0   | .     | 0.2   | 0.0                    | .     | 0.4   | 0.3   | 0.7   |
| NL               | 0.0     | .     | 0.0   | 0.0   | 0.0   | 0.0                                                      | 0.0   | 0.0   | 0.0   | .     | 0.0                    | .     | 0.0   | .     | 0.0   |
| AT               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.2                                                      | 0.1   | 0.1   | 0.1   | 0.1   | 2.5                    | 2.6   | 3.3   | 4.1   | 3.8   |
| PL               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | -                                                        | -     | -     | -     | -     | -                      | -     | -     | -     | -     |
| PT               | 2.3     | 2.3   | 2.2   | 2.3   | 2.1   | 1.8                                                      | 1.8   | 1.8   | 1.1   | 0.9   | 4.4                    | 4.2   | 4.2   | 4.2   | 4.3   |
| RO               | 0.1     | 0.1   | 0.1   | 0.1   | .     | .                                                        | .     | .     | .     | .     | 5.1                    | 4.4   | 4.1   | 3.5   | 2.7   |
| SI               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                                                      | 0.0   | .     | 0.1   | 0.1   | 1.9                    | 1.8   | 1.9   | 2.7   | 2.4   |
| SK               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.1                                                      | 0.0   | 0.0   | .     | .     | 2.5                    | 2.6   | 2.8   | 2.8   | 2.6   |
| FI               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | .                                                        | .     | .     | .     | .     | .                      | .     | 0.0   | .     | 0.0   |
| SE               | 0.0     | 0.0   | 0.0   | 0.0   | .     | 0.1                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                    | 0.1   | .     | .     | .     |
| <b>Euro area</b> | 99.9    | 99.9  | 99.9  | 99.9  | 99.9  | 99.5                                                     | 99.6  | 99.6  | 99.5  | 99.4  | 82.0                   | 82.6  | 79.5  | 78.0  | 76.8  |
| <b>EU</b>        | 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 |





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### 8. Value of payment transactions involving non-MFIs

Total value of payments  
(total for the period)

|                  | Total value of payments<br>(EUR trillions) |              |              |              |              | Increase/decrease in the real<br>value of payments (annual<br>percentage changes; HICP adjusted) |            |            |             | Average value per payment<br>(EUR) |                |                |                |                |
|------------------|--------------------------------------------|--------------|--------------|--------------|--------------|--------------------------------------------------------------------------------------------------|------------|------------|-------------|------------------------------------|----------------|----------------|----------------|----------------|
|                  | 2017                                       | 2018         | 2019         | 2020         | 2021         | 2018                                                                                             | 2019       | 2020       | 2021        | 2017                               | 2018           | 2019           | 2020           | 2021           |
| BE               | 6.2                                        | 7.3          | 8.5          | 8.1          | 8.5          | 15.1                                                                                             | 15.3       | -5.2       | -1.4        | 1,643.3                            | 1,718.5        | 1,833.8        | 1,665.1        | 1,612.9        |
| BG               | 0.4                                        | 0.5          | 0.5          | 0.5          | 0.7          | 3.1                                                                                              | -1.8       | 12.8       | 33.0        | 856.8                              | 773.5          | 742.3          | 776.4          | 901.9          |
| CZ               | 11.2                                       | 6.0          | 2.3          | 5.9          | 6.6          | -49.0                                                                                            | -62.8      | 159.7      | 3.3         | 6,481.1                            | 3,029.3        | 1,062.5        | 2,448.5        | 2,382.0        |
| DK <sup>1)</sup> | 2.9                                        | 2.9          | 2.9          | 3.0          | 3.6          | -2.8                                                                                             | 1.2        | 0.0        | 16.6        | 1,067.0                            | 957.3          | 908.0          | 921.1          | 1,061.0        |
| DE               | 55.6                                       | 56.1         | 59.2         | 60.9         | 65.8         | -0.8                                                                                             | 4.0        | 3.7        | 2.2         | 2,608.9                            | 2,500.7        | 2,473.7        | 2,351.4        | 2,410.5        |
| EE               | 0.2                                        | 0.2          | 0.2          | 0.2          | 0.3          | 0.6                                                                                              | 0.8        | 1.9        | 25.3        | 392.2                              | 376.8          | 355.4          | 355.8          | 460.5          |
| IE               | 2.2                                        | 2.9          | 5.0          | 7.6          | 9.3          | 29.6                                                                                             | 68.5       | 54.0       | 15.5        | 1,576.6                            | 1,768.0        | 2,602.9        | 3,543.6        | 3,511.6        |
| GR               | 0.8                                        | 0.8          | 0.9          | 0.9          | 0.9          | -9.4                                                                                             | 20.4       | 0.8        | -1.1        | 787.1                              | 638.6          | 687.1          | 519.4          | 441.5          |
| ES               | 11.6                                       | 11.1         | 11.3         | 10.6         | 11.6         | -6.0                                                                                             | 1.2        | -5.9       | 2.7         | 1,485.8                            | 1,353.4        | 1,219.6        | 1,117.8        | 1,006.0        |
| FR               | 27.2                                       | 27.3         | 29.0         | 35.6         | 40.7         | -1.4                                                                                             | 4.6        | 22.6       | 10.6        | 1,237.4                            | 1,161.9        | 1,166.1        | 1,469.0        | 1,501.3        |
| HR               | 0.3                                        | 0.3          | 0.3          | 0.3          | 0.4          | 5.1                                                                                              | 7.4        | -3.0       | 3.3         | 399.6                              | 401.8          | 403.1          | 381.7          | 368.1          |
| IT               | 9.1                                        | 9.5          | 9.0          | 8.0          | 9.0          | 3.2                                                                                              | -5.5       | -10.7      | 7.9         | 1,501.4                            | 1,394.8        | 1,182.0        | 999.2          | 907.4          |
| CY               | 0.3                                        | 0.2          | 0.2          | 0.2          | 0.2          | -32.3                                                                                            | -0.9       | -9.6       | 2.8         | 2,522.6                            | 1,496.6        | 1,321.3        | 1,086.0        | 954.4          |
| LV               | 0.3                                        | 0.2          | 0.2          | 0.2          | 0.2          | -19.6                                                                                            | -13.1      | -10.7      | 12.4        | 614.1                              | 471.6          | 379.9          | 326.7          | 372.5          |
| LT               | 0.2                                        | 0.3          | 0.3          | 0.4          | 0.5          | 9.2                                                                                              | 4.4        | 24.8       | 14.8        | 481.4                              | 468.5          | 437.1          | 419.5          | 254.4          |
| LU               | 1.7                                        | 2.0          | 2.1          | 2.3          | 3.1          | 10.4                                                                                             | 5.8        | 11.2       | 25.2        | 613.6                              | 589.7          | 578.2          | 492.1          | 573.2          |
| HU               | 4.2                                        | 4.1          | 4.4          | 3.8          | 4.5          | -1.2                                                                                             | 4.1        | -7.5       | 11.2        | 3,132.4                            | 3,187.6        | 2,949.4        | 2,452.0        | 2,463.6        |
| MT               | 0.2                                        | 0.1          | 0.1          | 0.1          | 0.1          | -9.3                                                                                             | -8.0       | -34.2      | 16.4        | 2,877.6                            | 2,152.5        | 1,788.5        | 1,208.3        | 969.1          |
| NL               | 23.8                                       | 19.5         | 19.8         | 21.8         | 36.1         | -19.7                                                                                            | -1.1       | 8.7        | 56.0        | 3,057.2                            | 2,239.7        | 2,105.0        | 2,367.2        | 3,714.3        |
| AT               | 3.0                                        | 3.2          | 3.5          | 3.6          | 4.2          | 6.6                                                                                              | 7.0        | 0.8        | 13.9        | 1,664.9                            | 1,652.8        | 1,656.3        | 1,595.9        | 1,724.6        |
| PL               | 13.4                                       | 15.0         | 16.0         | 18.5         | 22.4         | 11.3                                                                                             | 4.6        | 15.2       | 15.4        | 2,053.4                            | 1,983.6        | 1,806.8        | 1,900.9        | 1,950.2        |
| PT               | 1.5                                        | 1.6          | 1.6          | 1.6          | 1.7          | 4.1                                                                                              | 2.1        | -2.4       | 7.0         | 646.5                              | 634.4          | 653.3          | 675.3          | 653.2          |
| RO               | 1.6                                        | 1.8          | 1.9          | 2.1          | 2.5          | 8.4                                                                                              | 2.8        | 13.0       | 11.5        | 2,225.3                            | 1,744.9        | 1,485.5        | 1,426.8        | 1,313.6        |
| SI               | 0.3                                        | 0.3          | 0.3          | 0.3          | 0.3          | -4.1                                                                                             | 1.9        | -2.8       | 8.0         | 753.1                              | 690.0          | 666.5          | 651.3          | 681.3          |
| SK               | 1.3                                        | 1.1          | 1.1          | 1.0          | 1.1          | -15.5                                                                                            | -6.7       | -7.3       | 2.2         | 1,436.8                            | 1,128.5        | 986.2          | 962.4          | 932.4          |
| FI               | 2.6                                        | 2.9          | 2.8          | 2.9          | 3.0          | 8.0                                                                                              | -3.6       | 2.1        | 1.5         | 1,015.6                            | 1,023.9        | 929.8          | 994.4          | 977.1          |
| SE               | 2.0                                        | 1.9          | 1.9          | 1.9          | 2.3          | 2.3                                                                                              | -0.3       | 0.2        | 11.4        | 394.4                              | 360.4          | 340.2          | 348.5          | 393.5          |
| <b>Euro area</b> | <b>148.2</b>                               | <b>146.5</b> | <b>155.1</b> | <b>166.0</b> | <b>196.6</b> | <b>-2.6</b>                                                                                      | <b>4.6</b> | <b>7.4</b> | <b>12.8</b> | <b>1,771.1</b>                     | <b>1,619.1</b> | <b>1,586.5</b> | <b>1,636.5</b> | <b>1,722.6</b> |
| <b>EU</b>        | <b>184.2</b>                               | <b>178.9</b> | <b>185.3</b> | <b>202.1</b> | <b>239.6</b> | <b>-4.4</b>                                                                                      | <b>1.9</b> | <b>8.8</b> | <b>12.6</b> | <b>1,789.1</b>                     | <b>1,596.6</b> | <b>1,520.9</b> | <b>1,592.4</b> | <b>1,673.5</b> |

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



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

Total value of payments  
(total for the period)

|                   | Value per capita<br>(EUR thousands) |              |              |              |              | Value as a ratio to GDP<br>(percentage of GDP) |                |                |                |                |
|-------------------|-------------------------------------|--------------|--------------|--------------|--------------|------------------------------------------------|----------------|----------------|----------------|----------------|
|                   | 2017                                | 2018         | 2019         | 2020         | 2021         | 2017                                           | 2018           | 2019           | 2020           | 2021           |
| BE                | 545.2                               | 638.2        | 738.5        | 699.9        | 733.0        | 1,393.4                                        | 1,585.0        | 1,774.1        | 1,769.0        | 1,678.2        |
| BG                | 60.6                                | 64.4         | 65.7         | 74.5         | 106.3        | 816.5                                          | 804.4          | 744.0          | 842.1          | 1,079.3        |
| CZ                | 1,062.3                             | 563.1        | 214.9        | 553.1        | 621.5        | 5,794.4                                        | 2,836.7        | 1,016.7        | 2,749.5        | 2,785.2        |
| DK <sup>(1)</sup> | 511.0                               | 496.9        | 504.3        | 506.1        | 609.0        | 999.4                                          | 952.2          | 944.8          | 944.1          | 1,062.0        |
| DE                | 672.5                               | 676.3        | 712.0        | 732.4        | 791.1        | 1,701.3                                        | 1,664.7        | 1,703.4        | 1,808.6        | 1,843.2        |
| EE                | 139.0                               | 144.1        | 147.2        | 148.2        | 207.8        | 767.2                                          | 736.2          | 703.1          | 733.8          | 901.2          |
| IE                | 465.0                               | 600.4        | 1,009.0      | 1,522.1      | 1,844.5      | 752.1                                          | 895.0          | 1,394.4        | 2,033.0        | 2,196.1        |
| GR                | 78.1                                | 71.4         | 87.0         | 85.7         | 88.8         | 474.9                                          | 426.6          | 508.9          | 555.1          | 518.3          |
| ES                | 250.3                               | 237.0        | 239.9        | 223.2        | 244.5        | 1,002.3                                        | 920.6          | 908.1          | 941.9          | 960.4          |
| FR                | 405.0                               | 404.8        | 428.2        | 523.0        | 596.2        | 1,183.1                                        | 1,155.2        | 1,190.2        | 1,539.2        | 1,626.3        |
| HR                | 71.3                                | 76.8         | 84.1         | 80.4         | 91.1         | 590.0                                          | 596.5          | 615.5          | 648.6          | 619.3          |
| IT                | 151.0                               | 158.0        | 150.4        | 134.6        | 152.2        | 521.8                                          | 534.2          | 500.1          | 482.8          | 506.8          |
| CY                | 299.7                               | 202.5        | 199.4        | 176.8        | 188.8        | 1,272.3                                        | 815.3          | 764.2          | 729.6          | 725.2          |
| LV                | 144.2                               | 119.7        | 106.9        | 95.6         | 117.0        | 1,037.3                                        | 791.0          | 667.5          | 616.8          | 670.3          |
| LT                | 86.0                                | 96.5         | 103.8        | 129.3        | 163.9        | 575.6                                          | 594.1          | 593.4          | 729.8          | 829.4          |
| LU                | 2,928.8                             | 3,229.7      | 3,407.8      | 3,721.5      | 4,835.7      | 3,005.8                                        | 3,257.5        | 3,377.7        | 3,657.1        | 4,228.2        |
| HU                | 425.5                               | 419.4        | 445.6        | 393.4        | 462.3        | 3,278.2                                        | 3,012.6        | 2,980.2        | 2,790.9        | 2,912.5        |
| MT                | 343.8                               | 304.6        | 272.9        | 176.1        | 208.4        | 1,348.9                                        | 1,140.8        | 980.5          | 695.3          | 738.6          |
| NL                | 1,392.0                             | 1,131.7      | 1,143.3      | 1,247.3      | 2,059.9      | 3,230.6                                        | 2,519.5        | 2,439.0        | 2,731.2        | 4,217.4        |
| AT                | 338.4                               | 365.0        | 395.6        | 401.1        | 472.3        | 805.8                                          | 836.9          | 883.6          | 942.9          | 1,050.3        |
| PL                | 348.0                               | 390.5        | 417.6        | 481.5        | 586.8        | 2,860.6                                        | 3,012.9        | 3,004.3        | 3,507.6        | 3,898.4        |
| PT                | 147.6                               | 154.9        | 158.7        | 154.3        | 169.8        | 776.1                                          | 776.4          | 761.7          | 794.2          | 827.0          |
| RO                | 82.6                                | 91.1         | 96.0         | 108.9        | 127.8        | 861.9                                          | 867.5          | 833.2          | 958.5          | 1,021.7        |
| SI                | 149.3                               | 144.8        | 149.3        | 142.4        | 161.2        | 717.2                                          | 654.3          | 644.3          | 638.1          | 653.3          |
| SK                | 234.5                               | 201.7        | 193.9        | 182.3        | 196.2        | 1,510.5                                        | 1,228.1        | 1,124.2        | 1,081.0        | 1,101.3        |
| FI                | 477.3                               | 521.3        | 507.6        | 518.4        | 542.0        | 1,161.6                                        | 1,231.8        | 1,168.5        | 1,204.7        | 1,194.5        |
| SE                | 196.4                               | 190.6        | 185.4        | 187.3        | 223.9        | 411.5                                          | 412.0          | 399.6          | 403.6          | 433.7          |
| <b>Euro area</b>  | <b>435.2</b>                        | <b>429.1</b> | <b>453.2</b> | <b>484.3</b> | <b>573.4</b> | <b>1,320.3</b>                                 | <b>1,262.5</b> | <b>1,294.4</b> | <b>1,454.8</b> | <b>1,602.3</b> |
| <b>EU</b>         | <b>413.1</b>                        | <b>400.5</b> | <b>413.9</b> | <b>451.0</b> | <b>535.1</b> | <b>1,408.9</b>                                 | <b>1,322.1</b> | <b>1,321.9</b> | <b>1,506.3</b> | <b>1,654.9</b> |

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



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## 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) |       |       |       |       |
|------------------|------------------------------------------------------|------|------|------|------|-----------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017                                                 | 2018 | 2019 | 2020 | 2021 | 2017                                                            | 2018  | 2019  | 2020  | 2021  |
| BE               | 26.3                                                 | 30.9 | 35.1 | 28.5 | 26.4 | 3.4                                                             | 4.1   | 4.6   | 4.0   | 3.5   |
| BG               | .                                                    | .    | .    | .    | .    | 0.2                                                             | 0.3   | 0.2   | 0.3   | 0.3   |
| CZ               | .                                                    | 39.6 | 14.4 | 32.1 | 31.9 | 6.1                                                             | 3.3   | 1.2   | 2.9   | 2.8   |
| DK <sup>1)</sup> | 15.5                                                 | 15.1 | .    | .    | 14.9 | 1.6                                                             | 1.6   | 1.6   | 1.5   | 1.5   |
| DE               | 25.4                                                 | 23.9 | 24.1 | 21.6 | 21.5 | 30.2                                                            | 31.3  | 31.9  | 30.1  | 27.5  |
| EE               | 12.8                                                 | 12.8 | 11.8 | 9.3  | 10.8 | 0.1                                                             | 0.1   | 0.1   | 0.1   | 0.1   |
| IE               | .                                                    | .    | .    | .    | .    | 1.2                                                             | 1.6   | 2.7   | 3.8   | 3.9   |
| GR               | .                                                    | .    | 7.1  | 6.0  | 5.0  | 0.5                                                             | 0.4   | 0.5   | 0.5   | 0.4   |
| ES               | 12.2                                                 | 10.6 | 10.0 | 8.2  | 8.1  | 6.3                                                             | 6.2   | 6.1   | 5.2   | 4.8   |
| FR               | 26.8                                                 | 25.2 | 24.0 | 22.4 | 23.6 | 14.8                                                            | 15.3  | 15.7  | 17.6  | 17.0  |
| HR               | .                                                    | .    | .    | .    | .    | 0.2                                                             | 0.2   | 0.2   | 0.2   | 0.1   |
| IT               | .                                                    | .    | .    | 5.3  | 5.5  | 4.9                                                             | 5.3   | 4.8   | 4.0   | 3.8   |
| CY               | .                                                    | .    | .    | .    | .    | 0.1                                                             | 0.1   | 0.1   | 0.1   | 0.1   |
| LV               | .                                                    | .    | .    | .    | .    | 0.2                                                             | 0.1   | 0.1   | 0.1   | 0.1   |
| LT               | 13.4                                                 | 14.0 | 12.4 | 11.1 | 11.0 | 0.1                                                             | 0.2   | 0.2   | 0.2   | 0.2   |
| LU               | 5.2                                                  | 8.1  | 8.0  | 8.0  | 8.9  | 0.9                                                             | 1.1   | 1.1   | 1.2   | 1.3   |
| HU               | 80.3                                                 | 69.3 | 69.4 | 52.1 | 53.3 | 2.3                                                             | 2.3   | 2.3   | 1.9   | 1.9   |
| MT               | 9.9                                                  | 8.8  | 7.4  | 4.6  | 4.8  | 0.1                                                             | 0.1   | 0.1   | 0.0   | 0.0   |
| NL               | 51.5                                                 | 42.2 | 39.7 | 37.4 | 54.1 | 12.9                                                            | 10.9  | 10.7  | 10.8  | 15.1  |
| AT               | 12.0                                                 | 11.8 | 12.1 | 10.7 | 11.7 | 1.6                                                             | 1.8   | 1.9   | 1.8   | 1.8   |
| PL               | 71.2                                                 | 72.6 | 67.6 | .    | .    | 7.3                                                             | 8.4   | 8.7   | 9.1   | 9.3   |
| PT               | 14.9                                                 | 13.8 | 12.9 | 10.1 | 10.1 | 0.8                                                             | 0.9   | 0.9   | 0.8   | 0.7   |
| RO               | 27.2                                                 | 28.8 | 28.6 | 24.8 | 24.2 | 0.9                                                             | 1.0   | 1.0   | 1.0   | 1.0   |
| SI               | 14.7                                                 | 12.4 | 12.2 | 9.3  | 9.2  | 0.2                                                             | 0.2   | 0.2   | 0.1   | 0.1   |
| SK               | 28.5                                                 | 22.9 | 19.6 | 14.6 | 13.3 | 0.7                                                             | 0.6   | 0.6   | 0.5   | 0.4   |
| FI               | 19.3                                                 | 19.4 | 18.3 | 15.5 | 15.0 | 1.4                                                             | 1.6   | 1.5   | 1.4   | 1.3   |
| SE               | .                                                    | .    | .    | .    | .    | 1.1                                                             | 1.1   | 1.0   | 1.0   | 1.0   |
| <b>Euro area</b> | 20.4                                                 | 19.1 | 19.0 | 17.1 | 18.4 | 80.4                                                            | 81.9  | 83.7  | 82.2  | 82.1  |
| <b>EU</b>        | 22.4                                                 | 20.7 | 20.1 | 18.3 | 19.7 | 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.



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### 9.1 Value of payments per type of payment service

(EUR billions; total for the period)

|                  | Credit transfers |           |           |           |           | Direct debits |         |         |         |         |
|------------------|------------------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------|---------|
|                  | 2017             | 2018      | 2019      | 2020      | 2021      | 2017          | 2018    | 2019    | 2020    | 2021    |
| BE               | 5,982.6          | 7,045.1   | 8,218.6   | 7,815.9   | 8,548.7   | 110.5         | 132.2   | 140.6   | 135.0   | 147.9   |
| BG               | 374.2            | 400.6     | 403.8     | 469.5     | 677.8     | 0.2           | .       | 2.4     | .       | .       |
| CZ               | 11,218.0         | 5,945.3   | 5,833.0   | 5,833.2   | 6,558.1   | 5.6           | 7.3     | 7.5     | 6.4     | 8.8     |
| DK               | 2,858.6          | 2,793.1   | 2,844.6   | 2,865.3   | 3,473.5   | .             | .       | .       | .       | .       |
| DE               | 51,289.5         | 51,748.5  | 54,799.5  | 56,872.1  | 61,556.0  | 3,308.9       | 3,350.5 | 3,415.5 | 3,193.6 | 3,434.5 |
| EE               | 164.6            | 171.6     | 174.1     | 172.6     | 245.6     | -             | -       | -       | -       | -       |
| IE               | 1,913.5          | 2,580.9   | 4,612.0   | 7,245.5   | 8,865.7   | 111.4         | 123.1   | 134.0   | 139.4   | 155.9   |
| GR               | 612.3            | 630.2     | 699.1     | 718.7     | 739.4     | 5.0           | 3.4     | 3.8     | 3.4     | 4.3     |
| ES               | 10,197.5         | 9,798.2   | 9,916.2   | 9,511.9   | 10,385.4  | 580.7         | 531.8   | 584.3   | 480.3   | 552.9   |
| FR               | 24,068.6         | 24,199.5  | 25,879.2  | 32,679.9  | 37,523.0  | 1,578.6       | 1,640.0 | 1,710.9 | 1,684.3 | 1,895.0 |
| HR               | 242.4            | 260.7     | 287.9     | 282.0     | 305.8     | 2.4           | 2.7     | 3.1     | .       | .       |
| IT               | 7,422.4          | 7,788.7   | 7,311.1   | 6,549.6   | 7,338.2   | 401.7         | 448.4   | 462.4   | 428.4   | 515.9   |
| CY               | 225.2            | 137.1     | 142.5     | 130.6     | 145.9     | 1.8           | .       | 2.3     | 1.6     | 2.9     |
| LV               | 268.6            | 220.4     | 196.9     | 174.8     | 212.6     | 0.0           | 0.0     | 0.0     | 0.0     | 0.0     |
| LT               | 231.9            | 256.9     | 273.4     | 338.7     | 404.1     | -             | 0.0     | .       | 0.2     | 0.5     |
| LU               | 1,617.0          | 1,807.6   | 1,947.6   | 2,137.5   | 2,838.7   | 10.3          | 11.4    | 10.9    | 10.9    | 13.0    |
| HU               | 2,459.1          | 2,522.1   | 2,422.9   | 2,386.1   | 2,751.1   | 2.7           | 4.2     | 4.3     | 3.8     | 4.0     |
| MT               | 137.2            | 125.1     | 109.2     | 68.3      | 82.9      | .             | .       | .       | 0.2     | 0.2     |
| NL               | 23,476.4         | 19,090.2  | 19,405.7  | 21,357.1  | 35,694.6  | 235.6         | 267.1   | 275.9   | 264.2   | 285.1   |
| AT               | 2,794.7          | 3,016.3   | 3,278.7   | 3,320.9   | 3,909.0   | 133.5         | 157.1   | 178.1   | 199.2   | 258.0   |
| PL               | 13,303.1         | 14,919.2  | 15,937.4  | 18,367.8  | 22,276.5  | 6.6           | 7.1     | 7.1     | 6.1     | 7.6     |
| PT               | 1,192.8          | 1,272.6   | 1,334.3   | 1,332.9   | 1,476.7   | 38.6          | 34.2    | 34.5    | 33.4    | 37.2    |
| RO               | 1,598.5          | 1,636.1   | 1,724.9   | 1,977.1   | 2,320.7   | 2.3           | 2.3     | 2.8     | 3.0     | 6.7     |
| SI               | 284.6            | 275.4     | 285.5     | 273.0     | 311.0     | 2.9           | 3.1     | 3.4     | 3.5     | 3.5     |
| SK               | 1,258.9          | 1,038.9   | 998.3     | 975.5     | 1,016.6   | 3.4           | 5.2     | 5.6     | 5.2     | 6.6     |
| FI               | 2,579.8          | 2,823.9   | 2,748.1   | 2,814.4   | 2,945.3   | 0.3           | .       | .       | 0.4     | 0.9     |
| SE               | 1,680.4          | 1,777.3   | 1,740.1   | 1,781.1   | 2,153.4   | 56.6          | 56.6    | 58.7    | 60.5    | 69.0    |
| <b>Euro area</b> | 135,718.1        | 134,026.9 | 142,330.0 | 154,490.0 | 184,239.3 | .             | 6,710.1 | 6,962.8 | 6,583.1 | 7,314.4 |
| <b>EU</b>        | 169,452.4        | 164,281.2 | 173,524.6 | 188,452.2 | 224,756.1 | 6,698.0       | 6,890.9 | 7,151.4 | 6,767.7 | 7,521.9 |



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

(EUR billions; total for the period)

|                  | Cheques |         |         |         |         | E-money payments with<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|---------|---------|---------|---------|
|                  | 2017    | 2018    | 2019    | 2020    | 2021    | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018    | 2019    | 2020    | 2021    |
| BE               | 8.9     | 7.3     | 5.2     | 2.7     | 1.5     | 0.9                                                      | 2.0   | 2.3   | 3.4   | 3.1   | 5.7                    | 8.8     | 13.2    | 14.7    | 27.0    |
| BG               | 0.0     | 0.0     | 0.0     | 0.0     | .       | 0.5                                                      | 1.0   | 1.3   | 0.6   | .     | 49.7                   | 45.1    | 44.3    | 37.7    | 42.1    |
| CZ               | 0.8     | 0.8     | 0.7     | 0.5     | 0.5     | .                                                        | .     | .     | .     | .     | .                      | 1.8     | 1.9     | 41.9    | 34.9    |
| DK               | 0.0     | 0.0     | -       | -       | -       | -                                                        | -     | -     | -     | -     | 10.9                   | 8.5     | 7.2     | 4.5     | 3.3     |
| DE               | 109.1   | 90.1    | 72.5    | 50.7    | 38.6    | 0.8                                                      | 0.8   | 0.9   | 0.9   | 1.0   | 597.0                  | 561.6   | 525.4   | 425.0   | 390.9   |
| EE               | 0.0     | 0.0     | 0.0     | -       | -       | -                                                        | -     | -     | -     | -     | 12.4                   | 12.1    | 13.9    | 17.5    | 22.9    |
| IE               | 137.5   | 134.6   | 134.0   | 104.0   | 109.6   | .                                                        | 0.2   | 0.4   | 7.2   | 28.0  | .                      | .       | .       | .       | .       |
| GR               | 97.0    | 102.0   | 89.4    | 66.4    | 69.4    | 1.1                                                      | 1.5   | 3.2   | 2.5   | 4.2   | 98.4                   | 95.4    | 105.7   | 84.4    | 86.1    |
| ES               | 351.5   | 269.6   | 277.8   | 183.3   | 209.2   | 0.0                                                      | 0.0   | 0.0   | 0.7   | 2.8   | 348.9                  | 290.8   | 311.3   | 179.8   | 167.1   |
| FR               | 1,001.9 | 891.0   | 814.5   | 614.2   | 588.9   | 0.9                                                      | 0.9   | 0.6   | 0.7   | 1.0   | 0.8                    | .       | 2.0     | 1.8     | 1.2     |
| HR               | 0.0     | 0.0     | 0.0     | 0.0     | .       | 0.0                                                      | 0.1   | .     | 0.1   | 0.3   | 41.4                   | 41.5    | 40.6    | 31.0    | 33.2    |
| IT               | 439.9   | 409.8   | 375.2   | 278.9   | 294.1   | 24.9                                                     | 29.7  | 36.6  | 42.7  | 54.1  | 592.0                  | 582.0   | 576.6   | 477.3   | 527.4   |
| CY               | 26.5    | 31.9    | 25.0    | 18.7    | 13.2    | .                                                        | .     | 0.3   | 0.3   | 0.3   | 18.8                   | 17.7    | 0.0     | .       | .       |
| LV               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                      | .     | .     | .     | .     | .                      | 4.8     | .       | 1.1     | 0.8     |
| LT               | .       | 0.0     | -       | -       | -       | .                                                        | 2.3   | .     | 7.5   | 21.3  | 4.9                    | 4.5     | 4.9     | 4.4     | 4.7     |
| LU               | 0.4     | 0.2     | 0.2     | 0.1     | 0.1     | 111.2                                                    | 132.8 | 143.7 | 187.6 | 231.6 | 0.0                    | 3.8     | 3.3     | 2.2     | 2.3     |
| HU               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | .                                                        | .     | 0.1   | .     | .     | 1,686.8                | 1,553.6 | 1,903.5 | 1,420.6 | 1,703.5 |
| MT               | 17.5    | 17.8    | 18.0    | 13.8    | 11.5    | 0.1                                                      | 0.2   | 0.4   | 0.5   | 4.2   | .                      | 2.1     | 7.3     | 5.5     | 6.3     |
| NL               | 0.8     | 0.7     | 0.6     | 0.1     | 0.0     | 0.0                                                      | 0.0   | 0.0   | .     | .     | 0.0                    | 0.0     | 0.0     | 0.0     | 0.0     |
| AT               | 6.8     | 5.9     | 5.1     | 3.1     | 1.9     | 0.2                                                      | 0.1   | .     | .     | 0.1   | 2.1                    | 3.0     | 3.7     | 5.7     | 7.3     |
| PL               | 0.2     | 0.2     | 0.2     | 0.1     | .       | -                                                        | -     | -     | -     | -     | -                      | -       | -       | -       | -       |
| PT               | 128.9   | 124.3   | 116.6   | 84.4    | 83.0    | 1.1                                                      | 1.2   | 1.7   | 1.6   | 1.7   | 82.1                   | 74.7    | 64.0    | 55.8    | 54.2    |
| RO               | 3.9     | 3.7     | 3.4     | 2.7     | 2.5     | .                                                        | .     | .     | .     | .     | 112.9                  | 114.1   | 105.5   | 88.5    | 88.9    |
| SI               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | .                                                        | 0.0   | .     | 0.2   | 0.2   | 15.1                   | 15.0    | 15.6    | 15.4    | 16.3    |
| SK               | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0                                                      | 0.0   | 0.0   | 0.1   | 0.0   | 43.9                   | 42.6    | 40.1    | 30.6    | 29.0    |
| FI               | 1.2     | 0.3     | 0.1     | 0.0     | 0.0     | .                                                        | .     | .     | .     | .     | .                      | .       | .       | .       | .       |
| SE               | 0.1     | 0.0     | 0.0     | 0.0     | .       | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                    | 0.2     | 0.2     | 0.2     | .       |
| <b>Euro area</b> | .       | 2,085.6 | 1,934.1 | 1,420.5 | 1,421.1 | 142.4                                                    | 172.3 | 194.1 | 256.3 | 353.7 | 1,858.4                | 1,747.1 | 1,716.1 | 1,344.1 | 1,367.8 |
| <b>EU</b>        | 2,333.1 | 2,090.3 | 1,938.5 | 1,423.8 | 1,424.2 | 143.2                                                    | 173.7 | 196.2 | 258.5 | 356.9 | 3,761.3                | 3,511.9 | 3,819.4 | 2,968.5 | 3,273.8 |



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### 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 <sup>1)</sup> |                |                |                |                | With cards with a debit function |                |                |                |                | With cards with a delayed debit function |              |              |              |              |
|------------------|-----------------------------------|----------------|----------------|----------------|----------------|----------------------------------|----------------|----------------|----------------|----------------|------------------------------------------|--------------|--------------|--------------|--------------|
|                  | 2017                              | 2018           | 2019           | 2020           | 2021           | 2017                             | 2018           | 2019           | 2020           | 2021           | 2017                                     | 2018         | 2019         | 2020         | 2021         |
| BE               | 93.3                              | 97.0           | 104.7          | 107.6          | 119.7          | 73.3                             | 76.7           | 83.1           | 90.8           | 100.6          | 13.0                                     | 12.9         | 14.0         | 11.0         | 12.4         |
| BG               | 4.3                               | 5.2            | 6.1            | 6.4            | 9.1            | 3.0                              | 3.9            | 4.8            | 5.3            | 7.5            | .                                        | .            | .            | 0.0          | 0.0          |
| CZ               | 22.9                              | 27.7           | 31.5           | 35.0           | 44.8           | 19.0                             | 23.7           | 27.9           | 31.5           | 40.9           | 0.0                                      | 0.0          | 0.0          | 0.0          | 0.0          |
| DK               | 76.7                              | 77.3           | 81.4           | 80.8           | 88.3           | 71.1                             | 71.0           | 74.3           | 75.6           | 82.5           | -                                        | -            | -            | -            | -            |
| DE               | 280.1                             | 314.1          | 350.5          | 363.7          | 393.3          | 182.5                            | 205.8          | 231.8          | 267.7          | 288.6          | 90.9                                     | 100.6        | 109.8        | 88.3         | 95.9         |
| EE               | 5.8                               | 6.4            | 7.0            | 6.8            | 7.8            | 4.9                              | 5.5            | 6.0            | 6.0            | 7.0            | -                                        | -            | -            | -            | -            |
| IE               | 46.3                              | 52.2           | 63.3           | 61.6           | 73.9           | 31.0                             | 35.6           | 40.1           | 43.9           | 54.6           | .                                        | .            | .            | .            | .            |
| GR               | 21.5                              | 23.1           | 26.2           | 36.8           | 44.8           | 15.8                             | 17.2           | 20.1           | 31.4           | 37.6           | 0.2                                      | 0.3          | 0.3          | 0.2          | 0.2          |
| ES               | 166.6                             | 186.7          | 210.6          | 211.7          | 255.6          | 92.7                             | 115.0          | 129.9          | 136.1          | 161.4          | -                                        | -            | -            | -            | -            |
| FR               | 527.9                             | 569.5          | 608.8          | 585.0          | 662.8          | 331.7                            | 361.5          | 394.5          | 386.5          | 480.6          | 120.8                                    | 128.7        | 127.2        | 120.3        | 151.8        |
| HR               | 8.2                               | 9.3            | 10.5           | 10.6           | 13.2           | 4.2                              | 5.0            | 5.8            | 6.5            | 7.9            | 2.5                                      | 2.6          | 2.7          | 2.4          | 2.5          |
| IT               | 179.8                             | 203.9          | 223.5          | 223.5          | 268.2          | 113.9                            | 123.6          | 135.5          | 148.1          | 183.6          | -                                        | -            | -            | -            | -            |
| CY               | 3.9                               | 5.0            | .              | .              | 7.4            | 2.3                              | 3.2            | .              | .              | 5.7            | 0.1                                      | 0.2          | 0.2          | 0.2          | 0.2          |
| LV               | 5.0                               | 5.4            | .              | .              | 6.9            | 3.7                              | 4.2            | 4.9            | .              | 6.2            | 0.4                                      | 0.2          | 0.1          | 0.1          | 0.1          |
| LT               | 5.6                               | 6.7            | 7.8            | 10.5           | 28.8           | 4.8                              | 5.8            | 6.9            | 9.8            | 27.8           | -                                        | -            | -            | -            | -            |
| LU               | 9.6                               | 10.8           | 12.3           | 12.5           | 14.2           | 3.7                              | 4.1            | .              | 5.6            | 6.3            | -                                        | -            | -            | -            | -            |
| HU               | 16.2                              | 19.6           | 23.6           | 25.1           | 29.9           | 13.9                             | 16.9           | 20.7           | 22.6           | 27.2           | 0.1                                      | 0.1          | 0.1          | 0.0          | 0.0          |
| MT               | 1.9                               | 2.4            | .              | .              | 3.4            | 1.1                              | 1.5            | .              | .              | 2.5            | 0.0                                      | .            | .            | .            | .            |
| NL               | 134.0                             | 142.9          | 148.3          | 133.7          | 135.9          | 118.3                            | 125.9          | 130.0          | 118.8          | 122.2          | -                                        | -            | -            | -            | -            |
| AT               | 39.2                              | 43.3           | 46.5           | 47.5           | 53.4           | 24.7                             | 26.7           | 29.0           | 32.7           | 37.2           | 8.7                                      | 10.4         | 11.2         | 9.8          | 10.8         |
| PL               | 61.1                              | 73.1           | 86.3           | 91.8           | 108.0          | 51.0                             | 62.0           | 74.1           | 81.2           | 96.7           | 0.8                                      | 0.8          | 0.9          | 0.4          | 0.4          |
| PT               | 77.2                              | 85.9           | 81.7           | 81.0           | 94.5           | -                                | -              | -              | -              | -              | -                                        | -            | -            | -            | -            |
| RO               | 13.8                              | 17.9           | 22.9           | 26.5           | 34.8           | 11.6                             | 15.3           | 19.9           | 23.6           | 31.3           | 0.0                                      | 0.0          | 0.0          | 0.0          | 0.0          |
| SI               | 5.8                               | 6.5            | 7.3            | 7.4            | 8.8            | 4.0                              | 4.6            | 5.3            | 5.5            | 6.8            | 1.6                                      | 1.7          | 1.8          | 1.6          | 1.8          |
| SK               | 13.1                              | 11.6           | 13.3           | 14.6           | 17.4           | 11.8                             | 10.2           | 11.8           | 13.1           | 15.9           | 0.1                                      | .            | .            | .            | .            |
| FI               | 47.4                              | 51.0           | 54.1           | 52.2           | 57.0           | 38.7                             | 42.1           | 45.3           | 44.4           | 48.5           | 2.0                                      | 2.1          | 2.1          | 1.3          | 1.4          |
| SE               | 107.6                             | 105.1          | 106.4          | 97.7           | 109.9          | 79.4                             | 78.2           | 77.8           | 73.6           | 82.8           | 4.5                                      | 5.0          | 4.2          | 2.9          | 3.4          |
| <b>Euro area</b> | <b>1,664.0</b>                    | <b>1,824.5</b> | <b>1,980.6</b> | <b>1,970.8</b> | <b>2,254.0</b> | <b>1,059.0</b>                   | <b>1,169.2</b> | <b>1,284.6</b> | <b>1,352.0</b> | <b>1,593.2</b> | <b>.</b>                                 | <b>259.3</b> | <b>272.7</b> | <b>235.6</b> | <b>277.7</b> |
| <b>EU</b>        | <b>1,974.8</b>                    | <b>2,159.6</b> | <b>2,349.2</b> | <b>2,344.7</b> | <b>2,692.0</b> | <b>1,312.3</b>                   | <b>1,445.1</b> | <b>1,589.9</b> | <b>1,671.9</b> | <b>1,970.0</b> | <b>247.9</b>                             | <b>267.9</b> | <b>280.6</b> | <b>241.5</b> | <b>284.2</b> |

1) Except cards with e-money function only.



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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 |              |              |              |              |
|------------------|-----------------------------------|--------------|--------------|--------------|--------------|-------------------------------------------------------|-------------|--------------|--------------|-------------|--------------------------------------------------------|--------------|--------------|--------------|--------------|
|                  | 2017                              | 2018         | 2019         | 2020         | 2021         | 2017                                                  | 2018        | 2019         | 2020         | 2021        | 2017                                                   | 2018         | 2019         | 2020         | 2021         |
| BE               | 6.1                               | 6.5          | 6.8          | 5.5          | 6.2          | -                                                     | -           | -            | 0.0          | 0.0         | 1.4                                                    | 1.7          | 0.8          | 0.4          | 0.4          |
| BG               | 1.2                               | 1.3          | 1.3          | 1.1          | 1.6          | 0.0                                                   | 0.0         | 0.0          | 0.0          | 0.0         | 0.0                                                    | 0.0          | 0.0          | 0.0          | 0.0          |
| CZ               | 3.9                               | 4.0          | 3.5          | 3.4          | 3.9          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| DK               | 5.6                               | 6.2          | 7.1          | 5.2          | 5.6          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| DE               | 6.8                               | 7.8          | 8.9          | 7.7          | 8.8          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| EE               | 0.9                               | 0.9          | 1.0          | 0.8          | 0.8          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| IE               | 9.0                               | 9.8          | 12.1         | 9.0          | 9.5          | -                                                     | -           | -            | -            | -           | 0.0                                                    | 0.0          | 0.0          | 0.0          | 0.0          |
| GR               | 5.5                               | 5.7          | 5.8          | 5.2          | 7.0          | 0.0                                                   | 0.0         | 0.0          | 0.0          | 0.0         | 0.0                                                    | 0.0          | 0.0          | 0.0          | 0.0          |
| ES               | -                                 | -            | -            | -            | -            | -                                                     | -           | -            | -            | -           | 73.8                                                   | 71.7         | 80.7         | 75.6         | 94.2         |
| FR               | 27.4                              | 32.5         | 31.9         | 30.3         | 30.5         | 3.4                                                   | -           | -            | -            | -           | 44.5                                                   | 46.6         | 55.1         | 47.9         | -            |
| HR               | 0.1                               | 0.1          | 0.1          | 0.1          | 0.1          | 0.0                                                   | 0.0         | 0.0          | 0.0          | 0.0         | 0.2                                                    | 0.3          | 0.3          | 0.2          | 0.2          |
| IT               | -                                 | -            | -            | -            | -            | -                                                     | -           | -            | -            | -           | 65.8                                                   | 80.3         | 88.0         | 75.4         | 84.6         |
| CY               | 1.4                               | 1.6          | 1.7          | 1.5          | 1.5          | 0.0                                                   | 0.0         | 0.0          | 0.0          | 0.0         | 0.0                                                    | 0.0          | 0.0          | 0.0          | 0.0          |
| LV               | 1.0                               | 0.9          | -            | 0.8          | 0.7          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| LT               | 0.8                               | 0.9          | 0.9          | -            | 1.0          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| LU               | 5.9                               | 6.7          | 7.4          | 6.9          | 7.8          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| HU               | 2.2                               | 2.6          | 2.8          | 2.5          | 2.7          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| MT               | 0.8                               | 0.8          | -            | -            | 0.8          | 0.0                                                   | 0.0         | 0.0          | 0.0          | 0.0         | 0.0                                                    | 0.0          | 0.0          | 0.0          | 0.0          |
| NL               | -                                 | -            | -            | -            | -            | -                                                     | -           | -            | -            | -           | 15.7                                                   | 17.0         | 18.4         | 14.9         | 13.7         |
| AT               | 5.7                               | 6.1          | 6.4          | 5.0          | 5.4          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| PL               | 9.3                               | 10.3         | 11.4         | 10.2         | 10.9         | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| PT               | -                                 | -            | -            | -            | -            | 73.6                                                  | -           | -            | -            | -           | 3.5                                                    | 3.8          | 3.4          | 2.9          | 3.4          |
| RO               | 2.1                               | 2.6          | 3.0          | 2.9          | 3.4          | 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          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| SK               | 1.3                               | 1.3          | 1.5          | 1.4          | 1.5          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| FI               | 6.7                               | 6.9          | 6.7          | 6.5          | 7.1          | -                                                     | -           | -            | -            | -           | -                                                      | -            | -            | -            | -            |
| SE               | 18.1                              | 22.1         | 24.4         | 21.3         | 23.6         | 0.0                                                   | 0.0         | -            | -            | -           | 5.6                                                    | 0.0          | -            | -            | -            |
| <b>Euro area</b> | <b>79.5</b>                       | <b>88.7</b>  | <b>93.1</b>  | <b>82.2</b>  | <b>88.9</b>  | <b>-</b>                                              | <b>87.0</b> | <b>210.9</b> | <b>204.1</b> | <b>97.8</b> | <b>204.9</b>                                           | <b>221.1</b> | <b>246.3</b> | <b>217.1</b> | <b>196.4</b> |
| <b>EU</b>        | <b>122.0</b>                      | <b>137.8</b> | <b>146.7</b> | <b>128.8</b> | <b>140.7</b> | <b>81.4</b>                                           | <b>87.1</b> | <b>210.9</b> | <b>204.1</b> | <b>97.8</b> | <b>210.7</b>                                           | <b>221.4</b> | <b>246.5</b> | <b>217.3</b> | <b>196.7</b> |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.2 Relative importance of payment service (as percentage of the total value of payments)

|                  | Credit transfers |      |       |      |       | Direct debits |      |      |      |      | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------|------------------|------|-------|------|-------|---------------|------|------|------|------|-----------------------------------------------------------------|------|------|------|------|
|                  | 2017             | 2018 | 2019  | 2020 | 2021  | 2017          | 2018 | 2019 | 2020 | 2021 | 2017                                                            | 2018 | 2019 | 2020 | 2021 |
| BE               | 96.5             | 96.6 | 96.9  | 96.7 | 100.6 | 1.8           | 1.8  | 1.7  | 1.7  | 1.7  | 1.5                                                             | 1.3  | 1.2  | 1.3  | 1.4  |
| BG               | 87.2             | 88.6 | 88.2  | 90.9 | 92.5  | 0.1           | .    | 0.5  | .    | .    | 1.0                                                             | 1.1  | 1.3  | 1.2  | 1.2  |
| CZ               | 99.7             | 99.4 | 254.3 | 98.6 | 98.6  | 0.1           | 0.1  | 0.3  | 0.1  | 0.1  | 0.2                                                             | 0.5  | 1.4  | 0.6  | 0.7  |
| DK               | 97.0             | 97.0 | 97.0  | 97.1 | 97.4  | .             | .    | .    | .    | .    | 2.6                                                             | 2.7  | 2.8  | 2.7  | 2.5  |
| DE               | 92.3             | 92.3 | 92.6  | 93.4 | 93.5  | 6.0           | 6.0  | 5.8  | 5.2  | 5.2  | 0.5                                                             | 0.6  | 0.6  | 0.6  | 0.6  |
| EE               | 90.0             | 90.3 | 89.3  | 87.7 | 88.9  | -             | -    | -    | -    | -    | 3.2                                                             | 3.4  | 3.6  | 3.5  | 2.8  |
| IE               | 85.7             | 88.4 | 92.8  | 95.6 | 95.8  | 5.0           | 4.2  | 2.7  | 1.8  | 1.7  | 2.1                                                             | 1.8  | 1.3  | 0.8  | 0.8  |
| GR               | 72.9             | 82.3 | 75.0  | 78.3 | 78.0  | 0.6           | 0.5  | 0.4  | 0.4  | 0.5  | 2.6                                                             | 3.0  | 2.8  | 4.0  | 4.7  |
| ES               | 87.6             | 88.5 | 87.8  | 90.0 | 89.7  | 5.0           | 4.8  | 5.2  | 4.5  | 4.8  | 1.4                                                             | 1.7  | 1.9  | 2.0  | 2.2  |
| FR               | 88.6             | 88.6 | 89.2  | 91.9 | 92.3  | 5.8           | 6.0  | 5.9  | 4.7  | 4.7  | 1.9                                                             | 2.1  | 2.1  | 1.6  | 1.6  |
| HR               | 82.3             | 82.9 | 84.2  | 86.7 | 86.3  | 0.8           | 0.9  | 0.9  | .    | .    | 2.8                                                             | 3.0  | 3.1  | 3.3  | 3.7  |
| IT               | 81.9             | 82.3 | 81.4  | 81.9 | 81.5  | 4.4           | 4.7  | 5.2  | 5.3  | 5.7  | 2.0                                                             | 2.2  | 2.5  | 2.8  | 3.0  |
| CY               | 87.4             | 77.8 | 81.0  | 82.8 | 85.8  | 0.7           | .    | 1.3  | 1.0  | 1.7  | 1.5                                                             | 2.8  | .    | .    | 4.3  |
| LV               | 96.0             | 95.6 | 96.2  | 96.2 | 96.5  | 0.0           | 0.0  | 0.0  | 0.0  | 0.0  | 1.8                                                             | 2.3  | .    | .    | 3.1  |
| LT               | 95.3             | 95.0 | 94.3  | 93.8 | 88.0  | -             | 0.0  | .    | 0.1  | 0.1  | 2.3                                                             | 2.5  | 2.7  | 2.9  | 6.3  |
| LU               | 92.5             | 91.9 | 92.0  | 91.0 | 91.6  | 0.6           | 0.6  | 0.5  | 0.5  | 0.4  | 0.6                                                             | 0.6  | 0.6  | 0.5  | 0.5  |
| HU               | 59.0             | 61.5 | 55.6  | 62.2 | 61.3  | 0.1           | 0.1  | 0.1  | 0.1  | 0.1  | 0.4                                                             | 0.5  | 0.5  | 0.7  | 0.7  |
| MT               | 85.2             | 84.6 | 79.3  | 75.2 | 76.4  | .             | .    | .    | 0.2  | 0.2  | 1.2                                                             | 1.6  | .    | .    | 3.2  |
| NL               | 98.5             | 97.9 | 97.9  | 98.2 | 98.8  | 1.0           | 1.4  | 1.4  | 1.2  | 0.8  | 0.6                                                             | 0.7  | 0.8  | 0.6  | 0.4  |
| AT               | 93.9             | 93.5 | 93.3  | 92.8 | 92.4  | 4.5           | 4.9  | 5.1  | 5.6  | 6.1  | 1.3                                                             | 1.3  | 1.3  | 1.3  | 1.3  |
| PL               | 99.5             | 99.5 | 99.4  | 99.5 | 99.5  | 0.1           | 0.1  | 0.0  | 0.0  | 0.0  | 0.5                                                             | 0.5  | 0.5  | 0.5  | 0.5  |
| PT               | 78.4             | 79.9 | 81.7  | 83.9 | 84.5  | 2.5           | 2.1  | 2.1  | 2.1  | 2.1  | 5.1                                                             | 5.4  | 5.0  | 5.1  | 5.4  |
| RO               | 98.8             | 92.2 | 92.8  | 94.2 | 94.6  | 0.1           | 0.1  | 0.1  | 0.1  | 0.3  | 0.8                                                             | 1.0  | 1.2  | 1.3  | 1.4  |
| SI               | 92.3             | 91.8 | 91.5  | 91.2 | 91.5  | 0.9           | 1.0  | 1.1  | 1.2  | 1.0  | 1.9                                                             | 2.2  | 2.3  | 2.5  | 2.6  |
| SK               | 98.7             | 94.6 | 94.4  | 98.0 | 95.0  | 0.3           | 0.5  | 0.5  | 0.5  | 0.6  | 1.0                                                             | 1.1  | 1.3  | 1.5  | 1.6  |
| FI               | 98.1             | 98.2 | 98.0  | 98.2 | 98.1  | 0.0           | .    | .    | 0.0  | 0.0  | 1.8                                                             | 1.8  | 1.9  | 1.8  | 1.9  |
| SE               | 85.1             | 91.7 | 91.3  | 91.8 | 92.3  | 2.9           | 2.9  | 3.1  | 3.1  | 3.0  | 5.5                                                             | 5.4  | 5.6  | 5.0  | 4.7  |
| <b>Euro area</b> | 91.6             | 91.5 | 91.8  | 93.0 | 93.7  | .             | 4.6  | 4.5  | 4.0  | 3.7  | 1.1                                                             | 1.2  | 1.3  | 1.2  | 1.1  |
| <b>EU</b>        | 92.0             | 91.8 | 93.7  | 93.2 | 93.8  | 3.6           | 3.9  | 3.9  | 3.4  | 3.1  | 1.1                                                             | 1.2  | 1.3  | 1.2  | 1.1  |

1) Except cards with e-money function.





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### 9.2 Relative importance of payment service (cont'd) (as percentage of the total value of payments)

|                  | Cheques |      |      |      |      | E-money payments with<br>e-money issued by resident PSPs |      |      |      |      | Other payment services |      |      |      |      |
|------------------|---------|------|------|------|------|----------------------------------------------------------|------|------|------|------|------------------------|------|------|------|------|
|                  | 2017    | 2018 | 2019 | 2020 | 2021 | 2017                                                     | 2018 | 2019 | 2020 | 2021 | 2017                   | 2018 | 2019 | 2020 | 2021 |
| BE               | 0.1     | 0.1  | 0.1  | 0.0  | 0.0  | 0.0                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 0.1                    | 0.1  | 0.2  | 0.2  | 0.3  |
| BG               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.1                                                      | 0.2  | 0.3  | 0.1  | .    | 11.6                   | 10.0 | 9.7  | 7.3  | 5.8  |
| CZ               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .    | .    | .    | .    | .                      | 0.0  | 0.1  | 0.7  | 0.5  |
| DK               | 0.0     | 0.0  | -    | -    | -    | -                                                        | -    | -    | -    | -    | 0.4                    | 0.3  | 0.2  | 0.1  | 0.1  |
| DE               | 0.2     | 0.2  | 0.1  | 0.1  | 0.1  | 0.0                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 1.1                    | 1.0  | 0.9  | 0.7  | 0.6  |
| EE               | 0.0     | 0.0  | 0.0  | -    | -    | -                                                        | -    | -    | -    | -    | 6.8                    | 6.4  | 7.1  | 8.9  | 8.3  |
| IE               | 6.2     | 4.6  | 2.7  | 1.4  | 1.2  | .                                                        | 0.0  | 0.0  | 0.1  | 0.3  | .                      | .    | .    | .    | .    |
| GR               | 11.6    | 13.3 | 9.6  | 7.2  | 7.3  | 0.1                                                      | 0.2  | 0.3  | 0.3  | 0.4  | 11.7                   | 12.4 | 11.3 | 9.2  | 9.1  |
| ES               | 3.0     | 2.4  | 2.5  | 1.7  | 1.8  | 0.0                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 3.0                    | 2.6  | 2.8  | 1.7  | 1.4  |
| FR               | 3.7     | 3.3  | 2.8  | 1.7  | 1.4  | 0.0                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | .    | 0.0  | 0.0  | 0.0  |
| HR               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.0                                                      | 0.0  | .    | 0.0  | 0.1  | 14.1                   | 13.2 | 11.9 | 9.5  | 9.4  |
| IT               | 4.9     | 4.3  | 4.2  | 3.5  | 3.3  | 0.3                                                      | 0.3  | 0.4  | 0.5  | 0.6  | 6.5                    | 6.2  | 6.4  | 6.0  | 5.9  |
| CY               | 10.3    | 18.1 | 14.2 | 11.9 | 7.8  | .                                                        | .    | 0.2  | 0.2  | 0.2  | 7.3                    | 10.1 | 0.0  | .    | .    |
| LV               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                                                      | .    | .    | .    | .    | .                      | 2.1  | .    | 0.6  | 0.4  |
| LT               | .       | 0.0  | -    | -    | -    | .                                                        | 0.9  | .    | 2.1  | 4.6  | 2.0                    | 1.6  | 1.7  | 1.2  | 1.0  |
| LU               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 6.4                                                      | 6.8  | 6.8  | 8.0  | 7.5  | 0.0                    | 0.2  | 0.2  | 0.1  | 0.1  |
| HU               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .    | 0.0  | .    | .    | 40.5                   | 37.9 | 43.7 | 37.0 | 38.0 |
| MT               | 10.9    | 12.0 | 13.0 | 15.2 | 10.6 | 0.1                                                      | 0.2  | 0.3  | 0.6  | 3.8  | .                      | 1.4  | 5.3  | 6.0  | 5.8  |
| 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  |
| AT               | 0.2     | 0.2  | 0.1  | 0.1  | 0.1  | 0.0                                                      | 0.0  | .    | .    | 0.0  | 0.1                    | 0.1  | 0.1  | 0.2  | 0.2  |
| PL               | 0.0     | 0.0  | 0.0  | 0.0  | .    | -                                                        | -    | -    | -    | -    | -                      | -    | -    | -    | -    |
| PT               | 8.5     | 7.8  | 7.1  | 5.3  | 4.8  | 0.1                                                      | 0.1  | 0.1  | 0.1  | 0.1  | 5.4                    | 4.7  | 3.9  | 3.5  | 3.1  |
| RO               | 0.2     | 0.2  | 0.2  | 0.1  | 0.1  | .                                                        | .    | .    | .    | .    | 7.0                    | 6.4  | 5.7  | 4.2  | 3.6  |
| SI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | 0.0  | .    | 0.1  | 0.1  | 4.9                    | 5.0  | 5.0  | 5.2  | 4.8  |
| SK               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                                                      | 0.0  | 0.0  | 0.0  | 0.0  | 3.4                    | 3.9  | 3.8  | 3.1  | 2.7  |
| FI               | 0.1     | 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  | .    |
| <b>Euro area</b> | .       | 1.4  | 1.2  | 0.9  | 0.7  | 0.1                                                      | 0.1  | 0.1  | 0.1  | 0.2  | 1.2                    | 1.2  | 1.1  | 0.8  | 0.7  |
| <b>EU</b>        | 1.3     | 1.2  | 1.1  | 0.7  | 0.6  | 0.1                                                      | 0.1  | 0.1  | 0.1  | 0.1  | 2.0                    | 2.0  | 2.1  | 1.5  | 1.4  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.3 Increase/decrease in the real value of payments

(annual percentage changes; HICP-adjusted)

|                  | Credit transfers |       |       |      | Direct debits |       |           |       | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |       |       |
|------------------|------------------|-------|-------|------|---------------|-------|-----------|-------|-----------------------------------------------------------------|------|-------|-------|
|                  | 2018             | 2019  | 2020  | 2021 | 2018          | 2019  | 2020      | 2021  | 2018                                                            | 2019 | 2020  | 2021  |
| BE               | 15.2             | 15.6  | -5.3  | 2.6  | 17.1          | 5.3   | -4.3      | 2.8   | 1.6                                                             | 7.0  | 2.4   | 4.3   |
| BG               | 4.6              | -2.2  | 16.3  | 35.4 | .             | 499.8 | -10.7     | .     | 19.0                                                            | 13.7 | 5.6   | 32.8  |
| CZ               | -49.2            | -4.8  | 0.7   | 3.4  | 25.1          | -0.7  | -14.5     | 27.1  | 16.0                                                            | 10.1 | 12.0  | 17.6  |
| DK               | -2.8             | 1.2   | 0.2   | 17.0 | .             | .     | .         | .     | 0.3                                                             | 4.6  | -1.2  | 5.5   |
| DE               | -0.8             | 4.3   | 4.5   | 2.4  | -0.4          | 0.4   | -5.8      | 1.7   | 10.2                                                            | 9.9  | 4.5   | 2.3   |
| EE               | 0.9              | -0.3  | 0.0   | 27.1 | -             | -     | -         | -     | 6.7                                                             | 7.8  | -1.9  | 2.8   |
| IE               | 33.8             | 76.8  | 58.7  | 15.8 | 9.6           | 7.7   | 5.1       | 5.8   | 11.8                                                            | 19.9 | -1.8  | 13.5  |
| GR               | 2.3              | 9.7   | 5.3   | -1.4 | -31.5         | 9.2   | -8.5      | 22.0  | 7.0                                                             | 12.0 | 43.7  | 16.7  |
| ES               | -5.1             | 0.4   | -3.5  | 2.4  | -9.5          | 9.0   | -17.3     | 8.0   | 10.8                                                            | 11.9 | 1.1   | 13.3  |
| FR               | -1.3             | 5.3   | 26.3  | 11.0 | 1.9           | 2.7   | -1.6      | 8.8   | 5.9                                                             | 5.2  | -3.9  | 9.6   |
| HR               | 5.8              | 9.0   | -0.1  | 2.9  | 11.9          | 11.2  | -41.8     | -1.6  | 11.5                                                            | 11.3 | 3.3   | 17.9  |
| IT               | 3.7              | -6.6  | -10.2 | 7.5  | 10.3          | 2.6   | -7.1      | 15.6  | 12.1                                                            | 9.1  | 0.3   | 15.2  |
| CY               | -39.7            | 3.2   | -7.6  | 6.6  | .             | 12.0  | -28.0     | 69.2  | 27.9                                                            | .    | .     | 10.3  |
| LV               | -20.0            | -12.5 | -10.8 | 12.7 | -             | -     | -         | -     | 4.1                                                             | .    | .     | 10.2  |
| LT               | 8.8              | 3.6   | 24.0  | 7.8  | -             | .     | 152,401.7 | 106.4 | 17.5                                                            | 14.1 | 34.1  | 147.9 |
| LU               | 9.7              | 5.8   | 10.1  | 26.0 | 8.5           | -6.4  | 0.5       | 13.7  | 10.8                                                            | 12.0 | 1.5   | 7.7   |
| HU               | 2.9              | -5.9  | 3.4   | 9.6  | 55.6          | 1.8   | -8.1      | 1.3   | 21.2                                                            | 18.1 | 11.9  | 13.2  |
| MT               | -9.9             | -13.8 | -37.6 | 18.2 | .             | .     | 13.2      | -7.4  | 23.0                                                            | .    | .     | 31.3  |
| NL               | -20.1            | -1.1  | 9.1   | 57.1 | 11.4          | 0.5   | -5.1      | 1.4   | 4.7                                                             | 1.0  | -10.7 | -4.5  |
| AT               | 6.1              | 6.8   | 0.3   | 13.4 | 15.7          | 11.4  | 10.7      | 24.8  | 8.8                                                             | 5.5  | 1.1   | 8.4   |
| PL               | 11.3             | 4.6   | 15.2  | 15.4 | 5.7           | -1.9  | -14.3     | 19.1  | 18.6                                                            | 15.6 | 6.3   | 11.9  |
| PT               | 6.1              | 4.4   | 0.2   | 7.8  | -11.9         | 0.6   | -3.0      | 8.4   | 10.6                                                            | -5.2 | -0.7  | 13.6  |
| RO               | 1.2              | 3.4   | 14.8  | 11.9 | 1.0           | 19.1  | 5.7       | 116.1 | 28.0                                                            | 25.6 | 15.7  | 25.2  |
| SI               | -4.6             | 1.6   | -3.2  | 8.4  | 4.7           | 6.1   | 4.0       | -4.0  | 11.2                                                            | 9.7  | 1.8   | 14.0  |
| SK               | -19.0            | -6.9  | -3.8  | -0.8 | 48.9          | 4.8   | -8.0      | 19.7  | -13.1                                                           | 11.2 | 7.8   | 13.4  |
| FI               | 8.1              | -3.7  | 2.2   | 1.4  | .             | .     | 4.1       | 123.3 | 6.2                                                             | 4.9  | -3.8  | 5.8   |
| SE               | 10.2             | -0.6  | 0.7   | 12.0 | 4.2           | 5.3   | 1.4       | 5.6   | 1.7                                                             | 2.8  | -9.6  | 4.2   |
| <b>Euro area</b> | -2.7             | 4.8   | 8.9   | 13.6 | 1.3           | 2.4   | -5.2      | 5.8   | 8.0                                                             | 7.2  | -0.2  | 8.9   |
| <b>EU</b>        | -4.6             | 4.0   | 8.4   | 13.3 | 1.3           | 2.1   | -5.5      | 5.5   | 7.6                                                             | 7.1  | -0.4  | 9.0   |

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.3 Increase/decrease in the real value of payments (cont'd)

(annual percentage changes; HICP-adjusted)

|                  | Cheques |       |       |       | E-money payments with<br>e-money issued by resident PSPs |       |         |       | Other payment services |       |         |       |
|------------------|---------|-------|-------|-------|----------------------------------------------------------|-------|---------|-------|------------------------|-------|---------|-------|
|                  | 2018    | 2019  | 2020  | 2021  | 2018                                                     | 2019  | 2020    | 2021  | 2018                   | 2019  | 2020    | 2021  |
| BE               | -20.5   | -28.7 | -47.7 | -47.0 | 133.9                                                    | 10.8  | 50.2    | -15.5 | 50.8                   | 48.0  | 10.9    | 72.6  |
| BG               | -12.7   | -37.4 | -32.3 | .     | 101.3                                                    | 29.2  | -51.5   | .     | -11.3                  | -4.7  | -14.9   | 4.8   |
| CZ               | -9.7    | -4.3  | -30.1 | -12.0 | .                                                        | .     | .       | .     | 34.6                   | 0.8   | 2,113.3 | -23.6 |
| DK               | -82.3   | -     | -     | -     | -                                                        | -     | -       | -     | -22.2                  | -15.2 | -38.3   | -28.2 |
| DE               | -18.8   | -20.8 | -29.6 | -27.9 | 4.8                                                      | 4.9   | 5.1     | 3.0   | -7.5                   | -7.8  | -18.5   | -13.0 |
| EE               | -11.3   | -91.1 | -     | -     | -                                                        | -     | -       | -     | -5.8                   | 12.7  | 27.3    | 16.6  |
| IE               | -2.9    | -1.5  | -21.6 | -0.2  | -21.6                                                    | 149.6 | 1,702.5 | 267.9 | .                      | .     | .       | .     |
| GR               | 4.6     | -13.4 | -23.8 | 0.0   | 41.3                                                     | 110.7 | -20.4   | 59.1  | -3.7                   | 9.6   | -18.1   | -2.3  |
| ES               | -24.2   | 2.2   | -33.6 | 7.0   | -                                                        | -     | -       | 246.7 | -17.6                  | 6.2   | -41.9   | -12.8 |
| FR               | -12.7   | -10.0 | -24.6 | -7.3  | 1.0                                                      | -40.3 | 22.6    | 44.1  | .                      | 140.7 | -10.8   | -32.7 |
| HR               | -44.6   | 93.6  | -91.9 | 154.9 | 16.8                                                     | 7.6   | 118.7   | 120.6 | -1.2                   | -3.5  | -22.2   | 1.6   |
| IT               | -8.0    | -8.9  | -25.4 | 1.2   | 18.1                                                     | 22.5  | 17.1    | 21.5  | -2.9                   | -1.4  | -17.0   | 6.0   |
| CY               | 19.1    | -22.2 | -24.4 | -32.9 | .                                                        | 6.7   | 18.8    | -1.7  | -6.5                   | -     | .       | .     |
| LV               | -40.5   | -75.1 | -96.8 | -     | .                                                        | .     | .       | .     | -24.2                  | .     | -36.7   | -32.2 |
| LT               | -88.2   | -     | -     | -     | 149.6                                                    | .     | 98.8    | 156.3 | -9.9                   | 6.9   | -10.4   | -2.6  |
| LU               | -36.0   | -17.5 | -49.9 | 19.6  | 17.2                                                     | 6.3   | 31.0    | 17.1  | -                      | -14.6 | -32.9   | -2.7  |
| HU               | -       | -     | -     | -     | .                                                        | 181.6 | .       | .     | -7.6                   | 20.1  | -21.6   | 14.0  |
| MT               | 0.3     | -0.3  | -23.4 | -19.0 | 94.8                                                     | 54.5  | 35.7    | 676.5 | -49.5                  | 242.1 | -25.0   | 12.9  |
| NL               | -18.1   | -19.8 | -78.3 | -92.8 | 28.3                                                     | -1.8  | .       | .     | -                      | 45.9  | 32.1    | -     |
| AT               | -14.8   | -14.6 | -40.4 | -39.7 | -20.8                                                    | .     | .       | -28.6 | 38.9                   | 23.4  | 51.6    | 22.9  |
| PL               | 27.1    | -25.1 | -32.7 | -40.0 | -                                                        | -     | -       | -     | -                      | -     | -       | -     |
| PT               | -4.1    | -6.6  | -27.4 | -4.3  | 13.8                                                     | 34.7  | -3.4    | 5.2   | -9.6                   | -14.6 | -12.7   | -5.5  |
| RO               | -7.2    | -9.7  | -19.5 | -13.4 | .                                                        | .     | .       | .     | -0.1                   | -9.3  | -15.9   | -4.3  |
| SI               | -29.6   | -36.0 | -59.8 | -99.2 | 15.6                                                     | .     | 144.5   | 27.6  | -1.8                   | 1.8   | 0.1     | 0.8   |
| SK               | 344.4   | -11.1 | -84.7 | -62.6 | 9.3                                                      | 84.0  | 17.8    | -11.8 | -4.7                   | -8.9  | -24.9   | -9.8  |
| FI               | -76.3   | -80.3 | -63.1 | -64.3 | .                                                        | .     | .       | .     | .                      | .     | .       | .     |
| SE               | -95.8   | -94.2 | -16.3 | -     | -                                                        | -     | -       | -     | -                      | 34.5  | -30.0   | .     |
| <b>Euro area</b> | -11.7   | -8.4  | -26.3 | -4.7  | 19.2                                                     | 11.2  | 32.5    | 31.5  | -7.4                   | -3.0  | -21.4   | -3.1  |
| <b>EU</b>        | -11.8   | -8.7  | -26.7 | -5.0  | 19.4                                                     | 11.1  | 31.5    | 31.1  | -8.1                   | 7.0   | -22.4   | 4.7   |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.4 Average value per payment

(EUR; total for the period)

|                  | Credit transfers |          |          |          |          | Direct debits |       |       |         |       | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------|------------------|----------|----------|----------|----------|---------------|-------|-------|---------|-------|-----------------------------------------------------------------|------|------|------|------|
|                  | 2017             | 2018     | 2019     | 2020     | 2021     | 2017          | 2018  | 2019  | 2020    | 2021  | 2017                                                            | 2018 | 2019 | 2020 | 2021 |
| BE               | 4,041.9          | 4,417.0  | 4,824.9  | 4,454.5  | 4,460.0  | 236.1         | 264.4 | 266.8 | 247.2   | 271.9 | 51.8                                                            | 46.4 | 45.0 | 43.8 | 43.3 |
| BG               | 1,468.4          | 1,354.9  | 1,565.4  | 1,625.5  | 2,022.4  | 34.9          | .     | 364.4 | .       | .     | 32.9                                                            | 32.3 | 31.1 | 30.1 | 32.0 |
| CZ               | 13,961.7         | 6,952.2  | 6,502.4  | 6,399.1  | 6,706.6  | 132.7         | 157.8 | 166.2 | 152.3   | 217.1 | 25.8                                                            | 25.9 | 24.7 | 23.9 | 25.3 |
| DK               | 4,047.6          | 3,132.5  | 2,910.1  | 2,892.5  | 3,273.8  | .             | .     | .     | .       | .     | 37.5                                                            | 36.6 | 36.2 | 36.6 | 38.4 |
| DE               | 8,143.1          | 8,000.5  | 8,206.8  | 8,244.2  | 8,634.6  | 324.6         | 323.4 | 319.6 | 283.0   | 292.1 | 62.5                                                            | 59.3 | 55.7 | 48.3 | 47.6 |
| EE               | 1,088.8          | 1,073.4  | 1,052.5  | 1,034.9  | 1,372.8  | -             | -     | -     | -       | -     | 18.6                                                            | 18.8 | 18.9 | 19.0 | 20.5 |
| IE               | 6,849.4          | 8,312.5  | 13,765.1 | 19,684.7 | 19,565.0 | 879.2         | 930.0 | 958.5 | 932.0   | 988.8 | 51.1                                                            | 47.5 | 47.8 | 45.2 | 45.0 |
| GR               | 1,766.6          | 1,865.6  | 1,980.1  | 1,504.8  | 1,537.2  | 279.8         | 184.2 | 190.9 | 158.2   | 166.5 | 42.6                                                            | 36.7 | 33.1 | 32.8 | 30.0 |
| ES               | 8,870.0          | 8,584.0  | 6,950.9  | 7,157.3  | 6,541.7  | 259.1         | 265.9 | 298.7 | 251.3   | 267.5 | 41.2                                                            | 39.7 | 37.7 | 35.3 | 33.5 |
| FR               | 6,219.7          | 5,993.9  | 6,087.3  | 7,290.0  | 7,747.8  | 385.9         | 389.4 | 391.5 | 364.4   | 377.5 | 44.0                                                            | 42.9 | 41.7 | 42.1 | 41.3 |
| HR               | 741.8            | 762.0    | 795.5    | 784.3    | 790.1    | 88.5          | 99.7  | 110.6 | .       | .     | 27.4                                                            | 27.7 | 27.1 | 25.8 | 27.1 |
| IT               | 5,339.8          | 5,371.5  | 4,857.9  | 4,132.8  | 4,259.9  | 488.7         | 487.5 | 472.3 | 414.5   | 453.5 | 64.3                                                            | 62.5 | 59.4 | 56.9 | 51.6 |
| CY               | 12,165.1         | 6,542.0  | 6,160.2  | 4,773.4  | 4,474.8  | 197.1         | .     | 235.0 | 173.3   | 300.5 | 65.9                                                            | 69.9 | .    | .    | 59.5 |
| LV               | 1,680.1          | 1,318.6  | 1,108.4  | 940.6    | 1,055.6  | -             | -     | -     | -       | -     | 18.5                                                            | 17.3 | .    | .    | 18.7 |
| LT               | 1,377.1          | 1,397.7  | 1,371.2  | 1,462.2  | 1,289.8  | -             | -     | .     | 19.4    | 25.7  | 20.3                                                            | 20.4 | 19.9 | 20.2 | 23.3 |
| LU               | 24,183.0         | 23,314.0 | 26,250.7 | 30,513.2 | 36,647.9 | 566.7         | 594.8 | 536.0 | 523.5   | 601.8 | 66.8                                                            | 62.9 | 58.5 | 55.0 | 53.9 |
| HU               | 4,412.7          | 7,468.2  | 6,682.4  | 6,241.3  | 6,644.1  | 37.0          | 53.8  | 54.2  | 51.2    | 53.2  | 24.1                                                            | 23.4 | 23.7 | 23.6 | 23.3 |
| MT               | 10,134.1         | 7,190.9  | 6,851.9  | 4,409.8  | 3,833.0  | .             | .     | .     | 120.7   | 103.8 | 65.7                                                            | 65.0 | .    | .    | 56.5 |
| NL               | 10,192.8         | 7,434.1  | 6,826.6  | 7,323.1  | 10,748.1 | 194.5         | 190.0 | 187.4 | 174.1   | 176.6 | 31.3                                                            | 30.2 | 29.1 | 28.1 | 28.4 |
| AT               | 5,035.6          | 5,212.5  | 5,389.9  | 5,384.1  | 5,898.7  | 306.7         | 343.3 | 382.8 | 430.6   | 543.3 | 52.5                                                            | 50.1 | 47.0 | 43.0 | 42.3 |
| PL               | 5,081.6          | 5,292.4  | 5,102.4  | 5,108.6  | 5,338.6  | 234.6         | 240.0 | 251.4 | 215.2   | 255.6 | 15.8                                                            | 15.5 | 15.1 | 15.1 | 14.8 |
| PT               | 4,135.4          | 4,179.0  | 4,140.1  | 4,024.9  | 4,131.9  | 147.3         | 140.0 | 141.1 | 146.0   | 157.8 | 48.0                                                            | 48.6 | 47.0 | 49.4 | 49.0 |
| RO               | 6,411.3          | 5,653.9  | 5,235.9  | 5,014.3  | 4,886.6  | 196.9         | 182.0 | 204.9 | 206.2   | 425.8 | 29.7                                                            | 28.2 | 27.2 | 26.1 | 25.9 |
| SI               | 1,837.0          | 1,746.5  | 1,775.3  | 1,781.8  | 1,928.7  | 71.5          | 74.3  | 78.2  | 78.0    | 78.8  | 32.1                                                            | 32.2 | 31.6 | 32.9 | 34.2 |
| SK               | 3,158.0          | 2,451.1  | 2,264.8  | 2,472.3  | 2,383.6  | 113.5         | 164.4 | 165.1 | 139.2   | 172.8 | 31.6                                                            | 24.7 | 24.1 | 25.8 | 26.8 |
| FI               | 2,733.2          | 2,884.1  | 2,575.8  | 2,591.0  | 2,497.3  | .             | .     | .     | 1,241.5 | 909.8 | 28.9                                                            | 27.9 | 27.8 | 29.1 | 30.1 |
| SE               | 1,289.2          | 1,211.8  | 1,161.8  | 1,032.0  | 1,122.7  | 169.4         | 157.2 | 146.8 | 135.2   | 146.7 | 32.1                                                            | 29.6 | 28.7 | 28.8 | 31.1 |
| <b>Euro area</b> | 6,773.5          | 6,388.7  | 6,368.4  | 6,690.5  | 7,350.0  | .             | 329.7 | 332.0 | 300.6   | 315.7 | 45.6                                                            | 44.0 | 42.4 | 41.1 | 40.0 |
| <b>EU</b>        | 6,309.7          | 5,809.9  | 5,754.1  | 5,937.5  | 6,457.1  | 323.3         | 325.8 | 327.9 | 297.2   | 312.6 | 41.0                                                            | 39.3 | 37.8 | 36.7 | 36.1 |

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

9.4 Average value per payment (cont'd)

(EUR; total for the period)

|                  | Cheques  |          |          |          |          | E-money payments with<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |          |          |           |          |
|------------------|----------|----------|----------|----------|----------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|----------|----------|-----------|----------|
|                  | 2017     | 2018     | 2019     | 2020     | 2021     | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018     | 2019     | 2020      | 2021     |
| BE               | 6,152.7  | 6,371.4  | 6,311.2  | 5,339.5  | 4,065.9  | 46.7                                                     | 41.1  | 50.8  | 60.1  | 65.5  | 2,068.3                | 1,439.8  | 499.1    | 447.9     | 442.0    |
| BG               | 2,151.3  | 1,729.3  | 1,395.0  | 1,511.5  | .        | 128.5                                                    | 154.0 | 145.9 | 59.3  | .     | 467.6                  | 391.3    | 300.3    | 259.9     | 247.7    |
| CZ               | 4,759.3  | 5,295.3  | 6,175.4  | 6,738.3  | 8,007.2  | .                                                        | .     | .     | .     | .     | .                      | 1,248.7  | 9,440.0  | 125,933.6 | 87,796.4 |
| DK               | 1,123.8  | 1,397.9  | -        | -        | -        | -                                                        | -     | -     | -     | -     | 1,259.9                | 1,276.2  | 1,358.7  | 1,815.2   | 2,938.6  |
| DE               | 8,494.2  | 8,585.2  | 8,694.5  | 8,197.7  | 8,112.9  | 22.4                                                     | 24.5  | 27.0  | 34.8  | 43.0  | 2,142.6                | 2,285.4  | 2,455.8  | 2,759.5   | 3,022.2  |
| EE               | -        | -        | -        | -        | -        | -                                                        | -     | -     | -     | -     | .                      | 2,897.3  | 1,122.1  | 605.5     | 605.3    |
| IE               | 3,314.5  | 3,660.1  | 4,176.5  | 4,364.3  | 5,292.8  | .                                                        | 25.4  | 26.1  | 39.8  | 91.0  | .                      | .        | .        | .         | .        |
| GR               | 14,302.0 | 15,997.6 | 16,057.2 | 15,036.8 | 17,327.4 | 47.2                                                     | 42.1  | 96.8  | 69.4  | 88.4  | 633.8                  | 589.0    | 732.4    | 780.8     | 902.5    |
| ES               | 5,783.6  | 5,616.4  | 6,401.4  | 6,011.5  | 6,980.8  | -                                                        | -     | -     | 21.5  | 60.0  | 1,003.1                | 996.4    | 1,222.3  | 1,155.3   | 1,247.7  |
| FR               | 520.0    | 510.1    | 513.4    | 522.5    | 532.6    | 16.3                                                     | 15.0  | 9.1   | 19.3  | 16.1  | 47.3                   | .        | 126.3    | 114.8     | 42.1     |
| HR               | 84.6     | 285.4    | 279.8    | 44.6     | .        | 9.1                                                      | 10.4  | .     | 19.6  | 19.9  | 521.4                  | 573.8    | 576.5    | 552.0     | 605.7    |
| IT               | 2,634.4  | 2,692.5  | 2,800.3  | 2,883.4  | 3,372.7  | 42.7                                                     | 40.2  | 37.8  | 36.9  | 34.7  | 2,176.6                | 2,223.5  | 2,279.1  | 2,304.5   | 2,554.1  |
| CY               | 2,159.7  | 2,655.5  | 2,418.1  | 2,923.7  | 2,397.3  | .                                                        | .     | 58.1  | 60.3  | 53.4  | 1,160.2                | 1,179.1  | -        | .         | .        |
| LV               | 1,508.5  | 1,839.0  | -        | -        | -        | 41.4                                                     | .     | .     | .     | .     | .                      | 451.3    | .        | 172.7     | 98.7     |
| LT               | .        | 865.6    | -        | -        | -        | .                                                        | 302.3 | .     | 177.1 | 115.3 | .                      | 77.5     | 82.1     | 76.5      | 84.7     |
| LU               | 1,422.4  | 899.3    | 742.6    | 1,010.3  | 1,080.8  | 42.4                                                     | 43.3  | 42.8  | 42.1  | 45.9  | -                      | 2,047.6  | 2,110.1  | 2,419.5   | 2,539.3  |
| HU               | -        | -        | -        | -        | -        | .                                                        | .     | 27.9  | .     | .     | 57,878.7               | 44,774.5 | 54,981.5 | 43,239.8  | 46,944.1 |
| MT               | 1,814.0  | 1,833.9  | 1,941.3  | 1,870.8  | 2,169.1  | 98.2                                                     | 160.2 | 328.5 | 333.8 | 319.1 | .                      | 1,737.0  | 1,174.8  | 1,330.0   | 691.2    |
| NL               | 9,024.4  | 9,433.5  | 10,063.5 | 7,089.2  | 9,834.0  | 35.5                                                     | 31.7  | 27.8  | .     | .     | 0.0                    | 0.0      | 0.0      | 0.0       | 0.0      |
| AT               | 8,273.8  | 8,773.5  | 9,831.4  | 10,648.6 | 8,291.2  | 24.9                                                     | 29.5  | .     | .     | 22.2  | 48.1                   | 64.0     | 71.3     | 109.3     | 150.4    |
| PL               | 2,015.7  | 2,772.3  | 2,348.7  | 2,293.9  | .        | -                                                        | -     | -     | -     | -     | -                      | -        | -        | -         | -        |
| PT               | 2,399.4  | 2,589.3  | 2,778.2  | 2,650.1  | 3,123.5  | 17.1                                                     | 17.1  | 19.6  | 23.7  | 25.1  | 1,071.7                | 998.3    | 956.0    | 1,029.5   | 976.5    |
| RO               | 2,736.6  | 2,891.3  | 3,051.2  | 3,016.0  | 3,172.3  | .                                                        | .     | .     | .     | .     | 1,283.3                | 1,454.8  | 1,617.5  | 1,997.9   | 2,513.2  |
| SI               | 1,735.1  | 1,802.6  | 1,618.5  | 2,568.5  | -        | .                                                        | 37.6  | .     | 45.3  | 49.2  | 460.9                  | 472.1    | 507.1    | 439.1     | 524.2    |
| SK               | 911.7    | 458.7    | 568.1    | 1,764.0  | -        | 9.9                                                      | 12.4  | 59.9  | 75.3  | 64.3  | 1,022.6                | 906.4    | 910.5    | 855.3     | 855.4    |
| FI               | 26,891.0 | 11,337.4 | 8,059.9  | 5,209.5  | 3,836.5  | .                                                        | .     | .     | .     | .     | .                      | .        | .        | .         | .        |
| SE               | 1,563.0  | 7,798.6  | 179.4    | -        | -        | 0.1                                                      | -     | -     | -     | -     | -                      | 205.8    | 271.0    | 289.4     | .        |
| <b>Euro area</b> | .        | 1,006.2  | 1,032.5  | 1,026.5  | 1,101.2  | 41.6                                                     | 42.2  | 42.0  | 41.9  | 47.6  | 1,309.3                | 1,186.2  | 1,368.5  | 1,342.0   | 1,382.1  |
| <b>EU</b>        | 1,016.3  | 1,007.8  | 1,034.1  | 1,028.2  | 1,102.8  | 41.7                                                     | 42.4  | 42.3  | 42.0  | 47.7  | 2,172.8                | 1,970.0  | 2,419.8  | 2,313.0   | 2,540.9  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.5 Value of payments per capita (EUR thousands; total for the period)

|                  | Credit transfers |         |         |         |         | Direct debits |      |      |      |      | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------|------------------|---------|---------|---------|---------|---------------|------|------|------|------|-----------------------------------------------------------------|------|------|------|------|
|                  | 2017             | 2018    | 2019    | 2020    | 2021    | 2017          | 2018 | 2019 | 2020 | 2021 | 2017                                                            | 2018 | 2019 | 2020 | 2021 |
| BE               | 525.9            | 616.5   | 715.3   | 677.1   | 737.7   | 9.7           | 11.6 | 12.2 | 11.7 | 12.8 | 8.2                                                             | 8.5  | 9.1  | 9.3  | 10.3 |
| BG               | 52.9             | 57.0    | 57.9    | 67.7    | 98.4    | 0.0           | .    | 0.3  | .    | .    | 0.6                                                             | 0.7  | 0.9  | 0.9  | 1.3  |
| CZ               | 1,059.3          | 559.5   | 546.7   | 545.2   | 613.1   | 0.5           | 0.7  | 0.7  | 0.6  | 0.8  | 2.2                                                             | 2.6  | 2.9  | 3.3  | 4.2  |
| DK               | 495.9            | 482.1   | 489.0   | 491.5   | 593.4   | .             | .    | .    | .    | .    | 13.3                                                            | 13.3 | 14.0 | 13.9 | 15.1 |
| DE               | 620.5            | 624.2   | 659.5   | 683.9   | 739.9   | 40.0          | 40.4 | 41.1 | 38.4 | 41.3 | 3.4                                                             | 3.8  | 4.2  | 4.4  | 4.7  |
| EE               | 125.1            | 130.1   | 131.4   | 129.9   | 184.7   | -             | -    | -    | -    | -    | 4.4                                                             | 4.8  | 5.3  | 5.1  | 5.9  |
| IE               | 398.5            | 531.0   | 936.0   | 1,454.8 | 1,766.6 | 23.2          | 25.3 | 27.2 | 28.0 | 31.1 | 9.7                                                             | 10.7 | 12.9 | 12.4 | 14.7 |
| GR               | 56.9             | 58.7    | 65.2    | 67.1    | 69.3    | 0.5           | 0.3  | 0.4  | 0.3  | 0.4  | 2.0                                                             | 2.2  | 2.4  | 3.4  | 4.2  |
| ES               | 219.1            | 209.7   | 210.5   | 200.9   | 219.4   | 12.5          | 11.4 | 12.4 | 10.1 | 11.7 | 3.6                                                             | 4.0  | 4.5  | 4.5  | 5.4  |
| FR               | 358.6            | 358.8   | 381.9   | 480.6   | 550.1   | 23.5          | 24.3 | 25.2 | 24.8 | 27.8 | 7.9                                                             | 8.4  | 9.0  | 8.6  | 9.7  |
| HR               | 58.7             | 63.7    | 70.8    | 69.7    | 78.6    | 0.6           | 0.7  | 0.8  | .    | .    | 2.0                                                             | 2.3  | 2.6  | 2.6  | 3.4  |
| IT               | 123.7            | 130.1   | 122.4   | 110.2   | 124.1   | 6.7           | 7.5  | 7.7  | 7.2  | 8.7  | 3.0                                                             | 3.4  | 3.7  | 3.8  | 4.5  |
| CY               | 262.0            | 157.5   | 161.6   | 146.4   | 162.0   | 2.1           | .    | 2.6  | 1.8  | 3.2  | 4.5                                                             | 5.7  | .    | .    | 8.2  |
| LV               | 138.4            | 114.4   | 102.9   | 91.9    | 112.9   | 0.0           | 0.0  | 0.0  | 0.0  | 0.0  | 2.6                                                             | 2.8  | .    | .    | 3.7  |
| LT               | 82.0             | 91.7    | 97.9    | 121.2   | 144.2   | -             | 0.0  | .    | 0.1  | 0.2  | 2.0                                                             | 2.4  | 2.8  | 3.8  | 10.3 |
| LU               | 2,708.6          | 2,969.1 | 3,133.7 | 3,387.0 | 4,428.2 | 17.3          | 18.7 | 17.5 | 17.2 | 20.3 | 16.0                                                            | 17.8 | 19.8 | 19.8 | 22.1 |
| HU               | 251.2            | 258.0   | 248.0   | 244.7   | 283.3   | 0.3           | 0.4  | 0.4  | 0.4  | 0.4  | 1.7                                                             | 2.0  | 2.4  | 2.6  | 3.1  |
| MT               | 292.8            | 257.7   | 216.4   | 132.4   | 159.2   | .             | .    | .    | 0.4  | 0.4  | 4.1                                                             | 5.0  | .    | .    | 6.6  |
| NL               | 1,370.4          | 1,107.8 | 1,118.8 | 1,224.5 | 2,035.9 | 13.8          | 15.5 | 15.9 | 15.1 | 16.3 | 7.8                                                             | 8.3  | 8.6  | 7.7  | 7.8  |
| AT               | 317.8            | 341.3   | 369.3   | 372.4   | 436.5   | 15.2          | 17.8 | 20.1 | 22.3 | 28.8 | 4.5                                                             | 4.9  | 5.2  | 5.3  | 6.0  |
| PL               | 346.2            | 388.4   | 415.2   | 478.9   | 583.7   | 0.2           | 0.2  | 0.2  | 0.2  | 0.2  | 1.6                                                             | 1.9  | 2.2  | 2.4  | 2.8  |
| PT               | 115.8            | 123.7   | 129.7   | 129.4   | 143.5   | 3.7           | 3.3  | 3.4  | 3.2  | 3.6  | 7.5                                                             | 8.4  | 7.9  | 7.9  | 9.2  |
| RO               | 81.6             | 84.0    | 89.0    | 102.6   | 120.9   | 0.1           | 0.1  | 0.1  | 0.2  | 0.3  | 0.7                                                             | 0.9  | 1.2  | 1.4  | 1.8  |
| SI               | 137.8            | 132.9   | 136.7   | 129.8   | 147.5   | 1.4           | 1.5  | 1.6  | 1.6  | 1.7  | 2.8                                                             | 3.2  | 3.5  | 3.5  | 4.2  |
| SK               | 231.5            | 190.8   | 183.1   | 178.7   | 186.5   | 0.6           | 0.9  | 1.0  | 1.0  | 1.2  | 2.4                                                             | 2.1  | 2.4  | 2.7  | 3.2  |
| FI               | 468.4            | 511.9   | 497.7   | 508.9   | 531.5   | 0.1           | .    | .    | 0.1  | 0.2  | 8.6                                                             | 9.3  | 9.8  | 9.4  | 10.3 |
| SE               | 167.1            | 174.7   | 169.3   | 172.0   | 206.7   | 5.6           | 5.6  | 5.7  | 5.8  | 6.6  | 10.7                                                            | 10.3 | 10.4 | 9.4  | 10.6 |
| <b>Euro area</b> | 398.6            | 392.7   | 415.8   | 450.7   | 537.3   | .             | 19.7 | 20.3 | 19.2 | 21.3 | 4.9                                                             | 5.3  | 5.8  | 5.7  | 6.6  |
| <b>EU</b>        | 380.0            | 367.8   | 387.6   | 420.6   | 502.0   | 15.0          | 15.4 | 16.0 | 15.1 | 16.8 | 4.4                                                             | 4.8  | 5.2  | 5.2  | 6.0  |

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.5 Value of payments per capita (cont'd)

(EUR thousands; total for the period)

|                  | Cheques |      |      |      |      | E-money payments with<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |       |       |       |       |
|------------------|---------|------|------|------|------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|
|                  | 2017    | 2018 | 2019 | 2020 | 2021 | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018  | 2019  | 2020  | 2021  |
| BE               | 0.8     | 0.6  | 0.5  | 0.2  | 0.1  | 0.1                                                      | 0.2   | 0.2   | 0.3   | 0.3   | 0.5                    | 0.8   | 1.1   | 1.3   | 2.3   |
| BG               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.1                                                      | 0.1   | 0.2   | 0.1   | .     | 7.0                    | 6.4   | 6.4   | 5.4   | 6.1   |
| CZ               | 0.1     | 0.1  | 0.1  | 0.0  | 0.0  | .                                                        | .     | .     | .     | .     | .                      | 0.2   | 0.2   | 3.9   | 3.3   |
| DK               | 0.0     | 0.0  | -    | -    | -    | -                                                        | -     | -     | -     | -     | 1.9                    | 1.5   | 1.2   | 0.8   | 0.6   |
| DE               | 1.3     | 1.1  | 0.9  | 0.6  | 0.5  | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 7.2                    | 6.8   | 6.3   | 5.1   | 4.7   |
| EE               | 0.0     | 0.0  | 0.0  | -    | -    | -                                                        | -     | -     | -     | -     | 9.5                    | 9.2   | 10.5  | 13.2  | 17.2  |
| IE               | 28.6    | 27.7 | 27.2 | 20.9 | 21.8 | .                                                        | 0.0   | 0.1   | 1.4   | 5.6   | .                      | .     | .     | .     | .     |
| GR               | 9.0     | 9.5  | 8.3  | 6.2  | 6.5  | 0.1                                                      | 0.1   | 0.3   | 0.2   | 0.4   | 9.2                    | 8.9   | 9.9   | 7.9   | 8.1   |
| ES               | 7.6     | 5.8  | 5.9  | 3.9  | 4.4  | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.1   | 7.5                    | 6.2   | 6.6   | 3.8   | 3.5   |
| FR               | 14.9    | 13.2 | 12.0 | 9.0  | 8.6  | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                    | .     | 0.0   | 0.0   | 0.0   |
| HR               | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.0                                                      | 0.0   | .     | 0.0   | 0.1   | 10.0                   | 10.2  | 10.0  | 7.7   | 8.5   |
| IT               | 7.3     | 6.8  | 6.3  | 4.7  | 5.0  | 0.4                                                      | 0.5   | 0.6   | 0.7   | 0.9   | 9.9                    | 9.7   | 9.7   | 8.0   | 8.9   |
| CY               | 30.9    | 36.7 | 28.3 | 21.0 | 14.6 | .                                                        | .     | 0.3   | 0.4   | 0.4   | 21.9                   | 20.4  | 0.0   | .     | .     |
| LV               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                                                      | .     | .     | .     | .     | .                      | 2.5   | .     | 0.6   | 0.4   |
| LT               | .       | 0.0  | -    | -    | -    | .                                                        | 0.8   | .     | 2.7   | 7.6   | 1.7                    | 1.6   | 1.8   | 1.6   | 1.7   |
| LU               | 0.6     | 0.4  | 0.3  | 0.2  | 0.2  | 186.3                                                    | 218.1 | 231.2 | 297.3 | 361.3 | 0.0                    | 6.2   | 5.3   | 3.5   | 3.5   |
| HU               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | .     | 0.0   | .     | .     | 172.3                  | 158.9 | 194.8 | 145.7 | 175.4 |
| MT               | 37.4    | 36.7 | 35.6 | 26.7 | 22.0 | 0.3                                                      | 0.5   | 0.8   | 1.0   | 8.0   | .                      | 4.3   | 14.4  | 10.6  | 12.2  |
| 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   | 0.0   |
| AT               | 0.8     | 0.7  | 0.6  | 0.3  | 0.2  | 0.0                                                      | 0.0   | .     | .     | 0.0   | 0.2                    | 0.3   | 0.4   | 0.6   | 0.8   |
| PL               | 0.0     | 0.0  | 0.0  | 0.0  | .    | -                                                        | -     | -     | -     | -     | -                      | -     | -     | -     | -     |
| PT               | 12.5    | 12.1 | 11.3 | 8.2  | 8.1  | 0.1                                                      | 0.1   | 0.2   | 0.2   | 0.2   | 8.0                    | 7.3   | 6.2   | 5.4   | 5.3   |
| RO               | 0.2     | 0.2  | 0.2  | 0.1  | 0.1  | .                                                        | .     | .     | .     | .     | 5.8                    | 5.9   | 5.4   | 4.6   | 4.6   |
| SI               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .                                                        | 0.0   | .     | 0.1   | 0.1   | 7.3                    | 7.2   | 7.5   | 7.3   | 7.8   |
| SK               | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 8.1                    | 7.8   | 7.3   | 5.6   | 5.3   |
| FI               | 0.2     | 0.1  | 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   | .     |
| <b>Euro area</b> | .       | 6.1  | 5.7  | 4.1  | 4.1  | 0.4                                                      | 0.5   | 0.6   | 0.7   | 1.0   | 5.5                    | 5.1   | 5.0   | 3.9   | 4.0   |
| <b>EU</b>        | 5.2     | 4.7  | 4.3  | 3.2  | 3.2  | 0.3                                                      | 0.4   | 0.4   | 0.6   | 0.8   | 8.4                    | 7.9   | 8.5   | 6.6   | 7.3   |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.6 Value of payments as a ratio to GDP (percentages; total for the period)

|                  | Credit transfers |         |         |         |         | Direct debits |      |      |      |      | Cards payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------|------------------|---------|---------|---------|---------|---------------|------|------|------|------|-----------------------------------------------------------------|------|------|------|------|
|                  | 2017             | 2018    | 2019    | 2020    | 2021    | 2017          | 2018 | 2019 | 2020 | 2021 | 2017                                                            | 2018 | 2019 | 2020 | 2021 |
| BE               | 1,344.3          | 1,531.2 | 1,718.5 | 1,711.3 | 1,688.8 | 24.8          | 28.7 | 29.4 | 29.6 | 29.2 | 21.0                                                            | 21.1 | 21.9 | 23.6 | 23.6 |
| BG               | 712.4            | 712.5   | 656.0   | 765.5   | 998.7   | 0.4           | .    | 3.9  | .    | .    | 8.1                                                             | 9.2  | 9.9  | 10.5 | 13.4 |
| CZ               | 5,778.5          | 2,818.7 | 2,585.9 | 2,710.0 | 2,747.2 | 2.9           | 3.5  | 3.3  | 3.0  | 3.7  | 11.8                                                            | 13.1 | 13.9 | 16.3 | 18.8 |
| DK               | 969.7            | 923.9   | 916.2   | 916.9   | 1,034.7 | .             | .    | .    | .    | .    | 26.0                                                            | 25.6 | 26.2 | 25.9 | 26.3 |
| DE               | 1,569.8          | 1,536.5 | 1,577.7 | 1,688.8 | 1,724.0 | 101.3         | 99.5 | 98.3 | 94.8 | 96.2 | 8.6                                                             | 9.3  | 10.1 | 10.8 | 11.0 |
| EE               | 690.7            | 664.5   | 627.7   | 643.1   | 801.0   | -             | -    | -    | -    | -    | 24.3                                                            | 24.8 | 25.3 | 25.4 | 25.6 |
| IE               | 644.4            | 791.6   | 1,293.6 | 1,943.2 | 2,103.2 | 37.5          | 37.7 | 37.6 | 37.4 | 37.0 | 15.6                                                            | 16.0 | 17.8 | 16.5 | 17.5 |
| GR               | 346.1            | 351.0   | 381.5   | 434.7   | 404.4   | 2.8           | 1.9  | 2.1  | 2.0  | 2.4  | 12.2                                                            | 12.9 | 14.3 | 22.2 | 24.5 |
| ES               | 877.7            | 814.3   | 796.9   | 847.8   | 861.8   | 50.0          | 44.2 | 47.0 | 42.8 | 45.9 | 14.3                                                            | 15.5 | 16.9 | 18.9 | 21.2 |
| FR               | 1,047.7          | 1,024.0 | 1,061.7 | 1,414.4 | 1,500.4 | 68.7          | 69.4 | 70.2 | 72.9 | 75.8 | 23.0                                                            | 24.1 | 25.0 | 25.3 | 26.5 |
| HR               | 485.8            | 494.8   | 518.0   | 562.0   | 534.6   | 4.8           | 5.2  | 5.5  | .    | .    | 16.4                                                            | 17.6 | 18.8 | 21.1 | 23.0 |
| IT               | 427.4            | 439.7   | 406.9   | 395.3   | 413.3   | 23.1          | 25.3 | 25.7 | 25.9 | 29.1 | 10.3                                                            | 11.5 | 12.4 | 13.5 | 15.1 |
| CY               | 1,112.2          | 634.1   | 619.2   | 604.1   | 622.4   | 9.1           | .    | 9.8  | 7.5  | 12.2 | 19.1                                                            | 23.1 | .    | .    | 31.5 |
| LV               | 995.5            | 755.9   | 642.5   | 593.3   | 646.7   | 0.0           | 0.0  | 0.0  | 0.0  | 0.0  | 18.7                                                            | 18.4 | .    | .    | 21.1 |
| LT               | 548.6            | 564.5   | 559.6   | 684.2   | 729.6   | -             | 0.0  | .    | 0.4  | 0.8  | 13.2                                                            | 14.7 | 16.0 | 21.2 | 52.0 |
| LU               | 2,779.8          | 2,994.6 | 3,106.0 | 3,328.4 | 3,871.9 | 17.7          | 18.9 | 17.3 | 16.9 | 17.8 | 16.5                                                            | 17.9 | 19.7 | 19.4 | 19.3 |
| HU               | 1,935.6          | 1,853.5 | 1,658.3 | 1,736.1 | 1,785.0 | 2.1           | 3.1  | 3.0  | 2.8  | 2.6  | 12.7                                                            | 14.4 | 16.1 | 18.3 | 19.4 |
| MT               | 1,148.9          | 965.3   | 777.6   | 522.8   | 564.2   | .             | .    | .    | 1.6  | 1.4  | 16.3                                                            | 18.7 | .    | .    | 23.4 |
| NL               | 3,180.4          | 2,466.5 | 2,386.8 | 2,681.3 | 4,168.2 | 31.9          | 34.5 | 33.9 | 33.2 | 33.3 | 18.2                                                            | 18.5 | 18.2 | 16.8 | 15.9 |
| AT               | 756.6            | 782.6   | 824.8   | 875.5   | 970.7   | 36.1          | 40.8 | 44.8 | 52.5 | 64.1 | 10.6                                                            | 11.2 | 11.7 | 12.5 | 13.3 |
| PL               | 2,846.0          | 2,996.8 | 2,986.8 | 3,489.0 | 3,878.3 | 1.4           | 1.4  | 1.3  | 1.1  | 1.3  | 13.1                                                            | 14.7 | 16.2 | 17.4 | 18.8 |
| PT               | 608.7            | 620.2   | 622.4   | 666.2   | 698.9   | 19.7          | 16.7 | 16.1 | 16.7 | 17.6 | 39.4                                                            | 41.9 | 38.1 | 40.5 | 44.8 |
| RO               | 851.3            | 800.1   | 772.9   | 903.4   | 966.3   | 1.2           | 1.1  | 1.3  | 1.4  | 2.8  | 7.4                                                             | 8.7  | 10.3 | 12.1 | 14.5 |
| SI               | 661.7            | 600.4   | 589.9   | 581.9   | 597.9   | 6.8           | 6.8  | 7.0  | 7.4  | 6.7  | 13.5                                                            | 14.2 | 15.1 | 15.7 | 16.9 |
| SK               | 1,490.9          | 1,161.7 | 1,061.5 | 1,059.5 | 1,046.7 | 4.0           | 5.8  | 5.9  | 5.7  | 6.8  | 15.5                                                            | 13.0 | 14.2 | 15.8 | 17.9 |
| FI               | 1,140.0          | 1,209.6 | 1,145.7 | 1,182.6 | 1,171.4 | 0.1           | .    | .    | 0.2  | 0.4  | 21.0                                                            | 21.9 | 22.6 | 21.9 | 22.7 |
| SE               | 350.1            | 377.6   | 364.9   | 370.6   | 400.4   | 11.8          | 12.0 | 12.3 | 12.6 | 12.8 | 22.4                                                            | 22.3 | 22.3 | 20.3 | 20.4 |
| <b>Euro area</b> | 1,209.3          | 1,155.4 | 1,187.6 | 1,353.6 | 1,501.6 | .             | 57.8 | 58.1 | 57.7 | 59.6 | 14.8                                                            | 15.7 | 16.5 | 17.3 | 18.4 |
| <b>EU</b>        | 1,295.9          | 1,214.1 | 1,237.9 | 1,404.7 | 1,552.7 | 51.2          | 50.9 | 51.0 | 50.5 | 52.0 | 15.1                                                            | 16.0 | 16.8 | 17.5 | 18.6 |

1) Except cards with e-money function.





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9.6 Value of payments as a ratio to GDP (cont'd)  
(percentages; total for the period)

|                  | Cheques |       |       |       |      | E-money payments with<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |         |         |         |         |
|------------------|---------|-------|-------|-------|------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|---------|---------|---------|---------|
|                  | 2017    | 2018  | 2019  | 2020  | 2021 | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018    | 2019    | 2020    | 2021    |
| BE               | 2.0     | 1.6   | 1.1   | 0.6   | 0.3  | 0.2                                                      | 0.4   | 0.5   | 0.8   | 0.6   | 1.3                    | 1.9     | 2.8     | 3.2     | 5.3     |
| BG               | 0.0     | 0.0   | 0.0   | 0.0   | .    | 0.9                                                      | 1.8   | 2.1   | 1.0   | .     | 94.6                   | 80.3    | 72.0    | 61.5    | 62.1    |
| CZ               | 0.4     | 0.4   | 0.3   | 0.2   | 0.2  | .                                                        | .     | .     | .     | .     | .                      | 0.9     | 0.8     | 19.5    | 14.6    |
| DK               | 0.0     | 0.0   | -     | -     | -    | -                                                        | -     | -     | -     | -     | 3.7                    | 2.8     | 2.3     | 1.4     | 1.0     |
| DE               | 3.3     | 2.7   | 2.1   | 1.5   | 1.1  | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 18.3                   | 16.7    | 15.1    | 12.6    | 10.9    |
| EE               | 0.0     | 0.0   | 0.0   | -     | -    | -                                                        | -     | -     | -     | -     | 52.2                   | 46.9    | 50.1    | 65.2    | 74.6    |
| IE               | 46.3    | 41.3  | 37.6  | 27.9  | 26.0 | .                                                        | 0.1   | 0.1   | 1.9   | 6.6   | .                      | .       | .       | .       | .       |
| GR               | 54.8    | 56.8  | 48.8  | 40.2  | 38.0 | 0.6                                                      | 0.8   | 1.8   | 1.5   | 2.3   | 55.6                   | 53.1    | 57.7    | 51.1    | 47.1    |
| ES               | 30.2    | 22.4  | 22.3  | 16.3  | 17.4 | 0.0                                                      | 0.0   | 0.0   | 0.1   | 0.2   | 30.0                   | 24.2    | 25.0    | 16.0    | 13.9    |
| FR               | 43.6    | 37.7  | 33.4  | 26.6  | 23.6 | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                    | .       | 0.1     | 0.1     | 0.1     |
| HR               | 0.0     | 0.0   | 0.0   | 0.0   | .    | 0.1                                                      | 0.1   | .     | 0.3   | 0.5   | 82.9                   | 78.8    | 73.1    | 61.7    | 58.0    |
| IT               | 25.3    | 23.1  | 20.9  | 16.8  | 16.6 | 1.4                                                      | 1.7   | 2.0   | 2.6   | 3.0   | 34.1                   | 32.9    | 32.1    | 28.8    | 29.7    |
| CY               | 131.0   | 147.6 | 108.6 | 86.7  | 56.3 | .                                                        | .     | 1.2   | 1.5   | 1.4   | 92.8                   | 82.1    | 0.0     | .       | .       |
| LV               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0  | 0.0                                                      | .     | .     | .     | .     | .                      | 16.6    | .       | 3.6     | 2.4     |
| LT               | .       | 0.0   | -     | -     | -    | .                                                        | 5.2   | .     | 15.1  | 38.4  | 11.5                   | 9.8     | 10.0    | 8.8     | 8.5     |
| LU               | 0.6     | 0.4   | 0.3   | 0.1   | 0.2  | 191.2                                                    | 220.0 | 229.1 | 292.2 | 315.9 | 0.0                    | 6.3     | 5.3     | 3.4     | 3.1     |
| HU               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0  | .                                                        | .     | 0.1   | .     | .     | 1,327.7                | 1,141.7 | 1,302.7 | 1,033.6 | 1,105.3 |
| MT               | 146.7   | 137.3 | 127.9 | 105.5 | 78.0 | 1.0                                                      | 1.9   | 2.7   | 4.0   | 28.3  | .                      | 16.2    | 51.9    | 41.9    | 43.2    |
| NL               | 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               | 1.9     | 1.5   | 1.3   | 0.8   | 0.5  | 0.0                                                      | 0.0   | .     | .     | 0.0   | 0.6                    | 0.8     | 0.9     | 1.5     | 1.8     |
| PL               | 0.0     | 0.1   | 0.0   | 0.0   | .    | -                                                        | -     | -     | -     | -     | -                      | -       | -       | -       | -       |
| PT               | 65.8    | 60.6  | 54.4  | 42.2  | 39.3 | 0.6                                                      | 0.6   | 0.8   | 0.8   | 0.8   | 41.9                   | 36.4    | 29.9    | 27.9    | 25.6    |
| RO               | 2.1     | 1.8   | 1.5   | 1.2   | 1.0  | .                                                        | .     | .     | .     | .     | 60.1                   | 55.8    | 47.3    | 40.5    | 37.0    |
| SI               | 0.1     | 0.0   | 0.0   | 0.0   | 0.0  | .                                                        | 0.1   | .     | 0.4   | 0.4   | 35.0                   | 32.7    | 32.2    | 32.9    | 31.4    |
| SK               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0  | 0.0                                                      | 0.0   | 0.1   | 0.1   | 0.1   | 52.0                   | 47.7    | 42.6    | 33.2    | 29.9    |
| FI               | 0.5     | 0.1   | 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     | 0.1     | 0.0     | .       |
| <b>Euro area</b> | .       | 18.0  | 16.1  | 12.4  | 11.6 | 1.3                                                      | 1.5   | 1.6   | 2.2   | 2.9   | 16.6                   | 15.1    | 14.3    | 11.8    | 11.2    |
| <b>EU</b>        | 17.8    | 15.4  | 13.8  | 10.6  | 9.8  | 1.1                                                      | 1.3   | 1.4   | 1.9   | 2.5   | 28.8                   | 25.9    | 27.2    | 22.1    | 22.6    |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 9.7 Country's share in the total EU value of payments (percentages; total for the period)

|                  | Credit transfers |       |       |       |       | Direct debits |       |       |       |       | Cards payments with cards issued by resident PSPs <sup>1)</sup> |       |       |       |       |
|------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|-----------------------------------------------------------------|-------|-------|-------|-------|
|                  | 2017             | 2018  | 2019  | 2020  | 2021  | 2017          | 2018  | 2019  | 2020  | 2021  | 2017                                                            | 2018  | 2019  | 2020  | 2021  |
| BE               | 3.5              | 4.3   | 4.7   | 4.1   | 3.8   | 1.6           | 1.9   | 2.0   | 2.0   | 2.0   | 4.7                                                             | 4.5   | 4.5   | 4.6   | 4.4   |
| BG               | 0.2              | 0.2   | 0.2   | 0.2   | 0.3   | 0.0           | .     | 0.0   | .     | .     | 0.2                                                             | 0.2   | 0.3   | 0.3   | 0.3   |
| CZ               | 6.6              | 3.6   | 3.4   | 3.1   | 2.9   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 1.2                                                             | 1.3   | 1.3   | 1.5   | 1.7   |
| DK               | 1.7              | 1.7   | 1.6   | 1.5   | 1.5   | .             | .     | .     | .     | .     | 3.9                                                             | 3.6   | 3.5   | 3.4   | 3.3   |
| DE               | 30.3             | 31.5  | 31.6  | 30.2  | 27.4  | 49.4          | 48.6  | 47.8  | 47.2  | 45.7  | 14.2                                                            | 14.5  | 14.9  | 15.5  | 14.6  |
| EE               | 0.1              | 0.1   | 0.1   | 0.1   | 0.1   | -             | -     | -     | -     | -     | 0.3                                                             | 0.3   | 0.3   | 0.3   | 0.3   |
| IE               | 1.1              | 1.6   | 2.7   | 3.8   | 3.9   | 1.7           | 1.8   | 1.9   | 2.1   | 2.1   | 2.3                                                             | 2.4   | 2.7   | 2.6   | 2.7   |
| GR               | 0.4              | 0.4   | 0.4   | 0.4   | 0.3   | 0.1           | 0.0   | 0.1   | 0.1   | 0.1   | 1.1                                                             | 1.1   | 1.1   | 1.6   | 1.7   |
| ES               | 6.0              | 6.0   | 5.7   | 5.0   | 4.6   | 8.7           | 7.7   | 8.2   | 7.1   | 7.4   | 8.4                                                             | 8.6   | 9.0   | 9.0   | 9.5   |
| FR               | 14.2             | 14.7  | 14.9  | 17.3  | 16.7  | 23.6          | 23.8  | 23.9  | 24.9  | 25.2  | 26.7                                                            | 26.4  | 25.9  | 25.0  | 24.6  |
| HR               | 0.1              | 0.2   | 0.2   | 0.1   | 0.1   | 0.0           | 0.0   | 0.0   | .     | .     | 0.4                                                             | 0.4   | 0.4   | 0.5   | 0.5   |
| IT               | 4.4              | 4.7   | 4.2   | 3.5   | 3.3   | 6.0           | 6.5   | 6.5   | 6.3   | 6.9   | 9.1                                                             | 9.4   | 9.5   | 9.5   | 10.0  |
| CY               | 0.1              | 0.1   | 0.1   | 0.1   | 0.1   | 0.0           | .     | 0.0   | 0.0   | 0.0   | 0.2                                                             | 0.2   | .     | .     | 0.3   |
| LV               | 0.2              | 0.1   | 0.1   | 0.1   | 0.1   | 0.0           | 0.0   | 0.0   | 0.0   | 0.0   | 0.3                                                             | 0.2   | .     | .     | 0.3   |
| LT               | 0.1              | 0.2   | 0.2   | 0.2   | 0.2   | -             | 0.0   | .     | 0.0   | 0.0   | 0.3                                                             | 0.3   | 0.3   | 0.4   | 1.1   |
| LU               | 1.0              | 1.1   | 1.1   | 1.1   | 1.3   | 0.2           | 0.2   | 0.2   | 0.2   | 0.2   | 0.5                                                             | 0.5   | 0.5   | 0.5   | 0.5   |
| HU               | 1.5              | 1.5   | 1.4   | 1.3   | 1.2   | 0.0           | 0.1   | 0.1   | 0.1   | 0.1   | 0.8                                                             | 0.9   | 1.0   | 1.1   | 1.1   |
| MT               | 0.1              | 0.1   | 0.1   | 0.0   | 0.0   | .             | .     | .     | 0.0   | 0.0   | 0.1                                                             | 0.1   | .     | .     | 0.1   |
| NL               | 13.9             | 11.6  | 11.2  | 11.3  | 15.9  | 3.5           | 3.9   | 3.9   | 3.9   | 3.8   | 6.8                                                             | 6.6   | 6.3   | 5.7   | 5.0   |
| AT               | 1.6              | 1.8   | 1.9   | 1.8   | 1.7   | 2.0           | 2.3   | 2.5   | 2.9   | 3.4   | 2.0                                                             | 2.0   | 2.0   | 2.0   | 2.0   |
| PL               | 7.9              | 9.1   | 9.2   | 9.7   | 9.9   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 3.1                                                             | 3.4   | 3.7   | 3.9   | 4.0   |
| PT               | 0.7              | 0.8   | 0.8   | 0.7   | 0.7   | 0.6           | 0.5   | 0.5   | 0.5   | 0.5   | 3.9                                                             | 4.0   | 3.5   | 3.5   | 3.5   |
| RO               | 0.9              | 1.0   | 1.0   | 1.0   | 1.0   | 0.0           | 0.0   | 0.0   | 0.0   | 0.1   | 0.7                                                             | 0.8   | 1.0   | 1.1   | 1.3   |
| SI               | 0.2              | 0.2   | 0.2   | 0.1   | 0.1   | 0.0           | 0.0   | 0.0   | 0.1   | 0.0   | 0.3                                                             | 0.3   | 0.3   | 0.3   | 0.3   |
| SK               | 0.7              | 0.6   | 0.6   | 0.5   | 0.5   | 0.1           | 0.1   | 0.1   | 0.1   | 0.1   | 0.7                                                             | 0.5   | 0.6   | 0.6   | 0.6   |
| FI               | 1.5              | 1.7   | 1.6   | 1.5   | 1.3   | 0.0           | .     | .     | 0.0   | 0.0   | 2.4                                                             | 2.4   | 2.3   | 2.2   | 2.1   |
| SE               | 1.0              | 1.1   | 1.0   | 0.9   | 1.0   | 0.8           | 0.8   | 0.8   | 0.9   | 0.9   | 5.4                                                             | 4.9   | 4.5   | 4.2   | 4.1   |
| <b>Euro area</b> | 80.1             | 81.6  | 82.0  | 82.0  | 82.0  | .             | 97.4  | 97.4  | 97.3  | 97.2  | 84.3                                                            | 84.5  | 84.3  | 84.1  | 83.7  |
| <b>EU</b>        | 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.



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

(percentages; total for the period)

|                  | Cheques |       |       |       |       | E-money payments with<br>e-money issued by resident PSPs |       |       |       |       | Other payment services |       |       |       |       |
|------------------|---------|-------|-------|-------|-------|----------------------------------------------------------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|
|                  | 2017    | 2018  | 2019  | 2020  | 2021  | 2017                                                     | 2018  | 2019  | 2020  | 2021  | 2017                   | 2018  | 2019  | 2020  | 2021  |
| BE               | 0.4     | 0.3   | 0.3   | 0.2   | 0.1   | 0.6                                                      | 1.2   | 1.2   | 1.3   | 0.9   | 0.2                    | 0.3   | 0.3   | 0.5   | 0.8   |
| BG               | 0.0     | 0.0   | 0.0   | 0.0   | .     | 0.3                                                      | 0.6   | 0.7   | 0.2   | .     | 1.3                    | 1.3   | 1.2   | 1.3   | 1.3   |
| CZ               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | .                                                        | .     | .     | .     | .     | .                      | 0.1   | 0.0   | 1.4   | 1.1   |
| DK               | 0.0     | 0.0   | -     | -     | -     | -                                                        | -     | -     | -     | -     | 0.3                    | 0.2   | 0.2   | 0.2   | 0.1   |
| DE               | 4.7     | 4.3   | 3.7   | 3.6   | 2.7   | 0.6                                                      | 0.5   | 0.5   | 0.4   | 0.3   | 15.9                   | 16.0  | 13.8  | 14.3  | 11.9  |
| EE               | 0.0     | 0.0   | 0.0   | -     | -     | -                                                        | -     | -     | -     | -     | 0.3                    | 0.3   | 0.4   | 0.6   | 0.7   |
| IE               | 5.9     | 6.4   | 6.9   | 7.3   | 7.7   | .                                                        | 0.1   | 0.2   | 2.8   | 7.8   | .                      | .     | .     | .     | .     |
| GR               | 4.2     | 4.9   | 4.6   | 4.7   | 4.9   | 0.7                                                      | 0.9   | 1.7   | 1.0   | 1.2   | 2.6                    | 2.7   | 2.8   | 2.8   | 2.6   |
| ES               | 15.1    | 12.9  | 14.3  | 12.9  | 14.7  | 0.0                                                      | 0.0   | 0.0   | 0.3   | 0.8   | 9.3                    | 8.3   | 8.2   | 6.1   | 5.1   |
| FR               | 42.9    | 42.6  | 42.0  | 43.1  | 41.4  | 0.6                                                      | 0.5   | 0.3   | 0.3   | 0.3   | 0.0                    | .     | 0.1   | 0.1   | 0.0   |
| HR               | 0.0     | 0.0   | 0.0   | 0.0   | .     | 0.0                                                      | 0.0   | .     | 0.1   | 0.1   | 1.1                    | 1.2   | 1.1   | 1.0   | 1.0   |
| IT               | 18.9    | 19.6  | 19.4  | 19.6  | 20.7  | 17.4                                                     | 17.1  | 18.7  | 16.5  | 15.2  | 15.7                   | 16.6  | 15.1  | 16.1  | 16.1  |
| CY               | 1.1     | 1.5   | 1.3   | 1.3   | 0.9   | .                                                        | .     | 0.1   | 0.1   | 0.1   | 0.5                    | 0.5   | 0.0   | .     | .     |
| LV               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                                                      | .     | .     | .     | .     | .                      | 0.1   | .     | 0.0   | 0.0   |
| LT               | .       | 0.0   | -     | -     | -     | .                                                        | 1.3   | .     | 2.9   | 6.0   | 0.1                    | 0.1   | 0.1   | 0.1   | 0.1   |
| LU               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 77.6                                                     | 76.4  | 73.2  | 72.6  | 64.9  | 0.0                    | 0.1   | 0.1   | 0.1   | 0.1   |
| HU               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | .                                                        | .     | 0.1   | .     | .     | 44.8                   | 44.2  | 49.8  | 47.9  | 52.0  |
| MT               | 0.8     | 0.9   | 0.9   | 1.0   | 0.8   | 0.1                                                      | 0.1   | 0.2   | 0.2   | 1.2   | .                      | 0.1   | 0.2   | 0.2   | 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   | 0.0   |
| AT               | 0.3     | 0.3   | 0.3   | 0.2   | 0.1   | 0.1                                                      | 0.1   | .     | .     | 0.0   | 0.1                    | 0.1   | 0.1   | 0.2   | 0.2   |
| PL               | 0.0     | 0.0   | 0.0   | 0.0   | .     | -                                                        | -     | -     | -     | -     | -                      | -     | -     | -     | -     |
| PT               | 5.5     | 5.9   | 6.0   | 5.9   | 5.8   | 0.8                                                      | 0.7   | 0.9   | 0.6   | 0.5   | 2.2                    | 2.1   | 1.7   | 1.9   | 1.7   |
| RO               | 0.2     | 0.2   | 0.2   | 0.2   | 0.2   | .                                                        | .     | .     | .     | .     | 3.0                    | 3.2   | 2.8   | 3.0   | 2.7   |
| SI               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | .                                                        | 0.0   | .     | 0.1   | 0.1   | 0.4                    | 0.4   | 0.4   | 0.5   | 0.5   |
| SK               | 0.0     | 0.0   | 0.0   | 0.0   | 0.0   | 0.0                                                      | 0.0   | 0.0   | 0.0   | 0.0   | 1.2                    | 1.2   | 1.0   | 1.0   | 0.9   |
| FI               | 0.1     | 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   | .     |
| <b>Euro area</b> | .       | 99.8  | 99.8  | 99.8  | 99.8  | 99.5                                                     | 99.2  | 98.9  | 99.1  | 99.1  | 49.4                   | 49.7  | 44.9  | 45.3  | 41.8  |
| <b>EU</b>        | 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 |



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs  
(thousands; end of period)

|                  | Cards with a cash function |                  |                  |                  |                  | Cards with an e-money function |                  |                  |                  |                  |
|------------------|----------------------------|------------------|------------------|------------------|------------------|--------------------------------|------------------|------------------|------------------|------------------|
|                  | 2017                       | 2018             | 2019             | 2020             | 2021             | 2017                           | 2018             | 2019             | 2020             | 2021             |
| BE               | 22,537.8                   | 23,904.7         | 35,179.2         | 41,243.9         | 42,640.8         | 1,315.9                        | 1,542.8          | 1,372.9          | 1,564.8          | 1,368.3          |
| BG               | 7,514.9                    | 7,728.4          | 7,814.4          | 7,703.2          | 8,097.1          | 240.4                          | 326.0            | 403.1            | 308.4            | 482.6            |
| CZ               | 11,806.9                   | 12,196.5         | 12,852.1         | 13,646.3         | 14,234.9         | .                              | .                | .                | .                | .                |
| DK               | 9,275.0                    | 9,488.0          | 9,652.0          | 9,601.0          | 9,645.0          | -                              | -                | -                | -                | -                |
| DE               | 151,013.6                  | 153,976.8        | 159,105.9        | 161,710.4        | 159,855.5        | 78,627.9                       | 77,206.5         | 77,448.6         | 67,444.1         | 51,580.5         |
| EE               | 1,862.3                    | 1,883.4          | .                | 1,872.9          | 1,898.0          | -                              | -                | -                | -                | -                |
| IE               | 7,257.8                    | 7,559.7          | 8,294.7          | 9,360.4          | 9,402.9          | .                              | 1,178.8          | 2,549.6          | 8,959.6          | 35,622.7         |
| GR               | 15,283.9                   | 15,642.2         | 16,531.3         | 17,352.1         | 17,951.2         | 1,154.9                        | 1,506.6          | 1,808.5          | 2,178.4          | 2,529.8          |
| ES               | 77,617.9                   | 81,626.6         | 84,354.5         | 86,334.3         | 88,457.6         | 0.0                            | 0.0              | 0.0              | .                | .                |
| FR               | 83,324.4                   | 75,274.0         | 75,467.8         | 78,137.3         | 73,623.3         | 2,379.5                        | 2,794.3          | 3,763.8          | 4,077.8          | 4,271.6          |
| HR               | 8,768.4                    | 8,406.3          | 9,101.6          | 8,663.1          | 8,621.2          | 244.0                          | 230.2            | 203.9            | 173.3            | 220.5            |
| IT               | 82,493.6                   | 83,281.1         | 86,140.8         | 89,091.3         | 90,998.8         | 28,352.0                       | 27,510.7         | 28,934.1         | 29,673.4         | 30,059.0         |
| CY               | 1,217.2                    | 1,268.9          | .                | 1,358.1          | 1,414.6          | .                              | .                | .                | 342.4            | 355.3            |
| LV               | 2,244.6                    | 2,187.3          | 2,148.8          | 2,098.4          | 2,051.6          | .                              | .                | .                | .                | .                |
| LT               | 3,286.8                    | 3,225.3          | 3,224.4          | 10,171.5         | 10,014.9         | .                              | .                | .                | .                | .                |
| LU               | 2,574.5                    | 2,835.7          | 3,086.1          | 3,179.9          | 3,360.5          | 0.0                            | 116.9            | 567.1            | 1,120.9          | 2,124.6          |
| HU               | 8,427.7                    | 8,639.0          | 8,636.3          | 9,126.6          | 9,034.3          | -                              | .                | .                | .                | .                |
| MT               | 942.0                      | 894.8            | .                | 867.4            | 959.3            | .                              | .                | .                | .                | .                |
| NL               | 31,211.4                   | 31,672.7         | 33,421.5         | 34,592.1         | 36,270.4         | 24.4                           | 18.1             | 15.4             | 45.6             | 49.1             |
| AT               | 13,144.0                   | 13,550.6         | 13,737.5         | 14,996.8         | 14,155.3         | 1,526.9                        | 1,659.2          | 1,705.3          | 1,726.8          | 1,795.3          |
| PL               | 38,130.9                   | 39,666.6         | 40,921.8         | 41,212.7         | 42,450.7         | -                              | -                | -                | -                | -                |
| PT               | 20,768.7                   | 21,430.5         | 21,474.4         | 20,796.4         | 20,792.4         | 2,835.0                        | 3,357.2          | 3,633.0          | 3,510.6          | 3,670.4          |
| RO               | 16,390.1                   | 17,407.7         | 18,234.0         | 18,806.6         | 19,570.2         | .                              | .                | .                | .                | .                |
| SI               | 3,319.4                    | 3,469.0          | 3,557.2          | 3,464.4          | 3,439.7          | .                              | .                | .                | 62.9             | 63.8             |
| SK               | 5,671.8                    | 5,887.0          | 5,908.7          | 6,172.6          | 6,107.5          | 330.5                          | 390.3            | 384.6            | 390.3            | 384.2            |
| FI               | 9,643.9                    | 9,890.8          | 9,786.8          | 10,202.5         | 10,412.4         | .                              | .                | .                | -                | -                |
| SE               | 15,950.6                   | 16,841.3         | 17,252.2         | 17,169.1         | 17,077.4         | 77.5                           | 58.9             | 0.0              | 0.0              | 0.0              |
| <b>Euro area</b> | <b>535,415.6</b>           | <b>539,461.0</b> | <b>565,425.5</b> | <b>593,002.5</b> | <b>593,806.6</b> | <b>118,139.4</b>               | <b>118,372.8</b> | <b>123,331.9</b> | <b>132,423.2</b> | <b>163,986.4</b> |
| <b>EU</b>        | <b>651,680.1</b>           | <b>659,834.9</b> | <b>689,889.8</b> | <b>718,931.1</b> | <b>722,537.4</b> | <b>118,764.3</b>               | <b>119,044.0</b> | <b>124,050.6</b> | <b>133,094.8</b> | <b>164,910.7</b> |



EUROPEAN CENTRAL BANK

EUROSYSTEM

10.1 Number of cards issued by resident PSPs (cont'd)  
(thousands; end of period)

|                  | Cards with a payment function <sup>1)</sup> |           |           |           |           | Cards with a debit function |           |           |           |           |
|------------------|---------------------------------------------|-----------|-----------|-----------|-----------|-----------------------------|-----------|-----------|-----------|-----------|
|                  | 2017                                        | 2018      | 2019      | 2020      | 2021      | 2017                        | 2018      | 2019      | 2020      | 2021      |
| BE               | 22,203.3                                    | 23,778.7  | 39,820.0  | 45,961.4  | 49,844.8  | 16,396.6                    | 17,953.0  | 33,800.1  | 39,817.5  | 46,129.5  |
| BG               | 7,522.1                                     | 7,430.0   | 7,463.0   | 7,432.4   | 7,688.1   | 6,390.2                     | 6,188.9   | 6,217.8   | 6,257.4   | 6,384.1   |
| CZ               | 12,117.3                                    | 12,352.8  | 12,959.8  | 13,750.0  | 14,465.1  | 10,352.3                    | 10,740.7  | 11,394.9  | 12,260.5  | 13,071.3  |
| DK               | 8,985.0                                     | 9,252.0   | 9,470.0   | 9,486.0   | 9,567.0   | 7,231.0                     | 7,500.0   | 7,734.0   | 7,819.0   | 7,924.0   |
| DE               | 144,363.9                                   | 147,447.8 | 152,947.5 | 158,966.8 | 159,771.5 | 109,311.6                   | 111,550.6 | 115,665.2 | 118,392.4 | 121,332.2 |
| EE               | 1,856.8                                     | .         | .         | .         | 1,895.9   | 1,518.4                     | 1,543.3   | 1,549.1   | 1,558.8   | 1,596.0   |
| IE               | 7,029.6                                     | 7,428.1   | 7,659.1   | 8,043.0   | 8,187.5   | 4,716.1                     | 4,904.2   | 5,240.5   | 5,682.4   | 5,891.0   |
| GR               | 15,763.1                                    | 15,775.3  | 16,369.6  | 16,752.6  | 17,303.5  | 12,435.1                    | 13,195.4  | 13,818.5  | 14,176.1  | 14,682.9  |
| ES               | 79,641.0                                    | 84,093.8  | 86,376.8  | 89,845.0  | 90,997.3  | 26,934.8                    | 47,083.8  | 48,416.3  | 49,260.3  | 49,855.3  |
| FR               | 79,857.2                                    | 81,836.7  | 84,486.1  | 87,130.8  | 90,015.9  | 46,438.7                    | 50,640.8  | 52,759.0  | 54,074.8  | 60,787.0  |
| HR               | 8,729.3                                     | 8,387.7   | 9,084.6   | 8,645.7   | 8,609.0   | 6,932.3                     | 6,643.6   | 6,837.0   | 6,924.5   | 6,870.5   |
| IT               | 77,535.2                                    | 82,387.4  | 84,283.9  | 86,721.9  | 88,009.5  | 54,141.6                    | 55,770.4  | 57,206.7  | 59,418.0  | 60,939.8  |
| CY               | 1,157.8                                     | .         | .         | .         | 1,333.2   | 857.3                       | 948.5     | .         | 1,101.6   | 1,158.6   |
| LV               | 2,306.6                                     | 2,243.0   | 2,232.1   | 2,175.8   | 2,114.2   | 1,976.4                     | 1,975.7   | 2,005.0   | 1,969.1   | 1,926.8   |
| LT               | 3,300.6                                     | 3,234.7   | 3,218.5   | 13,750.3  | 30,677.6  | 2,900.9                     | 2,856.7   | 2,883.9   | 13,447.0  | 30,382.6  |
| LU               | 2,574.5                                     | 2,835.7   | 3,086.1   | 3,179.9   | 3,360.5   | 1,007.6                     | 1,005.7   | .         | 948.4     | 1,030.4   |
| HU               | 9,129.3                                     | 9,353.2   | 9,393.2   | 9,924.9   | 9,845.7   | 7,712.0                     | 8,052.4   | 8,115.0   | 8,707.0   | 8,599.7   |
| MT               | .                                           | .         | .         | .         | 925.0     | .                           | 682.2     | .         | 679.3     | 753.8     |
| NL               | 32,333.0                                    | 33,000.8  | 34,391.6  | 36,208.0  | 38,028.5  | 18,281.1                    | 18,553.9  | 20,106.2  | 21,491.8  | 22,503.7  |
| AT               | 13,191.3                                    | 13,600.2  | 13,773.1  | 15,260.3  | 14,359.1  | 9,794.6                     | 10,034.8  | 10,129.5  | 11,566.8  | 10,711.1  |
| PL               | 39,095.9                                    | 41,237.3  | 42,989.9  | 43,675.2  | 43,261.9  | 33,040.4                    | 35,129.3  | 36,984.5  | 38,061.9  | 37,900.7  |
| PT               | 21,176.0                                    | 21,653.1  | 20,378.1  | 21,903.0  | 21,177.8  | -                           | -         | -         | -         | -         |
| RO               | 16,394.5                                    | 17,409.9  | 18,198.4  | 18,728.7  | 19,468.7  | 13,571.7                    | 14,506.7  | 15,163.1  | 15,835.5  | 16,557.9  |
| SI               | 3,384.5                                     | 3,525.0   | 3,612.8   | 3,515.8   | 3,485.5   | 2,599.8                     | 2,722.5   | 2,776.3   | 2,685.2   | 2,662.0   |
| SK               | 5,300.0                                     | 5,499.8   | 5,552.1   | 5,807.3   | 5,733.1   | 4,503.6                     | 4,723.2   | 4,853.2   | 5,183.5   | 5,160.2   |
| FI               | 9,803.2                                     | 10,059.4  | 9,930.5   | 10,297.4  | 10,519.8  | 7,976.8                     | 8,518.6   | 8,590.0   | 8,926.7   | 8,836.0   |
| SE               | 20,295.2                                    | 19,401.8  | 18,728.7  | 18,103.6  | 18,088.1  | 9,965.1                     | 11,071.3  | 10,695.2  | 10,763.1  | 10,843.1  |
| <b>Euro area</b> | .                                           | 542,346.9 | 572,014.6 | 609,491.1 | 637,740.2 | .                           | 354,663.3 | 382,478.0 | 410,379.8 | 446,339.0 |
| <b>EU</b>        | 645,959.4                                   | 667,171.5 | 700,302.1 | 739,237.6 | 768,733.8 | 417,716.5                   | 454,496.1 | 485,619.4 | 517,008.7 | 554,490.3 |

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

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 |          |          |          |          |
|------------------|-------------------------------------|----------|----------|----------|----------|------------------------------|----------|----------|----------|----------|
|                  | 2017                                | 2018     | 2019     | 2020     | 2021     | 2017                         | 2018     | 2019     | 2020     | 2021     |
| BE               | 3,439.7                             | 3,626.2  | 3,827.0  | 3,999.6  | 3,972.8  | 2,359.4                      | 2,260.2  | 2,269.1  | 2,144.9  | 2,120.7  |
| BG               | .                                   | .        | .        | 0.0      | 0.0      | 1,148.3                      | 1,239.6  | 1,243.7  | 1,231.2  | 1,304.0  |
| CZ               | 3.7                                 | 4.4      | 4.4      | 3.7      | .        | 1,764.6                      | 1,612.4  | 1,564.4  | 1,493.0  | 1,397.6  |
| DK               | -                                   | -        | -        | -        | -        | 1,754.0                      | 1,752.0  | 1,736.0  | 1,667.0  | 1,643.0  |
| DE               | 29,772.2                            | 30,220.5 | 31,551.5 | 34,735.4 | 32,652.2 | 5,280.1                      | 5,676.8  | 5,730.9  | 5,838.9  | 5,787.1  |
| EE               | -                                   | -        | -        | -        | -        | 338.3                        | .        | .        | .        | 299.9    |
| IE               | .                                   | .        | .        | .        | .        | 1,741.3                      | 1,969.0  | 1,871.1  | 1,845.5  | 1,827.4  |
| GR               | 33.8                                | 32.7     | 25.0     | 24.9     | 19.9     | 3,294.3                      | 2,547.2  | 2,526.1  | 2,551.5  | 2,600.7  |
| ES               | -                                   | -        | -        | -        | -        | -                            | -        | -        | -        | -        |
| FR               | 12,928.9                            | 10,546.5 | 14,639.3 | 11,689.2 | 17,111.9 | 3,983.8                      | 3,616.9  | 7,851.7  | 8,566.3  | 12,117.0 |
| HR               | 1,170.9                             | 1,134.4  | 1,560.2  | 1,158.2  | 1,127.3  | 133.5                        | 129.7    | 178.9    | 160.8    | 41.6     |
| IT               | -                                   | -        | -        | -        | -        | -                            | -        | -        | -        | -        |
| CY               | 49.0                                | 12.9     | 9.0      | 11.6     | 13.6     | 320.9                        | 319.3    | 268.1    | .        | 218.1    |
| LV               | 23.4                                | 19.6     | 14.1     | 10.5     | 9.3      | 363.4                        | .        | .        | 242.1    | 221.3    |
| LT               | -                                   | -        | -        | -        | -        | 399.7                        | 378.0    | 334.6    | 303.3    | 295.0    |
| LU               | 0.0                                 | 0.0      | 0.0      | 0.0      | 0.0      | 1,567.0                      | 1,830.1  | 2,047.9  | 2,231.5  | 2,330.1  |
| HU               | 16.8                                | 17.0     | 16.8     | 14.8     | .        | 1,400.4                      | 1,283.8  | 1,261.4  | 1,203.1  | 1,233.5  |
| MT               | .                                   | .        | .        | .        | .        | .                            | .        | .        | .        | 170.5    |
| NL               | 2,749.6                             | 2,883.0  | 2,991.9  | 4,145.5  | 4,437.1  | 378.8                        | 347.6    | 328.7    | 492.9    | 437.9    |
| AT               | 2,050.5                             | 2,191.8  | 2,327.9  | 2,386.0  | 2,432.1  | 1,346.2                      | 1,373.5  | 1,315.6  | 1,307.6  | 1,215.9  |
| PL               | 240.1                               | 233.5    | 219.0    | 196.5    | 182.3    | 5,815.3                      | 5,874.6  | 5,786.3  | 5,416.9  | 5,178.9  |
| PT               | -                                   | -        | -        | -        | -        | -                            | -        | -        | -        | -        |
| RO               | 7.6                                 | 7.8      | 8.1      | 7.5      | .        | 2,815.2                      | 2,899.3  | 3,027.2  | 2,885.7  | 2,904.2  |
| SI               | 660.3                               | 680.0    | 708.7    | 700.8    | 701.7    | 124.5                        | .        | .        | .        | 121.8    |
| SK               | 7.8                                 | .        | .        | .        | .        | 788.6                        | 769.3    | 692.0    | 617.2    | 567.8    |
| FI               | 355.9                               | 372.8    | 353.8    | 318.5    | 319.0    | 4,100.8                      | 4,379.0  | 4,341.0  | 4,398.4  | 4,385.8  |
| SE               | 734.5                               | 739.3    | 678.1    | 582.8    | 548.3    | 8,151.9                      | 7,589.8  | 7,355.4  | 6,740.8  | 6,673.5  |
| <b>Euro area</b> | 52,212.1                            | 50,733.0 | 57,208.9 | 58,789.6 | 62,489.2 | .                            | 26,406.8 | 30,472.8 | 31,371.8 | 34,716.9 |
| <b>EU</b>        | 54,387.7                            | 52,871.0 | 59,697.0 | 60,753.2 | 64,369.7 | 49,552.1                     | 48,787.9 | 52,626.1 | 52,170.3 | 55,093.2 |



EUROPEAN CENTRAL BANK

EUROSYSTEM

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 |          |          |          |          |
|------------------|--------------------------------------------------|----------|----------|----------|----------|---------------------------------------------------|----------|----------|----------|----------|
|                  | 2017                                             | 2018     | 2019     | 2020     | 2021     | 2017                                              | 2018     | 2019     | 2020     | 2021     |
| BE               | -                                                | -        | -        | -        | -        | 7.5                                               | 0.1      | 0.1      | 0.1      | 0.1      |
| BG               | 0.0                                              | 0.0      | 0.0      | 0.0      | .        | 0.0                                               | 0.0      | 0.0      | 0.0      | 0.0      |
| CZ               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| DK               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| DE               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| EE               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| IE               | .                                                | .        | .        | .        | .        | 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               | -                                                | -        | -        | -        | -        | 52,706.3                                          | 37,010.1 | 37,960.5 | 40,584.7 | 41,142.0 |
| FR               | 1,745.0                                          | .        | .        | .        | -        | 14,760.7                                          | 15,329.5 | 7,519.1  | 11,095.0 | -        |
| HR               | 40.7                                             | 42.7     | 40.9     | 64.1     | .        | 451.8                                             | 437.3    | 467.7    | 338.1    | 531.7    |
| IT               | -                                                | -        | -        | -        | -        | 23,393.6                                          | 26,617.0 | 27,077.2 | 27,304.0 | 27,069.8 |
| 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      | 0.0      | 0.0      |
| HU               | -                                                | -        | 0.0      | 0.0      | 0.0      | -                                                 | -        | 0.0      | 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               | 6,126.1                                          | .        | .        | .        | .        | 3,239.6                                           | 3,276.9  | 3,252.5  | 1,457.9  | 1,404.0  |
| AT               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| PL               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| PT               | 19,206.9                                         | 19,806.4 | 18,973.9 | 20,785.2 | .        | 8,270.8                                           | 8,462.9  | 7,735.0  | 7,952.9  | 7,448.0  |
| RO               | 0.0                                              | 0.0      | 0.0      | 0.0      | 0.0      | 0.0                                               | 0.0      | 0.0      | 0.0      | 0.0      |
| SI               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| SK               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| FI               | -                                                | -        | -        | -        | -        | -                                                 | -        | -        | -        | -        |
| SE               | 0.0                                              | -        | -        | -        | -        | 654.1                                             | -        | -        | -        | -        |
| <b>Euro area</b> | .                                                | 28,351.3 | 27,154.6 | 29,815.0 | 26,603.9 | 102,378.5                                         | 90,696.3 | 83,544.3 | 88,394.4 | 77,063.8 |
| <b>EU</b>        | 27,671.4                                         | 28,394.0 | 27,195.5 | 29,879.1 | 26,642.0 | 103,484.4                                         | 91,133.6 | 84,012.0 | 88,732.4 | 77,595.5 |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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 <sup>1)</sup> |      |       |       |
|------------------|----------------------------|------|-------|------|--------------------------------|-------|-------|-------|---------------------------------------------|------|-------|-------|
|                  | 2018                       | 2019 | 2020  | 2021 | 2018                           | 2019  | 2020  | 2021  | 2018                                        | 2019 | 2020  | 2021  |
| BE               | 6.1                        | 47.2 | 17.2  | 3.4  | 17.2                           | -11.0 | 14.0  | -12.6 | 7.1                                         | 67.5 | 15.4  | 8.4   |
| BG               | 2.8                        | 1.1  | -1.4  | 5.1  | 35.6                           | 23.6  | -23.5 | 56.5  | -1.2                                        | 0.4  | -0.4  | 3.4   |
| CZ               | 3.3                        | 5.4  | 6.2   | 4.3  | .                              | .     | .     | .     | 1.9                                         | 4.9  | 6.1   | 5.2   |
| DK               | 2.3                        | 1.7  | -0.5  | 0.5  | -                              | -     | -     | -     | 3.0                                         | 2.4  | 0.2   | 0.8   |
| DE               | 2.0                        | 3.3  | 1.6   | -1.1 | -1.8                           | 0.3   | -12.9 | -23.5 | 2.1                                         | 3.7  | 3.9   | 0.5   |
| EE               | 1.1                        | .    | -0.4  | 1.3  | -                              | -     | -     | -     | .                                           | .    | .     | 1.3   |
| IE               | 4.2                        | 9.7  | 12.8  | 0.5  | 298.9                          | 116.3 | 251.4 | 297.6 | 5.7                                         | 3.1  | 5.0   | 1.8   |
| GR               | 2.3                        | 5.7  | 5.0   | 3.5  | 30.4                           | 20.0  | 20.4  | 16.1  | 0.1                                         | 3.8  | 2.3   | 3.3   |
| ES               | 5.2                        | 3.3  | 2.4   | 2.5  | -                              | -     | .     | .     | 5.6                                         | 2.7  | 4.0   | 1.3   |
| FR               | -9.7                       | 0.3  | 3.5   | -5.8 | 17.4                           | 34.7  | 8.3   | 4.8   | 2.5                                         | 3.2  | 3.1   | 3.3   |
| HR               | -4.1                       | 8.3  | -4.8  | -0.5 | -5.6                           | -11.4 | -15.0 | 27.2  | -3.9                                        | 8.3  | -4.8  | -0.4  |
| IT               | 0.9                        | 3.4  | 3.4   | 2.1  | -3.0                           | 5.2   | 2.6   | 1.3   | 6.3                                         | 2.3  | 2.9   | 1.5   |
| CY               | 4.2                        | .    | 4.0   | 4.2  | .                              | .     | 5.0   | 3.8   | .                                           | .    | .     | 6.4   |
| LV               | -2.5                       | -1.8 | -2.4  | -2.2 | .                              | .     | .     | .     | -2.8                                        | -0.5 | -2.5  | -2.8  |
| LT               | -1.9                       | -0.0 | 215.4 | -1.5 | -                              | -     | .     | .     | -2.0                                        | -0.5 | 327.2 | 123.1 |
| LU               | 10.2                       | 8.8  | 3.0   | 5.7  | -                              | 385.0 | 97.7  | 89.5  | 10.2                                        | 8.8  | 3.0   | 5.7   |
| HU               | 2.5                        | -0.0 | 5.7   | -1.0 | .                              | .     | .     | .     | 2.5                                         | 0.4  | 5.7   | -0.8  |
| MT               | -5.0                       | .    | 5.9   | 10.6 | .                              | .     | .     | .     | .                                           | .    | .     | 9.1   |
| NL               | 1.5                        | 5.5  | 3.5   | 4.8  | -25.8                          | -14.5 | 195.3 | 7.7   | 2.1                                         | 4.2  | 5.3   | 5.0   |
| AT               | 3.1                        | 1.4  | 9.2   | -5.6 | 8.7                            | 2.8   | 1.3   | 4.0   | 3.1                                         | 1.3  | 10.8  | -5.9  |
| PL               | 4.0                        | 3.2  | 0.7   | 3.0  | -                              | -     | -     | -     | 5.5                                         | 4.2  | 1.6   | -0.9  |
| PT               | 3.2                        | 0.2  | -3.2  | -0.0 | 18.4                           | 8.2   | -3.4  | 4.5   | 2.2                                         | -5.9 | 7.5   | -3.3  |
| RO               | 6.2                        | 4.8  | 3.1   | 4.1  | .                              | .     | .     | .     | 6.2                                         | 4.5  | 2.9   | 4.0   |
| SI               | 4.5                        | 2.5  | -2.6  | -0.7 | .                              | .     | 70.8  | 1.3   | 4.2                                         | 2.5  | -2.7  | -0.9  |
| SK               | 3.8                        | 0.4  | 4.5   | -1.1 | 18.1                           | -1.5  | 1.5   | -1.6  | 3.8                                         | 0.9  | 4.6   | -1.3  |
| FI               | 2.6                        | -1.1 | 4.2   | 2.1  | .                              | .     | -     | -     | 2.6                                         | -1.3 | 3.7   | 2.2   |
| SE               | 5.6                        | 2.4  | -0.5  | -0.5 | -24.0                          | -     | -     | -     | -4.4                                        | -3.5 | -3.3  | -0.1  |
| <b>Euro area</b> | 0.8                        | 4.8  | 4.9   | 0.1  | 0.2                            | 4.2   | 7.4   | 23.8  | 3.6                                         | 5.5  | 6.5   | 4.6   |
| <b>EU</b>        | 1.2                        | 4.5  | 4.2   | 0.5  | 0.2                            | 4.2   | 7.3   | 23.9  | 3.3                                         | 5.0  | 5.6   | 4.0   |

1) Except cards with e-money function.





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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 <sup>1)</sup> |      |      |      |      |
|------------------|----------------------------|------|------|------|------|--------------------------------|------|------|------|------|---------------------------------------------|------|------|------|------|
|                  | 2017                       | 2018 | 2019 | 2020 | 2021 | 2017                           | 2018 | 2019 | 2020 | 2021 | 2017                                        | 2018 | 2019 | 2020 | 2021 |
| BE               | 2.0                        | 2.1  | 3.1  | 3.6  | 3.7  | 0.1                            | 0.1  | 0.1  | 0.1  | 0.1  | 1.9                                         | 2.1  | 3.5  | 4.0  | 4.3  |
| BG               | 1.1                        | 1.1  | 1.1  | 1.1  | 1.2  | 0.0                            | 0.1  | 0.1  | 0.0  | 0.1  | 1.1                                         | 1.1  | 1.1  | 1.1  | 1.1  |
| CZ               | 1.1                        | 1.1  | 1.2  | 1.3  | 1.3  | .                              | .    | .    | .    | .    | 1.1                                         | 1.2  | 1.2  | 1.3  | 1.4  |
| DK               | 1.6                        | 1.6  | 1.7  | 1.6  | 1.6  | -                              | -    | -    | -    | -    | 1.6                                         | 1.6  | 1.6  | 1.6  | 1.6  |
| DE               | 1.8                        | 1.9  | 1.9  | 1.9  | 1.9  | 0.9                            | 0.9  | 0.9  | 0.8  | 0.6  | 1.8                                         | 1.8  | 1.8  | 1.9  | 1.9  |
| EE               | 1.4                        | 1.4  | .    | 1.4  | 1.4  | -                              | -    | -    | -    | -    | 1.4                                         | .    | .    | .    | 1.4  |
| IE               | 1.5                        | 1.6  | 1.7  | 1.9  | 1.9  | .                              | 0.2  | 0.5  | 1.8  | 7.1  | 1.5                                         | 1.5  | 1.6  | 1.6  | 1.6  |
| GR               | 1.4                        | 1.5  | 1.5  | 1.6  | 1.7  | 0.1                            | 0.1  | 0.2  | 0.2  | 0.2  | 1.5                                         | 1.5  | 1.5  | 1.6  | 1.6  |
| ES               | 1.7                        | 1.8  | 1.8  | 1.8  | 1.9  | 0.0                            | 0.0  | 0.0  | .    | .    | 1.7                                         | 1.8  | 1.8  | 1.9  | 1.9  |
| FR               | 1.2                        | 1.1  | 1.1  | 1.1  | 1.1  | 0.0                            | 0.0  | 0.1  | 0.1  | 0.1  | 1.2                                         | 1.2  | 1.2  | 1.3  | 1.3  |
| HR               | 2.1                        | 2.0  | 2.2  | 2.1  | 2.2  | 0.1                            | 0.1  | 0.1  | 0.0  | 0.1  | 2.1                                         | 2.0  | 2.2  | 2.1  | 2.2  |
| IT               | 1.4                        | 1.4  | 1.4  | 1.5  | 1.5  | 0.5                            | 0.5  | 0.5  | 0.5  | 0.5  | 1.3                                         | 1.4  | 1.4  | 1.5  | 1.5  |
| CY               | 1.4                        | 1.5  | .    | 1.5  | 1.6  | .                              | .    | .    | 0.4  | 0.4  | 1.4                                         | .    | .    | .    | 1.5  |
| LV               | 1.2                        | 1.1  | 1.1  | 1.1  | 1.1  | .                              | .    | .    | .    | .    | 1.2                                         | 1.2  | 1.2  | 1.1  | 1.1  |
| LT               | 1.2                        | 1.1  | 1.1  | 3.6  | 3.6  | .                              | -    | -    | .    | .    | 1.2                                         | 1.1  | 1.1  | 4.9  | 10.9 |
| LU               | 4.3                        | 4.7  | 5.0  | 5.0  | 5.2  | 0.0                            | 0.2  | 0.9  | 1.8  | 3.3  | 4.3                                         | 4.7  | 5.0  | 5.0  | 5.2  |
| HU               | 0.9                        | 0.9  | 0.9  | 0.9  | 0.9  | -                              | .    | .    | .    | .    | 0.9                                         | 1.0  | 1.0  | 1.0  | 1.0  |
| MT               | 2.0                        | 1.8  | .    | 1.7  | 1.8  | .                              | .    | .    | .    | .    | .                                           | .    | .    | .    | 1.8  |
| NL               | 1.8                        | 1.8  | 1.9  | 2.0  | 2.1  | 0.0                            | 0.0  | 0.0  | 0.0  | 0.0  | 1.9                                         | 1.9  | 2.0  | 2.1  | 2.2  |
| AT               | 1.5                        | 1.5  | 1.6  | 1.7  | 1.6  | 0.2                            | 0.2  | 0.2  | 0.2  | 0.2  | 1.5                                         | 1.5  | 1.6  | 1.7  | 1.6  |
| PL               | 1.0                        | 1.0  | 1.1  | 1.1  | 1.1  | -                              | -    | -    | -    | -    | 1.0                                         | 1.1  | 1.1  | 1.1  | 1.1  |
| PT               | 2.0                        | 2.1  | 2.1  | 2.0  | 2.0  | 0.3                            | 0.3  | 0.3  | 0.3  | 0.4  | 2.1                                         | 2.1  | 2.0  | 2.1  | 2.1  |
| RO               | 0.8                        | 0.9  | 0.9  | 1.0  | 1.0  | .                              | .    | .    | .    | .    | 0.8                                         | 0.9  | 0.9  | 1.0  | 1.0  |
| SI               | 1.6                        | 1.7  | 1.7  | 1.6  | 1.6  | .                              | .    | .    | 0.0  | 0.0  | 1.6                                         | 1.7  | 1.7  | 1.7  | 1.6  |
| SK               | 1.0                        | 1.1  | 1.1  | 1.1  | 1.1  | 0.1                            | 0.1  | 0.1  | 0.1  | 0.1  | 1.0                                         | 1.0  | 1.0  | 1.1  | 1.1  |
| FI               | 1.8                        | 1.8  | 1.8  | 1.8  | 1.9  | .                              | .    | .    | -    | -    | 1.8                                         | 1.8  | 1.8  | 1.9  | 1.9  |
| SE               | 1.6                        | 1.7  | 1.7  | 1.7  | 1.6  | 0.0                            | 0.0  | 0.0  | 0.0  | 0.0  | 2.0                                         | 1.9  | 1.8  | 1.8  | 1.7  |
| <b>Euro area</b> | 1.6                        | 1.6  | 1.6  | 1.7  | 1.7  | 0.3                            | 0.3  | 0.4  | 0.4  | 0.5  | .                                           | 1.6  | 1.7  | 1.8  | 1.9  |
| <b>EU</b>        | 1.5                        | 1.5  | 1.5  | 1.6  | 1.6  | 0.3                            | 0.3  | 0.3  | 0.3  | 0.4  | 1.4                                         | 1.5  | 1.6  | 1.6  | 1.7  |

1) Except cards with e-money function.



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 11.1 Number of terminals provided by resident PSPs (thousands; end of period)

|                  | ATMs  |       |       |       |       | POS terminals |          |          |          |          |
|------------------|-------|-------|-------|-------|-------|---------------|----------|----------|----------|----------|
|                  | 2017  | 2018  | 2019  | 2020  | 2021  | 2017          | 2018     | 2019     | 2020     | 2021     |
| BE               | 10.4  | 9.7   | 8.8   | 6.9   | 5.7   | 214.7         | 217.7    | 233.8    | 274.0    | 300.2    |
| BG               | 5.7   | .     | .     | .     | .     | .             | .        | .        | .        | .        |
| CZ               | 5.0   | 5.1   | 5.2   | 5.2   | 5.3   | 159.5         | 183.4    | 210.0    | 246.2    | 274.3    |
| DK               | 2.4   | 2.3   | 2.2   | .     | .     | 135.5         | 138.4    | 148.6    | .        | .        |
| DE               | 85.1  | 86.0  | 85.4  | 83.7  | 81.0  | 1,389.6       | 1,358.4  | 1,338.4  | 1,401.4  | 1,532.2  |
| EE               | 0.7   | 0.8   | 0.7   | 0.7   | 0.7   | 35.6          | 38.3     | 35.9     | .        | 38.0     |
| IE               | 3.4   | 3.0   | 2.9   | 2.4   | 1.8   | .             | 230.3    | 313.2    | 330.2    | 369.9    |
| GR               | 5.5   | 5.6   | 5.7   | 5.7   | 5.7   | 544.1         | 677.6    | 750.2    | 793.5    | 836.6    |
| ES               | 50.8  | 53.4  | 53.4  | 49.5  | 47.6  | 1,571.0       | 1,642.8  | 1,752.3  | 1,850.4  | 1,949.8  |
| FR               | 56.6  | 54.9  | 53.7  | 52.4  | 51.2  | 1,623.9       | 1,829.0  | 2,092.3  | 2,232.5  | 2,637.5  |
| HR               | 4.9   | 5.2   | 5.4   | 4.9   | 4.7   | 118.6         | 114.4    | 111.2    | .        | .        |
| IT               | 48.6  | 47.7  | 49.1  | 48.4  | 45.5  | 2,463.0       | 3,171.2  | 3,589.6  | 3,694.8  | 4,149.2  |
| CY               | 0.5   | 0.5   | 0.5   | 0.5   | 0.5   | .             | .        | .        | .        | 36.7     |
| LV               | .     | 1.0   | 0.9   | 0.9   | 0.9   | 41.6          | 42.7     | 41.6     | 41.7     | 43.1     |
| LT               | 1.1   | 1.1   | 0.9   | 0.9   | 0.7   | 54.1          | 52.7     | 54.4     | 63.2     | 67.6     |
| LU               | 0.6   | 0.6   | 0.6   | 0.6   | 0.5   | 168.3         | 189.4    | 225.6    | 280.7    | 230.1    |
| HU               | 5.1   | 5.1   | 5.1   | 5.0   | 4.9   | 178.0         | 187.6    | 188.2    | 214.2    | 252.6    |
| MT               | 0.2   | 0.2   | 0.2   | 0.2   | 0.2   | .             | .        | .        | .        | .        |
| NL               | 6.4   | 5.9   | 5.0   | 2.4   | 0.8   | 511.6         | 527.0    | 494.8    | 449.5    | 464.9    |
| AT               | 12.5  | 12.8  | 13.1  | 12.8  | 12.9  | 142.3         | 142.0    | 158.4    | 169.9    | 184.6    |
| PL               | 23.2  | 22.9  | 22.7  | 21.8  | 21.8  | 624.4         | 786.8    | 906.6    | 1,027.5  | 1,123.1  |
| PT               | 14.5  | 14.1  | 14.3  | 14.3  | 13.7  | 321.7         | 349.5    | 329.5    | 355.1    | 389.5    |
| RO               | 11.1  | 10.6  | 10.5  | 10.2  | 10.1  | 193.9         | 204.3    | 229.3    | 254.9    | 296.8    |
| SI               | 1.6   | 1.6   | 1.5   | 1.4   | 1.4   | 34.7          | 35.3     | 36.2     | 36.4     | .        |
| SK               | 2.8   | 2.8   | 2.8   | 2.9   | 3.6   | 58.8          | 63.1     | 67.9     | 75.9     | 79.2     |
| FI               | 1.9   | 2.0   | 2.0   | 2.0   | 1.9   | .             | .        | .        | 136.0    | .        |
| SE               | 2.7   | 2.7   | 2.5   | .     | .     | 252.8         | 275.4    | 274.9    | 178.0    | 215.7    |
| <b>Euro area</b> | .     | 303.8 | 301.6 | 288.6 | 276.6 | 9,640.6       | 10,811.7 | 11,684.5 | 12,269.1 | 13,469.5 |
| <b>EU</b>        | 364.4 | 363.2 | 360.9 | 345.6 | 333.0 | 11,430.4      | 12,857.0 | 13,927.1 | 14,646.5 | 16,153.1 |



EUROPEAN CENTRAL BANK

EUROSYSTEM

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 |                |                |                |                |
|------------------|------------------------------------------|--------------|--------------|--------------|--------------|----------------------------------|----------------|----------------|----------------|----------------|
|                  | 2017                                     | 2018         | 2019         | 2020         | 2021         | 2017                             | 2018           | 2019           | 2020           | 2021           |
| BE               | 11.6                                     | .            | 14.5         | .            | 15.5         | 9.2                              | 12.4           | 15.1           | .              | .              |
| BG               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| CZ               | 0.0                                      | 0.0          | 0.0          | 0.0          | 0.0          | .                                | .              | .              | .              | .              |
| DK               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| DE               | 58.4                                     | 57.8         | 59.5         | 60.8         | 56.1         | 435.4                            | 406.1          | 326.5          | 322.8          | 328.5          |
| EE               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| IE               | .                                        | 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            | .              | .              |
| FR               | 128.2                                    | 0.0          | .            | 0.0          | 0.0          | 324.0                            | 489.1          | 562.6          | 529.3          | 0.0            |
| HR               | 0.0                                      | 0.0          | 0.0          | 0.0          | 0.0          | 0.0                              | 0.0            | 0.0            | 0.0            | 0.0            |
| IT               | 44.7                                     | 44.3         | 43.8         | 43.6         | 42.7         | 1,622.4                          | 1,744.8        | 1,960.2        | 1,931.9        | 2,388.3        |
| 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          | .                                | 0.0            | 0.0            | 0.0            | 0.0            |
| HU               | .                                        | .            | .            | .            | .            | .                                | .              | 0.0            | 0.0            | 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               | 8.7                                      | .            | .            | .            | 9.2          | 138.3                            | 139.3          | 157.2          | 169.0          | 176.4          |
| PL               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| PT               | .                                        | .            | 343.3        | 368.9        | 403.0        | 336.2                            | 363.6          | 343.8          | 369.4          | 403.2          |
| RO               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| SI               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| SK               | .                                        | 0.0          | 0.0          | 0.0          | 0.0          | 58.5                             | .              | .              | 75.9           | 79.2           |
| FI               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| SE               | .                                        | .            | .            | .            | .            | .                                | .              | .              | .              | .              |
| <b>Euro area</b> | <b>587.3</b>                             | <b>488.8</b> | <b>470.4</b> | <b>499.3</b> | <b>526.5</b> | <b>2,924.0</b>                   | <b>3,218.5</b> | <b>3,433.3</b> | <b>3,430.9</b> | <b>3,435.4</b> |
| <b>EU</b>        | <b>616.5</b>                             | <b>517.2</b> | <b>499.8</b> | <b>529.8</b> | <b>558.8</b> | <b>3,133.2</b>                   | <b>3,481.3</b> | <b>3,751.8</b> | <b>3,802.2</b> | <b>3,856.2</b> |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 11.2 Increase/decrease in the number of terminals provided by resident PSPs (annual percentage changes)

|                  | ATMs  |       |       |       | POS terminals |      |       |       |
|------------------|-------|-------|-------|-------|---------------|------|-------|-------|
|                  | 2018  | 2019  | 2020  | 2021  | 2018          | 2019 | 2020  | 2021  |
| BE               | -6.0  | -9.5  | -22.2 | -17.4 | 1.4           | 7.4  | 17.2  | 9.6   |
| BG               | .     | 0.0   | .     | .     | .             | 12.2 | .     | .     |
| CZ               | 2.7   | 1.8   | -1.2  | 3.2   | 15.0          | 14.5 | 17.3  | 11.4  |
| DK               | -4.3  | -3.9  | .     | .     | 2.1           | 7.4  | .     | .     |
| DE               | 1.1   | -0.8  | -1.9  | -3.3  | -2.2          | -1.5 | 4.7   | 9.3   |
| EE               | 0.4   | -3.1  | -1.4  | -3.2  | 7.7           | -6.4 | .     | 6.7   |
| IE               | -11.5 | -4.6  | -17.6 | -24.2 | 16.3          | 36.0 | 5.5   | 12.0  |
| GR               | 1.2   | 1.9   | 0.6   | -0.1  | 24.5          | 10.7 | 5.8   | 5.4   |
| ES               | 5.0   | -0.0  | -7.3  | -3.7  | 4.6           | 6.7  | 5.6   | 5.4   |
| FR               | -3.1  | -2.1  | -2.5  | -2.2  | 12.6          | 14.4 | 6.7   | 18.1  |
| HR               | 4.4   | 5.6   | -10.1 | -4.2  | -3.6          | -2.8 | .     | .     |
| IT               | -1.8  | 2.9   | -1.3  | -6.0  | 28.8          | 13.2 | 2.9   | 12.3  |
| CY               | -7.3  | 0.0   | -1.1  | -0.9  | .             | .    | .     | 17.7  |
| LV               | -2.3  | -6.0  | -2.2  | -0.6  | 2.7           | -2.6 | 0.2   | 3.3   |
| LT               | -0.6  | -18.4 | -2.1  | -20.8 | -2.6          | 3.3  | 16.2  | 7.0   |
| LU               | 1.7   | -0.2  | -3.9  | -6.5  | 12.5          | 19.1 | 24.4  | -18.0 |
| HU               | -0.8  | 0.6   | -1.8  | -1.7  | 5.4           | 0.3  | 13.8  | 17.9  |
| MT               | -0.9  | -4.6  | -1.9  | -1.5  | .             | .    | .     | .     |
| NL               | -7.0  | -16.1 | -51.4 | -65.5 | 3.0           | -6.1 | -9.2  | 3.4   |
| AT               | 3.1   | 1.9   | -1.9  | 0.8   | -0.2          | 11.6 | 7.3   | 8.7   |
| PL               | -1.5  | -0.8  | -3.9  | 0.0   | 26.0          | 15.2 | 13.3  | 9.3   |
| PT               | -2.3  | 1.4   | -0.3  | -4.0  | 8.6           | -5.7 | 7.8   | 9.7   |
| RO               | -3.8  | -1.2  | -2.7  | -1.0  | 5.4           | 12.2 | 11.2  | 16.4  |
| SI               | -4.0  | -2.2  | -9.0  | 1.5   | 1.8           | 2.5  | 0.4   | .     |
| SK               | 2.0   | 0.0   | 2.1   | 24.2  | 7.3           | 7.7  | 11.8  | 4.3   |
| FI               | 1.2   | 2.1   | -1.1  | -1.8  | .             | .    | 8.1   | .     |
| SE               | 0.6   | -6.1  | .     | .     | 8.9           | -0.2 | -35.3 | 21.2  |
| <b>Euro area</b> | -0.2  | -0.7  | -4.3  | -4.2  | 12.2          | 8.1  | 5.0   | 9.8   |
| <b>EU</b>        | -0.3  | -0.6  | -4.2  | -3.6  | 12.5          | 8.3  | 5.2   | 10.3  |



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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 |       |      |      |
|------------------|------------------------------------------|------|------|------|----------------------------------|-------|------|------|
|                  | 2018                                     | 2019 | 2020 | 2021 | 2018                             | 2019  | 2020 | 2021 |
| BE               | .                                        | -1.6 | .    | -8.4 | 34.8                             | 21.5  | .    | .    |
| BG               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| CZ               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| DK               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| DE               | -1.0                                     | 3.0  | 2.1  | -7.7 | -6.7                             | -19.6 | -1.2 | 1.8  |
| EE               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| IE               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| GR               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| ES               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| FR               | .                                        | .    | .    | .    | 51.0                             | 15.0  | -5.9 | .    |
| HR               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| IT               | -0.7                                     | -1.2 | -0.5 | -2.1 | 7.5                              | 12.3  | -1.4 | 23.6 |
| CY               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| LV               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| LT               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| LU               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| HU               | .                                        | .    | .    | .    | .                                | 133.3 | 57.1 | 18.2 |
| MT               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| NL               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| AT               | .                                        | .    | .    | 1.1  | 0.7                              | 12.8  | 7.5  | 4.4  |
| PL               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| PT               | .                                        | -5.5 | 7.5  | 9.2  | 8.2                              | -5.5  | 7.4  | 9.2  |
| RO               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| SI               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| SK               | .                                        | .    | .    | .    | .                                | .     | 11.8 | 4.3  |
| FI               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| SE               | .                                        | .    | .    | .    | .                                | .     | .    | .    |
| <b>Euro area</b> | -16.8                                    | -3.8 | 6.2  | 5.4  | 10.1                             | 6.7   | -0.1 | 0.1  |
| <b>EU</b>        | -16.1                                    | -3.4 | 6.0  | 5.5  | 11.1                             | 7.8   | 1.3  | 1.4  |



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11.3 Number of terminals provided by resident PSPs per million inhabitants  
(end of period)

|                  | ATMs    |         |         |         |         | POS terminals |           |           |           |           |
|------------------|---------|---------|---------|---------|---------|---------------|-----------|-----------|-----------|-----------|
|                  | 2017    | 2018    | 2019    | 2020    | 2021    | 2017          | 2018      | 2019      | 2020      | 2021      |
| BE               | 910.8   | 852.2   | 767.0   | 593.6   | 488.7   | 18,874.9      | 19,054.0  | 20,346.0  | 23,732.8  | 25,905.6  |
| BG               | 809.9   | .       | 810.1   | .       | .       | .             | .         | 24,934.6  | .         | .         |
| CZ               | 471.0   | 482.2   | 488.8   | 481.6   | 497.0   | 15,063.0      | 17,256.3  | 19,678.3  | 23,013.1  | 25,640.6  |
| DK               | 410.6   | 391.1   | 374.4   | .       | .       | 23,503.9      | 23,886.8  | 25,545.8  | .         | .         |
| DE               | 1,029.5 | 1,037.7 | 1,027.6 | 1,007.1 | 973.7   | 16,811.6      | 16,384.9  | 16,106.7  | 16,851.8  | 18,416.3  |
| EE               | 568.6   | 569.3   | 549.5   | 540.3   | 522.8   | 27,062.9      | 29,069.1  | 27,104.1  | .         | 28,571.0  |
| IE               | 708.8   | 620.1   | 583.7   | 475.7   | 357.9   | .             | 47,387.7  | 63,556.1  | 66,303.7  | 73,704.0  |
| GR               | 514.5   | 521.9   | 532.4   | 536.0   | 537.3   | 50,591.0      | 63,135.6  | 69,970.7  | 74,092.2  | 78,414.4  |
| ES               | 1,092.6 | 1,142.3 | 1,132.9 | 1,044.9 | 1,006.6 | 33,760.7      | 35,155.9  | 37,198.7  | 39,076.7  | 41,198.9  |
| FR               | 844.0   | 813.5   | 793.0   | 770.7   | 751.0   | 24,195.2      | 27,117.2  | 30,877.5  | 32,828.7  | 38,663.4  |
| HR               | 1,196.4 | 1,261.1 | 1,339.0 | 1,209.7 | 1,206.6 | 28,723.1      | 27,955.2  | 27,333.7  | .         | .         |
| IT               | 809.4   | 796.3   | 821.4   | 814.7   | 770.2   | 41,048.1      | 52,961.3  | 60,098.2  | 62,161.9  | 70,195.8  |
| CY               | 577.1   | 528.7   | 521.6   | 510.1   | 500.9   | .             | .         | .         | .         | 40,734.2  |
| LV               | .       | 515.5   | 487.7   | 479.8   | 481.7   | 21,422.7      | 22,173.7  | 21,745.4  | 21,931.6  | 22,866.5  |
| LT               | 398.1   | 399.4   | 326.8   | 319.9   | 252.6   | 19,113.3      | 18,793.6  | 19,472.9  | 22,614.9  | 24,130.7  |
| LU               | 981.6   | 979.0   | 957.4   | 906.4   | 834.6   | 281,920.9     | 311,082.7 | 363,037.8 | 444,817.5 | 359,015.2 |
| HU               | 521.8   | 518.3   | 521.4   | 513.2   | 506.6   | 18,187.4      | 19,186.8  | 19,258.1  | 21,973.2  | 26,015.8  |
| MT               | 471.7   | 451.3   | 414.1   | 397.4   | 388.1   | .             | .         | .         | .         | .         |
| NL               | 372.9   | 344.6   | 287.5   | 138.8   | 47.7    | 29,865.1      | 30,584.0  | 28,528.5  | 25,771.5  | 26,515.6  |
| AT               | 1,415.9 | 1,452.3 | 1,472.6 | 1,437.5 | 1,443.2 | 16,184.1      | 16,065.6  | 17,843.4  | 19,056.8  | 20,615.9  |
| PL               | 604.6   | 595.6   | 591.5   | 569.1   | 572.0   | 16,252.0      | 20,483.8  | 23,617.0  | 26,789.6  | 29,428.8  |
| PT               | 1,405.9 | 1,375.8 | 1,395.1 | 1,388.8 | 1,333.7 | 31,230.3      | 33,983.9  | 32,030.8  | 34,481.8  | 37,842.7  |
| RO               | 565.0   | 546.5   | 542.7   | 530.9   | 527.7   | 9,896.1       | 10,491.9  | 11,833.8  | 13,228.6  | 15,454.8  |
| SI               | 796.8   | 762.6   | 739.6   | 668.6   | 677.0   | 16,781.2      | 17,035.1  | 17,327.3  | 17,287.4  | .         |
| SK               | 513.8   | 523.1   | 522.4   | 532.9   | 663.2   | 10,804.5      | 11,578.2  | 12,448.9  | 13,901.2  | 14,520.9  |
| FI               | 349.8   | 353.7   | 360.8   | 356.2   | 349.2   | .             | .         | .         | 24,587.1  | .         |
| SE               | 264.0   | 262.6   | 244.0   | .       | .       | 25,135.1      | 27,066.8  | 26,748.5  | 17,192.2  | 20,701.9  |
| <b>Euro area</b> | .       | 889.9   | 881.0   | 841.9   | 806.6   | 28,313.9      | 31,675.7  | 34,135.0  | 35,789.2  | 39,284.2  |
| <b>EU</b>        | 817.2   | 813.1   | 806.2   | 771.4   | 743.9   | 25,633.8      | 28,782.2  | 31,112.1  | 32,689.3  | 36,080.7  |



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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 |          |          |          |          |
|------------------|------------------------------------------|---------|----------|----------|----------|----------------------------------|----------|----------|----------|----------|
|                  | 2017                                     | 2018    | 2019     | 2020     | 2021     | 2017                             | 2018     | 2019     | 2020     | 2021     |
| BE               | 1,019.0                                  | .       | 1,264.0  | .        | 1,341.4  | 808.9                            | 1,085.8  | 1,312.0  | .        | .        |
| BG               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| CZ               | 0.0                                      | 0.0     | 0.0      | 0.0      | 0.0      | .                                | .        | .        | .        | .        |
| DK               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| DE               | 706.5                                    | 697.0   | 716.0    | 730.8    | 674.5    | 5,267.5                          | 4,898.8  | 3,929.7  | 3,881.1  | 3,948.2  |
| EE               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| IE               | .                                        | 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      | .        | .        |
| FR               | 1,910.3                                  | 0.0     | .        | 0.0      | 0.0      | 4,827.2                          | 7,251.6  | 8,302.5  | 7,783.7  | 0.0      |
| HR               | 0.0                                      | 0.0     | 0.0      | 0.0      | 0.0      | 0.0                              | 0.0      | 0.0      | 0.0      | 0.0      |
| IT               | 744.2                                    | 740.5   | 733.5    | 733.4    | 721.7    | 27,039.0                         | 29,140.5 | 32,818.3 | 32,502.7 | 40,403.9 |
| 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      | .                                | 0.0      | 0.0      | 0.0      | 0.0      |
| HU               | .                                        | .       | .        | .        | .        | .                                | .        | 0.7      | 1.1      | 1.3      |
| 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               | 992.1                                    | .       | .        | .        | 1,023.4  | 15,725.0                         | 15,764.3 | 17,708.7 | 18,950.7 | 19,699.2 |
| PL               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| PT               | .                                        | .       | 33,376.1 | 35,827.3 | 39,156.3 | 32,636.1                         | 35,359.7 | 33,425.8 | 35,870.6 | 39,176.3 |
| RO               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| SI               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| SK               | .                                        | 0.0     | 0.0      | 0.0      | 0.0      | 10,764.4                         | .        | .        | 13,901.2 | 14,520.9 |
| FI               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| SE               | .                                        | .       | .        | .        | .        | .                                | .        | .        | .        | .        |
| <b>Euro area</b> | 1,724.7                                  | 1,432.1 | 1,374.1  | 1,456.6  | 1,535.5  | 8,587.6                          | 9,429.4  | 10,030.1 | 10,008.1 | 10,019.5 |
| <b>EU</b>        | 1,382.5                                  | 1,157.9 | 1,116.5  | 1,182.3  | 1,248.2  | 7,026.6                          | 7,793.4  | 8,381.3  | 8,486.2  | 8,613.5  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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 |         |         |         |         |
|------------------|----------------------------------------|-------|-------|-------|-------|------------------------------------|---------|---------|---------|---------|
|                  | 2017                                   | 2018  | 2019  | 2020  | 2021  | 2017                               | 2018    | 2019    | 2020    | 2021    |
| BE               | 7.1                                    | 7.4   | 9.8   | 4.7   | 5.1   | 276.9                              | 267.2   | 257.3   | 164.0   | 151.6   |
| BG               | 14.2                                   | .     | .     | 8.4   | .     | .                                  | 111.7   | .       | 109.8   | 117.4   |
| CZ               | 5.0                                    | 5.0   | 4.8   | 2.5   | 2.7   | 178.0                              | 178.0   | 173.1   | 139.4   | 139.1   |
| DK               | 2.6                                    | 2.2   | 2.0   | 1.0   | 0.9   | 61.7                               | 56.9    | 49.2    | 35.8    | 32.8    |
| DE               | 64.5                                   | 81.0  | 79.6  | 97.6  | 175.1 | 2,127.7                            | 2,084.6 | 2,006.5 | 1,574.0 | 1,415.8 |
| EE               | 1.2                                    | 1.2   | 1.4   | 0.9   | 0.8   | 35.1                               | 33.7    | 31.6    | 26.3    | 24.5    |
| IE               | 8.9                                    | 8.4   | 7.4   | 4.3   | 3.6   | 154.0                              | 162.0   | 114.0   | 68.0    | 52.0    |
| GR               | 11.0                                   | 11.4  | 10.2  | 5.4   | 6.7   | 217.3                              | 224.8   | 228.9   | 187.9   | 189.4   |
| ES               | 44.6                                   | 50.2  | 46.1  | 16.9  | 20.6  | 889.6                              | 897.1   | 872.3   | 610.6   | 634.9   |
| FR               | 34.5                                   | 39.9  | 62.4  | 32.4  | 35.1  | 1,533.1                            | 1,473.4 | 1,427.9 | 1,111.0 | 1,111.8 |
| HR               | 10.1                                   | 10.9  | 10.1  | 4.9   | 7.7   | 104.6                              | 107.3   | 106.5   | 91.4    | 94.8    |
| IT               | -                                      | 0.0   | -     | -     | -     | 1,024.0                            | 1,025.8 | 1,011.0 | 807.0   | 840.6   |
| CY               | 1.9                                    | 1.6   | 1.9   | 2.9   | 2.7   | 16.6                               | 17.0    | 17.7    | 16.6    | 17.0    |
| LV               | 4.2                                    | 2.1   | 2.4   | 1.6   | 1.4   | 49.1                               | 46.6    | 43.8    | 35.7    | 31.0    |
| LT               | 1.9                                    | 2.3   | 2.5   | 2.6   | 3.0   | 55.3                               | 57.0    | 54.4    | 43.2    | 37.3    |
| LU               | 1.7                                    | 1.7   | 1.7   | 0.9   | 1.0   | 13.8                               | 13.3    | 12.6    | 8.4     | 8.3     |
| HU               | 6.7                                    | 6.6   | 6.3   | 3.3   | 3.0   | 107.8                              | 104.2   | 103.7   | 90.5    | 86.8    |
| MT               | .                                      | 2.1   | .     | 1.2   | 1.2   | .                                  | .       | .       | .       | .       |
| NL               | 14.5                                   | 11.5  | 10.6  | 4.7   | 1.1   | 282.4                              | 260.3   | 229.5   | 103.8   | 23.2    |
| AT               | 10.1                                   | 10.4  | 10.3  | 5.9   | 4.6   | 289.5                              | 286.8   | 279.9   | 220.9   | 205.0   |
| PL               | 12.1                                   | 12.4  | 12.5  | 8.7   | 8.9   | 667.7                              | 639.6   | 601.6   | 474.2   | 453.2   |
| PT               | 15.6                                   | 15.6  | 59.4  | 43.3  | 43.4  | 446.5                              | 448.4   | 404.8   | 318.6   | 316.1   |
| RO               | 7.7                                    | 8.0   | 8.8   | 9.7   | 11.8  | 252.3                              | 269.5   | 284.8   | 252.9   | 267.7   |
| SI               | 3.3                                    | 3.5   | 3.6   | 2.5   | 2.5   | 53.2                               | 52.8    | 51.8    | 41.1    | 39.9    |
| SK               | 2.7                                    | 3.0   | 3.6   | 2.0   | 2.0   | 87.5                               | 92.2    | 91.5    | 73.2    | 69.0    |
| FI               | 1.3                                    | 1.3   | 1.3   | 0.9   | 0.8   | 108.8                              | 98.9    | 88.5    | 63.5    | 54.4    |
| SE               | 4.0                                    | 3.5   | 3.0   | 1.4   | 1.7   | 117.0                              | 88.0    | 83.8    | 63.6    | 56.5    |
| <b>Euro area</b> | .                                      | 254.7 | 316.4 | 230.8 | 310.4 | .                                  | 7,555.8 | 7,237.1 | 5,485.0 | 5,232.9 |
| <b>EU</b>        | 293.6                                  | 313.1 | 374.1 | 270.5 | 354.8 | 9,271.6                            | 9,111.0 | 8,756.1 | 6,742.6 | 6,481.2 |





# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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<br>non-resident PSPs |              |              |              |              | E-money card-loading/unloading transactions at terminals provided by resident PSPs |              |              |              |              |
|------------------|-----------------------------------------------------------|--------------|--------------|--------------|--------------|------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|
|                  | 2017                                                      | 2018         | 2019         | 2020         | 2021         | 2017                                                                               | 2018         | 2019         | 2020         | 2021         |
| BE               | 14.5                                                      | 14.5         | 15.5         | 9.1          | 12.3         | 3.8                                                                                | 5.1          | 6.7          | 8.6          | 9.7          |
| BG               | 2.3                                                       | 2.4          | 2.4          | 1.8          | .            | 0.0                                                                                | .            | .            | 0.0          | .            |
| CZ               | 4.8                                                       | 5.6          | 5.5          | 3.8          | 4.8          | .                                                                                  | .            | .            | .            | .            |
| DK               | 6.2                                                       | 6.1          | 5.6          | 2.1          | 2.2          | -                                                                                  | -            | -            | -            | -            |
| DE               | 54.1                                                      | 55.7         | 59.7         | 32.8         | 37.2         | 2.8                                                                                | 2.3          | 2.0          | 1.1          | 0.6          |
| EE               | 1.5                                                       | 1.6          | 1.4          | 0.9          | 0.8          | -                                                                                  | -            | -            | -            | -            |
| IE               | 22.9                                                      | 30.2         | 40.7         | 24.6         | 34.1         | 0.4                                                                                | 0.0          | 0.0          | 0.0          | 0.0          |
| GR               | 2.0                                                       | 2.1          | 1.8          | 1.3          | 1.4          | 3.8                                                                                | 5.2          | 7.0          | 8.3          | 10.2         |
| ES               | 10.2                                                      | 10.1         | 10.0         | 5.1          | 5.3          | 0.0                                                                                | 0.0          | 0.0          | 0.0          | .            |
| FR               | 43.6                                                      | 45.5         | 43.2         | 20.6         | 26.7         | 0.0                                                                                | 0.0          | 0.0          | 0.0          | .            |
| HR               | -                                                         | -            | -            | -            | -            | 0.2                                                                                | 0.2          | 0.2          | .            | 0.1          |
| IT               | 2.6                                                       | 2.9          | 4.0          | 2.4          | 2.4          | 178.3                                                                              | 204.1        | 236.0        | 233.6        | 275.0        |
| CY               | 1.2                                                       | 2.1          | 1.7          | 0.7          | 0.6          | .                                                                                  | .            | .            | .            | 0.0          |
| LV               | 1.9                                                       | 1.4          | 1.2          | 0.7          | 0.7          | 0.0                                                                                | 0.0          | 0.0          | 0.0          | 0.0          |
| LT               | 1.5                                                       | 1.7          | 2.7          | 7.1          | 28.5         | -                                                                                  | -            | -            | -            | -            |
| LU               | 6.1                                                       | 7.0          | 7.4          | 6.2          | 6.5          | 0.0                                                                                | -            | -            | -            | -            |
| HU               | 1.6                                                       | 1.7          | 1.8          | 3.0          | 1.7          | 0.0                                                                                | 0.0          | 0.0          | 0.0          | 0.0          |
| MT               | 0.4                                                       | 0.4          | 0.5          | 0.2          | .            | .                                                                                  | .            | .            | .            | .            |
| NL               | 25.4                                                      | 46.0         | 90.1         | 37.5         | 43.7         | 0.0                                                                                | 0.0          | 0.0          | 0.0          | 0.0          |
| AT               | 12.6                                                      | 12.9         | 12.3         | 6.2          | 7.3          | 2.3                                                                                | 2.5          | 2.6          | 2.9          | 2.0          |
| PL               | 10.9                                                      | 12.9         | 14.1         | 10.8         | 11.2         | -                                                                                  | -            | -            | -            | -            |
| PT               | 9.0                                                       | 9.2          | 7.6          | 4.2          | 4.6          | 9.8                                                                                | 11.4         | 13.0         | 13.4         | 12.6         |
| RO               | 4.7                                                       | 5.3          | 5.4          | 4.3          | 4.8          | .                                                                                  | .            | .            | .            | .            |
| SI               | 2.6                                                       | 2.7          | 2.8          | 2.0          | 2.0          | .                                                                                  | .            | .            | .            | .            |
| SK               | 2.4                                                       | 2.6          | 2.5          | 1.4          | 1.9          | 0.0                                                                                | 0.0          | 0.2          | 0.0          | 0.0          |
| FI               | 4.5                                                       | 4.5          | 4.0          | 1.5          | 1.2          | -                                                                                  | -            | -            | -            | -            |
| SE               | 13.0                                                      | 31.2         | 92.1         | 63.6         | 54.2         | 0.0                                                                                | 0.0          | -            | -            | -            |
| <b>Euro area</b> | <b>218.8</b>                                              | <b>253.1</b> | <b>309.2</b> | <b>164.4</b> | <b>218.1</b> | <b>201.4</b>                                                                       | <b>230.8</b> | <b>267.9</b> | <b>268.4</b> | <b>310.8</b> |
| <b>EU</b>        | <b>262.4</b>                                              | <b>318.3</b> | <b>436.1</b> | <b>253.9</b> | <b>299.2</b> | <b>201.8</b>                                                                       | <b>231.1</b> | <b>268.2</b> | <b>268.6</b> | <b>311.1</b> |



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes)

|                  | With cards issued by non-resident PSPs |       |       |       | With cards issued by resident PSPs |       |       |       |
|------------------|----------------------------------------|-------|-------|-------|------------------------------------|-------|-------|-------|
|                  | 2018                                   | 2019  | 2020  | 2021  | 2018                               | 2019  | 2020  | 2021  |
| BE               | 4.8                                    | 32.7  | -51.8 | 7.5   | -3.5                               | -3.7  | -36.2 | -7.6  |
| BG               | .                                      | .     | -16.3 | .     | 2.7                                | .     | -5.7  | 6.9   |
| CZ               | 0.1                                    | -3.9  | -47.4 | 7.3   | -0.0                               | -2.7  | -19.5 | -0.2  |
| DK               | -15.3                                  | -10.4 | -49.3 | -5.3  | -7.7                               | -13.6 | -27.1 | -8.5  |
| DE               | 25.7                                   | -1.8  | 22.6  | 79.4  | -2.0                               | -3.8  | -21.6 | -10.1 |
| EE               | -3.3                                   | 17.0  | -32.3 | -10.9 | -4.1                               | -6.1  | -16.8 | -6.8  |
| IE               | -5.5                                   | -11.7 | -41.5 | -17.4 | 5.2                                | -29.6 | -40.3 | -23.6 |
| GR               | 3.9                                    | -10.8 | -47.2 | 24.1  | 3.5                                | 1.8   | -17.9 | 0.8   |
| ES               | 12.7                                   | -8.2  | -63.4 | 21.9  | 0.8                                | -2.8  | -30.0 | 4.0   |
| FR               | 15.8                                   | 56.2  | -48.1 | 8.2   | -3.9                               | -3.1  | -22.2 | 0.1   |
| HR               | 8.0                                    | -6.7  | -52.0 | 58.3  | 2.6                                | -0.8  | -14.2 | 3.7   |
| IT               | -                                      | -     | -     | -     | 0.2                                | -1.4  | -20.2 | 4.2   |
| CY               | -11.8                                  | 14.6  | 54.0  | -7.2  | 2.4                                | 4.4   | -6.4  | 2.6   |
| LV               | -49.3                                  | 10.4  | -31.8 | -15.9 | -5.0                               | -6.0  | -18.6 | -13.0 |
| LT               | 20.7                                   | 10.2  | 1.8   | 15.3  | 3.1                                | -4.6  | -20.5 | -13.8 |
| LU               | 3.5                                    | -1.1  | -46.0 | 10.0  | -3.5                               | -5.2  | -32.9 | -1.9  |
| HU               | -0.7                                   | -4.3  | -48.6 | -6.5  | -3.3                               | -0.5  | -12.8 | -4.0  |
| MT               | -16.5                                  | .     | -48.8 | -0.6  | .                                  | .     | .     | .     |
| NL               | -20.5                                  | -8.0  | -55.3 | -76.2 | -7.8                               | -11.8 | -54.8 | -77.6 |
| AT               | 3.0                                    | -1.6  | -42.9 | -21.6 | -0.9                               | -2.4  | -21.1 | -7.2  |
| PL               | 2.6                                    | 1.2   | -31.0 | 3.1   | -4.2                               | -6.0  | -21.2 | -4.4  |
| PT               | -0.3                                   | 282.1 | -27.1 | 0.2   | 0.4                                | -9.7  | -21.3 | -0.8  |
| RO               | 2.7                                    | 10.6  | 9.7   | 21.7  | 6.8                                | 5.7   | -11.2 | 5.8   |
| SI               | 5.9                                    | 2.5   | -29.2 | -1.9  | -0.7                               | -1.9  | -20.6 | -3.0  |
| SK               | 12.6                                   | 19.4  | -43.2 | -2.1  | 5.3                                | -0.7  | -20.0 | -5.8  |
| FI               | 5.9                                    | -0.3  | -33.4 | -11.0 | -9.1                               | -10.5 | -28.2 | -14.3 |
| SE               | -11.4                                  | -15.8 | -52.1 | 16.2  | -24.8                              | -4.7  | -24.1 | -11.2 |
| <b>Euro area</b> | 10.2                                   | 24.2  | -27.1 | 34.5  | -1.5                               | -4.2  | -24.2 | -4.6  |
| <b>EU</b>        | 6.6                                    | 19.4  | -27.7 | 31.1  | -1.7                               | -3.9  | -23.0 | -3.9  |



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

With cards issued by resident PSPs  
(annual percentage changes)

|                  | Cash withdrawals at ATMs provided by non-resident PSPs |       |       |       | E-money card-loading/unloading transactions at terminals provided by resident PSPs |       |       |       |
|------------------|--------------------------------------------------------|-------|-------|-------|------------------------------------------------------------------------------------|-------|-------|-------|
|                  | 2018                                                   | 2019  | 2020  | 2021  | 2018                                                                               | 2019  | 2020  | 2021  |
| BE               | 0.1                                                    | 6.8   | -41.6 | 35.6  | 34.7                                                                               | 31.1  | 28.6  | 12.1  |
| BG               | 3.0                                                    | 1.0   | -25.9 | .     | .                                                                                  | .     | 35.7  | .     |
| CZ               | 15.7                                                   | -1.0  | -31.2 | 26.2  | .                                                                                  | .     | .     | .     |
| DK               | -2.7                                                   | -7.5  | -62.1 | 5.7   | -                                                                                  | -     | -     | -     |
| DE               | 3.0                                                    | 7.2   | -45.1 | 13.6  | -16.9                                                                              | -11.8 | -44.0 | -51.5 |
| EE               | 4.8                                                    | -6.1  | -39.1 | -14.2 | -                                                                                  | -     | -     | -     |
| IE               | 32.4                                                   | 34.5  | -39.5 | 38.8  | -                                                                                  | -     | -     | -     |
| GR               | 4.8                                                    | -12.6 | -30.3 | 6.4   | 35.2                                                                               | 35.9  | 18.1  | 22.6  |
| ES               | -1.3                                                   | -1.6  | -48.4 | 4.2   | -                                                                                  | -     | -     | .     |
| FR               | 4.3                                                    | -5.0  | -52.3 | 29.6  | -                                                                                  | -     | -     | .     |
| HR               | -                                                      | -     | -     | -     | 14.6                                                                               | 8.8   | -     | -24.3 |
| IT               | 11.7                                                   | 39.1  | -40.8 | 2.0   | 14.5                                                                               | 15.6  | -1.0  | 17.7  |
| CY               | 74.0                                                   | -22.4 | -59.0 | -11.8 | .                                                                                  | .     | .     | -     |
| LV               | -22.0                                                  | -16.2 | -40.7 | 0.1   | -                                                                                  | -     | -     | -     |
| LT               | 11.1                                                   | 63.5  | 158.3 | 301.8 | -                                                                                  | -     | -     | -     |
| LU               | 14.5                                                   | 6.4   | -16.2 | 4.5   | -                                                                                  | -     | -     | -     |
| HU               | 7.5                                                    | 3.1   | 72.9  | -44.5 | -                                                                                  | -     | -     | -     |
| MT               | 13.0                                                   | 8.9   | -54.8 | .     | .                                                                                  | .     | .     | .     |
| NL               | 81.0                                                   | 95.8  | -58.4 | 16.6  | -                                                                                  | -     | -     | -     |
| AT               | 2.0                                                    | -4.1  | -49.7 | 17.2  | 6.9                                                                                | 4.9   | 11.0  | -29.3 |
| PL               | 18.4                                                   | 9.2   | -23.2 | 2.8   | -                                                                                  | -     | -     | -     |
| PT               | 2.7                                                    | -17.3 | -45.3 | 10.4  | 16.2                                                                               | 14.2  | 3.5   | -6.1  |
| RO               | 12.4                                                   | 2.3   | -21.2 | 11.8  | .                                                                                  | .     | .     | .     |
| SI               | 4.9                                                    | 4.6   | -30.3 | 1.1   | .                                                                                  | .     | .     | .     |
| SK               | 7.4                                                    | -1.9  | -42.0 | 31.2  | -                                                                                  | -     | -     | -     |
| FI               | 0.6                                                    | -10.7 | -61.7 | -19.4 | -                                                                                  | -     | -     | -     |
| SE               | 139.9                                                  | 195.3 | -31.0 | -14.7 | -                                                                                  | -     | -     | -     |
| <b>Euro area</b> | 15.7                                                   | 22.1  | -46.8 | 32.6  | 14.6                                                                               | 16.1  | 0.2   | 15.8  |
| <b>EU</b>        | 21.3                                                   | 37.0  | -41.8 | 17.8  | 14.5                                                                               | 16.1  | 0.1   | 15.8  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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 |      |      |      |      |                                                                                    |      |      |      |      |
|           | 2017                                               | 2018 | 2019 | 2020 | 2021 | 2017                               | 2018 | 2019 | 2020 | 2021 | 2017                                                                               | 2018 | 2019 | 2020 | 2021 |
| BE        | 0.9                                                | 1.0  | 1.4  | 0.7  | 1.0  | 33.5                               | 34.8 | 35.9 | 25.5 | 28.8 | 0.3                                                                                | 0.3  | 0.5  | 0.5  | 0.6  |
| BG        | 2.5                                                | .    | .    | 1.5  | .    | .                                  | 19.8 | .    | 20.3 | 22.3 | .                                                                                  | .    | .    | 0.1  | .    |
| CZ        | 1.1                                                | 1.0  | 1.0  | 0.5  | 0.5  | 37.5                               | 36.8 | 34.7 | 28.8 | 27.5 | .                                                                                  | .    | .    | .    | .    |
| DK        | 1.1                                                | 1.0  | 0.9  | 0.5  | 0.5  | 26.1                               | 25.1 | 22.6 | 17.3 | 16.3 | -                                                                                  | -    | -    | -    | -    |
| DE        | 1.1                                                | 1.4  | 1.4  | 1.7  | 3.2  | 36.6                               | 35.5 | 34.3 | 27.6 | 25.6 | 0.0                                                                                | 0.0  | 0.0  | 0.0  | 0.0  |
| EE        | 1.6                                                | 1.6  | 1.9  | 1.3  | 1.2  | 47.0                               | 44.9 | 43.4 | 36.6 | 35.3 | -                                                                                  | -    | -    | -    | -    |
| IE        | 2.6                                                | 2.8  | 2.6  | 1.8  | 2.0  | 45.3                               | 53.8 | 39.6 | 28.7 | 29.0 | .                                                                                  | -    | -    | -    | -    |
| GR        | 2.0                                                | 2.0  | 1.8  | 0.9  | 1.2  | 39.3                               | 40.1 | 40.1 | 32.7 | 33.0 | -                                                                                  | -    | -    | -    | -    |
| ES        | 0.9                                                | 0.9  | 0.9  | 0.3  | 0.4  | 17.5                               | 16.8 | 16.3 | 12.3 | 13.3 | -                                                                                  | -    | -    | -    | .    |
| FR        | 0.6                                                | 0.7  | 1.2  | 0.7  | 0.7  | 27.5                               | 27.2 | 27.3 | 23.8 | 22.3 | 0.0                                                                                | -    | 0.0  | -    | .    |
| HR        | 2.0                                                | 2.1  | 1.9  | 1.0  | 1.6  | 21.2                               | 20.8 | 19.6 | 18.7 | 20.2 | -                                                                                  | -    | -    | .    | -    |
| IT        | -                                                  | 0.0  | -    | -    | -    | 21.1                               | 21.5 | 20.6 | 16.7 | 18.5 | 4.0                                                                                | 4.6  | 5.4  | 5.4  | 6.4  |
| CY        | 3.8                                                | 3.6  | 4.1  | 6.4  | 6.0  | 33.4                               | 36.9 | 38.5 | 36.4 | 37.7 | .                                                                                  | .    | .    | .    | -    |
| LV        | .                                                  | 2.1  | 2.5  | 1.8  | 1.5  | .                                  | 46.9 | 47.1 | 39.1 | 34.2 | -                                                                                  | -    | -    | -    | -    |
| LT        | 1.7                                                | 2.1  | 2.8  | 2.9  | 4.2  | 49.1                               | 51.0 | 59.6 | 48.4 | 52.6 | -                                                                                  | -    | -    | -    | -    |
| LU        | 2.9                                                | 2.9  | 2.9  | 1.6  | 1.9  | 23.5                               | 22.3 | 21.1 | 14.8 | 15.5 | -                                                                                  | -    | -    | -    | -    |
| HU        | 1.3                                                | 1.3  | 1.2  | 0.7  | 0.6  | 21.1                               | 20.6 | 20.4 | 18.1 | 17.6 | .                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| MT        | .                                                  | 9.4  | .    | 5.8  | 5.9  | .                                  | .    | .    | .    | .    | -                                                                                  | .    | -    | -    | -    |
| NL        | 2.3                                                | 1.9  | 2.1  | 2.0  | 1.3  | 44.2                               | 43.8 | 46.0 | 42.9 | 27.8 | -                                                                                  | -    | -    | -    | -    |
| AT        | 1.2                                                | 1.2  | 1.1  | 0.6  | 0.5  | 33.2                               | 32.7 | 31.1 | 24.4 | 22.4 | 0.3                                                                                | 0.3  | 0.3  | 0.3  | 0.2  |
| PL        | 0.5                                                | 0.5  | 0.6  | 0.4  | 0.4  | 28.7                               | 28.0 | 26.5 | 21.7 | 20.8 | -                                                                                  | -    | -    | -    | -    |
| PT        | 1.2                                                | 1.2  | 4.4  | 3.2  | 3.3  | 33.0                               | 33.8 | 30.0 | 23.3 | 23.9 | .                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| RO        | 0.8                                                | 0.8  | 0.9  | 1.0  | 1.2  | 24.5                               | 27.2 | 29.2 | 26.6 | 28.3 | .                                                                                  | .    | .    | .    | .    |
| SI        | 2.0                                                | 2.2  | 2.3  | 1.8  | 1.7  | 32.4                               | 33.5 | 33.6 | 29.3 | 28.0 | -                                                                                  | -    | -    | -    | -    |
| SK        | 1.0                                                | 1.1  | 1.3  | 0.7  | 0.6  | 31.3                               | 32.4 | 32.1 | 25.2 | 19.1 | -                                                                                  | -    | -    | -    | -    |
| FI        | 0.8                                                | 0.8  | 0.8  | 0.5  | 0.5  | 72.6                               | 61.6 | 50.5 | 36.6 | 31.7 | -                                                                                  | -    | -    | -    | -    |
| SE        | 1.5                                                | 1.4  | 1.2  | 0.6  | 0.7  | 44.1                               | 35.1 | 33.6 | 26.4 | 24.5 | -                                                                                  | -    | -    | -    | -    |
| Euro area | .                                                  | 0.9  | 1.2  | 0.9  | 1.3  | .                                  | 28.1 | 27.2 | 21.8 | 21.4 | 0.3                                                                                | 0.5  | 0.6  | 0.5  | 0.6  |
| EU        | 0.9                                                | 1.0  | 1.2  | 0.9  | 1.2  | 28.2                               | 27.9 | 27.0 | 21.9 | 21.6 | 0.3                                                                                | 0.4  | 0.5  | 0.5  | 0.6  |



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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 |      |      |      |      |
|------------------|----------------------------------------------------|------|------|------|------|--------------------------------------------------------|------|------|------|------|------------------------------------------------------------------------------------|------|------|------|------|
|                  | 2017                                               | 2018 | 2019 | 2020 | 2021 | 2017                                                   | 2018 | 2019 | 2020 | 2021 | 2017                                                                               | 2018 | 2019 | 2020 | 2021 |
| BE               | 12.3                                               | 11.2 | 7.3  | 4.0  | 3.6  | 0.6                                                    | 0.6  | 0.4  | 0.2  | 0.3  | 2.9                                                                                | 3.3  | 4.9  | 5.5  | 7.0  |
| BG               | .                                                  | 14.4 | .    | 14.2 | 14.5 | 0.3                                                    | 0.3  | 0.3  | 0.2  | .    | 0.0                                                                                | .    | .    | 0.1  | .    |
| CZ               | 15.1                                               | 14.6 | 13.5 | 10.2 | 9.8  | 0.4                                                    | 0.5  | 0.4  | 0.3  | 0.3  | .                                                                                  | .    | .    | .    | .    |
| DK               | 6.7                                                | 6.0  | 5.1  | 3.7  | 3.4  | 0.7                                                    | 0.6  | 0.6  | 0.2  | 0.2  | -                                                                                  | -    | -    | -    | -    |
| DE               | 14.1                                               | 13.5 | 12.6 | 9.7  | 8.9  | 0.4                                                    | 0.4  | 0.4  | 0.2  | 0.2  | 0.0                                                                                | 0.0  | 0.0  | 0.0  | 0.0  |
| EE               | 18.9                                               | 17.9 | 16.8 | 14.0 | 12.9 | 0.8                                                    | 0.8  | 0.8  | 0.5  | 0.4  | -                                                                                  | -    | -    | -    | -    |
| IE               | 21.2                                               | 21.4 | 13.8 | 7.3  | 5.5  | 3.1                                                    | 4.0  | 4.9  | 2.6  | 3.6  | .                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| GR               | 14.2                                               | 14.4 | 13.8 | 10.8 | 10.6 | 0.1                                                    | 0.1  | 0.1  | 0.1  | 0.1  | 3.3                                                                                | 3.4  | 3.9  | 3.8  | 4.0  |
| ES               | 11.5                                               | 11.0 | 10.3 | 7.1  | 7.2  | 0.1                                                    | 0.1  | 0.1  | 0.1  | 0.1  | -                                                                                  | -    | -    | 0.0  | .    |
| FR               | 18.4                                               | 19.6 | 18.9 | 14.2 | 15.1 | 0.5                                                    | 0.6  | 0.6  | 0.3  | 0.4  | 0.0                                                                                | 0.0  | 0.0  | 0.0  | .    |
| HR               | 11.9                                               | 12.8 | 11.7 | 10.6 | 11.0 | -                                                      | -    | -    | -    | -    | 0.8                                                                                | 1.0  | 1.2  | .    | 0.7  |
| IT               | 12.4                                               | 12.3 | 11.7 | 9.1  | 9.2  | 0.0                                                    | 0.0  | 0.1  | 0.0  | 0.0  | 6.3                                                                                | 7.4  | 8.2  | 7.9  | 9.2  |
| CY               | 13.6                                               | 13.4 | 13.6 | 12.2 | 12.0 | 1.0                                                    | 1.7  | 1.3  | 0.5  | 0.4  | .                                                                                  | .    | .    | .    | 0.0  |
| LV               | 21.9                                               | 21.3 | 20.4 | 17.0 | 15.1 | 0.8                                                    | 0.7  | 0.6  | 0.3  | 0.3  | .                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| LT               | 16.8                                               | 17.7 | 16.9 | 4.2  | 3.7  | 0.5                                                    | 0.5  | 0.8  | 0.7  | 2.8  | .                                                                                  | -    | -    | -    | -    |
| LU               | 5.3                                                | 4.7  | 4.1  | 2.7  | 2.5  | 2.4                                                    | 2.5  | 2.4  | 1.9  | 1.9  | -                                                                                  | -    | -    | -    | -    |
| HU               | 12.8                                               | 12.1 | 12.0 | 9.9  | 9.6  | 0.2                                                    | 0.2  | 0.2  | 0.3  | 0.2  | -                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| MT               | .                                                  | .    | .    | .    | .    | 0.4                                                    | 0.5  | 0.6  | 0.2  | .    | .                                                                                  | .    | .    | .    | .    |
| NL               | 9.1                                                | 8.2  | 6.9  | 3.0  | 0.6  | 0.8                                                    | 1.4  | 2.7  | 1.1  | 1.2  | 0.0                                                                                | 0.0  | 0.0  | 0.0  | 0.0  |
| AT               | 22.0                                               | 21.2 | 20.4 | 14.7 | 14.5 | 1.0                                                    | 0.9  | 0.9  | 0.4  | 0.5  | 1.5                                                                                | 1.5  | 1.5  | 1.7  | 1.1  |
| PL               | 17.5                                               | 16.1 | 14.7 | 11.5 | 10.7 | 0.3                                                    | 0.3  | 0.3  | 0.3  | 0.3  | -                                                                                  | -    | -    | -    | -    |
| PT               | 21.5                                               | 20.9 | 18.9 | 15.3 | 15.2 | 0.4                                                    | 0.4  | 0.3  | 0.2  | 0.2  | 3.5                                                                                | 3.4  | 3.6  | 3.8  | 3.4  |
| RO               | 15.4                                               | 15.5 | 15.6 | 13.4 | 13.7 | 0.3                                                    | 0.3  | 0.3  | 0.2  | 0.2  | .                                                                                  | .    | .    | .    | .    |
| SI               | 16.0                                               | 15.2 | 14.6 | 11.9 | 11.6 | 0.8                                                    | 0.8  | 0.8  | 0.6  | 0.6  | .                                                                                  | .    | .    | .    | .    |
| SK               | 15.4                                               | 15.7 | 15.5 | 11.9 | 11.3 | 0.4                                                    | 0.4  | 0.4  | 0.2  | 0.3  | 0.0                                                                                | 0.0  | 0.6  | 0.0  | 0.0  |
| FI               | 11.3                                               | 10.0 | 9.0  | 6.2  | 5.2  | 0.5                                                    | 0.5  | 0.4  | 0.1  | 0.1  | .                                                                                  | -    | -    | -    | -    |
| SE               | 7.3                                                | 5.2  | 4.9  | 3.7  | 3.3  | 0.8                                                    | 1.9  | 5.3  | 3.7  | 3.2  | 0.0                                                                                | 0.0  | -    | -    | -    |
| <b>Euro area</b> | .                                                  | 14.0 | 12.8 | 9.2  | 8.8  | 0.4                                                    | 0.5  | 0.6  | 0.3  | 0.4  | 1.7                                                                                | 1.9  | 2.2  | 2.0  | 1.9  |
| <b>EU</b>        | 14.2                                               | 13.8 | 12.7 | 9.4  | 9.0  | 0.4                                                    | 0.5  | 0.6  | 0.3  | 0.4  | 1.7                                                                                | 1.9  | 2.2  | 2.0  | 1.9  |



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### 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 |                |                |                |                |
|------------------|----------------------------------------|-------------|-------------|-------------|-------------|------------------------------------|----------------|----------------|----------------|----------------|
|                  | 2017                                   | 2018        | 2019        | 2020        | 2021        | 2017                               | 2018           | 2019           | 2020           | 2021           |
| BE               | 1.1                                    | 1.2         | 1.3         | 1.1         | 1.0         | 38.9                               | 39.6           | 35.9           | 28.0           | 27.0           |
| BG               | 1.5                                    | .           | .           | 0.9         | 0.9         | 10.7                               | .              | .              | 14.4           | 18.0           |
| CZ               | 0.7                                    | 0.7         | 0.7         | 0.4         | 0.5         | 27.5                               | 29.7           | 30.4           | 26.8           | 30.4           |
| DK               | 0.4                                    | 0.4         | 0.3         | 0.2         | 0.2         | 11.8                               | 11.4           | 10.1           | 7.9            | 8.0            |
| DE               | 9.5                                    | 10.0        | 11.0        | 15.6        | 31.6        | 381.6                              | 385.5          | 385.7          | 341.8          | 331.1          |
| EE               | 0.2                                    | 0.2         | 0.3         | 0.2         | 0.2         | 3.8                                | 3.9            | 3.9            | 3.4            | 3.6            |
| IE               | .                                      | 1.2         | 1.0         | 0.7         | 0.6         | 19.4                               | 20.4           | 16.9           | 11.7           | 10.0           |
| GR               | 2.8                                    | 3.0         | 2.8         | 1.9         | 2.3         | 39.1                               | 40.0           | 41.5           | 38.8           | 41.2           |
| ES               | 7.2                                    | 7.8         | 7.6         | 3.4         | 4.1         | 115.3                              | 118.6          | 119.0          | 99.2           | 107.5          |
| FR               | 6.2                                    | 7.3         | 8.2         | 6.1         | 6.6         | 141.2                              | 141.4          | 142.8          | 123.9          | 129.1          |
| HR               | 1.6                                    | 1.7         | 1.5         | 0.8         | 1.3         | 10.5                               | 11.2           | 11.5           | 10.9           | 11.6           |
| IT               | 0.0                                    | 0.0         | -           | -           | -           | 198.0                              | 201.1          | 202.2          | 179.0          | 191.1          |
| CY               | 0.5                                    | 0.5         | 0.5         | 0.5         | 0.5         | 2.6                                | 2.9            | 3.5            | 4.0            | 4.4            |
| LV               | 0.6                                    | 0.4         | 0.4         | 0.3         | 0.3         | 5.2                                | 5.3            | 5.3            | 4.7            | 4.7            |
| LT               | 0.4                                    | 0.5         | 0.5         | 0.5         | 0.7         | 8.2                                | 8.9            | 9.3            | 8.2            | 7.6            |
| LU               | 0.2                                    | 0.2         | 0.2         | 0.1         | 0.1         | 2.6                                | 2.7            | 2.7            | 2.0            | 2.1            |
| HU               | 1.0                                    | 1.0         | 1.0         | 0.5         | 0.5         | 23.4                               | 21.9           | 23.1           | 21.0           | 21.4           |
| MT               | .                                      | .           | .           | 0.2         | 0.2         | .                                  | .              | .              | .              | .              |
| NL               | 1.9                                    | 1.5         | 1.4         | 1.1         | 0.7         | 41.1                               | 39.7           | 36.9           | 30.2           | 20.6           |
| AT               | 1.9                                    | 1.9         | 1.9         | 1.2         | 0.9         | 50.5                               | 51.1           | 51.7           | 45.9           | 45.7           |
| PL               | 1.7                                    | 1.8         | 1.8         | 1.3         | 1.3         | 74.7                               | 76.4           | 77.8           | 70.1           | 70.7           |
| PT               | 1.9                                    | 1.8         | 4.9         | 3.7         | 3.8         | 30.3                               | 30.9           | 28.3           | 24.3           | 24.7           |
| RO               | 1.2                                    | 1.2         | 1.2         | 1.2         | 1.5         | 37.0                               | 41.5           | 45.5           | 43.6           | 48.0           |
| SI               | 0.5                                    | 0.6         | 0.6         | 0.5         | 0.5         | 5.7                                | 5.8            | 5.9            | 5.5            | 5.8            |
| SK               | 0.5                                    | 0.5         | 0.6         | 0.4         | 0.4         | 13.0                               | 14.5           | 15.0           | 14.0           | 15.4           |
| FI               | 0.2                                    | 0.2         | 0.2         | 0.2         | 0.1         | 11.9                               | 11.2           | 10.3           | 7.7            | 6.6            |
| SE               | 0.5                                    | 0.4         | 0.3         | 0.2         | 0.2         | 13.0                               | 10.2           | 9.4            | 7.8            | 7.6            |
| <b>Euro area</b> | <b>37.3</b>                            | <b>39.2</b> | <b>43.7</b> | <b>37.5</b> | <b>54.7</b> | <b>.</b>                           | <b>1,125.4</b> | <b>1,118.8</b> | <b>974.4</b>   | <b>980.2</b>   |
| <b>EU</b>        | <b>45.8</b>                            | <b>47.2</b> | <b>51.6</b> | <b>43.2</b> | <b>61.1</b> | <b>1,318.6</b>                     | <b>1,339.8</b> | <b>1,340.3</b> | <b>1,176.9</b> | <b>1,195.7</b> |



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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<br>non-resident PSPs |             |             |             |             | E-money card-loading/unloading transactions at terminals provided by resident PSPs |             |             |             |             |
|------------------|-----------------------------------------------------------|-------------|-------------|-------------|-------------|------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|
|                  | 2017                                                      | 2018        | 2019        | 2020        | 2021        | 2017                                                                               | 2018        | 2019        | 2020        | 2021        |
| BE               | 2.1                                                       | 2.1         | 2.3         | 1.4         | 2.1         | 0.4                                                                                | 0.5         | 0.6         | 0.7         | 0.9         |
| BG               | 0.5                                                       | 0.5         | 0.5         | 0.4         | 0.5         | 0.0                                                                                | .           | .           | 0.0         | .           |
| CZ               | 0.9                                                       | 1.0         | 1.0         | 0.8         | 1.0         | .                                                                                  | .           | .           | .           | .           |
| DK               | 1.0                                                       | 1.0         | 0.9         | 0.4         | 0.4         | -                                                                                  | -           | -           | -           | -           |
| DE               | 10.3                                                      | 10.5        | 11.3        | 6.9         | 7.8         | 0.1                                                                                | 0.1         | 0.1         | 0.0         | .           |
| EE               | 0.2                                                       | 0.2         | 0.2         | 0.1         | 0.1         | -                                                                                  | -           | -           | -           | -           |
| IE               | 2.6                                                       | 3.4         | 4.7         | 3.0         | 4.2         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | 0.0         |
| GR               | 0.4                                                       | 0.4         | 0.3         | 0.3         | 0.3         | 0.5                                                                                | 0.6         | 0.8         | 0.9         | 0.5         |
| ES               | 1.4                                                       | 1.4         | 1.4         | 0.8         | 0.9         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | .           |
| FR               | 5.9                                                       | 5.7         | 5.6         | 3.0         | 3.8         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | 0.0         |
| HR               | -                                                         | -           | -           | -           | -           | 0.0                                                                                | 0.0         | 0.0         | .           | .           |
| IT               | 0.4                                                       | 0.4         | 0.7         | 0.4         | 0.4         | 35.9                                                                               | 40.0        | 44.1        | 43.2        | 50.7        |
| CY               | 0.3                                                       | 0.6         | 0.5         | 0.3         | 0.3         | .                                                                                  | .           | .           | .           | .           |
| LV               | 0.4                                                       | 0.3         | 0.2         | 0.1         | 0.1         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | 0.0         |
| LT               | 0.2                                                       | 0.2         | 0.5         | 1.1         | 3.8         | -                                                                                  | -           | -           | -           | -           |
| LU               | 1.1                                                       | 1.2         | 1.3         | 1.2         | 1.3         | 0.0                                                                                | -           | -           | -           | -           |
| HU               | 0.3                                                       | 0.4         | 0.5         | 1.0         | 0.3         | 0.0                                                                                | 0.0         | -           | 0.0         | 0.0         |
| MT               | 0.1                                                       | 0.1         | 0.1         | 0.0         | 0.1         | .                                                                                  | .           | .           | .           | .           |
| NL               | 5.0                                                       | 9.0         | 14.5        | 11.7        | 6.8         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | 0.0         |
| AT               | 2.0                                                       | 2.0         | 2.0         | 1.1         | 1.3         | 0.2                                                                                | 0.2         | 0.2         | 0.1         | 0.1         |
| PL               | 1.5                                                       | 1.7         | 1.9         | 1.6         | 1.8         | -                                                                                  | -           | -           | -           | -           |
| PT               | 0.9                                                       | 0.9         | 0.8         | 0.5         | 0.5         | 1.2                                                                                | 1.4         | 1.6         | 1.5         | 1.6         |
| RO               | 0.9                                                       | 1.0         | 1.1         | 0.9         | 1.0         | .                                                                                  | .           | .           | .           | .           |
| SI               | 0.4                                                       | 0.4         | 0.4         | 0.4         | 0.4         | .                                                                                  | .           | .           | .           | 0.1         |
| SK               | 0.5                                                       | 0.5         | 0.5         | 0.4         | 0.5         | 0.0                                                                                | 0.0         | 0.0         | 0.0         | 0.0         |
| FI               | 0.6                                                       | 0.6         | 0.6         | 0.3         | 0.2         | -                                                                                  | -           | -           | -           | -           |
| SE               | 2.0                                                       | 3.7         | 10.8        | 7.9         | 7.0         | -                                                                                  | -           | -           | -           | -           |
| <b>Euro area</b> | <b>34.8</b>                                               | <b>40.0</b> | <b>47.9</b> | <b>33.0</b> | <b>35.0</b> | <b>38.4</b>                                                                        | <b>42.9</b> | <b>47.3</b> | <b>46.6</b> | <b>54.0</b> |
| <b>EU</b>        | <b>41.7</b>                                               | <b>49.2</b> | <b>64.6</b> | <b>46.0</b> | <b>47.2</b> | <b>38.4</b>                                                                        | <b>42.9</b> | <b>47.3</b> | <b>46.6</b> | <b>54.0</b> |



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

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes; HICP-adjusted)

|                  | With cards issued by non-resident PSPs |       |       |       | With cards issued by resident PSPs |       |       |       |
|------------------|----------------------------------------|-------|-------|-------|------------------------------------|-------|-------|-------|
|                  | 2018                                   | 2019  | 2020  | 2021  | 2018                               | 2019  | 2020  | 2021  |
| BE               | 2.4                                    | 9.0   | -18.3 | -8.3  | -0.5                               | -10.0 | -22.5 | -9.6  |
| BG               | .                                      | .     | -6.5  | .     | .                                  | .     | 5.7   | 16.9  |
| CZ               | -2.2                                   | -5.5  | -34.1 | 5.2   | 3.5                                | -0.6  | -11.3 | 4.2   |
| DK               | -14.8                                  | -8.5  | -40.6 | -6.6  | -3.6                               | -12.0 | -22.1 | -2.6  |
| DE               | 4.3                                    | 8.4   | 41.9  | 91.9  | -0.7                               | -1.4  | -10.8 | -8.3  |
| EE               | -7.5                                   | 21.7  | -27.1 | -20.4 | -0.8                               | -2.1  | -10.0 | -7.4  |
| IE               | -4.3                                   | -16.3 | -35.7 | -17.1 | 4.0                                | -17.9 | -29.8 | -19.2 |
| GR               | 5.4                                    | -8.5  | -30.4 | 19.1  | 1.8                                | 2.4   | -4.0  | 1.6   |
| ES               | 6.8                                    | -3.0  | -55.9 | 14.0  | 1.6                                | -0.5  | -16.1 | 1.6   |
| FR               | 15.1                                   | 11.1  | -25.5 | 3.5   | -1.7                               | -0.6  | -13.2 | 0.8   |
| HR               | 4.6                                    | -9.0  | -46.2 | 49.7  | 4.7                                | 1.4   | -3.3  | 0.6   |
| IT               | -                                      | -     | -     | -     | 0.4                                | 0.0   | -11.2 | 2.5   |
| CY               | 6.5                                    | -4.3  | 13.2  | -8.0  | 12.1                               | 20.9  | 12.9  | 5.6   |
| LV               | -31.7                                  | 9.1   | -22.9 | -17.4 | 0.1                                | -1.5  | -11.5 | -7.2  |
| LT               | 12.8                                   | 6.8   | 4.1   | 19.9  | 7.0                                | 1.4   | -11.5 | -16.1 |
| LU               | 8.6                                    | -0.0  | -39.1 | 13.1  | 1.0                                | -3.2  | -23.5 | -2.6  |
| HU               | 4.5                                    | -4.3  | -44.6 | -1.6  | -6.0                               | 3.4   | -4.5  | -3.3  |
| MT               | .                                      | .     | -46.9 | -0.5  | .                                  | .     | .     | .     |
| NL               | -23.3                                  | -11.3 | -19.8 | -37.2 | -5.1                               | -9.6  | -18.9 | -35.9 |
| AT               | -0.3                                   | -4.5  | -38.7 | -22.5 | -0.5                               | -0.5  | -12.1 | -4.1  |
| PL               | 3.0                                    | -0.5  | -28.3 | -8.5  | 1.6                                | -0.4  | -9.9  | -4.0  |
| PT               | -3.2                                   | 162.7 | -23.8 | 1.0   | 1.3                                | -8.8  | -13.8 | -1.1  |
| RO               | -4.4                                   | 4.8   | -0.9  | 15.5  | 10.9                               | 7.6   | -4.2  | 4.9   |
| SI               | 4.4                                    | 4.4   | -18.4 | -0.8  | 0.6                                | 0.6   | -6.3  | 0.2   |
| SK               | 1.6                                    | 6.4   | -30.6 | -5.9  | 9.2                                | 0.5   | -8.1  | 4.3   |
| FI               | -2.8                                   | -2.5  | -27.9 | -17.3 | -7.2                               | -9.0  | -25.0 | -17.9 |
| SE               | -16.7                                  | -10.9 | -44.6 | -1.5  | -18.3                              | -5.9  | -18.8 | -9.6  |
| <b>Euro area</b> | 3.6                                    | 10.1  | -13.9 | 38.8  | -0.1                               | -1.9  | -12.7 | -4.2  |
| <b>EU</b>        | 1.5                                    | 7.7   | -16.6 | 34.3  | 0.0                                | -1.5  | -12.4 | -3.5  |





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

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

|                  | Cash withdrawals at ATMs provided by non-resident PSPs |       |       |       | E-money card-loading/unloading transactions at terminals provided by resident PSPs |       |       |       |
|------------------|--------------------------------------------------------|-------|-------|-------|------------------------------------------------------------------------------------|-------|-------|-------|
|                  | 2018                                                   | 2019  | 2020  | 2021  | 2018                                                                               | 2019  | 2020  | 2021  |
| BE               | -0.2                                                   | 6.1   | -36.5 | 35.5  | 25.7                                                                               | 23.5  | 13.7  | 17.0  |
| BG               | 4.7                                                    | -0.1  | -15.9 | .     | .                                                                                  | .     | 32.1  | .     |
| CZ               | 8.0                                                    | -0.0  | -22.5 | 18.7  | .                                                                                  | .     | .     | .     |
| DK               | -3.5                                                   | -6.1  | -59.3 | 1.1   | -                                                                                  | -     | -     | -     |
| DE               | 1.1                                                    | 5.9   | -38.8 | 7.6   | -17.1                                                                              | -15.7 | -35.1 | .     |
| EE               | -1.4                                                   | -11.2 | -33.5 | -22.5 | -                                                                                  | -     | -     | -     |
| IE               | 29.9                                                   | 35.7  | -34.9 | 33.2  | -                                                                                  | -     | -     | -     |
| GR               | 5.5                                                    | -12.3 | -21.6 | -0.6  | 28.1                                                                               | 19.8  | 17.8  | -40.8 |
| ES               | -4.2                                                   | 1.3   | -40.5 | -0.8  | -                                                                                  | -     | -     | -     |
| FR               | -5.7                                                   | -3.3  | -46.7 | 23.9  | -                                                                                  | -     | -     | -     |
| HR               | -                                                      | -     | -     | -     | 19.8                                                                               | 13.2  | -16.4 | -29.4 |
| IT               | 14.6                                                   | 53.3  | -40.8 | 0.0   | 10.0                                                                               | 9.6   | -1.7  | 12.6  |
| CY               | 95.5                                                   | -14.1 | -38.6 | 2.9   | .                                                                                  | .     | .     | .     |
| LV               | -37.2                                                  | -27.7 | -38.7 | -11.5 | -                                                                                  | -     | -     | -     |
| LT               | 7.0                                                    | 120.3 | 118.5 | 218.6 | -                                                                                  | -     | -     | -     |
| LU               | 9.8                                                    | 6.1   | -8.7  | 1.7   | -                                                                                  | -     | -     | -     |
| HU               | 33.1                                                   | 28.4  | 107.2 | -66.2 | -                                                                                  | -     | -     | -     |
| MT               | 8.8                                                    | -6.1  | -45.2 | 148.0 | .                                                                                  | .     | .     | .     |
| NL               | 74.7                                                   | 57.0  | -19.8 | -45.8 | -                                                                                  | -     | -     | -     |
| AT               | -0.8                                                   | -3.5  | -44.3 | 15.5  | -9.9                                                                               | -8.5  | -10.0 | -29.3 |
| PL               | 15.6                                                   | 8.5   | -13.5 | 5.8   | -                                                                                  | -     | -     | -     |
| PT               | 2.3                                                    | -14.0 | -38.7 | 7.8   | 16.0                                                                               | 11.1  | -2.2  | 3.5   |
| RO               | 11.3                                                   | 10.8  | -17.1 | 9.9   | .                                                                                  | .     | .     | .     |
| SI               | 7.7                                                    | 8.2   | -12.1 | 0.5   | .                                                                                  | .     | .     | 20.5  |
| SK               | -6.1                                                   | -5.9  | -24.9 | 24.7  | -                                                                                  | -     | -     | -     |
| FI               | -2.1                                                   | -8.8  | -56.4 | -19.4 | -                                                                                  | -     | -     | -     |
| SE               | 91.7                                                   | 199.6 | -28.7 | -17.5 | -                                                                                  | -     | -     | -     |
| <b>Euro area</b> | 13.3                                                   | 18.1  | -30.8 | 1.0   | 10.0                                                                               | 9.0   | -1.3  | 10.4  |
| <b>EU</b>        | 16.0                                                   | 29.3  | -29.0 | -2.5  | 9.8                                                                                | 8.6   | -1.8  | 10.1  |



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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 |         |          |          |          |                                                                                    |       |         |       |         |
|           | 2017                                               | 2018    | 2019    | 2020    | 2021    | 2017                               | 2018    | 2019     | 2020     | 2021     | 2017                                                                               | 2018  | 2019    | 2020  | 2021    |
| BE        | 134.9                                              | 151.8   | 178.9   | 163.4   | 195.4   | 4,716.4                            | 5,158.0 | 5,017.2  | 4,347.5  | 5,129.1  | 34.1                                                                               | 34.4  | 43.6    | 42.5  | 57.9    |
| BG        | 253.3                                              | .       | .       | 172.3   | 167.4   | 1,873.4                            | .       | .        | 2,660.6  | 3,407.6  | .                                                                                  | .     | .       | 16.6  | .       |
| CZ        | 141.2                                              | 141.7   | 133.6   | 90.3    | 98.9    | 5,781.0                            | 6,139.2 | 6,089.6  | 5,539.5  | 6,010.8  | .                                                                                  | .     | .       | .     | .       |
| DK        | 173.3                                              | 155.0   | 148.5   | 93.2    | 93.0    | 4,976.4                            | 5,035.0 | 4,636.8  | 3,812.3  | 3,968.6  | -                                                                                  | -     | -       | -     | -       |
| DE        | 163.0                                              | 170.9   | 189.0   | 272.8   | 571.3   | 6,567.0                            | 6,560.1 | 6,600.1  | 5,986.2  | 5,989.5  | 1.7                                                                                | 1.4   | 1.2     | 0.7   | .       |
| EE        | 290.7                                              | 276.6   | 353.4   | 258.9   | 238.3   | 5,047.7                            | 5,149.9 | 5,295.0  | 4,789.4  | 5,130.8  | -                                                                                  | -     | -       | -     | -       |
| IE        | .                                                  | 402.0   | 356.3   | 275.2   | 318.1   | 5,707.8                            | 6,758.3 | 5,877.2  | 4,958.1  | 5,588.3  | .                                                                                  | -     | -       | -     | -       |
| GR        | 511.6                                              | 536.1   | 486.4   | 328.8   | 409.3   | 7,066.1                            | 7,148.3 | 7,264.5  | 6,766.8  | 7,189.3  | -                                                                                  | -     | -       | -     | -       |
| ES        | 142.4                                              | 146.6   | 143.3   | 67.7    | 85.5    | 2,267.9                            | 2,222.0 | 2,230.1  | 2,005.8  | 2,255.5  | -                                                                                  | -     | -       | -     | .       |
| FR        | 111.5                                              | 134.4   | 157.1   | 131.3   | 131.3   | 2,531.4                            | 2,604.9 | 2,725.5  | 2,654.6  | 2,586.1  | 0.0                                                                                | -     | 0.0     | -     | -       |
| HR        | 317.9                                              | 323.6   | 282.7   | 165.8   | 272.9   | 2,131.6                            | 2,172.8 | 2,114.4  | 2,230.8  | 2,466.1  | -                                                                                  | -     | -       | -     | -       |
| IT        | 0.0                                                | 0.0     | -       | -       | -       | 4,076.4                            | 4,218.8 | 4,121.0  | 3,696.5  | 4,197.7  | 804.8                                                                              | 902.5 | 1,005.7 | 990.9 | 1,188.3 |
| CY        | 927.6                                              | 1,076.0 | 1,036.8 | 1,177.6 | 1,145.5 | 5,176.8                            | 6,316.9 | 7,693.3  | 8,708.8  | 9,722.2  | .                                                                                  | .     | .       | .     | .       |
| LV        | .                                                  | 399.4   | 474.5   | 371.5   | 333.0   | .                                  | 5,326.0 | 5,711.0  | 5,135.4  | 5,173.0  | -                                                                                  | -     | -       | -     | -       |
| LT        | 357.2                                              | 412.7   | 554.7   | 589.1   | 987.4   | 7,267.0                            | 7,963.8 | 10,163.4 | 9,180.5  | 10,772.4 | -                                                                                  | -     | -       | -     | -       |
| LU        | 295.3                                              | 321.3   | 327.6   | 207.0   | 263.8   | 4,516.1                            | 4,568.8 | 4,507.7  | 3,576.8  | 3,926.9  | -                                                                                  | -     | -       | -     | -       |
| HU        | 189.4                                              | 198.8   | 193.1   | 103.6   | 109.1   | 4,573.4                            | 4,320.7 | 4,533.0  | 4,194.7  | 4,340.7  | .                                                                                  | 0.0   | -       | 0.0   | 0.0     |
| MT        | .                                                  | .       | .       | 844.6   | 874.9   | .                                  | .       | .        | .        | .        | .                                                                                  | .     | .       | .     | .       |
| NL        | 298.8                                              | 251.1   | 272.8   | 454.9   | 879.6   | 6,433.3                            | 6,687.8 | 7,406.5  | 12,489.5 | 24,688.2 | -                                                                                  | -     | -       | -     | -       |
| AT        | 218.3                                              | 220.1   | 208.8   | 128.2   | 102.0   | 5,781.8                            | 5,820.2 | 5,754.3  | 5,064.6  | 4,990.7  | 20.6                                                                               | 18.8  | 17.1    | 15.4  | 11.2    |
| PL        | 75.2                                               | 79.3    | 81.2    | 60.6    | 58.3    | 3,214.1                            | 3,340.6 | 3,424.8  | 3,210.0  | 3,239.5  | -                                                                                  | -     | -       | -     | -       |
| PT        | 139.9                                              | 139.3   | 360.3   | 270.0   | 290.7   | 2,237.2                            | 2,331.7 | 2,093.5  | 1,774.3  | 1,871.1  | .                                                                                  | 3.9   | 4.6     | 4.2   | 4.0     |
| RO        | 116.3                                              | 117.0   | 126.8   | 128.9   | 156.9   | 3,594.4                            | 4,194.1 | 4,665.5  | 4,582.6  | 5,068.1  | .                                                                                  | .     | .       | .     | .       |
| SI        | 333.2                                              | 367.6   | 399.9   | 354.5   | 363.7   | 3,459.0                            | 3,677.5 | 3,858.5  | 3,924.2  | 4,064.8  | .                                                                                  | .     | .       | .     | -       |
| SK        | 180.8                                              | 183.6   | 201.6   | 139.2   | 110.8   | 4,659.9                            | 5,085.7 | 5,272.6  | 4,819.6  | 4,254.3  | -                                                                                  | -     | -       | -     | -       |
| FI        | 148.0                                              | 135.9   | 122.8   | 89.5    | 77.2    | 7,954.8                            | 6,974.3 | 5,883.8  | 4,456.9  | 3,818.7  | -                                                                                  | -     | -       | -     | -       |
| SE        | 172.0                                              | 145.6   | 128.4   | 74.7    | 83.3    | 4,890.1                            | 4,063.7 | 3,782.4  | 3,230.9  | 3,304.2  | -                                                                                  | -     | -       | -     | -       |
| Euro area | .                                                  | 146.0   | 164.1   | 149.4   | 223.7   | .                                  | 4,191.3 | 4,198.5  | 3,878.8  | 4,007.1  | 65.4                                                                               | 87.7  | 100.6   | 93.2  | 102.6   |
| EU        | 139.3                                              | 144.4   | 159.0   | 140.5   | 203.4   | 4,015.9                            | 4,100.3 | 4,126.5  | 3,831.1  | 3,983.7  | 62.4                                                                               | 82.9  | 94.7    | 88.0  | 96.7    |



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## EUROSYSTEM

### 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 |         |         |         |         |
|------------------|----------------------------------------------------|---------|---------|---------|---------|--------------------------------------------------------|-------|-------|-------|-------|------------------------------------------------------------------------------------|---------|---------|---------|---------|
|                  | 2017                                               | 2018    | 2019    | 2020    | 2021    | 2017                                                   | 2018  | 2019  | 2020  | 2021  | 2017                                                                               | 2018    | 2019    | 2020    | 2021    |
| BE               | 1,727.1                                            | 1,655.9 | 1,021.9 | 678.1   | 632.2   | 91.5                                                   | 88.0  | 64.0  | 34.8  | 48.6  | 300.3                                                                              | 329.1   | 460.7   | 461.5   | 658.2   |
| BG               | 1,428.7                                            | .       | .       | 1,872.0 | 2,218.7 | 61.4                                                   | 63.9  | 65.0  | 55.5  | 67.3  | 1.1                                                                                | .       | .       | 17.6    | .       |
| CZ               | 2,326.7                                            | 2,431.7 | 2,364.4 | 1,963.1 | 2,132.8 | 72.2                                                   | 78.7  | 77.0  | 55.8  | 69.1  | .                                                                                  | .       | .       | .       | .       |
| DK               | 1,270.0                                            | 1,202.5 | 1,046.3 | 823.5   | 827.9   | 109.3                                                  | 103.6 | 96.2  | 39.6  | 41.4  | -                                                                                  | -       | -       | -       | -       |
| DE               | 2,527.1                                            | 2,503.9 | 2,424.4 | 2,113.4 | 2,071.2 | 68.0                                                   | 68.5  | 71.2  | 42.6  | 49.0  | 1.2                                                                                | 1.1     | 0.9     | 0.7     | .       |
| EE               | 2,027.4                                            | 2,053.4 | 2,049.8 | 1,836.1 | 1,878.8 | 125.3                                                  | 126.2 | 114.2 | 75.6  | 64.7  | -                                                                                  | -       | -       | -       | -       |
| IE               | 2,677.0                                            | 2,694.5 | 2,037.8 | 1,254.8 | 1,067.4 | 358.1                                                  | 450.2 | 563.0 | 321.4 | 450.5 | .                                                                                  | 0.0     | 0.0     | 0.0     | 0.0     |
| GR               | 2,558.0                                            | 2,559.6 | 2,508.3 | 2,238.4 | 2,296.0 | 23.9                                                   | 24.8  | 20.8  | 15.2  | 15.2  | 424.4                                                                              | 419.4   | 423.0   | 403.9   | 215.0   |
| ES               | 1,485.6                                            | 1,453.1 | 1,410.9 | 1,149.6 | 1,214.7 | 18.0                                                   | 16.6  | 16.4  | 9.5   | 9.8   | -                                                                                  | -       | -       | 0.0     | .       |
| FR               | 1,694.0                                            | 1,877.9 | 1,892.2 | 1,586.1 | 1,753.8 | 71.3                                                   | 75.9  | 74.4  | 38.3  | 52.1  | 0.0                                                                                | 0.0     | 0.0     | 0.0     | 8.7     |
| HR               | 1,201.2                                            | 1,333.5 | 1,265.2 | 1,260.8 | 1,342.2 | -                                                      | -     | -     | -     | -     | 65.7                                                                               | 84.7    | 109.6   | .       | .       |
| IT               | 2,399.8                                            | 2,415.2 | 2,347.2 | 2,009.1 | 2,100.2 | 4.7                                                    | 5.3   | 8.0   | 4.5   | 4.6   | 1,267.6                                                                            | 1,454.6 | 1,522.8 | 1,455.7 | 1,686.5 |
| CY               | 2,109.4                                            | 2,290.0 | 2,709.5 | 2,917.8 | 3,099.7 | 234.3                                                  | 443.9 | 373.2 | 218.6 | 226.2 | .                                                                                  | .       | .       | .       | .       |
| LV               | 2,295.5                                            | 2,417.9 | 2,474.4 | 2,232.0 | 2,286.9 | 187.8                                                  | 124.0 | 93.2  | 58.2  | 56.8  | .                                                                                  | 0.0     | 0.0     | 0.0     | 0.0     |
| LT               | 2,489.5                                            | 2,763.0 | 2,877.8 | 806.9   | 761.5   | 60.8                                                   | 67.5  | 152.8 | 105.7 | 378.7 | .                                                                                  | -       | -       | -       | -       |
| LU               | 1,027.9                                            | 960.2   | 869.1   | 643.4   | 625.2   | 424.7                                                  | 431.6 | 428.3 | 378.2 | 383.4 | -                                                                                  | -       | -       | -       | -       |
| HU               | 2,771.4                                            | 2,534.2 | 2,674.2 | 2,299.9 | 2,363.4 | 33.2                                                   | 43.0  | 56.4  | 105.2 | 37.9  | -                                                                                  | 0.0     | -       | 0.0     | 0.0     |
| MT               | .                                                  | .       | .       | .       | .       | 90.2                                                   | 104.5 | 108.6 | 56.4  | 129.6 | .                                                                                  | .       | .       | .       | .       |
| NL               | 1,316.9                                            | 1,254.0 | 1,105.0 | 874.1   | 569.0   | 161.7                                                  | 283.4 | 433.4 | 338.9 | 186.5 | 0.0                                                                                | 0.0     | 0.0     | 0.0     | 0.0     |
| AT               | 3,838.4                                            | 3,768.2 | 3,764.4 | 3,062.7 | 3,231.3 | 152.8                                                  | 149.5 | 144.8 | 74.7  | 94.8  | 117.8                                                                              | 99.3    | 90.0    | 80.8    | 57.0    |
| PL               | 1,958.1                                            | 1,926.8 | 1,900.1 | 1,700.2 | 1,665.8 | 38.7                                                   | 43.3  | 46.5  | 40.0  | 43.1  | -                                                                                  | -       | -       | -       | -       |
| PT               | 1,459.6                                            | 1,441.5 | 1,317.1 | 1,168.2 | 1,188.0 | 43.4                                                   | 43.2  | 37.3  | 23.5  | 26.0  | 426.1                                                                              | 419.9   | 432.8   | 436.5   | 444.1   |
| RO               | 2,257.3                                            | 2,383.3 | 2,497.5 | 2,317.1 | 2,450.9 | 52.6                                                   | 55.7  | 60.1  | 48.2  | 53.4  | .                                                                                  | .       | .       | .       | .       |
| SI               | 1,711.1                                            | 1,670.7 | 1,672.6 | 1,589.2 | 1,685.2 | 112.0                                                  | 117.0 | 126.0 | 112.4 | 119.6 | .                                                                                  | .       | .       | .       | 864.2   |
| SK               | 2,295.5                                            | 2,461.2 | 2,542.3 | 2,272.1 | 2,518.1 | 89.0                                                   | 82.0  | 79.4  | 57.9  | 76.7  | 0.0                                                                                | 0.0     | 0.0     | 0.0     | 0.0     |
| FI               | 1,235.6                                            | 1,132.5 | 1,052.7 | 758.8   | 630.1   | 65.6                                                   | 63.4  | 59.0  | 24.7  | 20.1  | .                                                                                  | -       | -       | -       | -       |
| SE               | 814.0                                              | 604.9   | 547.5   | 454.1   | 445.6   | 125.2                                                  | 218.1 | 628.5 | 457.4 | 409.6 | -                                                                                  | -       | -       | -       | -       |
| <b>Euro area</b> | .                                                  | 2,086.2 | 1,978.7 | 1,643.2 | 1,650.7 | 65.0                                                   | 74.2  | 84.7  | 55.7  | 59.0  | 324.9                                                                              | 362.0   | 383.5   | 351.6   | 329.2   |
| <b>EU</b>        | 2,023.3                                            | 2,030.5 | 1,942.8 | 1,637.0 | 1,654.9 | 64.0                                                   | 74.5  | 93.7  | 63.9  | 65.3  | 323.8                                                                              | 360.3   | 381.6   | 350.1   | 327.6   |



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## EUROSYSTEM

### 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 |                 |                 |                 |                 |
|------------------|----------------------------------------|----------------|----------------|----------------|----------------|------------------------------------|-----------------|-----------------|-----------------|-----------------|
|                  | 2017                                   | 2018           | 2019           | 2020           | 2021           | 2017                               | 2018            | 2019            | 2020            | 2021            |
| BE               | 78.6                                   | 86.2           | 100.2          | 73.7           | 122.5          | 1,737.1                            | 1,751.7         | 1,768.4         | 1,773.3         | 2,001.8         |
| BG               | 24.1                                   | .              | .              | .              | .              | 87.0                               | .               | 126.9           | 144.4           | .               |
| CZ               | 41.9                                   | 56.0           | 73.7           | 63.4           | 128.6          | 713.2                              | 784.0           | 898.0           | 1,018.0         | 1,181.1         |
| DK               | 64.1                                   | 76.8           | 85.0           | 38.0           | 48.2           | 1,520.0                            | 1,610.6         | 1,698.8         | 1,641.4         | 1,663.3         |
| DE               | 561.0                                  | 810.0          | 1,054.1        | 1,101.0        | 1,448.9        | 3,240.9                            | 3,824.4         | 4,274.8         | 4,736.7         | 4,728.9         |
| EE               | 15.6                                   | 18.1           | 21.6           | 11.4           | 15.6           | 278.8                              | 296.6           | 318.4           | 307.6           | 320.8           |
| IE               | .                                      | 588.8          | 1,117.4        | 1,378.5        | 2,320.2        | .                                  | 404.7           | 665.4           | 745.5           | 920.5           |
| GR               | 51.1                                   | 67.7           | 89.2           | 55.4           | 55.1           | 443.1                              | 530.3           | 648.5           | 952.6           | 1,147.8         |
| ES               | 404.6                                  | 481.2          | 693.7          | 429.2          | 582.7          | 3,293.1                            | 3,715.6         | 4,219.0         | 4,384.6         | 5,694.9         |
| FR               | 537.0                                  | 750.4          | 846.3          | 884.4          | 455.3          | 10,661.2                           | 11,343.0        | 11,947.2        | 11,194.6        | 12,224.3        |
| HR               | 41.9                                   | 49.1           | 58.0           | 33.0           | 60.6           | 258.0                              | 287.6           | 328.1           | 346.8           | 399.6           |
| IT               | 413.1                                  | 475.0          | 596.1          | 163.7          | 253.6          | 2,706.1                            | 3,075.0         | 3,530.9         | 3,671.7         | 4,902.0         |
| CY               | .                                      | 13.1           | .              | .              | 18.3           | 42.9                               | 49.9            | 56.8            | .               | 97.0            |
| LV               | 24.5                                   | 31.5           | 38.2           | 34.0           | 39.6           | .                                  | 216.6           | 242.3           | 246.2           | 273.2           |
| LT               | .                                      | .              | 49.7           | 52.8           | 70.9           | 230.3                              | .               | 302.5           | 333.4           | 373.5           |
| LU               | 280.3                                  | 351.9          | 885.1          | 971.8          | 553.6          | 50.1                               | 56.3            | 60.9            | 61.8            | 67.8            |
| HU               | 39.1                                   | 47.0           | 60.2           | 28.8           | 34.1           | 561.2                              | 652.9           | 805.2           | 784.3           | 924.9           |
| MT               | .                                      | .              | .              | 10.5           | 23.5           | .                                  | .               | .               | .               | .               |
| NL               | 108.0                                  | 127.0          | 141.7          | 130.0          | 133.4          | 3,867.3                            | 4,100.4         | 4,290.1         | 4,055.8         | 3,939.1         |
| AT               | 113.8                                  | 179.1          | 226.6          | 210.1          | 235.6          | 467.1                              | 536.7           | 619.3           | 728.6           | 816.0           |
| PL               | 82.8                                   | 110.2          | 146.1          | 112.0          | 147.2          | 3,721.2                            | 4,501.4         | 5,437.5         | 5,785.1         | 6,885.9         |
| PT               | 64.6                                   | 79.2           | 208.9          | 151.9          | 191.1          | 1,081.0                            | 1,168.9         | 1,132.5         | 1,056.0         | 1,187.7         |
| RO               | 16.0                                   | 21.2           | 39.9           | 50.3           | 71.7           | 369.6                              | 478.4           | 621.2           | 724.1           | 950.4           |
| SI               | 12.4                                   | 14.4           | 17.6           | 12.5           | 13.7           | 158.0                              | 174.9           | 196.8           | 189.6           | 214.4           |
| SK               | 11.5                                   | 13.9           | 32.8           | 15.5           | 15.3           | 278.5                              | 359.9           | 412.4           | 424.8           | 515.0           |
| FI               | 35.3                                   | .              | 51.0           | 38.0           | 38.9           | 1,125.7                            | .               | 1,242.3         | 1,078.1         | 1,062.6         |
| SE               | 194.0                                  | 250.0          | 308.6          | 182.9          | 166.6          | 2,810.0                            | 2,758.9         | 2,917.1         | 2,639.5         | 2,740.2         |
| <b>Euro area</b> | <b>3,205.2</b>                         | <b>4,182.2</b> | <b>6,200.6</b> | <b>5,741.2</b> | <b>6,587.6</b> | <b>30,205.9</b>                    | <b>33,086.0</b> | <b>35,949.3</b> | <b>36,035.9</b> | <b>40,517.8</b> |
| <b>EU</b>        | <b>3,709.1</b>                         | <b>4,820.9</b> | <b>7,013.8</b> | <b>6,289.5</b> | <b>7,302.0</b> | <b>40,246.1</b>                    | <b>44,264.0</b> | <b>48,782.1</b> | <b>49,119.6</b> | <b>55,447.9</b> |



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# 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<br>by non-resident PSPs |                |                |                |                | E-money payments with cards<br>on which e-money can be stored directly <sup>1)</sup> |             |             |             |             |
|------------------|----------------------------------------------------------------|----------------|----------------|----------------|----------------|--------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|
|                  | 2017                                                           | 2018           | 2019           | 2020           | 2021           | 2017                                                                                 | 2018        | 2019        | 2020        | 2021        |
| BE               | 320.5                                                          | 300.3          | 364.1          | 425.2          | 406.8          | 2.1                                                                                  | 3.8         | 4.5         | 5.1         | 6.0         |
| BG               | 21.0                                                           | 29.2           | 38.9           | 38.3           | 51.9           | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| CZ               | 61.3                                                           | 284.8          | 377.1          | 245.5          | 312.8          | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| DK               | 72.7                                                           | 86.2           | 90.0           | 48.1           | 66.0           | -                                                                                    | -           | -           | -           | -           |
| DE               | 319.0                                                          | 389.0          | 472.9          | 349.3          | 456.6          | 26.8                                                                                 | 24.3        | 21.3        | 15.4        | 10.3        |
| EE               | 21.3                                                           | 26.6           | 32.7           | 17.5           | 17.6           | -                                                                                    | -           | -           | -           | -           |
| IE               | 353.4                                                          | 447.6          | 478.2          | 418.0          | 500.9          | .                                                                                    | .           | .           | .           | .           |
| GR               | 21.6                                                           | 32.4           | 42.6           | 21.2           | 28.6           | 10.1                                                                                 | 14.7        | 16.0        | 18.1        | 19.7        |
| ES               | 243.0                                                          | 296.8          | 380.9          | 305.4          | 354.4          | 0.0                                                                                  | 0.0         | 0.0         | 8.2         | 17.1        |
| FR               | 652.1                                                          | 766.4          | 825.6          | 704.4          | 1,155.4        | 9.2                                                                                  | 0.4         | 0.1         | 0.8         | 0.1         |
| HR               | -                                                              | -              | -              | -              | -              | 5.3                                                                                  | 5.5         | 2.9         | 2.6         | 2.7         |
| IT               | 90.9                                                           | 370.1          | 230.0          | 254.0          | 299.2          | -                                                                                    | -           | -           | -           | -           |
| CY               | 3.9                                                            | 16.1           | 23.5           | 20.1           | 24.8           | .                                                                                    | .           | .           | .           | 0.6         |
| LV               | 47.5                                                           | 67.2           | 77.3           | 76.0           | 47.2           | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| LT               | 36.4                                                           | 49.9           | 65.4           | 133.9          | 591.7          | .                                                                                    | 0.0         | -           | .           | .           |
| LU               | 65.1                                                           | 79.3           | 108.8          | 115.2          | 133.6          | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| HU               | 57.6                                                           | 35.0           | 44.0           | 98.5           | 138.8          | .                                                                                    | .           | .           | .           | 0.0         |
| MT               | 3.4                                                            | 5.0            | 6.3            | 3.2            | 7.7            | .                                                                                    | .           | .           | .           | .           |
| NL               | 283.1                                                          | 517.5          | 723.5          | 524.0          | 724.4          | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| AT               | 181.2                                                          | 207.7          | 234.6          | 214.6          | 250.2          | .                                                                                    | -           | -           | -           | -           |
| PL               | 144.3                                                          | 211.8          | 283.1          | 305.6          | 393.9          | -                                                                                    | -           | -           | -           | -           |
| PT               | 30.2                                                           | 38.1           | 40.2           | 46.7           | 70.2           | -                                                                                    | -           | -           | -           | -           |
| RO               | 33.3                                                           | 41.9           | 54.0           | 43.3           | 68.6           | 0.0                                                                                  | 0.0         | 0.0         | 0.0         | 0.0         |
| SI               | 12.8                                                           | 16.0           | 21.3           | 17.9           | 19.6           | -                                                                                    | .           | -           | -           | -           |
| SK               | 41.4                                                           | 57.3           | 71.5           | 51.2           | 106.9          | 0.0                                                                                  | 0.0         | 0.2         | 0.2         | 0.1         |
| FI               | 78.9                                                           | 87.5           | 95.9           | 30.4           | 35.5           | -                                                                                    | -           | -           | -           | -           |
| SE               | 245.0                                                          | 141.1          | 238.4          | 153.4          | 216.5          | 5.0                                                                                  | 0.0         | -           | -           | -           |
| <b>Euro area</b> | <b>2,805.6</b>                                                 | <b>3,770.9</b> | <b>4,295.4</b> | <b>3,728.1</b> | <b>5,231.3</b> | <b>51.7</b>                                                                          | <b>44.3</b> | <b>42.9</b> | <b>48.6</b> | <b>55.9</b> |
| <b>EU</b>        | <b>3,440.7</b>                                                 | <b>4,600.9</b> | <b>5,420.8</b> | <b>4,660.7</b> | <b>6,479.9</b> | <b>62.0</b>                                                                          | <b>49.7</b> | <b>45.7</b> | <b>51.1</b> | <b>58.6</b> |

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



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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 |      |       |      |
|------------------|----------------------------------------|-------|-------|-------|------------------------------------|------|-------|------|
|                  | 2018                                   | 2019  | 2020  | 2021  | 2018                               | 2019 | 2020  | 2021 |
| BE               | 9.7                                    | 16.2  | -26.4 | 66.1  | 0.8                                | 0.9  | 0.3   | 12.9 |
| BG               | .                                      | .     | .     | .     | .                                  | 21.8 | 13.8  | .    |
| CZ               | 33.6                                   | 31.6  | -14.0 | 102.9 | 9.9                                | 14.5 | 13.4  | 16.0 |
| DK               | 19.8                                   | 10.7  | -55.3 | 26.9  | 6.0                                | 5.5  | -3.4  | 1.3  |
| DE               | 44.4                                   | 30.1  | 4.5   | 31.6  | 18.0                               | 11.8 | 10.8  | -0.2 |
| EE               | 16.1                                   | 18.8  | -47.2 | 36.9  | 6.4                                | 7.4  | -3.4  | 4.3  |
| IE               | 30.4                                   | 89.8  | 23.4  | 68.3  | 24.5                               | 64.4 | 12.0  | 23.5 |
| GR               | 32.6                                   | 31.7  | -37.8 | -0.7  | 19.7                               | 22.3 | 46.9  | 20.5 |
| ES               | 18.9                                   | 44.1  | -38.1 | 35.8  | 12.8                               | 13.6 | 3.9   | 29.9 |
| FR               | 39.8                                   | 12.8  | 4.5   | -48.5 | 6.4                                | 5.3  | -6.3  | 9.2  |
| HR               | 17.1                                   | 18.2  | -43.2 | 83.9  | 11.5                               | 14.1 | 5.7   | 15.2 |
| IT               | 15.0                                   | 25.5  | -72.5 | 55.0  | 13.6                               | 14.8 | 4.0   | 33.5 |
| CY               | 27.3                                   | .     | .     | 8.9   | 16.3                               | 13.8 | .     | 35.4 |
| LV               | 28.5                                   | 21.2  | -11.1 | 16.4  | 6.8                                | 11.8 | 1.6   | 11.0 |
| LT               | .                                      | 6.8   | 6.4   | 34.2  | .                                  | 15.1 | 10.2  | 12.0 |
| LU               | 25.5                                   | 151.5 | 9.8   | -43.0 | 12.4                               | 8.1  | 1.5   | 9.7  |
| HU               | 20.3                                   | 27.9  | -52.1 | 18.4  | 16.4                               | 23.3 | -2.6  | 17.9 |
| MT               | .                                      | .     | -18.8 | 123.7 | .                                  | .    | .     | .    |
| NL               | 17.6                                   | 11.6  | -8.2  | 2.5   | 6.0                                | 4.6  | -5.5  | -2.9 |
| AT               | 57.4                                   | 26.5  | -7.3  | 12.2  | 14.9                               | 15.4 | 17.6  | 12.0 |
| PL               | 33.1                                   | 32.5  | -23.3 | 31.5  | 21.0                               | 20.8 | 6.4   | 19.0 |
| PT               | 22.6                                   | 163.8 | -27.3 | 25.8  | 8.1                                | -3.1 | -6.8  | 12.5 |
| RO               | 32.4                                   | 87.8  | 26.3  | 42.5  | 29.4                               | 29.8 | 16.6  | 31.2 |
| SI               | 15.9                                   | 22.5  | -28.8 | 9.4   | 10.7                               | 12.5 | -3.7  | 13.1 |
| SK               | 20.7                                   | 136.3 | -52.6 | -1.6  | 29.2                               | 14.6 | 3.0   | 21.2 |
| FI               | .                                      | 31.6  | -25.6 | 2.5   | .                                  | 3.6  | -13.2 | -1.4 |
| SE               | 28.9                                   | 23.4  | -40.7 | -8.9  | -1.8                               | 5.7  | -9.5  | 3.8  |
| <b>Euro area</b> | 30.5                                   | 48.3  | -7.4  | 14.7  | 9.5                                | 8.7  | 0.2   | 12.4 |
| <b>EU</b>        | 30.0                                   | 45.5  | -10.3 | 16.1  | 10.0                               | 10.2 | 0.7   | 12.9 |



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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<br>by non-resident PSPs |       |       |       | E-money payments with cards<br>on which e-money can be stored directly <sup>1)</sup> |         |       |       |
|------------------|----------------------------------------------------------------|-------|-------|-------|--------------------------------------------------------------------------------------|---------|-------|-------|
|                  | 2018                                                           | 2019  | 2020  | 2021  | 2018                                                                                 | 2019    | 2020  | 2021  |
| BE               | -6.3                                                           | 21.3  | 16.8  | -4.3  | 81.9                                                                                 | 18.8    | 14.3  | 16.9  |
| BG               | 39.3                                                           | 32.9  | -1.3  | 35.3  | -                                                                                    | -       | -     | -     |
| CZ               | 364.9                                                          | 32.4  | -34.9 | 27.4  | -                                                                                    | -       | -     | -     |
| DK               | 18.6                                                           | 4.4   | -46.6 | 37.4  | -                                                                                    | -       | -     | -     |
| DE               | 22.0                                                           | 21.6  | -26.1 | 30.7  | -9.3                                                                                 | -12.5   | -27.7 | -33.1 |
| EE               | 24.7                                                           | 23.1  | -46.6 | 0.9   | -                                                                                    | -       | -     | -     |
| IE               | 26.7                                                           | 6.8   | -12.6 | 19.8  | -                                                                                    | -       | -     | -     |
| GR               | 50.4                                                           | 31.5  | -50.3 | 35.0  | 45.4                                                                                 | 8.9     | 13.2  | 9.2   |
| ES               | 22.1                                                           | 28.3  | -19.8 | 16.0  | -                                                                                    | -       | -     | 107.5 |
| FR               | 17.5                                                           | 7.7   | -14.7 | 64.0  | -96.0                                                                                | -65.3   | 538.8 | -91.5 |
| HR               | -                                                              | -     | -     | -     | 3.5                                                                                  | -47.3   | -10.7 | 3.9   |
| IT               | 307.3                                                          | -37.9 | 10.4  | 17.8  | -                                                                                    | -       | -     | -     |
| CY               | 307.6                                                          | 46.5  | -14.4 | 23.1  | -                                                                                    | -       | -     | 20.0  |
| LV               | 41.4                                                           | 15.1  | -1.8  | -37.8 | -                                                                                    | -       | -     | -     |
| LT               | 37.3                                                           | 30.9  | 104.9 | 341.9 | -                                                                                    | -       | -     | -     |
| LU               | 21.8                                                           | 37.2  | 5.9   | 16.0  | -                                                                                    | -       | -     | -     |
| HU               | -39.2                                                          | 25.6  | 123.8 | 40.9  | -                                                                                    | -       | -     | -     |
| MT               | 46.9                                                           | 26.4  | -49.2 | 141.6 | -                                                                                    | -       | -     | -     |
| NL               | 82.8                                                           | 39.8  | -27.6 | 38.2  | -                                                                                    | -       | -     | -     |
| AT               | 14.6                                                           | 12.9  | -8.5  | 16.6  | -                                                                                    | -       | -     | -     |
| PL               | 46.8                                                           | 33.7  | 7.9   | 28.9  | -                                                                                    | -       | -     | -     |
| PT               | 26.3                                                           | 5.5   | 16.1  | 50.5  | -                                                                                    | -       | -     | -     |
| RO               | 26.0                                                           | 28.7  | -19.8 | 58.6  | -                                                                                    | -       | -     | -     |
| SI               | 25.0                                                           | 32.7  | -16.1 | 9.7   | -                                                                                    | -       | -     | -     |
| SK               | 38.6                                                           | 24.9  | -28.4 | 108.8 | 133.3                                                                                | 3,014.3 | -20.2 | -31.6 |
| FI               | 10.9                                                           | 9.6   | -68.3 | 16.9  | -                                                                                    | -       | -     | -     |
| SE               | -42.4                                                          | 68.9  | -35.7 | 41.1  | -                                                                                    | -       | -     | -     |
| <b>Euro area</b> | 34.4                                                           | 13.9  | -13.2 | 40.3  | -14.3                                                                                | -3.2    | 13.3  | 15.1  |
| <b>EU</b>        | 33.7                                                           | 17.8  | -14.0 | 39.0  | -19.7                                                                                | -8.0    | 11.8  | 14.5  |

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



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 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<br>on which e-money can be stored directly <sup>(1)</sup> |       |       |          |          |
|-----------|---------------------------------------------------------|---------|---------|---------|---------|------------------------------------|----------|----------|----------|----------|---------------------------------------------------------------------------------------|-------|-------|----------|----------|
|           | With cards issued by non-resident PSPs                  |         |         |         |         | With cards issued by resident PSPs |          |          |          |          |                                                                                       |       |       |          |          |
|           | 2017                                                    | 2018    | 2019    | 2020    | 2021    | 2017                               | 2018     | 2019     | 2020     | 2021     | 2017                                                                                  | 2018  | 2019  | 2020     | 2021     |
| BE        | 366.3                                                   | 396.0   | 428.6   | 269.1   | 408.0   | 8,090.8                            | 8,045.3  | 7,565.1  | 6,472.4  | 6,667.6  | 225.2                                                                                 | 303.8 | 296.9 | 191.4    | 184.2    |
| BG        | .                                                       | .       | .       | .       | .       | .                                  | .        | 729.5    | 721.7    | .        | .                                                                                     | 0.0   | 0.0   | 0.0      | 0.0      |
| CZ        | 262.6                                                   | 305.3   | 351.1   | 257.4   | 468.9   | 4,471.4                            | 4,275.4  | 4,277.1  | 4,134.3  | 4,306.0  | .                                                                                     | 0.0   | 0.0   | 0.0      | 0.0      |
| DK        | 472.8                                                   | 554.6   | 571.9   | 255.1   | 318.2   | 11,217.6                           | 11,637.3 | 11,431.8 | 11,031.0 | 10,985.9 | -                                                                                     | -     | -     | -        | -        |
| DE        | 403.7                                                   | 596.2   | 787.6   | 785.6   | 945.6   | 2,332.2                            | 2,815.3  | 3,194.1  | 3,380.0  | 3,086.3  | 61.5                                                                                  | 59.8  | 65.1  | 47.6     | 31.3     |
| EE        | 439.1                                                   | 473.2   | 600.1   | 319.6   | 410.4   | 7,831.5                            | 7,735.0  | 8,868.4  | 8,637.7  | 8,445.2  | -                                                                                     | -     | -     | -        | -        |
| IE        | .                                                       | 2,556.3 | 3,568.1 | 4,174.6 | 6,272.6 | .                                  | 1,757.2  | 2,124.9  | 2,257.5  | 2,488.7  | .                                                                                     | .     | .     | .        | .        |
| GR        | 93.8                                                    | 99.9    | 118.9   | 69.9    | 65.8    | 814.5                              | 782.6    | 864.4    | 1,200.5  | 1,372.0  | -                                                                                     | -     | -     | -        | -        |
| ES        | 257.5                                                   | 292.9   | 395.9   | 231.9   | 298.8   | 2,096.2                            | 2,261.7  | 2,407.8  | 2,369.5  | 2,920.8  | -                                                                                     | -     | -     | 34,240.7 | 17,912.1 |
| FR        | 330.7                                                   | 410.3   | 404.5   | 396.1   | 172.6   | 6,565.2                            | 6,201.6  | 5,710.1  | 5,014.4  | 4,634.8  | 28.4                                                                                  | 0.8   | 0.2   | 1.6      | -        |
| HR        | 353.4                                                   | 429.2   | 521.9   | 306.1   | 510.3   | 2,175.1                            | 2,514.8  | 2,951.0  | 3,221.0  | 3,365.3  | -                                                                                     | -     | -     | -        | -        |
| IT        | 167.7                                                   | 149.8   | 166.1   | 44.3    | 61.1    | 1,098.7                            | 969.7    | 983.7    | 993.7    | 1,181.4  | -                                                                                     | -     | -     | -        | -        |
| CY        | .                                                       | 484.1   | .       | .       | 499.0   | .                                  | 1,850.4  | 1,976.8  | .        | 2,644.8  | .                                                                                     | .     | .     | .        | -        |
| LV        | 589.8                                                   | 737.7   | 918.2   | 815.1   | 918.9   | .                                  | 5,072.0  | 5,823.6  | 5,904.6  | 6,345.6  | -                                                                                     | -     | -     | -        | -        |
| LT        | .                                                       | .       | 912.7   | 835.8   | 1,048.2 | 4,261.0                            | .        | 5,560.1  | 5,275.5  | 5,522.4  | -                                                                                     | -     | -     | -        | -        |
| LU        | 1,665.5                                                 | 1,858.0 | 3,923.0 | 3,461.7 | 2,405.3 | 297.9                              | 297.5    | 269.9    | 220.3    | 294.7    | -                                                                                     | -     | -     | -        | -        |
| HU        | 219.8                                                   | 250.9   | 319.8   | 134.4   | 135.0   | 3,152.4                            | 3,481.1  | 4,279.3  | 3,660.7  | 3,661.4  | -                                                                                     | -     | -     | -        | 0.0      |
| MT        | .                                                       | .       | .       | 615.3   | 1,158.7 | .                                  | .        | .        | .        | .        | -                                                                                     | -     | -     | -        | -        |
| NL        | 211.1                                                   | 240.9   | 286.4   | 289.3   | 286.9   | 7,558.9                            | 7,780.3  | 8,669.8  | 9,022.7  | 8,473.0  | -                                                                                     | -     | -     | -        | -        |
| AT        | 799.1                                                   | 1,261.3 | 1,430.4 | 1,236.1 | 1,276.3 | 3,281.8                            | 3,779.9  | 3,909.8  | 4,287.6  | 4,420.0  | -                                                                                     | -     | -     | -        | -        |
| PL        | 132.6                                                   | 140.1   | 161.1   | 109.0   | 131.1   | 5,959.3                            | 5,720.8  | 5,997.9  | 5,630.3  | 6,131.3  | -                                                                                     | -     | -     | -        | -        |
| PT        | 200.8                                                   | 226.6   | 634.0   | 427.9   | 490.7   | 3,360.5                            | 3,344.7  | 3,437.3  | 2,974.2  | 3,049.5  | -                                                                                     | -     | -     | -        | -        |
| RO        | 82.7                                                    | 103.8   | 173.8   | 197.4   | 241.6   | 1,906.4                            | 2,341.2  | 2,709.1  | 2,840.7  | 3,202.5  | -                                                                                     | 0.0   | 0.0   | 0.0      | 0.0      |
| SI        | 358.2                                                   | 407.7   | 487.0   | 345.1   | 387.5   | 4,556.9                            | 4,956.4  | 5,438.1  | 5,214.2  | 6,052.1  | -                                                                                     | -     | -     | -        | -        |
| SK        | 195.5                                                   | 219.9   | 482.8   | 204.6   | 192.9   | 4,739.2                            | 5,707.3  | 6,074.4  | 5,596.0  | 6,506.6  | 0.1                                                                                   | 0.1   | 3.2   | 2.3      | 1.5      |
| FI        | .                                                       | .       | 405.6   | 279.2   | 371.6   | .                                  | .        | 9,879.1  | 7,928.3  | 10,148.4 | -                                                                                     | -     | -     | -        | -        |
| SE        | 767.4                                                   | 907.9   | 1,122.5 | 1,027.8 | 772.3   | 11,115.5                           | 10,017.5 | 10,609.6 | 14,828.9 | 12,706.1 | -                                                                                     | -     | -     | -        | -        |
| Euro area | 332.5                                                   | 386.8   | 530.7   | 467.9   | 489.1   | 3,133.2                            | 3,060.2  | 3,076.7  | 2,937.1  | 3,008.1  | 17.7                                                                                  | 13.8  | 12.5  | 14.2     | 16.3     |
| EU        | 324.5                                                   | 375.0   | 503.6   | 429.4   | 452.1   | 3,521.0                            | 3,442.8  | 3,502.7  | 3,353.7  | 3,432.6  | 19.8                                                                                  | 14.3  | 12.2  | 13.4     | 15.2     |

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





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# 14.4 Number of payments per card

With cards issued by resident PSPs

(total for the period)

|                  | POS transactions at terminals provided<br>by resident PSPs |       |       |       |       | POS transactions at terminals provided<br>by non-resident PSPs |      |      |      |      | E-money payments with cards<br>on which e-money can be stored directly |      |      |      |      |
|------------------|------------------------------------------------------------|-------|-------|-------|-------|----------------------------------------------------------------|------|------|------|------|------------------------------------------------------------------------|------|------|------|------|
|                  | 2017                                                       | 2018  | 2019  | 2020  | 2021  | 2017                                                           | 2018 | 2019 | 2020 | 2021 | 2017                                                                   | 2018 | 2019 | 2020 | 2021 |
| BE               | 78.2                                                       | 73.7  | 44.4  | 38.6  | 40.2  | 14.4                                                           | 12.6 | 9.1  | 9.2  | 8.2  | 0.1                                                                    | 0.2  | 0.1  | 0.1  | 0.1  |
| BG               | 11.6                                                       | .     | 17.0  | 19.4  | .     | 2.8                                                            | 3.9  | 5.2  | 5.2  | 6.8  | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| CZ               | 58.9                                                       | 63.5  | 69.3  | 74.0  | 81.7  | 5.1                                                            | 23.1 | 29.1 | 17.9 | 21.6 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| DK               | 169.2                                                      | 174.1 | 179.4 | 173.0 | 173.8 | 8.1                                                            | 9.3  | 9.5  | 5.1  | 6.9  | -                                                                      | -    | -    | -    | -    |
| DE               | 22.4                                                       | 25.9  | 27.9  | 29.8  | 29.6  | 2.2                                                            | 2.6  | 3.1  | 2.2  | 2.9  | 0.2                                                                    | 0.2  | 0.1  | 0.1  | 0.1  |
| EE               | 150.2                                                      | 157.8 | 169.6 | 164.4 | 169.2 | 11.5                                                           | 14.2 | 17.4 | 9.3  | 9.3  | -                                                                      | -    | -    | -    | -    |
| IE               | .                                                          | 54.5  | 86.9  | 92.7  | 112.4 | 50.3                                                           | 60.3 | 62.4 | 52.0 | 61.2 | .                                                                      | .    | .    | .    | .    |
| GR               | 28.1                                                       | 33.6  | 39.6  | 56.9  | 66.3  | 1.4                                                            | 2.1  | 2.6  | 1.3  | 1.7  | 0.6                                                                    | 0.9  | 1.0  | 1.1  | 1.1  |
| ES               | 41.4                                                       | 44.2  | 48.8  | 48.8  | 62.6  | 3.0                                                            | 3.5  | 4.4  | 3.4  | 3.9  | 0.0                                                                    | 0.0  | 0.0  | 0.1  | 0.2  |
| FR               | 133.5                                                      | 138.6 | 141.4 | 128.5 | 135.8 | 8.2                                                            | 9.4  | 9.8  | 8.1  | 12.8 | 0.1                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| HR               | 29.6                                                       | 34.3  | 36.1  | 40.1  | 46.4  | -                                                              | -    | -    | -    | -    | 0.6                                                                    | 0.7  | 0.3  | 0.3  | 0.3  |
| IT               | 34.9                                                       | 37.3  | 41.9  | 42.3  | 55.7  | 1.2                                                            | 4.5  | 2.7  | 2.9  | 3.4  | -                                                                      | -    | -    | -    | -    |
| CY               | 37.0                                                       | 41.4  | 47.0  | .     | 72.8  | 3.4                                                            | 13.3 | 19.5 | 16.1 | 18.6 | .                                                                      | .    | .    | .    | 0.5  |
| LV               | .                                                          | 96.6  | 108.5 | 113.1 | 129.2 | 20.6                                                           | 29.9 | 34.6 | 34.9 | 22.3 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| LT               | 69.8                                                       | .     | 94.0  | 24.2  | 12.2  | 11.0                                                           | 15.4 | 20.3 | 9.7  | 19.3 | .                                                                      | 0.0  | -    | .    | .    |
| LU               | 19.5                                                       | 19.9  | 19.7  | 19.4  | 20.2  | 25.3                                                           | 27.9 | 35.2 | 36.2 | 39.7 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| HU               | 61.5                                                       | 69.8  | 85.7  | 79.0  | 93.9  | 6.3                                                            | 3.8  | 4.7  | 9.9  | 14.1 | .                                                                      | .    | .    | .    | 0.0  |
| MT               | .                                                          | .     | .     | .     | .     | .                                                              | 5.8  | 7.8  | 3.8  | 8.4  | .                                                                      | .    | .    | .    | .    |
| NL               | 119.6                                                      | 124.2 | 124.7 | 112.0 | 103.6 | 8.8                                                            | 15.7 | 21.0 | 14.5 | 19.1 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| AT               | 35.4                                                       | 39.5  | 45.0  | 47.7  | 56.8  | 13.7                                                           | 15.3 | 17.0 | 14.1 | 17.4 | -                                                                      | -    | -    | -    | -    |
| PL               | 95.2                                                       | 109.2 | 126.5 | 132.5 | 159.2 | 3.7                                                            | 5.1  | 6.6  | 7.0  | 9.1  | -                                                                      | -    | -    | -    | -    |
| PT               | 51.0                                                       | 54.0  | 55.6  | 48.2  | 56.1  | 1.4                                                            | 1.8  | 2.0  | 2.1  | 3.3  | -                                                                      | -    | -    | -    | -    |
| RO               | 22.6                                                       | 27.5  | 34.1  | 38.7  | 48.8  | 2.0                                                            | 2.4  | 3.0  | 2.3  | 3.5  | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| SI               | 46.7                                                       | 49.6  | 54.5  | 53.9  | 61.5  | 3.8                                                            | 4.5  | 5.9  | 5.1  | 5.6  | -                                                                      | .    | -    | -    | -    |
| SK               | 52.5                                                       | 65.4  | 74.3  | 73.2  | 89.8  | 7.8                                                            | 10.4 | 12.9 | 8.8  | 18.6 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| FI               | 114.8                                                      | .     | 125.1 | 104.7 | 101.0 | 8.1                                                            | 8.7  | 9.7  | 3.0  | 3.4  | -                                                                      | -    | -    | -    | -    |
| SE               | 138.5                                                      | 142.2 | 155.8 | 145.8 | 151.5 | 12.1                                                           | 7.3  | 12.7 | 8.5  | 12.0 | 0.2                                                                    | 0.0  | -    | -    | -    |
| <b>Euro area</b> | .                                                          | 61.0  | 62.9  | 59.1  | 63.5  | .                                                              | 7.0  | 7.5  | 6.1  | 8.2  | .                                                                      | 0.1  | 0.1  | 0.1  | 0.1  |
| <b>EU</b>        | 62.3                                                       | 66.3  | 69.7  | 66.5  | 72.1  | 5.3                                                            | 6.9  | 7.7  | 6.3  | 8.4  | 0.1                                                                    | 0.1  | 0.1  | 0.1  | 0.1  |



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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 |                |                |                |                |
|------------------|----------------------------------------|--------------|--------------|--------------|--------------|------------------------------------|----------------|----------------|----------------|----------------|
|                  | 2017                                   | 2018         | 2019         | 2020         | 2021         | 2017                               | 2018           | 2019           | 2020           | 2021           |
| BE               | 4.3                                    | 4.6          | 5.0          | 3.3          | 5.2          | 83.0                               | 75.9           | 73.8           | 71.6           | 78.4           |
| BG               | 1.2                                    | .            | .            | .            | 2.1          | 3.1                                | .              | 3.1            | 3.6            | 4.8            |
| CZ               | 2.2                                    | 2.6          | 3.0          | 2.0          | 11.8         | 16.1                               | 17.8           | 20.0           | 22.1           | 26.2           |
| DK               | 3.1                                    | 3.5          | 3.5          | 1.4          | 2.0          | 48.8                               | 49.5           | 51.2           | 51.0           | 52.6           |
| DE               | 40.1                                   | 50.2         | 55.8         | 46.7         | 54.7         | 190.2                              | 224.4          | 232.8          | 228.9          | 225.0          |
| EE               | 0.6                                    | 0.6          | 0.6          | 0.3          | 0.4          | 4.6                                | 4.9            | 5.3            | 5.4            | 5.9            |
| IE               | .                                      | 34.5         | 59.8         | 50.2         | 74.2         | .                                  | 19.4           | 28.7           | 28.6           | 33.5           |
| GR               | 5.4                                    | 6.4          | 7.0          | 4.9          | 6.0          | 17.0                               | 18.3           | 20.4           | 26.8           | 32.4           |
| ES               | 25.0                                   | 26.3         | 51.2         | 26.2         | 27.3         | 130.7                              | 140.0          | 147.6          | 143.7          | 175.0          |
| FR               | 34.2                                   | 40.7         | 39.1         | 37.2         | 22.1         | 424.6                              | 438.1          | 441.6          | 429.9          | 449.3          |
| HR               | 2.3                                    | 2.6          | 2.9          | 1.4          | 2.8          | 6.7                                | 7.4            | 8.3            | 8.3            | 9.5            |
| IT               | 37.6                                   | 43.8         | 47.8         | 13.6         | 19.6         | 173.9                              | 192.2          | 209.7          | 211.5          | 254.8          |
| CY               | .                                      | 0.9          | .            | .            | 1.0          | 2.2                                | 2.5            | 2.5            | .              | 5.4            |
| LV               | 0.7                                    | 0.8          | 0.9          | 0.7          | 0.8          | .                                  | 3.1            | 3.5            | 3.6            | 4.4            |
| LT               | 0.5                                    | .            | 0.9          | 0.9          | 1.2          | 4.1                                | .              | 5.4            | 6.2            | 7.3            |
| LU               | 15.1                                   | 19.1         | 41.0         | 37.5         | 20.1         | 2.9                                | 3.1            | 3.2            | 3.2            | 3.4            |
| HU               | 1.6                                    | 1.8          | 2.1          | 0.8          | 0.9          | 12.5                               | 16.2           | 19.1           | 18.5           | 21.2           |
| MT               | .                                      | .            | .            | 0.5          | 1.0          | .                                  | .              | .              | .              | .              |
| NL               | 2.9                                    | 4.1          | 4.3          | 3.8          | 3.7          | 125.4                              | 127.1          | 128.7          | 125.8          | 121.6          |
| AT               | 8.6                                    | 10.5         | 11.9         | 8.8          | 8.8          | 21.4                               | 22.7           | 24.4           | 27.6           | 29.7           |
| PL               | 3.2                                    | 3.9          | 4.6          | 3.3          | 4.4          | 55.9                               | 66.2           | 77.4           | 83.3           | 96.4           |
| PT               | 4.2                                    | 4.7          | 9.4          | 6.4          | 8.1          | 56.7                               | 61.7           | 58.9           | 56.1           | 62.9           |
| RO               | 0.8                                    | 1.0          | 1.3          | 1.1          | 1.7          | 9.0                                | 10.7           | 13.0           | 15.1           | 19.2           |
| SI               | 0.8                                    | 0.9          | 0.9          | 0.6          | 0.7          | 4.7                                | 5.2            | 5.7            | 5.9            | 6.8            |
| SK               | 0.5                                    | 0.6          | 0.9          | 0.5          | 0.5          | 6.2                                | 8.0            | 9.1            | 9.7            | 12.5           |
| FI               | 1.3                                    | 1.3          | 1.7          | 1.1          | 1.1          | 31.6                               | .              | 32.6           | 30.2           | 30.8           |
| SE               | 8.0                                    | 10.0         | 10.2         | 6.1          | 6.4          | 83.5                               | 75.5           | 76.7           | 73.1           | 82.5           |
| <b>Euro area</b> | <b>210.9</b>                           | <b>251.6</b> | <b>340.0</b> | <b>243.9</b> | <b>256.6</b> | <b>1,299.9</b>                     | <b>1,384.7</b> | <b>1,435.1</b> | <b>1,420.6</b> | <b>1,540.8</b> |
| <b>EU</b>        | <b>233.3</b>                           | <b>278.4</b> | <b>369.4</b> | <b>261.6</b> | <b>288.7</b> | <b>1,535.4</b>                     | <b>1,630.6</b> | <b>1,703.9</b> | <b>1,695.5</b> | <b>1,853.3</b> |



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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<br>by non-resident PSPs |       |       |       |       | E-money payments with cards<br>on which e-money can be stored directly <sup>1)</sup> |      |      |      |      |
|------------------|----------------------------------------------------------------|-------|-------|-------|-------|--------------------------------------------------------------------------------------|------|------|------|------|
|                  | 2017                                                           | 2018  | 2019  | 2020  | 2021  | 2017                                                                                 | 2018 | 2019 | 2020 | 2021 |
| BE               | 19.6                                                           | 17.1  | 19.0  | 19.6  | 17.3  | 0.2                                                                                  | 0.2  | 0.2  | 0.2  | 0.3  |
| BG               | 1.0                                                            | 1.3   | 1.6   | 1.5   | 2.2   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| CZ               | 2.4                                                            | 8.0   | 10.0  | 6.2   | 8.3   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| DK               | 4.2                                                            | 4.5   | 4.4   | 2.1   | 2.9   | -                                                                                    | -    | -    | -    | -    |
| DE               | 24.6                                                           | 27.3  | 28.7  | 17.6  | 22.7  | 0.1                                                                                  | 0.1  | 0.1  | 0.2  | 0.2  |
| EE               | 0.7                                                            | 0.8   | 0.9   | 0.5   | 0.5   | -                                                                                    | -    | -    | -    | -    |
| IE               | 15.3                                                           | 18.4  | 23.0  | 18.8  | 21.8  | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| GR               | 1.3                                                            | 1.6   | 1.8   | 1.0   | 1.4   | 0.3                                                                                  | 0.3  | 0.3  | 0.5  | 0.4  |
| ES               | 12.4                                                           | 14.0  | 16.4  | 12.1  | 12.5  | 0.0                                                                                  | 0.0  | 0.0  | 0.2  | 0.4  |
| FR               | 36.6                                                           | 40.8  | 42.4  | 32.4  | 50.4  | 0.6                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| HR               | -                                                              | -     | -     | -     | -     | 0.0                                                                                  | 0.1  | 0.1  | 0.1  | 0.1  |
| IT               | 5.9                                                            | 23.4  | 13.9  | 12.1  | 13.4  | -                                                                                    | -    | -    | -    | -    |
| CY               | 0.4                                                            | 1.3   | 1.7   | 1.4   | 1.8   | .                                                                                    | .    | .    | .    | 0.0  |
| LV               | 1.3                                                            | 1.4   | 1.5   | 1.3   | 1.0   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| LT               | 1.2                                                            | 1.5   | 1.9   | 2.8   | 11.3  | .                                                                                    | 0.0  | -    | .    | .    |
| LU               | 4.5                                                            | 5.0   | 6.0   | 5.8   | 6.4   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| HU               | 2.1                                                            | 1.3   | 1.3   | 2.4   | 2.8   | .                                                                                    | .    | 0.0  | .    | 0.0  |
| MT               | 0.3                                                            | 0.4   | 0.5   | 0.2   | 0.5   | .                                                                                    | .    | .    | .    | .    |
| NL               | 17.0                                                           | 35.1  | 71.3  | 60.3  | 52.3  | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| AT               | 11.4                                                           | 12.8  | 13.7  | 11.0  | 12.6  | .                                                                                    | -    | -    | -    | -    |
| PL               | 5.3                                                            | 6.9   | 8.9   | 8.5   | 11.6  | -                                                                                    | -    | -    | -    | -    |
| PT               | 1.5                                                            | 1.7   | 1.8   | 1.9   | 2.5   | -                                                                                    | -    | -    | -    | -    |
| RO               | 1.6                                                            | 1.9   | 2.2   | 1.4   | 2.4   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| SI               | 0.6                                                            | 0.7   | 0.8   | 0.6   | 0.7   | .                                                                                    | .    | -    | -    | -    |
| SK               | 1.5                                                            | 1.8   | 2.1   | 1.7   | 3.4   | 0.0                                                                                  | 0.0  | 0.0  | 0.0  | 0.0  |
| FI               | 3.5                                                            | 3.7   | 3.5   | 1.1   | 1.3   | -                                                                                    | -    | -    | -    | -    |
| SE               | 11.5                                                           | 6.1   | 8.0   | 4.6   | 7.3   | 0.0                                                                                  | 0.0  | -    | -    | -    |
| <b>Euro area</b> | 159.7                                                          | 208.9 | 251.0 | 202.1 | 233.8 | 1.3                                                                                  | 0.7  | 0.6  | 1.2  | 1.4  |
| <b>EU</b>        | 187.7                                                          | 238.7 | 287.5 | 228.8 | 271.4 | 1.3                                                                                  | 0.7  | 0.7  | 1.2  | 1.5  |

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



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

POS transactions at terminals provided by resident PSPs

(annual percentage changes; HICP-adjusted)

|                  | With cards issued by non-resident PSPs |       |       |       | With cards issued by resident PSPs |      |      |      |
|------------------|----------------------------------------|-------|-------|-------|------------------------------------|------|------|------|
|                  | 2018                                   | 2019  | 2020  | 2021  | 2018                               | 2019 | 2020 | 2021 |
| BE               | 3.8                                    | 7.0   | -34.2 | 48.5  | -10.6                              | -3.6 | -3.3 | 2.6  |
| BG               | .                                      | .     | .     | .     | .                                  | 14.1 | 15.8 | .    |
| CZ               | 13.2                                   | 12.2  | -34.2 | .     | 5.7                                | 9.1  | 11.1 | 9.3  |
| DK               | 10.2                                   | 0.4   | -59.3 | 31.8  | 1.1                                | 2.8  | -1.1 | -0.4 |
| DE               | 23.1                                   | 9.6   | -15.8 | 10.9  | 16.0                               | 2.2  | -1.0 | -7.0 |
| EE               | -0.0                                   | 4.0   | -51.6 | 28.1  | 3.9                                | 5.5  | 2.3  | -1.2 |
| IE               | 23.5                                   | 71.1  | -15.2 | 39.9  | 14.6                               | 46.4 | 0.7  | 10.9 |
| GR               | 18.3                                   | 7.0   | -27.5 | 16.4  | 7.3                                | 9.8  | 34.7 | 15.9 |
| ES               | 3.9                                    | 92.9  | -48.5 | -2.1  | 5.8                                | 4.7  | -2.1 | 14.2 |
| FR               | 16.9                                   | -5.5  | -4.8  | -42.6 | 1.2                                | -0.8 | -2.6 | 1.1  |
| HR               | 14.7                                   | 9.6   | -50.4 | 88.3  | 9.7                                | 9.6  | 2.2  | 8.7  |
| IT               | 15.2                                   | 8.6   | -71.6 | 39.0  | 9.2                                | 8.5  | 1.2  | 15.7 |
| CY               | 13.0                                   | .     | .     | 2.5   | 12.2                               | 1.8  | .    | 9.2  |
| LV               | 19.3                                   | 6.2   | -24.9 | 14.8  | 4.2                                | 9.7  | 3.4  | 14.3 |
| LT               | .                                      | 6.3   | -1.5  | 29.6  | .                                  | 13.3 | 14.1 | 7.2  |
| LU               | 24.5                                   | 110.8 | -8.4  | -49.1 | 7.5                                | 1.0  | 0.0  | 0.9  |
| HU               | 11.3                                   | 14.9  | -60.6 | 7.4   | 29.8                               | 15.6 | 1.5  | 9.1  |
| MT               | .                                      | .     | -28.8 | 97.5  | .                                  | .    | .    | .    |
| NL               | 35.7                                   | 2.1   | -11.6 | -9.3  | -0.4                               | -1.5 | -3.1 | -9.2 |
| AT               | 19.7                                   | 12.0  | -27.1 | -3.3  | 4.5                                | 5.5  | 12.1 | 3.5  |
| PL               | 22.5                                   | 16.2  | -29.1 | 26.4  | 17.5                               | 14.4 | 7.6  | 10.1 |
| PT               | 11.0                                   | 100.3 | -31.4 | 22.2  | 8.2                                | -4.9 | -4.5 | 9.2  |
| RO               | 15.1                                   | 28.1  | -10.9 | 38.0  | 17.9                               | 19.1 | 16.4 | 21.1 |
| SI               | 19.3                                   | -1.4  | -38.1 | 14.9  | 9.1                                | 7.7  | 3.4  | 10.3 |
| SK               | 14.5                                   | 46.0  | -48.5 | -0.1  | 25.5                               | 10.3 | 5.3  | 22.5 |
| FI               | 0.1                                    | 30.9  | -39.2 | 2.8   | .                                  | -0.3 | -7.6 | -1.0 |
| SE               | 31.2                                   | 3.1   | -41.3 | -2.0  | -5.8                               | 3.2  | -6.2 | 4.5  |
| <b>Euro area</b> | 17.5                                   | 33.4  | -28.0 | 0.2   | 5.0                                | 2.3  | -0.7 | 3.3  |
| <b>EU</b>        | 17.4                                   | 30.6  | -29.3 | 4.8   | 4.5                                | 2.9  | -0.7 | 3.8  |



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### 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<br>by non-resident PSPs |             |              |             | E-money payments with cards<br>on which e-money can be stored directly <sup>1)</sup> |             |             |             |
|------------------|----------------------------------------------------------------|-------------|--------------|-------------|--------------------------------------------------------------------------------------|-------------|-------------|-------------|
|                  | 2018                                                           | 2019        | 2020         | 2021        | 2018                                                                                 | 2019        | 2020        | 2021        |
| BE               | -14.6                                                          | 9.8         | 2.7          | -17.2       | -28.6                                                                                | 7.9         | 7.7         | 20.8        |
| BG               | 29.3                                                           | 19.7        | -9.6         | 40.5        | -                                                                                    | -           | -           | -           |
| CZ               | 212.1                                                          | 21.8        | -37.2        | 22.8        | -                                                                                    | -           | -           | -           |
| DK               | 6.7                                                            | -1.8        | -52.5        | 33.6        | -                                                                                    | -           | -           | -           |
| DE               | 9.2                                                            | 3.6         | -38.3        | 21.8        | -6.7                                                                                 | -11.4       | 50.0        | 7.2         |
| EE               | 12.2                                                           | 15.0        | -50.8        | 3.7         | -                                                                                    | -           | -           | -           |
| IE               | 18.9                                                           | 24.0        | -17.4        | 9.5         | -                                                                                    | -           | -           | -           |
| GR               | 24.9                                                           | 13.4        | -46.8        | 43.1        | 12.5                                                                                 | -9.3        | 83.0        | -26.8       |
| ES               | 11.5                                                           | 16.0        | -26.0        | -2.5        | -                                                                                    | -           | -           | 78.8        |
| FR               | 9.2                                                            | 2.4         | -23.5        | 50.4        | -98.0                                                                                | -66.1       | 1,048.4     | -94.2       |
| HR               | -                                                              | -           | -            | -           | 16.8                                                                                 | 7.6         | -1.9        | 16.2        |
| IT               | 295.3                                                          | -41.2       | -12.7        | 6.7         | -                                                                                    | -           | -           | -           |
| CY               | 230.1                                                          | 32.2        | -17.9        | 28.3        | -                                                                                    | -           | -           | 14.9        |
| LV               | 6.2                                                            | 3.5         | -12.4        | -28.9       | -                                                                                    | -           | -           | -           |
| LT               | 24.8                                                           | 25.4        | 49.5         | 259.1       | -                                                                                    | -           | -           | -           |
| LU               | 7.8                                                            | 18.3        | -3.2         | 4.0         | -                                                                                    | -           | -           | -           |
| HU               | -38.9                                                          | 3.1         | 93.0         | 11.6        | -                                                                                    | -           | -           | -           |
| MT               | 32.4                                                           | 20.4        | -53.4        | 86.9        | -                                                                                    | -           | -           | -           |
| NL               | 102.7                                                          | 97.9        | -16.2        | -18.5       | -                                                                                    | -           | -           | -           |
| AT               | 10.4                                                           | 4.7         | -20.6        | 11.0        | -                                                                                    | -           | -           | -           |
| PL               | 30.7                                                           | 26.6        | -5.6         | 30.3        | -                                                                                    | -           | -           | -           |
| PT               | 16.0                                                           | 4.6         | 3.4          | 28.3        | -                                                                                    | -           | -           | -           |
| RO               | 14.6                                                           | 15.4        | -34.7        | 59.5        | -                                                                                    | -           | -           | -           |
| SI               | 17.6                                                           | 17.6        | -24.2        | 8.8         | -                                                                                    | -           | -           | -           |
| SK               | 20.9                                                           | 9.2         | -20.4        | 95.6        | 67.5                                                                                 | 1,009.9     | -29.1       | -48.6       |
| FI               | 2.5                                                            | -5.7        | -69.4        | 13.7        | -                                                                                    | -           | -           | -           |
| SE               | -45.0                                                          | 34.1        | -43.0        | 45.9        | -                                                                                    | -           | -           | -           |
| <b>Euro area</b> | <b>28.9</b>                                                    | <b>18.6</b> | <b>-19.3</b> | <b>10.2</b> | <b>-48.3</b>                                                                         | <b>-6.6</b> | <b>84.9</b> | <b>16.0</b> |
| <b>EU</b>        | <b>25.2</b>                                                    | <b>18.6</b> | <b>-20.6</b> | <b>12.6</b> | <b>-46.0</b>                                                                         | <b>-5.8</b> | <b>76.2</b> | <b>15.7</b> |

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



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### 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<br>on which e-money can be stored directly <sup>(1)</sup> |      |      |       |       |
|-----------|---------------------------------------------------------|-------|-------|-------|-------|------------------------------------|-------|-------|-------|-------|---------------------------------------------------------------------------------------|------|------|-------|-------|
|           | With cards issued by non-resident PSPs                  |       |       |       |       | With cards issued by resident PSPs |       |       |       |       |                                                                                       |      |      |       |       |
|           | 2017                                                    | 2018  | 2019  | 2020  | 2021  | 2017                               | 2018  | 2019  | 2020  | 2021  | 2017                                                                                  | 2018 | 2019 | 2020  | 2021  |
| BE        | 20.2                                                    | 21.2  | 21.3  | 12.0  | 17.3  | 386.7                              | 348.4 | 315.7 | 261.5 | 261.0 | 26.7                                                                                  | 14.5 | 13.0 | 7.9   | 8.4   |
| BG        | .                                                       | .     | .     | .     | 8.5   | .                                  | .     | 17.9  | 18.0  | 19.2  | .                                                                                     | 0.0  | 0.0  | 0.0   | 0.0   |
| CZ        | 13.9                                                    | 14.3  | 14.4  | 8.0   | 43.0  | 101.1                              | 96.9  | 95.3  | 89.6  | 95.6  | .                                                                                     | 0.0  | 0.0  | 0.0   | 0.0   |
| DK        | 23.2                                                    | 25.1  | 23.6  | 9.7   | 13.0  | 359.8                              | 357.7 | 344.7 | 342.6 | 347.6 | -                                                                                     | -    | -    | -     | -     |
| DE        | 28.8                                                    | 36.9  | 41.7  | 33.3  | 35.7  | 136.9                              | 165.2 | 174.0 | 163.4 | 146.9 | 0.3                                                                                   | 0.3  | 0.3  | 0.5   | 0.6   |
| EE        | 16.6                                                    | 15.9  | 17.9  | 8.7   | 11.7  | 128.9                              | 128.5 | 147.4 | 150.7 | 156.4 | -                                                                                     | -    | -    | -     | -     |
| IE        | .                                                       | 150.0 | 190.8 | 151.9 | 200.5 | .                                  | 84.1  | 91.6  | 86.5  | 90.6  | -                                                                                     | -    | -    | -     | -     |
| GR        | 9.9                                                     | 9.5   | 9.3   | 6.2   | 7.2   | 31.2                               | 27.1  | 27.1  | 33.7  | 38.7  | -                                                                                     | -    | -    | -     | -     |
| ES        | 15.9                                                    | 16.0  | 29.2  | 14.2  | 14.0  | 83.2                               | 85.2  | 84.3  | 77.7  | 89.8  | -                                                                                     | -    | -    | 859.0 | 412.7 |
| FR        | 21.1                                                    | 22.3  | 18.7  | 16.7  | 8.4   | 261.5                              | 239.5 | 211.1 | 192.6 | 170.4 | 1.7                                                                                   | 0.0  | 0.0  | 0.1   | -     |
| HR        | 19.0                                                    | 22.9  | 26.2  | 13.2  | 23.7  | 56.3                               | 65.1  | 74.3  | 76.9  | 79.8  | -                                                                                     | -    | -    | -     | -     |
| IT        | 15.3                                                    | 13.8  | 13.3  | 3.7   | 4.7   | 70.6                               | 60.6  | 58.4  | 57.2  | 61.4  | -                                                                                     | -    | -    | -     | -     |
| CY        | .                                                       | 34.5  | .     | .     | 27.7  | .                                  | 92.0  | 88.6  | .     | 147.6 | .                                                                                     | .    | .    | .     | -     |
| LV        | 15.8                                                    | 18.8  | 21.0  | 15.6  | 18.7  | .                                  | 72.2  | 83.0  | 85.2  | 101.7 | -                                                                                     | -    | -    | -     | -     |
| LT        | 9.8                                                     | .     | 16.0  | 13.5  | 18.1  | 76.0                               | .     | 99.9  | 98.0  | 108.7 | -                                                                                     | -    | -    | -     | -     |
| LU        | 89.6                                                    | 101.0 | 181.9 | 133.5 | 87.3  | 17.0                               | 16.6  | 14.3  | 11.5  | 14.9  | -                                                                                     | -    | -    | -     | -     |
| HU        | 9.2                                                     | 9.7   | 11.3  | 3.7   | 3.6   | 70.3                               | 86.3  | 101.5 | 86.1  | 83.8  | -                                                                                     | -    | 0.0  | -     | 0.0   |
| MT        | .                                                       | .     | .     | 28.6  | 48.8  | .                                  | .     | .     | .     | .     | -                                                                                     | -    | -    | -     | -     |
| NL        | 5.8                                                     | 7.7   | 8.6   | 8.5   | 7.9   | 245.1                              | 241.2 | 260.2 | 279.9 | 261.7 | -                                                                                     | -    | -    | -     | -     |
| AT        | 60.3                                                    | 73.6  | 75.3  | 51.7  | 47.7  | 150.2                              | 160.0 | 154.1 | 162.6 | 160.7 | -                                                                                     | -    | -    | -     | -     |
| PL        | 5.1                                                     | 5.0   | 5.1   | 3.2   | 3.9   | 89.5                               | 84.1  | 85.4  | 81.1  | 85.8  | -                                                                                     | -    | -    | -     | -     |
| PT        | 13.0                                                    | 13.4  | 28.6  | 18.1  | 20.8  | 176.4                              | 176.6 | 178.8 | 157.9 | 161.6 | -                                                                                     | -    | -    | -     | -     |
| RO        | 4.4                                                     | 4.8   | 5.6   | 4.5   | 5.6   | 46.3                               | 52.3  | 56.6  | 59.2  | 64.6  | -                                                                                     | 0.0  | 0.0  | 0.0   | 0.0   |
| SI        | 22.5                                                    | 26.7  | 26.2  | 15.9  | 19.8  | 136.1                              | 147.9 | 158.4 | 161.1 | 191.6 | -                                                                                     | -    | -    | -     | -     |
| SK        | 9.0                                                     | 9.8   | 13.7  | 6.4   | 6.5   | 106.3                              | 126.8 | 134.0 | 128.3 | 158.3 | 0.0                                                                                   | 0.0  | 0.3  | 0.2   | 0.1   |
| FI        | .                                                       | 6.5   | 13.8  | 7.8   | 10.7  | .                                  | .     | 259.0 | 221.8 | 294.3 | -                                                                                     | -    | -    | -     | -     |
| SE        | 31.5                                                    | 36.4  | 37.1  | 34.1  | 29.8  | 330.4                              | 274.1 | 279.1 | 410.9 | 382.8 | -                                                                                     | -    | -    | -     | -     |
| Euro area | 21.9                                                    | 23.3  | 29.1  | 19.9  | 19.1  | 134.8                              | 128.1 | 122.8 | 115.8 | 114.4 | 0.4                                                                                   | 0.2  | 0.2  | 0.3   | 0.4   |
| EU        | 20.4                                                    | 21.7  | 26.5  | 17.9  | 17.9  | 134.3                              | 126.8 | 122.3 | 115.8 | 114.7 | 0.4                                                                                   | 0.2  | 0.2  | 0.3   | 0.4   |

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



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## 15.4 Value of payments per card

With cards issued by resident PSPs

(EUR; total for the period)

|                  | POS transactions at terminals provided<br>by resident PSPs |         |         |         |         | POS transactions at terminals provided<br>by non-resident PSPs |         |         |         |         | E-money payments with cards<br>on which e-money can be stored directly |      |      |      |      |
|------------------|------------------------------------------------------------|---------|---------|---------|---------|----------------------------------------------------------------|---------|---------|---------|---------|------------------------------------------------------------------------|------|------|------|------|
|                  | 2017                                                       | 2018    | 2019    | 2020    | 2021    | 2017                                                           | 2018    | 2019    | 2020    | 2021    | 2017                                                                   | 2018 | 2019 | 2020 | 2021 |
| BE               | 3,739.6                                                    | 3,189.8 | 1,853.5 | 1,558.5 | 1,572.3 | 884.7                                                          | 720.6   | 476.6   | 425.7   | 346.3   | 11.1                                                                   | 7.5  | 4.9  | 4.6  | 5.5  |
| BG               | 409.3                                                      | .       | 417.5   | 485.5   | 627.1   | 132.4                                                          | 177.3   | 217.8   | 197.6   | 286.2   | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| CZ               | 1,330.3                                                    | 1,438.9 | 1,543.2 | 1,605.2 | 1,813.6 | 202.1                                                          | 645.3   | 772.7   | 454.4   | 576.8   | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| DK               | 5,425.8                                                    | 5,351.6 | 5,409.6 | 5,373.8 | 5,501.2 | 463.8                                                          | 483.0   | 466.5   | 222.4   | 305.3   | -                                                                      | -    | -    | -    | -    |
| DE               | 1,317.6                                                    | 1,521.8 | 1,522.2 | 1,440.2 | 1,408.6 | 170.5                                                          | 185.3   | 187.9   | 110.8   | 141.8   | 0.9                                                                    | 0.8  | 0.7  | 1.1  | 1.2  |
| EE               | 2,471.9                                                    | 2,622.0 | 2,819.8 | 2,869.9 | 3,133.3 | 369.0                                                          | 422.4   | 495.0   | 242.3   | 277.8   | -                                                                      | -    | -    | -    | -    |
| IE               | .                                                          | 2,607.5 | 3,744.0 | 3,552.6 | 4,092.0 | 2,179.3                                                        | 2,470.9 | 3,004.5 | 2,339.1 | 2,659.8 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| GR               | 1,078.0                                                    | 1,163.0 | 1,244.1 | 1,597.7 | 1,871.5 | 81.2                                                           | 102.0   | 112.7   | 57.2    | 82.7    | 17.1                                                                   | 19.4 | 17.1 | 29.9 | 22.1 |
| ES               | 1,641.1                                                    | 1,664.4 | 1,709.3 | 1,599.7 | 1,923.4 | 156.1                                                          | 166.9   | 189.9   | 134.3   | 137.8   | 0.0                                                                    | 0.0  | 0.0  | 2.3  | 4.3  |
| FR               | 5,317.0                                                    | 5,353.2 | 5,227.1 | 4,933.9 | 4,991.8 | 458.9                                                          | 498.1   | 501.9   | 372.2   | 560.3   | 7.1                                                                    | 0.1  | 0.1  | 0.5  | 0.0  |
| HR               | 764.9                                                      | 887.1   | 909.0   | 957.8   | 1,100.9 | -                                                              | -       | -       | -       | -       | 5.5                                                                    | 6.8  | 6.8  | 6.9  | 8.5  |
| IT               | 2,242.9                                                    | 2,333.0 | 2,487.5 | 2,438.6 | 2,895.6 | 75.5                                                           | 284.4   | 164.3   | 139.0   | 152.3   | -                                                                      | -    | -    | -    | -    |
| CY               | 1,891.5                                                    | 2,058.2 | 2,104.7 | .       | 4,061.1 | 325.9                                                          | 1,043.7 | 1,386.4 | 1,089.0 | 1,376.1 | .                                                                      | .    | .    | .    | 15.7 |
| LV               | .                                                          | 1,373.9 | 1,546.5 | 1,631.6 | 2,071.1 | 570.3                                                          | 638.5   | 678.2   | 606.6   | 479.1   | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| LT               | 1,244.4                                                    | .       | 1,688.4 | 450.6   | 239.6   | 352.7                                                          | 457.1   | 591.3   | 206.7   | 368.2   | .                                                                      | 0.0  | -    | .    | .    |
| LU               | 1,113.6                                                    | 1,107.8 | 1,046.5 | 1,012.6 | 1,019.0 | 1,766.7                                                        | 1,762.5 | 1,950.9 | 1,827.7 | 1,895.5 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| HU               | 1,371.0                                                    | 1,731.4 | 2,033.2 | 1,859.3 | 2,150.6 | 225.3                                                          | 133.8   | 140.2   | 243.8   | 288.7   | .                                                                      | .    | 0.0  | .    | 0.0  |
| MT               | .                                                          | .       | .       | .       | .       | .                                                              | 484.3   | 628.1   | 280.7   | 493.3   | .                                                                      | .    | .    | .    | .    |
| NL               | 3,877.8                                                    | 3,851.5 | 3,743.4 | 3,475.4 | 3,198.7 | 525.6                                                          | 1,062.6 | 2,074.1 | 1,666.0 | 1,375.2 | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| AT               | 1,620.5                                                    | 1,670.8 | 1,772.0 | 1,810.4 | 2,066.7 | 867.1                                                          | 944.1   | 994.0   | 719.0   | 880.2   | .                                                                      | -    | -    | -    | -    |
| PL               | 1,429.4                                                    | 1,605.3 | 1,800.0 | 1,907.4 | 2,228.2 | 134.3                                                          | 167.8   | 208.1   | 193.5   | 267.5   | -                                                                      | -    | -    | -    | -    |
| PT               | 2,679.4                                                    | 2,850.9 | 2,891.2 | 2,560.3 | 2,971.4 | 69.5                                                           | 79.4    | 88.6    | 85.0    | 115.9   | -                                                                      | -    | -    | -    | -    |
| RO               | 547.2                                                      | 614.2   | 713.5   | 806.0   | 985.1   | 97.5                                                           | 106.4   | 119.9   | 75.9    | 122.2   | 0.0                                                                    | 0.0  | 0.0  | 0.0  | 0.0  |
| SI               | 1,393.9                                                    | 1,480.6 | 1,587.3 | 1,665.6 | 1,947.3 | 173.4                                                          | 198.7   | 232.4   | 178.8   | 206.3   | .                                                                      | .    | -    | -    | -    |
| SK               | 1,179.0                                                    | 1,453.4 | 1,639.1 | 1,676.4 | 2,186.3 | 281.5                                                          | 334.2   | 373.1   | 288.5   | 600.8   | 0.2                                                                    | 0.3  | 3.4  | 2.3  | 1.3  |
| FI               | 3,226.0                                                    | .       | 3,279.6 | 2,928.5 | 2,929.5 | 358.9                                                          | 363.1   | 350.6   | 103.7   | 119.1   | -                                                                      | -    | -    | -    | -    |
| SE               | 4,115.2                                                    | 3,891.1 | 4,097.1 | 4,039.7 | 4,563.5 | 567.2                                                          | 313.2   | 428.8   | 256.8   | 404.9   | 0.0                                                                    | 0.0  | -    | -    | -    |
| <b>Euro area</b> | .                                                          | 2,553.1 | 2,508.9 | 2,330.7 | 2,416.1 | .                                                              | 385.1   | 438.8   | 331.5   | 366.6   | .                                                                      | 1.2  | 1.1  | 1.9  | 2.2  |
| <b>EU</b>        | 2,376.9                                                    | 2,444.1 | 2,433.1 | 2,293.6 | 2,410.8 | 290.6                                                          | 357.8   | 410.6   | 309.6   | 353.0   | 2.0                                                                    | 1.1  | 1.0  | 1.7  | 1.9  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.1 Participation in selected payment systems (end of period)

|                                   | Number of participants |       |       |       |       | of which: Direct participants |       |       |       |      |
|-----------------------------------|------------------------|-------|-------|-------|-------|-------------------------------|-------|-------|-------|------|
|                                   | 2017                   | 2018  | 2019  | 2020  | 2021  | 2017                          | 2018  | 2019  | 2020  | 2021 |
| <b>A. PROCESSING THE EURO</b>     |                        |       |       |       |       |                               |       |       |       |      |
| <b>I. LVPS</b>                    |                        |       |       |       |       |                               |       |       |       |      |
| <b>1. TARGET2</b>                 |                        |       |       |       |       |                               |       |       |       |      |
| TARGET2 as a whole                | 2,348                  | 2,326 | 2,138 | 2,272 | 2,180 | 1,707                         | 1,694 | 1,572 | 1,719 | .    |
| <b>EURO AREA</b>                  |                        |       |       |       |       |                               |       |       |       |      |
| RECOUR & TARGET2-BE               | 71                     | 79    | 76    | 76    | 77    | 19                            | 19    | 18    | 18    | 19   |
| TARGET2-DE                        | 959                    | 941   | 803   | 979   | 911   | 816                           | 802   | 683   | 857   | 811  |
| TARGET2-EE                        | 14                     | 13    | 13    | 11    | 11    | 14                            | 13    | 13    | 11    | 11   |
| TARGET2-IE                        | 22                     | .     | .     | .     | .     | 15                            | 15    | 20    | 20    | .    |
| HERMES & TARGET2-GR               | 30                     | 33    | 35    | 31    | 27    | 25                            | 28    | 32    | 28    | 24   |
| TARGET2-ES                        | 155                    | 152   | 151   | 148   | 138   | 83                            | 77    | 74    | 71    | 66   |
| TBF & TARGET2-FR                  | 327                    | 325   | 319   | 301   | 294   | 138                           | 140   | 138   | 132   | 135  |
| TARGET2-IT                        | 131                    | 124   | 113   | 113   | 111   | 89                            | 85    | 83    | 84    | 83   |
| TARGET2-CY                        | 24                     | 24    | 23    | 22    | 22    | 21                            | 21    | 19    | 18    | 18   |
| TARGET2-LV                        | 23                     | 22    | 22    | 20    | 17    | 23                            | 22    | 22    | 20    | 17   |
| TARGET2-LT                        | 13                     | 13    | 15    | 15    | 16    | 13                            | 13    | 15    | 15    | 16   |
| TARGET2-LU                        | 80                     | 80    | 73    | 74    | 74    | 44                            | 51    | 48    | 50    | 49   |
| TARGET2-MT                        | 11                     | 11    | 14    | 14    | 14    | 11                            | 11    | 14    | 14    | 14   |
| TARGET2-NL                        | 100                    | 97    | 67    | 63    | 62    | 60                            | 60    | 55    | 53    | 51   |
| HOAM.AT, ASTI & TARGET2-AT        | 86                     | 90    | 92    | 80    | 88    | 86                            | 90    | 92    | 80    | 88   |
| TARGET2-PT                        | 51                     | 52    | 52    | 51    | 49    | 42                            | 42    | 42    | 41    | 40   |
| TARGET2-SI                        | 18                     | 18    | 19    | 19    | 18    | 18                            | 18    | 19    | 19    | 18   |
| TARGET2-SK                        | 34                     | 36    | 36    | 39    | 38    | 34                            | 36    | 36    | 39    | 38   |
| BoF-RTGS & TARGET2-FI             | 26                     | 27    | 28    | 29    | 29    | 24                            | 25    | 26    | 26    | 26   |
| EPM & TARGET2-ECB EU              | 6                      | 6     | 7     | 9     | 11    | 6                             | 6     | 7     | 9     | 11   |
| <b>EU NON-EA</b>                  |                        |       |       |       |       |                               |       |       |       |      |
| TARGET2-BG                        | 24                     | 26    | 26    | 26    | 26    | 24                            | 23    | 22    | 22    | 22   |
| TARGET2-DK                        | 72                     | 69    | 63    | 61    | 57    | 31                            | 30    | 29    | 27    | 24   |
| TARGET2-HR                        | 26                     | 23    | 22    | 22    | 23    | 26                            | 23    | 22    | 22    | 23   |
| TARGET2-PL                        | 22                     | 21    | 20    | 20    | 19    | 22                            | 21    | 20    | 20    | 19   |
| TARGET2-RO                        | 23                     | 23    | 23    | 23    | 21    | 23                            | 23    | 23    | 23    | 21   |
| <b>2. NON-TARGET2</b>             |                        |       |       |       |       |                               |       |       |       |      |
| <b>EURO AREA</b>                  |                        |       |       |       |       |                               |       |       |       |      |
| <b>Finland</b>                    |                        |       |       |       |       |                               |       |       |       |      |
| POPS                              | 11                     | 10    | 10    | 10    | 10    | 9                             | 8     | 8     | 8     | 8    |
| <b>3. EUROPEAN UNION</b>          |                        |       |       |       |       |                               |       |       |       |      |
| EURO1/STEP1                       | 158                    | 149   | 135   | 107   | 92    | 158                           | 149   | 135   | 107   | 92   |
| <b>II. MULTI-CURRENCY SYSTEMS</b> |                        |       |       |       |       |                               |       |       |       |      |
| CLS                               | 69                     | 73    | 75    | 77    | 77    | 67                            | 71    | 73    | 75    | 75   |
| <b>III. RETAIL SYSTEMS</b>        |                        |       |       |       |       |                               |       |       |       |      |
| <b>EURO AREA</b>                  |                        |       |       |       |       |                               |       |       |       |      |
| <b>Belgium</b>                    |                        |       |       |       |       |                               |       |       |       |      |
| CEC                               | 53                     | 52    | 49    | 46    | 45    | 13                            | 13    | 13    | 14    | 15   |
| <b>Germany</b>                    |                        |       |       |       |       |                               |       |       |       |      |
| RPS                               | 198                    | 190   | 192   | 189   | 179   | 198                           | 190   | 192   | 189   | 179  |





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16.1 Participation in selected payment systems (cont'd)  
(end of period)

|                                       | Number of participants |       |       |       |       | of which: Direct participants |      |      |      |      |
|---------------------------------------|------------------------|-------|-------|-------|-------|-------------------------------|------|------|------|------|
|                                       | 2017                   | 2018  | 2019  | 2020  | 2021  | 2017                          | 2018 | 2019 | 2020 | 2021 |
| <b>A. PROCESSING THE EURO (cont.)</b> |                        |       |       |       |       |                               |      |      |      |      |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                        |       |       |       |       |                               |      |      |      |      |
| <b>EURO AREA (cont.)</b>              |                        |       |       |       |       |                               |      |      |      |      |
| <b>Ireland</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| IPCC                                  | .                      | 10    | 10    | 10    | 10    | .                             | 10   | 10   | 10   | 10   |
| <b>Greece</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| DIAS                                  | 35                     | 36    | 43    | 49    | 53    | 24                            | 24   | 25   | 26   | 25   |
| ACO                                   | 25                     | 23    | 23    | 23    | 23    | 25                            | 23   | 23   | 23   | 23   |
| <b>Spain</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| SNCE                                  | 151                    | 141   | 141   | 141   | 139   | 17                            | 15   | 15   | 15   | 14   |
| <b>France</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| CORE                                  | 362                    | 356   | 367   | 356   | 316   | 10                            | 10   | 10   | 10   | 10   |
| SEPA EU                               | 362                    | 356   | 367   | 356   | 316   | 10                            | 10   | 10   | 10   | 10   |
| <b>Italy</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| Italian CSMs                          | 64                     | 60    | 58    | 58    | 55    | 64                            | 60   | 58   | 58   | 55   |
| <b>Cyprus</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| Cyprus Clearing House for cheques     | 18                     | 17    | 16    | 17    | 17    | 18                            | 17   | 16   | 17   | 17   |
| JCC Cards Payment System              | .                      | .     | .     | .     | .     | .                             | .    | .    | .    | .    |
| Cyprus SEPA Direct Debits System      | 12                     | 12    | 12    | 12    | 12    | 12                            | 12   | 12   | 12   | 12   |
| <b>Latvia</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| EKS                                   | 18                     | 17    | 15    | 14    | 13    | 16                            | 15   | 14   | 14   | 13   |
| Worldline Latvia CSM                  | 11                     | 9     | 11    | 10    | -     | 11                            | 9    | 11   | 10   | -    |
| <b>Lithuania</b>                      |                        |       |       |       |       |                               |      |      |      |      |
| LITAS-MMS                             | -                      | -     | -     | -     | -     | -                             | -    | -    | -    | -    |
| CENTROLINK                            | 12                     | 14    | 17    | 19    | 21    | 12                            | 14   | 17   | 19   | 21   |
| <b>Malta</b>                          |                        |       |       |       |       |                               |      |      |      |      |
| Malta Clearing House                  | 12                     | 12    | 12    | 11    | 11    | 12                            | 12   | 12   | 11   | 11   |
| <b>Netherlands</b>                    |                        |       |       |       |       |                               |      |      |      |      |
| equensWorldlines                      | 25                     | 25    | 25    | 31    | 38    | 25                            | 25   | 25   | 31   | 38   |
| <b>Austria</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| CS                                    | 76                     | 73    | 73    | 75    | 73    | 62                            | 60   | 61   | 63   | 61   |
| <b>Portugal</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| SICOI                                 | 63                     | 63    | 62    | 60    | 60    | 33                            | 36   | 36   | 37   | 34   |
| <b>Slovenia</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| SEPA IKP System                       | -                      | -     | -     | -     | -     | -                             | -    | -    | -    | -    |
| SEPA IDD Core System                  | -                      | -     | -     | -     | -     | -                             | -    | -    | -    | -    |
| SEPA IDD B2B System                   | -                      | -     | -     | -     | -     | -                             | -    | -    | -    | -    |
| SIMP-PS payment system                | 16                     | 16    | 16    | 16    | 15    | 16                            | 16   | 16   | 16   | 15   |
| BiPS payment system                   | -                      | -     | 16    | 16    | 15    | -                             | -    | 16   | 16   | 15   |
| <b>Slovakia</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| SIPS                                  | 24                     | 25    | 25    | 27    | 29    | 24                            | 25   | 25   | 27   | 29   |
| <b>Finland</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| ARPP                                  | 1                      | 3     | 3     | 2     | 2     | 1                             | 3    | 3    | 2    | 2    |
| <b>EU NON-EA</b>                      |                        |       |       |       |       |                               |      |      |      |      |
| <b>Bulgaria</b>                       |                        |       |       |       |       |                               |      |      |      |      |
| BISERA7-EUR                           | 16                     | 15    | 15    | 16    | 16    | 16                            | 15   | 14   | 14   | 14   |
| <b>Croatia</b>                        |                        |       |       |       |       |                               |      |      |      |      |
| EuroNKS                               | 25                     | 23    | 22    | 22    | 22    | 25                            | 23   | 22   | 22   | 22   |
| <b>Poland</b>                         |                        |       |       |       |       |                               |      |      |      |      |
| EuroELIXIR                            | 590                    | 584   | 570   | 563   | 557   | 20                            | 20   | 19   | 19   | 19   |
| <b>EUROPEAN UNION</b>                 |                        |       |       |       |       |                               |      |      |      |      |
| STEP2 ICT Service                     | -                      | -     | -     | -     | -     | -                             | -    | -    | -    | -    |
| STEP2 SCT Service                     | 4,877                  | 4,889 | 4,896 | 4,850 | 4,834 | 143                           | 142  | 151  | 157  | 156  |
| STEP2 SDD CORE Service                | 3,926                  | 3,902 | 3,867 | 3,809 | 3,808 | 108                           | 111  | 114  | 119  | 116  |
| STEP2 SDD B2B Service                 | 3,373                  | 3,354 | 3,315 | 3,242 | 3,219 | 93                            | 95   | 95   | 100  | 96   |



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16.1 Participation in selected payment systems (cont'd)  
(end of period)

|                                       | Number of participants |      |      |      |      | of which: Direct participants |      |      |      |      |
|---------------------------------------|------------------------|------|------|------|------|-------------------------------|------|------|------|------|
|                                       | 2017                   | 2018 | 2019 | 2020 | 2021 | 2017                          | 2018 | 2019 | 2020 | 2021 |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                        |      |      |      |      |                               |      |      |      |      |
| <b>I. LVPS</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| <b>EU NON-EA</b>                      |                        |      |      |      |      |                               |      |      |      |      |
| <b>Bulgaria</b>                       |                        |      |      |      |      |                               |      |      |      |      |
| RINGS                                 | 31                     | 30   | 28   | 27   | 28   | 31                            | 30   | 28   | 27   | 28   |
| <b>Czech Republic</b>                 |                        |      |      |      |      |                               |      |      |      |      |
| CERTIS                                | 52                     | 53   | 55   | 55   | 52   | 52                            | 53   | 55   | 55   | 52   |
| <b>Denmark</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| KRONOS DKK                            | 88                     | 89   | -    | -    | -    | 88                            | 89   | -    | -    | -    |
| Kronos2                               | -                      | 94   | 87   | 88   | 85   | -                             | 94   | 87   | 88   | 85   |
| <b>Croatia</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| Croatian Large Value Payment System   | 29                     | 25   | 24   | 25   | 27   | 29                            | 25   | 24   | 25   | 27   |
| <b>Hungary</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| VIBER                                 | 62                     | 62   | 46   | 45   | 47   | 38                            | 38   | 36   | 38   | 38   |
| <b>Poland</b>                         |                        |      |      |      |      |                               |      |      |      |      |
| SORBNET2                              | 49                     | 48   | 49   | 50   | 45   | 49                            | 48   | 49   | 50   | 45   |
| <b>Romania</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| REGIS                                 | 42                     | 40   | 40   | 40   | 40   | 42                            | 40   | 40   | 40   | 40   |
| <b>Sweden</b>                         |                        |      |      |      |      |                               |      |      |      |      |
| RIX                                   | 32                     | 34   | 37   | 38   | 38   | 32                            | 34   | 37   | 38   | 38   |
| <b>II. RETAIL SYSTEMS</b>             |                        |      |      |      |      |                               |      |      |      |      |
| <b>EU NON-EA</b>                      |                        |      |      |      |      |                               |      |      |      |      |
| <b>Bulgaria</b>                       |                        |      |      |      |      |                               |      |      |      |      |
| BISERA                                | 29                     | 31   | 30   | 31   | 32   | 29                            | 28   | 26   | 25   | 26   |
| BORICA                                | 30                     | 30   | 29   | 28   | 28   | 24                            | 24   | 21   | 20   | 20   |
| <b>Denmark</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| The Sumclearing DKK                   | 85                     | 82   | 82   | 77   | 74   | 54                            | 54   | 54   | 52   | 51   |
| The IntradagClearing                  | 85                     | 82   | 82   | 77   | 74   | 54                            | 54   | 54   | 52   | 51   |
| Straksclearing                        | 77                     | 75   | 74   | 71   | 67   | 48                            | 48   | 47   | 46   | 44   |
| <b>Croatia</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| National Clearing System              | 28                     | 24   | 23   | 23   | 23   | 28                            | 24   | 23   | 23   | 23   |
| <b>Hungary</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| ICS                                   | 61                     | 61   | 43   | 44   | 46   | 35                            | 35   | 32   | 34   | 34   |
| <b>Poland</b>                         |                        |      |      |      |      |                               |      |      |      |      |
| ELIXIR                                | 618                    | 612  | 602  | 594  | 583  | 40                            | 40   | 39   | 38   | 40   |
| Express ELIXIR                        | 13                     | 15   | 17   | 18   | 20   | 13                            | 15   | 17   | 18   | 20   |
| BlueCash                              | 105                    | 117  | 118  | 113  | 102  | 105                           | 117  | 118  | 113  | 102  |
| BLIK                                  | 25                     | 31   | 33   | 34   | 41   | 25                            | 31   | 33   | 34   | 41   |
| KSR                                   | 13                     | 13   | 12   | 9    | 11   | 13                            | 13   | 12   | 9    | 11   |
| <b>Romania</b>                        |                        |      |      |      |      |                               |      |      |      |      |
| SENT                                  | 38                     | 37   | 37   | 38   | 37   | 38                            | 37   | 37   | 37   | 36   |
| <b>Sweden</b>                         |                        |      |      |      |      |                               |      |      |      |      |
| Bankgirot                             | 23                     | 25   | 27   | 26   | 24   | 23                            | 25   | 27   | 26   | 24   |
| Dataclearing                          | 32                     | 32   | 33   | 34   | 33   | 31                            | 32   | 33   | 34   | 33   |



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16.1 Participation in selected payment systems (cont'd)  
(end of period)

|                                   | Concentration ratio in terms of volume<br>(percentage) |      |      |      |      | Concentration ratio in terms of value<br>(percentage) |      |      |      |      |
|-----------------------------------|--------------------------------------------------------|------|------|------|------|-------------------------------------------------------|------|------|------|------|
|                                   | 2017                                                   | 2018 | 2019 | 2020 | 2021 | 2017                                                  | 2018 | 2019 | 2020 | 2021 |
| <b>A. PROCESSING THE EURO</b>     |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>I. LVPS</b>                    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>1. TARGET2</b>                 |                                                        |      |      |      |      |                                                       |      |      |      |      |
| TARGET2 as a whole                | -                                                      | -    | -    | -    | -    | 19                                                    | 20   | 22   | 24   | 27   |
| <b>EURO AREA</b>                  |                                                        |      |      |      |      |                                                       |      |      |      |      |
| RECOUR & TARGET2-BE               | 95                                                     | 96   | 96   | 97   | 97   | 93                                                    | 94   | 94   | 95   | 96   |
| TARGET2-DE                        | 51                                                     | 48   | 50   | 49   | 51   | 42                                                    | 39   | 42   | 45   | 46   |
| TARGET2-EE                        | 98                                                     | 95   | 90   | 93   | 93   | 89                                                    | 85   | 89   | 89   | 87   |
| TARGET2-IE                        | .                                                      | .    | .    | .    | .    | 84                                                    | 86   | 84   | 85   | 96   |
| HERMES & TARGET2-GR               | 86                                                     | 87   | 87   | 88   | 88   | 79                                                    | 89   | 90   | 83   | 71   |
| TARGET2-ES                        | 60                                                     | 74   | 76   | 80   | 80   | 62                                                    | 71   | 73   | 70   | 77   |
| TBF & TARGET2-FR                  | 63                                                     | 62   | 64   | 57   | 68   | 69                                                    | 65   | 54   | 57   | 55   |
| TARGET2-IT                        | 45                                                     | 46   | 48   | 51   | 51   | 47                                                    | 55   | 58   | 62   | 60   |
| TARGET2-CY                        | 84                                                     | 84   | 84   | 80   | 80   | 90                                                    | 90   | 90   | 84   | 80   |
| TARGET2-LV                        | 64                                                     | 68   | 74   | 62   | 68   | 78                                                    | 74   | 59   | 58   | 54   |
| TARGET2-LT                        | 84                                                     | 86   | 90   | 95   | 96   | 89                                                    | 87   | 89   | 92   | 98   |
| TARGET2-LU                        | 71                                                     | 73   | 75   | 76   | 76   | 79                                                    | 76   | 78   | 81   | 82   |
| TARGET2-MT                        | 96                                                     | 93   | 91   | 79   | 77   | 99                                                    | 98   | 97   | 89   | 91   |
| TARGET2-NL                        | 83                                                     | 89   | 70   | 91   | 91   | 85                                                    | 89   | 75   | 80   | 85   |
| HOAM.AT, ASTI & TARGET2-AT        | 54                                                     | 58   | 59   | 60   | 65   | 39                                                    | 49   | 52   | 52   | 53   |
| TARGET2-PT                        | 74                                                     | 74   | 69   | 62   | 60   | 59                                                    | 62   | 61   | 58   | 56   |
| TARGET2-SI                        | 67                                                     | 64   | 62   | 67   | 66   | 78                                                    | 76   | 73   | 78   | 75   |
| TARGET2-SK                        | 71                                                     | 68   | 24   | 24   | 24   | 55                                                    | 56   | 22   | 24   | 27   |
| BoF-RTGS & TARGET2-FI             | 80                                                     | 80   | 78   | 81   | 87   | 84                                                    | 84   | 85   | 86   | 80   |
| EPM & TARGET2-ECB EU              | -                                                      | -    | -    | -    | -    | 100                                                   | 100  | 100  | 100  | 100  |
| <b>EU NON-EA</b>                  |                                                        |      |      |      |      |                                                       |      |      |      |      |
| TARGET2-BG                        | 70                                                     | 68   | 70   | 68   | 73   | 94                                                    | 95   | 97   | 97   | 97   |
| TARGET2-DK                        | 82                                                     | 82   | 86   | 88   | 93   | 99                                                    | 98   | 99   | 99   | 100  |
| TARGET2-HR                        | 73                                                     | 77   | 78   | 77   | 76   | 70                                                    | 75   | 77   | 73   | 74   |
| TARGET2-PL                        | 82                                                     | 82   | 82   | 87   | 87   | 71                                                    | 72   | 76   | 78   | 77   |
| TARGET2-RO                        | 61                                                     | 67   | 70   | 71   | 70   | 80                                                    | 81   | 82   | 86   | 79   |
| <b>2. NON-TARGET2</b>             |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>EURO AREA</b>                  |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Finland</b>                    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| POPS                              | 94                                                     | 95   | 95   | 95   | 95   | 94                                                    | 94   | 94   | 94   | 93   |
| <b>3. EUROPEAN UNION</b>          |                                                        |      |      |      |      |                                                       |      |      |      |      |
| EURO1/STEP1                       | 36                                                     | 37   | 39   | 42   | 45   | 50                                                    | 49   | 49   | 51   | 51   |
| <b>II. MULTI-CURRENCY SYSTEMS</b> |                                                        |      |      |      |      |                                                       |      |      |      |      |
| CLS                               | -                                                      | -    | -    | -    | -    | 37                                                    | 38   | 37   | 36   | 34   |
| <b>III. RETAIL SYSTEMS</b>        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>EURO AREA</b>                  |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Belgium</b>                    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| CEC                               | 84                                                     | 84   | 84   | 84   | 83   | 84                                                    | 84   | 84   | 83   | 82   |
| <b>Germany</b>                    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| RPS                               | 41                                                     | 36   | 44   | 48   | 49   | 38                                                    | 38   | 37   | 38   | 37   |



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16.1 Participation in selected payment systems (cont'd)  
(end of period)

|                                       | Concentration ratio in terms of volume<br>(percentage) |      |      |      |      | Concentration ratio in terms of value<br>(percentage) |      |      |      |      |
|---------------------------------------|--------------------------------------------------------|------|------|------|------|-------------------------------------------------------|------|------|------|------|
|                                       | 2017                                                   | 2018 | 2019 | 2020 | 2021 | 2017                                                  | 2018 | 2019 | 2020 | 2021 |
| <b>A. PROCESSING THE EURO (cont.)</b> |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>EURO AREA (cont.)</b>              |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Ireland</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| IPCC                                  | 99                                                     | 100  | 99   | 100  | 100  | 98                                                    | 98   | 100  | 99   | 98   |
| <b>Greece</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| DIAS                                  | 96                                                     | 95   | 95   | 95   | 96   | 94                                                    | 90   | 92   | 94   | 94   |
| ACO                                   | 90                                                     | 92   | 92   | 91   | 91   | 89                                                    | 92   | 90   | 93   | 93   |
| <b>Spain</b>                          |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SNCE                                  | 71                                                     | 70   | 72   | 72   | 72   | 66                                                    | 67   | 69   | 70   | 70   |
| <b>France</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| CORE                                  | 84                                                     | 86   | 86   | 85   | 85   | 74                                                    | 75   | 75   | 74   | 73   |
| SEPA EU                               | 85                                                     | 84   | 84   | 83   | 84   | 88                                                    | 88   | 86   | 88   | 87   |
| <b>Italy</b>                          |                                                        |      |      |      |      |                                                       |      |      |      |      |
| Italian CSMs                          | 30                                                     | 31   | 32   | 32   | 35   | 34                                                    | 39   | 42   | 45   | 42   |
| <b>Cyprus</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| Cyprus Clearing House for cheques     | 86                                                     | 88   | 86   | 84   | 90   | 76                                                    | 81   | 76   | 80   | 90   |
| JCC Cards Payment System              | .                                                      | .    | .    | .    | .    | .                                                     | .    | .    | .    | .    |
| Cyprus SEPA Direct Debits System      | 100                                                    | 100  | 100  | 100  | 100  | 100                                                   | 100  | 100  | 100  | 100  |
| <b>Latvia</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| EKS                                   | 66                                                     | 70   | 63   | 61   | 59   | 48                                                    | 50   | 51   | 54   | 54   |
| Worldline Latvia CSM                  | 99                                                     | 100  | 100  | 100  | -    | 97                                                    | 99   | 100  | 100  | -    |
| <b>Lithuania</b>                      |                                                        |      |      |      |      |                                                       |      |      |      |      |
| LITAS-MMS                             | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| CENTROlink                            | 91                                                     | 81   | 82   | 70   | 63   | 95                                                    | 77   | 67   | 56   | 51   |
| <b>Malta</b>                          |                                                        |      |      |      |      |                                                       |      |      |      |      |
| Malta Clearing House                  | 95                                                     | 95   | 92   | 94   | 94   | 94                                                    | 94   | 90   | 94   | 92   |
| <b>Netherlands</b>                    |                                                        |      |      |      |      |                                                       |      |      |      |      |
| equensWorldlines                      | 99                                                     | 98   | 99   | 99   | 87   | 95                                                    | 94   | 93   | 93   | 83   |
| <b>Austria</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| CS                                    | 73                                                     | 73   | 73   | 72   | 73   | 65                                                    | 65   | 66   | 68   | 70   |
| <b>Portugal</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SICOI                                 | 82                                                     | 82   | 81   | 80   | 79   | 77                                                    | 77   | 78   | 77   | 76   |
| <b>Slovenia</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SEPA IKP System                       | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| SEPA IDD Core System                  | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| SEPA IDD B2B System                   | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| SIMP-PS payment system                | 71                                                     | 70   | 73   | 84   | 82   | 66                                                    | 65   | 66   | 83   | 82   |
| BIPS payment system                   | -                                                      | -    | 70   | 74   | 72   | -                                                     | -    | 64   | 74   | 72   |
| <b>Slovakia</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SIPS                                  | 75                                                     | 74   | 74   | 75   | 78   | 76                                                    | 76   | 76   | 76   | 75   |
| <b>Finland</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| ARPP                                  | 100                                                    | 100  | 100  | 100  | 100  | 100                                                   | 100  | 100  | 100  | 100  |
| <b>EU NON-EA</b>                      |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Bulgaria</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| BISERA7-EUR                           | 93                                                     | 90   | 82   | 82   | 82   | 93                                                    | 92   | 84   | 83   | 84   |
| <b>Croatia</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| EuroNKS                               | 85                                                     | 86   | 86   | 87   | 86   | 88                                                    | 88   | 88   | 88   | 81   |
| <b>Poland</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| EuroELIXIR                            | 76                                                     | 72   | 70   | 84   | 82   | 82                                                    | 77   | 75   | 87   | 83   |
| <b>EUROPEAN UNION</b>                 |                                                        |      |      |      |      |                                                       |      |      |      |      |
| STEP2 ICT Service                     | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| STEP2 SCT Service                     | 42                                                     | 40   | 39   | 38   | 35   | 36                                                    | 36   | 35   | 35   | 34   |
| STEP2 SDD CORE Service                | 65                                                     | 65   | 64   | 62   | 62   | 61                                                    | 60   | 59   | 57   | 54   |
| STEP2 SDD B2B Service                 | 55                                                     | 54   | 50   | 51   | 50   | 53                                                    | 53   | 52   | 51   | 48   |



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16.1 Participation in selected payment systems (cont'd)  
(end of period)

|                                       | Concentration ratio in terms of volume<br>(percentage) |      |      |      |      | Concentration ratio in terms of value<br>(percentage) |      |      |      |      |
|---------------------------------------|--------------------------------------------------------|------|------|------|------|-------------------------------------------------------|------|------|------|------|
|                                       | 2017                                                   | 2018 | 2019 | 2020 | 2021 | 2017                                                  | 2018 | 2019 | 2020 | 2021 |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>I. LVPS</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>EU NON-EA</b>                      |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Bulgaria</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| RINGS                                 | 51                                                     | 52   | 56   | 60   | 63   | 75                                                    | 76   | 78   | 76   | 80   |
| <b>Czech Republic</b>                 |                                                        |      |      |      |      |                                                       |      |      |      |      |
| CERTIS                                | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| <b>Denmark</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| KRONOS DKK                            | 87                                                     | 88   | -    | -    | -    | 77                                                    | 74   | -    | -    | -    |
| Kronos2                               | -                                                      | 84   | 85   | 85   | 84   | -                                                     | 78   | 78   | 79   | 77   |
| <b>Croatia</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| Croatian Large Value Payment System   | 78                                                     | 80   | 83   | 86   | 90   | 43                                                    | 42   | 44   | 42   | 44   |
| <b>Hungary</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| VIBER                                 | 54                                                     | 54   | 55   | 53   | 55   | 51                                                    | 48   | 51   | 52   | 50   |
| <b>Poland</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SORBNET2                              | 55                                                     | 54   | 56   | 58   | 58   | 64                                                    | 64   | 64   | 66   | 66   |
| <b>Romania</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| REGIS                                 | 55                                                     | 57   | 62   | 66   | 60   | 64                                                    | 62   | 64   | 60   | 61   |
| <b>Sweden</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| RIX                                   | 90                                                     | 89   | 89   | 87   | 84   | 70                                                    | 70   | 69   | 68   | 70   |
| <b>II. RETAIL SYSTEMS</b>             |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>EU NON-EA</b>                      |                                                        |      |      |      |      |                                                       |      |      |      |      |
| <b>Bulgaria</b>                       |                                                        |      |      |      |      |                                                       |      |      |      |      |
| BISERA                                | 54                                                     | 56   | 56   | 60   | 61   | 60                                                    | 62   | 64   | 68   | 69   |
| BORICA                                | 70                                                     | 67   | 66   | 70   | 75   | 68                                                    | 66   | 65   | 65   | 71   |
| <b>Denmark</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| The Sumclearing DKK                   | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| The IntradagClearing                  | 75                                                     | 74   | 73   | 73   | 72   | 77                                                    | 76   | 75   | 75   | 74   |
| Straksclearing                        | 95                                                     | 75   | 73   | 72   | 71   | 71                                                    | 68   | 67   | 66   | 65   |
| <b>Croatia</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| National Clearing System              | 72                                                     | 73   | 75   | 74   | 75   | 67                                                    | 68   | 72   | 70   | 72   |
| <b>Hungary</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| ICS                                   | 62                                                     | 65   | 64   | 66   | 62   | 53                                                    | 57   | 59   | 60   | 58   |
| <b>Poland</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| ELIXIR                                | 57                                                     | 58   | 60   | 61   | 61   | 53                                                    | 54   | 56   | 57   | 57   |
| Express ELIXIR                        | 82                                                     | 83   | 80   | 79   | 78   | 80                                                    | 76   | 73   | 74   | 74   |
| BlueCash                              | 91                                                     | 86   | 87   | 90   | 94   | 88                                                    | 83   | 87   | 88   | 92   |
| BLIK                                  | 96                                                     | 91   | 84   | 81   | 79   | 96                                                    | 92   | 85   | 82   | 80   |
| KSR                                   | 93                                                     | 94   | 96   | 99   | 98   | 97                                                    | 97   | 99   | 99   | 99   |
| <b>Romania</b>                        |                                                        |      |      |      |      |                                                       |      |      |      |      |
| SENT                                  | 61                                                     | 62   | 64   | 65   | 64   | 59                                                    | 60   | 61   | 61   | 63   |
| <b>Sweden</b>                         |                                                        |      |      |      |      |                                                       |      |      |      |      |
| Bankgirot                             | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |
| Dataclearing                          | -                                                      | -    | -    | -    | -    | -                                                     | -    | -    | -    | -    |



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

|                                   | Number of transactions<br>(millions) |         |         |         |         | Increase/decrease in the number of<br>transactions (percentages per annum) |       |       |       |
|-----------------------------------|--------------------------------------|---------|---------|---------|---------|----------------------------------------------------------------------------|-------|-------|-------|
|                                   | 2017                                 | 2018    | 2019    | 2020    | 2021    | 2018                                                                       | 2019  | 2020  | 2021  |
| <b>A. PROCESSING THE EURO</b>     |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>I. LVPS</b>                    |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>1. TARGET2</b>                 |                                      |         |         |         |         |                                                                            |       |       |       |
| TARGET2 as a whole                | 90.2                                 | 89.0    | 88.3    | 89.2    | 96.8    | -1.4                                                                       | -0.7  | 1.0   | 8.5   |
| <b>EURO AREA</b>                  |                                      |         |         |         |         |                                                                            |       |       |       |
| RECOUR & TARGET2-BE               | 2.2                                  | 2.3     | 2.5     | 3.0     | 3.2     | 3.0                                                                        | 10.0  | 20.2  | 5.3   |
| TARGET2-DE                        | 44.7                                 | 47.4    | 48.2    | 48.8    | 51.0    | 6.0                                                                        | 1.7   | 1.2   | 4.5   |
| TARGET2-EE                        | 1.1                                  | 0.4     | 0.1     | 0.1     | 0.1     | -65.6                                                                      | -70.6 | -19.8 | -2.2  |
| TARGET2-IE                        | 0.8                                  | 0.9     | 0.9     | 0.7     | 0.8     | 3.3                                                                        | 5.1   | -18.9 | 1.4   |
| HERMES & TARGET2-GR               | 0.7                                  | 0.7     | 0.7     | 0.8     | 0.9     | 3.2                                                                        | 3.2   | 7.2   | 20.2  |
| TARGET2-ES                        | 10.1                                 | 6.1     | 6.3     | 5.9     | 6.6     | -39.9                                                                      | 3.4   | -6.6  | 12.3  |
| TBF & TARGET2-FR                  | 8.2                                  | 8.5     | 10.3    | 10.7    | 12.9    | 3.9                                                                        | 21.7  | 3.3   | 20.3  |
| TARGET2-IT                        | 8.6                                  | 8.3     | 8.5     | 7.9     | 8.8     | -2.4                                                                       | 2.0   | -7.6  | 11.2  |
| TARGET2-CY                        | 0.2                                  | 0.2     | 0.2     | 0.1     | 0.1     | 5.6                                                                        | -5.3  | -22.2 | -28.6 |
| TARGET2-LV                        | 0.5                                  | 0.5     | 0.5     | 0.2     | 0.2     | 5.6                                                                        | -7.5  | -47.1 | -8.1  |
| TARGET2-LT                        | 0.1                                  | 0.1     | 0.1     | 0.1     | 0.2     | -7.2                                                                       | 39.1  | 55.1  | 58.7  |
| TARGET2-LU                        | 1.4                                  | 1.6     | 1.7     | 1.9     | 2.2     | 10.1                                                                       | 9.5   | 6.4   | 18.3  |
| TARGET2-MT                        | 0.1                                  | 0.0     | 0.0     | 0.0     | 0.0     | -                                                                          | -     | -     | -     |
| TARGET2-NL                        | 5.6                                  | 6.1     | 2.5     | 2.9     | 3.1     | 9.8                                                                        | -59.8 | 15.4  | 8.0   |
| HOAM.AT, ASTI & TARGET2-AT        | 1.9                                  | 1.7     | 1.8     | 1.9     | 2.0     | -9.9                                                                       | 4.2   | 6.2   | 3.8   |
| TARGET2-PT                        | 1.1                                  | 1.1     | 0.8     | 0.7     | 0.8     | 8.6                                                                        | -29.6 | -8.0  | 4.0   |
| TARGET2-SI                        | 0.7                                  | 0.7     | 0.7     | 0.6     | 0.7     | -3.2                                                                       | 1.2   | -4.0  | 8.9   |
| TARGET2-SK                        | 0.2                                  | 0.2     | 0.2     | 0.1     | 0.2     | -20.7                                                                      | -6.8  | -9.2  | 10.1  |
| BoF-RTGS & TARGET2-FI             | 0.4                                  | 0.4     | 0.5     | 0.7     | 0.9     | 0.5                                                                        | 24.5  | 26.4  | 41.0  |
| EPM & TARGET2-ECB EU              | 0.2                                  | 0.2     | 0.2     | 0.2     | 0.2     | 3.1                                                                        | 16.5  | 9.3   | 5.6   |
| <b>EU NON-EA</b>                  |                                      |         |         |         |         |                                                                            |       |       |       |
| TARGET2-BG                        | 0.2                                  | 0.3     | 0.3     | 0.2     | 0.3     | 24.0                                                                       | -4.6  | -14.1 | 4.4   |
| TARGET2-DK                        | 0.1                                  | 0.2     | 0.2     | 0.2     | 0.3     | 9.3                                                                        | 11.0  | 17.6  | 21.5  |
| TARGET2-HR                        | 0.1                                  | 0.1     | 0.1     | 0.1     | 0.1     | 11.6                                                                       | 6.5   | -8.5  | 12.0  |
| TARGET2-PL                        | 0.9                                  | 0.9     | 0.9     | 1.1     | 1.2     | 7.5                                                                        | -4.8  | 18.6  | 15.8  |
| TARGET2-RO                        | 0.1                                  | 0.1     | 0.1     | 0.1     | 0.1     | -27.2                                                                      | 0.0   | 2.8   | 13.6  |
| <b>2. NON-TARGET2</b>             |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>EURO AREA</b>                  |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>Finland</b>                    |                                      |         |         |         |         |                                                                            |       |       |       |
| POPS                              | 0.3                                  | 0.3     | 0.3     | 0.3     | 0.3     | -12.1                                                                      | -1.6  | -6.3  | -1.1  |
| <b>3. EUROPEAN UNION</b>          |                                      |         |         |         |         |                                                                            |       |       |       |
| EURO1/STEP1                       | 53.0                                 | 52.5    | 52.7    | 46.2    | 45.3    | -1.0                                                                       | 0.4   | -12.3 | -2.0  |
| <b>II. MULTI-CURRENCY SYSTEMS</b> |                                      |         |         |         |         |                                                                            |       |       |       |
| CLS                               | 198.5                                | 226.6   | 312.0   | 331.6   | 314.5   | 14.2                                                                       | 37.7  | 6.3   | -5.2  |
| Euro processing                   | 34.0                                 | 39.1    | 52.4    | 55.5    | 52.3    | 14.9                                                                       | 34.1  | 5.9   | -5.8  |
| DKK processing                    | 0.7                                  | 0.8     | 1.2     | 1.4     | 1.4     | 9.8                                                                        | 59.6  | 12.2  | 3.8   |
| SEK processing                    | 3.7                                  | 4.5     | 5.5     | 5.7     | 5.5     | 22.5                                                                       | 20.6  | 3.2   | -2.3  |
| HUF processing                    | 0.1                                  | 0.1     | 0.1     | 0.2     | 0.5     | 59.1                                                                       | 32.7  | 26.3  | 136.1 |
| <b>III. RETAIL SYSTEMS</b>        |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>EURO AREA</b>                  |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>Belgium</b>                    |                                      |         |         |         |         |                                                                            |       |       |       |
| CEC                               | 1,311.2                              | 1,456.6 | 1,513.0 | 1,498.7 | 1,602.5 | 11.1                                                                       | 3.9   | -0.9  | 6.9   |
| <b>Germany</b>                    |                                      |         |         |         |         |                                                                            |       |       |       |
| RPS                               | 4,382.1                              | 4,766.4 | 5,302.6 | 6,148.9 | 6,762.9 | 8.8                                                                        | 11.2  | 16.0  | 10.0  |



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

|                                       | Number of transactions<br>(millions) |          |          |          |          | Increase/decrease in the number of<br>transactions (percentages per annum) |       |       |       |
|---------------------------------------|--------------------------------------|----------|----------|----------|----------|----------------------------------------------------------------------------|-------|-------|-------|
|                                       | 2017                                 | 2018     | 2019     | 2020     | 2021     | 2018                                                                       | 2019  | 2020  | 2021  |
| <b>A. PROCESSING THE EURO (cont.)</b> |                                      |          |          |          |          |                                                                            |       |       |       |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                                      |          |          |          |          |                                                                            |       |       |       |
| <b>EURO AREA (cont.)</b>              |                                      |          |          |          |          |                                                                            |       |       |       |
| <b>Ireland</b>                        |                                      |          |          |          |          |                                                                            |       |       |       |
| IPCC                                  | 22.3                                 | 19.7     | 17.0     | 12.9     | 11.3     | -11.6                                                                      | -13.7 | -23.8 | -12.8 |
| <b>Greece</b>                         |                                      |          |          |          |          |                                                                            |       |       |       |
| DIAS                                  | 250.1                                | 259.8    | 273.9    | 292.5    | 315.9    | 3.9                                                                        | 5.4   | 6.8   | 8.0   |
| ACO                                   | 0.4                                  | 0.4      | 0.3      | 0.2      | 0.2      | -5.8                                                                       | -12.9 | -31.6 | -15.1 |
| <b>Spain</b>                          |                                      |          |          |          |          |                                                                            |       |       |       |
| SNCE                                  | 1,801.6                              | 1,888.6  | 1,969.9  | 2,020.9  | 2,329.4  | 4.8                                                                        | 4.3   | 2.6   | 15.3  |
| <b>France</b>                         |                                      |          |          |          |          |                                                                            |       |       |       |
| CORE                                  | 12,535.1                             | 12,924.8 | 13,529.8 | 12,598.0 | 13,671.7 | 3.1                                                                        | 4.7   | -6.9  | 8.5   |
| SEPA EU                               | 2,436.4                              | 2,570.8  | 2,659.5  | 2,619.5  | 2,697.8  | 5.5                                                                        | 3.5   | -1.5  | 3.0   |
| <b>Italy</b>                          |                                      |          |          |          |          |                                                                            |       |       |       |
| Italian CSMs                          | 2,072.5                              | 2,044.1  | 2,009.7  | 1,892.3  | 2,348.9  | -1.4                                                                       | -1.7  | -5.8  | 24.1  |
| <b>Cyprus</b>                         |                                      |          |          |          |          |                                                                            |       |       |       |
| Cyprus Clearing House for cheques     | 7.8                                  | 7.7      | 7.0      | 5.0      | 4.6      | -1.5                                                                       | -9.0  | -28.4 | -8.4  |
| JCC Cards Payment System              | .                                    | .        | .        | .        | .        | 17.7                                                                       | 19.0  | 3.3   | 27.9  |
| Cyprus SEPA Direct Debits System      | 8.8                                  | 9.3      | 9.7      | 10.4     | 11.1     | 4.6                                                                        | 4.9   | 7.1   | 6.7   |
| <b>Latvia</b>                         |                                      |          |          |          |          |                                                                            |       |       |       |
| EKS                                   | 42.0                                 | 44.7     | 61.7     | 92.5     | 101.2    | 6.5                                                                        | 38.0  | 50.1  | 9.3   |
| Worldline Latvia CSM                  | 39.8                                 | 40.4     | 44.6     | 28.9     | -        | 1.4                                                                        | 10.6  | -35.2 | -     |
| <b>Lithuania</b>                      |                                      |          |          |          |          |                                                                            |       |       |       |
| LITAS-MMS                             | -                                    | -        | -        | -        | -        | -                                                                          | -     | -     | -     |
| CENTROlink                            | 7.6                                  | 9.4      | 22.5     | 71.3     | 93.3     | 23.3                                                                       | 138.9 | 217.2 | 30.9  |
| <b>Malta</b>                          |                                      |          |          |          |          |                                                                            |       |       |       |
| Malta Clearing House                  | 4.7                                  | 4.8      | 4.5      | 3.6      | 2.8      | 1.8                                                                        | -4.8  | -20.3 | -21.3 |
| <b>Netherlands</b>                    |                                      |          |          |          |          |                                                                            |       |       |       |
| equensWorldlines                      | 2,597.1                              | 2,799.0  | 2,744.6  | 2,008.1  | 2,103.4  | 7.8                                                                        | -1.9  | -26.8 | 4.8   |
| <b>Austria</b>                        |                                      |          |          |          |          |                                                                            |       |       |       |
| CS                                    | 661.7                                | 679.8    | 700.0    | 712.8    | 748.3    | 2.7                                                                        | 3.0   | 1.8   | 5.0   |
| <b>Portugal</b>                       |                                      |          |          |          |          |                                                                            |       |       |       |
| SICOI                                 | 2,378.8                              | 2,535.6  | 2,741.7  | 2,517.0  | 2,816.8  | 6.6                                                                        | 8.1   | -8.2  | 11.9  |
| <b>Slovenia</b>                       |                                      |          |          |          |          |                                                                            |       |       |       |
| SEPA IKP System                       | -                                    | -        | -        | -        | -        | -                                                                          | -     | -     | -     |
| SEPA IDD Core System                  | -                                    | -        | -        | -        | -        | -                                                                          | -     | -     | -     |
| SEPA IDD B2B System                   | -                                    | -        | -        | -        | -        | -                                                                          | -     | -     | -     |
| SIMP-PS payment system                | 154.5                                | 157.4    | 41.1     | 30.8     | 29.7     | 1.9                                                                        | -73.9 | -25.2 | -3.3  |
| BIPS payment system                   | -                                    | -        | 119.3    | 130.4    | 131.3    | -                                                                          | -     | 9.3   | 0.6   |
| <b>Slovakia</b>                       |                                      |          |          |          |          |                                                                            |       |       |       |
| SIPS                                  | 226.7                                | 237.3    | 250.7    | 260.3    | 279.2    | 4.7                                                                        | 5.6   | 3.9   | 7.2   |
| <b>Finland</b>                        |                                      |          |          |          |          |                                                                            |       |       |       |
| ARPP                                  | .                                    | 6.2      | 6.8      | 5.1      | 6.5      | 1,814.4                                                                    | 8.6   | -24.2 | 25.6  |
| <b>EU NON-EA</b>                      |                                      |          |          |          |          |                                                                            |       |       |       |
| <b>Bulgaria</b>                       |                                      |          |          |          |          |                                                                            |       |       |       |
| BISERA7-EUR                           | 0.1                                  | 0.1      | 0.0      | 0.0      | 0.0      | -21.3                                                                      | -58.3 | 30.0  | 46.1  |
| <b>Croatia</b>                        |                                      |          |          |          |          |                                                                            |       |       |       |
| EuroNKS                               | 0.6                                  | 0.7      | 0.8      | 0.8      | 0.9      | 10.3                                                                       | 13.9  | -2.4  | 16.7  |
| <b>Poland</b>                         |                                      |          |          |          |          |                                                                            |       |       |       |
| EuroELIXIR                            | 8.6                                  | 10.3     | 12.9     | 10.6     | 13.7     | 19.2                                                                       | 25.2  | -18.1 | 29.7  |
| <b>EUROPEAN UNION</b>                 |                                      |          |          |          |          |                                                                            |       |       |       |
| STEP2 ICT Service                     | -                                    | -        | -        | -        | -        | -                                                                          | -     | -     | -     |
| STEP2 SCT Service                     | 4,404.7                              | 4,643.0  | 4,545.0  | 4,940.6  | 5,635.3  | 5.4                                                                        | -2.1  | 8.7   | 14.1  |
| STEP2 SDD CORE Service                | 6,552.4                              | 7,109.9  | 6,456.7  | 7,270.5  | 7,954.9  | 8.5                                                                        | -9.2  | 12.6  | 9.4   |
| STEP2 SDD B2B Service                 | 85.0                                 | 88.2     | 87.3     | 84.9     | 90.0     | 3.7                                                                        | -1.0  | -2.7  | 5.9   |



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

|                                       | Number of transactions<br>(millions) |         |         |         |         | Increase/decrease in the number of<br>transactions (percentages per annum) |       |       |       |
|---------------------------------------|--------------------------------------|---------|---------|---------|---------|----------------------------------------------------------------------------|-------|-------|-------|
|                                       | 2017                                 | 2018    | 2019    | 2020    | 2021    | 2018                                                                       | 2019  | 2020  | 2021  |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>I. LVPS</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>EU NON-EA</b>                      |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>Bulgaria</b>                       |                                      |         |         |         |         |                                                                            |       |       |       |
| RINGS                                 | 1.0                                  | 1.1     | 1.1     | 1.0     | 1.1     | 7.3                                                                        | 5.1   | -8.7  | 13.0  |
| <b>Czech Republic</b>                 |                                      |         |         |         |         |                                                                            |       |       |       |
| CERTIS                                | 638.4                                | 672.8   | 706.8   | 744.1   | 808.1   | 5.4                                                                        | 5.0   | 5.3   | 8.6   |
| <b>Denmark</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| KRONOS DKK                            | 1.4                                  | 0.9     | -       | -       | -       | -35.3                                                                      | -     | -     | -     |
| Kronos2                               | -                                    | 0.6     | 1.6     | 1.7     | 1.9     | -                                                                          | 181.8 | 5.2   | 12.2  |
| <b>Croatia</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| Croatian Large Value Payment System   | 0.4                                  | 0.4     | 0.5     | 0.6     | 0.8     | 0.5                                                                        | 15.1  | 16.2  | 34.1  |
| <b>Hungary</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| VIBER                                 | 1.6                                  | 1.6     | 1.8     | 1.8     | 1.8     | 5.4                                                                        | 11.0  | 0.7   | 0.1   |
| <b>Poland</b>                         |                                      |         |         |         |         |                                                                            |       |       |       |
| SORBNET2                              | 4.0                                  | 4.0     | 4.2     | 4.1     | 4.4     | 1.4                                                                        | 3.3   | -2.5  | 7.3   |
| <b>Romania</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| REGIS                                 | 4.5                                  | 5.3     | 6.4     | 7.6     | 7.7     | 18.4                                                                       | 20.2  | 19.4  | 1.3   |
| <b>Sweden</b>                         |                                      |         |         |         |         |                                                                            |       |       |       |
| RIX                                   | 5.1                                  | 5.4     | 5.7     | 5.9     | 6.5     | 5.1                                                                        | 6.1   | 3.8   | 9.5   |
| <b>II. RETAIL SYSTEMS</b>             |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>EU NON-EA</b>                      |                                      |         |         |         |         |                                                                            |       |       |       |
| <b>Bulgaria</b>                       |                                      |         |         |         |         |                                                                            |       |       |       |
| BISERA                                | 74.9                                 | 77.7    | 84.2    | 86.1    | 94.3    | 3.7                                                                        | 8.4   | 2.2   | 9.6   |
| BORICA                                | 122.7                                | 147.8   | 179.5   | 184.7   | 218.7   | 20.5                                                                       | 21.4  | 2.9   | 18.4  |
| <b>Denmark</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| The Sumclearing DKK                   | 2,171.9                              | 2,230.1 | 2,364.3 | 2,315.5 | 2,404.0 | 2.7                                                                        | 6.0   | -2.1  | 3.8   |
| The IntradagClearing                  | 208.0                                | 212.4   | 215.4   | 221.4   | 225.6   | 2.1                                                                        | 1.4   | 2.8   | 1.9   |
| Straksclearing                        | 151.8                                | 321.9   | 395.0   | 402.4   | 437.4   | 112.0                                                                      | 22.7  | 1.9   | 8.7   |
| <b>Croatia</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| National Clearing System              | 182.3                                | 191.3   | 202.4   | 206.3   | 222.7   | 5.0                                                                        | 5.8   | 1.9   | 8.0   |
| <b>Hungary</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| ICS                                   | 303.5                                | 314.1   | 335.5   | 343.9   | 370.9   | 3.5                                                                        | 6.8   | 2.5   | 7.8   |
| <b>Poland</b>                         |                                      |         |         |         |         |                                                                            |       |       |       |
| ELIXIR                                | 1,798.5                              | 1,844.6 | 1,923.9 | 2,014.7 | 2,115.9 | 2.6                                                                        | 4.3   | 4.7   | 5.0   |
| Express ELIXIR                        | 5.0                                  | 12.5    | 26.7    | 58.9    | 123.3   | 152.8                                                                      | 112.9 | 120.8 | 109.2 |
| BlueCash                              | 3.5                                  | 8.3     | 11.7    | 9.8     | 11.6    | 133.9                                                                      | 40.9  | -15.7 | 18.1  |
| BLIK                                  | 33.0                                 | 90.8    | 217.8   | 424.1   | 758.4   | 174.8                                                                      | 139.9 | 94.7  | 78.8  |
| KSR                                   | 67.3                                 | 75.5    | 66.8    | 47.2    | 51.8    | 12.0                                                                       | -11.5 | -29.4 | 9.8   |
| <b>Romania</b>                        |                                      |         |         |         |         |                                                                            |       |       |       |
| SENT                                  | 91.6                                 | 106.0   | 119.7   | 136.3   | 165.3   | 15.8                                                                       | 12.8  | 13.9  | 21.3  |
| <b>Sweden</b>                         |                                      |         |         |         |         |                                                                            |       |       |       |
| Bankgirot                             | 1,041.6                              | 1,082.6 | 1,140.1 | 1,180.0 | 1,216.6 | 3.9                                                                        | 5.3   | 3.5   | 3.1   |
| Dataclearing                          | 157.4                                | 165.4   | 167.6   | 170.6   | 176.4   | 5.1                                                                        | 1.3   | 1.8   | 3.4   |





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

|                                     | Value of transactions<br>(EUR billions, unless otherwise stated) |           |           |           |           | Average value per transaction<br>(EUR millions) |      |      |      |      |
|-------------------------------------|------------------------------------------------------------------|-----------|-----------|-----------|-----------|-------------------------------------------------|------|------|------|------|
|                                     | 2017                                                             | 2018      | 2019      | 2020      | 2021      | 2017                                            | 2018 | 2019 | 2020 | 2021 |
| <b>A. PROCESSING THE EURO</b>       |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>I. LVPS</b>                      |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>1. TARGET2</b>                   |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| TARGET2 as a whole                  | 455,576.8                                                        | 443,690.6 | 454,908.3 | 483,098.9 | 493,972.6 | 5.0                                             | 5.0  | 5.2  | 5.4  | 5.1  |
| <b>EURO AREA</b>                    |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| RECOUR & TARGET2-BE                 | 18,798.3                                                         | 21,336.4  | 23,465.8  | 26,892.8  | 25,978.8  | 8.4                                             | 9.3  | 9.3  | 8.8  | 8.1  |
| TARGET2-DE                          | 187,947.6                                                        | 191,859.9 | 209,082.3 | 221,006.2 | 224,196.3 | 4.2                                             | 4.0  | 4.3  | 4.5  | 4.4  |
| TARGET2-EE                          | 121.9                                                            | 82.8      | 97.3      | 134.9     | 159.1     | 0.1                                             | 0.2  | 0.9  | 1.5  | 1.8  |
| TARGET2-IE                          | 4,463.6                                                          | 3,873.5   | 4,199.7   | 4,510.5   | 4,907.6   | 5.3                                             | 4.4  | 4.6  | 6.1  | 6.5  |
| HERMES & TARGET2-GR                 | 1,436.6                                                          | 938.4     | 918.5     | 928.1     | 951.6     | 2.1                                             | 1.3  | 1.2  | 1.2  | 1.0  |
| TARGET2-ES                          | 26,998.2                                                         | 16,088.3  | 16,438.1  | 13,978.9  | 14,961.5  | 2.7                                             | 2.6  | 2.6  | 2.4  | 2.3  |
| TBF & TARGET2-FR                    | 74,291.2                                                         | 72,130.3  | 84,120.3  | 99,661.3  | 100,568.8 | 9.1                                             | 8.5  | 8.1  | 9.3  | 7.8  |
| TARGET2-IT                          | 17,845.0                                                         | 18,192.5  | 16,844.4  | 15,900.3  | 15,155.9  | 2.1                                             | 2.2  | 2.0  | 2.0  | 1.7  |
| TARGET2-CY                          | 71.0                                                             | 79.1      | 72.2      | 80.9      | 77.2      | 0.4                                             | 0.4  | 0.4  | 0.6  | 0.8  |
| TARGET2-LV                          | 240.4                                                            | 199.5     | 209.2     | 268.1     | 274.9     | 0.5                                             | 0.4  | 0.4  | 1.1  | 1.2  |
| TARGET2-LT                          | 159.7                                                            | 107.0     | 124.1     | 171.4     | 226.9     | 2.3                                             | 1.7  | 1.4  | 1.2  | 1.0  |
| TARGET2-LU                          | 10,779.6                                                         | 11,227.4  | 14,646.8  | 15,447.4  | 19,860.7  | 7.5                                             | 7.1  | 8.4  | 8.4  | 9.1  |
| TARGET2-MT                          | 839.8                                                            | 1.0       | 0.4       | 0.4       | 0.6       | 7.4                                             | -    | -    | -    | -    |
| TARGET2-NL                          | 68,758.2                                                         | 69,870.1  | 45,852.5  | 43,985.9  | 44,237.2  | 12.3                                            | 11.4 | 18.5 | 15.4 | 14.4 |
| HOAM.AT, ASTI & TARGET2-            | 9,354.6                                                          | 6,614.8   | 6,930.9   | 7,598.0   | 8,882.4   | 4.9                                             | 3.9  | 3.9  | 4.0  | 4.5  |
| TARGET2-PT                          | 1,366.7                                                          | 1,238.7   | 1,237.2   | 1,240.6   | 1,213.1   | 1.3                                             | 1.1  | 1.5  | 1.7  | 1.6  |
| TARGET2-SI                          | 310.7                                                            | 279.1     | 305.1     | 398.9     | 400.3     | 0.5                                             | 0.4  | 0.5  | 0.6  | 0.6  |
| TARGET2-SK                          | 547.3                                                            | 543.6     | 601.9     | 898.9     | 746.0     | 2.5                                             | 3.1  | 3.7  | 6.0  | 4.5  |
| BoF-RTGS & TARGET2-FI               | 12,497.3                                                         | 11,847.8  | 11,082.8  | 10,840.0  | 9,986.7   | 29.9                                            | 28.2 | 21.2 | 16.4 | 10.7 |
| EPM & TARGET2-ECB EU                | 13,408.8                                                         | 13,569.0  | 14,809.2  | 14,776.1  | 16,450.5  | 74.7                                            | 73.3 | 68.7 | 62.7 | 66.1 |
| <b>EU NON-EA</b>                    |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| TARGET2-BG                          | 351.1                                                            | 447.9     | 450.0     | 652.0     | 837.4     | 1.4                                             | 1.5  | 1.5  | 2.6  | 3.2  |
| TARGET2-DK                          | 4,231.9                                                          | 2,138.8   | 2,189.9   | 2,539.0   | 2,496.9   | 28.2                                            | 13.0 | 12.0 | 11.9 | 9.6  |
| TARGET2-HR                          | 81.8                                                             | 98.5      | 116.5     | 101.7     | 130.0     | 1.2                                             | 1.3  | 1.4  | 1.4  | 1.5  |
| TARGET2-PL                          | 593.1                                                            | 834.7     | 1,026.2   | 944.8     | 1,152.9   | 0.7                                             | 0.9  | 1.1  | 0.9  | 0.9  |
| TARGET2-RO                          | 82.6                                                             | 91.5      | 87.0      | 141.7     | 119.3     | 0.6                                             | 0.9  | 0.8  | 1.3  | 1.0  |
| <b>2. NON-TARGET2</b>               |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>EURO AREA</b>                    |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>Finland</b>                      |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| POPS                                | 208.1                                                            | 186.9     | 180.3     | 165.2     | 153.2     | 0.6                                             | 0.6  | 0.6  | 0.6  | 0.6  |
| <b>3. EUROPEAN UNION</b>            |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| EURO1/STEP1                         | 42,602.3                                                         | 42,777.9  | 42,065.9  | 40,558.9  | 37,315.1  | 0.8                                             | 0.8  | 0.8  | 0.9  | 0.8  |
| <b>II. MULTI-CURRENCY SYSTEMS</b>   |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <i>(Value of transactions: EUR)</i> |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| CLS                                 | 1,192.6                                                          | 1,282.6   | 1,426.5   | 1,520.8   | 1,362.4   | 6.0                                             | 5.7  | 4.6  | 4.6  | 4.3  |
| Euro processing                     | 219.9                                                            | 241.0     | 249.1     | 278.5     | 254.7     | 6.5                                             | 6.2  | 4.8  | 5.0  | 4.9  |
| DKK processing                      | 7.6                                                              | 7.8       | 8.8       | 10.6      | 9.5       | 11.1                                            | 10.4 | 7.3  | 7.9  | 6.8  |
| SEK processing                      | 18.3                                                             | 17.5      | 18.0      | 20.1      | 17.8      | 4.9                                             | 3.8  | 3.3  | 3.6  | 3.2  |
| HUF processing                      | 0.4                                                              | 0.4       | 0.6       | 0.6       | 1.2       | 5.1                                             | 3.4  | 3.7  | 3.4  | 2.8  |
| <b>III. RETAIL SYSTEMS</b>          |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>EURO AREA</b>                    |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| <b>Belgium</b>                      |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| CEC                                 | 941.2                                                            | 1,122.9   | 1,204.7   | 1,255.0   | 1,387.2   | 0.0                                             | 0.0  | 0.0  | 0.0  | 0.0  |
| <b>Germany</b>                      |                                                                  |           |           |           |           |                                                 |      |      |      |      |
| RPS                                 | 3,179.0                                                          | 3,311.3   | 3,479.2   | 3,724.3   | 4,203.8   | 0.0                                             | 0.0  | 0.0  | 0.0  | 0.0  |



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### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

|                                       | Value of transactions<br>(EUR billions) |          |          |          |          | Average value per transaction<br>(EUR thousands) |      |      |      |      |
|---------------------------------------|-----------------------------------------|----------|----------|----------|----------|--------------------------------------------------|------|------|------|------|
|                                       | 2017                                    | 2018     | 2019     | 2020     | 2021     | 2017                                             | 2018 | 2019 | 2020 | 2021 |
| <b>A. PROCESSING THE EURO (cont.)</b> |                                         |          |          |          |          |                                                  |      |      |      |      |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                                         |          |          |          |          |                                                  |      |      |      |      |
| <b>EURO AREA (cont.)</b>              |                                         |          |          |          |          |                                                  |      |      |      |      |
| <b>Ireland</b>                        |                                         |          |          |          |          |                                                  |      |      |      |      |
| IPCC                                  | 51.2                                    | 46.8     | 42.0     | 32.6     | 32.6     | 2.3                                              | 2.4  | 2.5  | 2.5  | 2.9  |
| <b>Greece</b>                         |                                         |          |          |          |          |                                                  |      |      |      |      |
| DIAS                                  | 254.8                                   | 271.1    | 252.7    | 298.0    | 302.3    | 1.0                                              | 1.0  | 0.9  | 1.0  | 1.0  |
| ACO                                   | 28.1                                    | 29.8     | 24.8     | 12.1     | 13.1     | 74.3                                             | 83.8 | 80.0 | 57.0 | 72.6 |
| <b>Spain</b>                          |                                         |          |          |          |          |                                                  |      |      |      |      |
| SNCE                                  | 1,739.2                                 | 1,826.0  | 1,902.1  | 1,839.6  | 2,144.0  | 1.0                                              | 1.0  | 1.0  | 0.9  | 0.9  |
| <b>France</b>                         |                                         |          |          |          |          |                                                  |      |      |      |      |
| CORE                                  | 4,854.3                                 | 4,969.8  | 5,097.3  | 5,021.9  | 5,488.0  | 0.4                                              | 0.4  | 0.4  | 0.4  | 0.4  |
| SEPA EU                               | 658.2                                   | 1,139.7  | 1,164.1  | 1,128.8  | 1,249.3  | 0.3                                              | 0.4  | 0.4  | 0.4  | 0.5  |
| <b>Italy</b>                          |                                         |          |          |          |          |                                                  |      |      |      |      |
| Italian CSMs                          | 1,610.9                                 | 1,577.8  | 1,563.2  | 1,440.5  | 1,532.5  | 0.8                                              | 0.8  | 0.8  | 0.8  | 0.7  |
| <b>Cyprus</b>                         |                                         |          |          |          |          |                                                  |      |      |      |      |
| Cyprus Clearing House for cheques     | 18.5                                    | 20.6     | 18.8     | 14.0     | 13.6     | 2.4                                              | 2.7  | 2.7  | 2.8  | 3.0  |
| JCC Cards Payment System              | .                                       | .        | .        | .        | .        | 0.1                                              | 0.1  | 0.1  | 0.1  | 0.1  |
| Cyprus SEPA Direct Debits System      | 1.1                                     | 1.2      | 1.5      | 2.1      | 2.9      | 0.1                                              | 0.1  | 0.2  | 0.2  | 0.3  |
| <b>Latvia</b>                         |                                         |          |          |          |          |                                                  |      |      |      |      |
| EKS                                   | 56.0                                    | 55.5     | 88.6     | 141.0    | 159.8    | 1.3                                              | 1.2  | 1.4  | 1.5  | 1.6  |
| Worldline Latvia CSM                  | 1.2                                     | 1.3      | 1.4      | 0.9      | -        | 0.0                                              | 0.0  | 0.0  | 0.0  | -    |
| <b>Lithuania</b>                      |                                         |          |          |          |          |                                                  |      |      |      |      |
| LITAS-MMS                             | -                                       | -        | -        | -        | -        | -                                                | -    | -    | -    | -    |
| CENTROlink                            | 25.6                                    | 31.0     | 50.2     | 128.7    | 205.3    | 3.4                                              | 3.3  | 2.2  | 1.8  | 2.2  |
| <b>Malta</b>                          |                                         |          |          |          |          |                                                  |      |      |      |      |
| Malta Clearing House                  | 9.4                                     | 10.2     | 10.6     | 7.2      | 7.3      | 2.0                                              | 2.1  | 2.3  | 2.0  | 2.6  |
| <b>MTEUROPAY</b>                      | -                                       | -        | -        | 7.1      | 9.8      | -                                                | -    | -    | -    | -    |
| <b>Netherlands</b>                    |                                         |          |          |          |          |                                                  |      |      |      |      |
| equensWorldlines                      | 2,078.0                                 | 2,214.8  | 2,153.9  | 1,965.1  | 1,900.7  | 0.8                                              | 0.8  | 0.8  | 1.0  | 0.9  |
| <b>Austria</b>                        |                                         |          |          |          |          |                                                  |      |      |      |      |
| CS                                    | 867.7                                   | 947.0    | 1,022.6  | 1,126.5  | 1,414.9  | 1.3                                              | 1.4  | 1.5  | 1.6  | 1.9  |
| <b>Portugal</b>                       |                                         |          |          |          |          |                                                  |      |      |      |      |
| SICOI                                 | 446.5                                   | 478.5    | 508.6    | 490.0    | 548.7    | 0.2                                              | 0.2  | 0.2  | 0.2  | 0.2  |
| <b>Slovenia</b>                       |                                         |          |          |          |          |                                                  |      |      |      |      |
| SEPA IKP System                       | -                                       | -        | -        | -        | -        | -                                                | -    | -    | -    | -    |
| SEPA IDD Core System                  | -                                       | -        | -        | -        | -        | -                                                | -    | -    | -    | -    |
| SEPA IDD B2B System                   | -                                       | -        | -        | -        | -        | -                                                | -    | -    | -    | -    |
| SIMP-PS payment system                | 64.1                                    | 68.4     | 7.4      | 1.6      | 1.6      | 0.4                                              | 0.4  | 0.2  | 0.1  | 0.1  |
| BIPS payment system                   | -                                       | -        | 64.7     | 69.8     | 77.6     | -                                                | -    | 0.5  | 0.5  | 0.6  |
| <b>Slovakia</b>                       |                                         |          |          |          |          |                                                  |      |      |      |      |
| SIPS                                  | 247.3                                   | 268.2    | 281.5    | 278.0    | 322.4    | 1.1                                              | 1.1  | 1.1  | 1.1  | 1.2  |
| <b>Finland</b>                        |                                         |          |          |          |          |                                                  |      |      |      |      |
| ARPP                                  | .                                       | 0.5      | 0.6      | 0.3      | 0.4      | 0.1                                              | 0.1  | 0.1  | 0.1  | 0.1  |
| <b>EU NON-EA</b>                      |                                         |          |          |          |          |                                                  |      |      |      |      |
| <b>Bulgaria</b>                       |                                         |          |          |          |          |                                                  |      |      |      |      |
| BISERA7-EUR                           | 0.5                                     | 0.4      | 0.2      | 0.2      | 0.3      | 7.9                                              | 7.4  | 8.9  | 8.2  | 7.6  |
| <b>Croatia</b>                        |                                         |          |          |          |          |                                                  |      |      |      |      |
| EuroNKS                               | 8.6                                     | 9.2      | 10.2     | 9.9      | 13.3     | 13.6                                             | 13.2 | 12.9 | 12.8 | 14.7 |
| NKSInst                               | -                                       | -        | -        | 0.0      | 0.0      | -                                                | -    | -    | -    | -    |
| <b>Poland</b>                         |                                         |          |          |          |          |                                                  |      |      |      |      |
| EuroELIXIR                            | 73.9                                    | 87.9     | 99.6     | 77.9     | 111.8    | 8.6                                              | 8.5  | 7.7  | 7.4  | 8.2  |
| <b>EUROPEAN UNION</b>                 |                                         |          |          |          |          |                                                  |      |      |      |      |
| STEP2 ICT Service                     | -                                       | -        | -        | -        | -        | -                                                | -    | -    | -    | -    |
| STEP2 SCT Service                     | 12,465.1                                | 13,493.5 | 13,984.6 | 14,837.8 | 17,742.7 | 2.8                                              | 2.9  | 3.1  | 3.0  | 3.1  |
| STEP2 CORE Service                    | 1,249.6                                 | 1,364.7  | 1,289.2  | 1,346.6  | 1,499.6  | 0.2                                              | 0.2  | 0.2  | 0.2  | 0.2  |
| STEP2 SDD B2B Service                 | 721.5                                   | 772.3    | 782.9    | 744.2    | 813.3    | 8.5                                              | 8.8  | 9.0  | 8.8  | 9.0  |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

|                                       | Value of transactions<br>(EUR billions) |          |          |          |          | Average value per transaction<br>(EUR thousands) |         |         |         |         |
|---------------------------------------|-----------------------------------------|----------|----------|----------|----------|--------------------------------------------------|---------|---------|---------|---------|
|                                       | 2017                                    | 2018     | 2019     | 2020     | 2021     | 2017                                             | 2018    | 2019    | 2020    | 2021    |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                                         |          |          |          |          |                                                  |         |         |         |         |
| <b>I. LVPS</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| <b>EU NON-EA</b>                      |                                         |          |          |          |          |                                                  |         |         |         |         |
| <b>Bulgaria</b>                       |                                         |          |          |          |          |                                                  |         |         |         |         |
| RINGS                                 | 359.2                                   | 475.2    | 559.3    | 559.6    | 698.1    | 363.6                                            | 448.3   | 502.1   | 550.3   | 607.6   |
| <b>Czech Republic</b>                 |                                         |          |          |          |          |                                                  |         |         |         |         |
| CERTIS                                | 22,998.6                                | 12,439.2 | 11,791.3 | 11,888.1 | 12,953.3 | 36.0                                             | 18.5    | 16.7    | 16.0    | 16.0    |
| <b>Denmark</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| KRONOS DKK                            | 13,851.0                                | 8,360.1  | -        | -        | -        | 10,154.7                                         | 9,478.6 | -       | -       | -       |
| Kronos2                               | -                                       | 4,512.2  | 13,637.3 | 12,566.2 | 8,765.0  | -                                                | 7,972.2 | 8,550.1 | 7,488.8 | 4,657.3 |
| <b>Croatia</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| Croatian Large Value Payment System   | 367.8                                   | 396.0    | 397.7    | 401.8    | 418.9    | 859.3                                            | 920.8   | 803.3   | 698.8   | 543.3   |
| <b>Hungary</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| VIBER                                 | 3,991.3                                 | 4,399.0  | 4,657.9  | 4,778.4  | 6,520.5  | 2,550.3                                          | 2,667.7 | 2,543.9 | 2,591.3 | 3,534.2 |
| <b>Poland</b>                         |                                         |          |          |          |          |                                                  |         |         |         |         |
| SORBNET2                              | 17,171.3                                | 18,276.4 | 18,449.4 | 21,773.1 | 26,590.4 | 4,299.3                                          | 4,511.6 | 4,409.5 | 5,335.2 | 6,069.5 |
| <b>Romania</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| REGIS                                 | 2,008.8                                 | 2,152.7  | 1,811.3  | 1,911.5  | 2,058.0  | 447.7                                            | 405.3   | 283.7   | 250.7   | 266.5   |
| <b>Sweden</b>                         |                                         |          |          |          |          |                                                  |         |         |         |         |
| RIX                                   | 16,336.7                                | 14,962.8 | 13,286.0 | 12,223.7 | 13,049.9 | 3,197.0                                          | 2,785.3 | 2,331.7 | 2,066.6 | 2,014.2 |
| <b>II. RETAIL SYSTEMS</b>             |                                         |          |          |          |          |                                                  |         |         |         |         |
| <b>EU NON-EA</b>                      |                                         |          |          |          |          |                                                  |         |         |         |         |
| <b>Bulgaria</b>                       |                                         |          |          |          |          |                                                  |         |         |         |         |
| BISERA                                | 73.2                                    | 80.6     | 88.3     | 91.8     | 107.7    | 1.0                                              | 1.0     | 1.0     | 1.1     | 1.1     |
| BORICA                                | 6.5                                     | 7.5      | 8.9      | 8.9      | 10.2     | 0.1                                              | 0.1     | 0.0     | 0.0     | 0.0     |
| <b>Denmark</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| The Sumclearing DKK                   | 292.5                                   | 285.2    | 304.7    | 303.0    | 343.4    | 0.1                                              | 0.1     | 0.1     | 0.1     | 0.1     |
| The IntradagClearing                  | 663.3                                   | 667.4    | 689.2    | 732.1    | 805.1    | 3.2                                              | 3.1     | 3.2     | 3.3     | 3.6     |
| Straksclearing                        | 30.4                                    | 41.1     | 47.3     | 52.2     | 58.2     | 0.2                                              | 0.1     | 0.1     | 0.1     | 0.1     |
| <b>Croatia</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| National Clearing System              | 112.1                                   | 122.3    | 130.0    | 127.5    | 145.9    | 0.6                                              | 0.6     | 0.6     | 0.6     | 0.7     |
| <b>Hungary</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| ICS                                   | 331.7                                   | 359.1    | 389.3    | 386.6    | 452.5    | 1.1                                              | 1.1     | 1.2     | 1.1     | 1.2     |
| <b>Poland</b>                         |                                         |          |          |          |          |                                                  |         |         |         |         |
| ELIXIR                                | 1,118.8                                 | 1,235.1  | 1,315.6  | 1,340.5  | 1,489.9  | 0.6                                              | 0.7     | 0.7     | 0.7     | 0.7     |
| Express ELIXIR                        | 4.0                                     | 7.0      | 10.2     | 14.6     | 21.6     | 0.8                                              | 0.6     | 0.4     | 0.2     | 0.2     |
| BlueCash                              | 1.3                                     | 2.3      | 3.0      | 2.3      | 2.9      | 0.4                                              | 0.3     | 0.3     | 0.2     | 0.3     |
| BLIK                                  | 1.1                                     | 2.8      | 6.7      | 12.8     | 22.6     | 0.0                                              | 0.0     | 0.0     | 0.0     | 0.0     |
| KSR                                   | 4.3                                     | 4.4      | 3.7      | 2.8      | 3.0      | 0.1                                              | 0.1     | 0.1     | 0.1     | 0.1     |
| <b>Romania</b>                        |                                         |          |          |          |          |                                                  |         |         |         |         |
| SENT                                  | 76.5                                    | 83.8     | 91.9     | 94.1     | 110.2    | 0.8                                              | 0.8     | 0.8     | 0.7     | 0.7     |
| <b>Sweden</b>                         |                                         |          |          |          |          |                                                  |         |         |         |         |
| Bankgirot                             | 1,190.2                                 | 1,201.1  | 1,221.7  | 1,231.8  | 1,389.2  | 1.1                                              | 1.1     | 1.1     | 1.0     | 1.1     |
| Dataclearing                          | 398.2                                   | 392.5    | 395.8    | 425.5    | 479.4    | 2.5                                              | 2.4     | 2.4     | 2.5     | 2.7     |



# EUROPEAN CENTRAL BANK

## EUROSYSTEM

### 16.3 Value of payments processed by selected payment systems (cont'd) (total for the period)

|                                        | Increase/decrease in the real value of transactions<br>(percentages per annum; HICP-adjusted) |       |       |       | Value as a percentage of GDP |          |          |          |          |
|----------------------------------------|-----------------------------------------------------------------------------------------------|-------|-------|-------|------------------------------|----------|----------|----------|----------|
|                                        | 2018                                                                                          | 2019  | 2020  | 2021  | 2017                         | 2018     | 2019     | 2020     | 2021     |
| <b>A. PROCESSING THE EURO</b>          |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>I. LVPS</b>                         |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>1. TARGET2</b>                      |                                                                                               |       |       |       |                              |          |          |          |          |
| TARGET2 as a whole                     | -4.0                                                                                          | 1.2   | 6.5   | -2.6  | 4,059.5                      | 3,824.8  | 3,795.9  | 4,232.9  | 4,026.0  |
| <b>EURO AREA</b>                       |                                                                                               |       |       |       |                              |          |          |          |          |
| RECOUR & TARGET2-BE                    | 11.1                                                                                          | 9.0   | 14.2  | -9.4  | 4,223.9                      | 4,637.4  | 4,906.7  | 5,888.1  | 5,132.1  |
| TARGET2-DE                             | 0.4                                                                                           | 7.4   | 6.5   | -4.0  | 5,752.6                      | 5,696.8  | 6,019.6  | 6,562.8  | 6,278.9  |
| TARGET2-EE                             | -34.2                                                                                         | 15.4  | 39.8  | 5.3   | 511.5                        | 320.8    | 351.0    | 502.8    | 518.8    |
| TARGET2-IE                             | -13.9                                                                                         | 7.2   | 8.5   | 2.9   | 1,503.3                      | 1,188.0  | 1,177.9  | 1,209.7  | 1,164.2  |
| HERMES & TARGET2-GR                    | -35.1                                                                                         | -3.2  | 3.5   | -1.8  | 812.1                        | 522.6    | 501.2    | 561.4    | 520.5    |
| TARGET2-ES                             | -41.1                                                                                         | 1.4   | -14.4 | 0.4   | 2,323.7                      | 1,337.1  | 1,321.0  | 1,246.0  | 1,241.5  |
| TBF & TARGET2-FR                       | -4.7                                                                                          | 14.8  | 18.5  | -2.4  | 3,233.9                      | 3,052.1  | 3,450.9  | 4,313.5  | 4,021.3  |
| TARGET2-IT                             | 0.7                                                                                           | -7.9  | -5.3  | -8.5  | 1,027.6                      | 1,027.0  | 937.5    | 959.6    | 853.6    |
| TARGET2-CY                             | 10.4                                                                                          | -9.4  | 12.9  | -9.0  | 350.7                        | 366.2    | 314.0    | 374.3    | 329.3    |
| TARGET2-LV                             | -19.0                                                                                         | 2.7   | 28.8  | -5.0  | 890.8                        | 684.4    | 682.5    | 910.2    | 836.5    |
| TARGET2-LT                             | -34.2                                                                                         | 13.0  | 38.3  | 19.6  | 377.9                        | 235.0    | 254.0    | 346.2    | 409.6    |
| TARGET2-LU                             | 2.2                                                                                           | 28.1  | 5.8   | 22.0  | 18,531.7                     | 18,600.0 | 23,358.7 | 24,053.4 | 27,090.2 |
| TARGET2-MT                             | -99.9                                                                                         | -58.3 | -13.7 | 53.7  | 7,032.6                      | 8.1      | 3.1      | 2.9      | 4.1      |
| TARGET2-NL                             | -0.2                                                                                          | -36.2 | -4.9  | -5.5  | 9,315.0                      | 9,027.3  | 5,639.5  | 5,522.2  | 5,165.8  |
| HOAM.AT, ASTI & TARGET2-AT             | -30.5                                                                                         | 2.9   | 8.5   | 12.6  | 2,532.6                      | 1,716.2  | 1,743.5  | 2,003.1  | 2,205.7  |
| TARGET2-PT                             | -9.9                                                                                          | -0.5  | 0.6   | -4.9  | 697.5                        | 603.7    | 577.1    | 620.0    | 574.2    |
| TARGET2-SI                             | -11.4                                                                                         | 7.2   | 32.3  | -4.5  | 722.4                        | 608.5    | 630.4    | 850.2    | 769.4    |
| TARGET2-SK                             | -2.5                                                                                          | 7.3   | 47.0  | -21.0 | 648.1                        | 607.8    | 640.0    | 976.2    | 768.1    |
| BoF-RTGS & TARGET2-FI                  | -6.4                                                                                          | -7.5  | -2.4  | -10.7 | 5,522.4                      | 5,074.8  | 4,620.6  | 4,554.9  | 3,972.0  |
| EPM & TARGET2-ECB EU                   | -0.3                                                                                          | 7.7   | 0.1   | 6.0   | 119.5                        | 117.0    | 123.6    | 129.5    | 134.1    |
| <b>EU NON-EA</b>                       |                                                                                               |       |       |       |                              |          |          |          |          |
| TARGET2-BG                             | 24.7                                                                                          | -2.5  | 44.9  | 20.5  | 668.4                        | 796.5    | 731.1    | 1,063.2  | 1,233.8  |
| TARGET2-DK                             | -49.8                                                                                         | 1.6   | 15.5  | -4.9  | 1,435.5                      | 707.4    | 705.3    | 812.4    | 743.8    |
| TARGET2-HR                             | 19.3                                                                                          | 16.7  | -12.4 | 21.6  | 163.9                        | 187.0    | 209.6    | 202.6    | 227.3    |
| TARGET2-PL                             | 39.5                                                                                          | 19.4  | -11.0 | 13.0  | 126.9                        | 167.7    | 192.3    | 179.5    | 200.7    |
| TARGET2-RO                             | 7.6                                                                                           | -8.6  | 60.0  | -21.1 | 44.0                         | 44.8     | 39.0     | 64.8     | 49.7     |
| <b>2. NON-TARGET2</b>                  |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>EURO AREA</b>                       |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>Finland</b>                         |                                                                                               |       |       |       |                              |          |          |          |          |
| POPS                                   | -11.3                                                                                         | -4.6  | -8.6  | -10.1 | 92.0                         | 80.1     | 75.2     | 69.4     | 60.9     |
| <b>3. EUROPEAN UNION</b>               |                                                                                               |       |       |       |                              |          |          |          |          |
| EURO1/STEP1                            | -1.1                                                                                          | -2.9  | -3.3  | -12.4 | -                            | -        | -        | -        | -        |
| <b>II. MULTI-CURRENCY SYSTEMS</b>      |                                                                                               |       |       |       |                              |          |          |          |          |
| (Value of transactions: EUR trillions) |                                                                                               |       |       |       |                              |          |          |          |          |
| CLS                                    | 6.0                                                                                           | 9.8   | 6.9   | -14.7 | 10,627.2                     | 11,056.9 | 11,903.0 | 13,325.4 | 11,104.0 |
| Euro processing                        | 8.0                                                                                           | 2.0   | 12.2  | -12.9 | 1,959.7                      | 2,077.8  | 2,078.4  | 2,440.5  | 2,075.7  |
| DKK processing                         | 1.7                                                                                           | 10.8  | 21.2  | -15.4 | 67.7                         | 67.6     | 73.5     | 93.2     | 77.0     |
| SEK processing                         | -6.0                                                                                          | 1.9   | 11.9  | -15.6 | 163.2                        | 150.5    | 150.4    | 176.2    | 145.2    |
| HUF processing                         | 5.8                                                                                           | 42.9  | 14.3  | 83.0  | 3.2                          | 3.4      | 4.7      | 5.6      | 10.0     |
| <b>III. RETAIL SYSTEMS</b>             |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>EURO AREA</b>                       |                                                                                               |       |       |       |                              |          |          |          |          |
| <b>Belgium</b>                         |                                                                                               |       |       |       |                              |          |          |          |          |
| CEC                                    | 16.7                                                                                          | 6.3   | 3.8   | 3.7   | 211.5                        | 244.1    | 251.9    | 274.8    | 274.0    |
| <b>Germany</b>                         |                                                                                               |       |       |       |                              |          |          |          |          |
| RPS                                    | 2.4                                                                                           | 3.5   | 7.8   | 6.8   | 97.3                         | 98.3     | 100.2    | 110.6    | 117.7    |



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

|                                       | Increase/decrease in the real value of transactions<br>(percentages per annum; HICP-adjusted) |       |       |      | Value as a percentage of GDP |       |       |       |       |
|---------------------------------------|-----------------------------------------------------------------------------------------------|-------|-------|------|------------------------------|-------|-------|-------|-------|
|                                       | 2018                                                                                          | 2019  | 2020  | 2021 | 2017                         | 2018  | 2019  | 2020  | 2021  |
| <b>A. PROCESSING THE EURO (cont.)</b> |                                                                                               |       |       |      |                              |       |       |       |       |
| <b>III. RETAIL SYSTEMS (cont.)</b>    |                                                                                               |       |       |      |                              |       |       |       |       |
| <b>EURO AREA (cont.)</b>              |                                                                                               |       |       |      |                              |       |       |       |       |
| <b>Ireland</b>                        |                                                                                               |       |       |      |                              |       |       |       |       |
| IPCC                                  | -9.4                                                                                          | -11.3 | -21.6 | -5.3 | 17.2                         | 14.3  | 11.8  | 8.7   | 7.7   |
| <b>Greece</b>                         |                                                                                               |       |       |      |                              |       |       |       |       |
| DIAS                                  | 5.7                                                                                           | -7.8  | 20.8  | -2.8 | 144.0                        | 150.9 | 137.9 | 180.2 | 165.3 |
| ACO                                   | 5.6                                                                                           | -17.8 | -50.0 | 3.5  | 15.9                         | 16.6  | 13.5  | 7.3   | 7.1   |
| <b>Spain</b>                          |                                                                                               |       |       |      |                              |       |       |       |       |
| SNCE                                  | 3.8                                                                                           | 3.3   | -2.7  | 9.3  | 149.7                        | 151.8 | 152.8 | 164.0 | 177.9 |
| <b>France</b>                         |                                                                                               |       |       |      |                              |       |       |       |       |
| CORE                                  | 0.5                                                                                           | 0.9   | -1.5  | 5.7  | 211.3                        | 210.3 | 209.1 | 217.3 | 219.4 |
| SEPA EU                               | 69.9                                                                                          | 0.5   | -3.0  | 7.0  | 28.6                         | 48.2  | 47.8  | 48.9  | 50.0  |
| <b>Italy</b>                          |                                                                                               |       |       |      |                              |       |       |       |       |
| Italian CSMs                          | -3.2                                                                                          | -1.4  | -7.6  | 2.1  | 92.8                         | 89.1  | 87.0  | 86.9  | 86.3  |
| <b>Cyprus</b>                         |                                                                                               |       |       |      |                              |       |       |       |       |
| Cyprus Clearing House for cheques     | 10.2                                                                                          | -9.7  | -24.9 | -6.8 | 91.6                         | 95.5  | 81.6  | 64.7  | 58.2  |
| JCC Cards Payment System              | 26.8                                                                                          | 16.9  | -2.2  | 6.3  | 19.5                         | 23.4  | 25.9  | 26.7  | 27.5  |
| Cyprus SEPA Direct Debits System      | 12.8                                                                                          | 19.4  | 45.9  | 28.1 | 5.3                          | 5.7   | 6.4   | 9.9   | 12.3  |
| <b>Latvia</b>                         |                                                                                               |       |       |      |                              |       |       |       |       |
| EKS                                   | -3.3                                                                                          | 56.3  | 60.0  | 5.0  | 207.6                        | 190.4 | 289.1 | 478.8 | 486.3 |
| Worldline Latvia CSM                  | 1.7                                                                                           | 5.8   | -35.9 | -    | 4.5                          | 4.3   | 4.5   | 3.0   | -     |
| <b>Lithuania</b>                      |                                                                                               |       |       |      |                              |       |       |       |       |
| LITAS-MMS                             | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| CENTROlink                            | 18.9                                                                                          | 57.7  | 156.8 | 44.1 | 60.5                         | 68.1  | 102.7 | 259.9 | 370.7 |
| <b>Malta</b>                          |                                                                                               |       |       |      |                              |       |       |       |       |
| Malta Clearing House                  | 7.2                                                                                           | 2.1   | -31.8 | -1.6 | 78.8                         | 78.8  | 75.1  | 55.2  | 49.6  |
| MTEUROPAY                             | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| <b>Netherlands</b>                    |                                                                                               |       |       |      |                              |       |       |       |       |
| equensWorldlines                      | 4.7                                                                                           | -5.4  | -9.6  | -9.1 | 281.5                        | 286.1 | 264.9 | 246.7 | 221.9 |
| <b>Austria</b>                        |                                                                                               |       |       |      |                              |       |       |       |       |
| CS                                    | 7.3                                                                                           | 6.1   | 9.1   | 21.0 | 234.9                        | 245.7 | 257.2 | 297.0 | 351.3 |
| <b>Portugal</b>                       |                                                                                               |       |       |      |                              |       |       |       |       |
| SICOI                                 | 6.5                                                                                           | 5.8   | -3.4  | 8.9  | 227.9                        | 233.2 | 237.2 | 244.9 | 259.7 |
| <b>Slovenia</b>                       |                                                                                               |       |       |      |                              |       |       |       |       |
| SEPA IKP System                       | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| SEPA IDD Core System                  | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| SEPA IDD B2B System                   | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| SIMP-PS payment system                | 5.2                                                                                           | -89.4 | -78.3 | -3.1 | 149.0                        | 149.0 | 15.3  | 3.4   | 3.1   |
| BIPS payment system                   | -                                                                                             | -     | 9.1   | 5.8  | -                            | -     | 133.8 | 148.8 | 149.2 |
| <b>Slovakia</b>                       |                                                                                               |       |       |      |                              |       |       |       |       |
| SIPS                                  | 6.4                                                                                           | 1.7   | -2.8  | 10.3 | 292.9                        | 299.9 | 299.3 | 301.9 | 331.9 |
| <b>Finland</b>                        |                                                                                               |       |       |      |                              |       |       |       |       |
| ARPP                                  | 2,845.1                                                                                       | 18.1  | -46.9 | 7.2  | 0.0                          | 0.2   | 0.3   | 0.1   | 0.1   |
| <b>EU NON-EA</b>                      |                                                                                               |       |       |      |                              |       |       |       |       |
| <b>Bulgaria</b>                       |                                                                                               |       |       |      |                              |       |       |       |       |
| BISERA7-EUR                           | -27.4                                                                                         | -51.4 | 19.6  | 26.3 | 0.9                          | 0.6   | 0.3   | 0.3   | 0.4   |
| <b>Croatia</b>                        |                                                                                               |       |       |      |                              |       |       |       |       |
| EuroNKS                               | 5.4                                                                                           | 10.0  | -1.2  | 27.4 | 17.2                         | 17.4  | 18.4  | 19.8  | 23.3  |
| NKSInst                               | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| <b>Poland</b>                         |                                                                                               |       |       |      |                              |       |       |       |       |
| EuroELIXIR                            | 17.9                                                                                          | 11.0  | -21.8 | 36.4 | 15.8                         | 17.6  | 18.7  | 14.8  | 19.5  |
| <b>EUROPEAN UNION</b>                 |                                                                                               |       |       |      |                              |       |       |       |       |
| STEP2 ICT Service                     | -                                                                                             | -     | -     | -    | -                            | -     | -     | -     | -     |
| STEP2 SCT Service                     | 6.7                                                                                           | 2.3   | 6.4   | 13.9 | 111.1                        | 116.3 | 116.7 | 130.0 | 144.6 |
| STEP2 SDD CORE Service                | 7.6                                                                                           | -6.8  | 4.8   | 6.1  | 11.1                         | 11.8  | 10.8  | 11.8  | 12.2  |
| STEP2 SDD B2B Service                 | 5.5                                                                                           | 0.1   | -4.7  | 4.1  | 6.4                          | 6.7   | 6.5   | 6.5   | 6.6   |



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

|                                       | Increase/decrease in the real value of transactions<br>(percentages per annum; HICP-adjusted) |       |       |       | Value as a percentage of GDP |         |         |         |         |
|---------------------------------------|-----------------------------------------------------------------------------------------------|-------|-------|-------|------------------------------|---------|---------|---------|---------|
|                                       | 2018                                                                                          | 2019  | 2020  | 2021  | 2017                         | 2018    | 2019    | 2020    | 2021    |
| <b>B. PROCESSING OTHER CURRENCIES</b> |                                                                                               |       |       |       |                              |         |         |         |         |
| <b>I. LVPS</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| <b>EU NON-EA</b>                      |                                                                                               |       |       |       |                              |         |         |         |         |
| <b>Bulgaria</b>                       |                                                                                               |       |       |       |                              |         |         |         |         |
| RINGS                                 | 29.3                                                                                          | 14.2  | 0.1   | 17.0  | 683.9                        | 845.2   | 908.6   | 912.5   | 1,028.6 |
| <b>Czech Republic</b>                 |                                                                                               |       |       |       |                              |         |         |         |         |
| CERTIS                                | -48.1                                                                                         | -8.1  | 1.5   | 0.2   | 11,846.                      | 5,897.4 | 5,227.4 | 5,523.0 | 5,426.3 |
| <b>Denmark</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| KRONOS DKK                            | -39.9                                                                                         | -     | -     | -     | 4,698.3                      | 2,765.2 | -       | -       | -       |
| Kronos2                               | -                                                                                             | 200.3 | -8.4  | -32.7 | -                            | 1,492.5 | 4,392.4 | 4,021.0 | 2,610.9 |
| <b>Croatia</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| Croatian Large Value Payment System   | 6.0                                                                                           | -0.9  | 3.0   | -1.0  | 737.2                        | 751.5   | 715.6   | 800.6   | 732.3   |
| <b>Hungary</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| VIBER                                 | 10.6                                                                                          | 3.8   | 7.8   | 29.7  | 3,141.6                      | 3,232.8 | 3,187.8 | 3,476.7 | 4,230.7 |
| <b>Poland</b>                         |                                                                                               |       |       |       |                              |         |         |         |         |
| SORBNET2                              | 5.6                                                                                           | -1.2  | 18.0  | 16.2  | 3,673.6                      | 3,671.1 | 3,457.5 | 4,135.9 | 4,629.4 |
| <b>Romania</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| REGIS                                 | 6.0                                                                                           | -17.5 | 5.7   | 2.6   | 1,069.8                      | 1,052.7 | 811.6   | 873.4   | 856.9   |
| <b>Sweden</b>                         |                                                                                               |       |       |       |                              |         |         |         |         |
| RIX                                   | -4.6                                                                                          | -9.9  | -9.4  | -1.1  | 3,403.3                      | 3,179.0 | 2,786.1 | 2,543.7 | 2,426.4 |
| <b>II. RETAIL SYSTEMS</b>             |                                                                                               |       |       |       |                              |         |         |         |         |
| <b>EU NON-EA</b>                      |                                                                                               |       |       |       |                              |         |         |         |         |
| <b>Bulgaria</b>                       |                                                                                               |       |       |       |                              |         |         |         |         |
| BISERA                                | 7.7                                                                                           | 6.2   | 4.0   | 10.0  | 139.3                        | 143.4   | 143.4   | 149.7   | 158.7   |
| BORICA                                | 13.4                                                                                          | 14.9  | 0.1   | 7.8   | 12.3                         | 13.3    | 14.4    | 14.5    | 15.0    |
| <b>Denmark</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| The Sumclearing DKK                   | -3.0                                                                                          | 6.2   | -1.1  | 9.4   | 99.2                         | 94.3    | 98.1    | 96.9    | 102.3   |
| The IntradagClearing                  | 0.1                                                                                           | 2.6   | 5.6   | 6.1   | 225.0                        | 220.8   | 222.0   | 234.3   | 239.8   |
| Straksclearing                        | 34.8                                                                                          | 14.2  | 9.9   | 7.5   | 10.3                         | 13.6    | 15.2    | 16.7    | 17.3    |
| <b>Croatia</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| National Clearing System              | 7.3                                                                                           | 4.9   | -0.0  | 8.6   | 224.8                        | 232.1   | 233.9   | 254.1   | 255.1   |
| <b>Hungary</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| ICS                                   | 8.6                                                                                           | 6.2   | 4.3   | 11.2  | 261.1                        | 263.9   | 266.5   | 281.3   | 293.6   |
| <b>Poland</b>                         |                                                                                               |       |       |       |                              |         |         |         |         |
| ELIXIR                                | 9.5                                                                                           | 4.3   | 1.9   | 5.7   | 239.3                        | 248.1   | 246.6   | 254.6   | 259.4   |
| Express ELIXIR                        | 73.7                                                                                          | 43.6  | 42.6  | 40.7  | 0.8                          | 1.4     | 1.9     | 2.8     | 3.8     |
| BlueCash                              | 66.4                                                                                          | 32.0  | -23.2 | 18.3  | 0.3                          | 0.5     | 0.6     | 0.4     | 0.5     |
| BLIK                                  | 156.5                                                                                         | 129.1 | 92.0  | 67.7  | 0.2                          | 0.6     | 1.2     | 2.4     | 3.9     |
| KSR                                   | 1.4                                                                                           | -17.0 | -25.2 | 4.2   | 0.9                          | 0.9     | 0.7     | 0.5     | 0.5     |
| <b>Romania</b>                        |                                                                                               |       |       |       |                              |         |         |         |         |
| SENT                                  | 8.3                                                                                           | 7.5   | 2.5   | 11.7  | 40.8                         | 41.0    | 41.2    | 43.0    | 45.9    |
| <b>Sweden</b>                         |                                                                                               |       |       |       |                              |         |         |         |         |
| Bankgirot                             | 5.1                                                                                           | 3.2   | -0.8  | 4.4   | 247.9                        | 255.2   | 256.2   | 256.3   | 258.3   |
| Dataclearing                          | 2.7                                                                                           | 2.3   | 5.8   | 4.3   | 83.0                         | 83.4    | 83.0    | 88.5    | 89.1    |