



EUROPEAN CENTRAL BANK

EUROSYSTEM

8. Value of payment transactions involving non-MFIs

Total value of payments
(total for the period)

	Total value of payments (EUR trillions)					Increase/decrease in the real value of payments (annual percentage changes; HICP adjusted)					Average value per payment (EUR)				
	2016	2017	2018	2019	2020	2017	2018	2019	2020	2016	2017	2018	2019	2020	
BE	6.2	6.2	7.3	8.5	8.1	-2.0	15.1	15.3	-5.2	1,791.1	1,643.3	1,718.5	1,833.8	1,665.0	
BG	0.5	0.4	0.5	0.5	0.5	-13.1	3.1	-1.8	12.8	1,063.2	856.8	773.5	742.3	776.4	
CZ	9.2	11.2	6.0	2.3	5.9	16.6	-49.0	-62.8	159.7	5,952.0	6,481.1	3,029.3	1,062.5	2,448.5	
DK ¹⁾	2.7	2.9	2.9	2.9	3.0	8.9	-2.8	1.2	0.0	1,059.7	1,067.0	957.3	908.0	921.1	
DE	54.0	55.6	56.1	59.2	60.9	1.3	-0.8	4.0	3.7	2,652.7	2,595.5	2,472.6	2,444.5	2,325.6	
EE	0.2	0.2	0.2	0.2	0.2	-1.2	0.6	0.8	1.9	413.7	392.2	376.8	355.4	355.8	
IE	2.6	2.2	2.9	5.0	7.6	-14.9	29.6	68.5	54.0	2,126.8	1,576.6	1,768.0	2,602.9	3,543.6	
GR	0.8	0.8	0.8	0.9	0.9	8.7	-9.4	20.4	0.8	963.0	787.1	638.6	687.1	517.9	
ES	16.3	11.6	11.1	11.3	10.6	-29.4	-6.0	1.2	-5.9	2,370.0	1,485.8	1,353.4	1,219.6	1,117.7	
FR	26.8	27.2	27.3	28.3	35.6	0.4	-1.4	2.0	25.8	1,279.9	1,237.4	1,161.9	1,135.9	1,469.5	
HR	0.3	0.3	0.3	0.3	0.3	-0.4	5.1	7.4	-3.0	416.4	399.6	401.8	403.1	381.7	
IT	8.7	9.1	9.5	9.0	8.0	3.7	3.2	-5.5	-10.8	1,505.8	1,501.4	1,394.8	1,193.0	1,032.5	
CY	0.3	0.3	0.2	0.2	0.2	3.2	-32.3	-0.9	-9.6	2,648.7	2,522.6	1,496.6	1,321.3	1,086.0	
LV	0.3	0.3	0.2	0.2	0.2	-15.4	-19.6	-13.1	-10.3	810.6	614.1	471.6	379.9	323.7	
LT	0.2	0.2	0.3	0.3	0.4	6.8	9.2	4.4	24.8	480.4	481.4	468.5	437.1	419.5	
LU	1.5	1.7	2.0	2.1	2.4	13.9	10.4	5.8	11.3	632.4	613.6	589.7	578.2	492.5	
HU	4.0	4.2	4.1	4.4	3.8	1.7	-1.2	4.1	-7.5	3,365.5	3,132.4	3,187.6	2,949.4	2,452.0	
MT	0.1	0.2	0.1	0.1	0.1	10.7	-9.3	-7.0	-29.8	2,950.8	2,877.6	2,152.5	1,741.0	1,215.3	
NL	19.5	23.8	19.5	19.8	23.0	20.9	-19.7	-1.1	14.9	2,715.7	3,057.2	2,239.7	2,105.0	2,502.2	
AT	3.0	3.0	3.2	3.5	3.6	-1.4	6.6	7.0	0.9	1,780.7	1,664.9	1,652.8	1,656.5	1,595.1	
PL	12.4	13.4	15.0	16.0	18.5	3.7	11.3	4.6	15.2	2,183.9	2,053.4	1,983.6	1,806.8	1,900.9	
PT	1.5	1.5	1.6	1.6	1.6	0.8	4.1	2.1	-2.7	677.0	646.5	634.4	653.3	672.8	
RO	1.6	1.6	1.8	1.9	2.1	1.4	8.4	2.8	13.0	2,274.7	2,236.7	1,744.9	1,485.5	1,426.5	
SI	0.4	0.3	0.3	0.3	0.3	-18.3	-4.1	1.9	-2.8	946.3	753.1	690.0	666.5	651.3	
SK	1.0	1.3	1.1	1.1	1.0	22.8	-15.5	-6.7	-7.3	1,287.1	1,436.8	1,128.5	986.2	962.4	
FI	2.6	2.6	2.9	2.8	2.9	1.3	8.0	-3.6	2.1	1,054.6	1,015.6	1,023.9	929.8	953.8	
SE	1.7	2.0	1.9	1.9	1.9	16.4	2.3	-0.3	0.2	355.4	394.4	360.4	340.2	348.5	
Euro area	145.8	148.2	146.5	154.4	167.3	0.3	-2.6	4.1	8.7	1,873.2	1,768.8	1,614.6	1,575.2	1,646.2	
EU	178.1	184.2	178.9	184.6	203.4	2.0	-4.4	1.6	9.9	1,867.0	1,787.2	1,593.0	1,512.0	1,600.1	

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

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

Total value of payments
(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
BE	546.9	545.2	638.2	738.5	700.5	1,440.8	1,393.4	1,584.0	1,781.2	1,790.9
BG	68.0	60.6	64.4	65.7	74.5	997.0	819.7	806.1	747.8	851.7
CZ	870.2	1,062.3	563.1	214.9	553.1	5,181.6	5,794.4	2,836.7	1,016.7	2,749.4
DK ¹⁾	468.0	511.0	496.9	504.3	506.1	947.0	999.4	952.2	944.8	944.1
DE	656.3	672.5	676.4	712.2	732.5	1,724.0	1,705.3	1,670.7	1,715.7	1,825.9
EE	135.5	139.0	144.1	147.2	148.2	812.8	766.4	732.8	693.6	724.8
IE	549.9	465.0	600.4	1,009.0	1,522.1	967.0	752.1	895.0	1,394.4	2,033.0
GR	71.0	78.1	71.4	87.0	85.7	439.2	474.2	426.2	508.4	553.5
ES	350.9	250.3	237.0	239.9	223.2	1,463.4	1,002.3	919.8	907.8	942.0
FR	400.4	405.3	405.9	419.6	526.2	1,197.8	1,183.1	1,155.2	1,161.0	1,545.8
HR	69.3	71.3	76.8	84.1	80.4	619.8	597.8	605.0	630.7	660.5
IT	143.9	151.0	158.0	150.4	134.4	510.2	521.8	534.1	501.5	483.6
CY	294.3	299.7	202.5	199.4	177.1	1,324.0	1,280.2	822.1	789.0	756.8
LV	165.2	144.2	119.7	106.9	96.0	1,276.3	1,038.2	791.2	672.5	622.2
LT	76.5	86.0	96.5	103.8	129.3	564.5	575.6	594.5	594.0	738.4
LU	2,585.9	2,928.8	3,229.7	3,407.8	3,725.0	2,753.0	3,077.5	3,274.2	3,334.5	3,665.0
HU	405.3	425.5	419.4	445.6	393.4	3,425.0	3,282.2	3,015.6	2,980.6	2,822.1
MT	315.3	343.8	304.6	275.9	190.0	1,359.5	1,374.7	1,173.4	1,024.8	771.2
NL	1,144.0	1,392.0	1,131.7	1,143.3	1,318.8	2,750.5	3,230.6	2,519.5	2,439.0	2,874.7
AT	337.7	338.4	365.0	395.6	401.1	825.3	805.9	837.0	883.4	948.2
PL	322.0	348.0	390.5	417.6	481.5	2,896.9	2,860.6	3,012.9	3,004.3	3,540.8
PT	143.8	147.6	154.9	158.7	153.9	796.2	776.1	776.4	763.2	782.8
RO	80.3	82.6	91.1	96.0	108.5	931.0	861.9	867.5	833.9	961.6
SI	179.4	149.3	144.8	149.3	142.4	915.8	717.2	654.3	644.4	646.7
SK	187.5	234.5	201.7	193.9	182.3	1,256.7	1,509.7	1,229.1	1,126.0	1,087.2
FI	469.7	477.3	521.3	507.6	518.4	1,186.6	1,161.6	1,231.7	1,167.3	1,213.9
SE	171.1	196.4	190.6	185.4	187.3	364.1	411.5	412.0	399.6	408.6
Euro area	429.3	435.3	429.3	451.3	488.3	1,348.5	1,321.0	1,264.0	1,293.6	1,476.9
EU	400.1	413.2	400.6	412.5	454.0	1,419.2	1,409.6	1,323.5	1,321.5	1,527.2

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

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)				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
BE	27.3	26.3	30.9	35.1	28.5	3.5	3.4	4.1	4.6	4.0
BG	29.9	.	.	.	.	0.3	0.2	0.3	0.2	0.3
CZ	.	.	39.6	14.4	32.1	5.2	6.1	3.3	1.2	2.9
DK ¹⁾	15.5	15.5	15.1	.	.	1.5	1.6	1.6	1.6	1.5
DE	26.8	25.4	23.9	24.1	21.6	30.3	30.2	31.3	32.1	30.0
EE	13.8	12.8	12.8	11.8	9.3	0.1	0.1	0.1	0.1	0.1
IE	.	.	.	.	.	1.5	1.2	1.6	2.7	3.7
GR	.	.	.	7.1	6.0	0.4	0.5	0.4	0.5	0.5
ES	19.4	12.2	10.6	10.0	8.2	9.2	6.3	6.2	6.1	5.2
FR	30.6	26.8	25.2	23.4	22.4	15.0	14.8	15.3	15.3	17.5
HR	.	.	.	.	.	0.2	0.2	0.2	0.2	0.2
IT	.	.	.	.	5.3	4.9	4.9	5.3	4.9	3.9
CY	12.8	.	.	.	.	0.1	0.1	0.1	0.1	0.1
LV	.	.	.	.	.	0.2	0.2	0.1	0.1	0.1
LT	14.0	13.4	14.0	12.4	11.1	0.1	0.1	0.2	0.2	0.2
LU	5.5	5.2	8.1	8.0	8.0	0.8	0.9	1.1	1.1	1.2
HU	89.1	80.3	69.3	69.4	52.1	2.2	2.3	2.3	2.4	1.9
MT	9.6	9.9	8.8	7.4	4.9	0.1	0.1	0.1	0.1	0.0
NL	41.5	51.5	42.2	39.7	39.6	10.9	12.9	10.9	10.7	11.3
AT	13.0	12.0	11.8	12.1	10.7	1.7	1.6	1.8	1.9	1.8
PL	77.2	71.2	72.6	67.6	.	6.9	7.3	8.4	8.7	9.1
PT	15.5	14.9	13.8	12.9	10.1	0.8	0.8	0.9	0.9	0.8
RO	27.9	27.2	28.8	28.6	24.8	0.9	0.9	1.0	1.0	1.0
SI	20.6	14.7	12.4	12.2	9.3	0.2	0.2	0.2	0.2	0.1
SK	25.5	28.5	22.9	19.6	14.6	0.6	0.7	0.6	0.6	0.5
FI	20.8	19.3	19.4	18.3	15.5	1.4	1.4	1.6	1.5	1.4
SE	.	.	.	.	.	1.0	1.1	1.1	1.0	1.0
Euro area	22.0	20.4	19.1	18.9	17.2	81.9	80.4	81.9	83.7	82.3
EU	23.8	22.4	20.7	20.0	18.5	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.