

World**Banknote**Summit

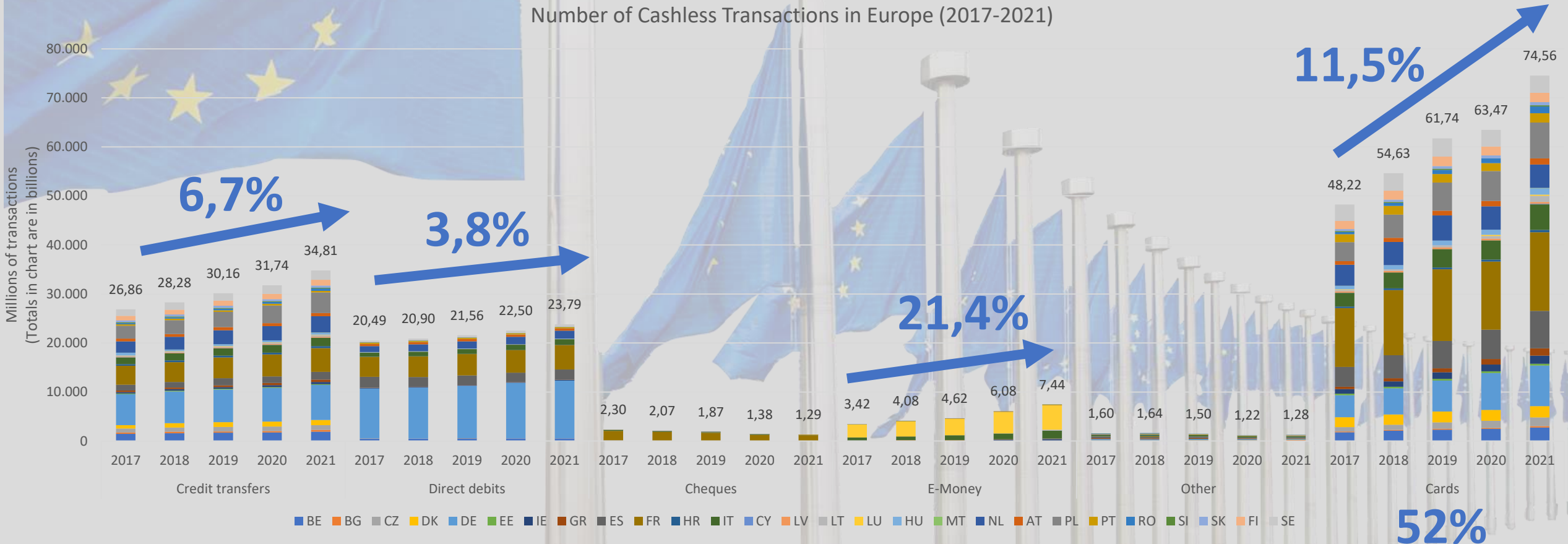
Panel discussion: Future Payment landscape

Diederik Bruggink

World Banknote Summit – Antwerp – 22 February 2023

BRU - Pres011/2023

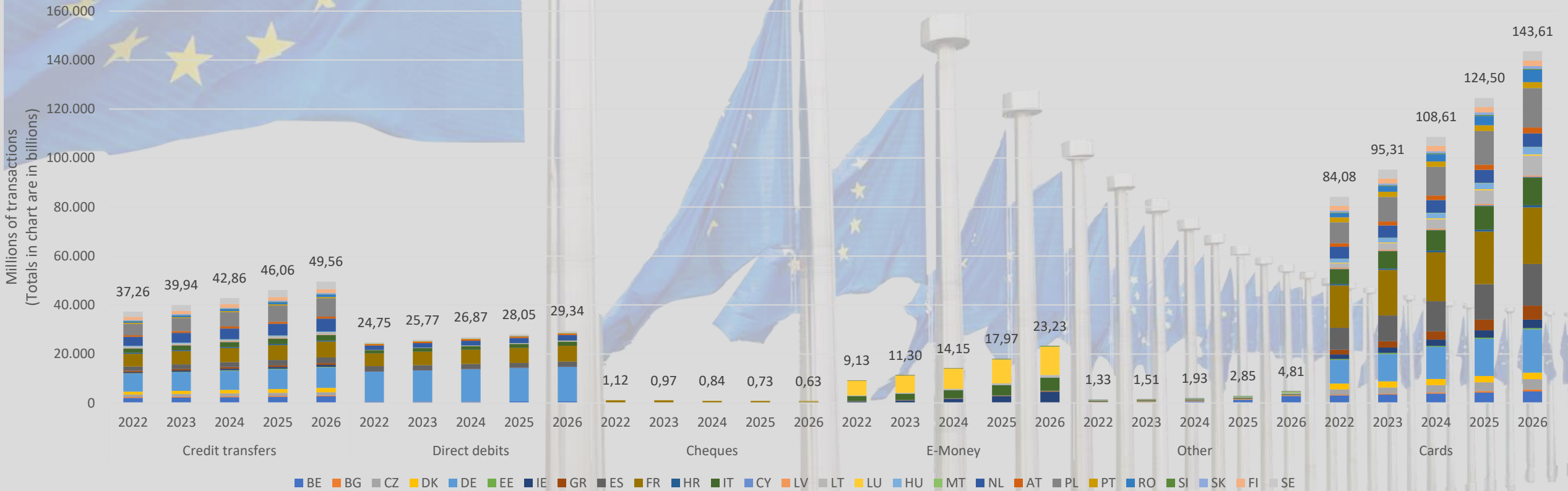
In 2021, nearly 144 billion cashless transactions were made in the EU at an 8,6% CAGR (2017-2021)



Source: European Central Bank – Statistical Data Warehouse

Extrapolation of these figures leads to over 251 billion cashless transactions in 2026

Forecast of Number of Cashless Transactions in Europe (2022-2026)



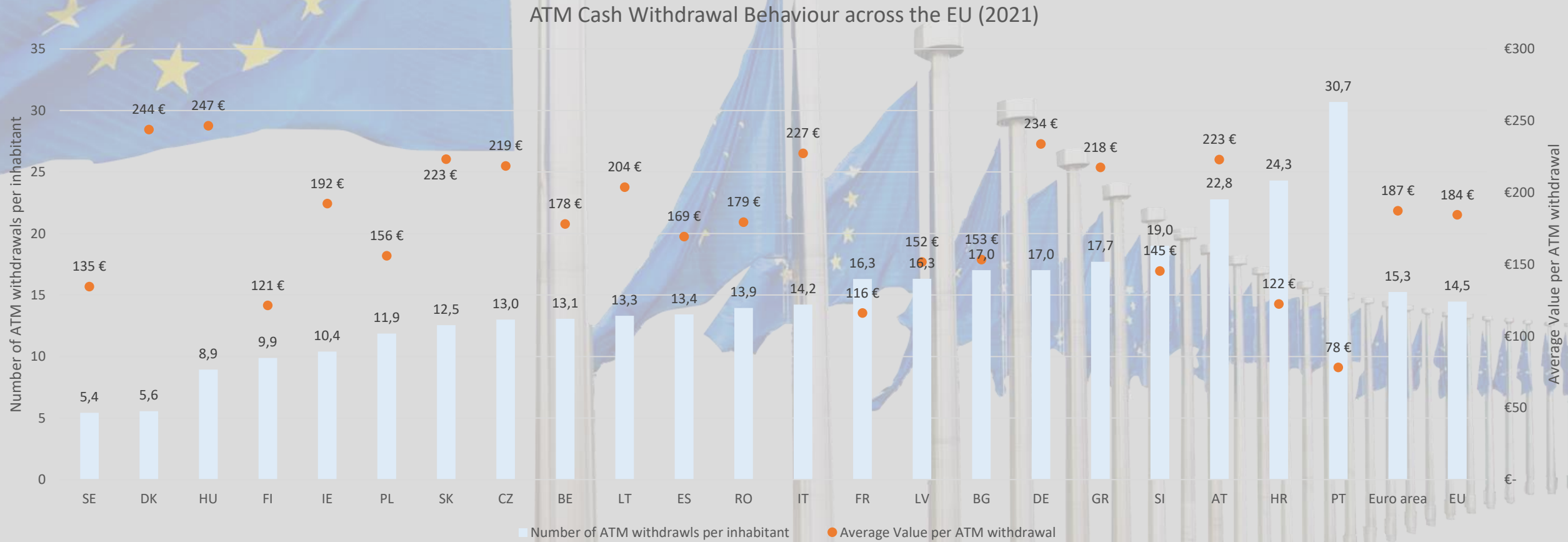
20% (24%) 12% (17%)

9% (5%)

57% (51%)

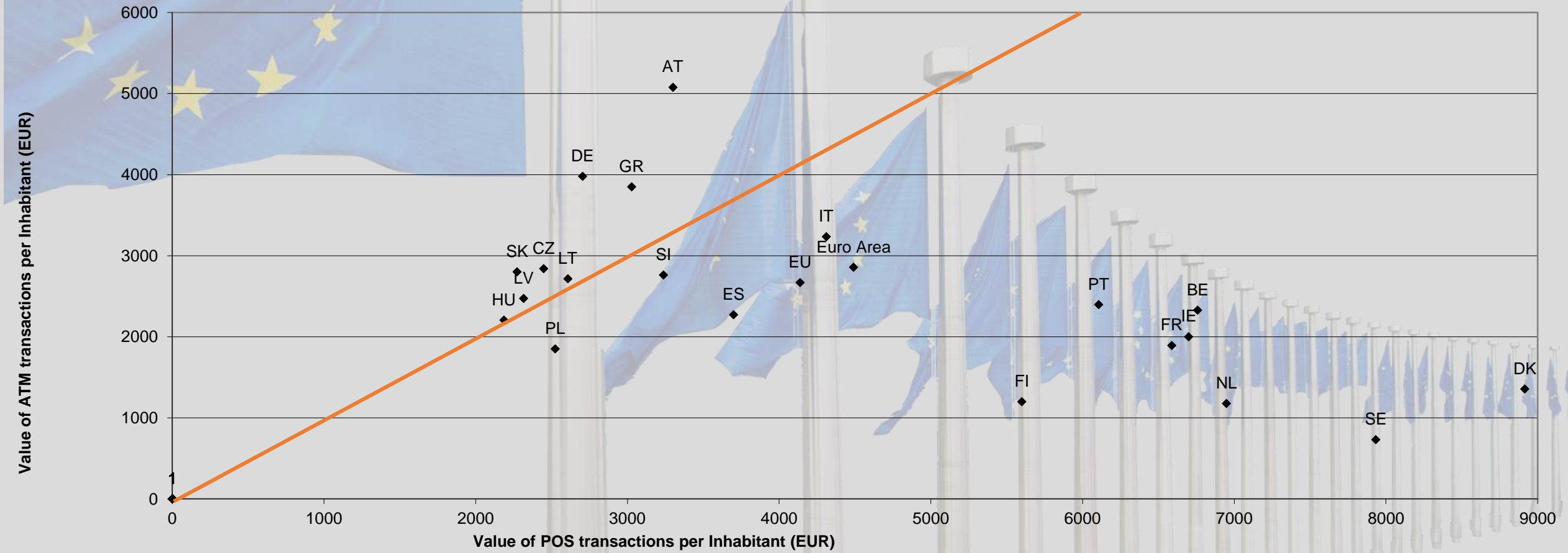
Source: European Central Bank – Statistical Data Warehouse, extrapolations based on author’s assumptions

A scattered landscape across the EU



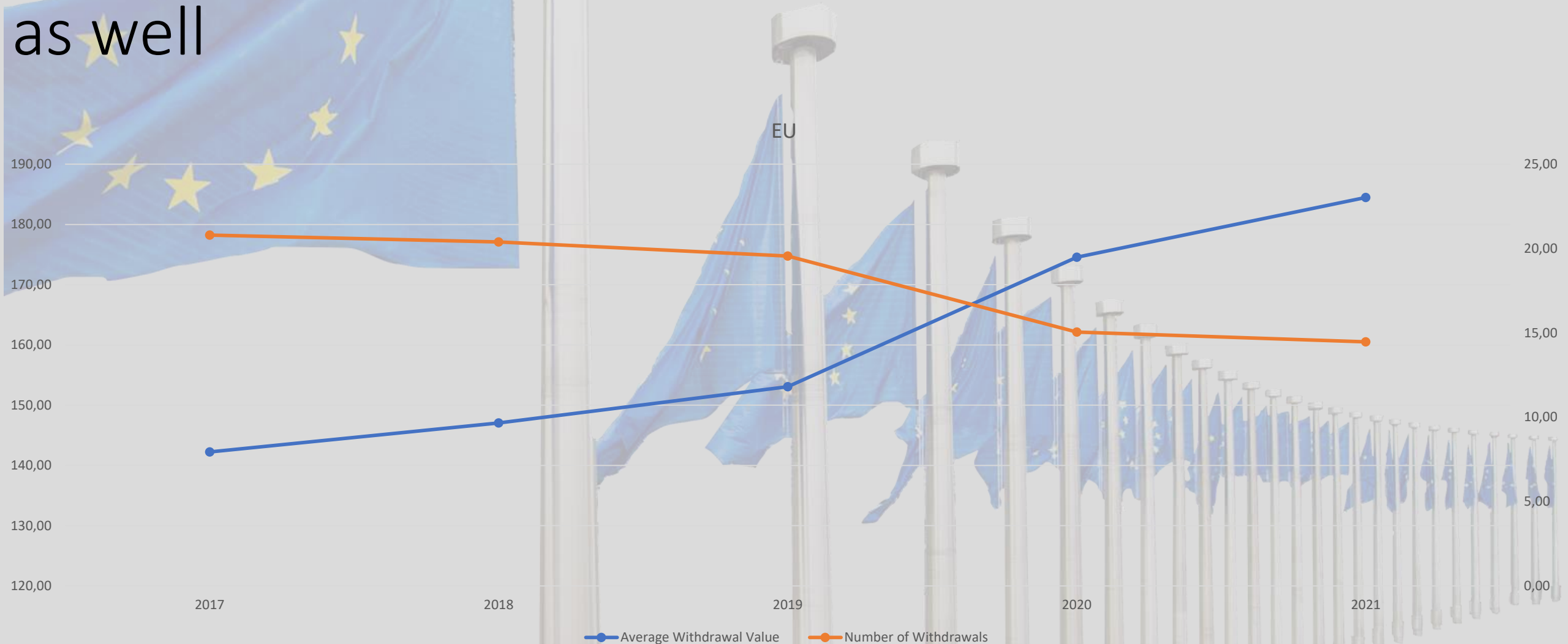
Source: European Central Bank – Statistical Data Warehouse, extrapolations based on author’s assumptions

Cash or Cashless? Differences across the EU exist



Source: European Central Bank – Statistical Data Warehouse, extrapolations based on author's assumptions

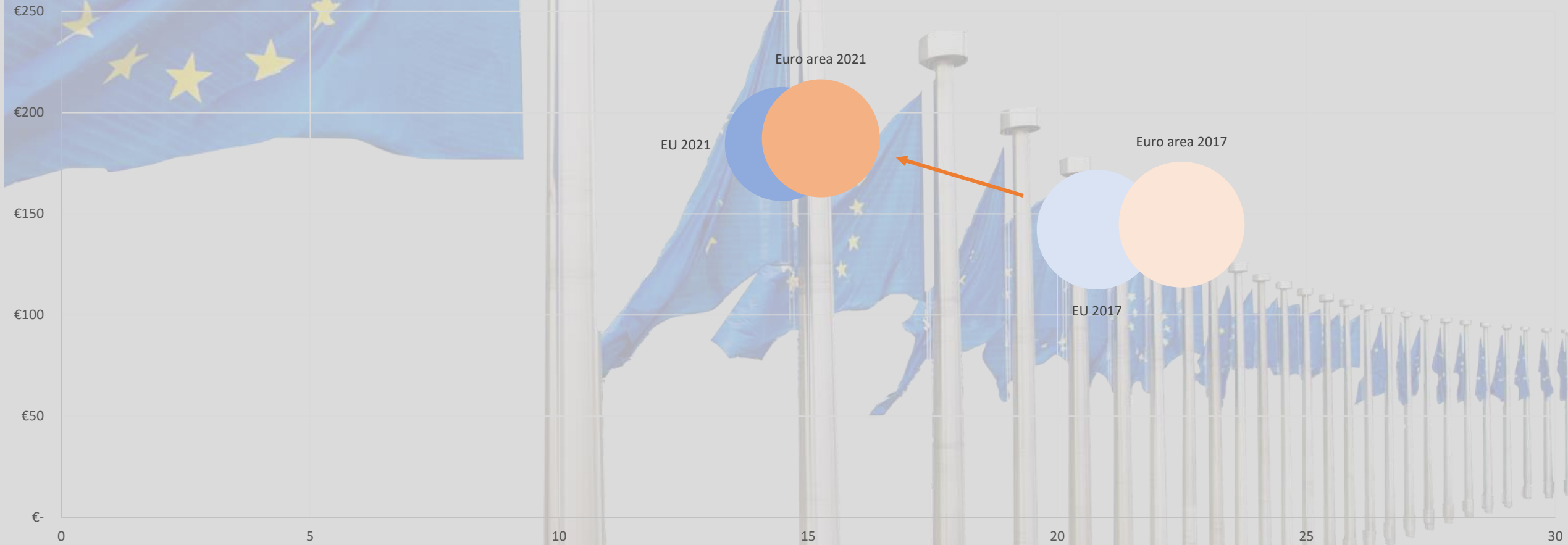
Cash withdrawal behaviour is shifting across the EU as well



Source: European Central Bank – Statistical Data Warehouse



Average withdrawal values and volumes per inhabitant compared



Source: European Central Bank – Statistical Data Warehouse



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THANKS FOR YOUR ATTENTION!

Diederik Bruggink

ESBG Head of Payments, Digital Finance and Innovation

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