



# **Statistics on Payments and Securities Trading, Clearing and Settlement in Germany 2007 to 2013**

(as at January 2016)

The payment statistics were harmonised within the European monetary union beginning with the reporting year 2007 and are collected in Germany using a census survey of all monetary financial institutions (MFIs) with the exception of money market funds (according to the ECB regulation concerning the balance sheet of the monetary financial institutions sector MFIs are all institutions whose business is to receive deposits and/or close substitutes for deposits (for example, by issuing debt securities) and, for their own account, grant credit (including by investing in securities)).

The Data for the 2007 reporting year, which were collected on a voluntary basis on this occasion, are partly estimated. Due to different revision status, the figures of 2013 may vary to the publication of the ECB.

Where a field is marked with a dot, data are not available or cannot be published.

**Table 1****Basic statistical data**

	2007	2008	2009	2010	2011	2012	2013
Population <sup>1</sup> (thousands)	82.263	82.120	81.875	81.757	81.779	81.917	82.103
GDP (EUR billions)	2.513	2.562	2.460	2.580	2.703	2.755	2.821
GDP per capita (EUR)	30.551	31.195	30.049	31.558	33.054	33.630	34.357
HICP (annual percentage changes)	2,3	2,8	0,2	1,2	2,5	2,1	1,6

<sup>1</sup> Annual average.

**Table 2****Settlement media used by non-MFIs<sup>1</sup>**

(EUR billions; end of year)

	2007	2008	2009	2010	2011	2012	2013
Value of overnight deposits held by non-MFIs	845,4	902,8	1.085,3	1.172,5	1.239,5	1.442,3	1.533,2
of which:							
Transferable deposits	.	.	.	661,4	647,7	783,6	819,5
<i>Memorandum items:</i>							
Overnight deposits in foreign currencies held by non-MFIs	36,0	31,0	32,4	33,2	38,3	48,8	56,1
Outstanding value on e-money storages issued <sup>2</sup>	0,1	0,1	0,1	0,1	0,1	0,1	0,1

<sup>1</sup> The counterpart sector "non-MFIs" includes the component sectors "Central government" and "Rest of the world". Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

<sup>2</sup> Encompasses only data of the German scheme "GeldKarte".

**Table 3****Settlement media used by MFIs**

(EUR billions; average for last reserve maintenance period)

	2007	2008	2009	2010	2011	2012	2013
Overnight deposits held at the central bank	47,5	144,3	95,1	79,5	156,2	214,3	86,1
of which:							
Required reserves	46,6	52,5	50,0	50,4	53,1	28,6	27,3
Free reserves	0,9	91,9	45,1	29,1	103,0	185,8	58,8
Overnight deposits held at other MFIs (end of period)	268,9	324,7	292,7	352,7	332,6	387,9	389,1
of which:							
Transferable deposits at other MFIs (end of period)	.	.	.	97,4	103,4	119,2	93,7
<i>Memorandum items:</i>							
Credit extended by the central bank	236,8	272,8	211,8	89,8	44,9	71,8	31,6
of which:							
Overnight <sup>1</sup>	0,1	2,4	0,1	0,1	0,1	0,1	0,1
Other <sup>2</sup> (open market operations)	236,7	270,4	211,7	89,7	44,7	71,7	31,5

<sup>1</sup> Marginal lending facility.

<sup>2</sup> Other monetary policy operations vis-à-vis the Eurosystem.

**Table 4****Institutions offering payment services to non-MFIs***(end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Deutsche Bundesbank</b>							
Number of offices	51	47	47	47	47	41	41
Number of overnight deposits (thousands)	25	25	24	24	24	23	23
Value of overnight deposits (EUR billions)	0,6	1,8	10,5	2,4	5,8	40,4	10,8
<b>MFIs (without Deutsche Bundesbank) irrespective of their legal incorporation<sup>1</sup></b>							
Number of institutions	2.015	1.981	1.939	1.919	1.903	1.867	1.842
Number of offices	41.812	41.554	41.375	40.083	39.596	38.132	38.021
Number of transferable overnight deposits <sup>2</sup> (thousands)	91.136	91.523	93.950	94.958	95.661	96.835	98.488
of which:							
Number of internet/PC-linked transferable overnight deposits <sup>2</sup> (thousands)	35.375	38.237	42.270	45.303	48.206	50.601	54.238
Value of overnight deposits <sup>3</sup> (EUR billions)	856,0	926,0	1.108,0	1.189,0	1.260,0	1.413,9	1.528,1
<b>Institutions legally incorporated in the reporting country</b>							
Number of institutions	1.915	1.873	1.830	1.809	1.792	1.758	1.734
Number of offices	41.625	41.336	41.153	39.865	39.363	37.892	37.776
Value of overnight deposits <sup>3</sup> (EUR billions)	838,5	906,3	1.085,6	1.160,2	1.217,3	1.353,1	1.454,9
<b>Branches of euro area-based banks</b>							
Number of institutions operating branches	63	69	68	69	66	65	63
Number of offices	127	145	147	144	154	169	166
Value of overnight deposits <sup>3</sup> (EUR billions)	14,6	17,1	16,9	20,2	25,8	32,1	43,5
<b>Branches of EEA-based banks (outside the euro area)</b>							
Number of institutions operating branches	19	21	23	23	26	25	25
Number of offices	36	49	51	49	52	41	47
Value of overnight deposits <sup>3</sup> (EUR billions)	1,3	1,2	2,9	6,3	14,2	26,0	25,5
<b>Branches of non-EEA-based banks</b>							
Number of institutions operating branches	18	18	18	18	19	19	20
Number of offices	24	24	24	25	27	30	32
Value of overnight deposits <sup>3</sup> (EUR billions)	1,5	1,3	2,3	2,6	3,0	2,6	4,2
<b>Other institutions offering payment services to non-MFIs</b>							
Number of institutions <sup>4</sup>	0	0	0	11	38	47	46
<b>Institutions offering payment services to non-MFIs (total)</b>							
Number of institutions	2.022	1.990	1.950	1.941	1.944	1.918	1.893
Number of offices	41.863	41.601	41.422	40.130	39.643	38.173	38.062
Number of transferable overnight deposits <sup>2</sup> (thousands)	91.161	91.548	93.974	94.982	95.684	96.858	98.577
of which:							
Number of internet/PC-linked transferable overnight deposits <sup>2</sup> (thousands)	35.375	38.237	42.270	45.303	48.206	50.601	54.260
Value of overnight deposits <sup>3</sup> (EUR billions)	856,6	927,8	1.118,2	1.190,7	1.266,1	1.454,3	1.538,9

**Table 4 (continued)**

	2007	2008	2009	2010	2011	2012	2013
<i>Memorandum items:</i>							
<b>Electronic money institutions</b>							
Number of institutions	6	8	10	10	2	3	4
Outstanding value on e-money storages <sup>5</sup> (EUR millions)	18,0	21,0	23,0	23,0	.	.	.

<sup>1</sup> Includes those post office branches of Postbank AG which are entrusted with semi-cashless payment systems on behalf of Postbank AG.

<sup>2</sup> Partly estimated for the 2007 reporting period. Does not include accounts for card-based e-money.

<sup>3</sup> Includes transferable and non-transferable deposits and deposits for card-based e-money.

<sup>4</sup> The recent list of payment institutions is published on the website of the German federal financial supervisory authority (BaFin): <http://ww2.bafin.de/database/ZahlInstInfo/>

<sup>5</sup> By approximation: Liabilities to non-MFIs which mature daily.

**Table 5****Payment card functions and accepting devices***(end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Cards issued in the country<sup>1</sup> (thousands)</b>							
Cards with a cash function	123.558,2	125.714,1	129.448,2	130.085,8	132.700,5	135.344,1	137.227,1
Cards with a payment function <sup>2</sup> (except an e-money function)	122.984,5	122.879,3	126.134,1	127.755,0	130.096,6	133.188,2	133.852,0
of which:							
Cards with a debit function	100.740,3	100.667,2	101.908,7	102.413,7	103.957,4	105.593,6	105.169,3
Cards with a delayed debit function	18.791,8	18.990,9	20.668,4	21.751,9	22.680,8	23.909,6	24.780,7
Cards with a credit function	3.452,5	3.221,2	3.557,0	3.589,4	3.458,5	3.685,0	3.902,1
Cards with an e-money function	77.773,8	79.889,4	85.954,6	95.125,5	96.509,8	97.990,0	98.961,8
of which:							
Cards with an e-money function that are credit balanced at the end of the period	4.427,5	4.452,6	4.863,2	5.185,1	3.467,1	3.466,9	3.507,1
Total number of cards <sup>3</sup>	132.258,0	133.586,5	139.137,1	139.021,5	140.575,5	141.868,7	143.114,0
of which:							
Cards with a combined debit, cash and e-money function	66.099,2	76.782,5	81.263,0	85.148,6	88.533,7	88.785,5	90.054,3
<i>Memorandum item:</i>							
Retailer cards with a payment function <sup>4</sup>	12.600	11.400	10.100	10.200	10.600	9.700	9.500
<b>Terminals located in the country</b>							
ATMs <sup>1,5</sup>	75.757	77.733	79.386	82.477	84.102	82.610	82.761
of which:							
ATMs with a cash withdrawal function	54.704	55.468	56.079	56.104	56.409	56.025	56.035
ATMs with a credit transfer function (includes ATMs with both functions)	21.833	22.881	23.934	27.557	28.630	26.931	27.377
POS terminals <sup>6,7</sup>	566.037	592.994	645.427	678.180	710.912	720.000	743.624
of which:							
EFTPOS terminals	566.037	592.994	645.427	678.180	710.912	720.000	743.624
E-money card terminals	365.631	363.795	351.349	289.128	288.730	272.437	271.322
of which:							
E-money card-loading terminals <sup>1</sup>	31.357	47.139	49.297	52.550	52.644	53.834	53.903
E-money card-accepting terminals <sup>6</sup>	334.274	316.656	302.052	236.578	236.086	218.603	217.419

<sup>1</sup> Partly estimated for the 2007 reporting period.<sup>2</sup> Payments with delayed debit and credit cards in tables 6 and 7 have included transactions with specific non-rechargeable retailer cards. However, this item does not encompass the numbers of the underlying cards.<sup>3</sup> Irrespective of the number of functions on the card.<sup>4</sup> Data source: PaySys Consultancy GmbH.<sup>5</sup> Number of physical machines – regardless of their various functions.<sup>6</sup> Only active terminals (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK).<sup>7</sup> Encompasses only terminals with reference to the German scheme "Girocard". To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands.

**Table 6****Payment and terminal transactions involving non-MFIs:****Number of transactions<sup>1</sup>***(millions; total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Transactions per type of payment instrument<sup>2,9</sup></b>							
Credit transfers <sup>3</sup>	5.595,7	5.681,9	5.829,7	5.871,7	6.072,5	6.151,0	6.217,4
of which:							
Paper-based	1.095,9	1.056,4	997,7	940,2	896,5	847,2	816,1
Non-paper-based	4.499,8	4.625,5	4.832,0	4.931,6	5.176,0	5.303,8	5.401,3
of which:							
Online	1.770,4	1.901,4	1.990,2	2.179,0	2.347,7	2.434,6	2.651,7
Direct debits <sup>4</sup>	7.720,6	7.949,2	8.189,1	8.687,3	8.648,3	8.809,5	9.676,4
Card payments with cards issued in the country (without transactions with cards with an e-money function) <sup>5</sup>	2.148,2	2.313,1	2.459,2	2.678,1	2.941,4	3.182,2	3.632,8
of which:							
Payments with cards with a debit function	1.710,7	1.878,3	2.007,0	2.196,3	2.399,7	2.579,1	2.885,3
Payments with cards with a delayed debit function	395,0	395,0	415,4	447,9	501,2	559,7	681,5
Payments with cards with a credit function	42,5	39,8	36,8	33,9	40,5	43,4	66,0
E-money purchase transactions	51,8	47,4	43,1	38,9	35,9	33,6	31,8
Cheques <sup>6</sup>	75,5	65,4	57,0	48,3	40,6	34,4	31,3
Total number of transactions with payment instruments	15.591,8	16.057,0	16.578,0	17.324,3	17.738,7	18.210,7	19.589,7
of which:							
Cross-border transactions sent	322,8	328,6	347,4	446,8	539,3	644,0	815,6
Cross-border transactions received	47,3	50,2	48,9	61,7	69,1	74,8	84,6
<i>Memorandum item:</i>							
Payments by retailer cards with a payment function <sup>7</sup>	50,5	33,1	34,3	30,9	36,4	37,4	38,7
<b>Transactions per type of terminal<sup>8,9</sup></b>							
All transactions at terminals located in the country	4.020,4	4.239,9	4.412,2	4.613,1	4.892,4	5.124,8	5.471,2
of which:							
ATM cash transactions	1.985,2	2.048,9	2.098,4	2.102,4	2.171,1	2.211,3	2.209,7
of which:							
Cash withdrawals	1.945,1	2.003,0	2.046,0	2.040,2	2.097,5	2.127,6	2.115,0
Cash deposits	40,1	46,0	52,4	62,2	73,6	83,6	94,7
POS transactions <sup>10</sup>	2.026,5	2.183,1	2.306,2	2.503,1	2.714,9	2.907,3	3.254,9
of which:							
E-money card-payment transactions	51,8	47,4	43,1	38,9	35,9	33,6	31,8
E-money card-loading/unloading transactions	8,7	7,9	7,6	7,6	6,4	6,2	6,6

**Table 6 (continued)**

	2007	2008	2009	2010	2011	2012	2013
Transactions at terminals located in the country with cards issued in the country	4.020,4	4.240,0	4.412,2	4.613,1	4.892,3	5.124,7	5.471,2
of which:							
ATM cash transactions	1.985,2	2.048,9	2.098,4	2.102,4	2.171,1	2.211,3	2.209,7
of which:							
Cash withdrawals	1.945,1	2.003,0	2.046,0	2.040,2	2.097,5	2.127,6	2.115,0
Cash deposits	40,1	46,0	52,4	62,2	73,6	83,6	94,7
POS transactions <sup>10</sup>	2.026,5	2.183,1	2.306,2	2.503,1	2.714,9	2.907,3	3.254,9
of which:							
E-money card-payment transactions	51,8	47,4	43,1	38,9	35,9	33,6	31,8
E-money card-loading/unloading transactions	8,7	7,9	7,6	7,6	6,4	6,2	6,6
Transactions at terminals located in the country with cards issued outside the country	.	.	.	.	.	.	.
Transactions at terminals located outside the country with cards issued in the country	212,9	216,8	236,0	254,1	304,0	351,2	453,3
of which:							
ATM cash transactions	39,4	39,4	39,9	40,2	41,5	42,7	43,6
of which:							
Cash withdrawals	39,4	39,4	39,9	40,2	41,5	42,7	43,6
Cash deposits	.	.	.	.	.	.	.
POS transactions <sup>10</sup>	173,5	177,4	196,0	213,9	262,5	308,6	409,7
of which:							
E-money card-payment transactions	.	.	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.	.	.
<i>Memorandum items:</i>							
OTC cash transactions	559,4	559,7	531,2	499,0	485,9	447,6	415,0
of which:							
Cash withdrawals	319,9	320,3	304,6	286,2	279,9	257,4	237,8
Cash deposits	239,5	239,4	226,6	212,8	206,0	190,2	177,2

<sup>1</sup> Partly estimated for the 2007 reporting period.

<sup>2</sup> Includes transactions of non-MFI clients of national MFIs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>3</sup> Includes national and cross-border credit transfers. Simple book-entry transactions are included.

<sup>4</sup> Includes national and cross-border direct debits. Simple book-entry transactions are included. Partly includes electronic direct debit transactions (ELV) which are to be recorded as card payments.

<sup>5</sup> Payments with debit and credit cards include transactions with specific non-rechargeable retailer cards (Table 5 does not include the number of these cards). For methodological reasons, all payments initiated using a card (including ELV transactions) should be included here. However, some of these payments are indistinguishably included under the item "direct debits".

<sup>6</sup> Includes national and cross-border cheque transactions.

<sup>7</sup> Data source: PaySys Consultancy GmbH.

<sup>8</sup> The figures for "Transactions per type of payment instrument" and "Transactions per type of terminal" are based on the same volume of card transactions, which includes also card payments made at virtual "Points of Sale" (POS), ie via the internet or telephone.

<sup>9</sup> Transactions at terminals located in the country with cards issued outside the country are not included.

<sup>10</sup> Irrespective of type of card used.



**Table 7****Payment and terminal transactions involving non-MFIs:****Value of transactions<sup>1</sup>***(EUR millions; total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Transactions per type of payment instrument<sup>2,9</sup></b>							
Credit transfers <sup>3</sup>	59.955.660	58.406.887	50.893.895	51.005.185	57.082.064	58.042.072	56.981.528
of which:							
Paper-based	11.037.333	11.161.517	8.714.045	5.942.601	5.869.270	5.842.707	5.219.003
Non-paper-based	48.918.327	47.245.370	42.179.849	45.062.584	51.212.795	52.199.363	51.762.525
of which:							
Online	7.928.180	7.380.948	7.391.167	10.403.428	11.894.473	12.244.864	12.970.592
Direct debits <sup>4</sup>	9.845.689	10.243.093	10.070.797	11.506.317	13.287.073	13.225.052	13.349.970
Card payments with cards issued in the country (without transactions with cards with an e-money function) <sup>5</sup>	143.482	151.209	155.878	169.066	186.828	198.330	223.577
of which:							
Payments with cards with a debit function	104.040	111.422	116.036	125.597	137.888	145.888	163.100
Payments with cards with a delayed debit function	36.127	36.750	37.131	40.888	45.797	49.161	56.023
Payments with cards with a credit function	3.315	3.037	2.711	2.581	3.144	3.281	4.454
E-money purchase transactions	158	152	145	140	122	121	108
Cheques <sup>6</sup>	418.876	382.712	299.499	263.796	251.978	226.936	201.367
Total value of transactions with payment instruments	70.363.865	69.184.053	61.420.213	62.944.503	70.808.066	71.692.511	70.756.550
of which:							
Cross-border transactions sent	11.706.591	11.787.271	8.473.537	8.920.804	10.883.338	11.683.814	10.229.068
Cross-border transactions received	15.726.375	12.401.972	9.980.399	11.289.828	14.435.816	15.342.560	15.073.438
<i>Memorandum item:</i>							
Payments by retailer cards with a payment function <sup>7</sup>	2.900	2.075	2.162	1.977	1.980	1.960	1.940

**Transactions per type of terminal<sup>8,9</sup>**

All transactions at terminals located in the country	460.873	485.036	501.133	518.470	561.194	589.049	622.117
of which:							
ATM cash transactions	332.419	349.616	361.637	367.433	395.588	414.245	427.801
of which:							
Cash withdrawals	298.782	311.193	317.438	315.483	333.091	342.270	345.148
Cash deposits	33.637	38.423	44.199	51.950	62.497	71.975	82.653
POS transactions <sup>10</sup>	128.258	135.236	139.293	150.830	165.421	174.621	194.156
of which:							
E-money card-payment transactions	158	152	145	140	122	121	108
E-money card-loading/unloading transactions	196	184	203	207	185	183	160

**Table 7 (continued)**

	2007	2008	2009	2010	2011	2012	2013
Transactions at terminals located in the country with cards issued in the country	460.873	485.036	501.133	518.470	561.194	589.049	622.117
of which:							
ATM cash transactions	332.419	349.616	361.637	367.433	395.588	414.245	427.801
of which:							
Cash withdrawals	298.782	311.193	317.438	315.483	333.091	342.270	345.148
Cash deposits	33.637	38.423	44.199	51.950	62.497	71.975	82.653
POS transactions <sup>10</sup>	128.258	135.236	139.293	150.830	165.421	174.621	194.156
of which:							
E-money card-payment transactions	158	152	145	140	122	121	108
E-money card-loading/unloading transactions	196	184	203	207	185	183	160
Transactions at terminals located in the country with cards issued outside the country	.	.	.	.	.	.	.
Transactions at terminals located outside the country with cards issued in the country	23.135	23.857	25.000	26.984	30.525	32.350	38.190
of which:							
ATM cash transactions	7.753	7.732	8.270	8.609	8.996	8.520	8.661
of which:							
Cash withdrawals	7.753	7.732	8.270	8.609	8.996	8.520	8.661
Cash deposits	.	.	.	.	.	.	.
POS transactions <sup>10</sup>	15.382	16.125	16.730	18.375	21.529	23.830	29.529
of which:							
E-money card-payment transactions	.	.	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.	.	.
<i>Memorandum items:</i>							
OTC cash transactions	1.069.922	1.028.615	965.387	894.114	895.624	850.560	801.136
of which:							
Cash withdrawals	392.472	377.340	365.060	327.643	329.479	310.783	295.701
Cash deposits	677.450	651.275	600.327	566.471	566.145	539.777	505.435

<sup>1</sup> Partly estimated for the 2007 reporting period.

<sup>2</sup> Includes transactions of non-MFI clients of national MFIs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>3</sup> Includes national and cross-border credit transfers. Simple book-entry transactions are included.

<sup>4</sup> Includes national and cross-border direct debits. Simple book-entry transactions are included. Partly includes electronic direct debit transactions (ELV) which are to be recorded as card payments.

<sup>5</sup> Payments with debit and credit cards include transactions with specific non-rechargeable retailer cards (Table 5 does not include the number of these cards). For methodological reasons, all payments initiated using a card (including ELV transactions) should be included here. However, some of these payments are indistinguishably included under the item "direct debits".

<sup>6</sup> Includes national and cross-border cheque transactions.

<sup>7</sup> Data source: PaySys Consultancy GmbH.

<sup>8</sup> The figures for "Transactions per type of payment instrument" and "Transactions per type of terminal" are based on the same value of card transactions, which includes also card payments made at virtual "Points of Sale" (POS), ie via the internet or telephone.

<sup>9</sup> Transactions at terminals located in the country with cards issued outside the country are not included.

<sup>10</sup> Irrespective of type of card used.

**Table 8****Participation in selected interbank funds transfer systems***(end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>GERMAN TARGET COMPONENT (RTGS<sup>plus</sup>, TARGET2-Bundesbank)</b>							
Number of participants	2.928	2.891	2.787	2.730	2.745	2.744	874
of which:							
Direct participants <sup>1</sup>	188	203	184	219	280	283	644
of which:							
Credit institutions	181	199	180	214	273	276	637
Central banks	4	1	1	1	1	1	1
Other direct participants	3	3	3	4	6	6	6
of which:							
Clearing and settlement organisations	3	3	3	4	6	6	6
Indirect participants	2.740	2.688	2.603	2.511	2.465	2.461	230
<b>RETAIL SYSTEM (EMZ)</b>							
Number of direct participants	237	256	223	221	212	204	202
of which:							
Credit institutions	236	255	222	220	211	203	201
Central banks	1	1	1	1	1	1	1
Other direct participants	0	0	0	0	0	0	0

<sup>1</sup> With the end of the transition period in 2013, many indirect participants decided to participate directly.

**Table 9****Payments processed by selected interbank funds transfer systems:****Number of transactions***(millions; total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>GERMAN TARGET COMPONENT<sup>1</sup> (RTGS<sup>plus</sup>, TARGET2-Bundesbank)</b>							
Credit transfers sent	47,5	41,6	44,7	43,8	43,9	43,8	44,4
of which:							
Credit transfers sent within the same TARGET component	41,8	32,6	34,5	32,9	32,6	31,9	31,8
Credit transfers sent to another TARGET component	5,7	8,9	10,2	10,9	11,2	11,9	12,6
of which:							
Transactions sent to a euro area TARGET component	4,7	8,7	9,8	10,4	10,7	11,4	11,9
Transactions sent to a non-euro area TARGET component	1,0	0,2	0,4	0,5	0,5	0,5	0,6
Concentration ratio <sup>2</sup> (%)	48,6	49,7	54,2	50,5	50,0	50,1	50,0
<i>Memorandum item:</i>							
Credit transfers received from another TARGET component	5,7	6,9	8,2	8,5	9,1	9,6	9,6
<b>RETAIL SYSTEM<sup>3</sup> (EMZ)</b>							
Total transactions sent	2.343,0	2.465,4	2.585,6	2.662,9	2.690,1	2.817,1	3.115,5
of which:							
Credit transfers	1.041,4	1.058,2	1.084,0	1.088,0	1.094,7	1.099,0	1.214,4
Other payment instruments <sup>4</sup>	1.301,6	1.407,2	1.501,6	1.575,0	1.595,4	1.718,1	1.901,1
Concentration ratio <sup>2</sup> (%)	28,8	29,5	31,7	31,6	31,5	32,0	29,3

<sup>1</sup> Up to 19 November 2007, Slovenia, Malta and Cyprus processed their transactions via the German TARGET component. On account of the migration from TARGET to TARGET2 on 19 November 2007, the time series sometimes contain significant breaks.

<sup>2</sup> Market share of the five largest senders of payment messages in each interbank payment system in relation to the number of transactions. Each participant with individual access to the payment system is counted separately, irrespective any legal dependencies.

<sup>3</sup> EMZ is connected to the STEP2 system of the EURO Banking Association (EBA) to carry out cross-border EU retail payments.

<sup>4</sup> Includes direct debits and other payment instruments which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.

**Table 10****Payments processed by selected interbank funds transfer systems:****Value of transactions***(EUR billions; total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>GERMAN TARGET COMPONENT<sup>1</sup> (RTGS<sup>plus</sup>, TARGET2-Bundesbank)</b>							
Credit transfers sent	232.331,1	221.374,7	171.299,0	258.596,8	252.915,2	275.657,0	224.328,7
of which:							
Credit transfers sent within the same TARGET component	171.666,4	169.329,4	114.904,9	202.165,3	192.668,1	218.152,5	171.489,6
Credit transfers sent to another TARGET component	60.664,7	52.045,3	56.394,1	56.431,5	60.247,1	57.504,4	52.839,1
of which:							
Transactions sent to a euro area TARGET component	49.646,7	50.344,4	54.176,3	54.648,0	58.362,5	55.682,7	50.451,8
Transactions sent to a non-euro area TARGET component	11.018,0	1.700,9	2.217,7	1.783,5	1.884,6	1.821,7	2.387,2
Concentration ratio <sup>2</sup> (%)	62,4	34,8	31,2	34,3	33,1	28,9	29,5
<i>Memorandum item:</i>							
Credit transfers received from another TARGET component	47.738,8	53.993,9	56.276,0	56.605,4	60.180,6	57.994,5	52.344,8
<b>RETAIL SYSTEM<sup>3</sup> (EMZ)</b>							
Total transactions sent	2.261,5	2.357,2	2.295,3	2.300,0	2.412,3	2.511,1	2.741,4
of which:							
Credit transfers	1.307,1	1.396,5	1.396,2	1.426,4	1.513,1	1.608,1	1.817,7
Other payment instruments <sup>4</sup>	954,4	960,7	899,1	873,6	899,3	903,0	923,7
Concentration ratio <sup>2</sup> (%)	16,3	12,3	14,6	14,0	18,1	14,5	18,4

<sup>1</sup> Up to 19 November 2007, Slovenia, Malta and Cyprus processed their transactions via the German TARGET component. On account of the migration from TARGET to TARGET2 on 19 November 2007, the time series sometimes contain significant breaks.

<sup>2</sup> Market share of the five largest senders of payment messages in each interbank payment system in relation to the value of transactions. Each participant with individual access to the payment system is counted separately, irrespective any legal dependencies.

<sup>3</sup> EMZ is connected to the STEP2 system of the EURO Banking Association (EBA) to carry out cross-border EU retail payments.

<sup>4</sup> Includes direct debits and other payment instruments which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.

**Table 11****Number of participants in exchanges and trading systems***(end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Xetra</b>							
Total number of participants	260	250	251	225	227	214	202
of which:							
Number of domestic participants	125	121	117	124	122	98	94
Number of foreign participants	135	129	134	101	105	116	108
<b>Xetra Frankfurt Specialist<sup>2</sup> (since 2011; before: Frankfurt Floor)</b>							
Total number of participants	.	143	133	238	228	182	173
of which:							
Number of domestic participants	.	116	108	209	199	154	150
Number of foreign participants	.	27	25	29	29	28	23
<b>Eurex<sup>1</sup></b>							
Total number of participants	398	404	413	411	568	576	589
of which:							
Number of domestic participants	81	81	81	76	133	136	73
Number of foreign participants	317	323	332	335	435	440	516

<sup>1</sup> The term "Eurex" encompasses Eurex Frankfurt AG, Eurex Bonds GmbH, Eurex Repo GmbH and Eurex Zürich AG.

<sup>2</sup> On 23 May 2011 Frankfurt Floor Trading was transferred to Xetra, the international established trading platform of Deutsche Börse AG. The trading venue "Frankfurt" is named "Xetra Frankfurt Specialist" in the statistics. Instead of total turnover the figures in the statistics are related to order book turnover.

**Table 12****Number of listed securities***(thousands, end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Xetra</b>							
Total number of listed securities	17,8	15,4	14,7	16,1	5,7	7,3	5,4
<b>Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)</b>							
Total number of listed securities	277,6	441,4	457,1	644,0	998,9	1.175,3	1.330,3
of which:							
Debt securities	26,0	25,0	26,0	24,8	22,5	22,2	22,8
Equity	0,9	0,8	0,8	0,8	0,7	0,7	0,7
Other	250,7	415,5	430,3	618,4	975,7	1.152,4	1.306,7

**Table 13****Market capitalisation of listed companies***(EUR millions, end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)</b>							
Total market capitalisation / equity	1.439.955	797.063	.	.	.	.	.
<b>Xetra</b>							
Total market capitalisation / equity	.	.	1.248.260	1.381.220	1.132.890	1.305.810	1.709.450

**Table 14****Number of executed trades***(thousands, total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Xetra</b>							
Total number of executed securities trades	86.897,4	122.617,7	91.008,3	104.741,1	134.880,8	109.031,5	109.081,3
of which:							
Debt securities <sup>1</sup>	1,6	263,6	239,1	275,9	347,4	674,1	704,3
Equity <sup>2</sup>	86.880,7	119.626,5	88.535,7	101.861,2	131.628,6	106.455,6	106.382,9
Other <sup>1</sup>	15,0	2.727,6	2.233,5	2.604,0	2.904,8	1.901,9	1.994,1
<b>Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)</b>							
Total number of executed securities trades	88.884,0	31.477,5	20.436,3	21.659,3	14.144,7	4.337,7	4.387,5
of which:							
Debt securities <sup>1</sup>	2.842,2	1.213,4	1.231,6	1.231,7	472,3	97,1	73,6
Equity <sup>2,3</sup>	58.138,8	25.026,9	16.352,8	17.763,3	10.395,3	1.459,6	1.517,6
Other <sup>1</sup>	27.903,0	5.237,2	2.851,9	2.664,3	3.277,2	2.781,0	2.796,3
<b>Eurex<sup>4</sup></b>							
Total number of executed derivatives trades	1.899.813	2.164.436	1.684.508	1.890.976	2.034.668	1.503.986	1.050.133
of which:							
Financial futures	1.146.059	1.231.371	926.134	1.148.084	1.209.997	856.626	529.908
Financial options	753.754	933.065	758.374	742.892	824.671	647.360	520.225

<sup>1</sup> Transfer of trading in structured products (certificates) to the Xetra platform in the spring of 2008.<sup>2</sup> Since 2008, these positions have contained exchange-traded funds (ETFs) and undertakings for collective investment in transferable securities (UCITS).<sup>3</sup> Since 2009, this position has contained reporting transactions.<sup>4</sup> Turnovers in Germany and Switzerland.

**Table 15****Value of executed trades**  
(EUR millions, total for the year)

	2007	2008	2009	2010	2011	2012	2013
<b>Xetra</b>							
Total value of executed securities trades	2.443.346	2.369.617	1.255.520	1.437.104	1.492.410	1.158.019	1.156.800
of which:							
Debt securities <sup>1</sup>	0	20.090	18.920	18.402	15.584	18.775	14.062
Equity <sup>2</sup>	2.442.977	2.319.687	1.217.790	1.395.347	1.449.048	1.118.557	1.122.377
Other <sup>1</sup>	369	29.840	18.810	23.355	27.778	20.687	20.362
<b>Xetra Frankfurt Specialist (since 2011; before: Frankfurt Floor)</b>							
Total value of executed securities trades	1.249.855	1.254.625	729.580	629.779	375.679	144.856	1.053.381
of which:							
Debt securities <sup>1,3</sup>	229.442	105.020	86.790	64.966	32.777	15.417	96.105
Equity <sup>2,4</sup>	701.173	1.066.385	598.090	527.833	301.739	99.523	923.798
Other <sup>1</sup>	319.239	83.220	44.700	36.980	41.163	29.917	33.478
<b>Eurex<sup>5</sup></b>							
Total value of executed derivatives trades	124.193.689	114.194.700	79.128.370	98.203.664	107.309.181	218.065.941	535.148.327
of which:							
Financial futures	100.025.979	88.802.100	62.574.520	79.108.222	84.622.729	178.328.257	457.715.867
Financial options	24.167.710	25.392.600	16.553.850	19.095.442	22.686.452	39.737.683	77.432.460

<sup>1</sup> Transfer of trading in structured products (certificates) to the Xetra platform in the spring of 2008.

<sup>2</sup> Since 2008, these positions have contained exchange-traded funds (ETFs) and undertakings for collective investment in transferable securities (UCITS).

<sup>3</sup> At market value, not at nominal value.

<sup>4</sup> Since 2009, this position has contained reporting transactions.

<sup>5</sup> Turnovers in Germany and Switzerland.

**Table 16****Number of clearing members of the Central Counterparty (CCP)**  
(end of year)

	2007	2008	2009	2010	2011	2012	2013
<b>Eurex Clearing AG</b>							
Total number of clearing members	118	109	117	128	149	163	175
of which:							
Number of domestic clearing members	52	49	52	58	62	62	63
Number of foreign clearing members	66	60	65	70	87	101	112



**Table 17****Number of contracts and transactions cleared***(thousands, total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Eurex Clearing AG</b>							
Total number of contracts and transactions cleared	4.019.879	4.609.517	3.575.295	4.020.499	4.347.783	3.514.683	3.313.522
of which:							
Number of securities transactions cleared	220.155	279.430	211.084	226.666	260.951	195.407	208.804
of which:							
Number of outright transactions cleared	219.978	279.201	210.924	226.484	260.701	195.210	208.572
of which:							
Debt securities		9.141	12.630	12.944	15	16	16
Equity	219.978	270.060	198.294	213.540	260.686	195.194	208.556
Number of repurchase transactions cleared	177	229	160	182	250	197	232
of which:							
Debt securities	177	229	160	182	250	197	232
Equity	.	.	.	.	.	.	.
Number of exchange-traded derivatives contracts cleared <sup>1</sup>	3.799.724	4.330.087	3.364.211	3.793.833	4.086.832	3.319.276	3.104.718
of which:							
Financial futures	2.292.227	2.463.134	1.853.496	2.305.811	2.430.337	1.974.189	1.923.186
Financial options	1.507.497	1.866.793	1.510.552	1.487.469	1.655.998	1.344.465	1.179.714
Commodity futures	.	160	136	530	463	590	1.745
Commodity options	.	.	27	23	34	32	73
Number of OTC-traded derivatives contracts cleared	.	.	.	.	.	.	.

<sup>1</sup> Turnovers in Germany and Switzerland.**Table 18****Value of contracts and transactions cleared***(EUR millions, total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Eurex Clearing AG</b>							
Total value of contracts and transactions cleared	261.102.015	243.478.919	173.052.770	212.410.054	238.215.067	192.497.013	207.039.597
of which:							
Value of securities transactions cleared	12.729.379	15.077.400	14.745.950	15.904.253	23.459.083	19.274.538	23.400.949
of which:							
Value of outright transactions cleared	5.836.640	5.076.700	2.636.530	3.034.745	3.249.079	2.437.003	2.537.916
of which:							
Debt securities	291.506	194.700	174.580	203.268	234.342	239.356	227.772
Equity	5.545.134	4.882.000	2.461.950	2.831.477	3.014.737	2.197.647	2.310.144
Value of repurchase transactions cleared	6.892.739	10.000.700	12.109.420	12.869.508	20.210.004	16.837.535	20.863.033
of which:							
Debt securities	6.892.739	10.000.700	12.109.420	12.869.508	20.205.982	16.831.367	20.857.693
Equity	.	.	.	.	4.022	6.168	5.340
Value of exchange-traded derivatives contracts cleared <sup>1</sup>	248.372.636	228.401.519	158.306.726	196.505.801	214.755.984	173.222.407	183.623.426
of which:							
Financial futures	200.041.056	177.608.672	125.195.007	158.295.976	169.336.962	133.093.341	144.207.949
Financial options	48.331.580	50.789.272	33.107.749	38.199.002	45.406.294	40.116.038	39.307.123
Commodity futures	.	3.575	2.266	8.799	8.964	9.243	106.069
Commodity options	.	.	1.704	2.024	3.764	3.785	2.285
Value of OTC-traded derivatives contracts cleared	.	.	94	0	0	68	15.222

<sup>1</sup> Turnovers in Germany and Switzerland.

**Table 19****Number of direct participants in Central Securities Depository (CSD)***(end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Clearstream Banking Aktiengesellschaft</b>							
Total number of participants	340	340	371	366	376	405	359
of which:							
Number of domestic participants	217	217	209	203	181	199	182
of which:							
Central banks	1	1	1	1	1	1	1
Central counterparties	1	1	1	1	2	2	2
Central securities depositories	0	0	0	0	0	0	0
Credit institutions	186	186	161	157	132	158	145
Other	29	29	46	44	46	38	34
Number of foreign participants	123	123	162	163	195	206	177
of which:							
Central banks	0	0	0	0	0	1	1
Central counterparties	0	0	0	0	0	1	0
Central securities depositories	10	10	10	10	11	11	14
Credit institutions	94	94	92	106	130	137	106
Other	19	19	60	47	54	56	56

**Table 20****Number of securities held on accounts at CSD***(thousands, end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Clearstream Banking Aktiengesellschaft</b>							
Total number of securities held <sup>1</sup>	3.326,4	4.634,2	4.322,0	5.085,2	2.232,9	2.655,7	3.938,4

<sup>1</sup> Number of debt securities not available. Since 2011 revision of data collection method and therefore exclusion of multiple data entries.

**Table 21****Value of securities held on accounts at CSD***(EUR millions, end of year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Clearstream Banking Aktiengesellschaft</b>							
Total value of securities held	6.152.298	5.987.390	6.146.433	6.312.645	5.788.690	6.003.098	6.376.068
of which:							
Debt securities	3.518.365	3.820.058	3.872.849	3.776.511	3.655.865	3.728.176	3.791.373
of which:							
Short-term paper	19.621	132.169	153.054	131.952	101.912	129.469	101.901
Bonds	3.498.744	3.687.889	3.719.795	3.644.559	3.553.953	3.598.707	3.689.472
Equity	2.518.629	1.735.985	1.857.135	2.078.783	1.813.016	1.944.099	2.284.748
Other	115.304	431.347	416.449	457.351	319.809	330.823	299.947

**Table 22****Number of delivery instructions processed***(thousands, total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Clearstream Banking Aktiengesellschaft</b>							
Total number of delivery instructions	67.238	56.013	55.853	58.403	63.169	52.795	60.935
of which:							
Delivery versus payment	55.869	45.937	45.598	46.882	51.190	43.458	48.337
of which:							
Debt securities	13.554	3.244	3.755	3.815	4.615	5.469	6.713
of which:							
Short-term paper	5.199	34	37	87	101	135	463
Bonds	8.355	3.210	3.718	3.727	4.513	5.334	6.250
Equity	41.193	27.356	26.492	29.551	30.064	25.418	28.500
Other	1.122	15.336	15.351	13.517	16.511	12.571	13.124
Free of payment	11.369	10.076	10.255	11.520	11.979	9.337	12.598
of which:							
Debt securities	1.568	1.627	1.904	2.380	3.097	2.542	4.127
of which:							
Short-term paper	51	16	20	38	47	68	164
Bonds	1.517	1.610	1.884	2.342	3.050	2.474	3.963
Equity	9.236	8.100	7.984	8.612	8.228	6.138	7.705
Other	565	349	368	528	654	658	766

**Table 23****Value of delivery instructions processed***(EUR millions, total for the year)*

	2007	2008	2009	2010	2011	2012	2013
<b>Clearstream Banking Aktiengesellschaft</b>							
Total value of delivery instructions	58.023.631	62.473.300	66.721.660	68.192.962	80.049.344	55.783.643	59.686.000
of which:							
Delivery versus payment	32.416.098	31.071.800	32.427.570	29.862.486	40.093.282	32.046.675	24.518.000
of which:							
Debt securities	24.767.808	14.172.800	15.614.600	12.245.225	13.466.664	11.860.361	19.624.000
of which:							
Short-term paper	646.467	793.400	832.200	683.327	952.788	965.726	1.544.000
Bonds	24.121.341	13.379.400	14.782.400	11.561.898	12.513.876	10.894.635	18.080.000
Equity	7.054.050	7.292.000	7.225.970	5.245.175	6.074.640	4.198.557	4.745.000
Other	594.240	9.607.000	9.587.000	12.372.086	20.551.978	15.987.757	149.000
Free of payment	25.607.533	31.401.500	34.294.090	38.330.476	39.956.062	23.736.968	35.168.000
of which:							
Debt securities	17.443.599	22.606.000	25.516.680	27.232.517	27.539.910	21.576.012	29.751.000
of which:							
Short-term paper	403.630	821.500	877.780	1.367.663	1.172.790	609.724	1.521.000
Bonds	17.039.969	21.784.500	24.638.900	25.864.854	26.367.120	20.966.288	28.230.000
Equity	8.043.957	8.699.400	8.671.170	10.983.079	12.328.149	2.136.086	5.317.000
Other	119.977	96.100	106.240	114.880	88.003	24.870	100.000

# **Statistics on Payments and Securities Trading, Clearing and Settlement in Germany 2008 - 2013**

Annex: Breakdown of transferable overnight deposits and payment and terminal transactions by category of banks

(as at Januar 2016)

**Table 4****Institutions offering payment services to non-MFIs***(end of year)*

	2008	2009	2010	2011	2012	2013
<b>Monetary Financial Institutions (MFIs; without Deutsche Bundesbank)</b>						
Number of institutions	1.981	1.939	1.919	1.903	1.867	1.842
of which:						
Commercial banks	273	278	280	284	273	277
Landesbanken and savings banks	448	441	439	437	432	430
Regional institutions of credit cooperatives and credit cooperatives	1.199	1.159	1.140	1.123	1.104	1.080
Number of transferable overnight deposits (thousands)	91.523	93.950	94.958	95.661	96.835	98.488
of which:						
Commercial banks	24.934	26.273	26.744	26.468	26.957	28.358
Landesbanken and savings banks	41.165	41.814	41.912	41.684	41.948	42.043
Regional institutions of credit cooperatives and credit cooperatives	25.159	25.599	26.013	26.429	26.786	27.031
of which:						
Number of internet/PC-linked transferable overnight deposits (thousands)	38.237	42.270	45.303	48.206	50.601	54.238
of which:						
Commercial banks	13.702	15.100	15.993	17.691	18.478	20.469
Landesbanken and savings banks	14.046	15.575	16.169	16.557	17.470	18.501
Regional institutions of credit cooperatives and credit cooperatives	10.281	11.384	12.904	13.660	14.284	14.898

**Table 6****Payment and terminal transactions involving non-MFIs:****Number of transactions***(millions; total for the year)*

	2008	2009	2010	2011	2012	2013
<b>Transactions per type of payment instrument</b>						
Credit transfers	5.681,91	5.829,65	5.871,73	6.072,48	6.151,03	6.217,39
of which:						
Commercial banks	1.544,48	1.628,69	1.673,09	1.730,07	1.911,02	1.887,39
Landesbanken and savings banks	2.476,41	2.497,21	2.483,15	2.518,32	2.386,54	2.528,99
Regional institutions of credit cooperatives and credit cooperatives	1.284,89	1.305,61	1.329,92	1.432,96	1.480,77	1.478,69
Direct debits	7.949,21	8.189,07	8.687,26	8.648,30	8.809,46	9.676,40
of which:						
Commercial banks	3.504,85	3.634,70	3.895,10	4.035,86	5.361,90	5.198,01
Landesbanken and savings banks	3.130,07	3.207,54	3.388,56	3.117,87	1.891,25	3.136,43
Regional institutions of credit cooperatives and credit cooperatives	1.024,22	1.055,45	1.109,80	1.175,49	1.236,14	1.271,62
Card payments with cards issued in the country (without transactions with cards with an e-money function)	2.313,06	2.459,19	2.678,08	2.941,42	3.182,20	3.632,84
of which:						
Commercial banks	634,90	697,70	752,59	890,94	974,76	1.168,48
Landesbanken and savings banks	1.111,24	1.157,17	1.261,07	1.327,46	1.429,67	1.641,86
Regional institutions of credit cooperatives and credit cooperatives	563,87	601,24	660,90	706,07	760,05	837,47
Cheques	65,42	57,02	48,27	40,61	34,41	31,33
of which:						
Commercial banks	17,28	14,23	12,43	10,29	8,71	8,61
Landesbanken and savings banks	27,11	24,57	20,58	17,14	14,54	13,02
Regional institutions of credit cooperatives and credit cooperatives	19,70	17,15	14,36	12,43	10,51	9,02
Total number of transactions with payment instruments (including transactions with cards with an e-money function)	16.057,02	16.578,01	17.324,27	17.738,73	18.210,69	19.589,73
of which:						
Commercial banks	5.709,43	5.983,33	6.338,81	6.671,31	8.259,95	8.265,33
Landesbanken and savings banks	6.773,40	6.913,18	7.178,93	7.005,83	5.745,13	7.342,69
Regional institutions of credit cooperatives and credit cooperatives	2.903,56	2.987,75	3.122,66	3.333,60	3.493,74	3.602,81

**Table 7****Payment and terminal transactions involving non-MFIs:****Value of transactions***(EUR millions; total for the year)*

	2008	2009	2010	2011	2012	2013
<b>Transactions per type of payment instrument</b>						
Credit transfers	58.406.887	50.893.895	51.005.185	57.082.064	58.042.072	56.981.528
of which:						
Commercial banks	35.031.533	29.864.589	30.889.652	35.383.856	38.253.563	36.264.975
Landesbanken and savings banks	14.634.635	11.298.711	11.018.406	10.981.168	8.830.021	10.477.271
Regional institutions of credit cooperatives and credit cooperatives	4.263.205	3.892.528	3.393.753	3.758.738	3.985.380	4.192.775
Direct debits	10.243.093	10.070.797	11.506.317	13.287.073	13.225.052	13.349.970
of which:						
Commercial banks	5.531.065	4.768.492	4.904.171	5.369.805	6.917.203	5.600.995
Landesbanken and savings banks	3.260.385	2.918.280	2.779.833	2.819.900	1.520.713	3.188.908
Regional institutions of credit cooperatives and credit cooperatives	1.108.589	1.050.615	887.816	1.186.158	1.349.111	1.455.574
Card payments with cards issued in the country (without transactions with cards with an e-money function)	151.209	155.878	169.066	186.828	198.330	223.577
of which:						
Commercial banks	46.963	50.332	53.952	62.081	66.588	79.229
Landesbanken and savings banks	68.415	68.248	74.008	79.279	83.547	92.933
Regional institutions of credit cooperatives and credit cooperatives	35.653	37.119	40.895	44.388	47.083	50.514
Cheques	382.712	299.499	263.796	251.978	226.936	201.367
of which:						
Commercial banks	178.128	141.698	126.320	122.869	114.536	99.381
Landesbanken and savings banks	104.545	81.498	70.519	67.479	58.089	52.231
Regional institutions of credit cooperatives and credit cooperatives	82.704	64.536	56.636	52.322	45.481	38.509
Total value of transactions with payment instruments (including transactions with cards with an e-money function)	69.184.053	61.420.213	62.944.503	70.808.066	71.692.511	70.756.550
of which:						
Commercial banks	40.787.735	34.825.157	35.974.140	40.938.644	45.351.911	42.044.591
Landesbanken and savings banks	18.068.063	14.366.807	13.942.832	13.947.890	10.492.430	13.811.404
Regional institutions of credit cooperatives and credit cooperatives	5.490.172	5.044.829	4.379.125	5.041.630	5.427.078	5.737.394