

Table 1 - Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands) 1	82,657	82,906	83,093	83,161	83,197
GDP (EUR billions) 2	3,267	3,368	3,473	3,368	3,571
GDP per capita (EUR)	39,527	40,623	41,801	40,494	42,918
HICP (annual percentage changes)	1.7	1.9	1.4	0.4	3.2

1 Annual average.

2 Nominal value in current prices, not seasonally adjusted.

Table 2 - Settlement media used by non-PSPs ¹
(EUR billions; end of year)

	2017	2018	2019	2020	2021
Value of overnight deposits held by non-MFIs	2,185.5	2,344.6	2,453.3	2,818.8	3,062.0
of which:					
Value of transferable overnight deposits	1,382.3	1,515.7	1,596.2	1,929.4	2,180.1
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	59.6	63.6	68.8	84.8	101.8
Outstanding value on e-money storages issued by MFIs	0.1	0.1	0.1	0.1	0.1

¹ The counterpart sector "non-PSPs" includes the component sectors "Central government" and "Rest of the world". Thus, this indicator is not a synonym of the term used in the ECB concept of narrow money supply (M1).

**Table 3 - Settlement media used by credit institutions
 (EUR billions; average of the last reserve maintenance period)**

	2017	2018	2019	2020	2021
Value of overnight deposits held at the central bank	628.9	606.7	560.1	1,056.9	1,253.3
of which:					
Required reserves	34.4	35.5	37.1	40.1	42.5
Free reserves	594.5	571.3	522.9	1,016.9	1,210.8
Value of overnight deposits held at other credit institutions (end of period)	289.6	288.5	307.9	295.7	315.6
of which:					
Value of transferable, overnight deposits held at other credit institutions (end of period)	171.6	171.4	152.6	209.3	176.6
<i>Memorandum items:</i>					
Credit extended by the central bank	94.2	89.5	74.9	341.2	421.9
of which:					
Overnight ¹	0.0	0.1	0.0	0.0	0.0
Other (open market operations) ²	94.2	89.4	74.9	341.2	421.9

¹ Marginal lending facility.

² Other monetary policy operations vis-à-vis the Eurosystem.

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

	2017	2018	2019	2020	2021
Deutsche Bundesbank					
Number of offices	35	35	35	35	31
Number of overnight deposits (thousands)	22.9	22.9	22.9	23.2	23.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14.4	14.8	15.4	16.3	16.8
Value of transferable overnight deposits (EUR millions)	135,379	154,421	104,809	181,389	303,871
Credit institutions (without Deutsche Bundes-bank) irrespective of their legal incorporation					
Number of institutions	1,632	1,584	1,533	1,508	1,445
Number of offices ¹	30,057	27,818	26,605	24,009	23,249
Number of overnight deposits (thousands) ²	151,359	153,183	155,998	159,637	163,161
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,337	93,527	98,968	104,023	110,759
Number of transferable overnight deposits (thousands)	103,846	105,927	107,946	109,636	113,879
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,022	70,997	75,124	78,988	81,801
Value of overnight deposits (EUR billions) ²	2,051	2,190	2,348	2,643	2,789
of which:					
Value of transferable overnight deposits (EUR billions)	1,247	1,361	1,491	1,748	1,876
Number of payment accounts (thousands) ³	104,676	106,581	.	110,156	114,425
Number of e-money accounts (thousands)	830	654	.	521	546
Outstanding value on e-money storages (EUR millions)	64	53	48	43	29
Institutions legally incorporated in the reporting country					
Number of institutions	1,526	1,473	1,431	1,394	1,335
Number of offices ¹	29,797	27,555	26,336	23,733	23,000
Value of overnight deposits (EUR billions) ²	1,945	2,080	2,242	2,531	2,673
Branches of euro area-based banks					
Number of institutions operating branches	56	63	64	72	73
Number of offices	177	185	196	209	197
Value of overnight deposits (EUR billions) ²	86	93	96	89	90
Branches of EEA-based banks (outside the euro area)					
Number of institutions operating branches	31	30	24	13	12
Number of offices	48	46	38	18	16
Value of overnight deposits (EUR billions) ²	13	12	4	5	4
Branches of non-EEA-based banks					
Number of institutions operating branches	19	18	14	29	25
Number of offices	35	32	35	49	36
Value of overnight deposits (EUR billions) ²	7	5	5	19	22
Electronic money institutions					
Number of institutions	7	5	9	9	8
Number of e-money accounts (thousands)	1,362	1,548	.	.	.
Outstanding value on e-money storages (EUR millions)	.	.	36	137	155
Other institutions offering payment services to non-PSPs					
Number of institutions ⁴	51	56	75	90	101
Number of offices	97	114	138	154	201
Number of payment accounts (thousands) ³	7	6	.	.	.
Institutions offering payment services to non-PSPs (total)					
Number of institutions	1,691	1,646	1,618	1,608	1,555
Number of offices ⁵	30,189	27,967	26,778	24,198	23,481
Number of overnight deposits (thousands)	151,388	153,212	156,026	159,672	163,194
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,351	93,542	98,983	104,041	110,779
Number of transferable overnight deposits (thousands)	103,876	105,955	107,973	109,670	113,911
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,037	71,012	75,139	79,006	81,822
Value of overnight deposits (EUR billions) ²	2,186	2,345	2,453	2,824	3,056
Number of payment accounts (thousands) ³	106,068	108,158	108,849	110,512	114,920
Number of e-money accounts (thousands)	2,192	2,203	876	842	1,009
Outstanding value on e-money storages (EUR millions)	94	83	84	180	184

¹ Includes those post office branches of Postbank AG which are entrusted with semi-cashless payment systems on behalf of Postbank AG.
² Includes transferable and non-transferable deposits and deposits for card-based e-money.
³ Includes transferable overnight deposits and deposits for card-based e-money.
⁴ Since reference period 2012 the number of payment institutions providing services

through an established branch are added to the number of payment institutions resident in the country. The recent list of payment institutions resident in the country is published on the website of the German Federal Financial Supervisory Authority (BaFin): <https://portal.mvp.bafin.de/database/ZahlInstInfo/>
⁵ Electronic money institutions not included.

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

	2017	2018	2019	2020	2021
Cards issued by resident PSPs (thousands)					
Cards with a cash function	151,014	153,977	159,106	161,710	159,855
Cards with a payment function (except cards with an e-money function only)	144,364	147,448	152,948	158,967	159,771
of which:					
Cards with a debit function	109,312	111,551	115,665	118,392	121,332
Cards with a delayed debit function	29,772	30,221	31,552	34,735	32,652
Cards with a credit function	5,280	5,677	5,731	5,839	5,787
Cards with an e-money function	78,628	77,207	77,449	67,444	51,580
of which:					
Cards on which e-money can be stored directly	77,761	76,449	76,584	66,614	50,572
Cards which give access to e-money stored on e-money accounts	867	757	865	830	1,009
Cards with an e-money function which have been loaded at least once	4,179	3,933	3,626	6,513	6,346
Total number of cards ¹	156,985	159,378	164,760	174,075	174,208
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
<i>Memorandum item:</i>					
Retailer cards with a payment function ²	9,400	8,553	8,000	7,500	...
Terminals provided by resident PSPs					
ATMs ³	85,092	86,034	85,383	83,749	81,007
of which:					
ATMs with a cash withdrawal function	58,112	58,771	58,445	57,090	55,279
of which:					
Located in the reporting country	58,108	.	58,364	56,961	55,136
of which:					
ATMs with a credit transfer function	27,837	27,900	26,715	26,216	25,049
POS terminals	1,389,598	1,358,404	1,338,353	1,401,411	1,532,183
of which:					
Located in the reporting country ^{4 5}	1,206,830	1,179,321	1,146,884	1,176,068	1,242,946
Located abroad	182,768	179,083	191,469	225,343	289,237
of which:					
EFTPOS terminals	998,278	1,018,037	1,061,592	1,128,254	1,261,614
E-money card terminals ⁴	493,769	463,900	386,005	383,507	384,576
of which:					
E-money card-loading terminals	58,393	57,785	59,497	60,774	56,119
E-money card-accepting terminals	435,397	406,136	326,529	322,754	328,478

¹ Irrespective of the card's number of functions.

² Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

³ One physical device can have several of the functions listed below. If a terminal is acquired by different payment service providers, multiple counts cannot be ruled out.

⁴ Only active terminals (terminals with at least one transaction in the reference period). Including e-money retail payment terminals. Data source: Deutsche Kreditwirtschaft (DK).

⁵ To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands.

Table 6a - Transactions per type of payment instrument ¹
Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
Credit transfers	6,298.6	6,468.2	6,677.3	6,898.4	7,129.0
of which:					
Domestic	6,133.5	6,266.3	6,441.6	6,589.2	6,737.4
Cross-border	165.1	201.8	235.7	309.2	391.6
of which:					
Initiated in paper-based form	521.3	482.9	451.2	404.5	370.1
Initiated electronically	5,777.3	5,985.2	6,226.1	6,494.0	6,758.9
of which:					
Initiated in a file/batch	2,760.3	2,836.3	2,924.7	2,998.4	3,003.9
Initiated on a single payment basis	3,017.0	3,148.9	3,301.4	3,495.5	3,755.0
of which:					
Online banking based credit transfers ²	143.3	143.9	154.0	167.9	179.9
of which:					
Non-SEPA	53.0	54.1	52.0	55.4	56.4
Credit transfers received from cross-border	181.7	187.4	202.7	264.5	329.3
Direct debits	10,193.6	10,360.7	10,688.4	11,286.4	11,756.7
of which:					
Domestic	9,974.0	10,094.5	10,383.0	10,937.3	11,349.7
Cross-border	219.6	266.2	305.4	349.1	407.0
of which:					
Initiated in a file/batch	9,299.0	9,526.7	9,834.5	10,415.6	10,848.5
Initiated on a single payment basis	894.7	834.0	853.8	870.8	908.2
of which:					
Non-SEPA	62.9	58.1	52.3	92.2	158.8
Payment card initiated direct debits	1,426.8	1,315.8	1,097.0	711.7	594.4
Direct debits received from cross-border	89.9	120.1	196.4	363.3	481.2
Card payments with cards issued in the country (without transactions with cards with an e-money function)	4,486.2	5,300.2	6,295.9	7,529.9	8,259.2
of which:					
Domestic	3,704.4	4,400.5	5,247.6	6,542.2	7,071.8
Cross-border	781.8	899.7	1,048.3	987.7	1,187.3
of which:					
Payments with cards with a debit function	3,275.4	3,913.8	4,715.9	5,916.0	6,534.3
Payments with cards with a delayed debit function	1,100.8	1,260.3	1,434.8	1,470.5	1,562.6
Payments with cards with a credit function	110.0	126.3	145.3	143.4	162.3
of which:					
initiated at a physical EFTPOS	3,863.9	4,560.0	5,422.9	6,563.8	7,114.8
initiated remotely	617.5	735.1	867.2	952.7	1,116.9
E-money payment transactions	35.5	34.6	33.5	27.1	23.9
of which:					
Domestic	29.5	27.1	25.2	20.5	16.6
Cross-border	6.1	7.5	8.3	6.6	7.3
of which:					
With cards on which e-money can be stored directly	26.8	24.3	21.3	15.4	10.3
With e-money accounts	8.7	10.3	12.2	11.7	13.6
of which:					
Accessed through a card	7.7	9.0	11.1	10.4	12.1
Cheques	12.8	10.5	8.3	6.2	4.8
of which:					
domestic	12.2	10.0	7.9	5.9	4.5
cross-border	0.6	0.5	0.4	0.3	0.3
Cross-border cheques received	.	.	.	.	.
Total number of transactions (sent) with payment instruments ³	21,305.7	22,420.0	23,917.3	25,902.0	27,302.8
of which:					
domestic	20,126.9	21,038.6	22,311.6	24,244.2	25,305.3
cross-border	1,178.8	1,381.4	1,605.7	1,657.9	1,997.5
Cross-border transactions received	272.4	308.3	399.8	628.4	811.0
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function ⁴	31.2	25.2	23.0	70.1	...
Credits to the accounts by simple book entry	742.8	736.5	719.8	723.9	783.6
Debits to the accounts by simple book entry	1,906.3	1,988.5	2,002.8	2,124.8	2,209.3
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	5.3	5.3	5.1	5.0	4.0
Cross-border remittances received	0.7	0.7	0.6	0.5	0.4
Transactions via telecommunication, digital or IT device	.	.	.	.	.

¹ Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

² Includes transactions which are initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment providers to make online payments (ie. Giroipay or Sofortüberweisung).

³ Including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

⁴ Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

Table 6b - Transactions per type of terminal ¹
 Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	5,545.2	6,094.5	6,470.4	6,483.9	6,309.8
of which:					
At terminals located in the reporting country	5,529.8	6,071.9	6,442.5	6,451.0	6,285.4
At terminals located abroad	15.4	22.6	27.8	32.9	24.4
of which:					
ATM cash withdrawals	2,127.7	2,084.6	2,006.5	1,574.0	1,415.8
ATM cash deposits	146.8	158.7	163.9	155.6	153.1
POS transactions ²	3,240.9	3,824.4	4,274.8	4,736.7	4,728.9
of which:					
At terminals located in the reporting country	3,226.3	3,802.6	4,247.8	4,704.2	4,705.1
At terminals located abroad	14.6	21.8	27.0	32.5	23.8
E-money card-loading/unloading transactions	2.8	2.3	2.0	1.1	0.6
E-money card-payment transactions	26.9	24.5	23.1	16.5	11.5
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	630.6	900.3	1,143.7	1,203.6	1,629.0
of which:					
At terminals located in the reporting country	248.5	346.3	404.4	331.4	357.0
At terminals located abroad	382.1	553.9	739.3	872.2	1,272.1
of which:					
ATM cash withdrawals	64.5	81.0	79.6	97.6	175.1
ATM cash deposits	-	-	-	-	-
POS transactions ²	561.0	810.0	1,054.1	1,101.0	1,448.9
of which:					
At terminals located in the reporting country	204.2	299.1	358.5	304.4	331.8
At terminals located abroad	356.9	510.9	695.7	796.6	1,117.1
E-money card-loading/unloading transactions	-	-	-	-	-
E-money card-payment transactions	5.1	9.3	10.0	5.0	5.1
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	377.1	450.3	538.9	387.0	499.5
of which:					
At terminals located in the reporting country	10.2	2.3	3.2	5.2	5.8
At terminals located abroad	366.9	448.0	535.7	381.8	493.7
of which:					
ATM cash withdrawals	54.1	55.7	59.7	.	37.2
ATM cash deposits	-	-	-	-	-
POS transactions ³	319.0	389.0	473.0	349.3	456.6
of which:					
At terminals located in the reporting country	8.3	2.3	3.2	5.2	5.8
At terminals located abroad	310.7	386.7	469.8	344.1	450.9
E-money card-loading/unloading transactions	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	5.8	5.2	5.6	4.4	4.0
OTC cash withdrawals	158.3	138.9	120.4	86.5	73.6
OTC cash deposits	112.0	98.5	85.5	60.2	49.7

¹ Regardless of the type of card used.

² Due to technical circumstances creditcards are partly not included.

³ The identification of the origin of the PSP results partly on the location of the terminal.

Table 7a - Transactions per type of payment instrument ¹
Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Credit transfers	51,289,483	51,748,521	54,799,509	56,872,051	61,556,034
of which:					
Domestic	39,675,428	40,360,338	42,423,524	44,043,628	47,539,489
Cross-border	11,614,054	11,388,183	12,375,985	12,828,423	14,016,546
of which:					
Initiated in paper-based form	3,002,512	2,861,600	2,870,470	2,467,255	2,638,471
Initiated electronically	48,286,971	48,886,383	51,930,516	54,404,796	58,917,563
of which:					
Initiated in a file/batch	17,933,625	17,894,776	18,790,142	20,066,780	20,778,587
Initiated on a single payment basis	30,353,346	30,991,608	33,140,374	34,338,016	38,138,976
of which:					
Online banking based credit transfers ²	216,617	142,332	153,048	164,534	200,252
of which:					
Non-SEPA	32,546,231	32,228,073	33,681,032	34,768,780	37,201,721
Credit transfers received from cross-border	15,371,631	15,719,835	16,749,879	17,560,240	18,806,431
Direct debits	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
Domestic	3,021,011	3,078,899	3,160,392	3,001,239	3,148,539
Cross-border	287,875	271,601	255,121	192,399	286,007
of which:					
Initiated in a file/batch	2,903,633	2,967,659	3,066,294	2,861,304	3,041,379
Initiated on a single payment basis	405,253	382,840	349,219	332,334	393,167
of which:					
Non-SEPA	200,047	144,591	129,083	85,994	96,813
Payment card initiated direct debits	72,980	70,343	63,705	46,618	41,610
Direct debits received from cross-border	443,176	520,079	637,512	974,298	1,139,917
Card payments with cards issued in the country (without transactions with cards with an e-money function)	280,149	314,129	350,468	363,707	393,283
of which:					
Domestic	227,846	256,782	286,851	312,350	331,129
Cross-border	52,303	57,348	63,617	51,357	62,154
of which:					
Payments with cards with a debit function	182,451	205,780	231,758	267,670	288,560
Payments with cards with a delayed debit function	90,896	100,564	109,795	88,314	95,923
Payments with cards with a credit function	6,797	7,785	8,915	7,722	8,800
of which:					
initiated at a physical EFTPOS	235,262	261,529	286,712	306,418	325,024
initiated remotely	44,078	52,237	62,868	56,541	67,110
E-money payment transactions	795	847	902	942	1,026
of which:					
Domestic	537	594	637	744	804
Cross-border	258	254	265	198	222
of which:					
With cards on which e-money can be stored directly	131	124	112	166	189
With e-money accounts	664	723	791	776	837
of which:					
Accessed through a card	460	486	522	457	489
Cheques	109,133	90,085	72,452	50,678	38,650
of which:					
domestic	105,988	87,762	70,317	49,179	37,180
cross-border	3,145	2,323	2,134	1,499	1,469
Cross-border cheques received	.	.	.	.	.
Total number of transactions (sent) with payment instruments ³	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
domestic	43,625,714	44,343,812	46,434,518	47,829,897	51,444,233
cross-border	11,959,794	11,721,899	12,729,679	13,076,121	14,370,170
Cross-border transactions received	15,815,779	16,240,847	17,388,128	18,535,106	19,946,746
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function ⁴	1,676	1,618	1,529	3,200	...
Credits to the accounts by simple book entry	12,365,751	11,736,593	10,967,294	12,432,362	13,347,762
Debits to the accounts by simple book entry	11,259,505	10,652,470	9,898,863	10,817,454	12,046,068
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	2,118	2,184	2,080	2,245	2,868
Cross-border remittances received	297	281	221	203	168
Transactions via telecommunication, digital or IT device	.	.	.	.	.

¹ Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

² Includes transactions which are initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment providers to make online payments (ie. Giroipay or Sofortüberweisung).

³ Including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

⁴ Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

Table 7b - Transactions per type of terminal ¹
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	707,797	758,201	777,316	722,409	713,964
of which:					
At terminals located in the reporting country	705,989	756,057	775,214	720,744	712,698
At terminals located abroad	1,809	2,144	2,102	1,665	1,266
of which:					
ATM cash withdrawals	381,624	385,542	385,740	341,754	331,091
ATM cash deposits	135,631	147,937	158,417	151,389	157,502
POS transactions ²	190,210	224,392	232,816	228,942	225,048
of which:					
At terminals located in the reporting country	188,512	222,351	230,828	227,343	223,889
At terminals located abroad	1,697	2,041	1,989	1,600	1,159
E-money card-loading/unloading transactions	97	82	70	45	24
E-money card-payment transactions	233	248	272	279	299
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	49,998	60,691	67,302	62,464	86,509
of which:					
At terminals located in the reporting country	22,719	27,274	27,996	19,658	19,043
At terminals located abroad	27,279	33,417	39,306	42,805	67,466
of which:					
ATM cash withdrawals	9,472	10,046	11,049	15,572	31,582
ATM cash deposits	-	-	-	-	-
POS transactions ²	40,073	50,168	55,820	46,687	54,718
of which:					
At terminals located in the reporting country	15,838	20,347	21,126	14,725	14,140
At terminals located abroad	24,235	29,820	34,694	31,963	40,579
E-money card-loading/unloading transactions	-	-	-	-	-
E-money card-payment transactions	453	477	433	205	208
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	35,009	38,036	40,249	24,614	30,643
of which:					
At terminals located in the reporting country	522	138	166	251	280
At terminals located abroad	34,488	37,898	40,083	24,362	30,364
of which:					
ATM cash withdrawals	10,262	10,547	11,335	.	7,831
ATM cash deposits	-	-	-	-	-
POS transactions ³	24,608	27,328	28,745	17,609	22,662
of which:					
At terminals located in the reporting country	273	129	166	250	276
At terminals located abroad	24,335	27,199	28,580	17,359	22,386
E-money card-loading/unloading transactions	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	892	798	876	731	721
OTC cash withdrawals	209,007	196,426	186,089	153,378	145,959
OTC cash deposits	235,594	217,316	195,617	151,423	134,494

¹ Regardless of the type of card used.

² Due to technical circumstances creditcards are partly not included.

³ The identification of the origin of the PSP results partly on the location of the terminal.

**Annex to table 4 -Institutions offering payment services to non-PSPs
 (end of year)**

	2017	2018	2019	2020	2021
Credit Institutions (CIs; without Deutsche Bundesbank)					
Number of institutions	1,632	1,584	1,533	1,508	1,445
of which:					
Commercial banks	263	263	258	256	252
Landesbanken and savings banks	417	399	386	383	377
Credit cooperatives	976	917	842	815	773
Number of transferable overnight deposits (thousands)	103,846	105,927	107,946	109,636	113,879
of which:					
Commercial banks	33,099	35,301	37,146	39,071	41,730
Landesbanken and savings banks	43,212	43,130	43,340	43,318	44,971
Credit cooperatives	27,194	27,124	27,109	27,096	26,855
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,022	70,997	75,124	78,988	81,801
of which:					
Commercial banks	26,791	29,410	31,479	33,683	34,962
Landesbanken and savings banks	22,947	23,928	25,686	27,254	28,027
Credit cooperatives	16,967	17,309	17,629	17,919	18,511

Annex to table 5 - Cards issued in the country
 (thousands; end of year)

	2017	2018	2019	2020	2021
Cards with a cash function	151,014	153,977	159,106	161,710	159,855
of which:					
Commercial banks	56,803	59,635	63,556	65,651	65,286
Landesbanken and savings banks	60,355	60,450	61,613	62,118	61,321
Credit cooperatives	32,826	33,305	33,353	33,163	32,424
Cards with a payment function (except cards with an e-money function only)	144,364	147,448	152,948	158,967	159,771
of which:					
Commercial banks	51,186	54,178	58,370	60,953	61,134
of which:					
Cards with a debit function	34,881	37,162	41,071	42,415	43,724
Cards with a delayed debit function	12,429	12,769	13,117	14,306	13,318
Cards with a credit function	3,876	4,247	4,182	4,233	4,091
Landesbanken and savings banks	58,369	58,415	59,579	62,166	63,441
of which:					
Cards with a debit function	46,569	46,438	46,756	48,521	50,599
Cards with a delayed debit function	10,581	10,578	11,299	12,065	11,225
Cards with a credit function	1,370	1,399	1,523	1,580	1,617
Credit cooperatives	32,375	32,854	32,963	32,749	31,993
of which:					
Cards with a debit function	27,551	27,902	27,809	27,393	26,929
Cards with a delayed debit function	4,792	4,922	5,128	5,329	4,985
Cards with a credit function	34	31	26	26	79
Cards with an e-money function	78,628	77,207	77,449	67,444	51,580
of which:					
Commercial banks	28,568	29,175	29,153	25,710	21,081
Landesbanken and savings banks	46,727	46,688	46,861	36,998	25,587
Credit cooperatives	2,036	271	285	280	286
Total number of cards ¹	156,985	159,378	164,760	174,075	174,208
of which:					
Commercial banks	58,961	61,671	65,628	68,210	67,600
Landesbanken and savings banks	61,721	61,270	62,555	65,126	66,351
Credit cooperatives	32,936	33,391	33,391	33,186	32,429
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
of which:					
Commercial banks	27,363	28,080	28,253	24,746	20,103
Landesbanken and savings banks	46,125	46,053	46,171	36,259	24,875
Credit cooperatives	1,155	4	.	.	.

¹ Irrespective of the number of functions on the card.

**Annex to table 6a - Payment and terminal transactions involving non-PSPs
 Number of transactions (millions; total for the year)**

	2017	2018	2019	2020	2021
Credit transfers	6,298.6	6,468.2	6,677.3	6,898.4	7,129.0
of which:					
Commercial banks	1,970.0	2,087.5	2,220.9	2,313.1	2,460.3
of which:					
Initiated in paper-based form	66.2	60.6	57.1	51.6	44.9
Initiated electronically	1,903.7	2,026.9	2,163.8	2,261.5	2,415.4
of which:					
Initiated in a file/batch	956.6	1,023.1	1,097.3	1,129.2	1,186.9
Initiated on a single payment basis	947.2	1,003.7	1,066.5	1,132.3	1,228.5
of which:					
Domestic	1,870.7	1,963.9	2,070.4	2,116.0	2,214.3
Cross-border	99.3	123.6	150.5	197.1	246.0
Landesbanken and savings banks	2,555.0	2,586.6	2,644.3	2,708.8	2,751.9
of which:					
Initiated in paper-based form	251.2	233.8	217.2	196.1	181.9
Initiated electronically	2,303.7	2,352.8	2,427.0	2,512.7	2,570.0
of which:					
Initiated in a file/batch	1,026.9	1,021.2	1,032.5	1,032.5	982.6
Initiated on a single payment basis	1,276.8	1,331.6	1,394.5	1,480.2	1,587.4
of which:					
Domestic	2,516.8	2,542.5	2,593.7	2,641.9	2,661.5
Cross-border	38.2	44.1	50.6	66.9	90.4
Credit cooperatives	1,301.1	1,315.4	1,336.6	1,359.4	1,386.2
of which:					
Initiated in paper-based form	200.8	185.7	174.0	153.7	140.6
Initiated electronically	1,100.2	1,129.7	1,162.7	1,205.7	1,245.6
of which:					
Initiated in a file/batch	319.3	325.7	331.5	336.0	335.4
Initiated on a single payment basis	781.0	804.0	831.1	869.7	910.2
of which:					
Domestic	1,281.9	1,293.5	1,311.9	1,329.2	1,349.0
Cross-border	19.2	21.8	24.7	30.2	37.2
Direct debits	10,193.6	10,360.7	10,688.4	11,286.4	11,756.7
of which:					
Commercial banks	5,809.1	6,143.5	6,401.5	6,838.1	7,446.9
of which:					
Initiated in a file/batch	5,151.3	5,543.8	5,775.7	6,180.1	6,750.3
Initiated on a single payment basis	657.8	599.7	625.8	658.0	696.7
of which:					
Domestic	5,598.0	5,887.2	6,108.1	6,500.5	7,053.1
Cross-border	211.1	256.3	293.4	337.6	393.9
Landesbanken and savings banks	3,054.1	2,883.7	2,976.5	3,166.9	3,042.0
of which:					
Initiated in a file/batch	3,025.3	2,854.7	2,947.1	3,134.8	3,009.6
Initiated on a single payment basis	28.8	29.0	29.4	32.1	32.5
of which:					
Domestic	3,047.7	2,876.6	2,968.5	3,159.5	3,034.7
Cross-border	6.4	7.0	8.0	7.4	7.4
Credit cooperatives	660.1	667.8	689.3	656.1	650.0
of which:					
Initiated in a file/batch	552.1	561.9	589.6	563.7	562.9
Initiated on a single payment basis	108.0	105.9	99.7	92.4	87.1
of which:					
Domestic	658.9	666.1	687.0	653.4	647.0
Cross-border	1.2	1.6	2.3	2.7	3.0
Card payments with cards issued in the country (without transactions with cards with an e-money function)	4,486.2	5,300.2	6,295.9	7,529.9	8,259.2
of which:					
Commercial banks	1,415.6	1,726.9	2,155.8	2,658.0	3,030.3
of which:					
Domestic	1,072.3	1,295.4	1,615.9	2,150.8	2,387.2
Cross-border	343.3	431.5	539.9	507.2	643.1
Landesbanken and savings banks	1,866.7	2,172.4	2,547.6	3,013.8	3,307.9
of which:					
Domestic	1,594.5	1,901.9	2,253.5	2,731.9	2,969.3
Cross-border	272.1	270.5	294.1	281.8	338.6
Credit cooperatives	1,055.4	1,235.1	1,416.5	1,648.3	1,736.7
of which:					
Domestic	942.4	1,102.4	1,272.5	1,523.9	1,598.4
Cross-border	113.1	132.7	144.0	124.4	138.3

Annex to table 6a (continued) - Payment and terminal transactions involving non-PSPs
Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
Cheques	12.8	10.5	8.3	6.2	4.8
of which:					
Commercial banks	2.8	2.2	1.8	1.3	1.0
Landesbanken and savings banks	5.7	4.7	3.7	2.8	2.1
Credit cooperatives	3.9	3.2	2.6	1.9	1.5
E-money payment transactions	35.5	34.6	33.5	27.1	23.9
of which:					
Commercial banks	5.4	5.8	5.3	3.8	3.2
Landesbanken and savings banks	21.3	19.3	16.9	8.3	3.4
Credit cooperatives	5.4	5.7	6.2	5.1	5.8
Total number of transactions with payment instruments	21,305.7	22,420.0	23,917.3	25,902.0	27,302.8
of which:					
Commercial banks	9,208.0	9,970.7	10,789.8	11,818.6	12,945.0
Landesbanken and savings banks	7,502.7	7,666.7	8,189.0	8,900.6	9,107.4
Credit cooperatives	3,025.9	3,227.1	3,451.2	3,670.8	3,780.2

Annex to table 7a - Payment and terminal transactions involving non-PSPs
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Credit transfers	51,289,483	51,748,521	54,799,509	56,872,051	61,556,034
of which:					
Commercial banks	32,745,730	33,078,343	35,331,256	35,803,734	39,450,070
of which:					
Initiated in paper-based form	797,871	693,478	647,497	575,319	522,874
Initiated electronically	31,947,859	32,384,865	34,683,759	35,228,414	38,927,196
of which:					
Initiated in a file/batch	7,993,622	7,999,366	8,466,634	8,281,272	8,914,502
Initiated on a single payment basis	23,954,237	24,385,500	26,217,125	26,947,142	30,012,694
of which:					
Domestic	22,572,594	23,204,076	24,599,857	24,764,817	27,766,926
Cross-border	10,173,136	9,874,267	10,731,399	11,038,916	11,683,144
Landesbanken and savings banks	9,056,976	9,081,350	9,245,662	9,851,119	10,202,692
of which:					
Initiated in paper-based form	1,165,915	1,170,781	1,139,625	991,707	1,113,311
Initiated electronically	7,891,062	7,910,569	8,106,038	8,859,412	9,089,381
of which:					
Initiated in a file/batch	3,394,772	3,319,136	3,147,807	3,599,764	3,156,950
Initiated on a single payment basis	4,496,289	4,591,434	4,958,231	5,259,648	5,932,431
of which:					
Domestic	8,480,033	8,518,264	8,623,244	9,203,505	9,170,941
Cross-border	576,944	563,086	622,419	647,614	1,031,750
Credit cooperatives	2,625,172	2,589,976	2,659,973	2,673,698	2,768,895
of which:					
Initiated in paper-based form	661,736	575,072	569,828	442,224	434,404
Initiated electronically	1,963,402	2,014,904	2,091,623	2,231,474	2,334,490
of which:					
Initiated in a file/batch	720,806	763,789	817,623	796,862	957,538
Initiated on a single payment basis	1,242,630	1,251,115	1,274,000	1,434,612	1,376,952
of which:					
Domestic	2,544,530	2,503,531	2,565,195	2,573,406	2,648,748
Cross-border	80,642	86,445	94,778	100,293	120,147
Direct debits	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
Commercial banks	1,492,743	1,506,627	1,523,229	1,321,787	1,432,850
of which:					
Initiated in a file/batch	1,179,459	1,212,450	1,265,240	1,081,789	1,134,213
Initiated on a single payment basis	313,283	294,177	257,989	239,998	298,637
of which:					
Domestic	1,376,779	1,401,939	1,428,133	1,242,136	1,314,289
Cross-border	115,964	104,688	95,096	79,651	118,561
Landesbanken and savings banks	970,022	976,475	1,011,431	1,028,908	1,040,450
of which:					
Initiated in a file/batch	935,651	943,271	977,788	992,804	1,001,444
Initiated on a single payment basis	34,372	33,204	33,643	36,104	39,006
of which:					
Domestic	966,609	972,175	1,005,604	1,022,044	1,032,880
Cross-border	3,413	4,300	5,827	6,864	7,570
Credit cooperatives	248,944	240,126	259,652	249,114	256,660
of which:					
Initiated in a file/batch	212,900	206,476	222,306	212,375	221,008
Initiated on a single payment basis	36,044	33,649	37,345	36,739	35,653
of which:					
Domestic	247,690	238,753	257,559	246,988	254,323
Cross-border	1,253	1,373	2,093	2,126	2,337
Card payments with cards issued in the country (without transactions with cards with an e-money function)	280,149	314,129	350,468	363,707	393,283
of which:					
Commercial banks	87,357	100,200	116,498	125,462	143,493
of which:					
Domestic	64,859	73,888	86,035	99,831	110,338
Cross-border	22,497	26,311	30,463	25,631	33,155
Landesbanken and savings banks	99,543	110,937	123,641	129,023	141,930
of which:					
Domestic	83,860	96,259	108,043	117,279	127,064
Cross-border	15,682	14,679	15,598	11,744	14,866
Credit cooperatives	74,008	82,292	88,732	92,833	92,040
of which:					
Domestic	66,511	73,618	79,428	85,024	84,153
Cross-border	7,496	8,674	9,304	7,809	7,887

Annex to table 7a (continued) - Payment and terminal transactions involving non-PSPs
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Cheques	109,133	90,085	72,452	50,678	38,650
of which:					
Commercial banks	63,071	53,847	43,874	31,104	23,622
Landesbanken and savings banks	25,818	20,894	16,752	11,164	8,505
Credit cooperatives	15,224	12,135	9,696	6,877	5,545
E-money payment transactions	795	847	902	942	1,026
of which:					
Commercial banks	102	79	82	51	45
Landesbanken and savings banks	64	60	55	30	22
Credit cooperatives	198	223	242	195	216
Total value of transactions with payment instruments	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
Commercial banks	34,390,959	34,741,033	37,016,653	37,283,799	41,051,428
Landesbanken and savings banks	10,152,494	10,189,764	10,397,570	11,020,260	11,393,611
Credit cooperatives	2,963,575	2,924,773	3,018,307	3,022,721	3,123,357