

**Table 6a - Number of payments processed by selected interbank funds transfer systems
 (millions; total for the half year)**

	2022 S1	2022 S2	2023 S1	2023 S2
GERMAN TARGET COMPONENT (TARGET2) ¹				
Transactions sent	26.6	27.2	39.7	44.9
of which:				
Transactions sent within the same TARGET component	15.6	16.0	21.1	23.9
Transactions sent to another TARGET component	11.0	11.2	18.6	21.0
of which:				
Transactions sent to a euro area TARGET component	10.4	10.6	17.8	20.1
Transactions sent to a non-euro area TARGET component	0.5	0.6	0.8	0.9
Concentration ratio (%) ²	51.9	52.0	48.7	68.2
<i>Memorandum item:</i>				
Transactions sent via Target Instant Payment System (TIPS)	5.0	10.7	14.1	19.3
Transactions received from another TARGET component	6.5	6.9	21.0	23.8
RETAIL SYSTEM (EMZ)				
Total transactions	3,403.5	3,694.6	3,735.8	3,915.6
of which:				
Credit transfers	767.1	807.4	811.2	807.8
Direct debits	1,232.8	1,330.3	1,316.8	1,410.4
Card payments ³	1,387.8	1,539.4	1,591.5	1,680.4
ATM transactions ³	14.5	16.4	15.4	16.1
Cheques	1.3	1.1	0.9	0.8
Concentration ratio (%) ⁴	47.9	49.3	48.6	50.4
STEP2 Card Clearing System (STEP2 CC)				
Total transactions	1,607.0	1,765.5	1,796.1	1,858.4

¹ Due to the migration from TARGET2 to T2 between 17 and 20 of March 2023, breaks in the time series are possible.

² 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 of any legal

dependencies.

³ Only card transactions based on the SEPA Card Clearing (SCC)-format developed by the Berlin Group (mainly Girocard transactions).

⁴ Market share of the five largest direct participants in relation to the number of all transactions.