



Statistics on payments and securities trading January 2025

Statistical Series

Deutsche Bundesbank
Wilhelm-Epstein-Strasse 14
60431 Frankfurt am Main
Germany

Postfach 10 06 02
60006 Frankfurt am Main
Germany

Tel.: +49 (0)69 9566 33512
Email: www.bundesbank.de/contact

Information pursuant to Section 5 of the German Telemedia Act (Telemediengesetz) can be found at:
www.bundesbank.de/imprint

Reproduction permitted only if source is stated.

ISSN 2699-9129

Finalized in January 2025.

This Statistical Series is released twice a year and published on the basis of Section 18 of the Bundesbank Act (Gesetz über die Deutsche Bundesbank).

To be informed when new issues of this Statistical Series are published, subscribe to the newsletter at:
www.bundesbank.de/statistik-newsletter_en

Up-to-date information and time series are also available online at:
www.bundesbank.de/content/821976
www.bundesbank.de/timeseries

Further statistics compiled by the Deutsche Bundesbank can also be accessed at the Bundesbank web page.

A publication schedule for selected statistics can be viewed on the following page:
www.bundesbank.de/statisticalcalendar

■ Contents

■ I. Payments statistics

1. Institutions offering payment services to non-PSPs	5
2. Payment card functions and accepting devices	6
3. Number of transactions per type of payment instrument	7
4. Value of transactions per type of payment instrument	8
5. Number of transactions per type of terminal	9
6. Value of transactions per type of terminal	10

■ II. Statistics of interbank funds transfer systems

1. Participation in selected interbank funds transfer systems	11
2. Number of payments processed by selected interbank funds transfer systems	12
3. Value of payments processed by selected interbank funds transfer systems	13

■ III. Statistics on securities trading, clearing and settlement in Germany

1. Number of clearing members of the Central Counterparty (CCP)	14
2. Number of contracts and transactions cleared	15
3. Value of contracts and transactions cleared	16
4. Number of direct participants in Central Securities Depository (CSD)	17
5. Number of securities held on accounts at CSD	18
6. Value of securities held on accounts at CSD	19
7. Number of delivery instructions processed	20
8. Value of delivery instructions processed	21

Methodological Note:

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)). Since reference period 2014 the reporting population has been enlarged to all domestic payment service providers (PSPs), offering payment services to non-PSPs. Since reporting period 2022 service providers for payment initiation services and account information services have been included in the reporting population.

Where a field is marked with a dot, data is not available or confidential. Where a field is marked with a dash, no value has been reported.

Basis of the data collection: Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payments statistics (ECB/2013/43) (ECB/2020/59)

With the reporting year 2022 onwards, there were some changes to the reporting content of certain items (see: General guidelines on payments statistics: <https://www.bundesbank.de/resource/blob/863340/cfd6faa15b4ad-d65ef8919283b0402f9/mL/allgemeine-richtlinien-data.pdf>).

Table 1 - Institutions offering payment services to non-PSPs
 (end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Deutsche Bundesbank					
Number of offices	31	31	31	31	31
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation					
Number of institutions	1,428	1,375	1,367	1,323	1,318
Number of offices ¹	–	20,430	–	19,480	–
Institutions legally incorporated in the reporting country					
Number of institutions	1,321	1,265	1,258	1,213	1,208
Number of offices ¹	–	20,178	–	19,226	–
Branches of foreign banks					
Number of institutions	107	110	109	110	110
Number of offices ¹	–	252	–	254	–
Electronic money institutions					
Number of institutions	11	10	11	13	15
Payment service providers					
Number of institutions ²	87	89	91	94	95
of which:					
Payment initiation service providers	30	28	30	30	30
Account information service providers	42	39	40	41	41
of which:					
Number of clients (thousands)	2,757	3,548	4,951	4,845	5,227
Institutions offering payment services to non-PSPs (total)					
Number of institutions	1,527	1,475	1,470	1,431	1,429
Number of offices ¹	–	20,651	–	19,733	–
Number accounts with of overnight deposits (thousands) ³	136,988	138,496	138,040	145,709	149,248
of which:					
Number of internet/PC-linked accounts with overnight deposits (thousands)	102,076	105,721	109,097	116,838	118,852
of which:					
Number of accounts with transferable overnight deposits (thousands)	106,640	102,158	103,240	106,847	110,576
of which:					
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	78,648	77,684	79,423	83,476	85,831
Number of payment accounts (thousands) ⁴	160,558	157,727	159,620	162,253	165,921
of which:					
Number of payment accounts accessed by account information service providers (thousands)	10,544	13,562	11,120	13,798	14,439
Number of e-money accounts (thousands)	849	1,066	1,089	1,350	1,487

¹ Data available on a yearly basis only.

² The recent list of payment institutions resident in the country is published on the website of the ECB in the list of financial institutions - PSRI (Payment statistics relevant institutions).

www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions

³ Includes only accounts with a positive balance.

⁴ Includes current accounts as well as credit card accounts and e-money accounts.

**Table 2 - Payment card functions and accepting devices
 (end of half year)**

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Cards issued by resident PSPs (thousands)					
Cards with a cash function	163,513	160,806	160,456	155,668	156,159
Cards with a payment function (except cards with an e-money function only)	174,058	168,094	170,427	178,388	189,903
of which:					
Cards with a debit function	136,655	132,570	134,964	143,315	154,603
Cards with a delayed debit function	31,421	29,426	29,147	28,544	29,032
Cards with a credit function	5,983	6,098	6,316	6,529	6,268
Cards with an e-money function ¹	41,797	28,953	28,660	21,596	8,398
Total number of cards ²	180,472	178,214	180,707	188,551	199,841
of which:					
Cards with a contactless payment function	151,019	152,273	154,820	153,466	158,637
Terminals provided by resident PSPs					
ATMs ³	81,450	78,935	77,637	77,449	76,988
of which:					
Located in the reporting country	80,508	77,588	76,117	75,488	74,986
Located abroad	942	1,347	1,520	1,961	2,002
of which:					
ATMs with a cash withdrawal function	55,597	53,578	52,991	52,170	51,717
of which:					
Located in the reporting country	54,689	52,652	52,026	51,224	50,777
Located abroad	908	926	965	946	940
ATMs with a credit transfer function	24,507	24,266	22,764	23,244	23,150
EFTPOS terminals ⁴	1,290,888	1,361,294	1,392,842	1,404,971	1,456,854
of which:					
Located in the reporting country ⁵	1,022,550	1,045,259	1,096,427	1,124,000	1,172,929
Located abroad	268,338	316,035	296,415	280,971	283,925
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086	1,617,736
of which:					
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355	1,435,284
Located abroad	183,148	215,136	181,932	175,731	182,452
of which:					
E-money card-loading terminals	56,098	52,610	52,610	51,856	51,856
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230	1,565,880
of which:					
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500	1,383,429
Located abroad	183,147	215,135	181,931	175,730	182,451

¹ The "Geldkarte" function will be gradually discontinued by the end of 2024.

² Irrespective of the card's number of functions.

³ One physical device can have several of the functions listed below. ATMs are reported by the ATM provider. Therefore, no multiple counts of ATMs should occur.

⁴ Only active terminals (terminals with at least one transaction in the reference period).

Including e-money retail payment terminals.

⁵ To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. Data source: Deutsche Kreditwirtschaft (DK).

Table 3a - Number of transactions per type of payment instrument ¹
 (millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Credit transfers	3,524.3	3,632.1	3,618.4	3,661.1	3,735.9
of which:					
Domestic	3,347.2	3,410.1	3,405.3	3,419.8	3,482.0
Cross-border	177.1	221.9	213.0	241.3	253.9
of which:					
Initiated in paper-based form ²	333.2	326.0	317.5	308.7	292.7
Initiated electronically	3,154.7	3,269.3	3,264.8	3,316.0	3,411.5
of which:					
Initiated by domestic and foreign payment initiation service providers	62.3	65.0	67.1	80.8	83.2
Initiated via SEPA credit transfer instant scheme	82.3	97.1	116.1	131.1	151.1
Direct debits	5,046.2	5,102.8	4,710.0	4,885.3	4,773.4
of which:					
Domestic	4,848.8	4,884.8	4,534.3	4,732.2	4,630.5
Cross-border	197.4	218.0	175.7	153.1	142.8
Card payments	4,734.8	5,438.9	5,657.6	6,131.0	6,190.6
of which:					
Domestic	3,981.6	4,536.0	4,793.4	5,127.8	5,256.9
Cross-border	753.3	903.0	864.2	1,003.2	933.7
of which:					
initiated electronically	4,695.5	5,391.7	5,609.2	6,079.4	6,129.4
of which:					
initiated via remote payment channel	574.6	631.5	647.2	706.2	728.5
of which:					
Domestic	184.7	208.1	218.2	237.2	259.4
Cross-border	389.9	423.4	429.0	469.0	469.1
initiated via non-remote payment channel	4,120.9	4,760.2	4,962.0	5,373.2	5,400.9
of which:					
Domestic	3,781.0	4,309.0	4,555.0	4,868.5	4,965.4
Cross-border	339.8	451.2	407.0	504.7	435.5
of which:					
Contactless payments at a terminal	2,773.2	3,493.6	3,836.4	4,253.0	4,402.5
of which:					
with a debit card	3,824.8	4,446.5	4,662.4	5,000.9	5,119.1
of which:					
Domestic	3,496.7	4,012.3	4,252.1	4,503.4	4,653.6
Cross-border	328.2	434.2	410.4	497.5	465.4
with a delayed debit card	776.6	839.9	839.7	953.9	891.4
of which:					
Domestic	423.6	454.7	468.0	541.1	508.2
Cross-border	353.0	385.3	371.7	412.8	383.1
with a credit card	94.1	105.2	107.0	124.6	119.0
of which:					
Domestic	45.5	50.1	53.1	61.2	62.9
Cross-border	48.6	55.1	54.0	63.4	56.0
Cash withdrawals using card-based payment instruments	735.1	805.0	758.0	763.6	721.1
of which:					
Domestic	727.6	780.7	739.0	741.6	704.5
Cross-border	7.5	24.3	19.0	22.0	16.6
of which:					
with a debit card	710.6	784.2	738.8	743.6	702.8
with a delayed debit card	22.1	18.1	16.5	17.2	15.7
with a credit card	2.4	2.8	2.7	2.8	2.6
E-money payment transactions	7.8	8.5	9.1	9.6	10.4
Cheques	1.9	1.6	1.4	1.2	1.1
Money remittances	4.3	4.5	4.5	4.9	6.0
of which:					
Domestic	1.3	1.6	2.2	2.8	3.9
Cross-border	3.0	2.9	2.3	2.1	2.1
Other payment services ³	13.3	14.7	13.2	12.0	14.2
Total payment transactions sent involving non-MFIs	14,067.7	15,008.1	14,772.1	15,468.6	15,452.6
of which:					
Domestic	12,923.1	13,631.1	13,490.6	14,040.7	14,095.1
Cross-border	1,144.6	1,377.0	1,281.5	1,428.0	1,357.5
Payments initiated by domestic payment initiation service providers	106.3	108.3	100.6	110.6	97.0
of which:					
Domestic	88.1	90.5	85.1	94.2	82.5
Cross-border	18.2	17.8	15.5	16.4	14.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	310.6	354.2	263.1	268.4	206.1
Debits to the accounts by simple book entry	1,068.5	1,150.7	948.7	884.7	842.2

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

² Includes standing orders that were initiated non-electronically.

³ Includes OTC cash withdrawals as well as credits to a credit card account by the acquirer when executed separately.

Table 3b - Value of transactions per type of payment instrument ¹
 (EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Credit transfers	31,780,381	33,355,099	31,974,347	31,641,409	31,833,897
of which:					
Domestic	23,934,196	24,900,957	24,549,981	24,703,906	24,606,848
Cross-border	7,846,185	8,454,142	7,424,366	6,937,503	7,227,049
of which:					
Initiated in paper-based form ²	2,965,325	2,345,176	2,218,260	3,891,015	2,758,711
Initiated electronically	28,400,885	30,598,042	29,334,935	27,351,476	28,689,930
of which:					
Initiated by domestic and foreign payment initiation service providers	21,854	27,132	28,785	33,772	34,742
Initiated via SEPA credit transfer instant scheme	57,178	69,277	83,100	97,329	113,982
Direct debits	1,769,589	2,267,012	2,758,287	2,695,501	2,948,735
of which:					
Domestic	1,664,694	1,760,930	1,724,516	1,785,829	1,774,871
Cross-border	104,895	506,082	1,033,772	909,673	1,173,864
Card payments	227,005	259,135	261,107	280,541	274,865
of which:					
Domestic	183,405	207,573	210,871	224,065	220,902
Cross-border	43,600	51,562	50,236	56,476	53,963
of which:					
initiated electronically	222,699	253,893	255,600	275,025	268,687
of which:					
initiated via remote payment channel	40,853	46,011	47,994	51,923	53,549
of which:					
Domestic	16,516	18,813	19,813	21,327	22,434
Cross-border	24,338	27,198	28,181	30,595	31,116
initiated via non-remote payment channel	181,846	207,882	207,606	223,102	215,137
of which:					
Domestic	164,179	185,659	187,766	199,413	194,508
Cross-border	17,668	22,223	19,840	23,689	20,629
of which:					
Contactless payments at a terminal	106,840	134,675	144,283	160,574	160,806
of which:					
with a debit card	162,644	186,930	188,540	200,671	197,641
of which:					
Domestic	147,218	167,472	170,343	179,041	177,287
Cross-border	15,426	19,457	18,197	21,630	20,354
with a delayed debit card	54,752	60,918	60,972	67,395	64,299
of which:					
Domestic	30,746	33,907	34,054	38,084	36,003
Cross-border	24,006	27,011	26,918	29,311	28,296
with a credit card	5,304	6,045	6,088	6,958	6,746
of which:					
Domestic	2,731	3,092	3,181	3,615	3,651
Cross-border	2,573	2,953	2,907	3,343	3,095
Cash withdrawals using card-based payment instruments	168,012	190,380	177,140	185,036	173,646
of which:					
Domestic	166,883	185,346	173,265	180,264	170,071
Cross-border	1,130	5,033	3,875	4,773	3,575
of which:					
with a debit card	162,739	185,740	172,812	180,460	169,410
with a delayed debit card	4,879	4,176	3,890	4,110	3,795
with a credit card	394	463	437	467	441
E-money payment transactions	219	260	273	291	298
Cheques	16,380	13,992	11,054	9,561	7,376
Money remittances	59,258	64,455	67,141	61,517	59,389
of which:					
Domestic	56,796	61,823	64,713	59,049	56,988
Cross-border	2,462	2,632	2,428	2,468	2,400
Other payment services ³	20,461	19,504	16,110	16,693	14,672
Total payment transactions sent involving non-MFIs	34,041,307	36,169,836	35,265,459	34,890,549	35,312,878
of which:					
Domestic	26,041,652	27,149,040	26,749,485	26,978,473	26,850,821
Cross-border	7,999,655	9,020,796	8,515,975	7,912,077	8,462,057
Payments initiated by domestic payment initiation service providers	38,222	42,256	44,668	55,730	50,559
of which:					
Domestic	35,611	39,760	42,312	53,149	48,283
Cross-border	2,611	2,497	2,356	2,580	2,277
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	2,807,655	3,660,295	5,791,652	4,862,881	3,996,464
Debits to the accounts by simple book entry	2,487,008	3,393,490	5,744,469	3,880,196	3,766,456

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

² Includes standing orders that were initiated non-electronically.

³ Includes OTC cash withdrawals as well as credits to a credit card account by the acquirer when executed separately.

Table 4a - Number of transactions per type of terminal ¹
 (millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,381.7	4,055.9	4,146.6	4,582.6	4,800.8
of which:					
at terminals located in the reporting country	3,201.4	3,815.9	4,034.6	4,529.8	4,734.6
at terminals located abroad	180.3	240.1	112.0	52.8	66.2
of which:					
ATM cash withdrawals	732.9	793.5	756.0	773.5	727.0
ATM cash deposits	74.5	79.3	80.4	84.2	83.7
POS transactions	2,542.8	3,176.3	3,304.2	3,720.4	3,984.8
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	831.4	1,003.9	846.4	946.6	985.4
of which:					
at terminals located in the reporting country	180.2	264.6	248.4	306.9	293.1
at terminals located abroad	651.2	739.3	598.0	639.8	692.3
of which:					
ATM cash withdrawals	110.5	120.5	112.2	109.4	101.5
POS transactions	720.6	882.7	733.1	835.9	882.4
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	400.1	526.8	443.8	603.4	542.4
of which:					
at terminals located in the reporting country	66.7	77.1	32.5	98.2	97.9
at terminals located abroad	333.4	449.8	411.2	505.2	444.5
of which:					
ATM cash withdrawals	22.1	27.7	20.1	26.7	19.9
POS transactions	376.0	498.8	423.4	576.3	522.1
<i>Memorandum items:</i>					
OTC cash withdrawals	32.3	32.5	27.9	22.5	20.1
OTC cash deposits	20.7	21.6	17.9	14.2	11.7

¹ Regardless of the type of card used.

Table 4b - Value of transactions per type of terminal ¹
 (EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	369,680	420,785	410,018	441,834	428,417
of which:					
at terminals located in the reporting country	365,413	415,535	406,765	439,673	426,458
at terminals located abroad	4,267	5,250	3,252	2,161	1,959
of which:					
ATM cash withdrawals	171,299	192,738	182,133	193,174	180,611
ATM cash deposits	81,099	90,698	90,627	95,279	91,504
POS transactions	110,838	136,481	136,406	152,918	155,396
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	50,436	57,456	56,254	60,640	53,584
of which:					
at terminals located in the reporting country	9,756	13,936	12,418	15,032	13,638
at terminals located abroad	40,680	43,520	43,836	45,608	39,946
of which:					
ATM cash withdrawals	23,204	22,856	25,993	27,072	20,000
POS transactions	27,225	34,580	30,237	33,539	33,555
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	23,014	29,188	24,835	31,265	27,111
of which:					
at terminals located in the reporting country	2,819	3,110	1,755	3,853	3,477
at terminals located abroad	20,194	26,079	23,080	27,412	23,634
of which:					
ATM cash withdrawals	4,321	5,444	4,053	5,411	3,830
POS transactions	18,550	23,729	20,769	25,839	23,270
<i>Memorandum items:</i>					
OTC cash withdrawals	64,653	60,002	51,809	47,309	40,979
OTC cash deposits	57,532	64,088	57,953	45,436	38,524

¹ Regardless of the type of card used.

**Table 5 - Participation in selected interbank funds transfer systems
 (end of half year)**

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
GERMAN TARGET COMPONENT (TARGET2 / T2) ¹					
Number of participants	877	818	1,119	1,119	1,119
of which:					
Direct participants	779	723	213	213	213
of which:					
Credit institutions	773	717	208	208	208
Central banks	1	1	1	1	1
Other direct participants	5	5	4	4	4
of which:					
Clearing and settlement organisations	5	5	4	4	4
Indirect participants ²	98	95	906	906	906
RETAIL SYSTEM (EMZ)					
Number of direct participants ³	170	170	157	153	155
of which:					
Credit institutions	160	160	147	143	145
Central banks	5	5	5	5	5
Clearing and settlement organisations	5	5	5	5	5
STEP2 Card Clearing System (STEP2 CC)					
Number of participants ⁴	1,922	1,901	1,897	1,893	1,881
of which:					
Direct participants	7	7	7	7	6

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

² Since 2023, indirect participation has no longer been possible. The number shown represents addressable BICs.

³ After a revision of the definition of a participant, "Other direct participants" are no longer shown, as the links to them exist outside the normal EMZ participation agreements.

⁴ Includes SCL SCC participants, STEP2-CC participants and addressable BICs.

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	2024 S1
GERMAN TARGET COMPONENT (TARGET2 / T2) ¹					
Transactions sent	26.6	27.2	13.6	23.4	23.2
of which:					
Transactions sent within the same TARGET component	15.6	16.0	7.2	12.4	12.3
Transactions sent to another TARGET component	11.0	11.2	6.4	10.9	10.9
of which:					
Transactions sent to a euro area TARGET component	10.4	10.6	6.1	10.5	10.4
Transactions sent to a non-euro area TARGET component	0.5	0.6	0.3	0.4	0.4
Concentration ratio (%) ²	51.9	52.0	46.6	46.3	46.0
<i>Memorandum item:</i>					
Transactions sent via Target Instant Payment System (TIPS)	5.0	10.7	14.1	19.3	26.1
Transactions received from another TARGET component	6.5	6.9	3.8	6.6	6.7
RETAIL SYSTEM (EMZ)					
Total transactions	3,403.5	3,694.6	3,735.8	3,915.6	3,988.5
of which:					
Credit transfers	767.1	807.4	811.2	807.8	834.4
Direct debits	1,232.8	1,330.3	1,316.8	1,410.4	1,411.5
Card payments ³	1,387.8	1,539.4	1,591.5	1,680.4	1,726.7
ATM transactions ³	14.5	16.4	15.4	16.1	15.2
Cheques	1.3	1.1	0.9	0.8	0.7
Concentration ratio (%) ⁴	47.9	49.3	48.6	50.4	49.6
STEP2 Card Clearing System (STEP2 CC)					
Total transactions	1,607.0	1,765.5	1,796.1	1,858.4	1,873.6

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

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.

Table 6b - Value of payments processed by selected interbank funds transfer systems
 (EUR billions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
GERMAN TARGET COMPONENT (TARGET2 / T2) ¹					
Transactions sent	124,518.3	147,606.5	43,495.1	69,146.2	69,205.4
of which:					
Transactions sent within the same TARGET component	77,403.6	96,981.6	26,063.6	41,546.8	41,157.0
Transactions sent to another TARGET component	47,114.8	50,624.9	17,431.5	27,599.5	28,048.4
of which:					
Transactions sent to a euro area TARGET component	46,325.3	49,967.3	17,063.0	27,094.7	27,489.1
Transactions sent to a non-euro area TARGET component	789.5	657.6	368.5	504.8	559.3
Concentration ratio (%) ²	46.9	40.6	55.3	54.2	52.8
<i>Memorandum item:</i>					
Transactions sent via Target Instant Payment System (TIPS)	3.9	8.7	12.1	15.6	23.6
Transactions received from another TARGET component	45,920.0	48,482.7	18,791.2	29,921.8	29,902.3
RETAIL SYSTEM (EMZ)					
Total transactions	2,119.5	2,175.8	2,220.6	2,258.0	2,323.7
of which:					
Credit transfers	1,594.2	1,626.8	1,661.0	1,693.4	1,750.4
Direct Debits	449.3	467.2	480.9	483.1	493.3
Card payments ³	63.0	69.8	69.4	72.7	72.2
ATM transactions ³	3.0	3.4	3.2	3.4	3.2
Cheques	9.9	8.7	6.2	5.4	4.5
Concentration ratio (%) ⁴	36.9	38.3	38.1	39.9	39.4
STEP2 Card Clearing System (STEP2 CC)					
Total transactions	75,326.2	83,305.5	81,863.1	84,250.8	81,755.8

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

² 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 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 participants in relation to the value of all transactions.

**Table 7 - Number of clearing members of the Central Counterparty (CCP)
 (end of year)**

	2019	2020	2021	2022	2023
Eurex Clearing AG					
Total number of clearing members	218	222	210	205	210
of which:					
Number of domestic clearing members	63	63	60	58	60
Number of foreign clearing members	155	159	150	147	150

**Table 8a - Number of contracts and transactions cleared from CCP
 (thousands, total for the year)**

	2019	2020	2021	2022	2023
Eurex Clearing AG					
Total number of contracts and transactions cleared	4,111,131	4,059,683	3,696,194	4,208,382	4,026,275
of which:					
Number of securities transactions cleared	216,729	336,692	289,714	296,771	195,761
of which:					
Number of repurchase transactions cleared	156	162	206	296	370
of which:					
Debt securities	156	162	206	296	370
Number of exchange-traded derivatives contracts cleared ¹	3,894,270	3,722,810	3,406,265	3,911,364	3,830,244
of which:					
Financial futures	2,493,008	2,337,609	2,163,160	2,598,085	2,574,710
Financial options	1,385,025	1,369,674	1,240,133	1,311,726	1,252,420
Commodity futures	93	64	65	39	50
Commodity options	16,144	15,463	2,907	1,514	3,064
Number of OTC-traded derivatives contracts cleared	132	181	215	247	270

¹ Turnovers in Germany and Switzerland.

**Table 8b - Value of contracts and transactions cleared from CCP
 (EUR millions, total for the year)**

	2019	2020	2021	2022	2023
Eurex Clearing AG					
Total value of contracts and transactions cleared	286,021,214	287,821,859	304,751,344	335,955,844	350,014,400
of which:					
Value of securities transactions cleared	17,450,439	20,341,748	18,243,465	21,918,321	37,427,019
of which:					
Value of repurchase transactions cleared	14,721,708	16,879,342	12,094,707	18,720,166	34,930,101
of which:					
Debt securities	14,721,658	16,879,342	12,094,707	18,720,166	34,930,101
Value of exchange-traded derivatives contracts cleared ¹	242,347,679	236,054,886	252,154,401	270,716,353	265,521,825
of which:					
Financial futures	191,835,708	193,344,763	208,022,345	222,933,423	220,451,078
Financial options	50,467,407	42,663,049	44,120,005	47,775,233	45,057,852
Commodity futures	4,551	2,338	3,596	2,295	2,151
Commodity options	40,013	44,736	8,455	5,402	10,744
Value of OTC-traded derivatives contracts cleared	26,223,096	31,425,225	34,353,478	43,321,170	47,065,557

¹ Turnovers in Germany and Switzerland.

**Table 9 - Number of direct participants in Central Securities Depository (CSD)
 (end of year)**

	2019	2020	2021	2022	2023
Clearstream Banking Aktiengesellschaft					
Total number of participants	261	286	274	281	265
of which:					
Number of domestic participants	156	176	170	171	157
of which:					
Central banks	1	1	1	1	1
Central counterparties	2	1	1	1	1
Central securities depositories	0	0	0	0	0
Credit institutions	125	102	98	92	86
Other	28	72	70	77	69
Number of foreign participants	105	110	104	110	108
of which:					
Central banks	1	1	1	1	1
Central counterparties	1	0	0	0	0
Central securities depositories	7	6	6	6	6
Credit institutions	88	103	97	103	101
Other	8	0	0	0	0

Table 10a - Number of securities held on accounts at CSD
(thousands, end of year)

	2019	2020	2021	2022	2023
Clearstream Banking Aktiengesellschaft					
Total number of securities held ¹	3,201.9	3,498.2	4,066.6	4,115.2	4,477.5

¹ Number of debt securities not available.

Table 10b - Value of securities held on accounts at CSD
 (EUR millions, end of year)

	2019	2020	2021	2022	2023
Clearstream Banking Aktiengesellschaft					
Total value of securities held	9,595,761	10,550,869	11,571,527	11,350,072	11,876,537
of which:					
Debt securities	4,557,005	5,227,154	5,254,126	5,771,305	6,051,636
of which:					
Short-term paper	184,033	343,214	386,556	514,270	356,842
Bonds	4,372,972	4,883,940	4,867,570	5,257,033	5,694,794
Equity	4,858,313	5,164,341	6,137,287	5,424,579	5,659,103
Other	180,443	159,374	180,114	154,188	165,798

**Table 11a - Number of delivery instructions processed
 (thousands, total for the year)**

	2019	2020	2021	2022	2023
Clearstream Banking Aktiengesellschaft					
Total number of delivery instructions	65,218	101,818	113,011	106,461	103,436
of which:					
Delivery versus payment	52,792	84,895	95,479	90,225	83,512
of which:					
Debt securities	4,335	4,984	4,892	5,947	7,838
of which:					
Short-term paper	348	444	489	593	672
Bonds	3,987	4,540	4,404	5,354	7,166
Equity	33,222	50,640	57,751	50,843	45,768
Other	15,235	29,271	32,836	33,435	29,906
Free of payment	12,426	16,923	17,532	16,236	19,924

**Table 11b - Value of delivery instructions processed
 (EUR millions, total for the year)**

	2019	2020	2021	2022	2023
Clearstream Banking Aktiengesellschaft					
Total value of delivery instructions	68,365,798	84,284,548	81,709,688	99,487,956	127,764,093
of which:					
Delivery versus payment	35,134,499	44,631,680	47,788,703	59,529,788	68,743,949
of which:					
Debt securities	29,031,360	37,422,387	39,990,188	52,004,508	62,008,759
of which:					
Short-term paper	2,376,404	4,435,873	5,926,999	7,748,592	6,641,101
Bonds	26,654,956	32,986,514	34,063,189	44,255,916	55,367,658
Equity	5,948,204	6,934,417	7,502,564	7,217,652	6,487,438
Other	154,935	274,876	295,951	307,628	247,752
Free of payment	33,231,299	39,652,868	33,920,985	39,958,168	59,020,144