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Statistics on payments and securities trading
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Statistical Series

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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/cfd6faa15b4add65ef8919283b0402f9/mL/allgemeine-richtlinien-data.pdf).

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

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Deutsche Bundesbank						
Number of offices	31	31	31	31	31	31
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation						
Number of institutions	1,367	1,323	1,318	1,290	1,274	1,245
Number of offices [1]	–	19,480	0	17,844	–	16,794
Institutions legally incorporated in the reporting country						
Number of institutions	1,258	1,213	1,208	1,179	1,167	1,140
Number of offices [1]	–	19,226	–	17,590	–	16,515
Branches of foreign banks						
Number of institutions	109	110	110	111	107	105
Number of offices [1]	–	254	–	254	–	279
Electronic money institutions						
Number of institutions	11	13	15	15	16	17
Payment service providers						
Number of institutions [2]	91	94	95	93	92	90
of which:						
Payment initiation service providers	30	30	30	31	31	31
Account information service providers	40	41	41	41	41	41
of which:						
Number of clients (thousands)	5,823	4,864	5,281	6,242	7,041	5,666
Institutions offering payment services to non-PSPs (total)						
Number of institutions	1,470	1,431	1,429	1,399	1,383	1,353
Number of offices [1]	–	19,733	–	18,087	–	17,025
Number accounts with of overnight deposits (thousands) [3]	140,686	144,921	145,041	148,492	154,112	153,417
of which:						
Number of internet/PC-linked accounts with overnight deposits (thousands)	111,234	116,026	116,995	120,270	123,439	126,432
of which:						
Number of accounts with transferable overnight deposits (thousands)	104,880	105,973	106,497	106,999	111,089	108,835
of which:						
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	80,738	82,606	84,068	85,379	87,781	89,488
Number of payment accounts (thousands) [4]	159,438	162,156	162,644	163,680	176,639	175,692
of which:						
Number of payment accounts accessed by account information service providers (thousands)	11,105	13,801	14,440	15,317	14,798	15,282
Number of e-money accounts (thousands)	1,073	1,333	1,472	1,702	1,776	1,975

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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Cards issued by resident PSPs (thousands)						
Cards with a cash function	160,378	155,676	162,224	151,142	158,320	150,166
Cards with a payment function (except cards with an e-money function only)	169,867	177,958	188,335	196,101	209,305	217,840
of which:						
Cards with a debit function	134,611	143,144	153,657	160,753	172,708	181,103
Cards with a delayed debit function	28,941	28,286	28,427	27,747	28,798	29,971
Cards with a credit function	6,315	6,527	6,252	7,600	7,799	6,766
Cards with an e-money function [1]	27,485	13,741	8,431	6,214	5,179	4,913
Total number of cards [2]	181,539	188,570	199,091	207,060	218,869	228,201
of which:						
Cards with a contactless payment function	154,629	153,359	157,963	156,893	164,697	160,805
Terminals provided by resident PSPs						
ATMs [3]	77,062	76,517	75,843	74,099	73,504	71,609
of which:						
Located in the reporting country	76,097	75,571	74,903	73,288	72,700	70,739
Located abroad	965	946	940	811	804	870
of which:						
ATMs with a cash withdrawal function	53,007	52,264	51,681	50,515	49,726	48,925
of which:						
Located in the reporting country	52,042	51,318	50,741	49,704	48,922	48,055
Located abroad	965	946	940	811	804	870
ATMs with a credit transfer function	22,728	23,231	23,118	22,491	22,477	21,663
EFTPOS terminals [4]	1,413,928	1,426,787	1,478,636	1,495,864	1,566,703	1,670,007
of which:						
Located in the reporting country [5]	1,096,427	1,124,000	1,172,929	1,196,394	1,244,325	1,327,733
Located abroad	317,501	302,787	305,707	299,470	322,378	342,274
E-money card terminals	1,541,468	1,562,086	1,617,736	1,436,575	1,488,247	1,589,718
of which:						
Located in the reporting country	1,359,536	1,386,355	1,435,284	1,246,076	1,294,007	1,375,990
Located abroad	181,932	175,731	182,452	190,499	194,240	213,728
of which:						
E-money card-loading terminals	52,610	51,856	51,856	49,683	49,683	48,258
E-money card-accepting terminals	1,488,858	1,510,230	1,565,880	1,386,892	1,438,564	1,541,460
of which:						
Located in the reporting country	1,306,927	1,334,500	1,383,429	1,196,394	1,244,325	1,327,733
Located abroad	181,931	175,730	182,451	190,498	194,239	213,727

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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Credit transfers	3,615.4	3,673.7	3,733.5	3,850.4	3,853.9	3,958.5
of which:						
Domestic	3,403.0	3,432.7	3,479.9	3,584.2	3,592.2	3,684.1
Cross-border	212.5	241.1	253.6	266.2	261.7	274.5
of which:						
Initiated in paper-based form [2]	317.6	307.7	292.4	290.3	276.3	261.8
Initiated electronically	3,261.7	3,329.4	3,409.4	3,528.5	3,547.7	3,669.1
of which:						
Initiated by domestic and foreign payment initiation service providers	67.1	80.9	83.1	85.0	81.6	86.8
Initiated via SEPA credit transfer instant scheme	115.8	131.2	150.8	186.0	281.3	394.2
Direct debits	4,714.3	4,893.9	4,789.7	5,101.3	4,880.2	5,072.0
of which:						
Domestic	4,538.4	4,740.8	4,646.9	4,941.0	4,734.2	4,916.9
Cross-border	175.9	153.1	142.8	160.3	146.0	155.1
Card payments	5,630.4	6,167.6	6,167.8	6,905.7	7,040.7	7,492.0
of which:						
Domestic	4,785.8	5,167.2	5,242.5	5,742.1	5,905.4	6,201.5
Cross-border	844.6	1,000.4	925.3	1,163.7	1,135.3	1,290.4
of which:						
initiated electronically	5,581.5	6,115.5	6,122.8	6,860.4	6,997.8	7,454.6
of which:						
initiated via remote payment channel	640.3	703.4	677.8	788.0	851.0	925.0
of which:						
Domestic	217.2	236.5	218.5	246.9	271.7	292.7
Cross-border	423.1	466.9	459.3	541.1	579.4	632.3
initiated via non-remote payment channel	4,941.1	5,412.0	5,445.0	6,072.5	6,146.8	6,529.6
of which:						
Domestic	4,547.9	4,908.1	5,007.0	5,478.6	5,619.3	5,896.4
Cross-border	393.3	503.9	438.0	593.8	527.5	633.2
of which:						
Contactless payments at a terminal	3,829.7	4,278.0	4,439.5	5,044.1	5,225.3	5,617.2
of which:						
with a debit card	4,637.3	5,077.5	5,110.0	5,715.4	5,856.0	6,255.1
of which:						
Domestic	4,244.6	4,580.1	4,648.6	5,079.3	5,231.7	5,509.3
Cross-border	392.6	497.4	461.3	636.0	624.3	745.8
with a delayed debit card	837.3	913.5	888.2	979.4	949.4	979.8
of which:						
Domestic	467.4	503.4	508.4	556.2	554.0	564.1
Cross-border	369.8	410.1	379.8	423.2	395.4	415.7
with a credit card	106.9	124.5	124.6	165.7	192.5	219.8
of which:						
Domestic	53.0	61.2	68.5	89.9	105.3	115.8
Cross-border	53.9	63.4	56.2	75.8	87.2	104.0
Cash withdrawals using card-based payment instruments	787.8	768.3	719.8	740.6	685.9	693.1
of which:						
Domestic	768.7	746.4	703.4	720.9	670.5	676.2
Cross-border	19.1	21.9	16.4	19.7	15.4	16.9
of which:						
with a debit card	768.6	748.3	701.5	721.8	668.8	676.6
with a delayed debit card	16.5	17.2	15.7	16.2	14.8	14.1
with a credit card	2.7	2.8	2.6	2.6	2.3	2.4
E-money payment transactions	9.1	9.6	10.4	15.9	15.5	15.1
Cheques	1.4	1.2	1.1	0.9	0.8	0.7
Money remittances	3.6	3.4	3.4	3.3	5.4	5.6
of which:						
Domestic	1.3	1.3	1.3	1.3	3.3	3.6
Cross-border	2.3	2.1	2.1	2.0	2.1	2.0
Other payment services [3]	13.2	12.0	14.2	12.4	11.7	13.2
Total payment transactions sent involving non-MFIs	14,775.3	15,529.7	15,439.8	16,630.5	16,494.1	17,250.1
of which:						
Domestic	13,513.6	14,104.9	14,091.2	15,012.5	14,927.9	15,504.3
Cross-border	1,261.7	1,424.8	1,348.6	1,618.0	1,566.2	1,745.8
Payments initiated by domestic payment initiation service providers	101.3	111.3	98.7	99.5	42.9	38.6
of which:						
Domestic	85.2	94.2	84.2	87.2	39.5	35.9
Cross-border	16.1	17.1	14.5	12.3	3.4	2.7
Memorandum items:						
Credits to the accounts by simple book entry	263.1	275.9	230.1	303.4	245.7	283.7
Debits to the accounts by simple book entry	948.9	892.6	902.6	932.3	889.8	924.7

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 cashwithdrawals 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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Credit transfers	31,881,437	30,723,346	31,189,009	32,211,115	32,756,378	33,365,910
of which:						
Domestic	24,470,706	24,540,072	24,291,858	24,988,552	25,292,079	25,543,499
Cross-border	7,410,731	6,183,274	6,897,151	7,222,563	7,464,299	7,822,410
of which:						
Initiated in paper-based form [2]	2,161,676	2,277,467	2,141,719	2,339,043	2,521,268	1,951,796
Initiated electronically	29,332,186	28,046,685	28,661,991	29,467,522	29,828,026	30,991,868
of which:						
Initiated by domestic and foreign payment initiation service providers	28,828	33,808	34,706	40,355	42,732	50,104
Initiated via SEPA credit transfer instant scheme	83,099	97,432	113,901	139,665	204,447	403,776
Direct debits	2,758,900	2,696,280	2,948,894	2,979,146	3,174,736	3,049,367
of which:						
Domestic	1,725,110	1,786,602	1,775,029	1,865,671	1,847,826	1,894,777
Cross-border	1,033,791	909,678	1,173,864	1,113,475	1,326,909	1,154,591
Card payments	260,391	282,517	274,139	300,418	295,656	309,764
of which:						
Domestic	210,584	225,829	220,248	236,631	233,628	242,447
Cross-border	49,806	56,688	53,890	63,787	62,027	67,317
of which:						
initiated electronically	254,450	276,547	268,238	294,505	289,991	304,962
of which:						
initiated via remote payment channel	47,566	51,792	52,008	58,573	61,691	65,151
of which:						
Domestic	19,429	20,957	20,974	23,117	24,649	25,860
Cross-border	28,137	30,835	31,034	35,457	37,041	39,290
initiated via non-remote payment channel	206,885	224,755	216,230	235,931	228,301	239,812
of which:						
Domestic	187,454	201,112	195,573	209,738	205,386	213,614
Cross-border	19,431	23,643	20,658	26,193	22,915	26,197
of which:						
Contactless payments at a terminal	144,535	161,235	161,960	180,470	181,036	193,263
of which:						
with a debit card	187,554	203,966	197,244	216,976	214,037	226,497
of which:						
Domestic	169,965	182,314	177,040	190,004	187,919	196,308
Cross-border	17,589	21,652	20,204	26,972	26,118	30,189
with a delayed debit card	60,814	65,625	64,102	68,542	65,784	67,065
of which:						
Domestic	33,739	36,141	35,692	37,920	36,543	37,130
Cross-border	27,075	29,484	28,410	30,622	29,242	29,935
with a credit card	6,083	6,956	6,892	8,986	10,170	11,401
of which:						
Domestic	3,178	3,614	3,815	4,930	5,573	6,037
Cross-border	2,904	3,342	3,077	4,056	4,596	5,364
Cash withdrawals using card-based payment instruments	184,970	186,103	173,236	185,383	169,940	178,336
of which:						
Domestic	181,009	181,537	169,817	181,241	166,732	174,797
Cross-border	3,961	4,566	3,419	4,142	3,208	3,539
of which:						
with a debit card	180,642	181,524	169,005	180,953	165,826	174,390
with a delayed debit card	3,890	4,111	3,791	3,970	3,698	3,515
with a credit card	437	467	440	460	415	431
E-money payment transactions	273	291	298	392	404	511
Cheques	11,063	9,570	7,375	6,336	5,671	4,382
Money remittances	67,824	63,692	62,016	62,291	59,871	60,117
of which:						
Domestic	65,395	61,224	59,616	59,802	57,432	57,704
Cross-border	2,428	2,468	2,400	2,488	2,440	2,414
Other payment services [3]	16,110	16,693	14,683	16,136	13,779	14,871
Total payment transactions sent involving non-MFIs	35,180,968	33,978,492	34,669,651	35,761,216	36,476,436	36,983,258
of which:						
Domestic	26,678,951	26,820,633	26,537,724	27,353,700	27,616,443	27,931,772
Cross-border	8,502,016	7,157,859	8,131,927	8,407,516	8,859,993	9,051,486
Payments initiated by domestic payment initiation service providers	44,594	55,996	51,815	63,023	55,522	58,837
of which:						
Domestic	42,154	53,347	49,392	60,657	54,068	57,672
Cross-border	2,441	2,649	2,423	2,366	1,455	1,166
Memorandum items:						
Credits to the accounts by simple book entry	5,754,452	3,829,943	4,352,865	4,678,508	5,891,306	6,436,953
Debits to the accounts by simple book entry	5,721,330	3,863,753	4,187,499	4,491,258	5,610,166	6,189,130

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 cashwithdrawals 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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	4,081.7	4,549.8	4,749.1	4,923.4	4,908.2	5,279.0
of which:						
at terminals located in the reporting country	4,062.5	4,533.9	4,733.0	4,906.6	4,892.1	5,260.2
at terminals located abroad	19.2	16.0	16.1	16.8	16.1	18.8
of which:						
ATM cash withdrawals	785.4	779.2	726.6	735.9	668.3	670.2
ATM cash deposits	80.4	83.7	82.7	84.4	83.8	85.9
POS transactions	3,209.8	3,682.6	3,934.4	4,097.5	4,150.8	4,519.5
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	957.5	992.1	1,035.1	1,076.1	1,050.1	1,105.1
of which:						
at terminals located in the reporting country	247.1	307.0	293.1	342.0	307.1	365.6
at terminals located abroad	710.3	685.1	742.0	734.1	742.9	739.5
of which:						
ATM cash withdrawals	112.2	109.5	101.6	104.4	94.7	50.1
POS transactions	844.2	881.3	932.0	969.9	953.7	1,052.8
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	428.4	540.1	473.1	620.8	546.6	615.9
of which:						
at terminals located in the reporting country	31.3	35.7	32.7	51.5	70.1	56.9
at terminals located abroad	397.2	504.4	440.3	569.4	476.4	559.0
of which:						
ATM cash withdrawals	18.2	21.2	15.9	19.0	14.2	15.2
POS transactions	409.9	518.5	456.9	601.4	532.1	600.3
Memorandum items:						
OTC cash withdrawals	29.6	23.4	20.7	20.8	18.1	14.4
OTC cash deposits	18.3	14.5	12.0	12.5	10.3	9.7

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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	415,555	442,232	427,249	446,000	417,777	439,455
of which:						
at terminals located in the reporting country	414,362	440,954	426,068	444,959	416,813	438,460
at terminals located abroad	1,194	1,278	1,181	1,041	964	995
of which:						
ATM cash withdrawals	189,575	194,375	180,537	191,296	172,797	180,939
ATM cash deposits	90,693	95,212	91,249	93,409	89,780	91,766
POS transactions	134,435	152,182	154,557	160,280	154,266	166,548
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	53,033	56,164	54,303	58,030	52,812	47,609
of which:						
at terminals located in the reporting country	12,400	15,050	13,634	15,629	13,598	15,730
at terminals located abroad	40,633	41,114	40,669	42,401	39,214	31,880
of which:						
ATM cash withdrawals	20,834	21,831	20,024	22,238	20,078	11,220
POS transactions	32,175	34,304	34,250	35,753	32,697	36,338
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	24,222	28,921	24,891	30,872	26,185	28,403
of which:						
at terminals located in the reporting country	1,551	1,736	1,507	1,969	2,479	1,950
at terminals located abroad	22,672	27,184	23,384	28,904	23,707	26,453
of which:						
ATM cash withdrawals	3,771	4,412	3,259	4,022	2,966	3,155
POS transactions	20,438	24,494	21,622	26,841	23,214	25,239
Memorandum items:						
OTC cash withdrawals	53,826	49,317	42,354	45,292	39,316	34,837
OTC cash deposits	58,584	45,989	38,939	38,369	33,644	29,372

1 Regardless of the type of card used.

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

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) [1]						
Number of participants	1,119	1,119	1,119	1,173	1,142	1,163
of which:						
Direct participants	213	213	213	211	211	213
of which:						
Credit institutions	208	208	208	206	206	208
Central banks	1	1	1	1	1	1
Other direct participants	4	4	4	4	4	4
of which:						
Clearing and settlement organisations	4	4	4	4	4	4
Indirect participants [2]	906	906	906	962	931	950
RETAIL SYSTEM (EMZ)						
Number of direct participants [3]	157	153	155	155	142	137
of which:						
Credit institutions	147	143	145	145	133	129
Central banks	5	5	5	5	4	4
Clearing and settlement organisations	5	5	5	5	5	4
STEP2 Card Clearing System (STEP2 CC)						
Number of participants [4]	1,897	1,893	1,881	1,869	1,862	1,864
of which:						
Direct participants	7	7	6	6	6	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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) [1]						
Transactions sent	13.6	23.4	23.2	23.4	22.7	23.5
of which:						
Transactions sent within the same TARGET component	7.2	12.4	12.3	12.4	11.9	12.4
Transactions sent to another TARGET component	6.4	10.9	10.9	11.1	10.8	11.2
of which:						
Transactions sent to a euro area TARGET component	6.1	10.5	10.5	10.6	10.4	10.8
Transactions sent to a non-euro area TARGET component	0.3	0.4	0.4	0.5	0.4	0.4
Concentration ratio (%) [2]	46.6	46.3	46.0	45.6	50.9	51.4
Memorandum item:						
Transactions sent via Target Instant Payment System (TIPS)	14.1	19.3	26.1	40.2	71.0	104.2
Transactions received from another TARGET component	3.8	6.6	6.7	7.1	7.1	7.3
RETAIL SYSTEM (EMZ)						
Total transactions	3,735.8	3,915.6	3,988.5	4,269.4	4,057.5	4,021.2
of which:						
Credit transfers	811.2	807.8	834.4	846.4	800.7	769.6
Direct debits	1,316.8	1,410.4	1,411.5	1,552.8	1,473.3	1,502.0
Card payments [3]	1,591.5	1,680.4	1,726.7	1,854.1	1,769.2	1,736.3
ATM transactions [3]	15.4	16.1	15.2	15.4	13.8	13.0
Cheques	0.9	0.8	0.7	0.6	0.5	0.4
Concentration ratio (%) [4]	48.6	50.4	49.6	49.6	49.9	51.2
STEP2 Card Clearing System (STEP2 CC)						
Total transactions	1,796.1	1,858.4	1,873.6	1,975.8	1,895.9	1,928.3

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)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) [1]						
Transactions sent	43,495.1	69,146.2	69,205.4	69,306.9	74,539.8	73,766.2
of which:						
Transactions sent within the same TARGET component	26,063.6	41,546.8	41,157.0	40,004.4	41,442.8	40,782.9
Transactions sent to another TARGET component	17,431.5	27,599.5	28,048.4	29,302.5	33,096.9	32,983.3
of which:						
Transactions sent to a euro area TARGET component	17,063.0	27,094.7	27,489.1	28,698.1	32,451.2	32,394.1
Transactions sent to a non-euro area TARGET component	368.5	504.8	559.3	604.5	645.7	589.2
Concentration ratio (%) [2]	55.3	54.2	52.8	53.7	54.2	55.9
Memorandum item:						
Transactions sent via Target Instant Payment System (TIPS)	12.1	15.6	23.6	37.0	63.5	120.2
Transactions received from another TARGET component	18,791.2	29,921.8	29,902.3	30,823.3	34,261.8	34,011.6
RETAIL SYSTEM (EMZ)						
Total transactions	2,220.6	2,258.0	2,323.7	2,503.1	2,434.4	2,437.1
of which:						
Credit transfers	1,661.0	1,693.4	1,750.4	1,886.9	1,824.3	1,830.8
Direct Debits	480.9	483.1	493.3	531.5	532.6	532.3
Card payments [3]	69.4	72.7	72.2	77.3	71.2	68.4
ATM transactions [3]	3.2	3.4	3.2	3.5	3.1	3.0
Cheques	6.2	5.4	4.5	3.9	3.2	2.7
Concentration ratio (%) [4]	38.1	39.9	39.4	39.4	38.7	41.3
STEP2 Card Clearing System (STEP2 CC)						
Total transactions	81,863.1	84,250.8	81,755.8	85,796.2	79,502.8	81,507.8

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)

	2021	2022	2023	2024	2025
Eurex Clearing AG					
Total number of clearing members	210	205	210	211	223
of which:					
Number of domestic clearing members	60	58	60	57	60
Number of foreign clearing members	150	147	150	154	163

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

	2021	2022	2023	2024	2025
Eurex Clearing AG					
Total number of contracts and transactions cleared	3,696,194	4,208,382	4,026,275	4,352,865	4,369,036
of which:					
Number of securities transactions cleared	289,714	296,771	195,761	191,657	236,808
of which:					
Number of repurchase transactions cleared	206	296	370	385	329
of which:					
Debt securities	206	296	370	385	329
Number of exchange-traded derivatives contracts cleared [1]	3,406,265	3,911,364	3,830,244	4,160,904	4,131,873
of which:					
Financial futures	2,163,160	2,598,085	2,574,710	2,942,849	2,958,360
Financial options	1,240,133	1,311,726	1,252,420	1,201,638	1,154,548
Commodity futures	65	39	50	42	55
Commodity options	2,907	1,514	3,064	16,375	18,910
Number of OTC-traded derivatives contracts cleared	215	247	270	304	355

1 Turnovers in Germany and Switzerland.

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

	2021	2022	2023	2024	2025
Eurex Clearing AG					
Total value of contracts and transactions cleared	304,751,344	335,955,844	350,014,400	416,290,875	458,396,204
of which:					
Value of securities transactions cleared	18,243,465	21,918,321	37,427,019	36,661,277	40,323,862
of which:					
Value of repurchase transactions cleared	12,094,707	18,720,166	34,930,101	33,985,139	36,793,245
of which:					
Debt securities	12,094,707	18,720,166	34,930,101	33,985,139	36,793,245
Value of exchange-traded derivatives contracts cleared [1]	252,154,401	270,716,353	265,521,825	326,439,028	346,597,228
of which:					
Financial futures	208,022,345	222,933,423	220,451,078	279,901,820	301,523,065
Financial options	44,120,005	47,775,233	45,057,852	46,462,164	44,969,968
Commodity futures	3,596	2,295	2,151	1,888	2,741
Commodity options	8,455	5,402	10,744	73,156	101,454
Value of OTC-traded derivatives contracts cleared	34,353,478	43,321,170	47,065,557	53,190,570	71,475,114

1 Turnovers in Germany and Switzerland.

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

	2021	2022	2023	2024	2025
Clearstream Banking Aktiengesellschaft					
Total number of participants	274	281	265	263	261
of which:					
Number of domestic participants	170	171	157	157	154
of which:					
Central banks	1	1	1	1	1
Central counterparties	1	1	1	1	1
Central securities depositories	0	0	0	0	0
Credit institutions	98	92	86	86	82
Other	70	77	69	69	70
Number of foreign participants	104	110	108	106	107
of which:					
Central banks	1	1	1	1	1
Central counterparties	0	0	0	0	0
Central securities depositories	6	6	6	6	6
Credit institutions	97	103	101	99	100
Other	0	0	0	0	0

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

	2021	2022	2023	2024	2025
Clearstream Banking Aktiengesellschaft Total number of securities held **1**	4,066.6	4,115.2	4,477.5	5,539.0	6,680.0

1 Number of debt securities not available.

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

	2021	2022	2023	2024	2025
Clearstream Banking Aktiengesellschaft					
Total value of securities held	11,571,527	11,350,072	11,876,537	12,832,575	14,185,871
of which:					
Debt securities	5,254,126	5,771,305	6,051,636	6,349,500	6,856,183
of which:					
Short-term paper	386,556	514,270	356,842	327,990	320,227
Bonds	4,867,570	5,257,033	5,694,794	6,021,510	6,535,956
Equity	6,137,287	5,424,579	5,659,103	6,199,062	6,912,920
Other	180,114	154,188	165,798	284,013	416,769

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

	2021	2022	2023	2024	2025
Clearstream Banking Aktiengesellschaft					
Total number of delivery instructions	113,011	106,461	103,436	125,660	159,207
of which:					
Delivery versus payment	95,479	90,225	83,512	99,099	123,803
of which:					
Debt securities	4,892	5,947	7,838	8,214	8,768
of which:					
Short-term paper	489	593	672	613	684
Bonds	4,404	5,354	7,166	7,601	8,084
Equity	57,751	50,843	45,768	53,631	65,919
Other	32,836	33,435	29,906	37,254	49,116
Free of payment	17,532	16,236	19,924	26,561	35,404

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

	2021	2022	2023	2024	2025
Clearstream Banking Aktiengesellschaft					
Total value of delivery instructions	81,709,688	99,487,956	127,764,093	147,748,247	170,119,541
of which:					
Delivery versus payment	47,788,703	59,529,788	68,743,949	75,850,761	86,450,908
of which:					
Debt securities	39,990,188	52,004,508	62,008,759	68,237,550	76,441,721
of which:					
Short-term paper	5,926,999	7,748,592	6,641,101	4,419,826	4,408,011
Bonds	34,063,189	44,255,916	55,367,658	63,817,724	72,033,710
Equity	7,502,564	7,217,652	6,487,438	7,311,559	9,610,490
Other	295,951	307,628	247,752	301,652	398,697
Free of payment	33,920,985	39,958,168	59,020,144	71,897,486	83,668,633