



Statistics on Payments and Securities Trading, Clearing and Settlement in Germany 2013 to 2017

(as of September 2018)

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.

Data for reference periods 2014 to 2016 have been partly amended as a result of revised payments statistics reports.

Where a field is marked with a dot, data is not available or confidential. Where a field is marked with a minus, data is nil.

Basis of the survey: Regulation of the European Central Bank nr. 1409/2013 of 28 November 2013

General guidelines on payments statistics:

<https://www.bundesbank.de/resource/blob/620112/09f9499fb4d440a47d8133cfd8b32805/mL/general-guidelines-on-payments-statistics-data.pdf>



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Table 1**Basic statistical data**

	2013	2014	2015	2016	2017
Population ¹ (thousands)	80.646	80.983	81.687	82.349	82.659
GDP (EUR billions)	2.826	2.939	3.049	3.160	3.277
GDP per capita (EUR)	35.045	36.287	37.324	38.370	39.649
HICP (annual percentage changes)	1,6	0,8	0,1	0,4	1,7

¹ Annual average.

Table 2**Settlement media used by non-PSPs¹**

(EUR billions; end of year)

	2013	2014	2015	2016	2017
Value of overnight deposits held by non-MFIs	1.533,2	1.639,3	1.849,9	2.016,8	2.185,5
of which:					
Value of transferable overnight deposits	819,5	911,0	1.086,9	1.239,1	1.379,5
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	56,1	63,3	62,1	56,3	59,6
Outstanding value on e-money storages issued by MFIs ²	0,1	0,1	0,1	0,1	0,1

¹ Before 2014: "Settlement media used by non-MFIs". 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).

² Encompasses only data of the German scheme "GeldKarte".

Table 3**Settlement media used by credit institutions**

(EUR billions; average of the last reserve maintenance period)

	2013	2014	2015	2016	2017
Value of overnight deposits held at the central bank	86,1	90,3	224,4	434,6	628,9
of which:					
Required reserves	27,3	28,6	31,2	33,5	34,4
Free reserves	58,8	61,7	193,2	401,1	594,5
Value of overnight deposits held at other credit institutions (end of period)	389,1	404,6	376,5	325,4	289,6
of which:					
Value of transferable, overnight deposits held at other credit institutions (end of period)	93,7	124,5	125,8	165,1	171,6
<i>Memorandum items:</i>					
Credit extended by the central bank	31,6	44,1	52,1	62,8	94,2
of which:					
Overnight ¹	0,1	0,0	0,1	0,0	0,0
Other ² (open market operations)	31,5	44,1	52,0	62,8	94,2

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)*

	2013	2014	2015	2016	2017
Deutsche Bundesbank					
Number of offices	41	41	35	35	35
Number of overnight deposits (thousands)	23,3	23,3	23,0	23,0	22,9
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	13,1	13,6	14,1	14,4
Value of transferable overnight deposits (EUR millions)	10.802	10.096	74.356	118.635	132.559
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation					
Number of institutions	1.842	1.808	1.774	1.702	1.632
Number of offices ¹	38.021	37.090	34.115	32.069	30.172
Number of overnight deposits ² (thousands)	.	145.449	148.108	150.021	150.401
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	78.618	81.474	85.420	88.665
Number of transferable overnight deposits (thousands)	98.488	99.844	101.630	103.145	102.942
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	54.238	57.188	60.499	63.291	66.360
Value of overnight deposits ² (EUR billions)	1.528	1.631	1.776	1.898	2.051
of which:					
Value of transferable overnight deposits (EUR billions)	809	901	1.013	1.120	1.247
Number of payment accounts ³ (thousands)	98	100.191	102.080	103.898	103.755
Number of e-money accounts (thousands)		346	449	754	812
Outstanding value on e-money storages (EUR millions)	.	78	71	64	58
Institutions legally incorporated in the reporting country					
Number of institutions	1.734	1.698	1.666	1.600	1.533
Number of offices ¹	37.776	36.831	33.856	31.818	29.912
Value of overnight deposits ² (EUR billions)	1.455	1.546	1.681	1.800	1.945
Branches of euro area-based banks					
Number of institutions operating branches	63	64	60	55	56
Number of offices	166	182	176	170	177
Value of overnight deposits ² (EUR billions)	44	55	71	76	86
Branches of EEA-based banks (outside the euro area)					
Number of institutions operating branches	25	27	29	28	31
Number of offices	47	46	48	46	48
Value of overnight deposits ² (EUR billions)	25	24	18	15	13
Branches of non-EEA-based banks					
Number of institutions operating branches	20	19	19	19	19
Number of offices	32	31	35	35	35
Value of overnight deposits ² (EUR billions)	4	5	6	7	7

Table 4 (continued)

	2013	2014	2015	2016	2017
Electronic money institutions					
Number of institutions	4	4	7	7	7
Number of e-money accounts (thousands)	.	.	1.025	1.215	1.362
Outstanding value on e-money storages (EUR millions)	.	.	.	.	.
Other institutions offering payment services to non-PSPs					
Number of institutions ⁴	46	44	46	46	51
Number of offices	.	66	66	67	97
Number of overnight deposits (thousands)	.	.	7	7	7
Number of payment accounts ³ (thousands)	.	.	7	7	.
Institutions offering payment services to non-PSPs (total)					
Number of institutions	1.893	1.857	1.828	1.756	1.691
Number of offices ⁵	38.062	37.197	34.216	32.171	30.304
Number of overnight deposits (thousands)	.	145.480	148.138	150.051	150.431
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	78.631	81.488	85.434	88.680
Number of transferable overnight deposits (thousands)	98.512	99.875	101.661	103.175	102.972
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	54.260	57.201	60.512	63.305	66.374
Value of overnight deposits ² (EUR billions)	1.539	1.642	1.851	2.024	2.198
Number of payment accounts ³ (thousands)	.	100.250	103.135	105.143	105.147
Number of e-money accounts (thousands)	.	375	1.474	1.969	2.175
Outstanding value on e-money storages (EUR millions)	.	79	78	72	68

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):

http://www.bafin.de/DE/DatenDokumente/Datenbanken/ZahlungsinstituteRegister/register_zahlungsinstitute_node.html

⁵ Electronic money institutions not included.

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs (thousands)					
Cards with a cash function	137.227	144.283	147.295	149.772	151.051
Cards with a payment function (except cards with an e-money function only)	133.852	135.354	139.248	142.567	144.371
of which:					
Cards with a debit function	105.169	104.100	106.103	108.856	109.293
Cards with a delayed debit function	24.781	26.862	28.245	28.033	29.286
Cards with a credit function	3.902	4.392	4.900	5.678	5.793
Cards with an e-money function	98.962	95.557	91.908	87.056	78.738
of which:					
Cards on which e-money can be stored directly	.	95.190	91.440	86.299	77.880
Cards which give access to e-money stored on e-money accounts	.	366	468	757	859
Cards with an e-money function which have been loaded at least once	3.507	4.019	2.888	4.058	3.376
Total number of cards ¹	143.114	148.348	151.136	155.443	156.180
of which:					
Cards with a combined debit, cash and e-money function	90.054	94.416	89.893	83.775	74.821
<i>Memorandum item:</i>					
Retailer cards with a payment function ²	9.500	10.037	9.766	9.900	9.400
Terminals provided by resident PSPs					
ATMs ³	82.761	86.767	86.702	85.950	84.939
of which:					
ATMs with a cash withdrawal function	56.035	58.014	58.811	58.843	57.967
ATMs with a credit transfer function	27.377	27.793	27.723	27.829	27.782
POS terminals ^{4, 5}	743.624	1.147.217	1.128.718	1.141.388	1.206.830
of which:					
Located in the reporting country	.	1.034.550	998.846	1.002.331	1.018.573
Located abroad	.	112.667	129.872	139.057	188.257
of which:					
EFTPOS terminals	743.624	766.367	784.203	796.108	816.200
E-money card terminals	271.322	480.169	448.833	463.620	449.002
of which:					
E-money card-loading terminals	53.903	60.514	61.118	60.038	58.372
E-money card-accepting terminals ⁴	217.419	419.655	387.715	403.582	390.630

¹ Irrespective of the card's number of functions.² Data source: PaySys Consultancy GmbH.³ Number of physical machines – regardless of their various functions.⁴ Only active terminals (terminals with at least one transaction in the reference period). Since reference period 2014 including e-money retail payment terminals. Data source: Deutsche Kreditwirtschaft (DK).⁵ Encompasses only terminals with reference to the German scheme "Girocard". To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands.

Table 6a**Transactions per type of payment instrument¹****Number of transactions***(millions; total for the year)*

	2013	2014	2015	2016	2017
Credit transfers²	6.217,4	5.633,1	6.019,7	6.186,0	6.287,5
of which:					
Domestic	.	5.507,3	5.887,7	6.042,3	6.122,8
Cross-border	.	125,8	132,0	143,7	164,7
of which:					
Initiated in paper-based form	816,1	623,5	612,2	570,0	519,8
Initiated electronically	5.401,3	5.009,6	5.407,5	5.616,0	5.767,8
of which:					
Initiated in a file/batch	.	2.570,5	2.654,4	2.709,3	2.757,6
Initiated on a single payment basis	.	2.439,1	2.753,1	2.906,7	3.008,8
of which:					
Online banking based credit transfers ³	.	108,8	118,0	133,9	147,0
of which:					
Non-SEPA	.	232,7	77,1	59,5	52,9
Credit transfers received from cross-border	.	102,2	120,0	129,3	181,6
Direct debits²	9.676,4	8.517,8	9.954,6	10.196,6	10.317,7
of which:					
Domestic	.	8.452,8	9.845,1	10.031,2	10.099,6
Cross-border	.	65,1	109,5	165,4	218,0
of which:					
Initiated in a file/batch	.	6.993,0	8.268,7	9.043,5	9.399,8
Initiated on a single payment basis	.	1.524,8	1.685,9	1.153,1	917,9
of which:					
Non-SEPA	.	3.376,3	3.134,8	358,6	88,0
Payment card initiated direct debits	.	1.413,6	1.754,2	1.416,5	1.481,0
Direct debits received from cross-border	.	37,0	39,5	47,8	90,0
Card payments with cards issued in the country (without transactions with cards with an e- money function)⁴	3.632,8	3.433,9	3.690,6	4.057,0	4.494,1
of which:					
Domestic	.	3.021,5	3.096,3	3.408,8	3.713,5
Cross-border	.	412,4	594,3	648,2	780,6
of which:					
Payments with cards with a debit function	2.885,3	2.595,1	2.722,6	2.979,4	3.284,7
Payments with cards with a delayed debit function	681,5	762,5	879,0	968,1	1.099,4
Payments with cards with a credit function	66,0	76,4	89,0	111,8	110,0
of which:					
initiated at a physical EFTPOS	.	3.083,1	3.292,7	3.538,3	3.856,1
initiated remotely	.	350,8	397,9	517,1	616,8
E-money payment transactions	31,8	33,6	31,9	36,5	35,1
of which:					
Domestic	.	32,7	30,5	32,0	29,2
Cross-border	.	0,9	1,4	4,5	5,9
of which:					
With cards on which e-money can be stored directly	31,8	31,6	28,7	28,8	26,4
With e-money accounts	.	2,1	3,1	7,7	8,6
of which:					
Accessed through a card	.	1,0	1,4	5,6	7,6

Table 6a (continued)

	2013	2014	2015	2016	2017
Cheques	31,3	29,9	21,4	17,5	12,8
of which:					
domestic	.	27,9	20,6	16,8	12,2
cross-border	.	2,0	0,8	0,7	0,6
Cross-border cheques received	.	.	.	.	.
Total number of transactions (sent) with payment instruments⁵	19.589,7	17.747,0	19.823,0	20.618,0	21.282,3
of which:					
Cross-border transactions sent	815,6	610,0	842,9	967,8	1.175,5
Cross-border transactions received	84,6	139,9	160,4	177,9	272,0
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function ⁶	38,7	45,3	37,6	35,5	31,2
Credits to the accounts by simple book entry	.	1.050,2	959,9	863,3	848,0
Debits to the accounts by simple book entry	.	2.780,0	3.128,6	2.978,6	3.024,3
Money remittances	.	7,3	8,3	8,7	8,3
of which:					
domestic	.	3,4	3,4	3,5	3,0
cross-border	.	3,8	4,9	5,2	5,3
Cross-border remittances received	.	0,5	0,6	.	.
Transactions via telecommunication, digital or IT device	.	91,4	96,4	115,7	126,5

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

² Simple book entries are included until reference year 2013.

³ 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. Giro pay or Sofortüberweisung).

⁴ Up to 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards (Table 5 does not include the number of these cards). For methodological reasons, all payments initiated using a card (until 2013 including ELV transactions) should be included here. However, some of these payments are indistinguishably included in the item "direct debits". Since reference period 2014 ELV transactions are included in direct debits.

⁵ Since reference period 2014 including "Money remittances" and "Transactions via telecommunication, digital or IT device".

⁶ Data source: PaySys Consultancy GmbH.

Table 6b**Transactions per type of terminal¹****Number of transactions***(millions; total for the year)*

	2013	2014	2015	2016	2017
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	5.471,2	4.940,5	5.236,8	5.475,3	5.318,3
of which:					
At terminals located in the reporting country	.	4.931,4	5.228,0	5.464,6	5.303,8
At terminals located abroad	.	9,0	8,8	10,7	14,5
of which:					
ATM cash withdrawals	2.115,0	2.021,3	2.154,9	2.158,8	2.107,3
ATM cash deposits	94,7	111,7	120,2	134,5	146,3
POS transactions ²	3.254,9	2.777,0	2.931,5	3.151,7	3.035,7
of which:					
At terminals located in the reporting country	.	2.768,0	2.922,7	3.141,0	3.021,3
At terminals located abroad	.	9,0	8,8	10,7	14,4
E-money card-loading/unloading transactions ³	6,6	5,3	4,0	2,9	2,1
E-money card-payment transactions	31,8	25,1	26,2	27,4	26,9
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	379,7	370,1	415,1	679,4
of which:					
At terminals located in the reporting country	.	177,1	172,2	189,2	230,0
At terminals located abroad	.	202,7	197,9	225,9	449,3
of which:					
ATM cash withdrawals	.	32,7	27,3	31,8	32,3
ATM cash deposits	.	.	.	.	.
POS transactions ²	.	347,1	342,8	380,6	641,9
of which:					
At terminals located in the reporting country	.	144,4	144,9	157,1	195,3
At terminals located abroad	.	202,7	197,9	223,5	446,6
E-money card-loading/unloading transactions ³	.	.	.	.	.
E-money card-payment transactions	.	.	.	2,7	5,1
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	453,3	343,2	374,4	295,6	356,8
of which:					
At terminals located in the reporting country	.	112,2	64,5	3,6	1,7
At terminals located abroad	.	231,0	309,9	292,0	355,1
of which:					
ATM cash withdrawals	43,6	45,9	55,4	50,9	50,8
ATM cash deposits	.	.	.	.	.
POS transactions ⁴	409,7	297,3	318,7	240,5	301,7
of which:					
At terminals located in the reporting country	.	102,2	57,9	1,4	1,5
At terminals located abroad	.	195,1	260,8	239,1	300,3
E-money card-loading/unloading transactions ³	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	6,5	6,6	5,8	5,8
OTC cash withdrawals	237,8	235,5	204,8	184,1	157,9
OTC cash deposits	177,2	151,1	145,3	130,4	111,7

¹ Regardless of the type of card used.² Due to technical circumstances creditcards are partly not included.³ Up to reference period 2013 only E-money card-loading transactions are included.⁴ The identification of the origin of the PSP results partly on the location of the terminal.

Table 7a**Transactions per type of payment instrument¹****Value of transactions***(EUR millions; total for the year)*

	2013	2014	2015	2016	2017
Credit transfers²	56.981.528	48.850.208	50.359.209	49.899.434	51.391.141
of which:					
Domestic	. 38.893.702	39.963.235	39.028.127	39.772.389	
Cross-border	. 9.956.505	10.395.974	10.871.306	11.618.753	
of which:					
Initiated in paper-based form	5.219.003	3.183.950	3.287.757	3.350.056	3.582.854
Initiated electronically	51.762.525	45.666.258	47.071.452	46.549.377	47.808.028
of which:					
Initiated in a file/batch	. 20.797.536	18.834.306	17.339.971	17.756.375	
Initiated on a single payment basis	. 24.868.722	28.237.145	29.209.406	30.051.653	
of which:					
Online banking based credit transfers ³	. 205.016	188.737	169.804	189.167	
of which:					
Non-SEPA	. 30.624.888	35.543.436	33.295.697	32.571.310	
Credit transfers received from cross-border	. 15.098.761	15.198.719	14.804.479	15.505.136	
Direct debits²	13.349.970	3.571.763	4.035.530	3.868.788	3.837.323
of which:					
Domestic	. 3.351.828	3.692.727	3.622.103	3.548.418	
Cross-border	. 219.935	342.803	246.685	288.904	
of which:					
Initiated in a file/batch	. 2.638.902	3.151.733	2.818.210	2.943.160	
Initiated on a single payment basis	. 932.861	883.797	1.050.578	894.155	
of which:					
Non-SEPA	. 924.349	1.074.861	830.637	680.459	
Payment card initiated direct debits	. 110.922	99.299	79.273	76.489	
Direct debits received from cross-border	. 410.674	488.137	416.476	443.143	
Card payments with cards issued in the country (without transactions with cards with an e- money function)⁴	223.577	235.184	245.743	258.126	280.611
of which:					
Domestic	. 197.877	201.215	212.751	228.384	
Cross-border	. 37.307	44.528	45.375	52.227	
of which:					
Payments with cards with a debit function	163.100	152.220	160.497	168.059	183.059
Payments with cards with a delayed debit function	56.023	78.025	79.430	83.099	90.750
Payments with cards with a credit function	4.454	4.939	5.816	6.966	6.797
of which:					
initiated at a physical EFTPOS	. 204.106	215.752	219.608	234.704	
initiated remotely	. 31.078	29.991	37.855	44.030	
E-money payment transactions	108	401	496	729	780
of which:					
Domestic	. 360	411	506	528	
Cross-border	. 41	85	223	252	
of which:					
With cards on which e-money can be stored directly	108	150	125	133	118
With e-money accounts	. 252	371	596	662	
of which:					
Accessed through a card	. 124	168	362	457	

Table 7a (continued)

	2013	2014	2015	2016	2017
Cheques	201.367	170.468	155.028	150.956	109.062
of which:					
domestic	.	165.253	151.044	147.283	105.922
cross-border	.	5.215	3.985	3.672	3.139
Cross-border cheques received	.	.	.	.	.
Total value of transactions (sent) with payment instruments⁵	70.756.550	53.044.978	55.013.779	54.399.016	55.837.733
of which:					
Cross-border transactions sent	10.229.068	10.220.432	10.789.458	11.169.346	11.969.717
Cross-border transactions received	15.073.438	15.510.726	15.689.749	15.223.164	15.874.120
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function ⁶	1.940	1.805	1.924	1.791	1.676
Credits to the accounts by simple book entry	.	9.118.567	10.702.442	10.590.731	12.276.304
Debits to the accounts by simple book entry	.	7.613.563	9.413.405	9.555.375	11.220.521
Money remittances	.	155.555	155.640	155.349	152.405
of which:					
domestic	.	154.127	153.555	153.264	150.287
cross-border	.	1.428	2.085	2.085	2.118
Cross-border remittances received	.	511	280	.	.
Transactions via telecommunication, digital or IT device	.	61.399	62.133	65.635	66.649

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

² Simple book entries are included until reference year 2013.

³ 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. Giro pay or Sofortüberweisung).

⁴ Up to 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards (Table 5 does not include the number of these cards). For methodological reasons, all payments initiated using a card (until 2013 including ELV transactions) should be included here. However, some of these payments are indistinguishably included in the item "direct debits". Since reference period 2014 ELV transactions are included in direct debits.

⁵ Since reference period 2014 including "Money remittances" and "Transactions via telecommunication, digital or IT device".

⁶ Data source: PaySys Consultancy GmbH.

Table 7b**Transactions per type of terminal¹****Value of transactions***(EUR millions; total for the year)*

	2013	2014	2015	2016	2017
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	622.117	594.653	642.428	684.758	689.075
of which:					
At terminals located in the reporting country	.	592.995	641.302	683.329	687.378
At terminals located abroad	.	1.658	1.126	1.429	1.697
of which:					
ATM cash withdrawals	345.148	334.358	363.214	374.785	376.598
ATM cash deposits	82.653	92.153	105.115	120.811	135.091
POS transactions ²	194.156	167.893	173.894	188.886	177.081
of which:					
At terminals located in the reporting country	.	166.235	172.768	187.460	175.388
At terminals located abroad	.	1.658	1.126	1.425	1.693
E-money card-loading/unloading transactions ³	160	173	126	98	72
E-money card-payment transactions	108	77	79	176	233
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	36.276	35.643	37.433	49.754
of which:					
At terminals located in the reporting country	.	19.312	17.995	18.682	20.306
At terminals located abroad	.	16.965	17.648	18.751	29.448
of which:					
ATM cash withdrawals	.	5.914	4.705	5.294	5.179
ATM cash deposits	.	.	.	.	.
POS transactions ²	.	30.362	30.938	31.871	44.121
of which:					
At terminals located in the reporting country	.	13.398	13.290	13.412	14.989
At terminals located abroad	.	16.965	17.648	18.459	29.132
E-money card-loading/unloading transactions ³	.	.	.	.	.
E-money card-payment transactions	.	.	.	268	453
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	38.190	32.746	35.140	29.436	34.069
of which:					
At terminals located in the reporting country	.	7.662	3.904	261	111
At terminals located abroad	.	25.083	31.235	29.174	33.958
of which:					
ATM cash withdrawals	8.661	8.251	10.196	9.672	9.827
ATM cash deposits	.	.	.	.	.
POS transactions ⁴	29.529	24.495	24.924	19.604	24.104
of which:					
At terminals located in the reporting country	.	6.123	2.953	83	92
At terminals located abroad	.	18.372	21.970	19.521	24.012
E-money card-loading/unloading transactions ³	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	791	851	834	859
OTC cash withdrawals	295.701	245.369	245.108	231.826	208.696
OTC cash deposits	505.435	291.681	297.477	264.453	234.748

¹ Regardless of the type of card used.² Due to technical circumstances credit cards are partly not included.³ Up to reference period 2013 only E-money card-loading transactions are included.⁴ The identification of the origin of the PSP results partly on the location of the terminal.

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

	2013	2014	2015	2016	2017
GERMAN TARGET COMPONENT (TARGET2)					
Number of participants	874	944	865	989	959
of which:					
Direct participants ¹	644	719	719	848	816
of which:					
Credit institutions	637	712	713	842	810
Central banks	1	1	1	1	1
Other direct participants	6	6	5	5	5
of which:					
Clearing and settlement organisations	6	6	5	5	5
Indirect participants ¹	230	225	146	141	143
RETAIL SYSTEM (EMZ)					
Number of direct participants	207	180	187	192	199
of which:					
Credit institutions	201	171	178	181	188
Central banks	1	4	4	6	6
Other direct participants	5	5	5	5	5

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

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

	2013	2014	2015	2016	2017
GERMAN TARGET COMPONENT (TARGET2)					
Credit transfers and direct debits sent	44,4	41,3	44,7	44,5	44,7
of which:					
Credit transfers and direct debits sent within the same TARGET component	31,8	29,6	32,3	31,6	30,5
Credit transfers and direct debits sent to another TARGET component	12,6	11,7	12,4	12,9	14,2
of which:					
Transactions sent to a euro area TARGET component	11,9	11,2	11,9	12,4	13,6
Transactions sent to a non-euro area TARGET component	0,6	0,5	0,5	0,5	0,6
Concentration ratio ¹ (%)	50,0	49,2	52,5	51,4	51,0
<i>Memorandum item:</i>					
Credit transfers and direct debits received from another TARGET component	9,6	8,9	8,6	8,9	9,7
RETAIL SYSTEM (EMZ)					
Total transactions	3.115,5	4.075,3	3.821,9	4.274,5	4.382,1
of which:					
Credit transfers	1.214,4	1.652,7	1.364,8	1.301,7	1.322,6
Direct Debits ²	80,2	1.458,6	1.522,5	1.763,2	1.727,9
Card payments ³	.	.	220,9	1.141,3	1.284,9
ATM transactions ³	.	.	6,6	36,5	37,2
E-money payments ³	.	.	0,0	0,6	0,7
Cheques ⁴	.	.	.	1,2	8,8
Other Payment Instruments ⁵	1.820,9	964,0	707,1	29,9	.
Concentration ratio ¹ (%)	29,3	38,9	51,8	61,8	65,6

¹ 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.

² Direct debits based on SEPA format.

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

⁴ Cheque transactions based on XML format (ISO 20022).

⁵ Includes domestic non-SEPA direct debits and other payment instruments which are technically processed in the same way as direct debits, such as ATM transactions (until 2014), debit card payments (until 2014), e-money payments (until 2014) and cheques (until 2015).

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

	2013	2014	2015	2016	2017
GERMAN TARGET COMPONENT (TARGET2)					
Credit transfers and direct debits sent	224.328,7	169.145,0	204.855,2	201.111,1	187.947,6
of which:					
Credit transfers and direct debits sent within the same TARGET component	171.489,6	116.005,8	152.715,6	145.563,5	126.380,2
Credit transfers and direct debits sent to another TARGET component	52.839,1	53.139,1	52.139,6	55.547,6	61.567,4
of which:					
Transactions sent to a euro area TARGET component	50.451,8	51.220,7	50.222,9	51.948,9	58.196,9
Transactions sent to a non-euro area TARGET component	2.387,2	1.918,5	1.916,6	3.598,7	3.370,4
Concentration ratio ¹ (%)	29,5	26,2	45,8	43,6	42,4
<i>Memorandum item:</i>					
Credit transfers and direct debits received from another TARGET component	52.344,8	52.708,5	51.716,6	54.819,5	57.482,3
RETAIL SYSTEM (EMZ)					
Total transactions	2.741,4	3.478,9	3.189,0	3.086,9	3.179,0
of which:					
Credit transfers	1.817,7	2.441,0	2.221,3	2.158,4	2.276,7
Direct Debits ²	96,4	813,1	791,6	746,4	748,8
Card payments ³	.	.	14,3	67,1	73,3
ATM transactions ³	.	.	1,2	5,8	6,1
E-money payments ³	.	.	0,0	0,0	0,0
Cheques ⁴	.	.	.	10,5	74,0
Other Payment Instruments ⁵	827,3	224,8	160,5	98,8	.
Concentration ratio ¹ (%)	18,4	44,8	57,4	57,1	57,7

¹ 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.

² Direct debits based on SEPA format.

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

⁴ Cheque transactions based on XML format (ISO 20022).

⁵ Includes domestic non-SEPA direct debits and other payment instruments which are technically processed in the same way as direct debits, such as ATM transactions (until 2014), debit card payments (until 2014), e-money payments (until 2014) and cheques (until 2015).

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

	2013	2014	2015	2016	2017
Xetra					
Total number of participants	202	186	179	195	170
of which:					
Number of domestic participants	94	86	84	93	80
Number of foreign participants	108	100	95	102	90
Xetra Frankfurt Specialist¹					
Total number of participants	173	162	155	148	129
of which:					
Number of domestic participants	150	144	136	138	120
Number of foreign participants	23	18	19	10	9
Eurex²					
Total number of participants	589	597	609	608	511
of which:					
Number of domestic participants	73	67	60	69	49
Number of foreign participants	516	530	549	539	462

¹ On 23rd May 2011 Frankfurt Floor Trading was transferred to Xetra, the international established trading platform of Deutsche Börse AG. The trading venue "Frankfurt" is named "Xetra Frankfurt Specialist" in the statistics. Instead of total turnover the figures in the statistics are related to order book turnover.

² The term "Eurex" encompasses Eurex Frankfurt AG, Eurex Bonds GmbH, Eurex Repo GmbH and Eurex Zürich AG.

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

	2013	2014	2015	2016	2017
Xetra					
Total number of listed securities	5,4	5,3	5,0	4,7	4,7
Xetra Frankfurt Specialist					
Total number of listed securities	1.330,3	1.412,6	1.614,7	1.618,3	1.905,8
of which:					
Debt securities	22,8	.	.	.	29,7
Equity	0,7	0,7	0,6	0,6	0,5
Other	1.306,7	1.411,9	1.614,1	1.617,7	1.875,6

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

	2013	2014	2015	2016	2017
Xetra					
Total market capitalisation / equity	1.709.450	1.683.513	1.781.586	1.630.413	1.888.277

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

	2013	2014	2015	2016	2017
Xetra					
Total number of executed securities trades	109.081	115.411	143.306	144.365	147.375
of which:					
Debt securities	704	549	455	450	354
Equity ¹	106.383	112.836	140.352	141.685	144.510
Other	1.994	2.025	2.499	2.229	2.511
Xetra Frankfurt Specialist					
Total number of executed securities trades	4.182	3.946	4.557	2.997	2.765
of which:					
Debt securities	74	58	40	34	34
Equity ^{1,2}	1.312	1.634	2.144	773	838
Other	2.796	2.253	2.373	2.190	1.894
Eurex³					
Total number of executed derivatives trades	1.050.133	1.470.061	1.140.460	1.174.512	1.328.774
of which:					
Financial futures	529.908	901.499	552.665	599.178	762.447
Financial options	520.225	568.562	587.796	575.334	566.327

¹ These positions contain exchange-traded funds (ETFs) and undertakings for collective investment in transferable securities (UCITS)

² Since 2009, this position has contained reporting transactions.

³ Turnovers in Germany and Switzerland.

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

	2013	2014	2015	2016	2017
Xetra					
Total value of executed securities trades	1.156.800	1.283.405	1.636.698	1.375.049	1.463.203
of which:					
Debt securities	14.062	11.081	8.015	7.351	5.695
Equity ¹	1.122.377	1.253.677	1.605.961	1.349.062	1.441.191
Other	20.362	18.648	22.722	18.636	16.317
Xetra Frankfurt Specialist					
Total value of executed securities trades	104.096	110.183	132.107	133.310	102.726
of which:					
Debt securities ²	9.611	8.263	6.478	4.470	3.962
Equity ^{1,3}	61.007	81.871	102.931	110.320	81.723
Other	33.478	20.050	22.697	18.520	17.041
Eurex⁴					
Total value of executed derivatives trades	91.687.951	92.528.158	38.473.724	33.839.368	71.690.004
of which:					
Financial futures	72.050.971	72.493.276	21.979.971	20.424.912	53.472.602
Financial options	19.636.980	20.034.882	16.493.753	13.414.456	18.217.402

¹ These positions contain exchange-traded funds (ETFs) and undertakings for collective investment in transferable securities (UCITS)² At market value, not at nominal value.³ Since 2009, this position has contained reporting transactions.⁴ Turnovers in Germany and Switzerland.**Table 16****Number of clearing members of the Central Counterparty (CCP)***(end of year)*

	2013	2014	2015	2016	2017
Eurex Clearing AG					
Total number of clearing members	175	183	186	195	190
of which:					
Number of domestic clearing members	63	63	64	63	59
Number of foreign clearing members	112	120	122	132	131

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

	2013	2014	2015	2016	2017
Eurex Clearing AG					
Total number of contracts and transactions cleared	3.313.522	3.171.397	3.581.518	3.689.081	3.598.890
of which:					
Number of securities transactions cleared	208.804	188.264	236.310	234.100	247.050
of which:					
Number of outright transactions cleared	208.572	188.019	236.147	233.987	246.942
of which:					
Debt securities	16	33	29	22	9
Equity	208.556	187.986	236.118	233.965	246.933
Number of repurchase transactions cleared	232	245	163	113	108
of which:					
Debt securities	232	245	163	113	108
Equity	0	0	0	0	0
Number of exchange-traded derivatives contracts cleared ¹	3.104.718	2.983.133	3.345.201	3.454.963	3.351.796
of which:					
Financial futures	1.923.186	1.832.760	1.992.823	2.171.957	2.098.581
Financial options	1.179.714	1.147.993	1.352.256	1.282.814	1.252.989
Commodity futures	1.745	2.355	120	191	213
Commodity options	73	25	2	1	13
Number of OTC-traded derivatives contracts cleared	0	4	7	18	44

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

	2013	2014	2015	2016	2017
Eurex Clearing AG					
Total value of contracts and transactions cleared	207.039.597	217.550.014	245.756.737	236.174.814	247.913.071
of which:					
Value of securities transactions cleared	23.400.949	31.949.979	26.008.280	15.181.523	12.113.987
of which:					
Value of outright transactions cleared	2.537.916	2.990.160	3.757.445	3.097.349	3.088.490
of which:					
Debt securities	227.772	276.117	260.323	223.300	106.687
Equity	2.310.144	2.714.043	3.497.122	2.874.049	2.981.803
Value of repurchase transactions cleared	20.863.033	28.959.819	22.250.835	12.084.174	9.025.497
of which:					
Debt securities	20.857.693	28.953.319	22.231.185	12.084.174	9.025.497
Equity	5.340	6.500	19.650	0	0
Value of exchange-traded derivatives contracts cleared ¹	183.623.426	185.364.924	219.444.513	220.122.997	233.174.441
of which:					
Financial futures	144.207.949	145.121.882	163.694.328	175.993.901	184.205.081
Financial options	39.307.123	40.132.903	55.747.613	44.126.441	48.965.994
Commodity futures	106.069	109.989	2.430	2.592	3.189
Commodity options	2.285	150	142	63	177
Value of OTC-traded derivatives contracts cleared	15.222	235.111	303.944	870.294	2.624.643

¹ Turnovers in Germany and Switzerland.

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

	2013	2014	2015	2016	2017
Clearstream Banking Aktiengesellschaft					
Total number of participants	359	298	288	270	302
of which:					
Number of domestic participants	182	179	169	164	157
of which:					
Central banks	1	1	1	1	1
Central counterparties	2	2	2	2	2
Central securities depositories	0	0	0	0	0
Credit institutions	145	154	132	129	126
Other	34	22	34	32	28
Number of foreign participants	177	119	119	106	145
of which:					
Central banks	1	1	1	1	1
Central counterparties	0	0	0	0	2
Central securities depositories	14	11	10	10	10
Credit institutions	106	89	91	81	122
Other	56	18	17	14	10

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

	2013	2014	2015	2016	2017
Clearstream Banking Aktiengesellschaft					
Total number of securities held ¹	3.938,4	4.171,1	4.703,0	4.050,0	3.832,0

¹ Number of debt securities not available.**Table 21****Value of securities held on accounts at CSD***(EUR millions, end of year)*

	2013	2014	2015	2016	2017
Clearstream Banking Aktiengesellschaft					
Total value of securities held	6.376.068	7.573.773	7.806.765	7.719.215	8.275.940
of which:					
Debt securities	3.791.373	3.670.600	3.598.302	3.546.430	3.586.016
of which:					
Short-term paper	101.901	112.302	106.851	104.311	89.306
Bonds	3.689.472	3.558.298	3.491.451	3.442.119	3.496.710
Equity	2.284.748	1.778.122	1.803.888	1.898.204	2.210.847
Other	299.947	2.125.052	2.404.575	2.274.581	2.479.077

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

	2013	2014	2015	2016	2017
Clearstream Banking Aktiengesellschaft					
Total number of delivery instructions	60.935	55.332	61.174	56.050	59.525
of which:					
Delivery versus payment	48.337	43.458	49.011	44.688	47.677
of which:					
Debt securities	6.713	4.167	3.692	2.707	2.907
of which:					
Short-term paper	463	391	385	328	323
Bonds	6.250	3.775	3.307	2.379	2.584
Equity	28.500	25.166	27.802	26.800	30.319
Other	13.124	14.125	17.518	15.181	14.451
Free of payment	12.598	11.874	12.163	11.362	11.848
of which:					
Debt securities	4.127	3.334	2.891	1.855	1.522
of which:					
Short-term paper	164	145	131	118	118
Bonds	3.963	3.189	2.760	1.737	1.404
Equity	7.705	7.779	8.636	8.807	9.154
Other	766	760	636	700	1.172

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

	2013	2014	2015	2016	2017
Clearstream Banking Aktiengesellschaft					
Total value of delivery instructions	59.686.000	79.739.646	66.724.522	46.578.296	45.296.911
of which:					
Delivery versus payment	24.518.000	31.282.778	23.851.750	16.223.034	18.547.708
of which:					
Debt securities	19.624.000	25.833.820	16.787.307	10.780.902	12.729.675
of which:					
Short-term paper	1.544.000	1.528.952	1.453.477	1.237.324	975.532
Bonds	18.080.000	24.304.868	15.333.830	9.543.578	11.754.143
Equity	4.745.000	5.281.164	6.863.479	5.275.977	5.660.004
Other	149.000	167.794	200.957	166.155	158.029
Free of payment	35.168.000	48.456.868	42.872.772	30.355.262	26.749.203
of which:					
Debt securities	29.751.000	42.237.033	35.903.692	25.506.653	20.692.932
of which:					
Short-term paper	1.521.000	1.512.361	1.153.604	1.044.463	907.105
Bonds	28.230.000	40.724.672	34.750.089	24.462.190	19.785.827
Equity	5.317.000	6.079.410	6.834.043	4.804.281	5.948.089
Other	100.000	140.425	135.037	44.328	108.182