

Statistics on Payments and Securities Trading, Clearing and Settlement in Germany 2014 - 2018

Annex: Breakdown of transferable overnight deposits and payment and terminal transactions by category of banks

(as of July 2019)

Methodological Note: All positions regarding „Regional institutions of credit cooperatives and credit cooperatives“ consist only of figures of credit cooperatives since reporting period 2016.

Data for reference periods 2014 to 2017 have been partly amended as a result of revised payments statistics reports.

Where a field is marked with a dot, data is not available.

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/760286/b0deb70baabea9bea65d541b4a7ea308/mL/statso01-07-zahlungsverkehrsstatistik-allgemeine-richtlinien-data.pdf>

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

	2014	2015	2016	2017	2018
Credit Institutions (CIs; without Deutsche Bundesbank)					
Number of institutions	1.808	1.774	1.702	1.632	1.584
of which:					
Commercial banks	277	276	271	263	263
Landesbanken and savings banks	430	425	423	417	399
Regional institutions of credit cooperatives and credit cooperatives	1.080	1.049	1.025	976	917
Number of transferable overnight deposits (thousands)	99.844	101.630	103.814	103.846	105.002
of which:					
Commercial banks	29.290	30.586	32.265	33.099	34.625
Landesbanken and savings banks	42.400	43.103	43.513	43.212	42.941
Regional institutions of credit cooperatives and credit cooperatives	27.528	27.201	27.299	27.194	27.067
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	57.188	60.499	63.859	67.022	70.164
of which:					
Commercial banks	20.997	23.113	24.950	26.791	28.712
Landesbanken and savings banks	19.033	20.221	21.473	22.947	23.819
Regional institutions of credit cooperatives and credit cooperatives	16.540	16.438	16.720	16.967	17.285

Table 5**Cards issued in the country***(thousands; end of year)*

	2014	2015	2016	2017	2018
Cards with a cash function	144.283	147.295	149.884	151.014	153.270
of which:					
Commercial banks	50.765	52.448	55.445	56.803	58.981
Landesbanken and savings banks	59.413	60.643	60.507	60.355	60.550
Regional institutions of credit cooperatives and credit cooperatives	32.729	32.872	32.905	32.826	33.235
Cards with a payment function (except cards with an e-money function only)	135.354	139.248	142.677	144.364	146.825
of which:					
Commercial banks	44.245	46.150	49.544	51.186	53.525
of which:					
Cards with a debit function	30.120	31.302	34.070	34.881	36.509
Cards with a delayed debit function	10.793	11.378	11.805	12.429	12.770
Cards with a credit function	3.331	3.470	3.670	3.876	4.246
Landesbanken and savings banks	56.552	58.094	58.441	58.369	58.515
of which:					
Cards with a debit function	45.736	46.481	46.757	46.569	46.536
Cards with a delayed debit function	9.799	10.226	10.414	10.581	10.579
Cards with a credit function	1.017	1.386	1.279	1.370	1.401
Regional institutions of credit cooperatives and credit cooperatives	32.259	32.588	32.470	32.375	32.786
of which:					
Cards with a debit function	27.808	27.827	27.819	27.551	27.841
Cards with a delayed debit function	4.406	4.718	4.617	4.792	4.913
Cards with a credit function	44	43	43	34	31
Cards with an e-money function	95.557	91.908	86.745	78.628	77.267
of which:					
Commercial banks	25.301	27.569	28.334	28.568	29.137
Landesbanken and savings banks	45.845	46.449	46.835	46.727	46.788
Regional institutions of credit cooperatives and credit cooperatives	24.106	17.563	10.322	2.036	268
Total number of cards¹	148.348	151.136	155.586	156.985	158.757
of which:					
Commercial banks	52.217	53.804	57.414	58.961	61.018
Landesbanken and savings banks	60.792	61.815	61.777	61.721	61.372
Regional institutions of credit cooperatives and credit cooperatives	33.168	33.261	33.240	32.936	33.321
of which:					
Cards with a combined debit, cash and e-money function	94.416	89.893	83.821	74.906	74.262
of which:					
Commercial banks	24.798	26.263	27.144	27.363	28.080
Landesbanken and savings banks	45.297	45.932	46.328	46.125	46.151
Regional institutions of credit cooperatives and credit cooperatives	24.045	17.431	10.047	1.155	4

¹ Irrespective of the number of functions on the card.

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

	2014	2015	2016	2017	2018
Credit transfers	5.633,1	6.019,7	6.186,2	6.298,6	6.452,7
of which:					
Commercial banks	1.760,7	1.862,9	1.913,7	1.970,0	2.082,4
of which:					
Initiated in paper-based form	106,7	88,0	75,0	66,2	60,6
Initiated electronically	1.654,2	1.775,4	1.838,7	1.903,7	2.021,8
of which:					
Initiated in a file/batch	907,1	913,3	915,8	956,6	1.017,0
Initiated on a single payment basis	747,2	862,1	923,0	947,2	1.004,8
of which:					
Domestic	1.683,7	1.783,6	1.827,5	1.870,7	1.960,4
Cross-border	76,9	79,3	86,2	99,3	122,0
Landesbanken and savings banks	2.171,2	2.398,2	2.512,7	2.555,0	2.586,6
of which:					
Initiated in paper-based form	266,3	287,7	272,4	251,2	233,8
Initiated electronically	1.904,9	2.110,5	2.240,2	2.303,7	2.352,8
of which:					
Initiated in a file/batch	915,2	955,0	1.021,0	1.026,9	1.021,2
Initiated on a single payment basis	989,7	1.155,6	1.219,2	1.276,8	1.331,6
of which:					
Domestic	2.145,2	2.369,2	2.480,3	2.516,8	2.542,5
Cross-border	26,1	29,1	32,4	38,2	44,1
Regional institutions of credit cooperatives and credit cooperatives	1.349,3	1.386,2	1.289,7	1.301,1	1.312,9
of which:					
Initiated in paper-based form	244,4	230,7	219,8	200,8	185,2
Initiated electronically	1.102,3	1.154,7	1.070,0	1.100,2	1.127,7
of which:					
Initiated in a file/batch	409,5	428,2	315,0	319,3	325,2
Initiated on a single payment basis	693,0	726,6	754,9	781,0	802,6
of which:					
Domestic	1.334,0	1.370,3	1.272,4	1.281,9	1.291,2
Cross-border	15,3	15,9	17,3	19,2	21,8

Table 6a (continued)

	2014	2015	2016	2017	2018
Direct debits	8.517,8	9.675,9	9.764,5	10.305,7	10.616,4
of which:					
Commercial banks	4.977,7	5.151,3	5.491,6	5.809,1	6.143,9
of which:					
Initiated in a file/batch	3.932,8	3.927,9	4.610,1	5.151,3	5.544,1
Initiated on a single payment basis	1.044,3	1.223,2	881,4	657,8	599,8
of which:					
Domestic	4.913,0	5.046,7	5.334,3	5.598,0	5.884,7
Cross-border	64,6	104,6	157,2	211,1	259,2
Landesbanken and savings banks	2.254,7	3.108,5	3.016,9	3.166,2	3.142,9
of which:					
Initiated in a file/batch	2.145,9	3.020,7	2.984,2	3.137,4	3.113,9
Initiated on a single payment basis	108,9	87,8	32,7	28,8	29,0
of which:					
Domestic	2.248,1	3.102,0	3.010,4	3.159,8	3.135,9
Cross-border	6,6	6,5	6,5	6,4	7,0
Regional institutions of credit cooperatives and credit cooperatives	888,6	965,9	653,7	660,1	666,6
of which:					
Initiated in a file/batch	608,0	689,8	541,3	552,1	560,8
Initiated on a single payment basis	273,7	274,5	112,4	108,0	105,8
of which:					
Domestic	887,7	965,1	652,7	658,9	665,0
Cross-border	0,9	0,9	1,0	1,2	1,6
Card payments with cards issued in the country (without transactions with cards with an e-money function)	3.433,9	3.690,6	4.043,9	4.486,2	5.297,2
of which:					
Commercial banks	1.112,0	1.076,5	1.238,1	1.415,6	1.726,9
of which:					
Domestic	955,8	840,6	960,1	1.072,3	1.295,4
Cross-border	156,1	235,9	278,0	343,3	431,5
Landesbanken and savings banks	1.563,7	1.581,4	1.671,1	1.866,7	2.172,0
of which:					
Domestic	1.378,5	1.359,5	1.457,6	1.594,5	1.901,8
Cross-border	185,2	221,9	213,6	272,1	270,2
Regional institutions of credit cooperatives and credit cooperatives	680,3	909,3	995,9	1.055,4	1.232,5
of which:					
Domestic	605,7	812,9	893,5	942,4	1.100,1
Cross-border	74,6	96,4	102,3	113,1	132,4

Table 6a (continued)

	2014	2015	2016	2017	2018
Cheques	29,9	21,4	17,5	12,9	10,5
of which:					
Commercial banks	6,6	5,5	4,2	2,8	2,2
Landesbanken and savings banks	13,4	8,7	7,6	5,7	4,7
Regional institutions of credit cooperatives and credit cooperatives	9,4	6,7	5,1	3,9	3,2
E-money payment transactions	34,0	32,4	36,8	35,5	33,5
of which:					
Commercial banks	6,7	5,2	5,7	5,4	4,7
Landesbanken and savings banks	21,0	21,2	22,1	21,3	19,3
Regional institutions of credit cooperatives and credit cooperatives	4,5	3,4	6,1	5,4	5,6
Total number of transactions with payment instruments	18.042,6	19.798,6	20.372,4	21.417,8	22.656,3
of which:					
Commercial banks	7.844,1	8.106,0	8.658,7	9.208,0	9.965,1
Landesbanken and savings banks	6.024,4	7.118,2	7.230,2	7.614,8	7.925,5
Regional institutions of credit cooperatives and credit cooperatives	2.933,9	3.271,8	2.950,5	3.025,9	3.220,9

Table 7a**Payment and terminal transactions involving non-PSPs:****Value of transactions***(EUR millions; total for the year)*

	2014	2015	2016	2017	2018
Credit transfers	48.850.208	50.359.209	49.643.317	51.289.483	51.504.492
of which:					
Commercial banks	30.091.726	31.498.082	31.498.180	32.745.730	32.899.009
of which:					
Initiated in paper-based form	832.228	1.011.013	863.067	797.871	741.879
Initiated electronically	29.259.498	30.487.067	30.635.113	31.947.859	32.157.130
of which:					
Initiated in a file/batch	10.564.244	8.739.151	7.850.210	7.993.622	7.894.160
Initiated on a single payment basis	18.695.254	21.747.916	22.784.903	23.954.237	24.262.971
of which:					
Domestic	21.661.321	22.180.734	21.937.654	22.572.594	23.107.847
Cross-border	8.430.405	9.317.348	9.560.526	10.173.136	9.791.162
Landesbanken and savings banks	8.417.391	8.895.282	8.980.436	9.056.976	9.082.079
of which:					
Initiated in paper-based form	1.086.325	1.278.505	1.287.785	1.165.915	1.170.793
Initiated electronically	7.331.066	7.616.777	7.692.651	7.891.062	7.911.286
of which:					
Initiated in a file/batch	3.090.784	3.197.173	3.156.969	3.394.772	3.319.136
Initiated on a single payment basis	4.240.282	4.419.604	4.535.682	4.496.289	4.592.151
of which:					
Domestic	7.999.757	8.439.228	8.446.286	8.480.033	8.518.994
Cross-border	417.634	456.053	534.150	576.944	563.085
Regional institutions of credit cooperatives and credit cooperatives	3.312.986	3.272.396	2.638.240	2.625.172	2.631.187
of which:					
Initiated in paper-based form	931.843	733.205	742.223	661.736	620.888
Initiated electronically	2.381.143	2.539.190	1.896.017	1.963.402	2.010.299
of which:					
Initiated in a file/batch	810.048	896.108	676.881	720.806	762.381
Initiated on a single payment basis	1.571.095	1.643.082	1.219.136	1.242.630	1.247.918
of which:					
Domestic	3.224.692	3.180.539	2.564.630	2.544.530	2.544.954
Cross-border	88.294	91.857	73.611	80.642	86.234

Table 7a (continued)

	2014	2015	2016	2017	2018
Direct debits	3.165.763	3.573.630	3.337.241	3.313.385	3.345.755
of which:					
Commercial banks	1.636.951	1.573.988	1.560.214	1.492.743	1.507.091
of which:					
Initiated in a file/batch	995.864	902.232	1.093.374	1.179.459	1.202.544
Initiated on a single payment basis	641.084	671.748	466.840	313.283	304.547
of which:					
Domestic	1.554.601	1.488.785	1.461.578	1.376.779	1.402.533
Cross-border	82.350	85.203	98.636	115.964	104.558
Landesbanken and savings banks	771.578	1.082.122	969.405	974.522	987.399
of which:					
Initiated in a file/batch	742.338	1.050.479	935.701	940.150	954.195
Initiated on a single payment basis	29.240	31.643	33.704	34.372	33.204
of which:					
Domestic	769.879	1.080.110	966.670	971.108	983.099
Cross-border	1.699	2.012	2.736	3.413	4.300
Regional institutions of credit cooperatives and credit cooperatives	286.567	292.227	246.327	248.944	241.007
of which:					
Initiated in a file/batch	147.809	147.600	203.935	212.900	206.205
Initiated on a single payment basis	138.759	144.488	42.392	36.044	34.801
of which:					
Domestic	285.537	291.096	245.201	247.690	239.621
Cross-border	1.030	1.131	1.126	1.253	1.386
Card payments with cards issued in the country (without transactions with cards with an e-money function)	235.184	245.743	257.244	280.149	313.967
of which:					
Commercial banks	72.810	71.799	78.158	87.357	100.200
of which:					
Domestic	62.758	53.221	59.110	64.859	73.888
Cross-border	10.053	18.579	19.048	22.497	26.311
Landesbanken and savings banks	86.028	88.110	89.832	99.543	110.913
of which:					
Domestic	75.262	74.077	77.261	83.860	96.246
Cross-border	10.766	14.033	12.571	15.682	14.667
Regional institutions of credit cooperatives and credit cooperatives	60.616	67.662	70.203	74.008	82.154
of which:					
Domestic	47.291	61.154	63.518	66.511	73.498
Cross-border	13.325	6.508	6.686	7.496	8.655

Table 7a (continued)

	2014	2015	2016	2017	2018
Cheques	170.468	155.028	150.969	109.133	89.322
of which:					
Commercial banks	90.656	84.965	88.329	63.071	53.477
Landesbanken and savings banks	44.451	36.606	34.016	25.818	20.894
Regional institutions of credit cooperatives and credit cooperatives	26.678	25.257	20.307	15.224	12.113
E-money payment transactions	414	512	742	795	823
of which:					
Commercial banks	69	96	109	102	55
Landesbanken and savings banks	62	64	65	64	60
Regional institutions of credit cooperatives and credit cooperatives	39	15	183	198	223
Total value of transactions with payment instruments	53.114.643	55.032.358	54.042.672	55.590.007	55.819.623
of which:					
Commercial banks	31.892.800	33.231.153	33.227.092	34.390.968	34.561.780
Landesbanken and savings banks	9.319.697	10.102.407	10.073.892	10.156.997	10.201.393
Regional institutions of credit cooperatives and credit cooperatives	3.686.990	3.657.616	2.975.312	2.963.575	2.966.704