

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

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

(as of September 2018)

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 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.

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/Redaktion/EN/Standardartikel/Service/Reporting_systems/payments_statistics.html

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

	2013	2014	2015	2016	2017
Credit Institutions (CIs; without Deutsche Bundesbank)					
Number of institutions	1.842	1.808	1.774	1.702	1.632
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)	98.488	99.844	101.630	103.145	102.942
of which:					
Commercial banks	28.358	29.290	30.586	32.133	32.877
Landesbanken and savings banks	42.043	42.400	43.103	43.359	42.802
Regional institutions of credit cooperatives and credit cooperatives	27.031	27.528	27.201	27.170	26.923
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	54.238	57.188	60.499	63.291	66.360
of which:					
Commercial banks	20.469	20.997	23.113	24.819	26.584
Landesbanken and savings banks	18.501	19.033	20.221	21.376	22.617
Regional institutions of credit cooperatives and credit cooperatives	14.898	16.540	16.438	16.663	16.842

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

	2013	2014	2015	2016	2017
Cards with a cash function	137.227	144.283	147.295	149.772	151.051
of which:					
Commercial banks	47.025	50.765	52.448	55.445	56.803
Landesbanken and savings banks	57.623	59.413	60.643	60.507	60.670
Regional institutions of credit cooperatives and credit cooperatives	31.460	32.729	32.872	32.794	32.549
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:					
Commercial banks	44.740	44.245	46.150	49.546	51.186
of which:					
Cards with a debit function	32.280	30.120	31.302	34.070	34.881
Cards with a delayed debit function	9.561	10.793	11.378	11.120	11.919
Cards with a credit function	2.899	3.331	3.470	4.356	4.386
Landesbanken and savings banks	56.807	56.552	58.094	58.449	58.828
of which:					
Cards with a debit function	45.759	45.736	46.481	46.757	46.817
Cards with a delayed debit function	10.086	9.799	10.226	10.414	10.639
Cards with a credit function	962	1.017	1.386	1.279	1.372
Regional institutions of credit cooperatives and credit cooperatives	31.182	32.259	32.588	32.369	32.105
of which:					
Cards with a debit function	26.871	27.808	27.827	27.724	27.314
Cards with a delayed debit function	4.270	4.406	4.718	4.602	4.757
Cards with a credit function	41	44	43	43	34
Cards with an e-money function	98.962	95.557	91.908	87.056	78.738
of which:					
Commercial banks	26.493	25.301	27.569	29.571	29.345
Landesbanken and savings banks	45.455	45.845	46.449	46.835	46.976
Regional institutions of credit cooperatives and credit cooperatives	26.069	24.106	17.563	10.275	2.027
Total number of cards¹	143.114	148.348	151.136	155.443	156.180
of which:					
Commercial banks	51.448	52.217	53.804	58.261	59.044
Landesbanken and savings banks	57.993	60.792	61.815	61.777	62.048
Regional institutions of credit cooperatives and credit cooperatives	31.864	33.168	33.261	33.128	32.658
of which:					
Cards with a combined debit, cash and e-money function	90.054	94.416	89.893	83.775	74.821
of which:					
Commercial banks	19.655	24.798	26.263	27.144	27.363
Landesbanken and savings banks	44.213	45.297	45.932	46.328	46.375
Regional institutions of credit cooperatives and credit cooperatives	25.927	24.045	17.431	10.001	821

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)*

	2013	2014	2015	2016	2017
Credit transfers¹	6.217,4	5.633,1	6.019,7	6.186,0	6.287,5
of which:					
Commercial banks	1.887,4	1.760,7	1.862,9	1.913,7	1.969,2
of which:					
Initiated in paper-based form	149,5	106,7	88,0	75,0	66,6
Initiated electronically	1.737,9	1.654,2	1.775,4	1.838,7	1.902,6
of which:					
Initiated in a file/batch	.	907,1	913,3	915,8	955,9
Initiated on a single payment basis	.	747,2	862,1	923,0	946,8
of which:					
Domestic	.	1.683,7	1.783,6	1.827,5	1.870,1
Cross-border	.	76,9	79,3	86,2	99,1
Landesbanken and savings banks	2.529,0	2.171,2	2.398,2	2.512,7	2.555,0
of which:					
Initiated in paper-based form	356,3	266,3	287,7	272,4	251,2
Initiated electronically	2.172,7	1.904,9	2.110,5	2.240,2	2.303,7
of which:					
Initiated in a file/batch	.	915,2	955,0	1.021,0	1.026,9
Initiated on a single payment basis	.	989,7	1.155,6	1.219,2	1.276,8
of which:					
Domestic	.	2.145,2	2.369,2	2.480,3	2.516,8
Cross-border	.	26,1	29,1	32,4	38,2
Regional institutions of credit cooperatives and credit cooperatives	1.478,7	1.349,3	1.386,2	1.287,1	1.291,1
of which:					
Initiated in paper-based form	291,1	244,4	230,7	219,3	199,0
Initiated electronically	1.184,6	1.102,3	1.154,7	1.067,8	1.092,2
of which:					
Initiated in a file/batch	.	409,5	428,2	314,6	317,2
Initiated on a single payment basis	.	693,0	726,6	753,2	773,6
of which:					
Domestic	.	1.334,0	1.370,3	1.269,8	1.272,1
Cross-border	.	15,3	15,9	17,3	19,0

Table 6a (continued)

	2013	2014	2015	2016	2017
Direct debits¹	9.676,4	8.517,8	9.954,6	10.196,6	10.317,7
of which:					
Commercial banks	5.198,0	4.977,7	5.252,3	5.745,3	5.831,5
of which:					
Initiated in a file/batch	.	3.932,8	4.028,9	4.839,8	5.150,2
Initiated on a single payment basis	.	1.044,3	1.223,2	905,5	681,3
of which:					
Domestic	.	4.913,0	5.147,7	5.588,1	5.621,9
Cross-border	.	64,6	104,6	157,2	209,6
Landesbanken and savings banks	3.136,4	2.254,7	3.108,5	3.032,3	3.166,2
of which:					
Initiated in a file/batch	.	2.145,9	3.020,7	2.999,6	3.137,4
Initiated on a single payment basis	.	108,9	87,8	32,7	28,8
of which:					
Domestic	.	2.248,1	3.102,0	3.025,9	3.159,8
Cross-border	.	6,6	6,5	6,5	6,4
Regional institutions of credit cooperatives and credit cooperatives	1.271,6	888,6	965,9	650,8	654,6
of which:					
Initiated in a file/batch	.	608,0	689,8	538,3	546,9
Initiated on a single payment basis	.	273,7	274,5	112,5	107,8
of which:					
Domestic	.	887,7	965,1	649,8	653,4
Cross-border	.	0,9	0,9	1,0	1,2
Card payments with cards issued in the country (without transactions with cards with an e-money function)	3.632,8	3.433,9	3.690,6	4.057,0	4.494,1
of which:					
Commercial banks	1.168,5	1.112,0	1.076,5	1.253,8	1.431,2
of which:					
Domestic	1.011,2	955,8	840,6	975,8	1.087,9
Cross-border	157,2	156,1	235,9	278,1	343,2
Landesbanken and savings banks	1.641,9	1.563,7	1.581,4	1.670,9	1.866,5
of which:					
Domestic	1.470,6	1.378,5	1.359,5	1.457,6	1.594,7
Cross-border	171,3	185,2	221,9	213,4	271,9
Regional institutions of credit cooperatives and credit cooperatives	837,5	680,3	909,3	993,5	1.047,9
of which:					
Domestic	760,8	605,7	812,9	891,5	935,8
Cross-border	76,7	74,6	96,4	102,0	112,1

Table 6a (continued)

	2013	2014	2015	2016	2017
Cheques	31,3	29,9	21,4	17,5	12,8
of which:					
Commercial banks	8,6	6,6	5,5	4,2	2,8
Landesbanken and savings banks	13,0	13,4	8,7	7,6	5,7
Regional institutions of credit cooperatives and credit cooperatives	9,0	9,4	6,7	5,0	3,9
E-money payment transactions	31,8	33,6	31,9	36,5	35,1
of which:					
Commercial banks	2,8	6,7	5,2	5,7	5,4
Landesbanken and savings banks	22,4	21,0	21,2	22,1	21,3
Regional institutions of credit cooperatives and credit cooperatives	6,0	4,5	3,4	6,2	5,4
Total number of transactions with payment instruments¹	19.589,7	17.747,0	19.823,0	20.618,0	21.282,3
of which:					
Commercial banks	8.265,3	7.935,5	8.303,3	9.037,1	9.371,6
Landesbanken and savings banks	7.342,7	6.024,4	7.118,2	7.778,3	7.614,7
Regional institutions of credit cooperatives and credit cooperatives	3.602,8	2.933,9	3.271,8	2.949,4	3.002,9

¹ Simple book entries are included until reference year 2013.

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

	2013	2014	2015	2016	2017
Credit transfers¹	56.981.528	48.850.208	50.359.209	49.899.434	51.391.141
of which:					
Commercial banks	36.264.975	30.091.726	31.498.082	31.758.175	32.970.439
of which:					
Initiated in paper-based form	2.034.650	832.228	1.011.013	863.093	1.377.307
Initiated electronically	34.230.326	29.259.498	30.487.067	30.895.083	31.593.132
of which:					
Initiated in a file/batch	.	10.564.244	8.739.151	8.111.078	7.919.952
Initiated on a single payment basis	.	18.695.254	21.747.916	22.784.005	23.673.180
of which:					
Domestic	.	21.661.321	22.180.734	22.194.010	22.792.210
Cross-border	.	8.430.405	9.317.348	9.564.165	10.178.229
Landesbanken and savings banks	10.477.271	8.417.391	8.895.282	8.982.127	9.057.437
of which:					
Initiated in paper-based form	1.431.022	1.086.325	1.278.505	1.287.782	1.165.915
Initiated electronically	9.046.250	7.331.066	7.616.777	7.694.345	7.891.522
of which:					
Initiated in a file/batch	.	3.090.784	3.197.173	3.156.969	3.394.772
Initiated on a single payment basis	.	4.240.282	4.419.604	4.537.376	4.496.749
of which:					
Domestic	.	7.999.757	8.439.228	8.448.026	8.480.493
Cross-border	.	417.634	456.053	534.101	576.944
Regional institutions of credit cooperatives and credit cooperatives	4.192.775	3.312.986	3.272.396	2.632.603	2.501.814
of which:					
Initiated in paper-based form	1.162.573	931.843	733.205	743.135	662.643
Initiated electronically	3.030.202	2.381.143	2.539.190	1.889.468	1.839.172
of which:					
Initiated in a file/batch	.	810.048	896.108	676.163	617.380
Initiated on a single payment basis	.	1.571.095	1.643.082	1.213.306	1.221.792
of which:					
Domestic	.	3.224.692	3.180.539	2.559.247	2.421.567
Cross-border	.	88.294	91.857	73.357	80.248

Table 7a (continued)

	2013	2014	2015	2016	2017
Direct debits¹	13.349.970	3.571.763	4.035.530	3.868.788	3.837.323
of which:					
Commercial banks	5.600.995	1.742.951	2.025.988	2.081.998	2.016.830
of which:					
Initiated in a file/batch	.	996.864	1.354.232	1.134.890	1.215.279
Initiated on a single payment basis	.	746.084	671.748	947.108	801.543
of which:					
Domestic	.	1.660.601	1.940.785	1.981.537	1.899.833
Cross-border	.	82.350	85.203	100.461	116.996
Landesbanken and savings banks	3.188.908	771.578	1.082.122	969.876	975.071
of which:					
Initiated in a file/batch	.	742.338	1.050.479	936.172	940.150
Initiated on a single payment basis	.	29.240	31.643	33.704	34.921
of which:					
Domestic	.	769.879	1.080.110	967.141	971.658
Cross-border	.	1.699	2.012	2.736	3.413
Regional institutions of credit cooperatives and credit cooperatives	1.455.574	286.567	292.227	246.064	248.717
of which:					
Initiated in a file/batch	.	147.809	147.600	203.763	212.262
Initiated on a single payment basis	.	138.759	144.488	42.301	36.455
of which:					
Domestic	.	285.537	291.096	244.937	247.466
Cross-border	.	1.030	1.131	1.126	1.251
Card payments with cards issued in the country (without transactions with cards with an e-money function)	223.577	235.184	245.743	258.126	280.611
of which:					
Commercial banks	79.229	72.810	71.799	79.208	88.294
of which:					
Domestic	66.327	62.758	53.221	60.158	65.801
Cross-border	12.902	10.053	18.579	19.050	22.493
Landesbanken and savings banks	92.933	86.028	88.110	89.814	99.536
of which:					
Domestic	81.867	75.262	74.077	77.261	83.869
Cross-border	11.066	10.766	14.033	12.553	15.667
Regional institutions of credit cooperatives and credit cooperatives	50.514	60.616	67.662	70.054	73.539
of which:					
Domestic	45.188	47.291	61.154	63.392	66.108
Cross-border	5.326	13.325	6.508	6.661	7.430

Table 7a (continued)

	2013	2014	2015	2016	2017
Cheques	201.367	170.468	155.028	150.956	109.062
of which:					
Commercial banks	99.381	90.656	84.965	88.369	63.071
Landesbanken and savings banks	52.231	44.451	36.606	34.014	25.818
Regional institutions of credit cooperatives and credit cooperatives	38.509	26.678	25.257	20.255	15.153
E-money payment transactions	108	401	496	729	780
of which:					
Commercial banks	12	69	96	109	102
Landesbanken and savings banks	60	62	64	65	64
Regional institutions of credit cooperatives and credit cooperatives	22	39	15	182	195
Total value of transactions with payment instruments¹	70.756.550	53.044.978	55.013.779	54.399.016	55.837.733
of which:					
Commercial banks	42.044.591	32.060.198	33.745.273	34.075.576	35.207.070
Landesbanken and savings banks	13.811.404	9.319.697	10.102.407	10.128.762	10.158.000
Regional institutions of credit cooperatives and credit cooperatives	5.737.394	3.686.990	3.657.616	2.969.221	2.839.445

¹ Simple book entries are included until reference year 2013.