

Annex to table 6a - Payment and terminal transactions involving non-PSPs  
 Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
<b>Credit transfers</b>	6,298.6	6,468.2	6,677.3	6,898.4	7,129.0
of which:					
<b>Commercial banks</b>	1,970.0	2,087.5	2,220.9	2,313.1	2,460.3
of which:					
Initiated in paper-based form	66.2	60.6	57.1	51.6	44.9
Initiated electronically	1,903.7	2,026.9	2,163.8	2,261.5	2,415.4
of which:					
Initiated in a file/batch	956.6	1,023.1	1,097.3	1,129.2	1,186.9
Initiated on a single payment basis	947.2	1,003.7	1,066.5	1,132.3	1,228.5
of which:					
Domestic	1,870.7	1,963.9	2,070.4	2,116.0	2,214.3
Cross-border	99.3	123.6	150.5	197.1	246.0
<b>Landesbanken and savings banks</b>	2,555.0	2,586.6	2,644.3	2,708.8	2,751.9
of which:					
Initiated in paper-based form	251.2	233.8	217.2	196.1	181.9
Initiated electronically	2,303.7	2,352.8	2,427.0	2,512.7	2,570.0
of which:					
Initiated in a file/batch	1,026.9	1,021.2	1,032.5	1,032.5	982.6
Initiated on a single payment basis	1,276.8	1,331.6	1,394.5	1,480.2	1,587.4
of which:					
Domestic	2,516.8	2,542.5	2,593.7	2,641.9	2,661.5
Cross-border	38.2	44.1	50.6	66.9	90.4
<b>Credit cooperatives</b>	1,301.1	1,315.4	1,336.6	1,359.4	1,386.2
of which:					
Initiated in paper-based form	200.8	185.7	174.0	153.7	140.6
Initiated electronically	1,100.2	1,129.7	1,162.7	1,205.7	1,245.6
of which:					
Initiated in a file/batch	319.3	325.7	331.5	336.0	335.4
Initiated on a single payment basis	781.0	804.0	831.1	869.7	910.2
of which:					
Domestic	1,281.9	1,293.5	1,311.9	1,329.2	1,349.0
Cross-border	19.2	21.8	24.7	30.2	37.2
<b>Direct debits</b>	10,193.6	10,360.7	10,688.4	11,286.4	11,756.7
of which:					
<b>Commercial banks</b>	5,809.1	6,143.5	6,401.5	6,838.1	7,446.9
of which:					
Initiated in a file/batch	5,151.3	5,543.8	5,775.7	6,180.1	6,750.3
Initiated on a single payment basis	657.8	599.7	625.8	658.0	696.7
of which:					
Domestic	5,598.0	5,887.2	6,108.1	6,500.5	7,053.1
Cross-border	211.1	256.3	293.4	337.6	393.9
<b>Landesbanken and savings banks</b>	3,054.1	2,883.7	2,976.5	3,166.9	3,042.0
of which:					
Initiated in a file/batch	3,025.3	2,854.7	2,947.1	3,134.8	3,009.6
Initiated on a single payment basis	28.8	29.0	29.4	32.1	32.5
of which:					
Domestic	3,047.7	2,876.6	2,968.5	3,159.5	3,034.7
Cross-border	6.4	7.0	8.0	7.4	7.4
<b>Credit cooperatives</b>	660.1	667.8	689.3	656.1	650.0
of which:					
Initiated in a file/batch	552.1	561.9	589.6	563.7	562.9
Initiated on a single payment basis	108.0	105.9	99.7	92.4	87.1
of which:					
Domestic	658.9	666.1	687.0	653.4	647.0
Cross-border	1.2	1.6	2.3	2.7	3.0
<b>Card payments with cards issued in the country (without transactions with cards with an e-money function)</b>	4,486.2	5,300.2	6,295.9	7,529.9	8,259.2
of which:					
<b>Commercial banks</b>	1,415.6	1,726.9	2,155.8	2,658.0	3,030.3
of which:					
Domestic	1,072.3	1,295.4	1,615.9	2,150.8	2,387.2
Cross-border	343.3	431.5	539.9	507.2	643.1
<b>Landesbanken and savings banks</b>	1,866.7	2,172.4	2,547.6	3,013.8	3,307.9
of which:					
Domestic	1,594.5	1,901.9	2,253.5	2,731.9	2,969.3
Cross-border	272.1	270.5	294.1	281.8	338.6
<b>Credit cooperatives</b>	1,055.4	1,235.1	1,416.5	1,648.3	1,736.7
of which:					
Domestic	942.4	1,102.4	1,272.5	1,523.9	1,598.4
Cross-border	113.1	132.7	144.0	124.4	138.3

**Annex to table 6a (continued) - Payment and terminal transactions involving non-PSPs**  
**Number of transactions (millions; total for the year)**

	2017	2018	2019	2020	2021
<b>Cheques</b>	12.8	10.5	8.3	6.2	4.8
of which:					
Commercial banks	2.8	2.2	1.8	1.3	1.0
Landesbanken and savings banks	5.7	4.7	3.7	2.8	2.1
Credit cooperatives	3.9	3.2	2.6	1.9	1.5
<b>E-money payment transactions</b>	35.5	34.6	33.5	27.1	23.9
of which:					
Commercial banks	5.4	5.8	5.3	3.8	3.2
Landesbanken and savings banks	21.3	19.3	16.9	8.3	3.4
Credit cooperatives	5.4	5.7	6.2	5.1	5.8
<b>Total number of transactions with payment instruments</b>	21,305.7	22,420.0	23,917.3	25,902.0	27,302.8
of which:					
Commercial banks	9,208.0	9,970.7	10,789.8	11,818.6	12,945.0
Landesbanken and savings banks	7,502.7	7,666.7	8,189.0	8,900.6	9,107.4
Credit cooperatives	3,025.9	3,227.1	3,451.2	3,670.8	3,780.2