

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

	2017	2018	2019	2020	2021
GERMAN TARGET COMPONENT (TARGET2)					
Credit transfers and direct debits sent	44.7	47.4	48.2	48.8	51.0
of which:					
Credit transfers and direct debits sent within the same TARGET component	30.5	31.9	31.3	30.1	30.3
Credit transfers and direct debits sent to another TARGET component	14.2	15.5	16.9	18.7	20.7
of which:					
Transactions sent to a euro area TARGET component	13.6	14.8	16.1	17.8	19.8
Transactions sent to a non-euro area TARGET component	0.6	0.7	0.9	0.9	1.0
Concentration ratio (%) ¹	51.0	48.2	50.0	49.3	51.1
<i>Memorandum item:</i>					
Credit transfers and direct debits received from another TARGET component	9.7	10.4	9.7	10.2	11.6
RETAIL SYSTEM (EMZ)					
Total transactions	4,382.1	4,766.4	5,302.6	6,148.9	6,762.9
of which:					
Credit transfers	1,322.6	1,360.7	1,421.7	1,541.9	1,610.8
Direct debits	1,727.9	1,789.8	1,936.0	2,247.6	2,535.4
Card payments ²	1,284.9	1,568.6	1,899.7	2,335.2	2,591.0
ATM transactions ²	37.2	39.6	39.0	19.7	22.4
E-money payments ²	0.7	0.5	0.5	0.0	0.0
Cheques	8.8	7.3	5.8	4.6	3.3
Other payment instruments ³
Concentration ratio (%) ⁴	40.7	36.2	43.5	47.9	49.0

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

³ 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).

⁴ Market share of the five largest direct participants in relation to the number of all transactions.