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Statistics on payments and securities trading
July 2025

Statistical Series

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Methodological Note:

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. Since reporting period 2022 service providers for payment initiation services and account information services have been included in the reporting population.

Where a field is marked with a dot, data is not available or confidential. Where a field is marked with a dash, no value has been reported.

Basis of the data collection: Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payments statistics (ECB/2013/43) (ECB/2020/59)

With the reporting year 2022 onwards, there were some changes to the reporting content of certain items (see: General guidelines on payments statistics: https://www.bundesbank.de/resource/blob/863340/cfd6faa15b4add65ef8919283b0402f9/mL/allgemeine-richtlinien-data.pdf).

Table 1 - Institutions offering payment services to non-PSPs (end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Deutsche Bundesbank						
Number of offices	31	31	31	31	31	31
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation						
Number of institutions	1,428	1,375	1,367	1,323	1,318	1,290
Number of offices [1]	–	20,430	–	19,480	–	17,844
Institutions legally incorporated in the reporting country						
Number of institutions	1,321	1,265	1,258	1,213	1,208	1,179
Number of offices [1]	–	20,178	–	19,226	–	17,590
Branches of foreign banks						
Number of institutions	107	110	109	110	110	111
Number of offices [1]	–	252	–	254	–	254
Electronic money institutions						
Number of institutions	11	10	11	13	15	15
Payment service providers						
Number of institutions [2]	87	89	91	94	95	93
of which:						
Payment initiation service providers	30	28	30	30	30	31
Account information service providers	42	39	40	41	41	41
of which:						
Number of clients (thousands)	2,757	3,548	5,823	4,865	5,281	6,253
Institutions offering payment services to non-PSPs (total)						
Number of institutions	1,527	1,475	1,470	1,431	1,429	1,399
Number of offices [1]	–	20,651	–	19,733	–	18,087
Number accounts with of overnight deposits (thousands) [3]	136,831	138,330	140,615	144,812	145,255	148,749
of which:						
Number of internet/PC-linked accounts with overnight deposits (thousands)	101,919	105,555	111,176	115,940	117,117	120,477
of which:						
Number of accounts with transferable overnight deposits (thousands)	106,482	101,992	104,886	105,950	106,583	108,227
of which:						
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	78,491	77,518	80,729	82,578	84,097	86,532
Number of payment accounts (thousands) [4]	160,401	157,561	159,409	162,089	163,545	164,508
of which:						
Number of payment accounts accessed by account information service providers (thousands)	10,528	13,544	11,103	13,796	14,445	15,690
Number of e-money accounts (thousands)	849	1,066	1,131	1,384	1,478	1,712

1 Data available on a yearly basis only.
2 The recent list of payment institutions resident in the country is published on the website of the ECB in the list of financial institutions - PSRI (Payment statistics relevant institutions). www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions
3 Includes only accounts with a positive balance.
4 Includes current accounts as well as credit card accounts and e-money accounts.

Table 2 - Payment card functions and accepting devices (end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Cards issued by resident PSPs (thousands)						
Cards with a cash function	162,904	160,669	159,974	155,245	162,018	151,407
Cards with a payment function (except cards with an e-money function only)	173,450	167,956	169,690	177,675	188,391	196,113
of which:						
Cards with a debit function	136,046	132,432	134,482	142,916	153,724	161,945
Cards with a delayed debit function	31,421	29,426	28,893	28,232	28,415	27,704
Cards with a credit function	5,983	6,098	6,315	6,527	6,252	6,464
Cards with an e-money function [1]	41,797	28,953	27,435	13,761	8,459	6,297
Total number of cards [2]	179,864	178,077	181,202	188,127	198,962	206,815
of which:						
Cards with a contactless payment function	150,410	152,135	154,338	153,043	157,862	156,328
Terminals provided by resident PSPs						
ATMs [3]	81,416	78,925	77,637	77,504	76,960	75,243
of which:						
Located in the reporting country	80,508	77,588	76,117	75,543	74,958	73,370
Located abroad	908	1,337	1,520	1,961	2,002	1,873
of which:						
ATMs with a cash withdrawal function	55,597	53,569	52,991	52,224	51,707	50,563
of which:						
Located in the reporting country	54,689	52,652	52,026	51,278	50,767	49,752
Located abroad	908	917	965	946	940	811
ATMs with a credit transfer function	24,507	24,242	22,764	23,245	23,146	22,527
EFTPOS terminals [4]	1,290,888	1,361,294	1,392,842	1,404,971	1,478,636	1,540,350
of which:						
Located in the reporting country [5]	1,022,550	1,045,259	1,096,427	1,124,000	1,172,929	1,196,394
Located abroad	268,338	316,035	296,415	280,971	305,707	343,956
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086	1,617,736	1,436,847
of which:						
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355	1,435,284	1,246,076
Located abroad	183,148	215,136	181,932	175,731	182,452	190,771
of which:						
E-money card-loading terminals	56,098	52,610	52,610	51,856	51,856	49,683
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230	1,565,880	1,387,164
of which:						
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500	1,383,429	1,196,394
Located abroad	183,147	215,135	181,931	175,730	182,451	190,770

1 The "Geldkarte" function will be gradually discontinued by the end of 2024.
2 Irrespective of the card's number of functions.
3 One physical device can have several of the functions listed below. ATMs are reported by the ATM provider. Therefore, no multiple counts of ATMs should occur.
4 Only active terminals (terminals with at least one transaction in the reference period). Including e-money retail payment terminals.
5 To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. Data source: Deutsche Kreditwirtschaft (DK).

Table 3a - Number of transactions per type of payment instrument [1]
(millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Credit transfers	3,564.8	3,631.0	3,618.2	3,662.0	3,735.7	3,853.4
of which:						
Domestic	3,346.9	3,409.5	3,405.8	3,421.0	3,482.0	3,586.9
Cross-border	218.0	221.4	212.4	241.0	253.7	266.5
of which:						
Initiated in paper-based form [2]	333.2	326.0	317.5	307.5	292.7	290.8
Initiated electronically	3,153.9	3,268.2	3,264.7	3,318.1	3,411.3	3,531.1
of which:						
Initiated by domestic and foreign payment initiation service providers	62.3	65.0	67.1	80.8	83.3	85.2
Initiated via SEPA credit transfer instant scheme	82.1	96.9	115.7	131.1	150.9	186.3
Direct debits	5,058.8	5,092.4	4,713.2	4,893.5	4,790.9	5,102.7
of which:						
Domestic	4,848.8	4,874.4	4,537.5	4,740.4	4,648.1	4,942.4
Cross-border	210.0	218.0	175.7	153.1	142.8	160.3
Card payments	4,723.5	5,425.7	5,643.7	6,166.7	6,180.7	6,933.4
of which:						
Domestic	3,981.4	4,535.8	4,793.2	5,164.9	5,252.5	5,760.8
Cross-border	742.1	889.9	850.5	1,001.8	928.2	1,172.6
of which:						
initiated electronically	4,684.2	5,378.5	5,595.3	6,115.1	6,136.5	6,888.0
of which:						
initiated via remote payment channel	581.3	638.6	645.8	705.3	685.5	796.0
of which:						
Domestic	188.4	212.2	219.0	237.1	223.5	249.5
Cross-border	392.9	426.4	426.9	468.2	462.0	546.5
initiated via non-remote payment channel	4,102.8	4,739.9	4,949.5	5,409.8	5,451.0	6,092.0
of which:						
Domestic	3,777.2	4,304.7	4,554.1	4,905.7	5,012.9	5,494.7
Cross-border	325.6	435.1	395.4	504.1	438.1	597.4
of which:						
Contactless payments at a terminal	2,766.7	3,485.7	3,828.9	4,274.7	4,444.2	5,051.4
of which:						
with a debit card	3,813.5	4,433.3	4,648.6	5,074.9	5,120.5	5,756.6
of which:						
Domestic	3,496.5	4,012.1	4,251.9	4,577.7	4,658.5	5,107.6
Cross-border	317.0	421.2	396.7	497.2	462.0	648.9
with a delayed debit card	776.6	839.9	839.8	915.7	891.4	981.1
of which:						
Domestic	423.6	454.7	468.1	504.0	509.4	556.7
Cross-border	353.0	385.3	371.7	411.7	382.0	424.4
with a credit card	94.1	105.2	106.9	124.5	124.6	150.3
of which:						
Domestic	45.5	50.1	53.0	61.2	68.5	79.8
Cross-border	48.6	55.1	53.9	63.4	56.2	70.6
Cash withdrawals using card-based payment instruments	745.8	804.5	787.9	768.0	721.0	741.6
of which:						
Domestic	727.6	780.7	768.7	746.0	704.5	721.9
Cross-border	18.2	23.9	19.2	22.0	16.5	19.7
of which:						
with a debit card	721.4	783.7	768.7	748.0	702.7	722.8
with a delayed debit card	22.1	18.1	16.5	17.2	15.7	16.3
with a credit card	2.4	2.8	2.7	2.8	2.6	2.6
E-money payment transactions	7.8	8.5	9.1	9.6	10.4	15.9
Cheques	1.9	1.6	1.4	1.2	1.1	0.9
Money remittances	4.3	4.4	3.6	3.4	3.4	3.6
of which:						
Domestic	1.3	1.5	1.3	1.3	1.3	1.5
Cross-border	3.0	2.9	2.3	2.1	2.1	2.0
Other payment services [3]	13.6	14.7	13.2	12.0	14.2	12.4
Total payment transactions sent involving non-MFIs	14,120.7	14,982.9	14,790.4	15,516.4	15,457.3	16,663.9
of which:						
Domestic	12,922.7	13,619.9	13,523.0	14,090.2	14,105.7	15,036.7
Cross-border	1,198.0	1,363.0	1,267.4	1,426.2	1,351.7	1,627.2
Payments initiated by domestic payment initiation service providers	106.2	108.2	101.3	111.3	98.7	99.5
of which:						
Domestic	88.1	90.5	85.2	94.2	84.2	87.2
Cross-border	18.2	17.8	16.1	17.1	14.5	12.3
Memorandum items:						
Credits to the accounts by simple book entry	310.6	354.1	262.8	275.7	230.1	303.5
Debits to the accounts by simple book entry	1,068.5	1,150.7	947.8	892.0	901.4	931.2

1 Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.
2 Includes standing orders that were initiated non-electronically.
3 Includes OTC cashwithdrawals as well as credits to a credit card account by the acquirer when executed separately.

Table 3b - Value of transactions per type of payment instrument [1]
(EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Credit transfers	31,864,561	33,354,599	31,940,291	30,928,123	31,796,135	32,411,076
of which:						
Domestic	23,934,146	24,900,638	24,516,199	24,703,764	24,576,397	25,073,955
Cross-border	7,930,415	8,453,961	7,424,091	6,224,360	7,219,738	7,337,122
of which:						
Initiated in paper-based form [2]	2,965,325	2,345,176	2,218,260	2,424,488	2,754,230	2,542,509
Initiated electronically	28,400,585	30,597,461	29,334,651	28,104,682	28,656,597	29,463,989
of which:						
Initiated by domestic and foreign payment initiation service providers	21,854	27,132	28,785	33,757	34,719	40,390
Initiated via SEPA credit transfer instant scheme	57,122	69,204	83,012	97,307	113,944	139,743
Direct debits	1,776,283	2,265,886	2,758,358	2,695,692	2,949,088	2,979,381
of which:						
Domestic	1,664,694	1,759,791	1,724,586	1,786,019	1,775,224	1,865,912
Cross-border	111,589	506,094	1,033,772	909,673	1,173,864	1,113,468
Card payments	226,660	258,732	260,703	282,112	274,692	302,121
of which:						
Domestic	183,400	207,566	210,865	225,661	220,951	237,883
Cross-border	43,261	51,166	49,839	56,451	53,741	64,237
of which:						
initiated electronically	222,354	253,490	255,196	276,596	269,290	296,202
of which:						
initiated via remote payment channel	41,023	46,199	47,872	51,867	52,787	59,168
of which:						
Domestic	16,660	18,976	19,826	21,316	21,940	23,530
Cross-border	24,363	27,224	28,047	30,551	30,847	35,638
initiated via non-remote payment channel	181,331	207,291	207,324	224,729	216,503	237,034
of which:						
Domestic	164,028	185,489	187,747	201,021	195,789	210,573
Cross-border	17,303	21,802	19,577	23,708	20,714	26,461
of which:						
Contactless payments at a terminal	106,742	134,549	144,199	161,029	162,113	180,749
of which:						
with a debit card	162,298	186,527	188,135	203,891	198,098	219,764
of which:						
Domestic	147,212	167,465	170,336	182,235	177,835	191,932
Cross-border	15,086	19,062	17,799	21,656	20,264	27,833
with a delayed debit card	54,752	60,918	60,978	65,749	64,300	68,444
of which:						
Domestic	30,746	33,907	34,058	36,488	36,080	37,917
Cross-border	24,006	27,011	26,921	29,261	28,220	30,527
with a credit card	5,304	6,045	6,083	6,956	6,892	7,993
of which:						
Domestic	2,731	3,092	3,178	3,614	3,815	4,254
Cross-border	2,573	2,953	2,904	3,342	3,077	3,739
Cash withdrawals using card-based payment instruments	170,818	190,323	184,974	186,230	173,499	185,662
of which:						
Domestic	166,883	185,346	180,998	181,449	170,070	181,519
Cross-border	3,935	4,977	3,976	4,781	3,429	4,143
of which:						
with a debit card	165,544	185,684	180,646	181,653	169,264	181,227
with a delayed debit card	4,879	4,176	3,890	4,110	3,795	3,974
with a credit card	394	463	437	467	440	460
E-money payment transactions	219	260	273	291	298	392
Cheques	16,520	13,992	11,054	9,561	7,376	6,337
Money remittances	59,258	64,774	67,824	63,692	62,046	62,350
of which:						
Domestic	56,796	62,142	65,395	61,224	59,646	59,861
Cross-border	2,462	2,632	2,428	2,468	2,400	2,488
Other payment services [3]	20,461	19,504	16,110	16,693	14,671	16,136
Total payment transactions sent involving non-MFIs	34,134,781	36,168,069	35,239,586	34,182,394	35,277,804	35,963,454
of which:						
Domestic	26,041,597	27,147,894	26,724,182	26,983,477	26,823,430	27,440,935
Cross-border	8,093,183	9,020,175	8,515,404	7,198,917	8,454,374	8,522,519
Payments initiated by domestic payment initiation service providers	38,154	42,177	44,594	56,185	52,332	63,515
of which:						
Domestic	35,545	39,681	42,154	53,536	49,910	61,150
Cross-border	2,609	2,496	2,441	2,649	2,423	2,366
Memorandum items:						
Credits to the accounts by simple book entry	2,807,652	3,660,293	5,791,614	3,863,078	4,381,555	4,691,337
Debits to the accounts by simple book entry	2,487,008	3,393,490	5,744,465	3,880,211	4,205,630	4,495,203

1 Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.
2 Includes standing orders that were initiated non-electronically.
3 Includes OTC cashwithdrawals as well as credits to a credit card account by the acquirer when executed separately.

Table 4a - Number of transactions per type of terminal [1]
(millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,381.7	4,055.9	4,193.1	4,605.1	4,767.5	4,945.8
of which:						
at terminals located in the reporting country	3,201.4	3,815.9	4,080.3	4,551.4	4,750.4	4,931.1
at terminals located abroad	180.3	240.1	112.7	53.7	17.1	14.7
of which:						
ATM cash withdrawals	744.1	793.5	786.5	779.9	728.6	736.8
ATM cash deposits	75.8	79.3	80.4	84.2	83.7	84.6
POS transactions	2,553.9	3,176.3	3,320.1	3,736.5	3,949.8	4,118.7
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	831.4	1,003.9	846.4	946.7	1,035.1	1,026.9
of which:						
at terminals located in the reporting country	180.3	264.6	248.4	307.0	293.1	342.0
at terminals located abroad	651.1	739.3	598.0	639.8	742.0	684.9
of which:						
ATM cash withdrawals	110.5	120.5	112.2	109.5	101.5	104.5
POS transactions	720.6	882.7	733.1	835.9	932.1	920.7
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	381.6	506.0	430.4	540.0	472.6	622.9
of which:						
at terminals located in the reporting country	62.8	72.8	31.3	35.7	32.7	51.4
at terminals located abroad	318.8	433.2	399.1	504.3	439.9	571.6
of which:						
ATM cash withdrawals	21.8	27.2	18.3	21.3	15.9	19.0
POS transactions	359.4	478.4	411.8	518.3	456.4	603.5
Memorandum items:						
OTC cash withdrawals	32.3	32.5	29.6	23.4	20.7	20.9
OTC cash deposits	20.7	21.6	18.3	14.5	12.0	12.5

1 Regardless of the type of card used.

Table 4b - Value of transactions per type of terminal [1]
(EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	369,680	420,785	418,434	443,796	428,357	447,556
of which:						
at terminals located in the reporting country	365,413	415,535	415,021	441,422	427,008	446,362
at terminals located abroad	4,267	5,250	3,412	2,374	1,349	1,194
of which:						
ATM cash withdrawals	174,272	192,738	189,987	194,716	180,919	191,464
ATM cash deposits	82,849	90,698	90,627	95,279	91,504	93,791
POS transactions	111,543	136,481	136,967	153,338	155,028	161,286
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	50,436	57,456	56,254	60,656	54,305	57,233
of which:						
at terminals located in the reporting country	9,774	13,936	12,418	15,048	13,638	15,630
at terminals located abroad	40,662	43,520	43,836	45,608	40,667	41,602
of which:						
ATM cash withdrawals	23,204	22,856	25,993	27,088	20,000	22,241
POS transactions	27,225	34,580	30,237	33,539	34,276	34,953
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	22,446	28,541	24,318	29,115	24,865	30,916
of which:						
at terminals located in the reporting country	2,669	2,940	1,551	1,736	1,507	1,967
at terminals located abroad	19,777	25,601	22,767	27,379	23,358	28,950
of which:						
ATM cash withdrawals	4,297	5,388	3,786	4,627	3,269	4,023
POS transactions	18,128	23,138	20,518	24,474	21,585	26,884
Memorandum items:						
OTC cash withdrawals	64,653	60,002	53,811	49,278	42,404	45,373
OTC cash deposits	57,532	64,088	58,519	45,918	38,926	38,380

1 Regardless of the type of card used.

Table 5 - Participation in selected interbank funds transfer systems (end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) [1]						
Number of participants	877	818	1,119	1,119	1,119	1,173
of which:						
Direct participants	779	723	213	213	213	211
of which:						
Credit institutions	773	717	208	208	208	206
Central banks	1	1	1	1	1	1
Other direct participants	5	5	4	4	4	4
of which:						
Clearing and settlement organisations	5	5	4	4	4	4
Indirect participants [2]	98	95	906	906	906	962
RETAIL SYSTEM (EMZ)						
Number of direct participants [3]	170	170	157	153	155	155
of which:						
Credit institutions	160	160	147	143	145	145
Central banks	5	5	5	5	5	5
Clearing and settlement organisations	5	5	5	5	5	5
STEP2 Card Clearing System (STEP2 CC)						
Number of participants [4]	1,922	1,901	1,897	1,893	1,881	1,869
of which:						
Direct participants	7	7	7	7	6	6

1 Due to the migration from TARGET2 to T2 between 17 and 20 of March 2023, breaks in the time series are possible.
2 Since 2023, indirect participation has no longer been possible. The number shown represents addressable BICs.
3 After a revision of the definition of a participant, "Other direct participants" are no longer shown, as the links to them exist outside the normal EMZ participation agreements.
4 Includes SCL SCC participants, STEP2-CC participants and addressable BICs.

Table 6a - Number of payments processed by selected interbank funds transfer systems (millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) 1						
Transactions sent	26.6	27.2	13.6	23.4	23.2	23.4
of which:						
Transactions sent within the same TARGET component	15.6	16.0	7.2	12.4	12.3	12.4
Transactions sent to another TARGET component	11.0	11.2	6.4	10.9	10.9	11.1
of which:						
Transactions sent to a euro area TARGET component	10.4	10.6	6.1	10.5	10.5	10.6
Transactions sent to a non-euro area TARGET component	0.5	0.6	0.3	0.4	0.4	0.5
Concentration ratio (%) 2	51.9	52.0	46.6	46.3	46.0	45.6
Memorandum item:						
Transactions sent via Target Instant Payment System (TIPS)	5.0	10.7	14.1	19.3	26.1	40.2
Transactions received from another TARGET component	6.5	6.9	3.8	6.6	6.7	7.1
RETAIL SYSTEM (EMZ)						
Total transactions	3,403.5	3,694.6	3,735.8	3,915.6	3,988.5	4,269.4
of which:						
Credit transfers	767.1	807.4	811.2	807.8	834.4	846.4
Direct debits	1,232.8	1,330.3	1,316.8	1,410.4	1,411.5	1,552.8
Card payments 3	1,387.8	1,539.4	1,591.5	1,680.4	1,726.7	1,854.1
ATM transactions 3	14.5	16.4	15.4	16.1	15.2	15.4
Cheques	1.3	1.1	0.9	0.8	0.7	0.6
Concentration ratio (%) 4	47.9	49.3	48.6	50.4	49.6	49.6
STEP2 Card Clearing System (STEP2 CC)						
Total transactions	1,607.0	1,765.5	1,796.1	1,858.4	1,873.6	1,975.8

1 Due to the migration from TARGET2 to T2 between 17 and 20 of March 2023, breaks in the time series are possible. Figures regarding TARGET2 and T2 are partially provisional.
2 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.
3 Only card transactions based on the SEPA Card Clearing (SCC)-format developed by the Berlin Group (mainly Girocard transactions).
4 Market share of the five largest direct participants in relation to the number of all transactions.

Table 6b - Value of payments processed by selected interbank funds transfer systems (EUR billions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
GERMAN TARGET COMPONENT (TARGET2 / T2) 1						
Transactions sent	124,518.3	147,606.5	43,495.1	69,146.2	69,205.4	69,306.9
of which:						
Transactions sent within the same TARGET component	77,403.6	96,981.6	26,063.6	41,546.8	41,157.0	40,004.4
Transactions sent to another TARGET component	47,114.8	50,624.9	17,431.5	27,599.5	28,048.4	29,302.5
of which:						
Transactions sent to a euro area TARGET component	46,325.3	49,967.3	17,063.0	27,094.7	27,489.1	28,698.1
Transactions sent to a non-euro area TARGET component	789.5	657.6	368.5	504.8	559.3	604.5
Concentration ratio (%) 2	46.9	40.6	55.3	54.2	52.8	53.7
Memorandum item:						
Transactions sent via Target Instant Payment System (TIPS)	3.9	8.7	12.1	15.6	23.6	37.0
Transactions received from another TARGET component	45,920.0	48,482.7	18,791.2	29,921.8	29,902.3	30,823.3
RETAIL SYSTEM (EMZ)						
Total transactions	2,119.5	2,175.8	2,220.6	2,258.0	2,323.7	2,503.1
of which:						
Credit transfers	1,594.2	1,626.8	1,661.0	1,693.4	1,750.4	1,886.9
Direct Debits	449.3	467.2	480.9	483.1	493.3	531.5
Card payments 3	63.0	69.8	69.4	72.7	72.2	77.3
ATM transactions 3	3.0	3.4	3.2	3.4	3.2	3.5
Cheques	9.9	8.7	6.2	5.4	4.5	3.9
Concentration ratio (%) 4	36.9	38.3	38.1	39.9	39.4	39.4
STEP2 Card Clearing System (STEP2 CC)						
Total transactions	75,326.2	83,305.5	81,863.1	84,250.8	81,755.8	85,796.2

1 Due to the migration from TARGET2 to T2 between 17 and 20 of March 2023, breaks in the time series are possible. Figures regarding TARGET2 and T2 are partially provisional.
2 Market share of the five largest senders of payment messages in each interbank payment system in relation to the value of transactions. Each participant with individual access to the payment system is counted separately, irrespective of any legal dependencies.
3 Only card transactions based on the SEPA Card Clearing (SCC) format developed by the Berlin Group (mainly Girocard transactions).
4 Market share of the five largest participants in relation to the value of all transactions.

Table 7 - Number of clearing members of the Central Counterparty (CCP)
(end of year)

	2020	2021	2022	2023	2024
Eurex Clearing AG					
Total number of clearing members	222	210	205	210	211
of which:					
Number of domestic clearing members	63	60	58	60	57
Number of foreign clearing members	159	150	147	150	154

Table 8a - Number of contracts and transactions cleared from CCP (thousands, total for the year)

	2020	2021	2022	2023	2024
Eurex Clearing AG					
Total number of contracts and transactions cleared	4,059,683	3,696,194	4,208,382	4,026,275	4,352,865
of which:					
Number of securities transactions cleared	336,692	289,714	296,771	195,761	191,657
of which:					
Number of repurchase transactions cleared	162	206	296	370	385
of which:					
Debt securities	162	206	296	370	385
Number of exchange-traded derivatives contracts cleared [1]	3,722,810	3,406,265	3,911,364	3,830,244	4,160,904
of which:					
Financial futures	2,337,609	2,163,160	2,598,085	2,574,710	2,942,849
Financial options	1,369,674	1,240,133	1,311,726	1,252,420	1,201,638
Commodity futures	64	65	39	50	42
Commodity options	15,463	2,907	1,514	3,064	16,375
Number of OTC-traded derivatives contracts cleared	181	215	247	270	304

1 Turnovers in Germany and Switzerland.

Table 8b - Value of contracts and transactions cleared from CCP (EUR millions, total for the year)

	2020	2021	2022	2023	2024
Eurex Clearing AG					
Total value of contracts and transactions cleared	287,821,859	304,751,344	335,955,844	350,014,400	416,290,875
of which:					
Value of securities transactions cleared	20,341,748	18,243,465	21,918,321	37,427,019	36,661,277
of which:					
Value of repurchase transactions cleared	16,879,342	12,094,707	18,720,166	34,930,101	33,985,139
of which:					
Debt securities	16,879,342	12,094,707	18,720,166	34,930,101	33,985,139
Value of exchange-traded derivatives contracts cleared [1]	236,054,886	252,154,401	270,716,353	265,521,825	326,439,028
of which:					
Financial futures	193,344,763	208,022,345	222,933,423	220,451,078	279,901,820
Financial options	42,663,049	44,120,005	47,775,233	45,057,852	46,462,164
Commodity futures	2,338	3,596	2,295	2,151	1,888
Commodity options	44,736	8,455	5,402	10,744	73,156
Value of OTC-traded derivatives contracts cleared	31,425,225	34,353,478	43,321,170	47,065,557	53,190,570

1 Turnovers in Germany and Switzerland.

Table 9 - Number of direct participants in Central Securities Depository (CSD)
(end of year)

	2020	2021	2022	2023	2024
Clearstream Banking Aktiengesellschaft					
Total number of participants	286	274	281	265	263
of which:					
Number of domestic participants	176	170	171	157	157
of which:					
Central banks	1	1	1	1	1
Central counterparties	1	1	1	1	1
Central securities depositories	0	0	0	0	0
Credit institutions	102	98	92	86	86
Other	72	70	77	69	69
Number of foreign participants	110	104	110	108	106
of which:					
Central banks	1	1	1	1	1
Central counterparties	0	0	0	0	0
Central securities depositories	6	6	6	6	6
Credit institutions	103	97	103	101	99
Other	0	0	0	0	0

Table 10a - Number of securities held on accounts at CSD
(thousands, end of year)

	2020	2021	2022	2023	2024
Clearstream Banking Aktiengesellschaft					
Total number of securities held [1]	3,498.2	4,066.6	4,115.2	4,477.5	5,539.0

1 Number of debt securities not available.

Table 10b - Value of securities held on accounts at CSD
(EUR millions, end of year)

	2020	2021	2022	2023	2024
Clearstream Banking Aktiengesellschaft					
Total value of securities held	10,550,869	11,571,527	11,350,072	11,876,537	12,832,575
of which:					
Debt securities	5,227,154	5,254,126	5,771,305	6,051,636	6,349,500
of which:					
Short-term paper	343,214	386,556	514,270	356,842	327,990
Bonds	4,883,940	4,867,570	5,257,033	5,694,794	6,021,510
Equity	5,164,341	6,137,287	5,424,579	5,659,103	6,199,062
Other	159,374	180,114	154,188	165,798	284,013

Table 11a - Number of delivery instructions processed
(thousands, total for the year)

	2020	2021	2022	2023	2024
Clearstream Banking Aktiengesellschaft					
Total number of delivery instructions	101,818	113,011	106,461	103,436	125,660
of which:					
Delivery versus payment	84,895	95,479	90,225	83,512	99,099
of which:					
Debt securities	4,984	4,892	5,947	7,838	8,214
of which:					
Short-term paper	444	489	593	672	613
Bonds	4,540	4,404	5,354	7,166	7,601
Equity	50,640	57,751	50,843	45,768	53,631
Other	29,271	32,836	33,435	29,906	37,254
Free of payment	16,923	17,532	16,236	19,924	26,561

Table 11b - Value of delivery instructions processed
(EUR millions, total for the year)

	2020	2021	2022	2023	2024
Clearstream Banking Aktiengesellschaft					
Total value of delivery instructions	84,284,548	81,709,688	99,487,956	127,764,093	147,748,247
of which:					
Delivery versus payment	44,631,680	47,788,703	59,529,788	68,743,949	75,850,761
of which:					
Debt securities	37,422,387	39,990,188	52,004,508	62,008,759	68,237,550
of which:					
Short-term paper	4,435,873	5,926,999	7,748,592	6,641,101	4,419,826
Bonds	32,986,514	34,063,189	44,255,916	55,367,658	63,817,724
Equity	6,934,417	7,502,564	7,217,652	6,487,438	7,311,559
Other	274,876	295,951	307,628	247,752	301,652
Free of payment	39,652,868	33,920,985	39,958,168	59,020,144	71,897,486