



EUROPEAN CENTRAL BANK

EUROSYSTEM

Germany

1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	82,349	82,657	82,906	83,093	83,157
GDP (EUR billions)	3,135	3,260	3,356	3,449	3,336
GDP per capita (EUR)	38,067	39,438	40,485	41,508	40,119
HICP (annual percentage changes)	0.4	1.7	1.9	1.4	0.4

Explanatory information on certain data items is given in the notes accompanying these tables.



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2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	2,016,845	2,185,464	2,344,648	2,453,272	2,818,770
<i>of which:</i>					
Transferable deposits	1,239,101	1,382,335	1,515,736	1,596,191	1,929,397
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	56,330	59,567	63,583	68,780	84,812
Outstanding value on e-money storages issued by MFIs	103	97	89	90	74
<i>of which:</i>					
Hardware-based electronic money	103	97	89	90	74
Software-based electronic money	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.



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3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	434,649	628,908	606,735	560,071	1,056,941
Overnight deposits held at other credit institutions (end of period)	325,364	289,560	288,517	307,917	295,679
of which:					
Transferable deposits at other MFIs (end of period)	165,108	171,638	171,407	152,583	209,257
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	62,794	94,194	89,457	74,864	341,228
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2016	2017	2018	2019	2020
Institutions offering payment services to non-MFIs (total)					
Number of institutions	1,756	1,691	1,646	1,618	1,608
Number of offices	32,061	30,189	27,967	26,778	24,198
Number of overnight deposits (thousands)	150,896.7	151,388.4	153,211.9	156,025.5	159,106.4
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	85,970.9	89,336.6	93,527.4	98,967.6	103,715.9
Value of overnight deposits	2,016,762	2,185,899	2,344,899	2,452,508	2,824,395
Number of payment accounts (thousands)	105,790.6	106,044.6	108,135.0	108,826.5	110,034.2
Number of e-money accounts (thousands)	1,969.6	2,192.0	2,202.5	876.2	841.1
Outstanding value on e-money storages issued	.	.	.	84	180
Central bank					
Number of offices	35	35	35	35	35
Number of overnight deposits (thousands)	23.0	22.9	22.9	22.9	23.2
Value of overnight deposits	118,635	135,379	154,421	104,810	181,389
<i>of which:</i>					
Value of transferable deposits	118,635	135,379	154,421	104,809	181,389
Credit institutions irrespective of their legal incorporation					
Number of institutions	1,702	1,632	1,584	1,533	1,508
Number of offices	31,959	30,057	27,818	26,605	24,009
Number of overnight deposits (thousands)	150,866.5	151,358.8	153,183.0	155,997.8	159,073.4
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	85,970.9	89,336.6	93,527.4	98,967.6	103,715.9
Number of transferable overnight deposits (thousands)	103,813.9	103,846.0	105,926.6	107,945.6	109,183.5
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	63,859.0	67,022.3	70,997.3	75,123.9	78,704.0
Value of overnight deposits	1,898,127	2,050,520	2,190,478	2,347,698	2,643,006
<i>of which:</i>					
Value of transferable deposits	1,120,466	1,246,956	1,361,315	1,491,382	1,748,008
Number of payment accounts (thousands)	104,568.5	104,675.6	106,580.9	108,617.9	109,703.3
Number of e-money accounts (thousands)	754.6	829.6	654.3	.	.
Outstanding value on e-money storages issued	67	64	53	48	43
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	1,600	1,526	1,473	1,431	1,394
Number of offices	31,708	29,797	27,555	26,336	23,733
Value of overnight deposits	1,799,675	1,944,852	2,080,087	2,242,014	2,530,826
Branches of euro area-based credit institutions					
Number of institutions	55	56	63	64	72
Number of offices	170	177	185	196	209
Value of overnight deposits	76,041	85,820	93,087	96,309	88,647
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	28	31	30	24	13
Number of offices	46	48	46	38	18
Value of overnight deposits	15,145	13,026	11,922	4,122	4,854
Branches of non-EEA-based credit institutions					
Number of institutions	19	19	18	14	29
Number of offices	35	35	32	35	49
Value of overnight deposits	7,266	6,822	5,382	5,253	18,679
Electronic money institutions					
Number of institutions	7	7	5	9	9
Number of payment accounts (thousands)	1,215.0	1,362.4	1,548.2	.	.
Number of e-money accounts (thousands)	1,215.0	1,362.4	1,548.2	.	.
Outstanding value on e-money storages issued	.	.	.	36	137
Other payment service providers					
Number of institutions	46	51	56	75	90
Number of offices	67	97	114	138	154
Number of overnight deposits (thousands)	7,162.0	6,725.0	5,949.0	4,803.0	9,776.0
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	7.1	6.6	5.8	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2016	2017	2018	2019	2020
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



Germany

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2016	2017	2018	2019	2020
Cards issued by resident PSPs					
Cards with a cash function	149,884	151,014	153,977	159,106	161,574
Cards with a payment function*	142,677	144,364	147,448	152,948	158,815
<i>of which:</i>					
Cards with a debit function	108,951	109,312	111,551	115,665	118,280
Cards with a delayed debit function	28,733	29,772	30,221	31,552	34,718
Cards with a credit function	4,992	5,280	5,677	5,731	5,839
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	86,745	78,628	77,207	77,449	68,935
Cards on which e-money can be stored directly	85,987	77,761	76,449	76,584	68,103
Cards which give access to e-money stored on e-money accounts	758	867	757	865	832
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	4,090	4,179	3,933	3,626	6,689
Total number of cards (irrespective of the number of functions on the card)	155,586	156,985	159,378	164,760	173,932
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	83,821	74,906	74,164	74,426	61,004
Terminals provided by resident PSPs					
ATMs	94,475	95,097	96,338	87,515	87,781
Located in the reporting country	86,035	85,088	.	85,302	83,523
Located abroad	8,440	10,009	.	2,213	4,258
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	67,349	68,117	69,075	60,577	61,126
Located in the reporting country	58,909	58,108	.	58,364	56,868
Located abroad	8,440	10,009	.	2,213	4,258
ATMs with a credit transfer function	27,848	27,837	27,900	26,715	26,212
Located in the reporting country	27,848	27,837	27,900	26,715	26,212
Located abroad	0	0	0	-	0
POS terminals	1,292,455	1,389,598	1,358,404	1,338,353	1,401,411
Located in the reporting country	1,141,388	1,206,830	1,179,321	1,146,884	1,176,068
Located abroad	151,067	182,768	179,083	191,469	225,343
POS terminals					
<i>of which:</i>					
EFTPOS terminals	946,276	998,278	1,018,037	1,061,592	1,128,254
Located in the reporting country	796,108	816,200	840,021	871,184	903,718
Located abroad	150,168	182,078	178,016	190,408	224,536
E-money card POS terminals	429,797	434,344	405,108	325,548	321,770
Located in the reporting country	403,582	390,630	359,300	275,700	272,350
Located abroad	26,215	43,714	45,808	49,848	49,420
E-money card terminals	489,835	493,769	463,900	386,005	383,507
Located in the reporting country	463,620	449,002	417,063	335,175	333,102
Located abroad	26,215	44,767	46,837	50,830	50,405
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	60,038	58,393	57,785	59,497	60,774
Located in the reporting country	60,038	58,372	57,763	59,475	60,752
Located abroad	0	21	22	22	22
E-money card accepting terminals	429,797	435,397	406,136	326,529	322,754
Located in the reporting country	403,582	390,630	359,300	275,700	272,350
Located abroad	26,215	44,767	46,836	50,829	50,404

Explanatory information on certain data items is given in the notes accompanying these tables.



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7a. Payments per type of payment service involving non-MFIs - page 1
(number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	20,372.4	21,417.8	22,679.2	24,207.9	26,192.9
Domestic	19,403.9	20,239.0	21,297.9	22,602.2	24,540.9
Cross-border	968.5	1,178.8	1,381.4	1,605.7	1,652.0
Credit transfers	6,186.2	6,298.6	6,468.2	6,677.3	6,892.1
Domestic	6,042.4	6,133.5	6,266.3	6,441.6	6,587.2
Cross-border	143.7	165.1	201.8	235.7	305.0
Credit transfers					
Initiated in paper-based form	570.5	521.3	482.9	451.2	403.9
Initiated electronically	5,615.7	5,777.3	5,985.2	6,226.1	6,488.2
Initiated in a file/batch	2,706.8	2,760.3	2,836.3	2,924.7	2,995.9
Initiated on a single payment basis	2,908.9	3,017.0	3,148.9	3,301.4	3,492.3
of which (memorandum item):					
Online banking based e-payments	133.3	143.3	143.9	154.0	170.7
Credit transfers					
of which:					
Non-SEPA credit transfers	59.5	53.0	54.1	52.0	55.5
Direct debits	9,764.5	10,305.7	10,619.9	10,979.0	11,593.8
Domestic	9,599.2	10,086.1	10,353.7	10,673.6	11,244.3
Cross-border	165.3	219.6	266.2	305.4	349.5
Direct debits					
Initiated in a file/batch	8,635.5	9,411.1	9,785.9	10,125.2	10,722.9
Initiated on a single payment basis	1,129.0	894.7	834.0	853.8	870.9
Direct debits					
of which:					
Non-SEPA direct debits	358.5	62.9	58.1	52.3	92.2
Card payments with cards issued by resident PSPs*	4,043.9	4,486.2	5,300.2	6,295.9	7,520.0
Domestic card payments	3,395.1	3,704.4	4,400.5	5,247.6	6,534.2
Cross-border card payments	648.8	781.8	899.7	1,048.3	985.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,963.4	3,275.4	3,913.8	4,715.9	5,911.4
Payments with cards with a delayed debit function	984.0	1,100.8	1,260.3	1,434.8	1,469.0
Payments with cards with a credit function	96.5	110.0	126.3	145.3	139.6
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,522.3	3,863.9	4,560.0	5,422.9	6,556.1
Payments initiated remotely	517.4	617.5	735.1	867.2	950.4
E-money payments with e-money issued by resident PSPs	36.8	35.5	34.6	33.5	27.1
Domestic	32.2	29.5	27.1	25.2	20.5
Cross-border	4.6	6.1	7.5	8.3	6.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	29.1	26.8	24.3	21.3	15.4
With e-money accounts	7.7	8.7	10.3	12.2	11.7
of which:					
Accessed through a card	5.6	7.7	9.0	11.1	10.4
Cheques	17.5	12.8	10.5	8.3	6.2
Domestic	16.8	12.2	10.0	7.9	5.9
Cross-border	0.7	0.6	0.5	0.4	0.3
Other payment services	323.5	278.6	245.7	213.9	153.7
Domestic	318.3	273.4	240.4	208.8	148.8
Cross-border	5.2	5.3	5.3	5.1	4.8

Explanatory information on certain data items is given in the notes accompanying these tables.



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7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	178.0	272.4	308.3	399.8	626.8
Cross-border credit transfers received	129.4	181.7	187.4	202.7	263.6
Cross-border direct debits received	47.8	89.9	120.1	196.4	363.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other cross-border payment services received	0.6	0.7	0.7	0.6	0.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	776.7	742.8	736.5	719.8	723.0
Debits from the accounts by simple book entry	1,913.5	1,906.3	1,988.5	2,002.8	2,121.4
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	5.2	5.3	5.3	5.1	4.8
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	0.6	0.7	0.7	0.6	0.5
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.



Germany

7b. Payments per type of terminal involving non-MFIs
(number of payments sent; millions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	5,487.7	5,525.2	6,094.5	6,470.4	6,689.4
At terminals located in the reporting country	5,479.6	5,515.0	6,071.9	6,442.5	6,656.4
At terminals located abroad	8.2	10.2	22.6	27.8	32.9
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2,161.4	2,113.4	2,084.6	2,006.5	1,572.5
At terminals located in the reporting country	2,161.4	2,113.4	2,084.0	2,005.9	1,572.2
At terminals located abroad	-	0.0	0.6	0.6	0.3
ATM cash deposits (except e-money transactions)	134.7	146.8	158.7	163.9	155.4
At terminals located in the reporting country	134.7	146.8	158.7	163.9	155.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,160.6	3,235.1	3,824.4	4,274.8	4,943.7
At terminals located in the reporting country	3,152.6	3,225.1	3,802.6	4,247.8	4,911.3
At terminals located abroad	8.0	10.0	21.8	27.0	32.5
E-money card-loading/unloading transactions	3.5	2.8	2.3	2.0	1.1
At terminals located in the reporting country	3.4	2.6	2.1	1.9	1.0
At terminals located abroad	0.1	0.2	0.2	0.2	0.1
E-money payments with cards with an e-money function	27.4	26.9	24.5	23.1	16.5
At terminals located in the reporting country	27.4	26.9	24.5	23.1	16.4
At terminals located abroad	0.0	0.0	0.0	0.1	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	419.1	513.6	900.3	1,143.7	1,192.0
At terminals located in the reporting country	199.8	238.8	346.3	404.4	323.8
At terminals located abroad	219.3	274.8	553.9	739.3	868.2
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	33.8	34.8	81.0	79.6	97.6
At terminals located in the reporting country	33.7	34.8	41.9	41.1	24.8
At terminals located abroad	0.0	0.0	39.1	38.5	72.8
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	382.7	473.6	810.0	1,054.1	1,089.4
At terminals located in the reporting country	164.8	201.5	299.1	358.5	296.8
At terminals located abroad	218.0	272.1	510.9	695.7	792.6
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	2.7	5.1	9.3	10.0	5.0
At terminals located in the reporting country	1.3	2.5	5.4	4.9	2.2
At terminals located abroad	1.4	2.6	3.9	5.1	2.8
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	307.0	377.1	450.2	538.9	386.3
At terminals located in the reporting country	7.4	10.2	2.3	3.2	5.2
At terminals located abroad	299.5	366.9	448.0	535.7	381.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	53.0	54.1	55.7	59.7	32.6
At terminals located in the reporting country	1.7	1.9	0.1	0.0	0.0
At terminals located abroad	51.3	52.2	55.6	59.7	32.6
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	251.5	319.0	389.0	473.0	348.8
At terminals located in the reporting country	5.8	8.3	2.3	3.2	5.2
At terminals located abroad	245.7	310.7	386.7	469.8	343.6
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	0.0
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	5.8	5.8	5.2	5.6	4.4
OTC cash withdrawals	184.3	158.3	138.9	120.4	86.4
OTC cash deposits	130.5	112.0	98.5	85.5	60.1

Explanatory information on certain data items is given in the notes accompanying these tables.



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8a. Payments per type of payment service involving non-MFIs - page 1
(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	54,042.7	55,590.0	56,076.6	59,176.2	60,914.3
Domestic	42,881.6	43,630.2	44,354.7	46,446.5	47,825.4
Cross-border	11,161.0	11,959.8	11,721.9	12,729.7	13,088.9
Credit transfers	49,643.3	51,289.5	51,748.5	54,799.5	56,874.2
Domestic	38,775.3	39,675.4	40,360.3	42,423.5	44,032.9
Cross-border	10,868.0	11,614.1	11,388.2	12,376.0	12,841.3
Credit transfers					
Initiated in paper-based form	3,348.2	3,002.5	2,861.6	2,870.5	2,426.7
Initiated electronically	46,295.1	48,287.0	48,886.4	51,930.5	54,447.6
Initiated in a file/batch	17,079.5	17,933.6	17,894.8	18,790.1	20,145.6
Initiated on a single payment basis	29,215.6	30,353.3	30,991.6	33,140.4	34,302.2
of which (memorandum item):					
Online banking based e-payments	198.4	216.6	142.3	153.0	166.9
Credit transfers					
of which:					
Non-SEPA credit transfers	33,296.0	32,546.2	32,228.1	33,681.0	34,835.7
Direct debits	3,337.2	3,313.4	3,361.4	3,427.5	3,200.8
Domestic	3,095.6	3,025.5	3,089.8	3,172.4	3,008.4
Cross-border	241.6	287.9	271.6	255.1	192.4
Direct debits					
Initiated in a file/batch	2,766.7	2,908.1	2,978.6	3,078.3	2,867.0
Initiated on a single payment basis	570.5	405.3	382.8	349.2	333.8
Direct debits					
of which:					
Non-SEPA direct debits	351.5	200.0	144.6	129.1	86.0
Card payments with cards issued by resident PSPs*	257.2	280.1	314.1	350.5	363.3
Domestic card payments	211.8	227.8	256.8	286.9	312.0
Cross-border card payments	45.4	52.3	57.3	63.6	51.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	167.1	182.5	205.8	231.8	267.5
Payments with cards with a delayed debit function	84.1	90.9	100.6	109.8	88.2
Payments with cards with a credit function	6.0	6.8	7.8	8.9	7.5
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	218.7	235.3	261.5	286.7	306.1
Payments initiated remotely	37.9	44.1	52.2	62.9	56.4
E-money payments with e-money issued by resident PSPs	0.7	0.8	0.8	0.9	0.9
Domestic	0.5	0.5	0.6	0.6	0.7
Cross-border	0.2	0.3	0.3	0.3	0.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.1	0.1	0.1	0.1	0.2
With e-money accounts	0.6	0.7	0.7	0.8	0.8
of which:					
Accessed through a card	0.4	0.5	0.5	0.5	0.5
Cheques	151.0	109.1	90.1	72.5	50.6
Domestic	147.3	106.0	87.8	70.3	49.1
Cross-border	3.7	3.1	2.3	2.1	1.5
Other payment services	653.2	597.0	561.6	525.4	424.4
Domestic	651.1	594.9	559.4	523.3	422.2
Cross-border	2.1	2.1	2.2	2.1	2.2

Explanatory information on certain data items is given in the notes accompanying these tables.



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8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	15,223.4	15,815.8	16,240.8	17,388.1	18,821.3
Cross-border credit transfers received	14,804.8	15,371.6	15,719.8	16,749.9	17,553.7
Cross-border direct debits received	416.5	443.2	520.1	637.5	1,267.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other cross-border payment services received	0.3	0.3	0.3	0.2	0.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	10,746.4	12,365.8	11,736.6	10,967.3	12,468.4
Debits from the accounts by simple book entry	9,635.9	11,259.5	10,652.5	9,898.9	10,936.1
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	2.1	2.1	2.2	2.1	2.2
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	0.3	0.3	0.3	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.



Germany

8b. Payments per type of terminal involving non-MFIs

(value of payments sent; EUR billions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	686.7	705.0	758.2	777.3	735.6
At terminals located in the reporting country	685.5	703.6	756.1	775.2	733.9
At terminals located abroad	1.2	1.4	2.1	2.1	1.7
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	375.2	379.3	385.5	385.7	341.4
At terminals located in the reporting country	375.2	379.3	385.5	385.6	341.3
At terminals located abroad	-	0.0	0.1	0.1	0.1
ATM cash deposits (except e-money transactions)	121.0	135.6	147.9	158.4	151.2
At terminals located in the reporting country	121.0	135.6	147.9	158.4	151.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	190.2	189.8	224.4	232.8	242.7
At terminals located in the reporting country	188.9	188.4	222.4	230.8	241.1
At terminals located abroad	1.2	1.4	2.0	2.0	1.6
E-money card-loading/unloading transactions	0.1	0.1	0.1	0.1	0.0
At terminals located in the reporting country	0.1	0.1	0.1	0.1	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.2	0.2	0.2	0.3	0.3
At terminals located in the reporting country	0.2	0.2	0.2	0.3	0.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	38.1	42.2	60.7	67.3	61.6
At terminals located in the reporting country	19.8	21.3	27.3	28.0	19.0
At terminals located abroad	18.3	20.8	33.4	39.3	42.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	5.5	5.5	10.0	11.0	15.6
At terminals located in the reporting country	5.5	5.5	6.7	6.6	4.8
At terminals located abroad	0.0	0.0	3.4	4.4	10.7
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	32.3	36.2	50.2	55.8	45.8
At terminals located in the reporting country	14.2	15.7	20.3	21.1	14.0
At terminals located abroad	18.1	20.5	29.8	34.7	31.8
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	0.3	0.5	0.5	0.4	0.2
At terminals located in the reporting country	0.1	0.1	0.2	0.2	0.1
At terminals located abroad	0.2	0.3	0.2	0.2	0.1
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	29.8	35.0	38.0	40.2	24.6
At terminals located in the reporting country	0.4	0.5	0.1	0.2	0.2
At terminals located abroad	29.4	34.5	37.9	40.1	24.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	10.0	10.3	10.5	11.3	6.9
At terminals located in the reporting country	0.3	0.2	0.0	0.0	0.0
At terminals located abroad	9.7	10.0	10.5	11.3	6.9
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	19.8	24.6	27.3	28.7	17.6
At terminals located in the reporting country	0.1	0.3	0.1	0.2	0.2
At terminals located abroad	19.6	24.3	27.2	28.6	17.3
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	0.0
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.8	0.9	0.8	0.9	0.7
OTC cash withdrawals	232.7	209.0	196.4	186.1	153.2
OTC cash deposits	265.1	235.6	217.3	195.6	151.0

Explanatory information on certain data items is given in the notes accompanying these tables.



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9. Participation in selected payment systems

(original units; end of period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-Bundesbank					
Number of participants	989	959	941	803	979
<i>of which:</i>					
Direct participants	848	816	802	683	857
<i>of which:</i>					
Credit institutions	842	810	796	677	851
Central bank	1	1	1	1	1
Other direct participants	5	5	5	5	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	5	5	5	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	141	143	139	120	122
RETAIL SYSTEM: RPS					
Number of participants	191	198	190	192	189
<i>of which:</i>					
Direct participants	191	198	190	192	189
<i>of which:</i>					
Credit institutions	181	188	180	182	179
Central bank	6	6	6	5	5
Other direct participants	4	4	4	5	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	4	4	4	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.



Germany

10. Payments processed by selected payment systems

(number of transactions sent; millions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-Bundesbank					
Credit transfers and direct debits	44.5	44.7	47.4	48.2	48.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	31.6	30.5	31.9	31.3	30.1
Credit transfers and direct debits to another TARGET component	12.9	14.2	15.5	16.9	18.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	12.4	13.6	14.8	16.1	17.8
Credit transfers and direct debits to a non-euro area TARGET component	0.5	0.6	0.7	0.9	0.9
Concentration ratio in terms of volume (percentages)	51.4	51.0	48.2	50.0	49.3
RETAIL SYSTEM: RPS					
Total transactions	4,274.5	4,382.1	4,766.4	5,302.6	6,148.9
Domestic	4,168.0	4,238.0	4,616.6	5,109.1	5,896.1
Cross-border	106.5	144.1	149.9	193.6	252.7
Credit transfers	1,301.7	1,322.6	1,360.7	1,421.7	1,541.9
Domestic	1,237.3	1,233.2	1,270.8	1,311.9	1,410.0
Cross-border	64.4	89.4	89.9	109.8	131.9
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,301.7	1,322.6	1,360.7	1,421.7	1,541.9
Direct debits	1,763.2	1,727.9	1,789.8	1,936.0	2,247.6
Domestic	1,721.1	1,673.2	1,729.8	1,852.2	2,126.7
Cross-border	42.1	54.7	60.0	83.8	120.8
Card payments (except e-money transactions)	1,141.3	1,284.9	1,568.6	1,899.7	2,335.2
Domestic	1,141.3	1,284.9	1,568.6	1,899.7	2,335.2
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	36.5	37.2	39.6	39.0	19.7
Domestic	36.5	37.2	39.6	39.0	19.7
Cross-border	-	-	-	-	-
E-money payment transactions	0.6	0.7	0.5	0.5	0.0
Domestic	0.6	0.7	0.5	0.5	0.0
Cross-border	-	-	-	-	-
Cheques	1.2	8.8	7.3	5.8	4.5
Domestic	1.2	8.8	7.3	5.8	4.5
Cross-border	-	-	-	-	-
Other payment services	29.9	-	-	-	-
Domestic	29.9	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	37.6	40.7	36.2	43.5	47.9

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-Bundesbank:					
Credit transfers and direct debits	201,111.1	187,947.6	191,859.9	209,082.3	221,006.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	145,563.5	126,380.2	128,114.6	138,277.8	144,035.3
Credit transfers and direct debits to another TARGET component	55,547.6	61,567.4	63,745.3	70,804.5	76,971.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	51,948.9	58,196.9	62,043.1	69,094.1	74,914.9
Credit transfers and direct debits to a non-euro area TARGET component	3,598.7	3,370.4	1,702.2	1,710.5	2,056.1
Concentration ratio in terms of value (percentages)	43.6	42.4	38.8	42.4	45.2
RETAIL SYSTEM: RPS					
Total transactions	3,086.9	3,179.0	3,311.3	3,479.2	3,724.3
Domestic	2,876.5	2,902.3	3,009.5	3,136.9	3,363.5
Cross-border	210.5	276.6	301.8	342.3	360.8
Credit transfers	2,158.4	2,276.7	2,387.6	2,536.8	2,794.4
Domestic	1,963.8	2,017.9	2,103.1	2,215.8	2,452.9
Cross-border	194.6	258.8	284.5	321.0	341.5
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,158.4	2,276.7	2,387.6	2,536.8	2,794.4
Direct debits	746.4	748.8	772.8	791.4	782.4
Domestic	730.5	731.0	755.5	770.2	763.2
Cross-border	15.8	17.8	17.4	21.3	19.2
Card payments (except e-money transactions)	67.1	73.3	84.9	96.7	108.4
Domestic	67.1	73.3	84.9	96.7	108.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	5.8	6.1	6.5	6.6	4.0
Domestic	5.8	6.1	6.5	6.6	4.0
Cross-border	-	-	-	-	-
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Cheques	10.5	74.0	59.4	47.6	35.0
Domestic	10.5	74.0	59.4	47.6	35.0
Cross-border	-	-	-	-	-
Other payment services	98.8	-	-	-	-
Domestic	98.8	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	35.6	37.5	37.9	36.9	37.8

Explanatory information on certain data items is given in the notes accompanying these tables.