

Table 1 - Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands) <sup>1</sup>	82,657	82,906	83,093	83,161	83,197
GDP (EUR billions) <sup>2</sup>	3,267	3,368	3,473	3,368	3,571
GDP per capita (EUR)	39,527	40,623	41,801	40,494	42,918
HICP (annual percentage changes)	1.7	1.9	1.4	0.4	3.2

<sup>1</sup> Annual average.

<sup>2</sup> Nominal value in current prices, not seasonally adjusted.

**Table 2 - Settlement media used by non-PSPs <sup>1</sup>**  
**(EUR billions; end of year)**

	2017	2018	2019	2020	2021
Value of overnight deposits held by non-MFIs	2,185.5	2,344.6	2,453.3	2,818.8	3,062.0
of which:					
Value of transferable overnight deposits	1,382.3	1,515.7	1,596.2	1,929.4	2,180.1
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	59.6	63.6	68.8	84.8	101.8
Outstanding value on e-money storages issued by MFIs	0.1	0.1	0.1	0.1	0.1

<sup>1</sup> The counterpart sector "non-PSPs" includes the component sectors "Central government" and "Rest of the world". Thus, this indicator is not a synonym of the term used in the ECB concept of narrow money supply (M1).

**Table 3 - Settlement media used by credit institutions  
 (EUR billions; average of the last reserve maintenance period)**

	2017	2018	2019	2020	2021
Value of overnight deposits held at the central bank	628.9	606.7	560.1	1,056.9	1,253.3
of which:					
Required reserves	34.4	35.5	37.1	40.1	42.5
Free reserves	594.5	571.3	522.9	1,016.9	1,210.8
Value of overnight deposits held at other credit institutions (end of period)	289.6	288.5	307.9	295.7	315.6
of which:					
Value of transferable, overnight deposits held at other credit institutions (end of period)	171.6	171.4	152.6	209.3	176.6
<i>Memorandum items:</i>					
Credit extended by the central bank	94.2	89.5	74.9	341.2	421.9
of which:					
Overnight <sup>1</sup>	0.0	0.1	0.0	0.0	0.0
Other (open market operations) <sup>2</sup>	94.2	89.4	74.9	341.2	421.9

<sup>1</sup> Marginal lending facility.

<sup>2</sup> Other monetary policy operations vis-à-vis the Eurosystem.

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

	2017	2018	2019	2020	2021
<b>Deutsche Bundesbank</b>					
Number of offices	35	35	35	35	31
Number of overnight deposits (thousands)	22.9	22.9	22.9	23.2	23.3
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14.4	14.8	15.4	16.3	16.8
Value of transferable overnight deposits (EUR millions)	135,379	154,421	104,809	181,389	303,871
<b>Credit institutions (without Deutsche Bundes-bank) irrespective of their legal incorporation</b>					
Number of institutions	1,632	1,584	1,533	1,508	1,445
Number of offices <sup>1</sup>	30,057	27,818	26,605	24,009	23,249
Number of overnight deposits (thousands) <sup>2</sup>	151,359	153,183	155,998	159,637	163,161
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,337	93,527	98,968	104,023	110,759
Number of transferable overnight deposits (thousands)	103,846	105,927	107,946	109,636	113,879
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,022	70,997	75,124	78,988	81,801
Value of overnight deposits (EUR billions) <sup>2</sup>	2,051	2,190	2,348	2,643	2,789
of which:					
Value of transferable overnight deposits (EUR billions)	1,247	1,361	1,491	1,748	1,876
Number of payment accounts (thousands) <sup>3</sup>	104,676	106,581	.	110,156	114,425
Number of e-money accounts (thousands)	830	654	.	521	546
Outstanding value on e-money storages (EUR millions)	64	53	48	43	29
<b>Institutions legally incorporated in the reporting country</b>					
Number of institutions	1,526	1,473	1,431	1,394	1,335
Number of offices <sup>1</sup>	29,797	27,555	26,336	23,733	23,000
Value of overnight deposits (EUR billions) <sup>2</sup>	1,945	2,080	2,242	2,531	2,673
<b>Branches of euro area-based banks</b>					
Number of institutions operating branches	56	63	64	72	73
Number of offices	177	185	196	209	197
Value of overnight deposits (EUR billions) <sup>2</sup>	86	93	96	89	90
<b>Branches of EEA-based banks (outside the euro area)</b>					
Number of institutions operating branches	31	30	24	13	12
Number of offices	48	46	38	18	16
Value of overnight deposits (EUR billions) <sup>2</sup>	13	12	4	5	4
<b>Branches of non-EEA-based banks</b>					
Number of institutions operating branches	19	18	14	29	25
Number of offices	35	32	35	49	36
Value of overnight deposits (EUR billions) <sup>2</sup>	7	5	5	19	22
<b>Electronic money institutions</b>					
Number of institutions	7	5	9	9	8
Number of e-money accounts (thousands)	1,362	1,548	.	.	.
Outstanding value on e-money storages (EUR millions)	.	.	36	137	155
<b>Other institutions offering payment services to non-PSPs</b>					
Number of institutions <sup>4</sup>	51	56	75	90	101
Number of offices	97	114	138	154	201
Number of payment accounts (thousands) <sup>3</sup>	7	6	.	.	.
<b>Institutions offering payment services to non-PSPs (total)</b>					
Number of institutions	1,691	1,646	1,618	1,608	1,555
Number of offices <sup>5</sup>	30,189	27,967	26,778	24,198	23,481
Number of overnight deposits (thousands)	151,388	153,212	156,026	159,672	163,194
of which:					
Number of internet/PC-linked overnight deposits (thousands)	89,351	93,542	98,983	104,041	110,779
Number of transferable overnight deposits (thousands)	103,876	105,955	107,973	109,670	113,911
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,037	71,012	75,139	79,006	81,822
Value of overnight deposits (EUR billions) <sup>2</sup>	2,186	2,345	2,453	2,824	3,056
Number of payment accounts (thousands) <sup>3</sup>	106,068	108,158	108,849	110,512	114,920
Number of e-money accounts (thousands)	2,192	2,203	876	842	1,009
Outstanding value on e-money storages (EUR millions)	94	83	84	180	184

<sup>1</sup> Includes those post office branches of Postbank AG which are entrusted with semi-cashless payment systems on behalf of Postbank AG.

<sup>2</sup> Includes transferable and non-transferable deposits and deposits for card-based e-money.

<sup>3</sup> Includes transferable overnight deposits and deposits for card-based e-money.

<sup>4</sup> Since reference period 2012 the number of payment institutions providing services

through an established branch are added to the number of payment institutions resident in the country. The recent list of payment institutions resident in the country is published on the website of the German Federal Financial Supervisory Authority (BaFin): <https://portal.mvp.bafin.de/database/ZahlInstInfo/>

<sup>5</sup> Electronic money institutions not included.

**Table 5 - Payment card functions and accepting devices  
 (end of year)**

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs (thousands)</b>					
Cards with a cash function	151,014	153,977	159,106	161,710	159,855
Cards with a payment function (except cards with an e-money function only)	144,364	147,448	152,948	158,967	159,771
of which:					
Cards with a debit function	109,312	111,551	115,665	118,392	121,332
Cards with a delayed debit function	29,772	30,221	31,552	34,735	32,652
Cards with a credit function	5,280	5,677	5,731	5,839	5,787
Cards with an e-money function	78,628	77,207	77,449	67,444	51,580
of which:					
Cards on which e-money can be stored directly	77,761	76,449	76,584	66,614	50,572
Cards which give access to e-money stored on e-money accounts	867	757	865	830	1,009
Cards with an e-money function which have been loaded at least once	4,179	3,933	3,626	6,513	6,346
Total number of cards <sup>1</sup>	156,985	159,378	164,760	174,075	174,208
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
<i>Memorandum item:</i>					
Retailer cards with a payment function <sup>2</sup>	9,400	8,553	8,000	7,500	...
<b>Terminals provided by resident PSPs</b>					
ATMs <sup>3</sup>	85,092	86,034	85,383	83,749	81,007
of which:					
ATMs with a cash withdrawal function	58,112	58,771	58,445	57,090	55,279
of which:					
Located in the reporting country	58,108	.	58,364	56,961	55,136
of which:					
ATMs with a credit transfer function	27,837	27,900	26,715	26,216	25,049
POS terminals	1,389,598	1,358,404	1,338,353	1,401,411	1,532,183
of which:					
Located in the reporting country <sup>4 5</sup>	1,206,830	1,179,321	1,146,884	1,176,068	1,242,946
Located abroad	182,768	179,083	191,469	225,343	289,237
of which:					
EFTPOS terminals	998,278	1,018,037	1,061,592	1,128,254	1,261,614
E-money card terminals <sup>4</sup>	493,769	463,900	386,005	383,507	384,576
of which:					
E-money card-loading terminals	58,393	57,785	59,497	60,774	56,119
E-money card-accepting terminals	435,397	406,136	326,529	322,754	328,478

<sup>1</sup> Irrespective of the card's number of functions.

<sup>2</sup> Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

<sup>3</sup> One physical device can have several of the functions listed below. If a terminal is acquired by different payment service providers, multiple counts cannot be ruled out.

<sup>4</sup> Only active terminals (terminals with at least one transaction in the reference period). Including e-money retail payment terminals. Data source: Deutsche Kreditwirtschaft (DK).

<sup>5</sup> To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands.

**Table 6a - Transactions per type of payment instrument <sup>1</sup>**  
**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:					
Domestic	6,133.5	6,266.3	6,441.6	6,589.2	6,737.4
Cross-border	165.1	201.8	235.7	309.2	391.6
of which:					
Initiated in paper-based form	521.3	482.9	451.2	404.5	370.1
Initiated electronically	5,777.3	5,985.2	6,226.1	6,494.0	6,758.9
of which:					
Initiated in a file/batch	2,760.3	2,836.3	2,924.7	2,998.4	3,003.9
Initiated on a single payment basis	3,017.0	3,148.9	3,301.4	3,495.5	3,755.0
of which:					
Online banking based credit transfers <sup>2</sup>	143.3	143.9	154.0	167.9	179.9
of which:					
Non-SEPA	53.0	54.1	52.0	55.4	56.4
Credit transfers received from cross-border	181.7	187.4	202.7	264.5	329.3
<b>Direct debits</b>	10,193.6	10,360.7	10,688.4	11,286.4	11,756.7
of which:					
Domestic	9,974.0	10,094.5	10,383.0	10,937.3	11,349.7
Cross-border	219.6	266.2	305.4	349.1	407.0
of which:					
Initiated in a file/batch	9,299.0	9,526.7	9,834.5	10,415.6	10,848.5
Initiated on a single payment basis	894.7	834.0	853.8	870.8	908.2
of which:					
Non-SEPA	62.9	58.1	52.3	92.2	158.8
Payment card initiated direct debits	1,426.8	1,315.8	1,097.0	711.7	594.4
Direct debits received from cross-border	89.9	120.1	196.4	363.3	481.2
<b>Card payments with cards issued in the country</b> <b>(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:					
Domestic	3,704.4	4,400.5	5,247.6	6,542.2	7,071.8
Cross-border	781.8	899.7	1,048.3	987.7	1,187.3
of which:					
Payments with cards with a debit function	3,275.4	3,913.8	4,715.9	5,916.0	6,534.3
Payments with cards with a delayed debit function	1,100.8	1,260.3	1,434.8	1,470.5	1,562.6
Payments with cards with a credit function	110.0	126.3	145.3	143.4	162.3
of which:					
initiated at a physical EFTPOS	3,863.9	4,560.0	5,422.9	6,563.8	7,114.8
initiated remotely	617.5	735.1	867.2	952.7	1,116.9
<b>E-money payment transactions</b>	35.5	34.6	33.5	27.1	23.9
of which:					
Domestic	29.5	27.1	25.2	20.5	16.6
Cross-border	6.1	7.5	8.3	6.6	7.3
of which:					
With cards on which e-money can be stored directly	26.8	24.3	21.3	15.4	10.3
With e-money accounts	8.7	10.3	12.2	11.7	13.6
of which:					
Accessed through a card	7.7	9.0	11.1	10.4	12.1
<b>Cheques</b>	12.8	10.5	8.3	6.2	4.8
of which:					
domestic	12.2	10.0	7.9	5.9	4.5
cross-border	0.6	0.5	0.4	0.3	0.3
Cross-border cheques received	.	.	.	.	.
<b>Total number of transactions (sent) with payment instruments <sup>3</sup></b>	21,305.7	22,420.0	23,917.3	25,902.0	27,302.8
of which:					
domestic	20,126.9	21,038.6	22,311.6	24,244.2	25,305.3
cross-border	1,178.8	1,381.4	1,605.7	1,657.9	1,997.5
Cross-border transactions received	272.4	308.3	399.8	628.4	811.0
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function <sup>4</sup>	31.2	25.2	23.0	70.1	...
Credits to the accounts by simple book entry	742.8	736.5	719.8	723.9	783.6
Debits to the accounts by simple book entry	1,906.3	1,988.5	2,002.8	2,124.8	2,209.3
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	5.3	5.3	5.1	5.0	4.0
Cross-border remittances received	0.7	0.7	0.6	0.5	0.4
Transactions via telecommunication, digital or IT device	.	.	.	.	.

<sup>1</sup> Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>2</sup> Includes transactions which are initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment providers to make online payments (ie. Giroipay or Sofortüberweisung).

<sup>3</sup> Including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

<sup>4</sup> Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.

Table 6b - Transactions per type of terminal <sup>1</sup>  
 Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
<b>Transactions at terminals provided by resident PSPs with cards issued by resident PSPs</b>	5,545.2	6,094.5	6,470.4	6,483.9	6,309.8
of which:					
At terminals located in the reporting country	5,529.8	6,071.9	6,442.5	6,451.0	6,285.4
At terminals located abroad	15.4	22.6	27.8	32.9	24.4
of which:					
ATM cash withdrawals	2,127.7	2,084.6	2,006.5	1,574.0	1,415.8
ATM cash deposits	146.8	158.7	163.9	155.6	153.1
POS transactions <sup>2</sup>	3,240.9	3,824.4	4,274.8	4,736.7	4,728.9
of which:					
At terminals located in the reporting country	3,226.3	3,802.6	4,247.8	4,704.2	4,705.1
At terminals located abroad	14.6	21.8	27.0	32.5	23.8
E-money card-loading/unloading transactions	2.8	2.3	2.0	1.1	0.6
E-money card-payment transactions	26.9	24.5	23.1	16.5	11.5
<b>Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	630.6	900.3	1,143.7	1,203.6	1,629.0
of which:					
At terminals located in the reporting country	248.5	346.3	404.4	331.4	357.0
At terminals located abroad	382.1	553.9	739.3	872.2	1,272.1
of which:					
ATM cash withdrawals	64.5	81.0	79.6	97.6	175.1
ATM cash deposits	-	-	-	-	-
POS transactions <sup>2</sup>	561.0	810.0	1,054.1	1,101.0	1,448.9
of which:					
At terminals located in the reporting country	204.2	299.1	358.5	304.4	331.8
At terminals located abroad	356.9	510.9	695.7	796.6	1,117.1
E-money card-loading/unloading transactions	-	-	-	-	-
E-money card-payment transactions	5.1	9.3	10.0	5.0	5.1
<b>Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	377.1	450.3	538.9	387.0	499.5
of which:					
At terminals located in the reporting country	10.2	2.3	3.2	5.2	5.8
At terminals located abroad	366.9	448.0	535.7	381.8	493.7
of which:					
ATM cash withdrawals	54.1	55.7	59.7	.	37.2
ATM cash deposits	-	-	-	-	-
POS transactions <sup>3</sup>	319.0	389.0	473.0	349.3	456.6
of which:					
At terminals located in the reporting country	8.3	2.3	3.2	5.2	5.8
At terminals located abroad	310.7	386.7	469.8	344.1	450.9
E-money card-loading/unloading transactions	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	5.8	5.2	5.6	4.4	4.0
OTC cash withdrawals	158.3	138.9	120.4	86.5	73.6
OTC cash deposits	112.0	98.5	85.5	60.2	49.7

<sup>1</sup> Regardless of the type of card used.

<sup>2</sup> Due to technical circumstances creditcards are partly not included.

<sup>3</sup> The identification of the origin of the PSP results partly on the location of the terminal.

**Table 7a - Transactions per type of payment instrument <sup>1</sup>**  
**Value of transactions (EUR millions; total for the year)**

	2017	2018	2019	2020	2021
<b>Credit transfers</b>	51,289,483	51,748,521	54,799,509	56,872,051	61,556,034
of which:					
Domestic	39,675,428	40,360,338	42,423,524	44,043,628	47,539,489
Cross-border	11,614,054	11,388,183	12,375,985	12,828,423	14,016,546
of which:					
Initiated in paper-based form	3,002,512	2,861,600	2,870,470	2,467,255	2,638,471
Initiated electronically	48,286,971	48,886,383	51,930,516	54,404,796	58,917,563
of which:					
Initiated in a file/batch	17,933,625	17,894,776	18,790,142	20,066,780	20,778,587
Initiated on a single payment basis	30,353,346	30,991,608	33,140,374	34,338,016	38,138,976
of which:					
Online banking based credit transfers <sup>2</sup>	216,617	142,332	153,048	164,534	200,252
of which:					
Non-SEPA	32,546,231	32,228,073	33,681,032	34,768,780	37,201,721
Credit transfers received from cross-border	15,371,631	15,719,835	16,749,879	17,560,240	18,806,431
<b>Direct debits</b>	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
Domestic	3,021,011	3,078,899	3,160,392	3,001,239	3,148,539
Cross-border	287,875	271,601	255,121	192,399	286,007
of which:					
Initiated in a file/batch	2,903,633	2,967,659	3,066,294	2,861,304	3,041,379
Initiated on a single payment basis	405,253	382,840	349,219	332,334	393,167
of which:					
Non-SEPA	200,047	144,591	129,083	85,994	96,813
Payment card initiated direct debits	72,980	70,343	63,705	46,618	41,610
Direct debits received from cross-border	443,176	520,079	637,512	974,298	1,139,917
<b>Card payments with cards issued in the country</b> <b>(without transactions with cards with an e-money function)</b>	280,149	314,129	350,468	363,707	393,283
of which:					
Domestic	227,846	256,782	286,851	312,350	331,129
Cross-border	52,303	57,348	63,617	51,357	62,154
of which:					
Payments with cards with a debit function	182,451	205,780	231,758	267,670	288,560
Payments with cards with a delayed debit function	90,896	100,564	109,795	88,314	95,923
Payments with cards with a credit function	6,797	7,785	8,915	7,722	8,800
of which:					
initiated at a physical EFTPOS	235,262	261,529	286,712	306,418	325,024
initiated remotely	44,078	52,237	62,868	56,541	67,110
<b>E-money payment transactions</b>	795	847	902	942	1,026
of which:					
Domestic	537	594	637	744	804
Cross-border	258	254	265	198	222
of which:					
With cards on which e-money can be stored directly	131	124	112	166	189
With e-money accounts	664	723	791	776	837
of which:					
Accessed through a card	460	486	522	457	489
<b>Cheques</b>	109,133	90,085	72,452	50,678	38,650
of which:					
domestic	105,988	87,762	70,317	49,179	37,180
cross-border	3,145	2,323	2,134	1,499	1,469
Cross-border cheques received	.	.	.	.	.
<b>Total number of transactions (sent) with payment instruments <sup>3</sup></b>	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
domestic	43,625,714	44,343,812	46,434,518	47,829,897	51,444,233
cross-border	11,959,794	11,721,899	12,729,679	13,076,121	14,370,170
Cross-border transactions received	15,815,779	16,240,847	17,388,128	18,535,106	19,946,746
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function <sup>4</sup>	1,676	1,618	1,529	3,200	...
Credits to the accounts by simple book entry	12,365,751	11,736,593	10,967,294	12,432,362	13,347,762
Debits to the accounts by simple book entry	11,259,505	10,652,470	9,898,863	10,817,454	12,046,068
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	2,118	2,184	2,080	2,245	2,868
Cross-border remittances received	297	281	221	203	168
Transactions via telecommunication, digital or IT device	.	.	.	.	.

<sup>1</sup> Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>2</sup> Includes transactions which are initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment providers to make online payments (ie. Giro pay or Sofortüberweisung).

<sup>3</sup> Including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

<sup>4</sup> Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.



Table 7b - Transactions per type of terminal <sup>1</sup>  
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
<b>Transactions at terminals provided by resident PSPs with cards issued by resident PSPs</b>	707,797	758,201	777,316	722,409	713,964
of which:					
At terminals located in the reporting country	705,989	756,057	775,214	720,744	712,698
At terminals located abroad	1,809	2,144	2,102	1,665	1,266
of which:					
ATM cash withdrawals	381,624	385,542	385,740	341,754	331,091
ATM cash deposits	135,631	147,937	158,417	151,389	157,502
POS transactions <sup>2</sup>	190,210	224,392	232,816	228,942	225,048
of which:					
At terminals located in the reporting country	188,512	222,351	230,828	227,343	223,889
At terminals located abroad	1,697	2,041	1,989	1,600	1,159
E-money card-loading/unloading transactions	97	82	70	45	24
E-money card-payment transactions	233	248	272	279	299
<b>Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	49,998	60,691	67,302	62,464	86,509
of which:					
At terminals located in the reporting country	22,719	27,274	27,996	19,658	19,043
At terminals located abroad	27,279	33,417	39,306	42,805	67,466
of which:					
ATM cash withdrawals	9,472	10,046	11,049	15,572	31,582
ATM cash deposits	-	-	-	-	-
POS transactions <sup>2</sup>	40,073	50,168	55,820	46,687	54,718
of which:					
At terminals located in the reporting country	15,838	20,347	21,126	14,725	14,140
At terminals located abroad	24,235	29,820	34,694	31,963	40,579
E-money card-loading/unloading transactions	-	-	-	-	-
E-money card-payment transactions	453	477	433	205	208
<b>Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	35,009	38,036	40,249	24,614	30,643
of which:					
At terminals located in the reporting country	522	138	166	251	280
At terminals located abroad	34,488	37,898	40,083	24,362	30,364
of which:					
ATM cash withdrawals	10,262	10,547	11,335	.	7,831
ATM cash deposits	-	-	-	-	-
POS transactions <sup>3</sup>	24,608	27,328	28,745	17,609	22,662
of which:					
At terminals located in the reporting country	273	129	166	250	276
At terminals located abroad	24,335	27,199	28,580	17,359	22,386
E-money card-loading/unloading transactions	.	.	.	.	.
E-money card-payment transactions	.	.	.	.	.
<b>Memorandum items:</b>					
Cash advances at POS terminals	892	798	876	731	721
OTC cash withdrawals	209,007	196,426	186,089	153,378	145,959
OTC cash deposits	235,594	217,316	195,617	151,423	134,494

<sup>1</sup> Regardless of the type of card used.

<sup>2</sup> Due to technical circumstances creditcards are partly not included.

<sup>3</sup> The identification of the origin of the PSP results partly on the location of the terminal.