

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

	2017	2018	2019	2020	2021
<b>Credit Institutions (CIs; without Deutsche Bundesbank)</b>					
Number of institutions	1,632	1,584	1,533	1,508	1,445
of which:					
Commercial banks	263	263	258	256	252
Landesbanken and savings banks	417	399	386	383	377
Credit cooperatives	976	917	842	815	773
Number of transferable overnight deposits (thousands)	103,846	105,927	107,946	109,636	113,879
of which:					
Commercial banks	33,099	35,301	37,146	39,071	41,730
Landesbanken and savings banks	43,212	43,130	43,340	43,318	44,971
Credit cooperatives	27,194	27,124	27,109	27,096	26,855
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	67,022	70,997	75,124	78,988	81,801
of which:					
Commercial banks	26,791	29,410	31,479	33,683	34,962
Landesbanken and savings banks	22,947	23,928	25,686	27,254	28,027
Credit cooperatives	16,967	17,309	17,629	17,919	18,511

**Annex to table 5 - Cards issued in the country  
 (thousands; end of year)**

	2017	2018	2019	2020	2021
<b>Cards with a cash function</b>	151,014	153,977	159,106	161,710	159,855
of which:					
Commercial banks	56,803	59,635	63,556	65,651	65,286
Landesbanken and savings banks	60,355	60,450	61,613	62,118	61,321
Credit cooperatives	32,826	33,305	33,353	33,163	32,424
<b>Cards with a payment function          (except cards with an e-money function only)</b>	144,364	147,448	152,948	158,967	159,771
of which:					
<b>Commercial banks</b>	51,186	54,178	58,370	60,953	61,134
of which:					
Cards with a debit function	34,881	37,162	41,071	42,415	43,724
Cards with a delayed debit function	12,429	12,769	13,117	14,306	13,318
Cards with a credit function	3,876	4,247	4,182	4,233	4,091
<b>Landesbanken and savings banks</b>	58,369	58,415	59,579	62,166	63,441
of which:					
Cards with a debit function	46,569	46,438	46,756	48,521	50,599
Cards with a delayed debit function	10,581	10,578	11,299	12,065	11,225
Cards with a credit function	1,370	1,399	1,523	1,580	1,617
<b>Credit cooperatives</b>	32,375	32,854	32,963	32,749	31,993
of which:					
Cards with a debit function	27,551	27,902	27,809	27,393	26,929
Cards with a delayed debit function	4,792	4,922	5,128	5,329	4,985
Cards with a credit function	34	31	26	26	79
<b>Cards with an e-money function</b>	78,628	77,207	77,449	67,444	51,580
of which:					
Commercial banks	28,568	29,175	29,153	25,710	21,081
Landesbanken and savings banks	46,727	46,688	46,861	36,998	25,587
Credit cooperatives	2,036	271	285	280	286
<b>Total number of cards <sup>1</sup></b>	156,985	159,378	164,760	174,075	174,208
of which:					
Commercial banks	58,961	61,671	65,628	68,210	67,600
Landesbanken and savings banks	61,721	61,270	62,555	65,126	66,351
Credit cooperatives	32,936	33,391	33,391	33,186	32,429
of which:					
Cards with a combined debit, cash and e-money function	74,906	74,164	74,426	61,007	44,981
of which:					
Commercial banks	27,363	28,080	28,253	24,746	20,103
Landesbanken and savings banks	46,125	46,053	46,171	36,259	24,875
Credit cooperatives	1,155	4	.	.	.

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

**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

**Annex to table 7a - Payment and terminal transactions involving non-PSPs  
 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:					
<b>Commercial banks</b>	32,745,730	33,078,343	35,331,256	35,803,734	39,450,070
of which:					
Initiated in paper-based form	797,871	693,478	647,497	575,319	522,874
Initiated electronically	31,947,859	32,384,865	34,683,759	35,228,414	38,927,196
of which:					
Initiated in a file/batch	7,993,622	7,999,366	8,466,634	8,281,272	8,914,502
Initiated on a single payment basis	23,954,237	24,385,500	26,217,125	26,947,142	30,012,694
of which:					
Domestic	22,572,594	23,204,076	24,599,857	24,764,817	27,766,926
Cross-border	10,173,136	9,874,267	10,731,399	11,038,916	11,683,144
<b>Landesbanken and savings banks</b>	9,056,976	9,081,350	9,245,662	9,851,119	10,202,692
of which:					
Initiated in paper-based form	1,165,915	1,170,781	1,139,625	991,707	1,113,311
Initiated electronically	7,891,062	7,910,569	8,106,038	8,859,412	9,089,381
of which:					
Initiated in a file/batch	3,394,772	3,319,136	3,147,807	3,599,764	3,156,950
Initiated on a single payment basis	4,496,289	4,591,434	4,958,231	5,259,648	5,932,431
of which:					
Domestic	8,480,033	8,518,264	8,623,244	9,203,505	9,170,941
Cross-border	576,944	563,086	622,419	647,614	1,031,750
<b>Credit cooperatives</b>	2,625,172	2,589,976	2,659,973	2,673,698	2,768,895
of which:					
Initiated in paper-based form	661,736	575,072	569,828	442,224	434,404
Initiated electronically	1,963,402	2,014,904	2,091,623	2,231,474	2,334,490
of which:					
Initiated in a file/batch	720,806	763,789	817,623	796,862	957,538
Initiated on a single payment basis	1,242,630	1,251,115	1,274,000	1,434,612	1,376,952
of which:					
Domestic	2,544,530	2,503,531	2,565,195	2,573,406	2,648,748
Cross-border	80,642	86,445	94,778	100,293	120,147
<b>Direct debits</b>	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
<b>Commercial banks</b>	1,492,743	1,506,627	1,523,229	1,321,787	1,432,850
of which:					
Initiated in a file/batch	1,179,459	1,212,450	1,265,240	1,081,789	1,134,213
Initiated on a single payment basis	313,283	294,177	257,989	239,998	298,637
of which:					
Domestic	1,376,779	1,401,939	1,428,133	1,242,136	1,314,289
Cross-border	115,964	104,688	95,096	79,651	118,561
<b>Landesbanken and savings banks</b>	970,022	976,475	1,011,431	1,028,908	1,040,450
of which:					
Initiated in a file/batch	935,651	943,271	977,788	992,804	1,001,444
Initiated on a single payment basis	34,372	33,204	33,643	36,104	39,006
of which:					
Domestic	966,609	972,175	1,005,604	1,022,044	1,032,880
Cross-border	3,413	4,300	5,827	6,864	7,570
<b>Credit cooperatives</b>	248,944	240,126	259,652	249,114	256,660
of which:					
Initiated in a file/batch	212,900	206,476	222,306	212,375	221,008
Initiated on a single payment basis	36,044	33,649	37,345	36,739	35,653
of which:					
Domestic	247,690	238,753	257,559	246,988	254,323
Cross-border	1,253	1,373	2,093	2,126	2,337
<b>Card payments with cards issued in the country          (without transactions with cards with an e-money function)</b>	280,149	314,129	350,468	363,707	393,283
of which:					
<b>Commercial banks</b>	87,357	100,200	116,498	125,462	143,493
of which:					
Domestic	64,859	73,888	86,035	99,831	110,338
Cross-border	22,497	26,311	30,463	25,631	33,155
<b>Landesbanken and savings banks</b>	99,543	110,937	123,641	129,023	141,930
of which:					
Domestic	83,860	96,259	108,043	117,279	127,064
Cross-border	15,682	14,679	15,598	11,744	14,866
<b>Credit cooperatives</b>	74,008	82,292	88,732	92,833	92,040
of which:					
Domestic	66,511	73,618	79,428	85,024	84,153
Cross-border	7,496	8,674	9,304	7,809	7,887

Annex to table 7a (continued) - Payment and terminal transactions involving non-PSPs  
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
<b>Cheques</b>	109,133	90,085	72,452	50,678	38,650
of which:					
Commercial banks	63,071	53,847	43,874	31,104	23,622
Landesbanken and savings banks	25,818	20,894	16,752	11,164	8,505
Credit cooperatives	15,224	12,135	9,696	6,877	5,545
<b>E-money payment transactions</b>	795	847	902	942	1,026
of which:					
Commercial banks	102	79	82	51	45
Landesbanken and savings banks	64	60	55	30	22
Credit cooperatives	198	223	242	195	216
<b>Total value of transactions with payment instruments</b>	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
Commercial banks	34,390,959	34,741,033	37,016,653	37,283,799	41,051,428
Landesbanken and savings banks	10,152,494	10,189,764	10,397,570	11,020,260	11,393,611
Credit cooperatives	2,963,575	2,924,773	3,018,307	3,022,721	3,123,357