

Croatia

1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	4,236	4,208	4,172	4,130	4,091
GDP (HRK billions)	332	340	351	366	382
GDP per capita (HRK)	78,273	80,707	84,207	88,537	93,329
HICP (annual percentage changes)	0.2	-0.3	-0.6	1.3	1.6
Exchange rate (national currency vis-à-vis the euro)					
End of period	7.658	7.638	7.560	7.440	7.413
Average	7.634	7.614	7.533	7.464	7.418

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

(HRK millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	18,520	20,149	22,467	25,562	28,137
Value of overnight deposits held at MFIs	89,296	103,857	125,022	150,512	185,705
<i>of which:</i>					
Transferable deposits	71,299	82,600	105,203	135,647	168,179
Narrow money supply (M1)	95,985	109,592	134,523	160,872	196,860
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	33,450	39,945	52,081	62,594	78,496
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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

(HRK millions; average for the last reserve maintenance period, unless otherwise indicated)

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	15,106	16,740	21,835	32,138	42,369
Overnight deposits held at other credit institutions (end of period)	1,728	1,196	1,638	2,212	2,257
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	884	480	563	1,067	1,034
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	217	1,123	1,273	1,998
Intraday borrowing from the central bank	24	20	0	0	0

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

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4. Banknotes and coins

(HRK millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation	23,156	25,318	27,914	31,691	35,046
Total banknotes in circulation	22,019	24,099	26,609	30,284	33,521
<i>of which:</i>					
HRK 1000	4,295	4,623	5,190	6,074	6,974
HRK 500	2,955	3,079	3,299	3,662	3,751
HRK 200	10,114	11,340	12,687	14,634	16,422
HRK 100	3,060	3,354	3,559	3,865	4,157
HRK 50	689	735	819	918	1,003
HRK 20	510	547	602	645	699
HRK 10	375	400	432	466	494
HRK 5	21	21	21	21	21
Total coins in circulation	1,142	1,223	1,309	1,413	1,531
<i>of which:</i>					
HRK 25	30	30	31	32	32
HRK 5	409	444	479	524	575
HRK 2	246	266	289	315	346
HRK 1	222	236	249	266	286
HRK 0.5	101	106	112	119	126
HRK 0.2	70	73	77	82	86
HRK 0.1	47	49	51	54	56
HRK 0.05	16	17	17	18	19
HRK 0.02	2	2	2	2	2
HRK 0.01	1	1	1	1	1
Currency in circulation held by MFIs	4,636	5,169	5,447	6,129	6,909
Currency in circulation outside MFIs	18,520	20,149	22,467	25,562	28,137
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	-	-	-	-	-

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 HRK millions; end of period)

	2014	2015	2016	2017	2018
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	0.0	0.0	0.0	0.0
Value of overnight deposits	3,866	5,526	4,161	4,843	4,155
<i>of which:</i>					
Value of transferable deposits	3,866	5,526	4,161	4,843	4,154
Credit institutions irrespective of their legal incorporation					
Number of institutions	33	33	32	31	22
Number of offices	1,195	1,172	1,142	1,118	1,031
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	85,416	98,353	.	.	.
<i>of which:</i>					
Value of transferable deposits	67,433	77,074	101,042	130,804	164,025
Number of payment accounts (thousands)	0.0	6,708.9	6,844.3	6,908.7	6,938.7
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	42	45	64	70	74
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	33	33	31	30	21
Number of offices	1,195	1,172	1,140	1,115	1,028
Value of overnight deposits	85,416	98,353	120,626	145,394	181,074
Branches of euro area-based credit institutions					
Number of institutions	0	0	1	1	1
Number of offices	0	0	2	3	3
Value of overnight deposits	0	0	.	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Electronic money institutions					
Number of institutions	5	5	5	5	4
Number of payment accounts (thousands)	0.0	781.3	807.9	815.1	803.4
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0	0	0	0	0
Other payment service providers					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	-	0	0	0	0

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 HRK millions; end of period)

	2014	2015	2016	2017	2018
Institutions offering payment services to non-MFIs (total)					
Number of institutions	39	39	38	37	27
Number of offices	1,196	1,173	1,143	1,119	1,032
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	89,283	103,879	.	.	.
Number of payment accounts (thousands)	0.0	7,490.2	7,652.1	7,723.7	7,742.1
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	42	45	64	70	74
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	0	0	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

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6. Payment card functions and accepting devices

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

	2014	2015	2016	2017	2018
Cards issued by resident PSPs					
Cards with a cash function	8,519	8,596	8,699	8,768	8,406
Cards with a payment function*	8,473	8,554	8,662	8,729	8,388
<i>of which:</i>					
Cards with a debit function	6,751	6,804	6,873	6,932	6,644
Cards with a delayed debit function	1,061	1,127	1,162	1,171	1,134
Cards with a credit function	213	198	141	134	130
Cards with a debit and/or delayed debit function	37	34	34	41	43
Cards with a credit and/or delayed debit function	411	391	452	452	437
Cards with an e-money function	183	198	236	244	230
Cards on which e-money can be stored directly	183	198	236	244	.
Cards which give access to e-money stored on e-money accounts	0	0	0	0	0
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	59	198	236	244	230
Total number of cards (irrespective of the number of functions on the card)	8,702	8,794	8,935	9,012	8,637
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
Terminals provided by resident PSPs					
ATMs	4,221	4,418	4,543	4,941	5,159
Located in the reporting country	4,221	4,418	4,543	4,941	5,159
Located abroad	-	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	4,221	4,418	4,543	4,941	.
Located in the reporting country	4,221	4,418	4,543	4,941	.
Located abroad	-	0	0	0	0
ATMs with a credit transfer function	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
POS terminals	99,515	103,434	106,081	118,622	114,361
Located in the reporting country	99,515	103,434	106,081	118,622	114,361
Located abroad	-	0	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	99,515	103,434	106,081	118,622	.
Located in the reporting country	99,515	103,434	106,081	118,622	.
Located abroad	-	0	0	0	0
E-money card POS terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0
E-money card accepting terminals	-	0	0	0	0
Located in the reporting country	-	0	0	0	0
Located abroad	-	0	0	0	0

*Except cards with an e-money function only.

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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)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	289.9	303.1	316.9	326.7	342.1
Domestic	288.4	300.1	313.6	323.2	338.3
Cross-border	1.5	2.9	3.3	3.6	3.8
Credit transfers					
Initiated in paper-based form	115.4	113.6	112.5	107.6	103.9
Initiated electronically	173.0	189.5	204.4	219.1	238.2
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	288.4	303.0	315.7	322.6	339.5
Cross-border credit transfers received	4.0	4.5	5.2	6.0	6.5
Direct debits	20.0	21.0	24.6	27.2	27.5
Domestic	20.0	21.0	24.6	27.2	27.5
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	0.0	0.0	0.0	0.0
Initiated on a single payment basis	-	21.0	24.6	27.2	.
Direct debits					
of which:					
Non-SEPA direct debits	20.0	21.0	22.3	23.1	.
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	217.6	236.6	266.2	298.0	334.8
Domestic card payments	204.1	221.3	247.3	274.1	305.4
Cross-border card payments	13.5	15.3	18.9	23.9	29.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	125.1	140.5	163.6	188.4	219.4
Payments with cards with a delayed debit function	65.3	67.5	70.5	72.1	72.2
Payments with cards with a credit function	4.0	3.8	1.9	1.8	1.7
Payments with cards with a debit and/or delayed debit function	0.9	1.0	1.1	1.3	1.4
Payments with cards with a credit and/or delayed debit function	8.6	8.5	10.0	10.5	10.7
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	202.3	218.8	243.7	269.1	287.6
Payments initiated remotely	1.7	2.4	3.6	5.0	17.8
E-money payments with e-money issued by resident PSPs	4.4	4.0	4.4	5.3	5.5
Domestic	3.5	3.2	3.4	4.1	4.1
Cross-border	0.9	0.8	1.0	1.2	1.4
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	4.1	4.0	4.4	5.3	5.5
With e-money accounts	0.3	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	-	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	0.0	-	-	-

*Except cards with an e-money function only.

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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)

	2014	2015	2016	2017	2018
Cheques	0.1	0.0	0.0	0.0	0.0
Domestic	0.1	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.1	0.1	0.0	0.0	0.0
Other payment services	-	0.1	81.8	79.3	72.4
Domestic	-	0.1	81.8	79.3	72.4
Cross-border	-	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	0.3	0.3	0.2	.
Total payments involving non-MFIs	651.4	564.8	693.9	736.6	782.2
Domestic	635.4	545.8	670.7	707.9	747.6
Cross-border	16.0	19.1	23.3	28.7	34.6
Total cross-border payments received (excluding card payments)	4.1	4.9	5.5	6.2	6.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	29.0	41.2	37.2	29.2	28.6
Debits from the accounts by simple book entry	125.0	142.5	153.8	159.8	171.8
Money remittances	0.1	0.1	0.1	0.1	0.2
Domestic	0.1	0.1	0.1	0.1	0.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.3	0.3	0.3	0.2	.
Transactions via telecommunication, digital or IT device	-	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	.
Cross-border	0.0	0.0	0.0	0.0	0.0

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

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7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	306.6	326.2	344.0	370.4	.
At terminals located in the reporting country	306.6	326.2	344.0	370.4	.
At terminals located abroad	-	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	98.2	101.7	103.5	104.6	107.3
At terminals located in the reporting country	98.2	101.7	103.5	104.6	107.3
At terminals located abroad	-	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.7	3.0	3.3	3.5	4.0
At terminals located in the reporting country	2.7	3.0	3.3	3.5	4.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	202.3	218.1	233.6	258.0	.
At terminals located in the reporting country	202.3	218.1	233.6	258.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.1	0.1	0.2	0.2	0.2
At terminals located in the reporting country	0.1	0.1	0.2	0.2	0.2
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	3.2	3.2	3.4	4.1	4.1
At terminals located in the reporting country	3.2	3.2	3.4	4.1	4.1
At terminals located abroad	-	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	30.2	49.5	42.2	52.0	.
At terminals located in the reporting country	30.2	49.5	42.2	52.0	.
At terminals located abroad	-	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	8.4	8.6	9.4	10.1	.
At terminals located in the reporting country	8.4	8.6	9.4	10.1	.
At terminals located abroad	-	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	21.9	40.9	32.8	41.9	.
At terminals located in the reporting country	21.9	40.9	32.8	41.9	.
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	0.0	0.0	0.0

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

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7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	14.4	16.1	19.9	25.1	30.8
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	14.4	16.1	19.9	25.1	30.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
E-money payments with cards with an e-money function	0.9	0.8	1.0	1.3	1.4
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	0.9	0.8	1.0	1.3	1.4
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.2	0.1	0.1	0.1	0.0
OTC cash withdrawals	25.8	24.6	22.1	20.9	.
OTC cash deposits	69.4	69.1	59.5	58.3	53.0

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; HRK billions; total for the period)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	1,871.0	1,759.4	1,786.2	1,809.0	1,933.7
Domestic	1,676.7	1,543.6	1,574.4	1,575.7	1,686.6
Cross-border	194.3	215.7	211.8	233.2	247.2
Credit transfers					
Initiated in paper-based form	193.7	173.6	180.9	151.5	175.3
Initiated electronically	1,483.0	1,585.8	1,605.3	1,657.4	1,758.4
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	1,676.7	1,749.2	1,684.0	1,530.9	1,755.6
Cross-border credit transfers received	180.0	213.4	212.4	230.2	247.3
Direct debits	15.0	15.4	16.7	18.0	20.3
Domestic	15.0	15.4	16.7	18.0	20.3
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	15.4	16.7	18.0	20.3
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	15.0	15.4	15.0	14.8	16.4
Cross-border direct debits received	-	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	50.0	52.4	54.9	61.1	68.8
Domestic card payments	42.3	44.7	48.0	52.8	59.0
Cross-border card payments	7.8	7.7	7.0	8.2	9.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	22.1	24.3	27.4	31.4	36.7
Payments with cards with a delayed debit function	17.5	17.9	18.2	18.9	19.6
Payments with cards with a credit function	0.9	0.8	0.4	0.4	0.4
Payments with cards with a debit and/or delayed debit function	0.2	0.2	0.2	0.2	0.3
Payments with cards with a credit and/or delayed debit function	1.6	1.5	1.8	1.9	1.9
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	41.4	43.7	46.7	51.2	55.2
Payments initiated remotely	0.5	0.7	1.2	1.6	3.6
E-money payments with e-money issued by resident PSPs	0.5	0.2	0.3	0.4	0.4
Domestic	0.1	0.1	0.1	0.1	0.2
Cross-border	0.4	0.1	0.3	0.2	0.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.4	0.2	0.3	0.4	0.4
With e-money accounts	0.0	0.0	0.0	0.0	0.0
<i>of which:</i>					
Accessed through a card	-	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	0.0	-	-	-

*Except cards with an e-money function only.

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

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

	2014	2015	2016	2017	2018
Cheques	0.2	0.2	0.0	0.0	0.0
Domestic	0.2	0.2	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.3	0.3	0.3	0.3	0.2
Other payment services	-	0.2	318.6	308.7	308.2
Domestic	-	0.2	318.6	308.7	308.1
Cross-border	-	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	0.6	0.5	0.5	0.5
Total payments involving non-MFIs	2,014.4	1,827.8	2,176.8	2,197.1	2,331.4
Domestic	1,812.0	1,604.2	1,957.7	1,955.3	2,074.2
Cross-border	202.4	223.6	219.0	241.7	257.3
Total cross-border payments received (excluding card payments)	180.3	214.3	213.2	231.0	248.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	27.1	30.0	32.3	28.1	27.9
Debits from the accounts by simple book entry	14.0	13.3	15.1	15.5	10.2
Money remittances	0.2	0.2	0.2	0.2	0.2
Domestic	0.2	0.2	0.2	0.2	0.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.6	0.6	0.5	0.5	0.4
Transactions via telecommunication, digital or IT device	-	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	27.7	27.8	28.7	7.0	1.0
Domestic	27.7	27.8	28.7	7.0	1.0
Cross-border	0.0	0.0	0.0	0.0	0.0

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

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8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; HRK billions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	117.3	123.6	128.9	136.3	147.4
At terminals located in the reporting country	117.3	123.6	128.9	136.3	147.4
At terminals located abroad	-	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	69.7	73.5	76.0	78.6	83.2
At terminals located in the reporting country	69.7	73.5	76.0	78.6	83.2
At terminals located abroad	-	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	5.6	6.5	7.2	7.6	8.7
At terminals located in the reporting country	5.6	6.5	7.2	7.6	8.7
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	42.0	43.5	45.5	49.8	55.2
At terminals located in the reporting country	42.0	43.5	45.5	49.8	55.2
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.1	0.1	0.1
At terminals located in the reporting country	0.0	0.0	0.1	0.1	0.1
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.1	0.1	0.1	0.2
At terminals located in the reporting country	0.0	0.1	0.1	0.1	0.2
At terminals located abroad	-	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	18.3	25.7	24.9	28.5	31.8
At terminals located in the reporting country	18.3	25.7	24.9	28.5	31.8
At terminals located abroad	-	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	8.9	9.9	10.9	11.7	12.4
At terminals located in the reporting country	8.9	9.9	10.9	11.7	12.4
At terminals located abroad	-	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	9.3	15.8	13.9	16.8	19.5
At terminals located in the reporting country	9.3	15.8	13.9	16.8	19.5
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	0.0	0.0	0.0

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

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8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; HRK billions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	8.2	7.7	7.3	8.5	10.1
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	8.2	7.7	7.3	8.5	10.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	0.0	0.0
At terminals located abroad	-	-	-	0.0	0.0
E-money payments with cards with an e-money function	0.4	0.1	0.3	0.2	0.3
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	0.4	0.1	0.3	0.2	0.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.4	0.0	0.0	0.0	0.0
OTC cash withdrawals	155.6	150.2	133.2	127.8	121.4
OTC cash deposits	222.2	218.3	185.2	180.6	186.5

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)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-HR (started Feb.2016)					
Number of participants	-	-	27	26	23
<i>of which:</i>					
Direct participants	-	-	27	26	23
<i>of which:</i>					
Credit institutions	-	-	26	25	22
Central bank	-	-	1	1	1
Other direct participants	-	-	0	0	0
<i>of which:</i>					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	0	0	0
Other financial institutions	-	-	0	0	0
Others	-	-	0	0	0
Indirect participants	-	-	0	0	0
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Number of participants	33	31	30	29	25
<i>of which:</i>					
Direct participants	33	31	30	29	25
<i>of which:</i>					
Credit institutions	31	29	28	27	23
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Number of participants	-	-	26	25	23
<i>of which:</i>					
Direct participants	-	-	26	25	23
<i>of which:</i>					
Credit institutions	-	-	25	24	22
Central bank	-	-	1	1	1
Other direct participants	-	-	0	0	0
<i>of which:</i>					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	0	0	0
Other financial institutions	-	-	0	0	0
Others	-	-	0	0	0
Indirect participants	-	-	0	0	0
RETAIL SYSTEM: National Clearing System (NKS)					
Number of participants	32	30	29	28	24
<i>of which:</i>					
Direct participants	32	30	29	28	24
<i>of which:</i>					
Credit institutions	31	29	28	27	23
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
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.

Croatia

10. Payments processed by selected payment systems - page 1 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-HR (started Feb.2016)					
Credit transfers and direct debits	-	-	0.0	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	-	-	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	-	-	0.0	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	0.0	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	-	-	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	-	67.5	72.8	77.2
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	0.3	0.3	0.4	0.4	0.4
Domestic	0.3	0.3	0.4	0.4	0.4
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.3	0.3	0.4	0.4	0.4
Domestic	0.3	0.3	0.4	0.4	0.4
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.3	0.3	0.4	0.4	0.4
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	69.1	71.7	77.0	77.9	79.6

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10. Payments processed by selected payment systems - page 2 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Total transactions	-	-	0.3	0.6	0.7
Domestic	-	-	0.0	0.1	0.1
Cross-border	-	-	0.3	0.6	0.6
Credit transfers	-	-	0.3	0.6	0.7
Domestic	-	-	0.0	0.1	0.1
Cross-border	-	-	0.3	0.6	0.6
Credit transfers					
Initiated in a paper-based form	-	-	0.0	0.0	0.0
Initiated electronically	-	-	0.3	0.6	0.7
Direct debits	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Card payments (except e-money transactions)	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
E-money payment transactions	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Cheques	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Other payment services	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	-	86.1	85.2	85.8
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	153.6	164.7	175.3	182.3	191.3
Domestic	153.6	164.7	175.3	182.3	191.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	153.6	164.7	175.3	182.3	190.1
Domestic	153.6	164.7	175.3	182.3	190.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	153.6	164.7	175.3	182.3	190.1
Direct debits	0.0	0.0	0.0	0.0	1.2
Domestic	0.0	0.0	0.0	0.0	1.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	75.9	69.9	69.9	71.7	73.2

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 - page 1

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

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-HR (EUR billions; started Feb.2016)					
Credit transfers and direct debits	-	-	65.2	81.8	98.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	-	-	14.9	27.5	27.7
Credit transfers and direct debits to another TARGET component	-	-	50.4	54.2	70.8
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	50.3	54.2	70.7
Credit transfers and direct debits to a non-euro area TARGET component	-	-	0.0	0.1	0.1
Concentration ratio in terms of value (percentages)	-	-	79.1	70.1	74.8
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	2,186.5	2,497.1	2,531.6	2,744.9	2,937.3
Domestic	2,186.5	2,497.1	2,531.6	2,744.9	2,937.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	2,186.5	2,497.1	2,531.6	2,744.9	2,937.3
Domestic	2,186.5	2,497.1	2,531.6	2,744.9	2,937.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	2,186.5	2,497.1	2,531.6	2,744.9	2,937.3
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	53.4	57.7	51.4	42.7	42.4

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11. Payments processed by selected payment systems - page 2

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

	2014	2015	2016	2017	2018
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Total transactions	-	-	0.0	63.9	68.1
Domestic	-	-	0.0	14.6	14.6
Cross-border	-	-	0.0	49.3	53.5
Credit transfers	-	-	0.0	63.9	68.1
Domestic	-	-	0.0	14.6	14.6
Cross-border	-	-	0.0	49.3	53.5
Credit transfers	-	-	0.0	0.0	0.0
Initiated in a paper-based form	-	-	0.0	63.9	68.1
Initiated electronically	-	-	0.0	0.0	0.0
Direct debits	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Card payments (except e-money transactions)	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
E-money payment transactions	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Cheques	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Other payment services	-	-	0.0	0.0	0.0
Domestic	-	-	0.0	0.0	0.0
Cross-border	-	-	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	-	-	85.7	87.6	88.2
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	717.9	751.7	783.1	837.0	907.2
Domestic	717.9	751.7	783.1	837.0	907.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	717.9	751.7	783.1	837.0	907.0
Domestic	717.9	751.7	783.1	837.0	907.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.0	0.0	0.0	0.0	0.0
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	717.9	751.7	783.1	837.0	907.0
Direct debits	0.0	0.0	0.0	0.0	0.3
Domestic	0.0	0.0	0.0	0.0	0.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	63.9	63.9	65.6	67.3	68.1

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