

General notes: Czech Republic

Source for Table 1: Eurostat.

Source for all other tables: Česká národní banka, unless otherwise indicated.

Table 1: Basic statistical data

Population

Annual average

Table 2: Settlement media used by non-MFIs

Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” counterpart sector are not reported for 2002.

Data for the “Central government” counterpart sector are not reported for 2002.

Data for the “Other residents” counterpart sector are not reported for 2002.

Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3: Settlement media used by credit institutions

Overnight deposits held at other credit institutions

Value for the last quarter of the period.

Non-intraday borrowing from the central bank

The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

Table 4: Banknotes and coins

Total coins in circulation

Does not include commemorative banknotes and coins.

Table 5: Institutions offering payment services to non-MFIs

Other payment service providers: Number of institutions

Includes payment institutions, small money issuers and small payment institutions. Outstanding values of e-money storages held by small money issuers (mostly transport companies) are taken from supervisory sources. These institutions (because of their low significance) are not obliged to report the data.

Electronic money institutions: Number of institutions

Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

Electronic money institutions: Outstanding value on e-money storages issued by electronic money institutions

Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of

2012 the outstanding value is calculated only for e-money institutions in existence at year-end.

2004-2009

The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics.

2009 -2014

As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.

2015 onwards

Transport companies and other small e-money issuers are not part of electronic money institutions and are included in other payment service providers.

Total number of payment institutions resident in the country

2010

Payment institutions – 0

Small payment institutions – 22 (as at 31 December 2010).

All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en

2011

Payment institutions – 12

Small payment institutions – 50

Please see the following link (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en

2012

Payment institutions – 15

Small payment institutions – 61

Please see the following link (to JERRS, a supervisory database) for more details.

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2013

Payment institutions – 15

Small payment institutions – 74

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2014

Payment institutions – 18

Small payment institutions – 98

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2015

Payment institutions – 20

Small payment institutions – 118

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2016

Payment institutions – 22

Small payment institutions – 137

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2017

Payment institutions – 26

Small payment institutions – 166

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2018

Payment institutions – 27

Small payment institutions – 157

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2019

Payment institutions – 27

Small payment institutions – 100

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2020

Payment institutions – 27

Small payment institutions – 84

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

2021

Payment institutions – 24

Small payment institutions – 73

Please see the following links (to JERRS, a supervisory database) for more details:

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=174

https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2021&p_hie=HI&p_rec_per_page=25&p_ses_idx=184 Table 6: Payment card functions and accepting devices

Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a debit and/or delayed debit function

Not applicable.

Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a credit and/or delayed debit function

Not applicable.

Cards issued by resident payment service providers: Cards with an e-money function

Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI). Since 2015 the decrease is due to the new methodology. Transport companies and other small e-money issuers are not obliged to report the data anymore.

Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

Credit transfers

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09. The increase in volumes in 2015 is because since 2015 also central bank as reporting agent is included.

Direct debits

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a debit and/or delayed debit function

Not applicable.

Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a credit and/or delayed debit function

Not applicable.

Total number/value of payment transactions

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions

Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: ATM cash deposits

Not applicable until 2014. The first data are available in 2015.

Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: ATM cash deposits

Not applicable until 2014. The first data are available in 2015.

Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: ATM cash deposits

Not applicable until 2014. The first data are available in 2015.

Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: E-money card-loading/unloading transactions

Not applicable until 2014. The first data are available in 2015.

Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions

LVPS

CERTIS (interbank payments in CZK, processing both large-value and retail payments).