



EUROPEAN CENTRAL BANK

EUROSYSTEM

Croatia

1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	4,172	4,130	4,091	4,067	4,049
GDP (HRK billions)	351	368	385	402	372
GDP per capita (HRK)	84,171	88,986	94,204	98,921	91,751
HICP (annual percentage changes)	-0.6	1.3	1.6	0.8	0.0
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	-	7.412	7.439	7.551
Average	7.533	7.464	7.418	7.418	7.538

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)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	22,467	25,562	28,137	30,977	34,130
Value of overnight deposits held at MFIs	125,022	150,512	185,705	217,101	269,334
<i>of which:</i>					
Transferable deposits	105,203	135,647	168,179	199,563	249,443
Narrow money supply (M1)	134,523	160,872	196,860	224,043	264,802
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	52,081	62,594	78,496	91,178	113,054
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 first reserve maintenance period, unless otherwise indicated)

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	21,835	32,138	42,369	45,425	63,114
Overnight deposits held at other credit institutions (end of period)	1,638	2,212	2,257	2,560	3,795
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	563	1,067	1,034	1,638	1,246
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,123	1,273	1,998	1,881	4,517
Intraday borrowing from the central bank (average for last reserve maintenance period)	0	0	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 period)

	2016	2017	2018	2019	2020
Currency in circulation	27,914	31,691	35,046	38,735	41,793
Total banknotes in circulation	26,609	30,284	33,521	37,100	40,112
<i>of which:</i>					
HRK 1,000	5,190	6,074	6,974	7,832	9,164
HRK 500	3,299	3,662	3,751	4,486	4,731
HRK 200	12,687	14,634	16,422	17,984	19,219
HRK 100	3,559	3,865	4,157	4,504	4,754
HRK 50	819	918	1,003	1,003	937
HRK 20	602	645	699	744	753
HRK 10	432	466	494	526	533
HRK 5	21	21	21	21	21
Total coins in circulation	1,309	1,413	1,531	1,641	1,687
<i>of which:</i>					
HRK 25	31	32	32	34	36
HRK 5	479	524	575	625	645
HRK 2	289	315	346	372	382
HRK 1	249	266	286	303	309
HRK 0.5	112	119	126	133	137
HRK 0.2	77	82	86	91	94
HRK 0.1	51	54	56	59	60
HRK 0.05	17	18	19	20	21
HRK 0.02	2	2	2	2	2
HRK 0.01	1	1	1	1	1
Currency in circulation held by MFIs	5,447	6,129	6,909	7,758	7,663
Currency in circulation outside MFIs	22,467	25,562	28,137	30,977	34,130
<i>Memorandum items:</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)

	2016	2017	2018	2019	2020
Institutions offering payment services to non-MFIs (total)					
Number of institutions	38	37	27	26	29
Number of offices	1,143	1,119	1,032	965	919
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	7,652.1	7,723.7	7,742.1	7,817.6	7,871.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	64	70	74	80	87
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	4,161	4,843	4,155	7,360	19,440
<i>of which:</i>					
Value of transferable deposits	4,161	4,843	4,154	7,359	19,439
Credit institutions irrespective of their legal incorporation					
Number of institutions	32	31	22	21	24
Number of offices	1,142	1,118	1,031	964	918
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	-	-	-	-	-
<i>of which:</i>					
Value of transferable deposits	101,042	130,804	164,025	192,204	230,004
Number of payment accounts (thousands)	6,844.3	6,908.7	6,938.7	7,018.4	6,954.8
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	64	70	74	79	84
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	31	30	21	20	23
Number of offices	1,140	1,115	1,028	961	914
Value of overnight deposits	120,626	145,394	181,074	209,353	249,451
Branches of euro area-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	2	3	3	3	4
Value of overnight deposits	-	-	-	-	-
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	4	4	4
Number of payment accounts (thousands)	807.9	815.1	803.4	799.2	916.2
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	3
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	0.0	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)

	2016	2017	2018	2019	2020
<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.



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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	8,699	8,768	8,406	9,102	8,663
Cards with a payment function*	8,662	8,729	8,388	9,085	8,646
<i>of which:</i>					
Cards with a debit function	6,873	6,932	6,644	6,837	6,925
Cards with a delayed debit function	1,162	1,171	1,134	1,560	1,158
Cards with a credit function	141	134	130	179	161
Cards with a debit and/or delayed debit function	34	41	43	41	64
Cards with a credit and/or delayed debit function	452	452	437	468	338
Cards with an e-money function	236	244	230	204	173
Cards on which e-money can be stored directly	236	244	230	204	173
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	236	244	230	204	.
Total number of cards (irrespective of the number of functions on the card)	8,935	9,012	8,637	9,306	8,836
<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	4,543	4,941	5,159	5,446	4,896
Located in the reporting country	4,543	4,941	5,159	5,446	4,896
Located abroad	0	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	4,543	4,941	5,159	5,446	4,896
Located in the reporting country	4,543	4,941	5,159	5,446	4,896
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
POS terminals	106,081	118,622	114,361	111,172	.
Located in the reporting country	106,081	118,622	114,361	111,172	.
Located abroad	0	0	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	106,081	118,622	.	111,172	.
Located in the reporting country	106,081	118,622	.	111,172	.
Located abroad	0	0	0	0	0
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

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



Croatia

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	693.9	736.6	782.2	848.7	852.7
Domestic	670.7	707.9	747.6	806.6	813.6
Cross-border	23.3	28.7	34.6	42.1	39.1
Credit transfers	316.9	326.7	342.1	361.9	359.6
Domestic	313.6	323.2	338.3	357.8	355.5
Cross-border	3.3	3.6	3.8	4.1	4.1
Credit transfers					
Initiated in paper-based form	112.5	107.6	103.9	100.3	84.9
Initiated electronically	204.4	219.1	238.2	261.5	274.7
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	315.7	322.6	339.5	358.4	356.1
Direct debits	24.6	27.2	27.5	27.9	19.9
Domestic	24.6	27.2	27.5	27.9	19.9
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	24.6	27.2	27.5	27.9	19.9
Direct debits					
of which:					
Non-SEPA direct debits	22.3	23.1	22.8	22.6	19.5
Card payments with cards issued by resident PSPs*	266.2	298.0	334.8	385.6	410.3
Domestic card payments	247.3	274.1	305.4	349.2	376.7
Cross-border card payments	18.9	23.9	29.4	36.4	33.6
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	163.6	188.4	219.4	262.4	294.5
Payments with cards with a delayed debit function	70.5	72.1	72.2	72.5	69.1
Payments with cards with a credit function	1.9	1.8	1.7	2.1	2.3
Payments with cards with a debit and/or delayed debit function	1.1	1.3	1.4	1.5	1.7
Payments with cards with a credit and/or delayed debit function	10.0	10.5	10.7	10.6	9.1
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	243.7	269.1	287.6	332.0	359.5
Payments initiated remotely	3.6	5.0	17.8	17.2	17.1
E-money payments with e-money issued by resident PSPs	4.4	5.3	5.5	.	6.8
Domestic	3.4	4.1	4.1	.	5.5
Cross-border	1.0	1.2	1.4	1.6	1.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	4.4	5.3	5.5	.	6.8
With e-money accounts	0.0	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	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	81.8	79.3	72.4	70.4	56.1
Domestic	81.8	79.3	72.4	70.4	56.1
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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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)	5.5	6.2	6.7	7.1	7.0
Cross-border credit transfers received	5.2	6.0	6.5	6.9	6.8
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	.	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	.
Other cross-border payment services received	0.3	0.2	.	.	0.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	37.2	29.2	28.6	22.3	20.9
Debits from the accounts by simple book entry	153.8	159.8	171.8	181.8	187.4
Money remittances	0.1	0.1	0.2	0.2	0.1
Domestic	0.1	0.1	0.2	0.2	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	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	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
Cross-border money remittances received	0.3	0.2	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	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

(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	344.0	370.4	403.2	441.2	.
At terminals located in the reporting country	344.0	370.4	403.2	441.2	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	103.5	104.6	107.3	106.5	91.4
At terminals located in the reporting country	103.5	104.6	107.3	106.5	91.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	3.3	3.5	4.0	5.1	5.5
At terminals located in the reporting country	3.3	3.5	4.0	5.1	5.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	233.6	258.0	287.6	328.1	346.8
At terminals located in the reporting country	233.6	258.0	287.6	328.1	346.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.2	0.2	0.2	0.2	0.2
At terminals located in the reporting country	0.2	0.2	0.2	0.2	0.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	3.4	4.1	4.1	1.3	.
At terminals located in the reporting country	3.4	4.1	4.1	1.3	.
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	42.2	52.0	.	.	.
At terminals located in the reporting country	42.2	52.0	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	9.4	10.1	.	10.1	4.9
At terminals located in the reporting country	9.4	10.1	.	10.1	4.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	32.8	41.9	49.1	.	.
At terminals located in the reporting country	32.8	41.9	49.1	.	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	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	0.0	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	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	19.9	25.1	30.8	38.0	34.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	19.9	25.1	30.8	38.0	34.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
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	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)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
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	1.0	1.3	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.0	1.3	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.1	0.1	0.0	0.0	0.0
OTC cash withdrawals	22.1	20.9	19.2	17.7	12.8
OTC cash deposits	59.5	58.3	53.0	52.6	43.2

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 1
(value of payments sent, unless otherwise stated; HRK billions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	2,176.8	2,197.1	2,331.4	2,537.4	2,453.9
Domestic	1,957.7	1,955.3	2,074.2	2,255.0	2,186.0
Cross-border	219.0	241.7	257.3	282.5	267.9
Credit transfers	1,786.2	1,809.0	1,933.7	2,135.3	2,126.2
Domestic	1,574.4	1,575.7	1,686.6	1,865.1	1,869.3
Cross-border	211.8	233.2	247.2	270.3	256.9
Credit transfers					
Initiated in paper-based form	180.9	151.5	175.3	160.1	158.2
Initiated electronically	1,605.3	1,657.4	1,758.4	1,975.3	1,968.0
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	1,684.0	1,530.9	1,755.6	1,942.4	1,932.2
Direct debits	16.7	18.0	20.3	22.9	13.3
Domestic	16.7	18.0	20.3	22.9	13.3
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	16.7	18.0	20.3	22.9	13.3
Direct debits					
of which:					
Non-SEPA direct debits	15.0	14.8	16.4	18.2	13.2
Card payments with cards issued by resident PSPs*	54.9	61.1	68.8	77.6	79.9
Domestic card payments	48.0	52.8	59.0	65.7	69.2
Cross-border card payments	7.0	8.2	9.8	11.9	10.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	27.4	31.4	36.7	43.1	48.7
Payments with cards with a delayed debit function	18.2	18.9	19.6	19.9	18.1
Payments with cards with a credit function	0.4	0.4	0.4	0.5	0.5
Payments with cards with a debit and/or delayed debit function	0.2	0.2	0.3	0.3	0.3
Payments with cards with a credit and/or delayed debit function	1.8	1.9	1.9	1.9	1.6
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	46.7	51.2	55.2	61.2	64.3
Payments initiated remotely	1.2	1.6	3.6	4.4	4.9
E-money payments with e-money issued by resident PSPs	0.3	0.4	0.4	0.5	1.0
Domestic	0.1	0.1	0.2	0.2	0.7
Cross-border	0.3	0.2	0.3	0.3	0.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.3	0.4	0.4	0.5	1.0
With e-money accounts	0.0	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	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	318.6	308.7	308.2	301.2	233.5
Domestic	318.6	308.7	308.1	301.2	233.5
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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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)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	213.2	231.0	248.0	274.3	249.8
Cross-border credit transfers received	212.4	230.2	247.3	273.7	249.4
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.3	0.3	0.2	0.2	0.0
Other cross-border payment services received	0.5	0.5	0.5	0.4	0.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	32.3	28.1	27.9	32.9	36.6
Debits from the accounts by simple book entry	15.1	15.5	10.2	11.5	11.8
Money remittances	0.2	0.2	0.2	0.2	0.1
Domestic	0.2	0.2	0.2	0.2	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	28.7	7.0	1.0	0.6	0.5
Domestic	28.7	7.0	1.0	0.6	0.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.5	0.5	0.4	0.4	0.4
Cross-border transactions via telecommunication, digital or IT device received	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

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

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	128.9	136.3	147.4	159.4	159.6
At terminals located in the reporting country	128.9	136.3	147.4	159.4	159.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	76.0	78.6	83.2	85.4	82.3
At terminals located in the reporting country	76.0	78.6	83.2	85.4	82.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	7.2	7.6	8.7	12.4	14.5
At terminals located in the reporting country	7.2	7.6	8.7	12.4	14.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	45.5	49.8	55.2	61.3	62.4
At terminals located in the reporting country	45.5	49.8	55.2	61.3	62.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.1	0.1	0.1	0.2	0.1
At terminals located in the reporting country	0.1	0.1	0.1	0.2	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	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	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	24.9	28.5	31.8	33.1	16.8
At terminals located in the reporting country	24.9	28.5	31.8	33.1	16.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.9	11.7	12.4	11.4	6.1
At terminals located in the reporting country	10.9	11.7	12.4	11.4	6.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	13.9	16.8	19.5	21.6	10.7
At terminals located in the reporting country	13.9	16.8	19.5	21.6	10.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	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	0.0	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	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	7.3	8.5	10.1	12.2	10.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	7.3	8.5	10.1	12.2	10.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
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	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)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
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	0.3	0.2	0.3	0.3	0.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.3	0.2	0.3	0.3	0.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	133.2	127.8	121.4	113.8	87.9
OTC cash deposits	185.2	180.6	186.5	187.2	145.5

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



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9. Participation in selected payment systems – page 1

(original units; end of period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-HR (from Feb. 2016)					
Number of participants	27	26	23	22	22
<i>of which:</i>					
Direct participants	27	26	23	22	22
<i>of which:</i>					
Credit institutions	26	25	22	21	21
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
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Number of participants	30	29	25	24	25
<i>of which:</i>					
Direct participants	30	29	25	24	25
<i>of which:</i>					
Credit institutions	28	27	23	22	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	2
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	2
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: EuronKS (from June 2016)					
Number of participants	26	25	23	22	22
<i>of which:</i>					
Direct participants	26	25	23	22	22
<i>of which:</i>					
Credit institutions	25	24	22	21	21
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
RETAIL SYSTEM: National Clearing System (NKS)					
Number of participants	29	28	24	23	23
<i>of which:</i>					
Direct participants	29	28	24	23	23
<i>of which:</i>					
Credit institutions	28	27	23	22	22
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.



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9. Participation in selected payment systems – page 2

(original units; end of period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: NKSinst (from Oct. 2020)					
Number of participants	-	-	-	-	3
<i>of which:</i>					
Direct participants	-	-	-	-	3
<i>of which:</i>					
Credit institutions	-	-	-	-	3
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	0
<i>of which:</i>					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	-	-	-	-	0
Indirect participants	-	-	-	-	0

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



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10. Payments processed by selected payment systems – page 1

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

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-HR (from Feb. 2016)					
Credit transfers and direct debits	0.0	0.1	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.0	0.1	0.1	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	0.1	0.1
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	67.5	72.8	77.2	78.4	77.0
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	0.4	0.4	0.4	0.5	0.6
Domestic	0.4	0.4	0.4	0.5	0.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.4	0.4	0.4	0.5	0.6
Domestic	0.4	0.4	0.4	0.5	0.6
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	0.4	0.4	0.4	0.5	0.6
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)	77.0	77.9	79.6	83.1	85.9

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



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10. Payments processed by selected payment systems – page 2

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

	2016	2017	2018	2019	2020
RETAIL SYSTEM: EuroNKS (from June 2016)					
Total transactions	0.3	0.6	0.7	0.8	0.8
Domestic	0.0	0.1	0.1	0.1	0.1
Cross-border	0.3	0.6	0.6	0.7	0.7
Credit transfers	0.3	0.6	0.7	0.8	0.8
Domestic	0.0	0.1	0.1	0.1	0.1
Cross-border	0.3	0.6	0.6	0.7	0.7
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.3	0.6	0.7	0.8	0.8
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)	86.1	85.2	85.8	86.3	86.6
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	175.3	182.3	191.3	202.4	206.3
Domestic	175.3	182.3	191.3	202.4	206.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	175.3	182.3	190.1	197.4	200.6
Domestic	175.3	182.3	190.1	197.4	200.6
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	175.3	182.3	190.1	197.4	200.6
Direct debits	0.0	0.0	1.2	5.0	5.7
Domestic	0.0	0.0	1.2	5.0	5.7
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)	69.9	71.7	73.2	74.6	74.4

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



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10. Payments processed by selected payment systems – page 3

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

	2016	2017	2018	2019	2020
RETAIL SYSTEM: NKSinst (from Oct. 2020)					
Total transactions	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Credit transfers	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.0
Initiated electronically	-	-	-	-	0.0
Direct debits	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Card payments (except e-money transactions)	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
ATM transactions (except e-money transactions)	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
E-money payment transactions	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Cheques	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Other payment services	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Concentration ratio in terms of volume (percentages)	-	-	-	-	100.0

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)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-HR (from Feb. 2016):					
Credit transfers and direct debits	65.2	81.8	98.5	116.5	101.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	14.9	27.5	27.7	33.2	33.4
Credit transfers and direct debits to another TARGET component	50.4	54.2	70.8	83.3	68.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	50.3	54.2	70.7	83.2	68.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.1	0.1	0.1	0.1
Concentration ratio in terms of value (percentages)	79.1	70.1	74.8	76.8	73.1
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	2,531.6	2,744.9	2,937.3	2,949.8	3,029.1
Domestic	2,531.6	2,744.9	2,937.3	2,949.8	3,029.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	2,531.6	2,744.9	2,937.3	2,949.8	3,029.1
Domestic	2,531.6	2,744.9	2,937.3	2,949.8	3,029.1
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	2,531.6	2,744.9	2,937.3	2,949.8	3,029.1
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)	51.4	42.7	42.4	44.0	42.0

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 2

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

	2016	2017	2018	2019	2020
RETAIL SYSTEM: EuroNKS (from June 2016)					
Total transactions	0.0	63.9	68.1	75.8	74.7
Domestic	0.0	14.6	14.6	15.5	17.2
Cross-border	0.0	49.3	53.5	60.4	57.5
Credit transfers	0.0	63.9	68.1	75.8	74.7
Domestic	0.0	14.6	14.6	15.5	17.2
Cross-border	0.0	49.3	53.5	60.4	57.5
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.0	63.9	68.1	75.8	74.7
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)	85.7	87.6	88.2	87.8	87.5
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	783.1	837.0	907.2	964.3	961.2
Domestic	783.1	837.0	907.2	964.3	961.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	783.1	837.0	907.0	963.4	960.2
Domestic	783.1	837.0	907.0	963.4	960.2
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	783.1	837.0	907.0	963.4	960.2
Direct debits	0.0	0.0	0.3	0.9	1.1
Domestic	0.0	0.0	0.3	0.9	1.1
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)	65.6	67.3	68.1	71.6	70.1

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 3

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

	2016	2017	2018	2019	2020
RETAIL SYSTEM: NKSinst (from Oct. 2020)					
Total transactions	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Credit transfers	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Credit transfers	-	-	-	-	0.0
Initiated in a paper-based form	-	-	-	-	0.0
Initiated electronically	-	-	-	-	0.0
Direct debits	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Card payments (except e-money transactions)	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
ATM transactions (except e-money transactions)	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
E-money payment transactions	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Cheques	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Other payment services	-	-	-	-	0.0
Domestic	-	-	-	-	0.0
Cross-border	-	-	-	-	0.0
Concentration ratio in terms of value (percentages)	-	-	-	-	100.0

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