



Croatia

11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-HR (from Feb. 2016)					
Credit transfers and direct debits	81.8	98.5	116.5	101.7	130.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	27.5	27.7	33.2	33.4	38.7
Credit transfers and direct debits to another TARGET component	54.2	70.8	83.3	68.3	91.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	54.2	70.7	83.2	68.3	91.1
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.1	0.2
Concentration ratio in terms of value (percentages)	70.1	74.8	76.8	73.1	73.6
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Domestic	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
Domestic	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
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	2,744.9	2,937.3	2,949.8	3,029.1	3,153.5
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)	42.7	42.4	44.0	42.0	43.7

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)

	2017	2018	2019	2020	2021
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	837.0	907.2	964.3	961.2	1,098.5
Domestic	837.0	907.2	964.3	961.2	1,098.5
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	837.0	907.0	963.4	960.2	1,097.3
Domestic	837.0	907.0	963.4	960.2	1,097.3
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	837.0	907.0	963.4	960.2	1,097.3
Direct debits	0.0	0.3	0.9	1.1	1.2
Domestic	0.0	0.3	0.9	1.1	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 value (percentages)	67.3	68.1	71.6	70.1	71.7
RETAIL SYSTEM: EuroNKS (from June 2016)					
Total transactions	63.9	68.1	75.8	74.7	100.2
Domestic	14.6	14.6	15.5	17.2	24.5
Cross-border	49.3	53.5	60.4	57.5	75.7
Credit transfers	63.9	68.1	75.8	74.7	100.2
Domestic	14.6	14.6	15.5	17.2	24.5
Cross-border	49.3	53.5	60.4	57.5	75.7
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	63.9	68.1	75.8	74.7	100.2
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)	87.6	88.2	87.8	87.5	81.4

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)

	2017	2018	2019	2020	2021
RETAIL SYSTEM: NKSinst (from Oct. 2020)					
Total transactions	-	-	-	0.0	0.2
Domestic	-	-	-	0.0	0.2
Cross-border	-	-	-	0.0	0.0
Credit transfers	-	-	-	0.0	0.2
Domestic	-	-	-	0.0	0.2
Cross-border	-	-	-	0.0	0.0
Credit transfers					
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	0.0	0.2
Direct debits	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
E-money payment transactions	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	-	-	-	0.0	0.0
Cross-border	-	-	-	0.0	0.0
Concentration ratio in terms of value (percentages)	-	-	-	100.0	99.9

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