

Croatia

11. Payments processed by selected payment systems - page 1

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

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-HR (EUR billions; started Feb.2016)					
Credit transfers and direct debits	-	65.2	81.8	98.5	116.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	-	14.9	27.5	27.7	33.2
Credit transfers and direct debits to another TARGET component	-	50.4	54.2	70.8	83.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	50.3	54.2	70.7	83.2
Credit transfers and direct debits to a non-euro area TARGET component	-	0.0	0.1	0.1	0.1
Concentration ratio in terms of value (percentages)	-	79.1	70.1	74.8	76.8
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	2,497.1	2,531.6	2,744.9	2,937.3	2,949.8
Domestic	2,497.1	2,531.6	2,744.9	2,937.3	2,949.8
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	2,497.1	2,531.6	2,744.9	2,937.3	2,949.8
Domestic	2,497.1	2,531.6	2,744.9	2,937.3	2,949.8
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	2,497.1	2,531.6	2,744.9	2,937.3	2,949.8
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 value (percentages)	57.7	51.4	42.7	42.4	44.0

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11. Payments processed by selected payment systems - page 2

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

	2015	2016	2017	2018	2019
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Total transactions	-	0.0	63.9	68.1	75.8
Domestic	-	0.0	14.6	14.6	15.5
Cross-border	-	0.0	49.3	53.5	60.4
Credit transfers	-	0.0	63.9	68.1	75.8
Domestic	-	0.0	14.6	14.6	15.5
Cross-border	-	0.0	49.3	53.5	60.4
Credit transfers	-	0.0	0.0	0.0	0.0
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	-	0.0	63.9	68.1	75.8
Direct debits	-	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
Card payments (except e-money transactions)	-	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
ATM transactions (except e-money transactions)	-	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
E-money payment transactions	-	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
Cheques	-	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
Other payment services	-	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
Concentration ratio in terms of value (percentages)	-	85.7	87.6	88.2	87.8
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	751.7	783.1	837.0	907.2	964.3
Domestic	751.7	783.1	837.0	907.2	964.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	751.7	783.1	837.0	907.0	963.4
Domestic	751.7	783.1	837.0	907.0	963.4
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	751.7	783.1	837.0	907.0	963.4
Direct debits	0.0	0.0	0.0	0.3	0.9
Domestic	0.0	0.0	0.0	0.3	0.9
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	65.6	67.3	68.1	71.6

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