

NATIONAL BANK OF SERBIA PAYMENT SYSTEM DEPARTMENT

*Value of interbank, internal and electronic banking payment transactions from 1/4/2009 to 30/6/2009*

Bank	Interbank payment transactions	Internal payment transactions	Total	Electronic banking payment transactions	Share of electronic banking
	A	B	C	D	E=D/C*100
ALPHA BANK SRBIJA A.D. BEOGRAD	28.586.335.033,36	19.731.718.376,3	48.318.053.409,66	24.344.902.176	50,38
BANCA INTESA AKCIONARSKO DRUSTVO BI	285.964.418.379,38	237.185.668.692,93	523.150.087.072,31	334.822.628.057	64
ERSTE BANK AKCIONARSKO DRUŠTVO NOV	29.697.380.474,11	47.263.639.935,79	76.961.020.409,9	46.710.127.528	60,69
EUROBANKA EFG	19.310.376.201,12	9.420.758.337,04	28.731.134.538,16	9.529.472.659	33,17
HYPO ALPE-ADRIA-BANK A.D. BEOGRAD	72.284.927.871,83	55.652.520.449,99	127.937.448.321,82	103.050.428.774	80,55
JUGOBANKA JUGBANKA" A.D. KOSOVSKA M	260.697.700	102.569.443	363.267.143	0	0
KBC BANKA A.D. BEOGRAD	19.090.437.064,13	9.821.027.893,62	28.911.464.957,75	17.349.892.039	60,01
KOMERCIJALNA BANKA A.D. BEOGRAD	296.303.566.387,59	123.007.129.952,4	419.310.696.339,99	197.083.034.931	47
KOSOVSKO METOHIJSKA BANKA A.D. ZVEČ	1.936.154.328,69	1.274.473.054,55	3.210.627.383,24	186.714.599	5,82
MARFIN BANK" AKCIONARSKO DRUŠTVO B	6.415.715.820	1.715.082.777	8.130.798.597	3.967.006.959	48,79
"MERIDIAN BANK-CRÉDIT AGRICOLE GROU	34.315.067.029,91	9.289.962.965,37	43.605.029.995,28	28.541.905.360	65,46
"METALS-BANKA" AKCIONARSKO DRUŠTV	18.279.439.431,96	34.490.923.764,84	52.770.363.196,8	36.539.210.857	69,24
MOSKOVSKA BANKA A.D.-BEGRAD	284.478.472,76	298.711.574,74	583.190.047,5	553.649.508	94,93
OPPORTUNITY BANKA A.D. NOVI SAD	445.483.614,96	179.679.961,28	625.163.576,24	232.390.525	37,17
PRIVREDNA BANKA BEOGRAD, AKCIONAR	15.408.983.926	17.795.379.984	33.204.363.910	8.137.789.738	24,51
PRIVREDNA BANKA A.D. PANČEVO	2.855.581.829,83	3.414.560.267,77	6.270.142.097,6	1.236.857.223	19,73
ProCredit BANK A.D. BEOGRAD	172.688.660.901,45	57.118.376.522,56	229.807.037.424,01	42.097.902.992	18,32
RAIFFEISEN BANKA A.D. BEOGRAD	137.935.165.038,27	366.945.243.884,43	504.880.408.922,7	203.495.838.817	40,31
SRPSKA BANKA" A.D. BEOGRAD	7.232.795.891,48	5.328.666.773,48	12.561.462.664,96	4.933.969.448	39,28
UNICREDIT BANK SRBIJA	113.041.650.315,75	67.246.723.920,76	180.288.374.236,51	90.387.615.520	50,14
VOJVODANSKA BANKA A.D. NOVI SAD	69.742.081.122	64.427.860.383	134.169.941.505	63.459.790.590	47,3
ČAČANSKA BANKA AKCIONARSKO DRUSTV	31.984.305.175,34	29.143.664.281,36	61.127.969.456,7	18.022.331.153	29,48
<b>Total for all banks:</b>	1.870.441.244.369,19	1.578.111.649.877,54	3.448.552.894.246,73	2.103.634.816.879,00	61

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Banks submit data to the NBS Payment System Department on a quarterly basis. The NBS publishes data only of those banks that have given their written consent. The NBS is not responsible for data accuracy.

**Purpose of collecting data for T1, T2 and T3 statements is to establish the share of direct debit (T1), e-banking (T2) and standing orders (T3) in the total number and value of executed transactions of bank clients.**

**Definitions of terms in T1, T2 and T3 forms**

**Bank client is a legal entity, entrepreneur and natural person with an account in the bank.**

**Total number of clients is calculated with reference to client's personal ID numbers and not to the number of open accounts with the bank as one client may have several accounts in the bank.**

**Standing order is an instruction for fixed payment of liabilities or transfers from the client's account to another account, performed by the bank on client's behalf and for his/her account (payment of electricity and telephone bills, loans, tariffs, interest...)**

**Number and value of transactions – the number and value of transactions of bank clients, except for:**

**- Cash payments to and from one's account,**

**- Payments by credit cards and cheques,**

**- Bank-to-bank transactions (MT202),**

**- Transactions of legal entities, entrepreneurs and natural persons not holding an account with the bank but executing payment of their liabilities through that bank.**

**Definition of terms in T0 form**

**Number and value of internal payment transactions cover the number and value of debt client-to-client, client-to-bank and bank-to-client transactions, except for cash payments to and from one's account.**