

Prague, 15th November 2010 - Bank Card Association (Sdružení pro bankovní karty - SBK) issues regular quarterly statistics concerning indicators of development in the area of payment cards in the Czech Republic. SBK Statistics indicators include only member institutions of SBK. Statistical indicators for 3rd Quarter are grouped into several areas: card issuance, installed bankomats (ATMs), area of card acceptance at locations, and development of card acceptance on internet. Based on below shown indicators one can evaluate a current level of card industry development in Czech Republic.

Number of issued cards

The number of payment cards issued in CR has totalled to **9 243 905** cards as of 30th September 2010

Debit Cards	7 382 553
Credit Cards	1 559 668
Charge Cards	301 684
Chip Cards	8 607 048

Comment: The total number of issued cards has shown an annual increase of 1,5 %; the number of debit cards slightly decreased by 0,32 %. The number of credit cards of 1.559.668 newly includes bank cards which were not covered in the SBK statistics for the same period in 2009. CR ranks to the most active countries in Europe in card migration to chip technology; currently there are more than 94 % of debit cards and nearly 82 % of credit cards converted to chip technology.

ATM

The number of installed ATMs in CR has reached **3.791** as of 30th September 2010, out of which 1.574 were installed at bank branches.

Number of transactions	42 595 218
Volume of transactions	158 504 742 000 CZK

Comment: The total number of installed ATMs in CR has increased by 4 % annually. Number of ATM withdrawals in CR has increased by 1,7 % annually, and volume of cash withdrawals has increased by 2 %. The average amount withdrawn from ATMs was 3,721 CZK. The migration of ATMs to chip technology in CR has reached 100 %.

Outlets Number

The outlets number in CR accepting cards has reached **63.687** as of 30th September 2010.

Number of outlets with EFT POS Terminal	57 457
Number of outlets with imprinterem only	6 892
Number of e-shops	2 844
Number of outlets offering cash back	4 676

Comment: Number of outlets accepting payment cards has increased by more than 5 % annually, number of internet businesses (e-shops) accepting cards has increased by 77 % annually. Number of outlets offering cash back service has increased by 29 %. The migration of EFT POS to chip technology in CR has reached more than 98 %.

Internet Merchants

The number of internet merchants accepting cards was **2.844** as of 30th September 2010.

Number of e-shops	2.844
Number of transactions	721 106
Volume of transactions	958 164 000 CZK

Comment: The number of internet payments made by cards has increased by 54 % annually. The volume of purchases charged to cards has increased by 33 % annually. The average amount paid by a card in an internet shop was 1,328 CZK.

Cash back

Number of merchant locations in CR offering service of cash back was **4.676** as of 30th September 2010.

Number of merchants	4.676
Number of transactions	64 649
Volume of transactions	76 779 000 CZK

Comment: The number of cash back transactions has increased by 72 % annually. The volume of transactions has increased by 71 % annually. The average amount of withdrawals at cash registers together with a transaction was 1.187 CZK.

Card Usage

Payment card usage is traditionally interpreted by a ration of cards usage at EFT POS and ATMs.

Number of transactions in shops	58 349 560
Number of cash withdrawals	40 137 480
Volume of transactions in shops	57 314 099 000 CZK
Volume of cash withdrawals	149 749 185 000 CZK

Comment: The trend of more frequent card usage in shops at the expense of ATMs was more dynamic in 3rd Quarter 2010. Card usage in shops for payments has significantly increased; number of payments comparing to number of withdrawal from bankomats was higher by more than 42 %. The volume of transactions at business locations has increased by nearly 7 % annually; the volume of withdrawals from ATMs has increased by 2 % annually. The average amount paid directly by a card was 982 CZK; the average cash withdrawal from ATM was 3.730 CZK.

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