

Information on counterfeits withdrawn from circulation in 2024

In 2024, the Croatian National Bank recorded 4.516 counterfeit euro banknotes, which is a decline of 8.2% from 4.920 counterfeit euro banknotes recorded in 2023.

The nominal value of counterfeit euro banknotes in 2024 stood at EUR 395,870.00.

The following table shows data on withdrawn and recorded counterfeit euro banknotes in 2024, broken down by denomination and share.

1 January to 31 December 2024	5 €	10 €	20 €	50 €	100 €	200 €	500€
Quantity (pcs)	20	260	661	1,797	1,309	251	218
Share (%)	0.4	5.8	14.6	39.8	29.0	5.6	4.8

From January to December 2024, 20 counterfeit kuna banknotes, 88 counterfeit US dollar banknotes, and one counterfeit pound sterling banknote were registered.

During the same period, 6,984 counterfeit euro coins were registered with a nominal value of EUR 13,706.00.

The European Central Bank press release on counterfeits is available on the <u>website of the European Central Bank</u>.

In order to educate individuals handling cash on a daily basis and the general public about cash, the Croatian National Bank carries out the National Training Programme on Euro Banknote and Coin Authentication. The training contents and schedule are tailored to meet the needs of target groups and the training is conducted at several levels. The objective of the training is the acquiring of knowledge on the security features of euro banknotes and euro coins needed to successfully check their authenticity and prevent the receipt of counterfeit cash as authentic.

The euro training intended for the public and retailers is accessible at the <u>website Euro edukacija</u> free of charge, no registration required.



Most counterfeit euro banknotes are quickly and easily identified by using the <u>feel</u>, <u>look and tilt</u> method.

The description and images of genuine and counterfeit banknotes are presented below, where genuine banknotes are framed in green and counterfeits in red. In the observed period, 50 euro banknotes of the Europa series accounted for the largest number of counterfeit euro banknotes withdrawn from circulation. They are easy to detect by checking the following security feature:

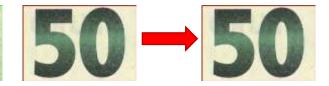
- The obverse side of the genuine banknote features an emerald number in the bottom-left corner. By tilting the banknote, the number changes colour from emerald green to deep blue and displays an effect of the light that moves up and down the number. The imitation of the emerald number on the counterfeit does not change colour when the banknote is tilted.





GENUINE

50 - 50



Counterfeit 100 euro banknotes of the first series are also frequent. They are easy to detect by checking at least two of their security features:

COUNTERFEIT

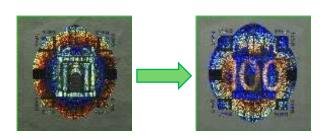
- By looking at the hologram in the bottom-right corner of the obverse side of the genuine banknote and tilting the banknote, you can see the change between the nominal value symbol and the architectural motif and rainbow-coloured concentric circles moving on the hologram surface. When the counterfeit banknote shown below is tilted, the nominal value symbol and the architectural motif do not change and the hologram's rainbow-coloured concentric circles do not move on the hologram imitation.

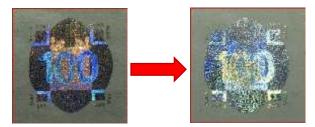




GENUINE







The reverse of the genuine banknote displays **optically variable ink** that changes colour from purple to olive-green or brown when the banknote is tilted. On the counterfeit banknote shown, the imitation of this security feature does not have the effect of a change of colour when the viewing angle is changed.

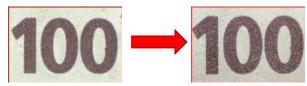




GENUINE

COUNTERFEIT





If you have received a suspicious banknote or coin, submit it to the nearest bank, the Financial Agency or HP-Hrvatska pošta d.d. or to police officers at the nearest police station.

Suspect banknotes and coins can be submitted to the Croatian National Bank for analysis, personally or by post, with the <u>Application for technical analysis</u> available on the Croatian National Bank's website.