



CROATIAN NATIONAL BANK

Comparison of the most important statistical data on payment operations in the RC, the EU and peer countries for 2017

Source: CNB/ECB

October 2018

Basic statistical data

Country	Population (millions)	Share in total EU population	Total GDP (EUR billions)	Share in total GDP of all EU countries	GDP per capita (EUR)
Croatia	4.1	0.8%	49.0	0.3%	11,800
Bulgaria	7.1	1.4%	50.4	0.3%	7,100
Czech Republic	10.6	2.1%	191.6	1.2%	18,100
Hungary	9.8	1.9%	123.5	0.8%	12,600
Slovenia	2.1	0.4%	43.3	0.3%	20,900
Slovakia	5.4	1.1%	85.0	0.6%	15,600
Total EU countries	512.5	100.00%	15,350.6	100.00%	30,000

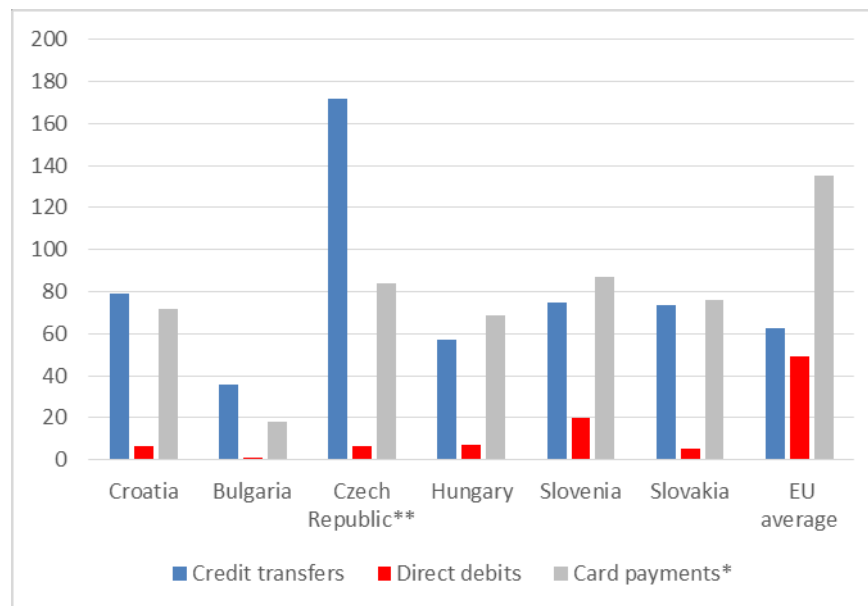
Number of transactions per capita – total in 2017

Country	Credit transfers	Direct debits	Card payments*
Croatia	78.9	6.6	71.9
Bulgaria	35.9	0.8	18.3
Czech Republic	171.8**	6.3	84.0
Hungary	57.0	7.4	68.5
Slovenia	75.0	19.8	87.3
Slovakia	73.3	5.5	76.1
EU average	62.6	49.0	135.0

* Includes card payments (purchase) issued by resident issuers.
Does not include e-money card payments.

** Methodology and data coverage are different in comparison with other countries.

Graphical representation of the number of transactions per capita – total in 2017



* Includes card payments (purchase) issued by resident issuers.
Does not include e-money card payments.

** Methodology and data coverage for credit transfers are different in comparison with other countries.

Value of transactions per capita in EUR – total in 2017

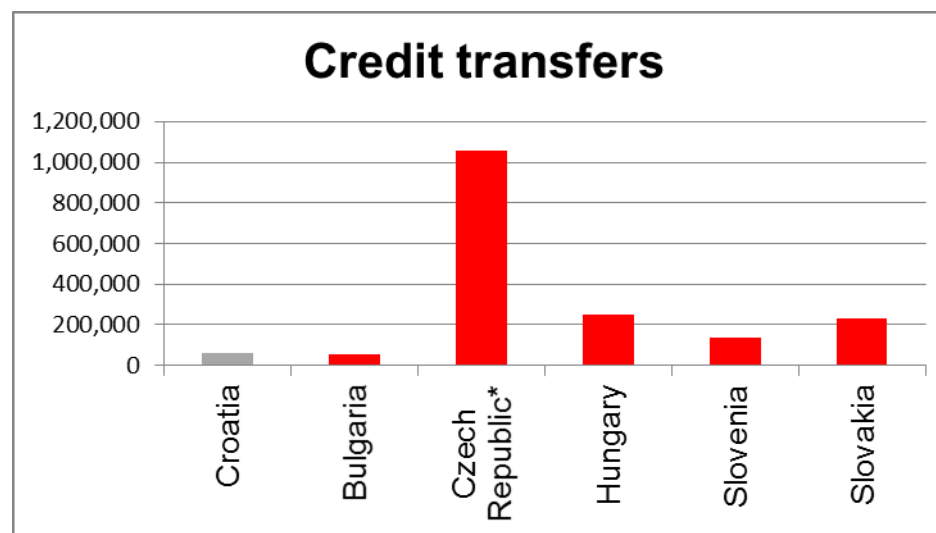
Country	Credit transfers	Direct debits	Card payments*
Croatia	58,500	600	2,000
Bulgaria	52,700	–	700
Czech Republic	1,059,800**	1,200	2,200
Hungary	251,300	300	1,700
Slovenia	137,800	1,400	2,800
Slovakia	231,500	600	2,400
EU average	530,800	17,100	6,000

* Includes card payments (purchase) issued by resident issuers.

Does not include e-money card payments.

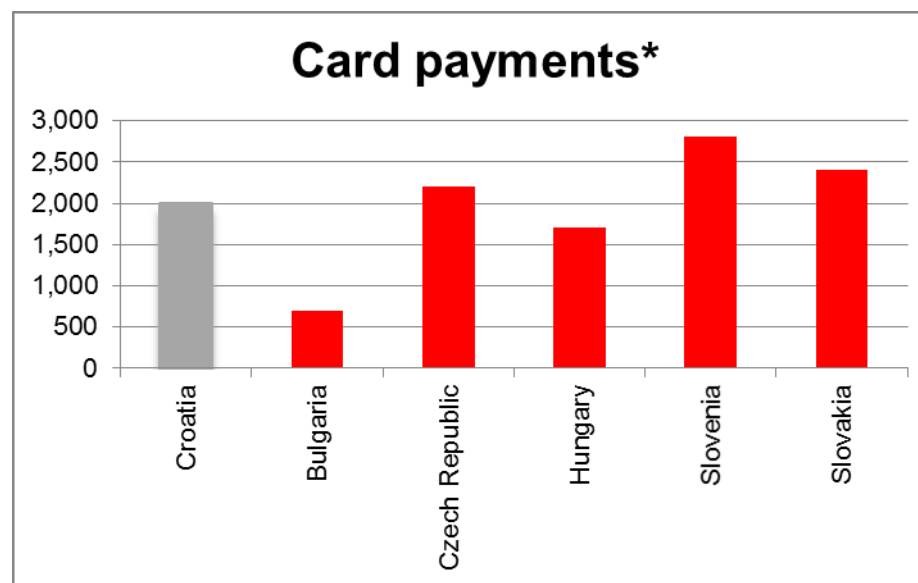
** Methodology and data coverage are different in comparison with other countries.

Graphical representation of the value of credit transfer transactions per capita in EUR – total in 2017



* Methodology and data coverage are different in comparison with other countries.

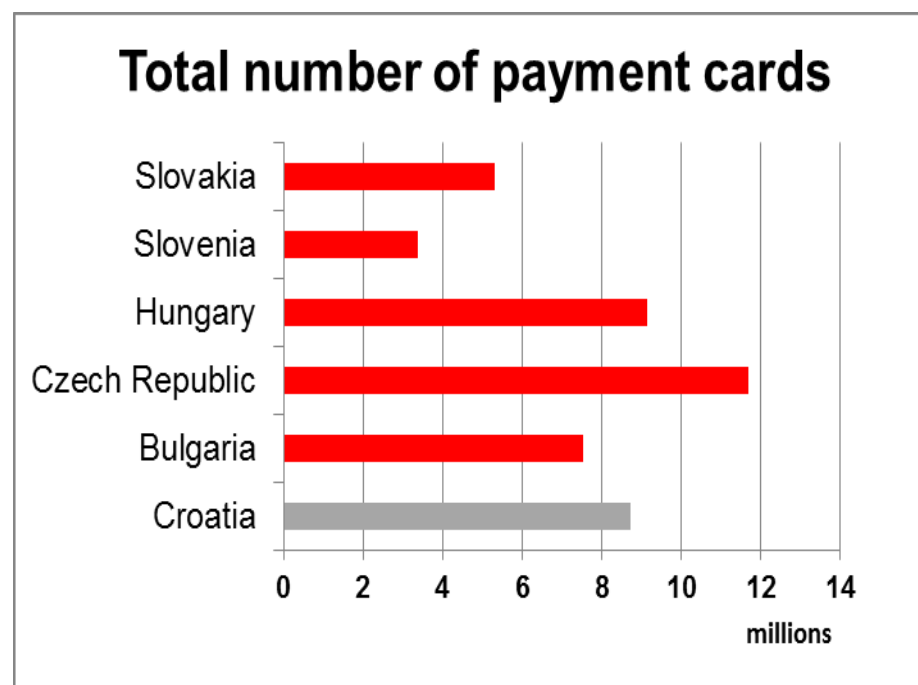
Graphical representation of the value of card payment transactions per capita in EUR – total in 2017



* Includes card payments (purchase) issued by resident issuers. Does not include e-money card payments.

Number of payment cards as at 31 December 2017 – total

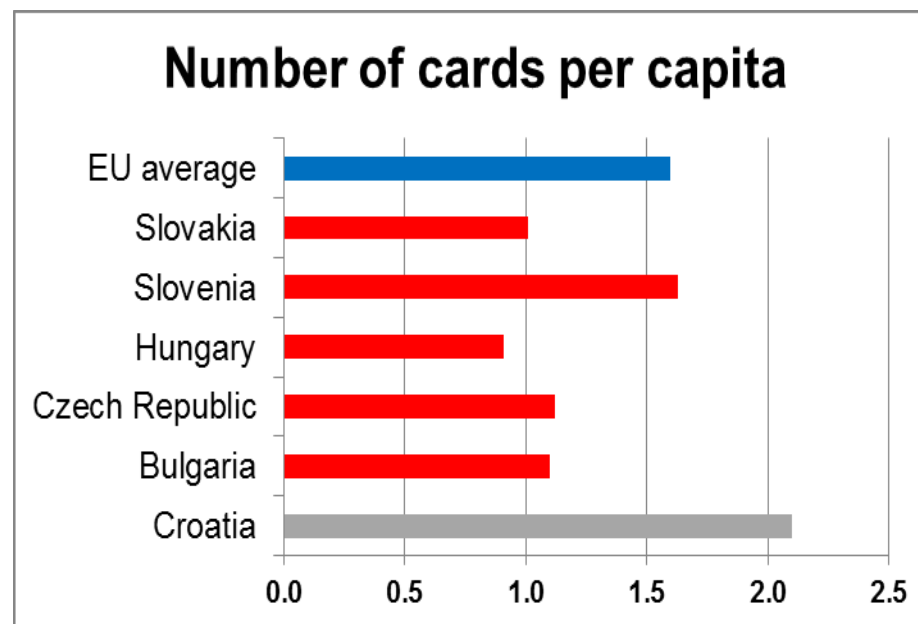
Country	Total number of payment cards*	Number of payment cards – share in the EU
Croatia	8,729,300	1.07%
Bulgaria	7,539,200	0.93%
Czech Republic	11,701,000	1.44%
Hungary	9,129,300	1.12%
Slovenia	3,384,500	0.42%
Slovakia	5,300,000	0.65%
Total EU countries	812,426,900	100.00%



* Includes data on payment cards with a payment function. Does not include e-money cards.

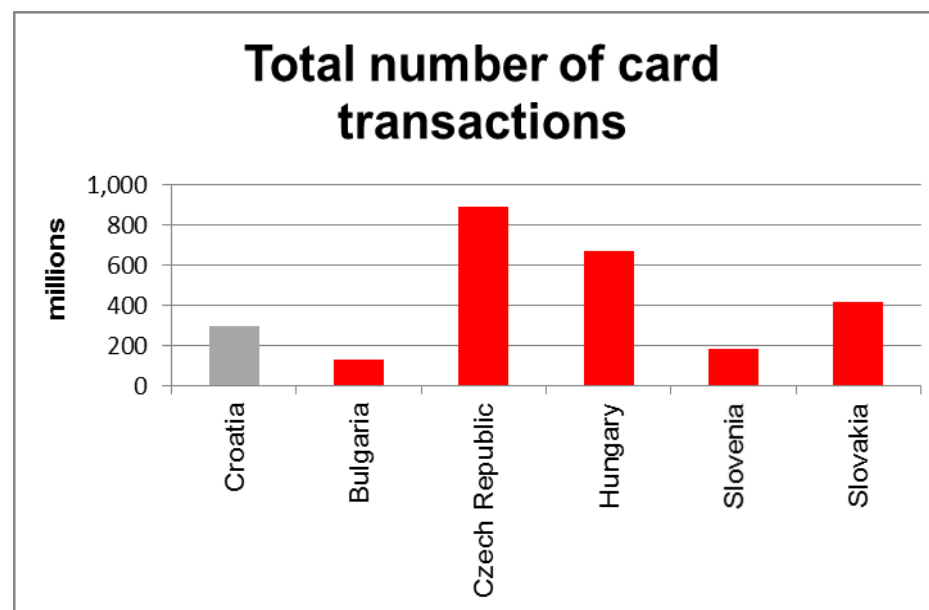
Number of payment cards as at 31 December 2017 – per capita

Country	Number of cards per capita
Croatia	2.1
Bulgaria	1.1
Czech Republic	1.1
Hungary	0.9
Slovenia	1.6
Slovakia	1.0
EU average	1.6



Total card payments in 2017 – number of transactions and shares

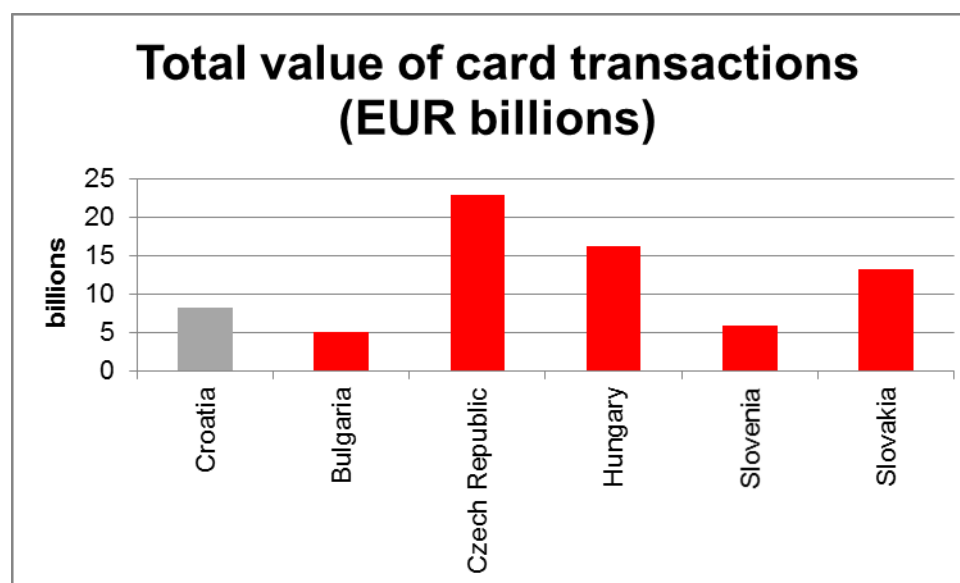
Country	Total number of card payments (millions)*	Number of card payments (share)
Croatia	298.0	0.43%
Bulgaria	129.7	0.19%
Czech Republic	889.1	1.28%
Hungary	670.1	0.97%
Slovenia	180.2	0.26%
Slovakia	414.1	0.60%
Total EU countries	69,198.4	100.00%



* Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers. Does not include e-money card payments.

Total card payments in 2017 – value of transactions and shares

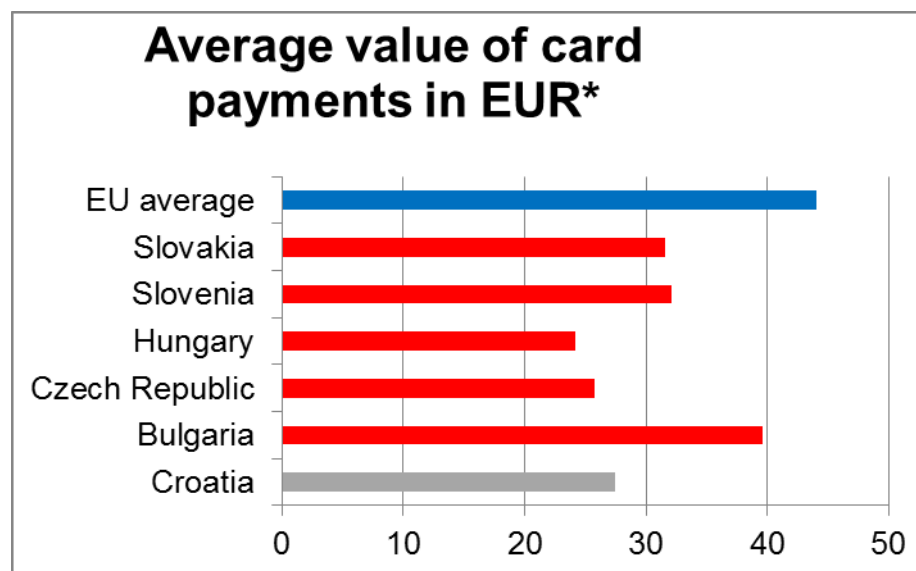
Country	Total value of card payments (EUR billions)*	Value of card payments (shares in the EU)
Croatia	8.2	0.27%
Bulgaria	5.1	0.17%
Czech Republic	22.9	0.75%
Hungary	16.2	0.53%
Slovenia	5.8	0.19%
Slovakia	13.1	0.43%
Total EU countries	3,052.3	100.00%



* Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers. Does not include e-money card payments.

Average value of card payments in 2017 in EUR

Country	Average value of card payments*
Croatia	27.5
Bulgaria	39.6
Czech Republic	25.8
Hungary	24.2
Slovenia	32.1
Slovakia	31.6
EU average	44.1



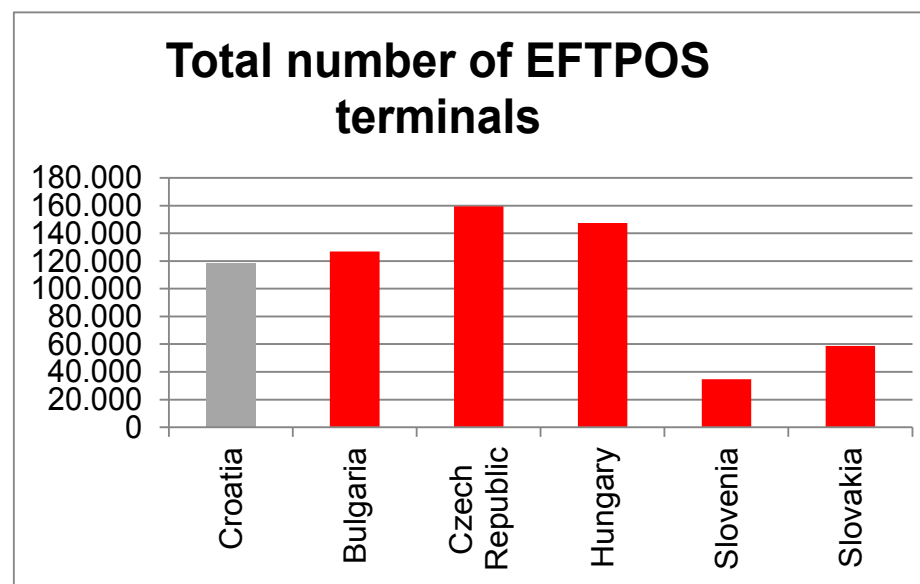
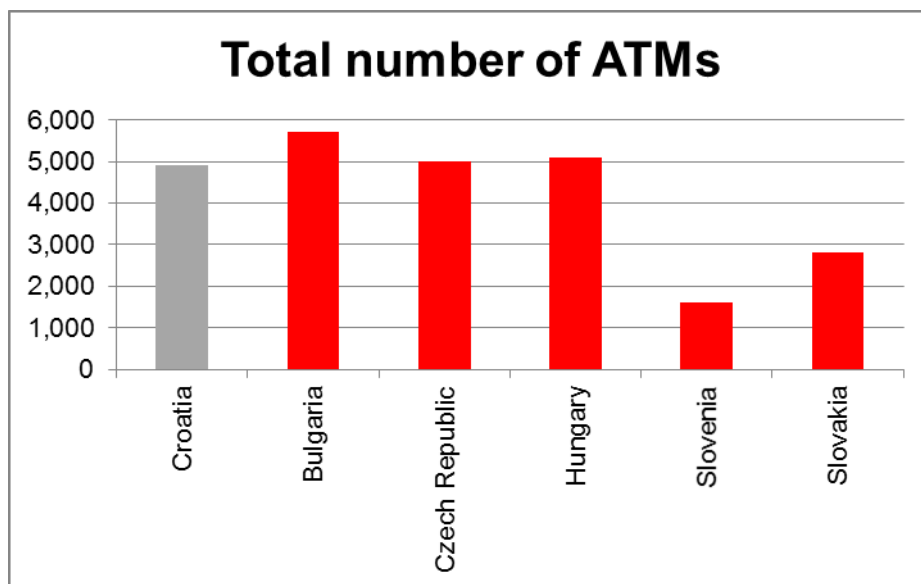
* Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers. Does not include e-money card payments.

Number of ATMs and EFTPOS terminals as at 31 December 2017

Country	Total number of ATMs	Number of ATMs (share)	Total number of EFTPOS terminals	Number of EFTPOS terminals (share)
Croatia	4,900	1.10%	118,600	0.88%
Bulgaria	5,700	1.28%	127,000	0.94%
Czech Republic	5,000	1.13%	159,500	1.18%
Hungary	5,100	1.15%	147,500	1.09%
Slovenia	1,600	0.36%	34,700	0.26%
Slovakia	2,800	0.63%	58,800	0.43%
Total EU countries	433,900	100.00%	13,549,400*	100.00%

* Does not include data for Cyprus and Finland.

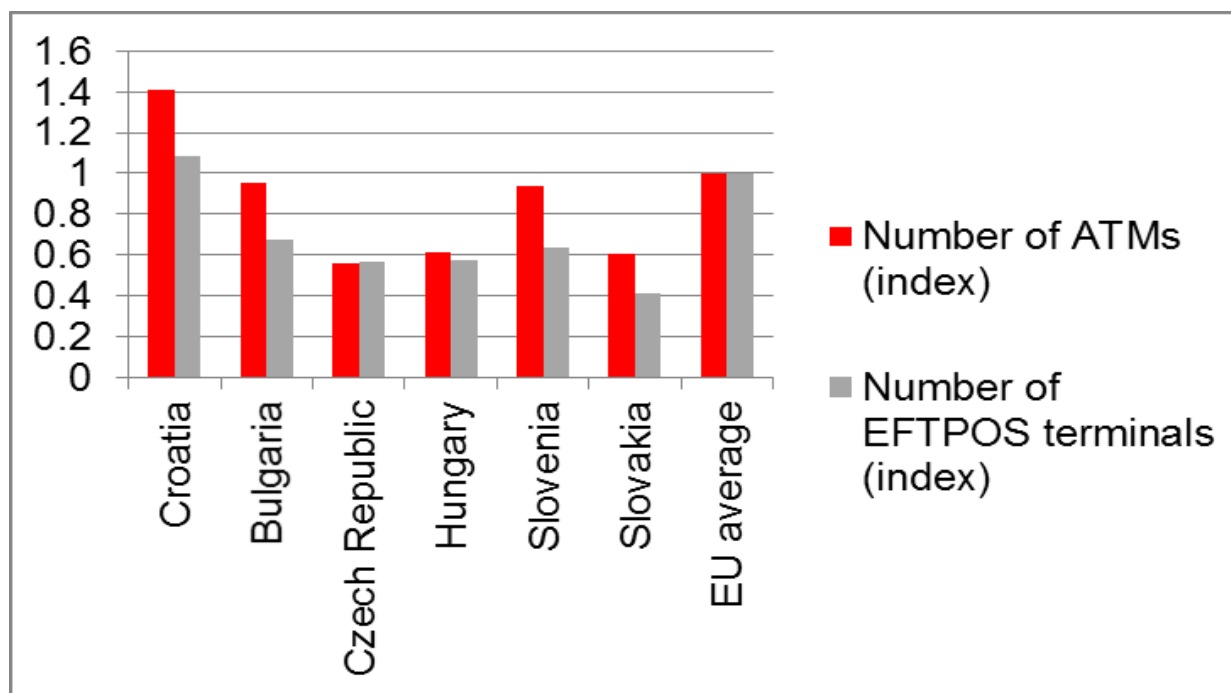
Graphical representation of the total number of ATMs and EFTPOS terminals as at 31 December 2017



Number of ATMs and EFTPOS terminals per million inhabitants – as at 31 December 2017

Country	Number of ATMs per million inhabitants	Number of ATMs relative to the EU average (index)	Number of EFTPOS terminals per million inhabitants	Number of EFTPOS terminals relative to the EU average (index)
Croatia	1,193	140.85	28,634	108.31
Bulgaria	807	95.28	17,880	67.64
Czech Republic	471	55.61	15,063	56.98
Hungary	522	61.63	15,074	57.02
Slovenia	797	94.10	16,781	63.48
Slovakia	514	60.68	10,805	40.87
EU average	847	100.00	26,436	100.00

Graphical representation of the number of ATMs and EFTPOS terminals per million inhabitants relative to the EU average – as at 31 December 2017



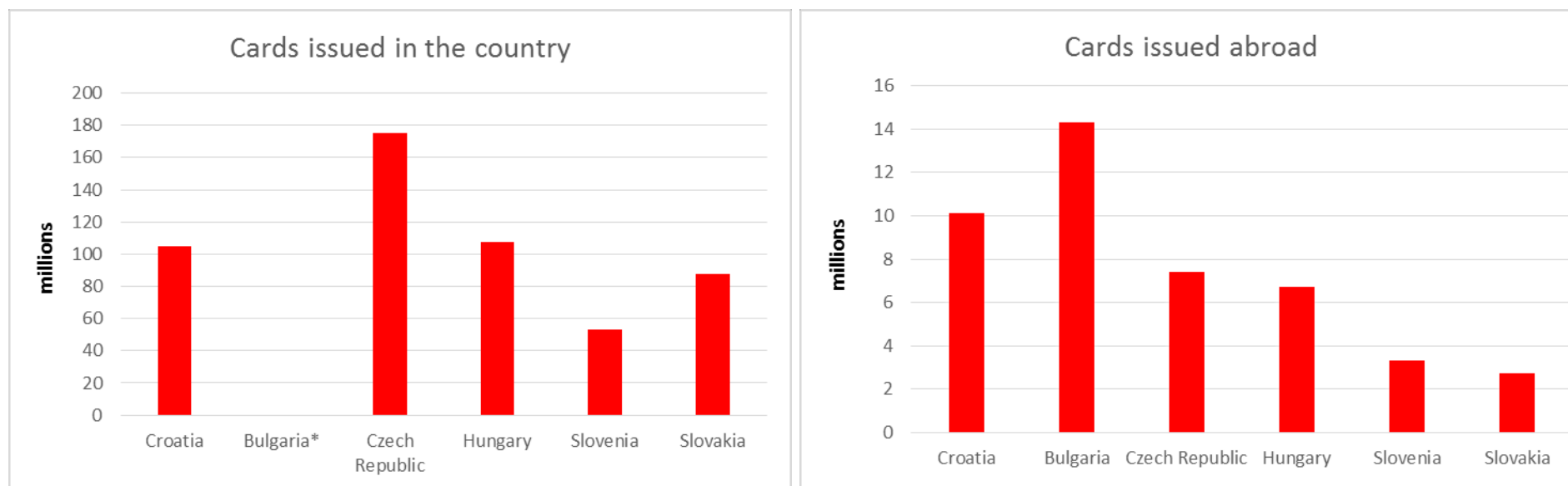
Number of cash withdrawal transactions at ATMs in the country in 2017 – total in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	10.1	104.6
Bulgaria	14.3	–
Czech Republic	7.4	175.3
Hungary	6.7	107.8
Slovenia	3.3	53.2
Slovakia	2.7	87.5
Total EU countries	264.6*	11,860.9**

* Does not include data for Italy, Finland and United Kingdom.

** Does not include data for Bulgaria and Finland.

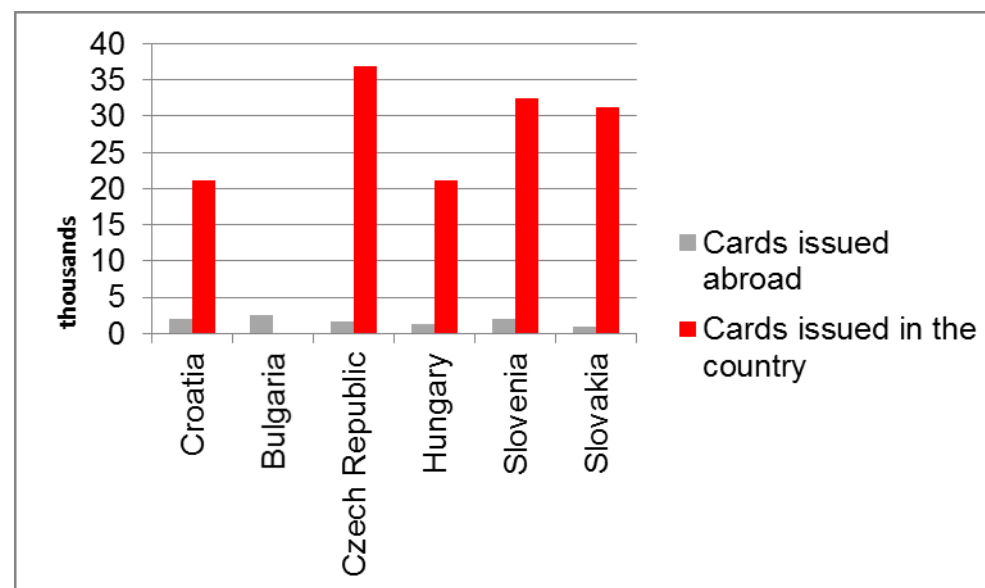
Graphical representation of the number of cash withdrawal transactions at ATMs in the country in 2017 – total in millions



* Data for Bulgaria are not available.

Number of cash withdrawal transactions per ATM in 2017

Country	Cards issued abroad	Cards issued in the country
Croatia	2,000	21,200
Bulgaria	2,500	–
Czech Republic	1,600	36,900
Hungary	1,300	21,100
Slovenia	2,000	32,400
Slovakia	1,000	31,300
Total EU countries	700*	29,800**



* Does not include data for Italy, Finland and United Kingdom.

** Does not include data for Bulgaria and Finland.

Number of cash withdrawal transactions per payment card issued in the country in 2017

Country	At ATMs in the country	At ATMs abroad
Croatia	11.9	–
Bulgaria	–	0.3
Czech Republic	15.6	0.4
Hungary	12.8	0.2
Slovenia	16.0	0.8
Slovakia	15.4	0.4
EU average	14.3*	0.4**

* Does not include data for Bulgaria and Finland.

** Does not include data for Croatia.

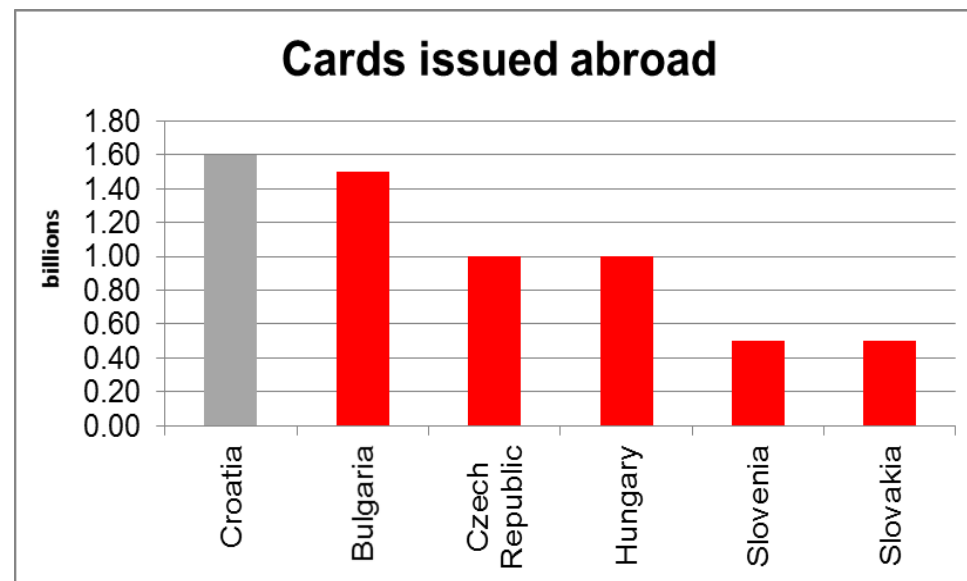
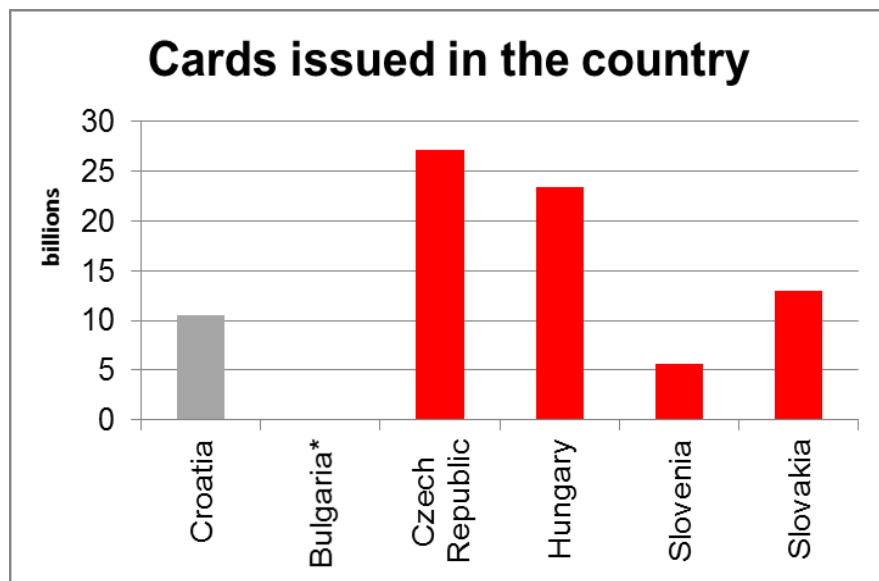
Value of cash withdrawal transactions at ATMs in the country – total in 2017 (EUR billions)

Country	Cards issued abroad	Cards issued in the country
Croatia	1.6	10.5
Bulgaria	1.5	–
Czech Republic	1.0	27.1
Hungary	1.0	23.4
Slovenia	0.5	5.7
Slovakia	0.5	13.0
Total EU countries	41.5*	1,528.3**

* Does not include data for Italy and United Kingdom.

** Does not include data for Bulgaria and Finland.

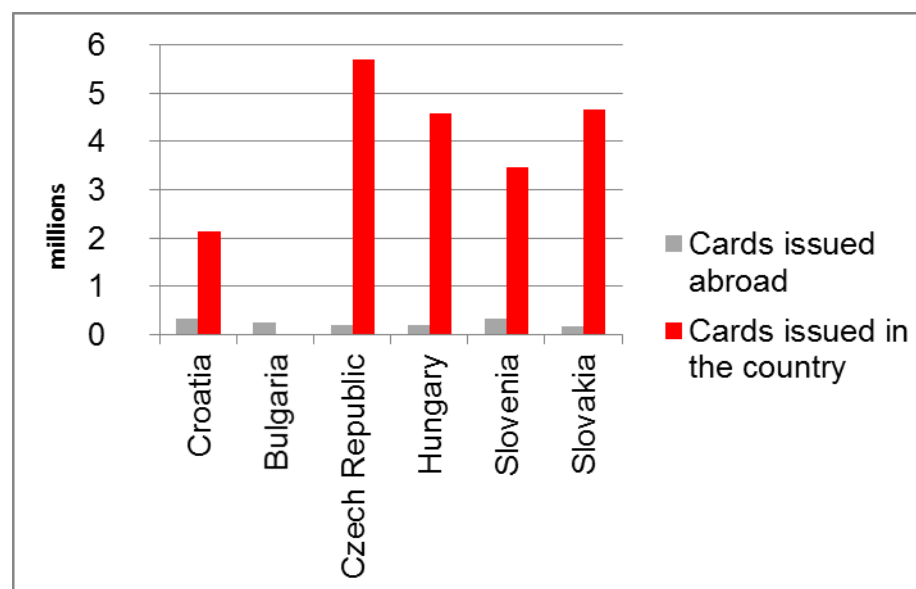
Graphical representation of the value of cash withdrawal transactions at ATMs in the country – total in 2017 (EUR billions)



* Data for Bulgaria are not available.

Value of cash withdrawal transactions per ATM in 2017 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	317,900	2,131,600
Bulgaria	253,300	–
Czech Republic	205,600	5,711,300
Hungary	189,400	4,573,400
Slovenia	333,200	3,459,000
Slovakia	180,800	4,659,900
EU average	104,300*	3,841,700**

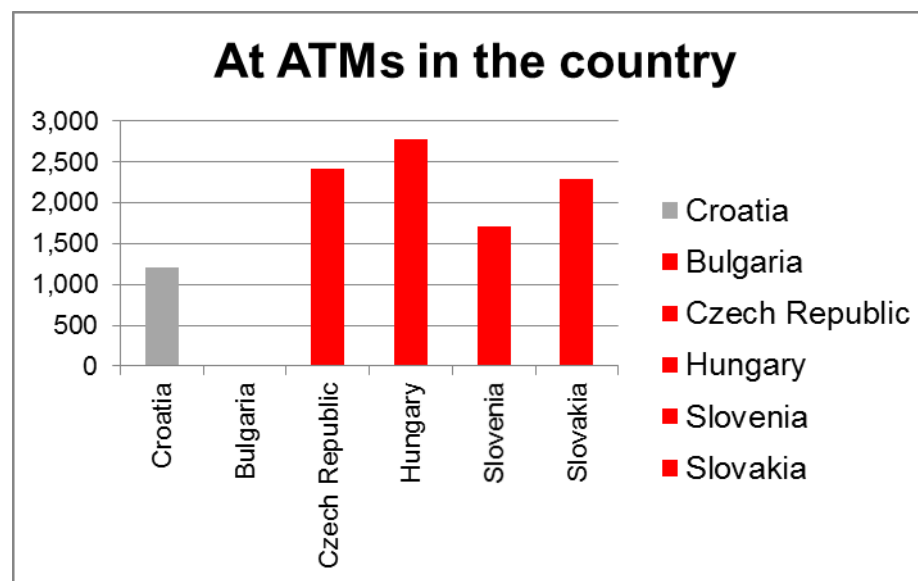


* Does not include data for Italy and United Kingdom.

** Does not include data for Bulgaria and Finland.

Value of cash withdrawal transactions at ATMs per payment card issued in the country – total in 2017 in EUR

Country	At ATMs in the country	At ATMs abroad
Croatia	1,201	–
Bulgaria	–	61
Czech Republic	2,412	72
Hungary	2,771	33
Slovenia	1,711	112
Slovakia	2,296	89
EU average	1,839*	72**

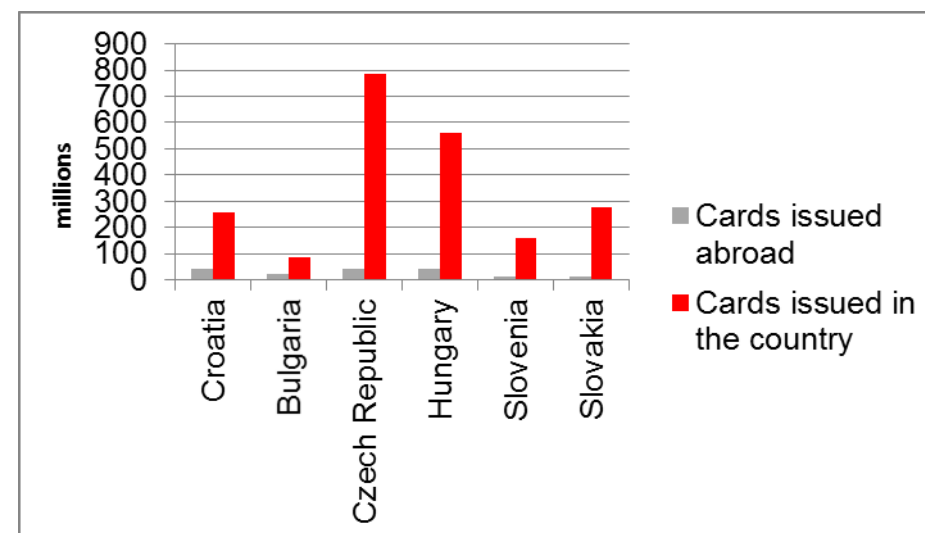


* Does not include data for Bulgaria and Finland.

** Does not include data for Croatia.

Total number of payment transactions at EFTPOS terminals in the country in 2017 in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	41.9	258.0
Bulgaria	24.1	87.0
Czech Republic	41.9	783.7
Hungary	39.1	561.2
Slovenia	12.4	158.0
Slovakia	11.5	278.5
Total EU countries	*	56,913.2**

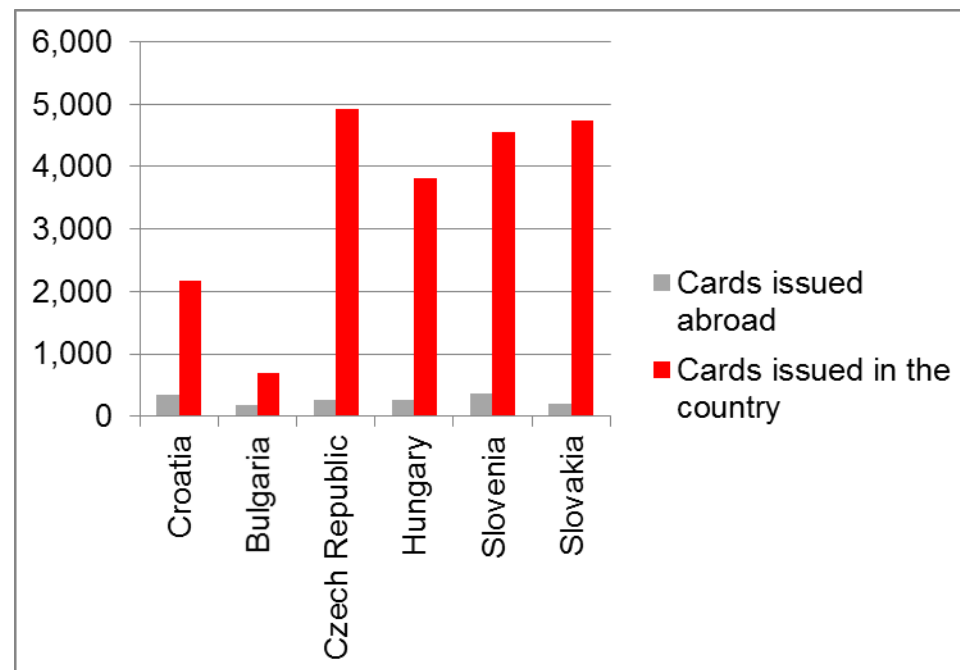


* Data at the aggregate level are not available.

** Does not include data for Cyprus and Finland.

Number of payment transactions per EFTPOS terminal in 2017

Country	Cards issued abroad	Cards issued in the country
Croatia	353.4	2,175.1
Bulgaria	189.4	684.6
Czech Republic	262.7	4,913.4
Hungary	265.3	3,804.8
Slovenia	358.2	4,556.9
Slovakia	195.5	4,739.2
Total EU countries	*	4,200.4**

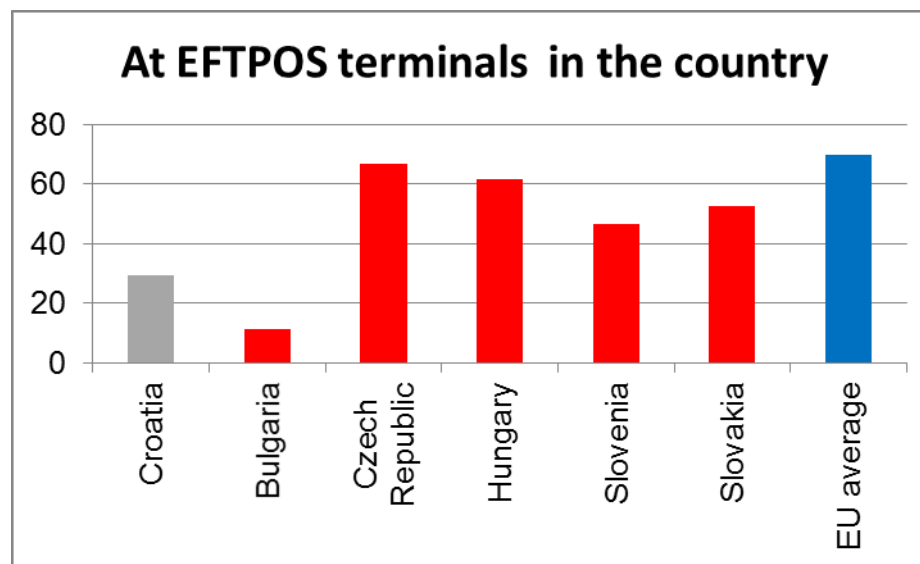


* Data at the aggregate level are not available.

** Does not include data for Cyprus and Finland.

Number of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2017

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	29.6	–
Bulgaria	11.5	2.8
Czech Republic	67.0	5.3
Hungary	61.5	6.3
Slovenia	46.7	3.8
Slovakia	52.5	7.8
EU average	70.1	6.3

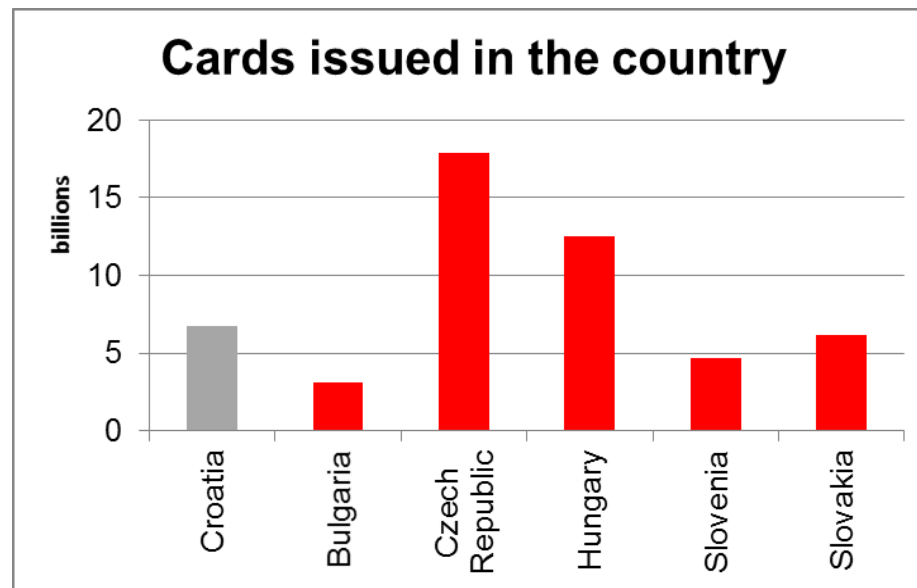
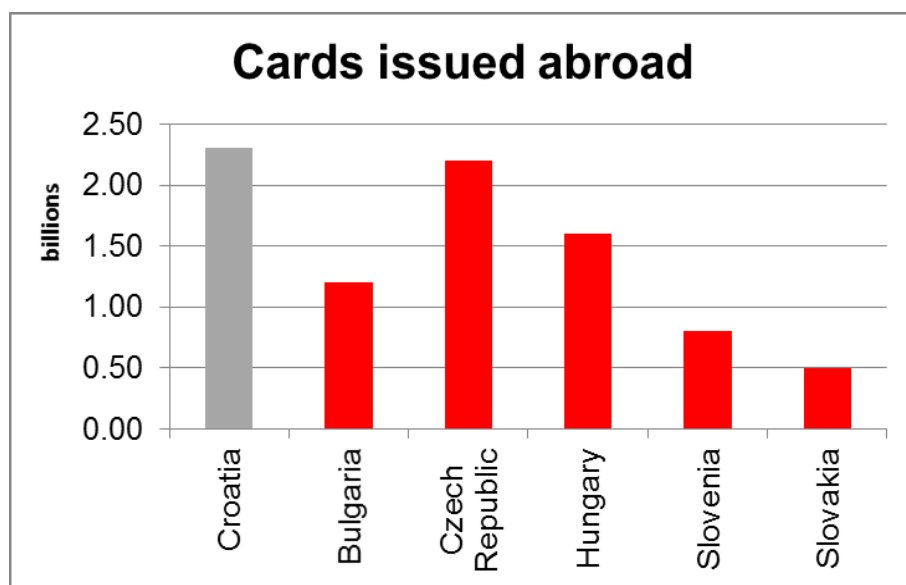


Value of payment transactions at EFTPOS terminals – total in 2017 (EUR billions)

Country	Cards issued abroad	Cards issued in the country
Croatia	2.3	6.7
Bulgaria	1.2	3.1
Czech Republic	2.2	17.9
Hungary	1.6	12.5
Slovenia	0.8	4.7
Slovakia	0.5	6.2
Total EU countries	*	2,305.9

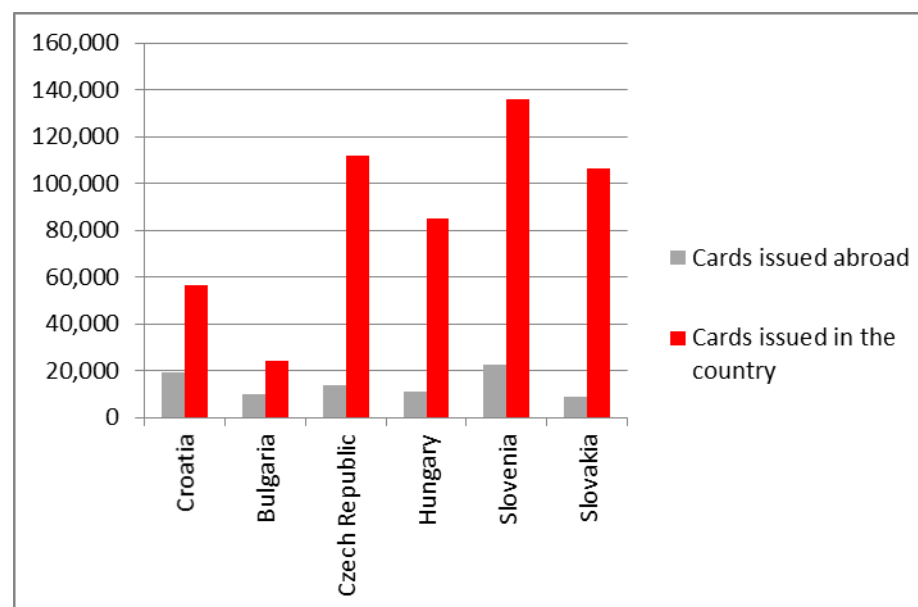
* Data at the aggregate level are not available.

Graphical representation of the value of payment transactions at EFTPOS terminals in the country – total in 2017 (EUR billions)



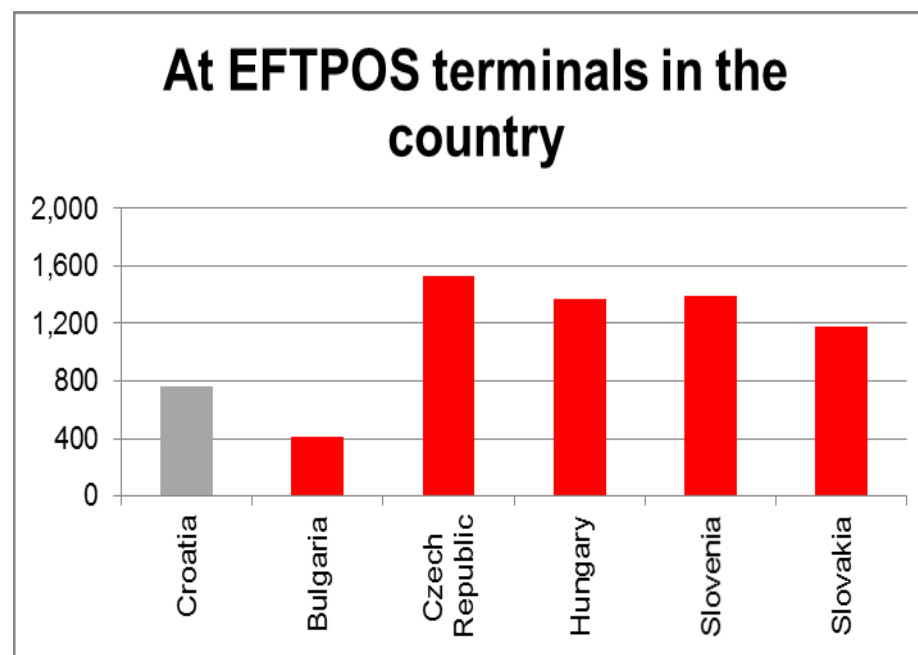
Value of payment transactions per EFTPOS terminal in the country in 2017 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	19,000	56,300
Bulgaria	9,700	24,200
Czech Republic	13,900	112,000
Hungary	11,100	84,900
Slovenia*	22,500	136,100
Slovakia	9,000	106,300



Value of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2017 in EUR

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	764.9	–
Bulgaria	408.4	132.1
Czech Republic	1,527.4	207.4
Hungary	1,371.0	225.3
Slovenia	1,393.9	173.4
Slovakia	1,179.0	281.5
EU average	2,838.2	301.1*



* Does not include data for Croatia.

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- Data shown in this presentation are collected based on the Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017), the Instruction on the method of collecting and compiling, and on the obligation to submit payment and electronic money statistics, which is an integral part of the Decision and the regular annual publication of the ECB on payment statistics (Blue Book), which is publicly available on the website at the following location:

https://www.ecb.europa.eu/stats/payment_statistics/payment_services/html/index.en.html

(Country and comparative tables – statistics on payment instruments, large-value and retail payment systems <http://sdw.ecb.europa.eu/reports.do?node=1000001964>)

- Data collected by the CNB based on the Decision are publicly available at the following location:

<http://www.hnb.hr/statistika/statisticki-podaci/platne-usluge>

- Please address any queries regarding the data from this presentation to the following e-mail address: statistika-platnog-prometa@hnb.hr