



CROATIAN NATIONAL BANK

Comparison of the most important statistical data on payment system
in the Republic of Croatia, the EU and peer countries for 2015

Source: CNB/ECB

November 2016

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	4.21	0.83%	43.90	0.30%	10,428
Bulgaria	7.20	1.41%	44.16	0.30%	6,133
Czech Republic	10.54	2.07%	166.96	1.14%	15,841
Hungary	9.84	1.93%	108.75	0.74%	11,052
Slovenia	2.06	0.40%	38.57	0.26%	18,723
Slovakia	5.42	1.06%	78.07	0.53%	14,404
Total EU countries	509.66	100.00%	14,692.95	100.00%	28,829

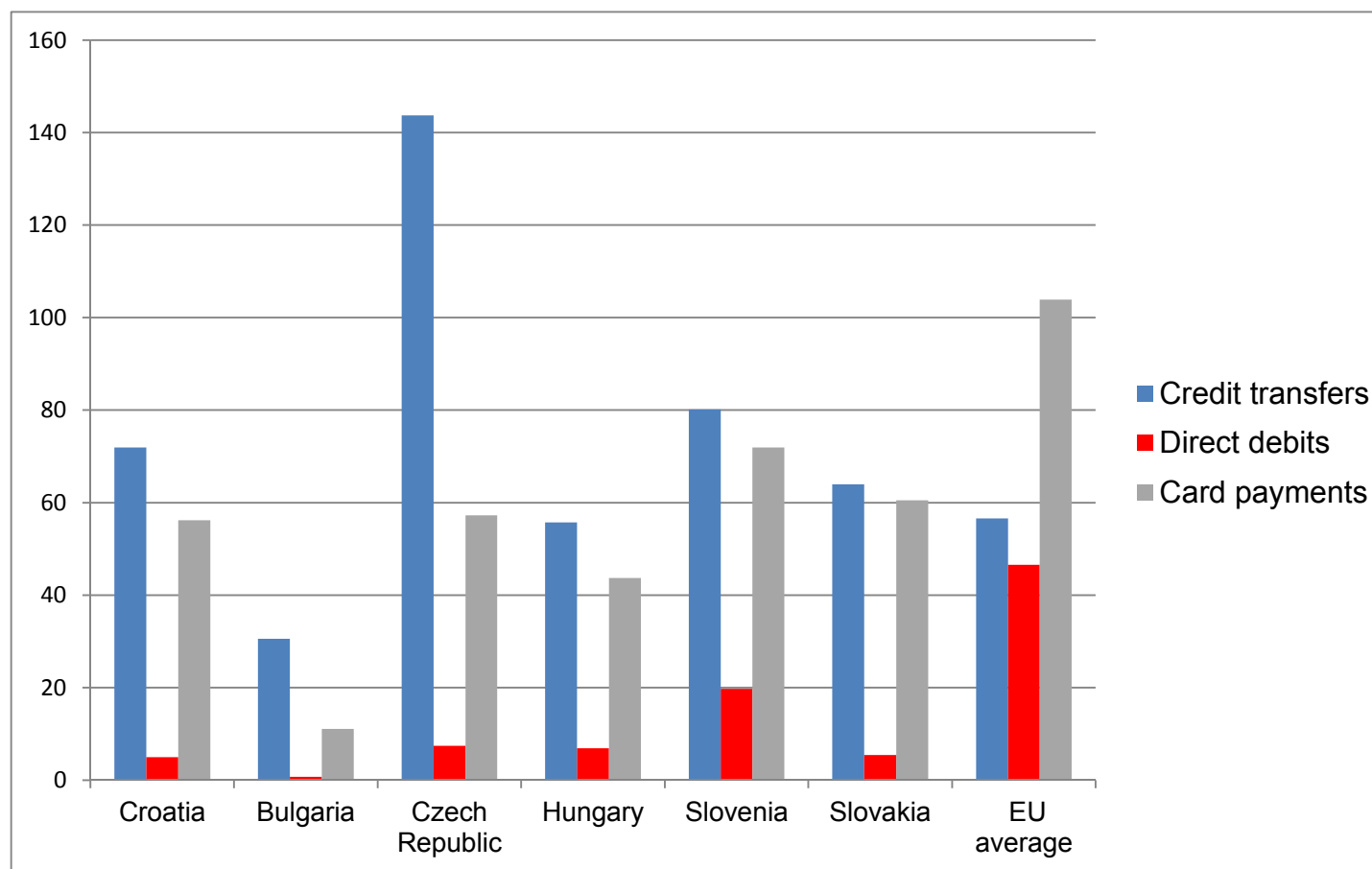
Number of transactions per capita – total in 2015

Country	Credit transfers	Direct debits	Card payments*
Croatia	71.94	4.98	56.16
Bulgaria	30.52	0.70	11.07
Czech Republic	143.73**	7.42	57.23
Hungary	55.69	6.88	43.69
Slovenia	80.18	19.73	71.90
Slovakia	63.95	5.45	60.49
EU average	56.59	46.56	103.90

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

** Increase in the number of transactions in 2015 is caused by the change in methodology and data coverage.

Graphical representation of the number of transactions per capita – total in 2015



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

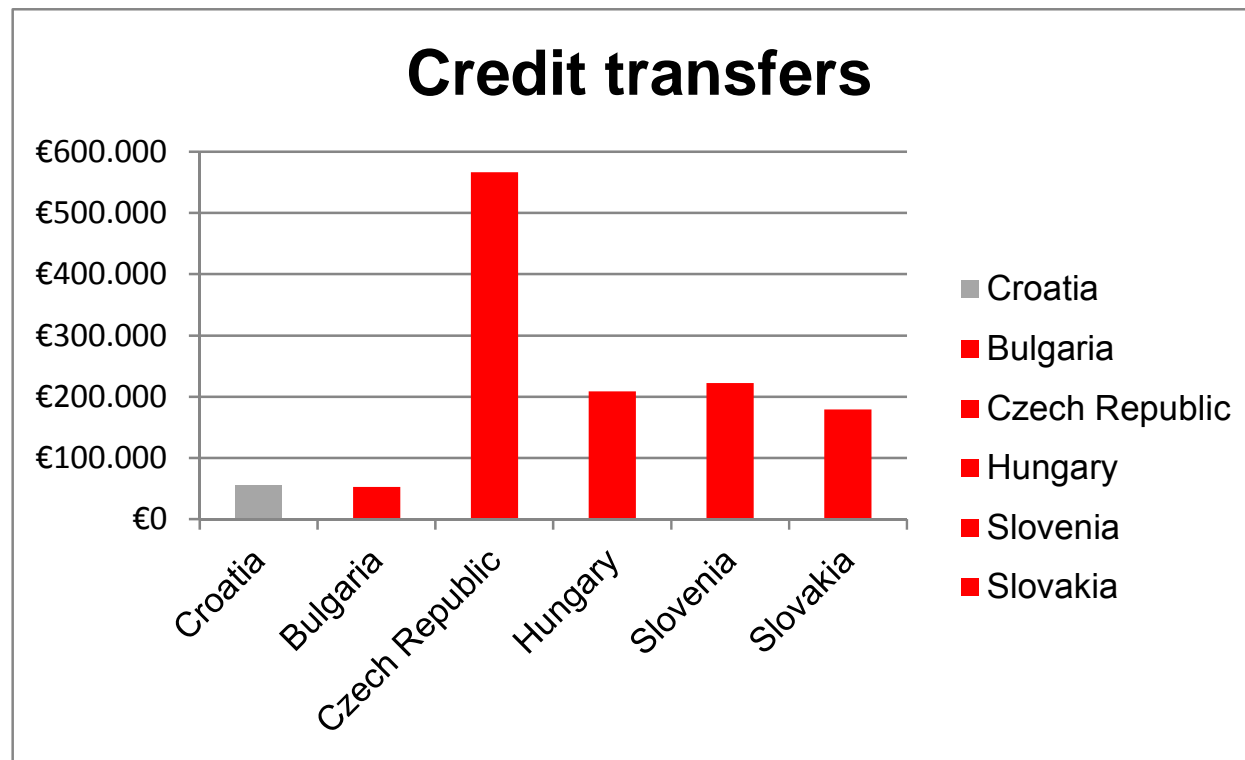
Value of transactions per capita – total in EUR in 2015

Country	Credit transfers	Direct debits	Card payments*
Croatia	54,850	480	1,630
Bulgaria	52,630	30	390
Czech Republic	566,700**	1.680	1,500
Hungary	208,650	230	1,050
Slovenia	222,090	1,290	2,360
Slovakia	179,590	540	2,720
EU average	506,790	16,970	5,070

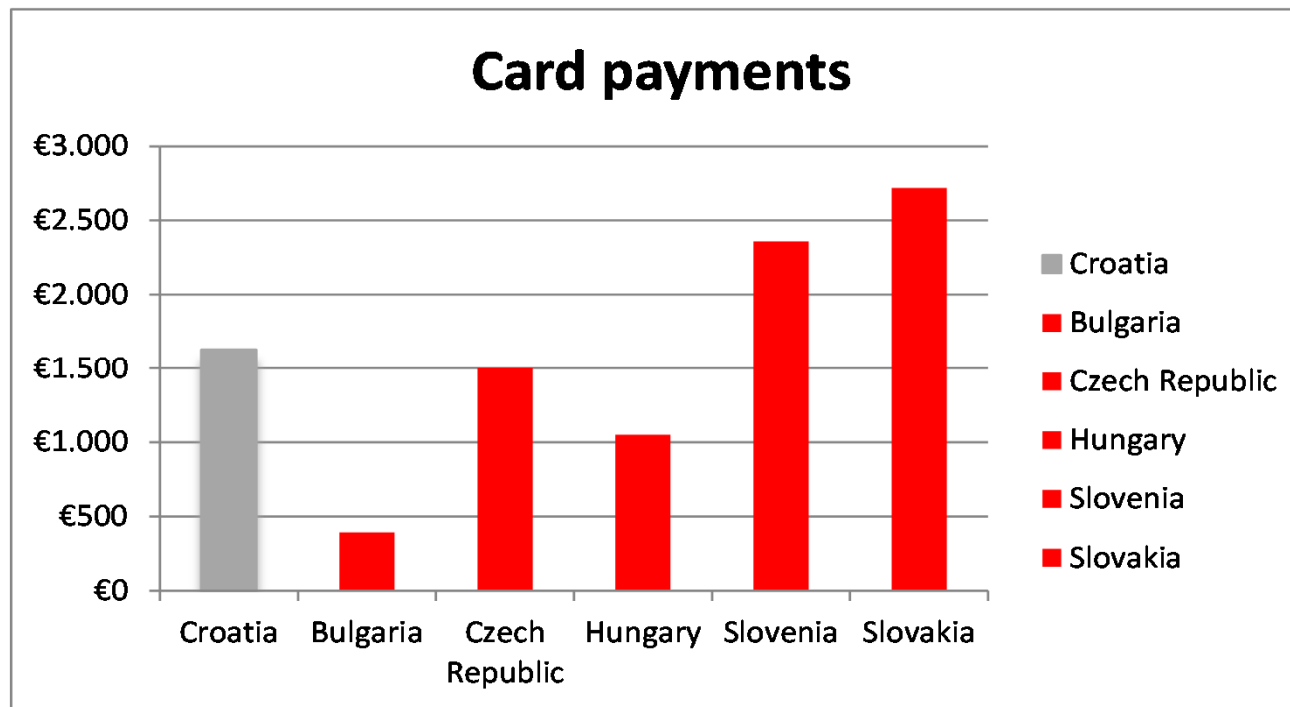
* Includes card payments (purchase) issued by resident issuers.

** Increase in the value of transactions in 2015 is caused by the change in methodology and data coverage.

Graphical representation of the value of credit transfer transactions – per capita in 2015



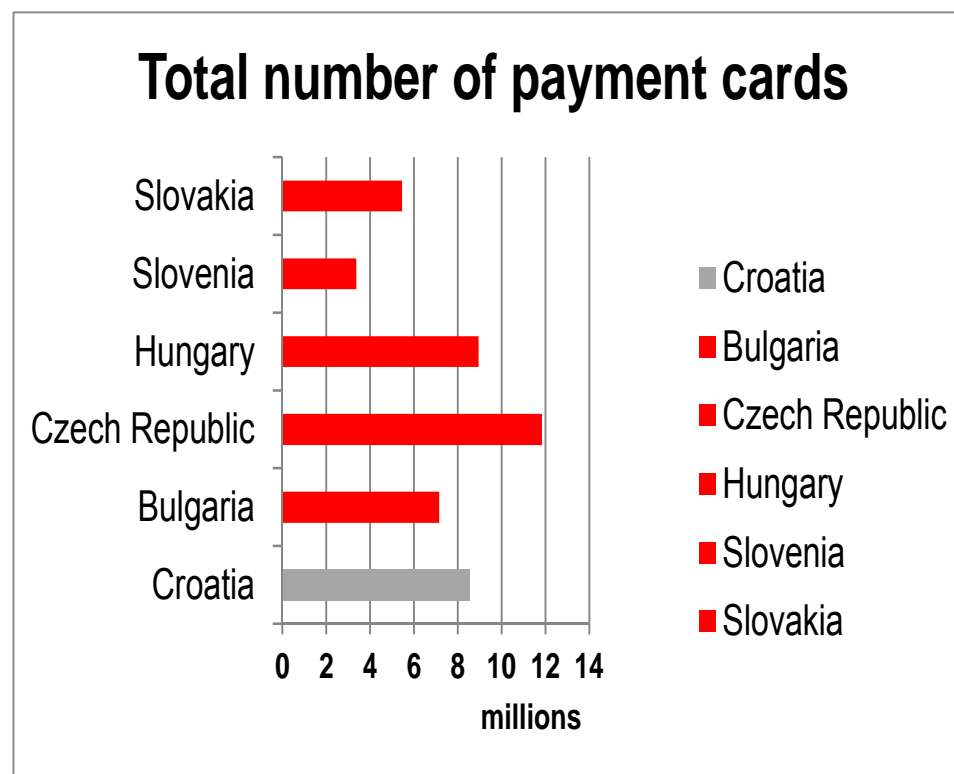
Graphical representation of the value of card payment transactions – per capita in 2015



- ❖ Includes data on payment cards with a payment function.

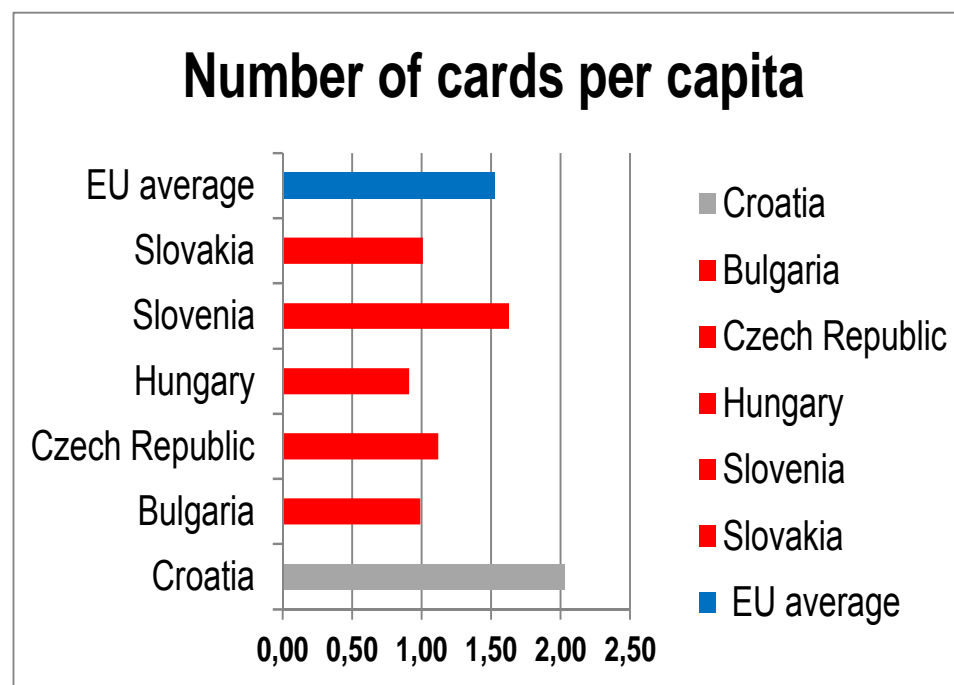
Number of payment cards as at 31 December 2015 – total

Country	Total number of payment cards	Number of payment cards – share in the EU
Croatia	8,554,330	1.10%
Bulgaria	7,152,640	0.92%
Czech Republic	11,840,720	1.52%
Hungary	8,952,840	1.15%
Slovenia	3,365,300	0.43%
Slovakia	5,456,940	0.70%
Total EU countries	780,688,810	100.00%



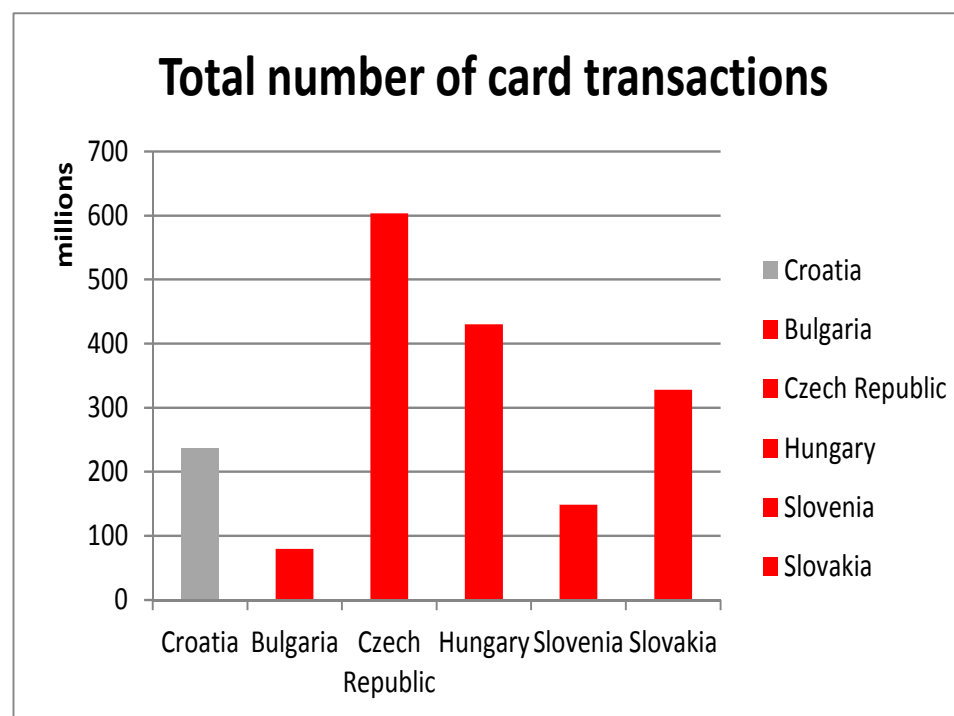
Number of payment cards as at 31 December 2015 - per capita

Country	Number of cards per capita
Croatia	2.03
Bulgaria	0.99
Czech Republic	1.12
Hungary	0.91
Slovenia	1.63
Slovakia	1.01
EU average	1.53



Total card payments in 2015 – number of transactions and shares

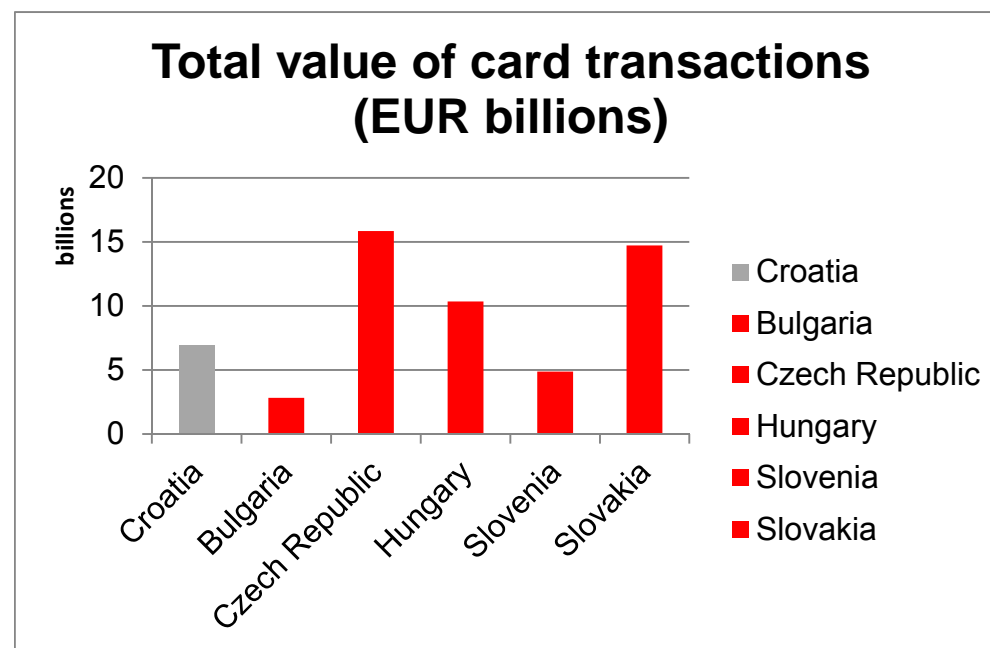
Country	Total number of card payments (millions)	Number of card payments (share in the EU)
Croatia	236.60	0.45%
Bulgaria	79.65	0.15%
Czech Republic	603.43	1.14%
Hungary	429.99	0.81%
Slovenia	148.36	0.28%
Slovakia	328.00	0.62%
Total EU countries	52,952.76	100.00%



Note: Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers.

Total card payments in 2015 – value of transactions and shares

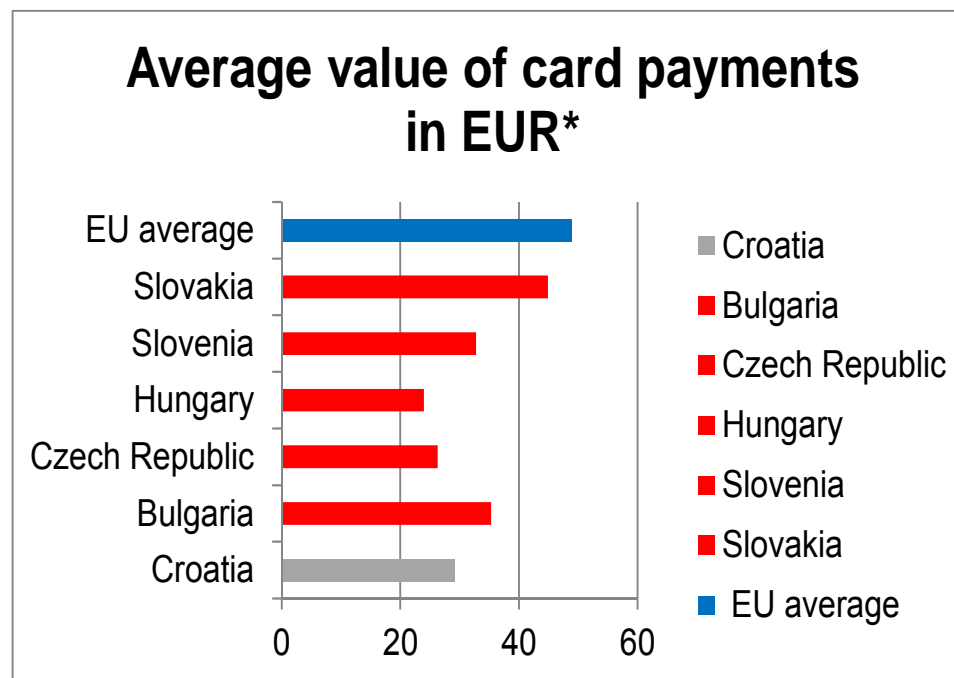
Country	Total value of card payments (EUR billions)	Value of card payments (share in the EU)
Croatia	6.89	0.27%
Bulgaria	2.81	0.11%
Czech Republic	15.84	0.61%
Hungary	10.34	0.40%
Slovenia	4.87	0.19%
Slovakia	14.72	0.57%
Total EU countries	2,583.42	100.00%



Note: Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers.

Average value of card payments in 2015 in EUR

Country	Average value of card payments*
Croatia	29.1
Bulgaria	35.3
Czech Republic	26.3
Hungary	24.0
Slovenia	32.8
Slovakia	44.9
EU average	48.8



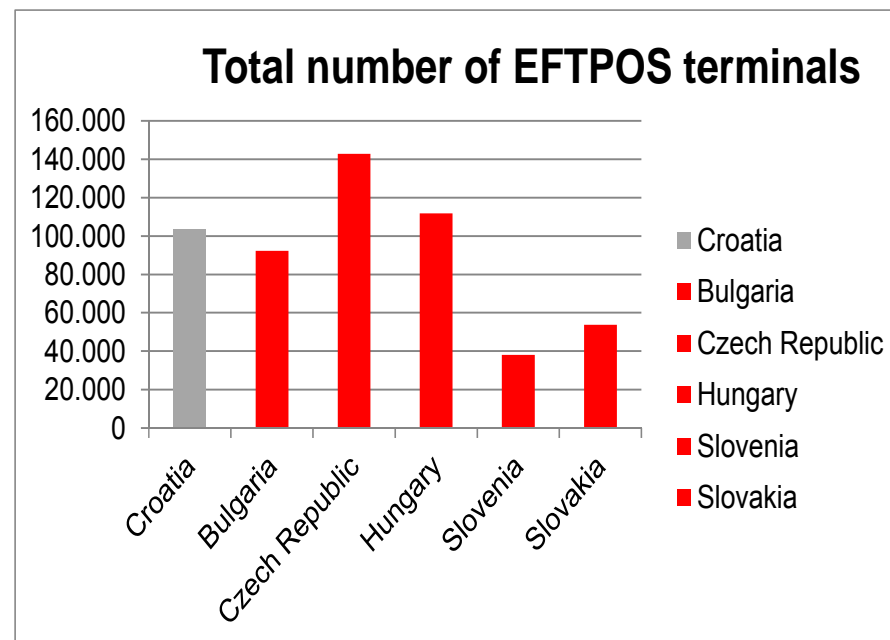
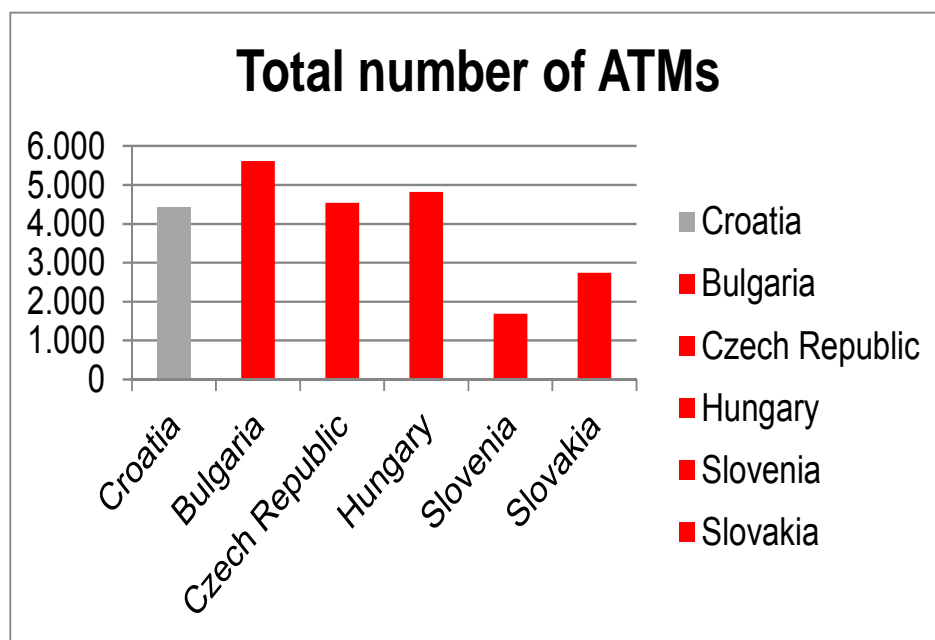
* Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers.

Number of ATMs and EFTPOS terminals as at 31 December 2015

Country	Total number of ATMs	Number of ATMs (share in the EU)	Total number of EFTPOS terminals	Number of EFTPOS terminals (share in the EU)
Croatia	4,420	0.99%	103,430	0.93%
Bulgaria	5,620	1.25%	92,230	0.83%
Czech Republic	4,540	1.01%	142,780	1.28%
Hungary	4,820	1.08%	111,720	1.00%
Slovenia	1,690	0.38%	38,040	0.34%
Slovakia	2,740	0.61%	53,820	0.48%
Total EU countries	447,830	100.00%	11,148,670*	100.00%

* Does not include data for Malta.

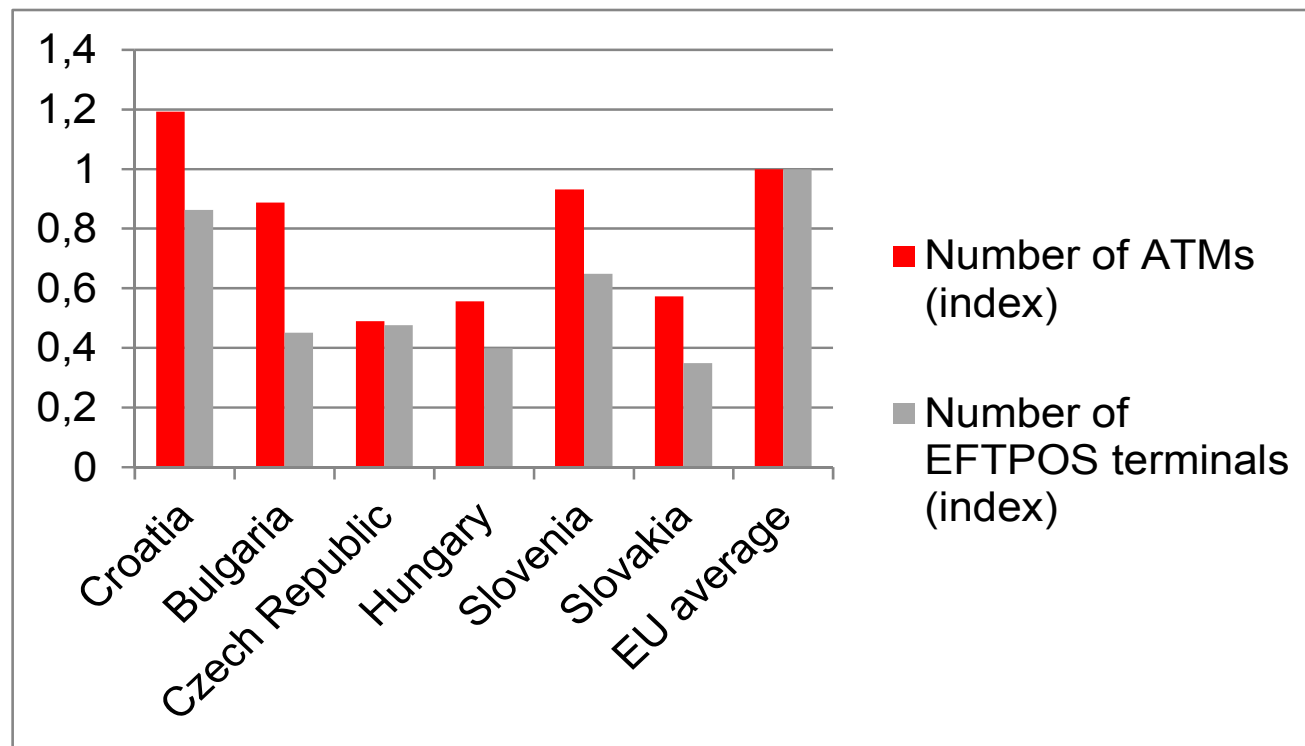
Graphical representation of the total number of ATMs and EFTPOS terminals as at 31 December 2015



Number of ATMs and EFTPOS terminals per million inhabitants – as at 31 December 2015

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	1,049	119.3	24,551	86.3
Bulgaria	780	88.7	12,814	45
Czech Republic	431	49	13,542	47.6
Hungary	489	55.6	11,350	39.9
Slovenia	819	93.2	18,436	64.8
Slovakia	504	57.3	9,925	34.9
EU average	879	100	28,438	100

Graphical representation of the number of ATMs and EFTPOS terminals per million inhabitants relative to the EU average (index)– as at 31 December 2015



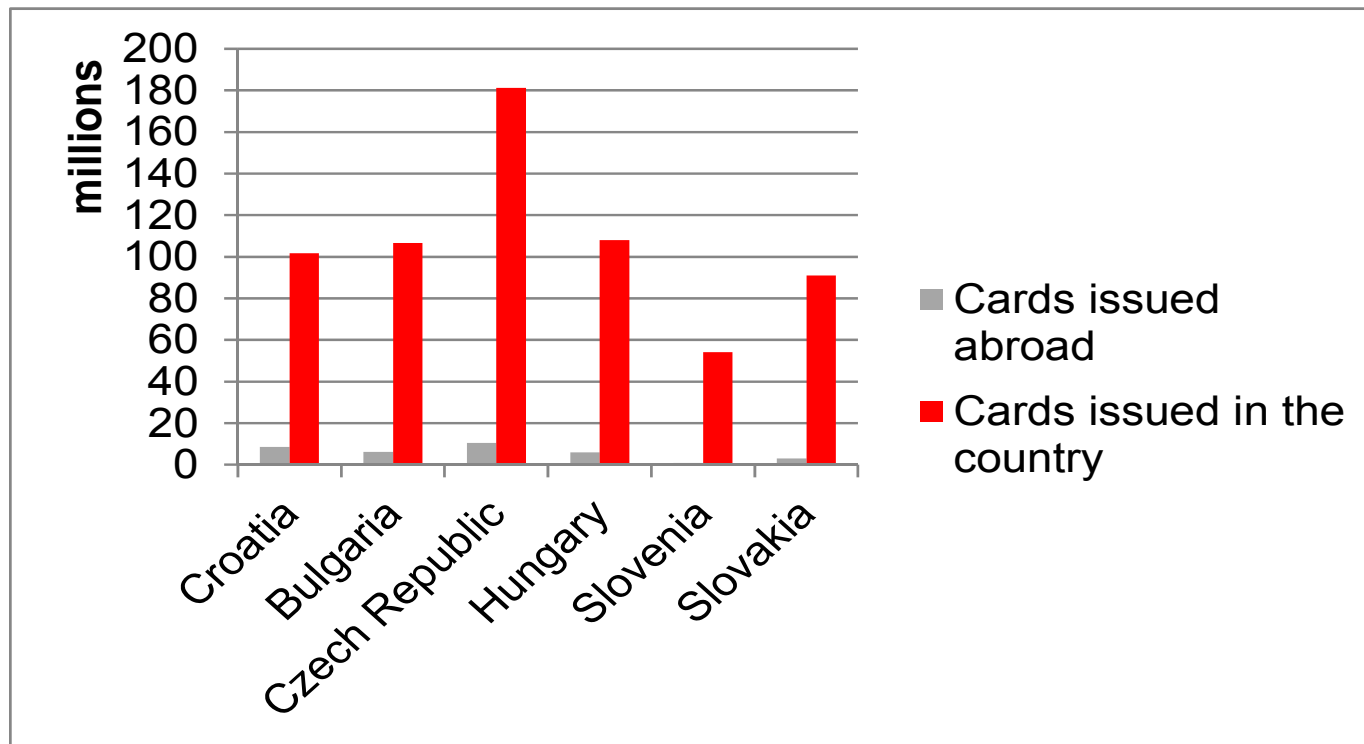
Number of cash withdrawal transactions at ATMs in the country in 2015 – total in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	8.56	101.71
Bulgaria	6.17	106.73
Czech Republic	10.61	181.24
Hungary	6.05	107.98
Slovenia	0.92	54.13
Slovakia	2.97	91.01
Total EU countries	234.66*	12,151.03**

* Does not include data for Denmark, Ireland, Italy, Malta and United Kingdom.

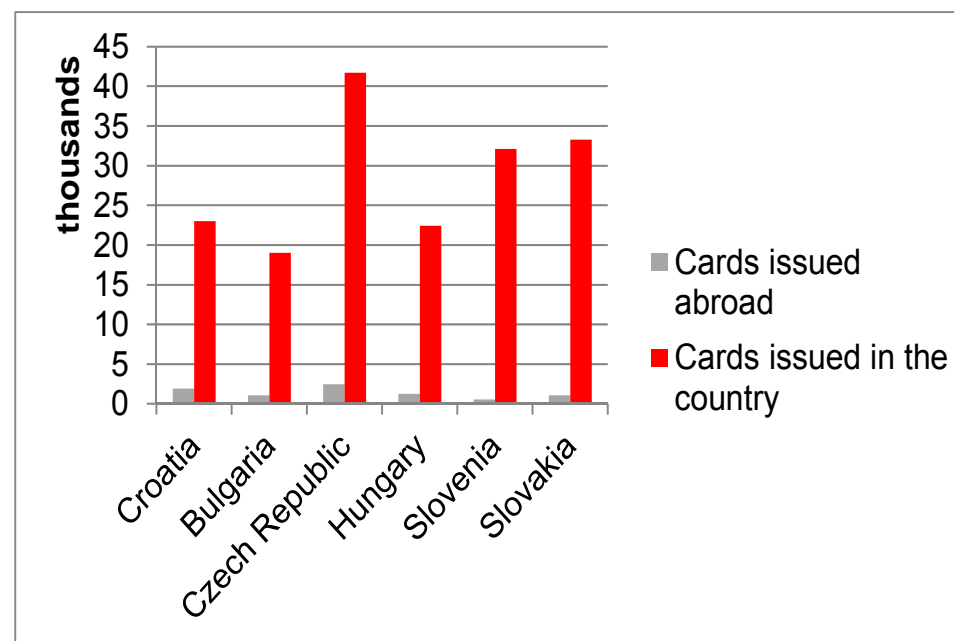
** Does not include data for Denmark.

Graphical representation of number of cash withdrawal transactions at ATMs in the country in 2015 – total in millions



Number of cash withdrawal transactions per ATM in 2015

Country	Cards issued abroad	Cards issued in the country
Croatia	1,940	23,020
Bulgaria	1,100	19,000
Czech Republic	2,440	41,720
Hungary	1,260	22,420
Slovenia	550	32,120
Slovakia	1,090	33,280
Total EU countries	1,469*	30,350**



* Does not include data for Denmark, Ireland, Italy, Malta and United Kingdom.

** Does not include data for Denmark.

Number of cash withdrawal transactions per payment card issued in the country in 2015

Country	At ATMs in the country	At ATMs abroad
Croatia	11.83	-
Bulgaria	14.65	0.24
Czech Republic	17.82	0.59
Hungary	13.07	0.17
Slovenia	16.53	0.69
Slovakia	16.33	0.99
EU average	15.34*	0.72**

* Does not include data for Denmark.

* Does not include data for Denmark, Croatia, Malta and United Kingdom.

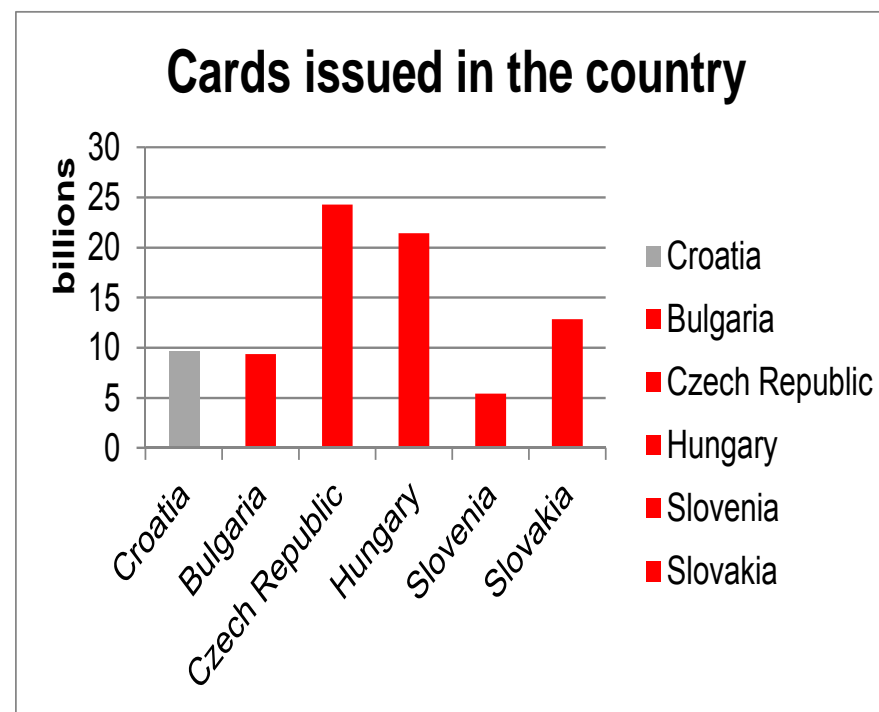
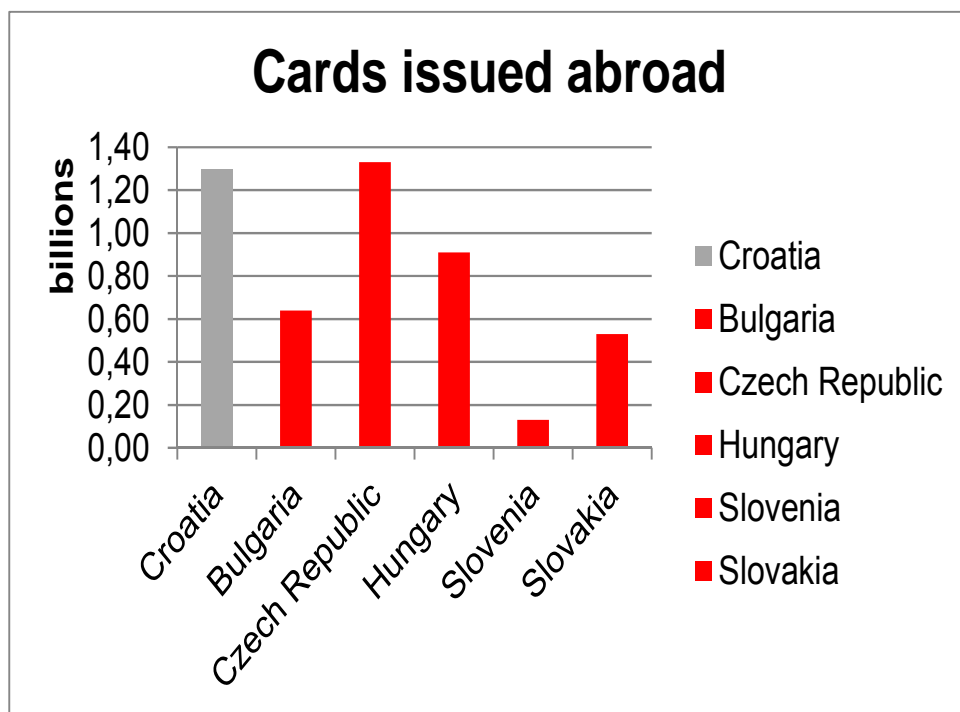
Value of cash withdrawal transactions at ATMs in the country – total in 2015 (EUR billions)

Country	Cards issued abroad	Cards issued in the country
Croatia	1.30	9.65
Bulgaria	0.64	9.39
Czech Republic	1.33	24.29
Hungary	0.91	21.43
Slovenia	0.13	5.43
Slovakia	0.53	12.86
Total EU countries	37.69*	1,523.95 **

* Does not include data for Denmark, Ireland, Malta and United Kingdom.

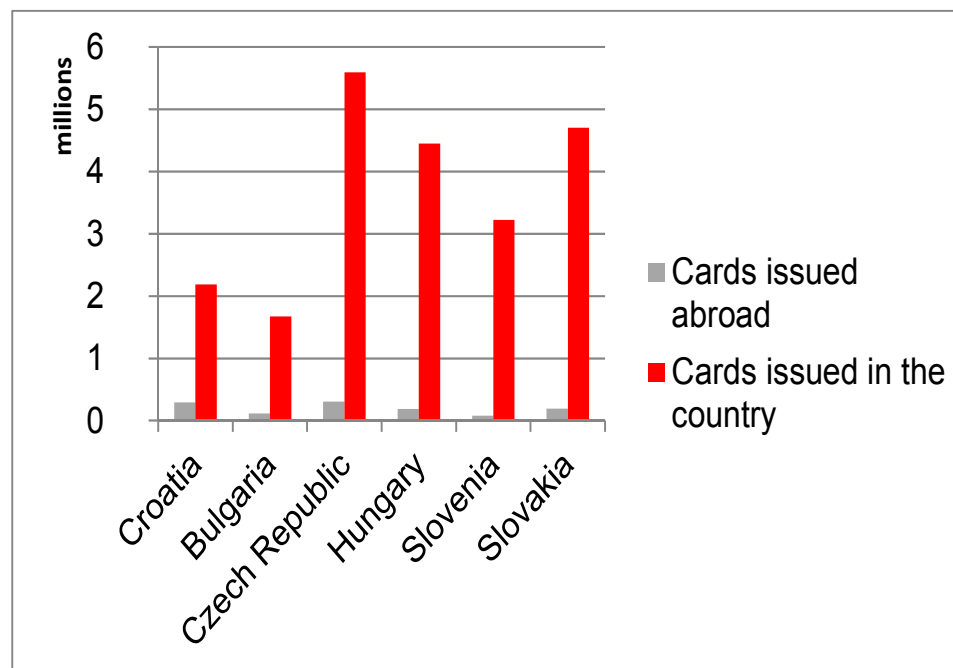
** Does not include data for Denmark.

Graphical representation of the value of cash withdrawal transactions at ATMs in the country – total in 2015 (EUR billions)



Value of cash withdrawal transactions per ATM in 2015 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	293,720	2,185,060
Bulgaria	114,290	1,672,230
Czech Republic	305,580	5,590,740
Hungary	188,000	4,448,820
Slovenia	77,870	3,220,540
Slovakia	193,440	4,703,130
EU average	213,975*	3,806,740**

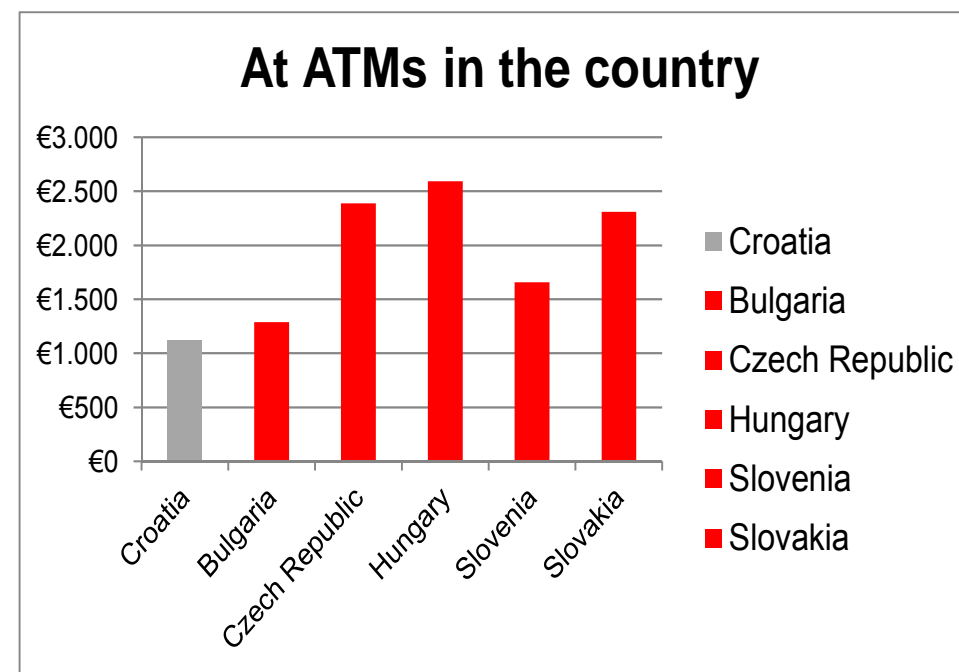


* Does not include data for Denmark, Ireland, Malta and United Kingdom.

** Does not include data for Denmark.

Value of cash withdrawal transactions at ATMs per payment card issued in the country – total in 2015 in EUR

Country	At ATMs in the country	At ATMs abroad
Croatia	1,123	-
Bulgaria	1,289	45
Czech Republic	2,388	78
Hungary	2,593	31
Slovenia	1,657	97
Slovakia	2,308	158
EU average	1,924*	112**

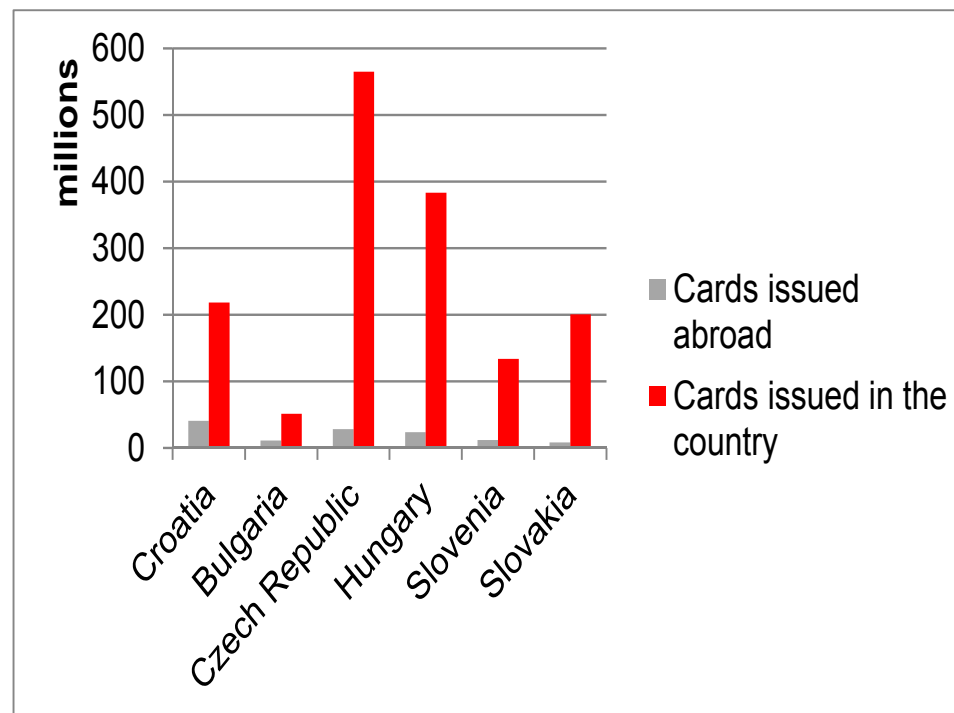


* Does not include data for Denmark.

** Does not include data for Denmark, Croatia and Malta.

Total number of payment transactions at EFTPOS terminals in the country in 2015 in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	40.92	218.13
Bulgaria	11.31	51.38
Czech Republic	28.14	565.08
Hungary	23.55	383.53
Slovenia	11.53	133.52
Slovakia	8.20	200.33
Total EU countries	6,887.8*	46,102.88**

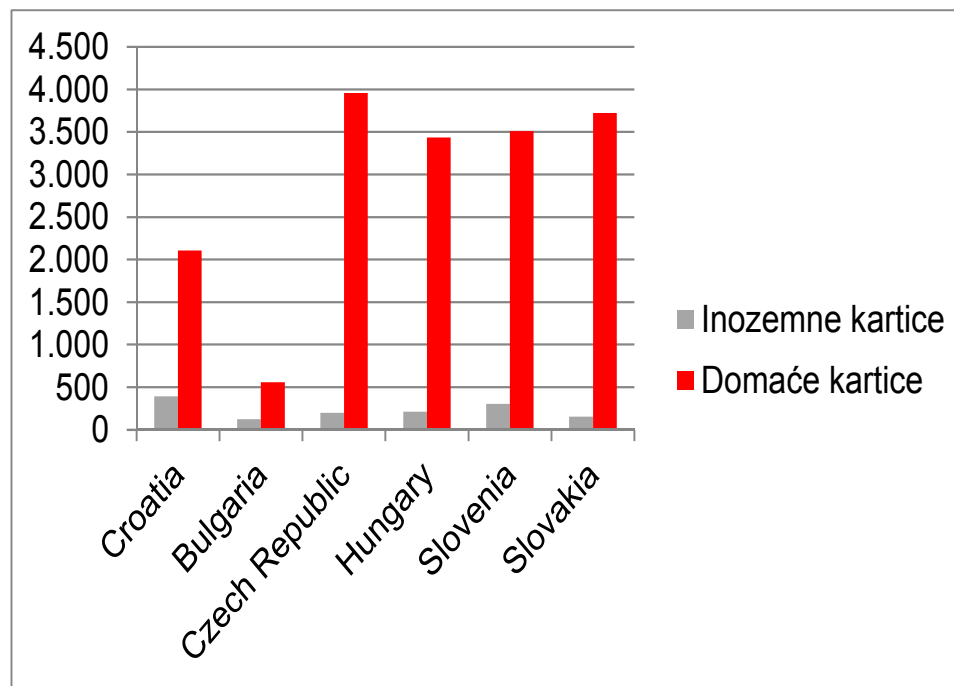


* Does not include data for Cyprus and Malta.

** Does not include data for Cyprus and Lithuania.

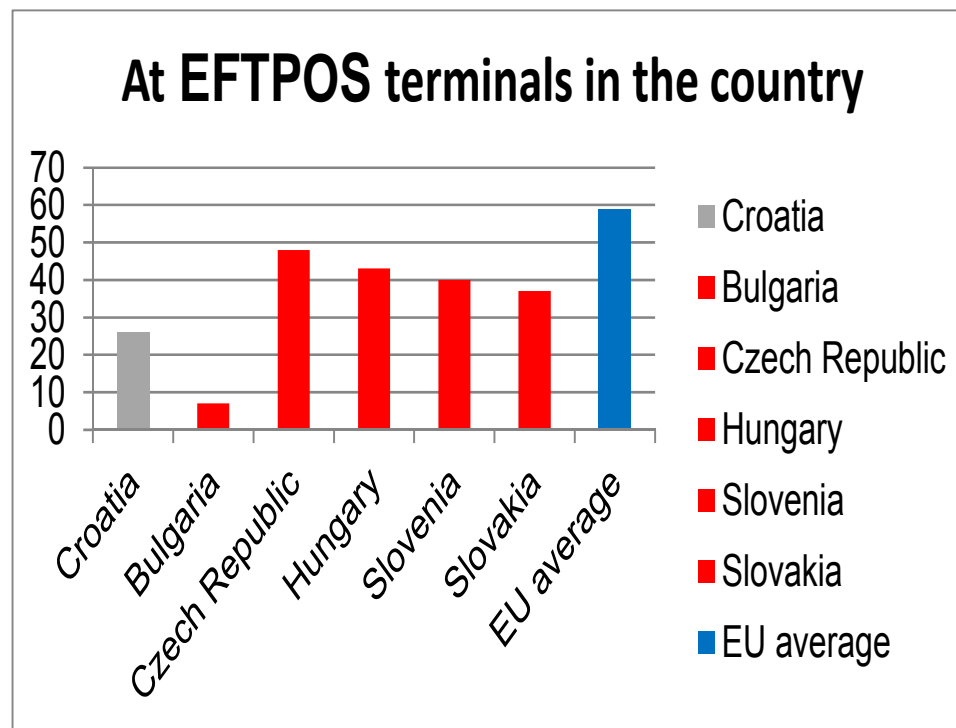
Number of payment transactions per EFTPOS terminal in 2015

Country	Cards issued abroad	Cards issued in the country
Croatia	396	2,109
Bulgaria	123	557
Czech Republic	197	3,958
Hungary	211	3,433
Slovenia	303	3,510
Slovakia	152	3,722



Number of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2015

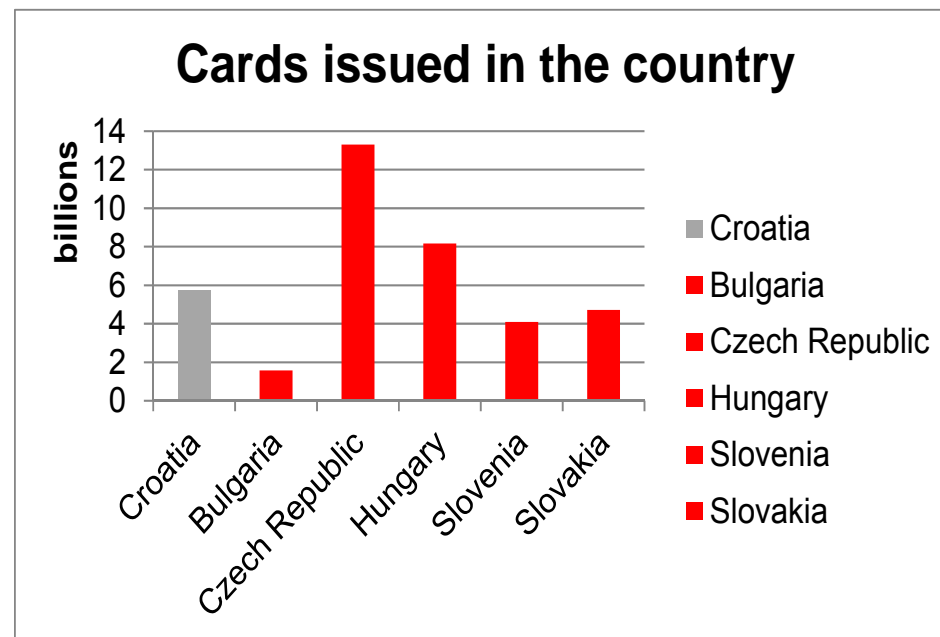
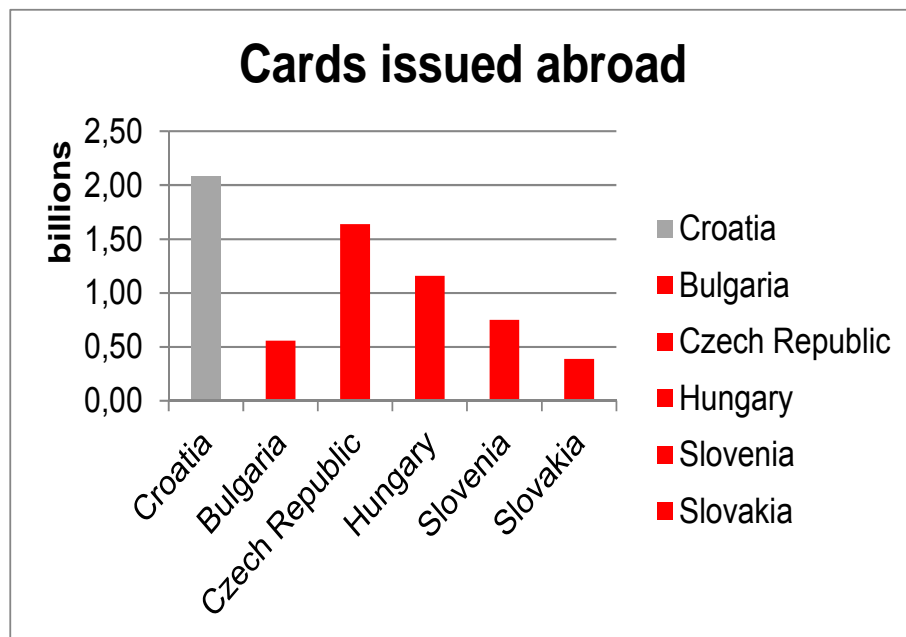
Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	26	-
Bulgaria	7	2
Czech Republic	48	3
Hungary	43	4
Slovenia	40	3
Slovakia	37	6
EU average	59	5



Value of payment transactions at EFTPOS terminals – total in 2015 (EUR billions)

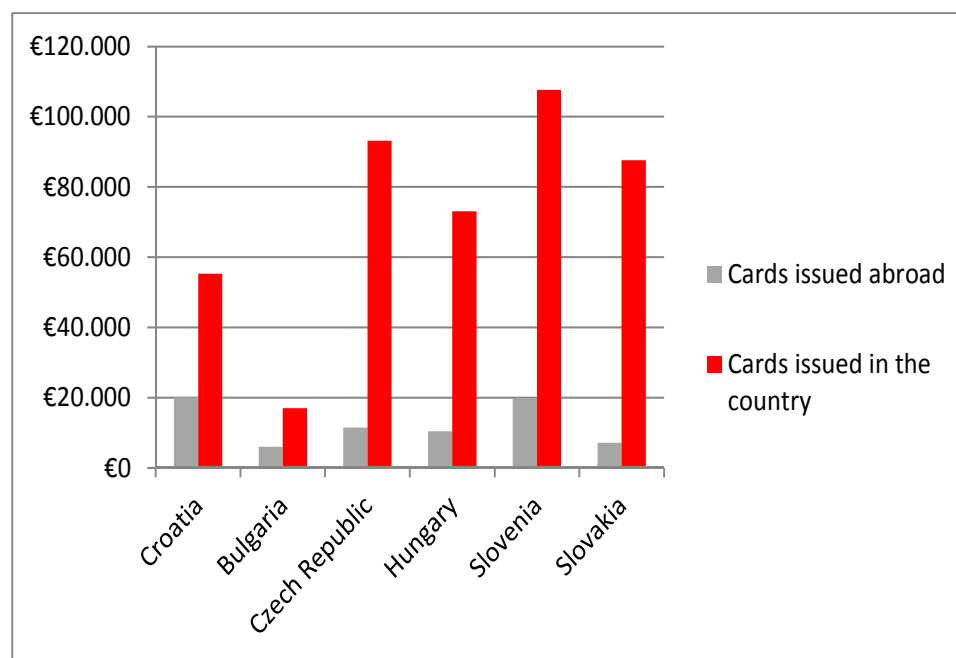
Country	Cards issued abroad	Cards issued in the country
Croatia	2.08	5.71
Bulgaria	0.56	1.57
Czech Republic	1.64	13.30
Hungary	1.16	8.16
Slovenia	0.75	4.10
Slovakia	0.39	4.72

Graphical representation of the value of payment transactions at EFTPOS terminals in the country – total in 2015 (EUR billions)



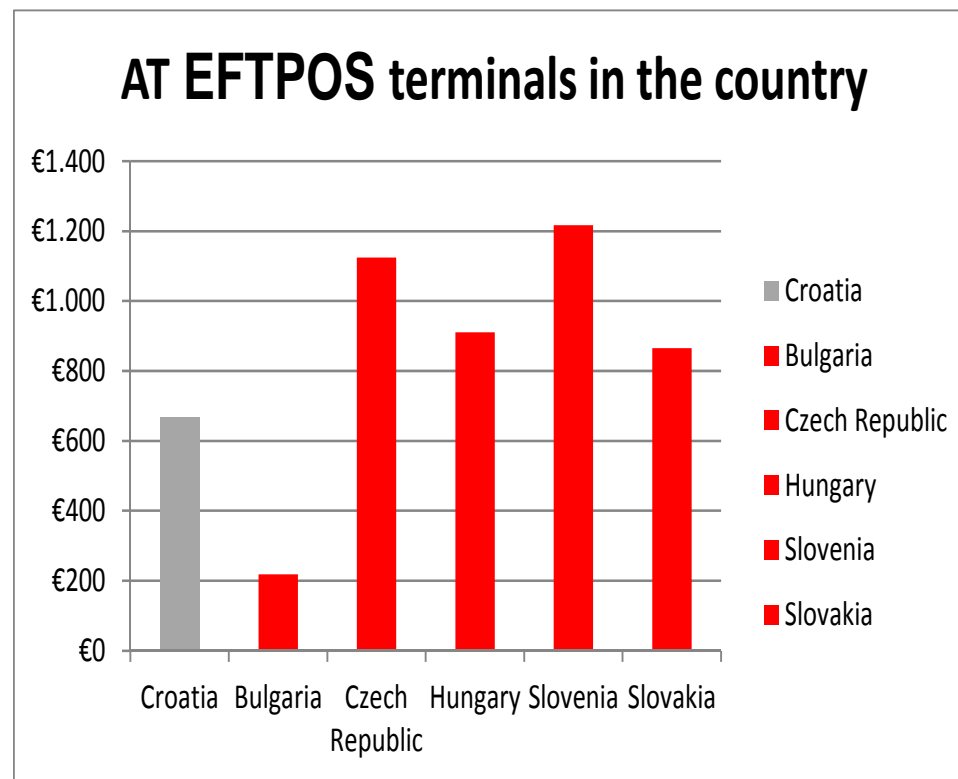
Value of payment transactions per EFTPOS terminals in the country in 2015 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	20,090	55,250
Bulgaria	6,030	16,970
Czech Republic	11,500	93,190
Hungary	10,410	73,010
Slovenia	19,710	107,670
Slovakia	7,170	87,660



Value of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2015 in EUR

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	668	-
Bulgaria	219	100
Czech Republic	1,124	139
Hungary	911	157
Slovenia	1,217	138
Slovakia	865	234
EU average	2,729	282*



* 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), 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:

<http://sdw.ecb.europa.eu/reports.do?node=1000001964>

(Country and comparative tables – statistics on payment instruments, large-value and retail payment systems)

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

https://www.hnb.hr/documents/20182/615200/tf-pp-ao-pdf-h-usporedba_stat_podataka_2014.pdf/9f3fb6d7-470a-4f2f-9b99-181ff232ba3e

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