



CROATIAN NATIONAL BANK

Comparison of the most important statistical data on payment system
in the Republic of Croatia, the EU and peer countries for 2016

Source: CNB/ECB

November 2017

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	4.2	0.82%	45.8	0.31%	10,905
Bulgaria	7.2	1.41%	47.4	0.32%	6,583
Czech Republic	10.6	2.07%	176.6	1.19%	16,660
Hungary	9.8	1.93%	112.4	0.76%	11,469
Slovenia	2.1	0.38%	40.4	0.27%	19,238
Slovakia	5.4	1.06%	81.0	0.55%	15,000
Total EU countries	511.4	100.00%	14,855.2	100.00%	29,048

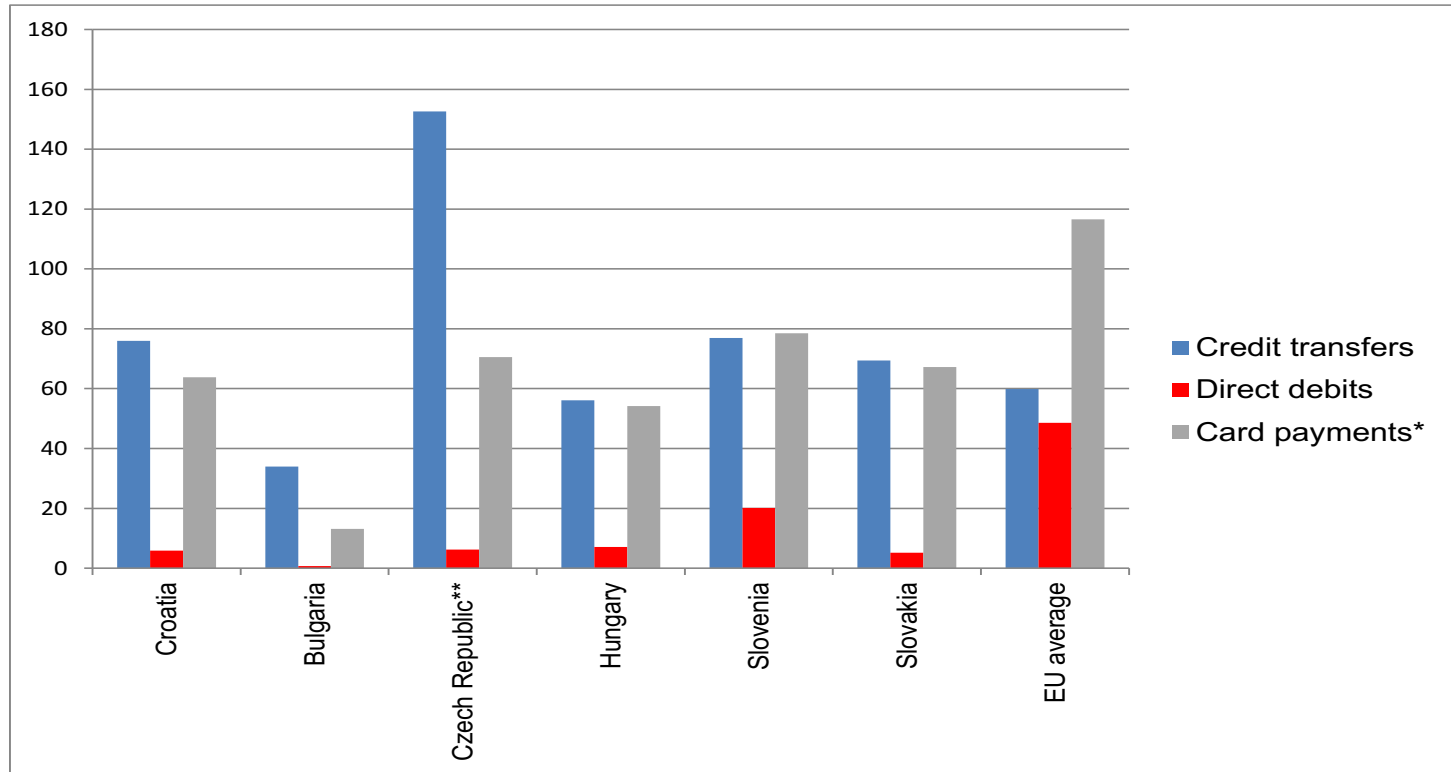
Number of transactions per capita – total in 2016

Country	Credit transfers	Direct debits	Card payments*
Croatia	76.0	5.9	63.8
Bulgaria	34.0	0.8	13.1
Czech Republic	152.6**	6.2	70.5
Hungary	56.1	7.1	54.2
Slovenia	76.9	20.1	78.5
Slovakia	69.4	5.2	67.2
EU average	59.9	48.6	116.6

* 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 2016



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

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

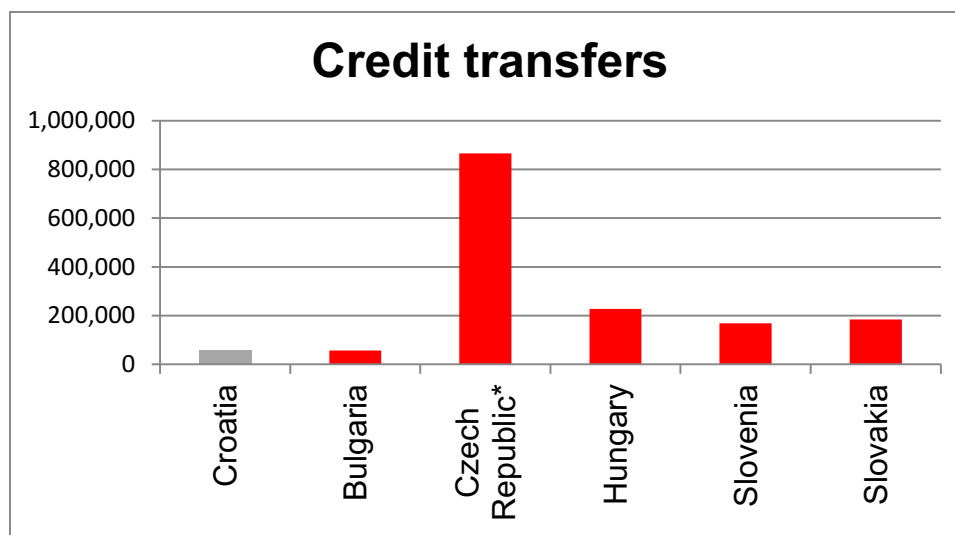
Value of transactions per capita – total in EUR in 2016

Country	Credit transfers	Direct debits	Card payments*
Croatia	56,800	500	1,700
Bulgaria	57,200	–	400
Czech Republic	866,000**	1,200	1,800
Hungary	227,600	200	1,300
Slovenia	168,400	1,300	2,500
Slovakia	184,700	600	2,300
EU average	513,300	16,900	5,700

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

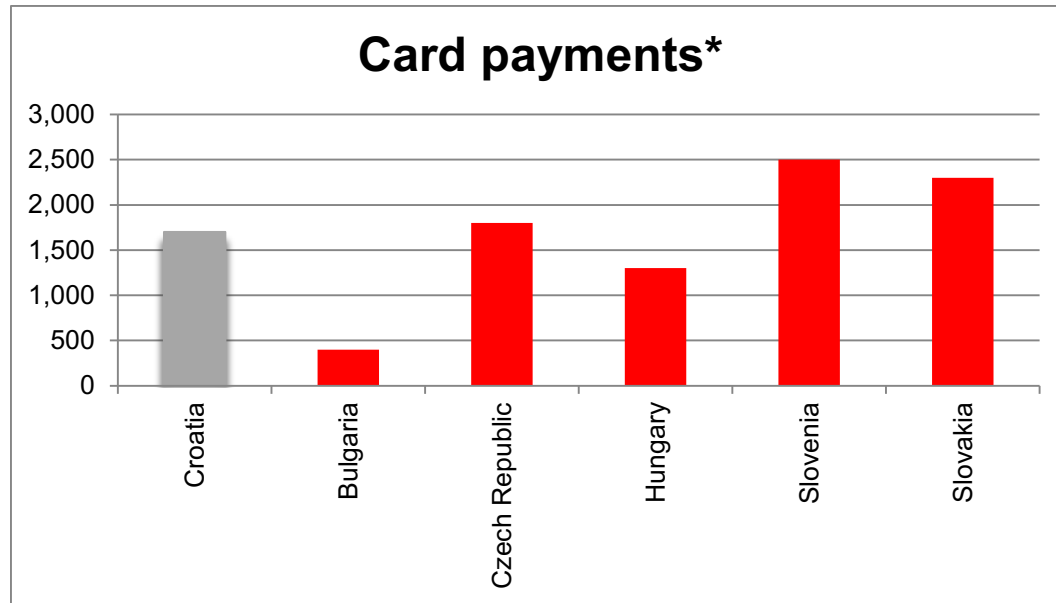
** Methodology and data coverage are different in comparison with other countries.

Graphical representation of the value of credit transfer transactions per capita in EUR– total in 2016



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

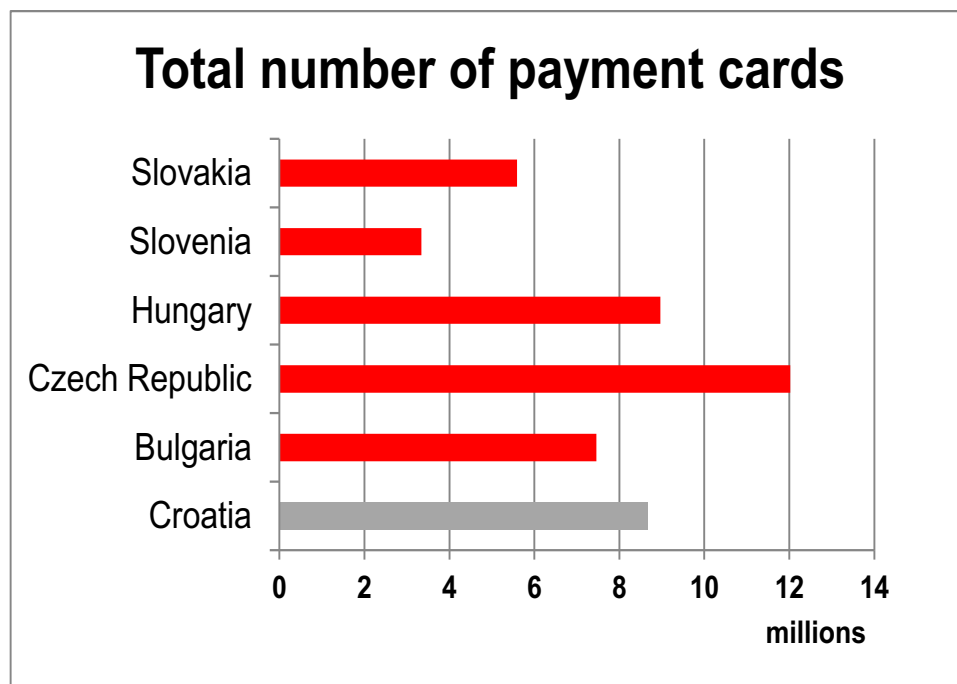
Graphical representation of the value of card payment transactions per capita in EUR– total in 2016



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

Number of payment cards as at 31 December 2016 – total

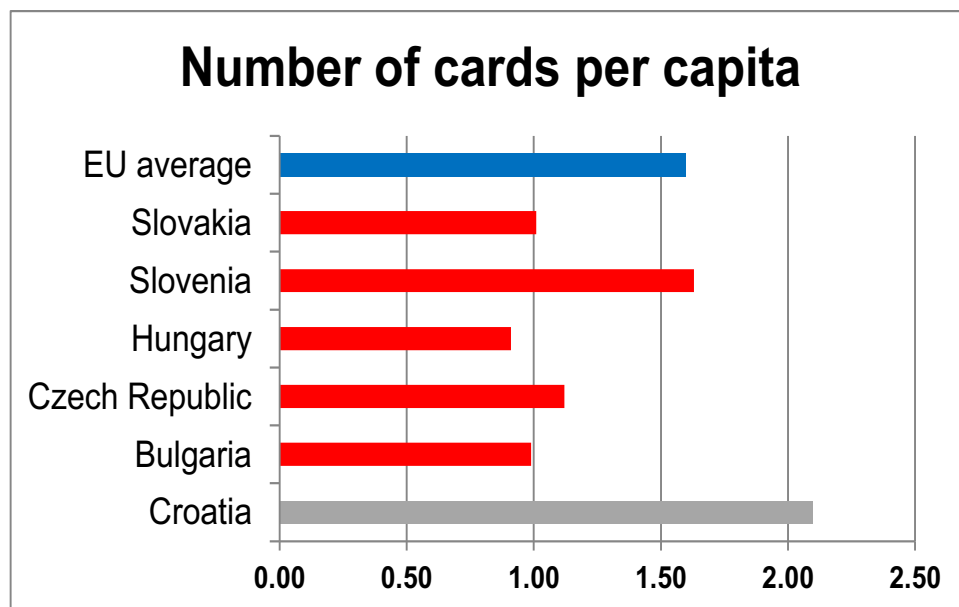
Country	Total number of payment cards*	Number of payment cards – share in the EU
Croatia	8,662,400	1.08%
Bulgaria	7,457,600	0.93%
Czech Republic	12,025,300	1.50%
Hungary	8,962,000	1.11%
Slovenia	3,339,400	0.42%
Slovakia	5,589,300	0.70%
Total EU countries	804,206,600	100.00%



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

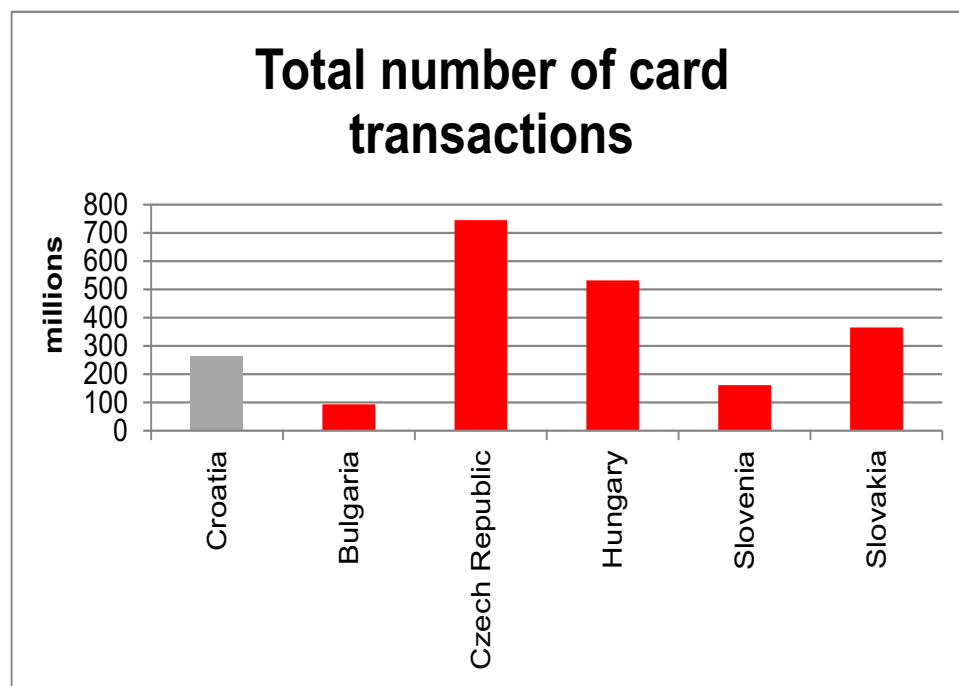
Number of payment cards as at 31 December 2016 - per capita

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



Total card payments in 2016 – number of transactions and shares

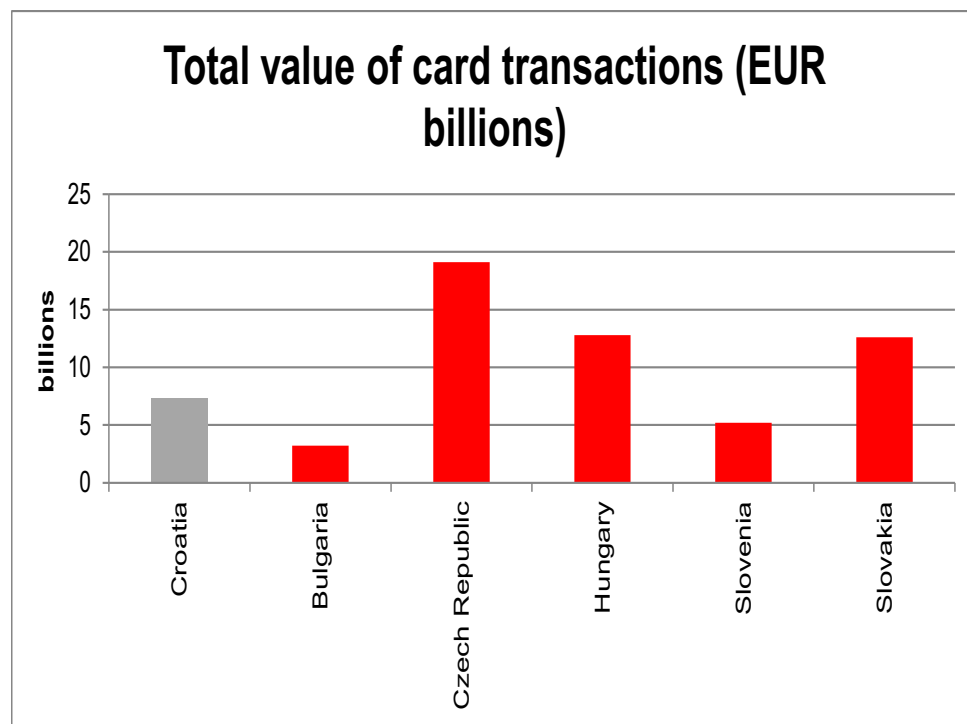
Country	Total number of card payments (millions)*	Number of card payments (share)
Croatia	266.2	0.45%
Bulgaria	93.7	0.16%
Czech Republic	745.3	1.25%
Hungary	532.4	0.89%
Slovenia	162.1	0.27%
Slovakia	365.2	0.61%
Total EU countries	59,648.0	100.00%



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

Total card payments in 2016 – value of transactions and shares

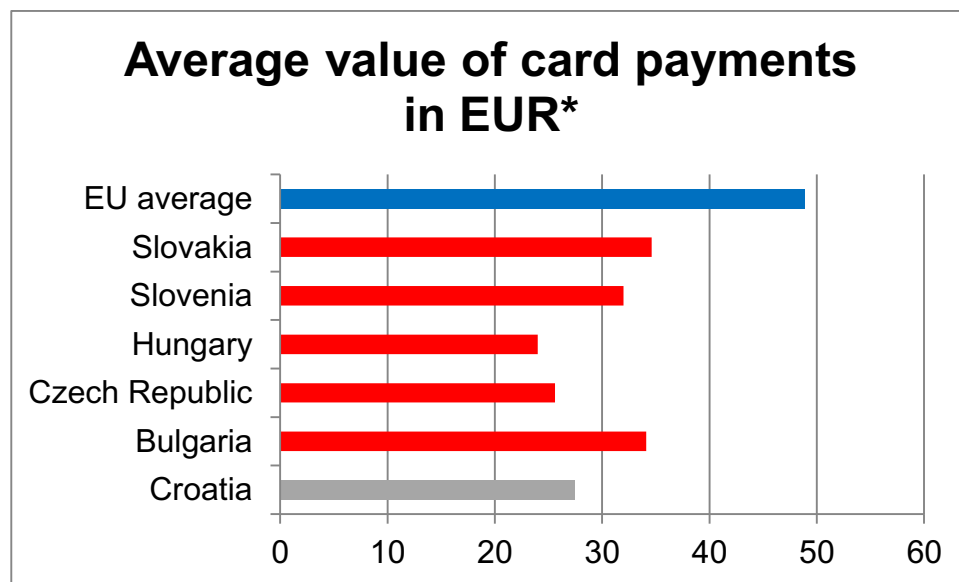
Country	Total value of card payments (EUR billions)*	Value of card payments (share in the EU)
Croatia	7.3	0.25%
Bulgaria	3.2	0.11%
Czech Republic	19.1	0.65%
Hungary	12.8	0.44%
Slovenia	5.2	0.18%
Slovakia	12.6	0.43%
Total EU countries	2,919.6	100.00%



* 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 2016 in EUR

Country	Average value of card payments*
Croatia	27.4
Bulgaria	34.1
Czech Republic	25.6
Hungary	24.0
Slovenia	32.0
Slovakia	34.6
EU average	48.9



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

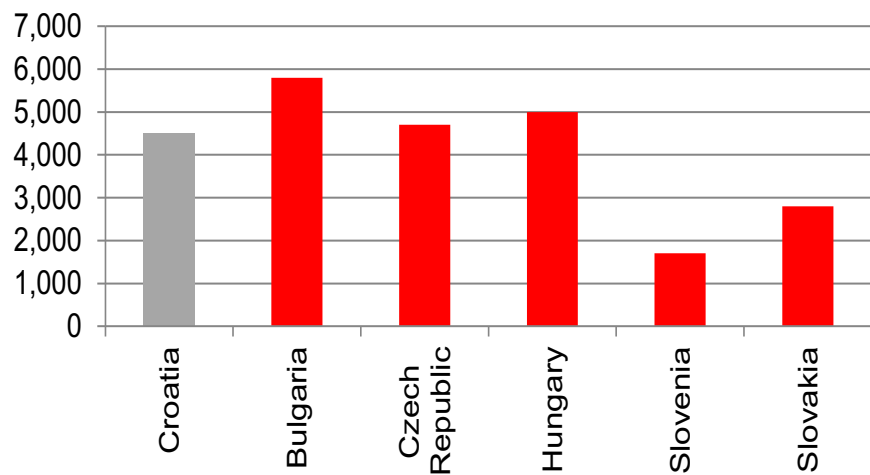
Number of ATMs and EFTPOS terminals as at 31 December 2016

Country	Total number of ATMs	Number of ATMs (share)	Total number of EFTPOS terminals	Number of EFTPOS terminals (share)
Croatia	4,500	1.01%	106,100	0.85%
Bulgaria	5,800	1.31%	104,500	0.84%
Czech Republic	4,700	1.06%	148,400	1.19%
Hungary	5,000	1.13%	121,100	0.97%
Slovenia	1,700	0.38%	–	–
Slovakia	2,800	0.63%	59,000	0.47%
Total EU countries	443,700	100.00%	12,435,200*	100.00%

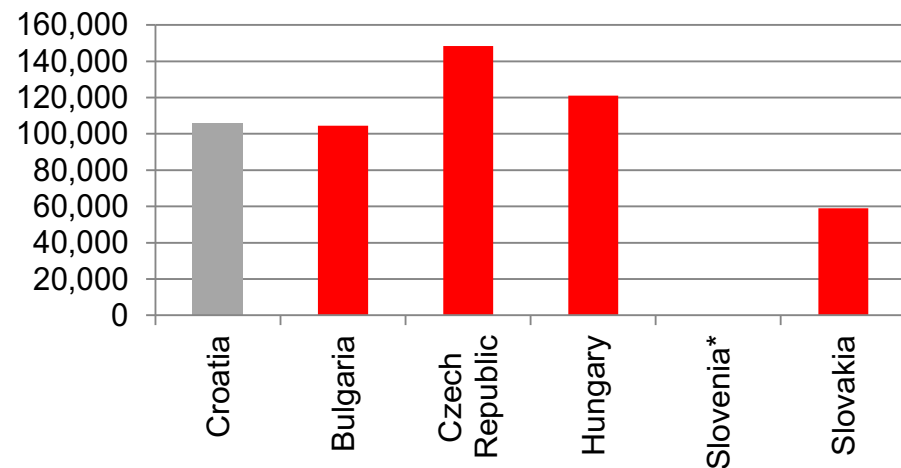
* Does not include data for Malta, Slovenia and Finland.

Graphical representation of the total number of ATMs and EFTPOS terminals as at 31 December 2016

Total number of ATMs



Total number of EFTPOS terminals

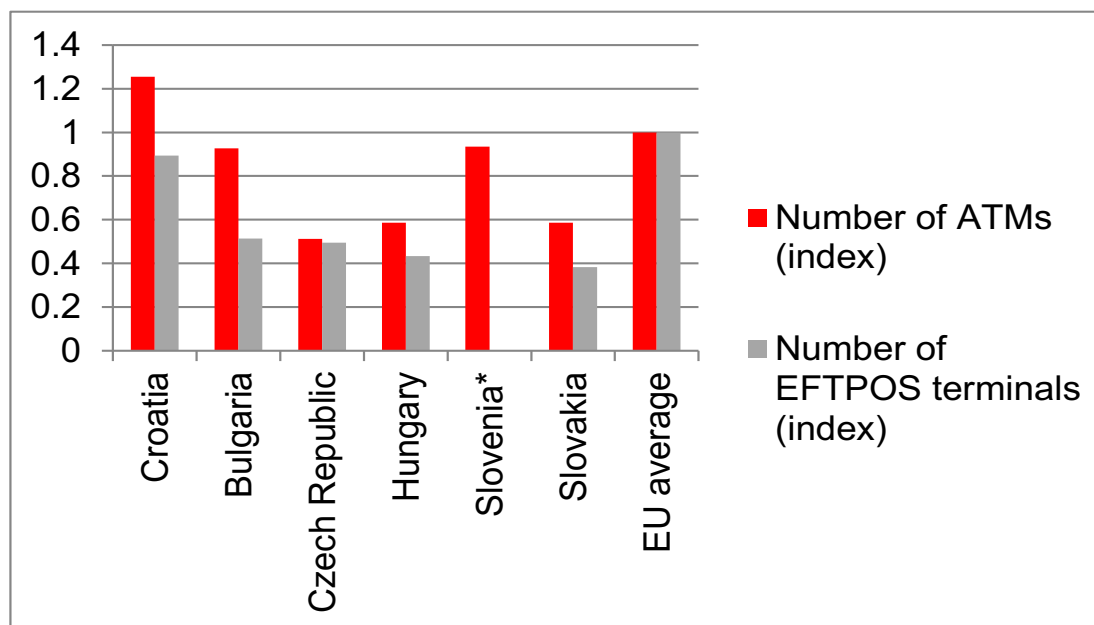


* Data for Slovenia are not available.

Number of ATMs and EFTPOS terminals per million inhabitants – as at 31 December 2016

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	1,089	125.46	25,432	89.43
Bulgaria	804	92.63	14,604	51.35
Czech Republic	445	51.27	14,045	49.39
Hungary	509	58.64	12,338	43.39
Slovenia	812	93.55	–	–
Slovakia	509	58.64	10,861	38.19
EU average	868	100.00	28,438	100.00

Graphical representation of the number of ATMs and EFTPOS terminals per million inhabitants relative to the EU average – as at 31 December 2016



* Data for EFTPOS terminals for Slovenia are not available.

Number of cash withdrawal transactions at ATMs in the country in 2016 – total in millions

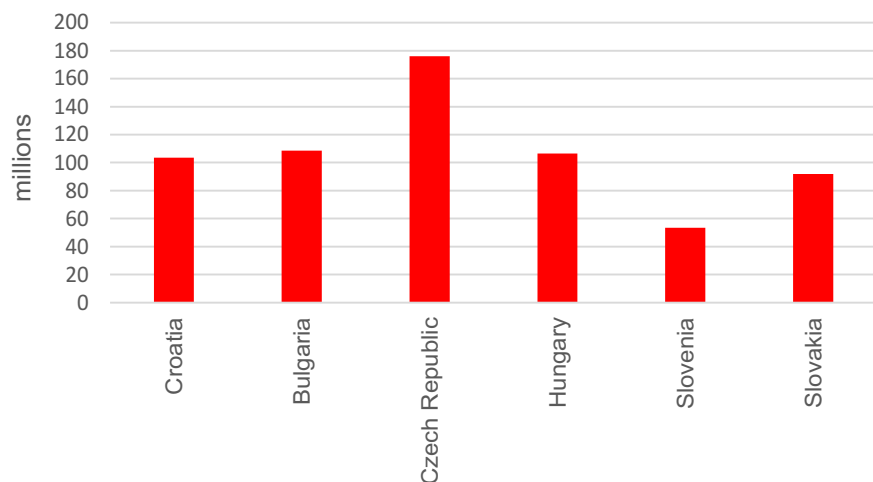
Country	Cards issued abroad	Cards issued in the country
Croatia	9.4	103.5
Bulgaria	6.5	108.5
Czech Republic	7.5	176.0
Hungary	6.4	106.4
Slovenia	1.3	53.4
Slovakia	2.7	91.8
Total EU countries	256.3*	12,114.5**

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

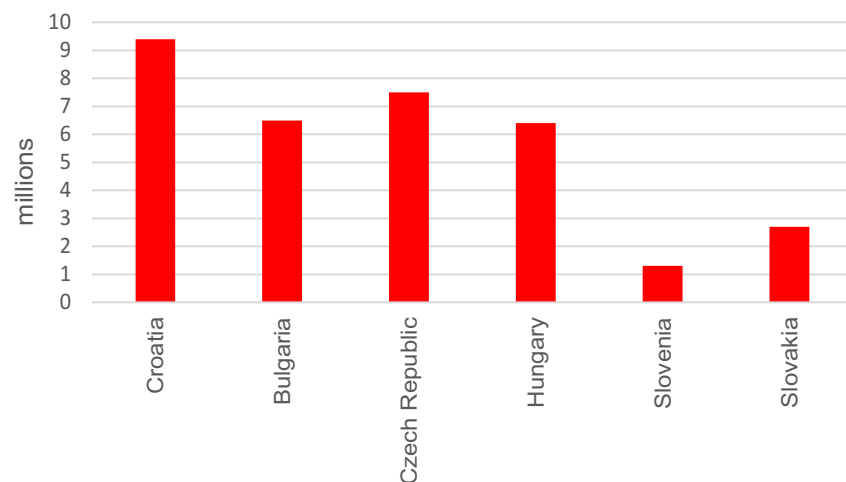
** Does not include data for Denmark.

Graphical representation of the number of cash withdrawal transactions at ATMs in the country in 2016 – total in millions

Cards issued in the country

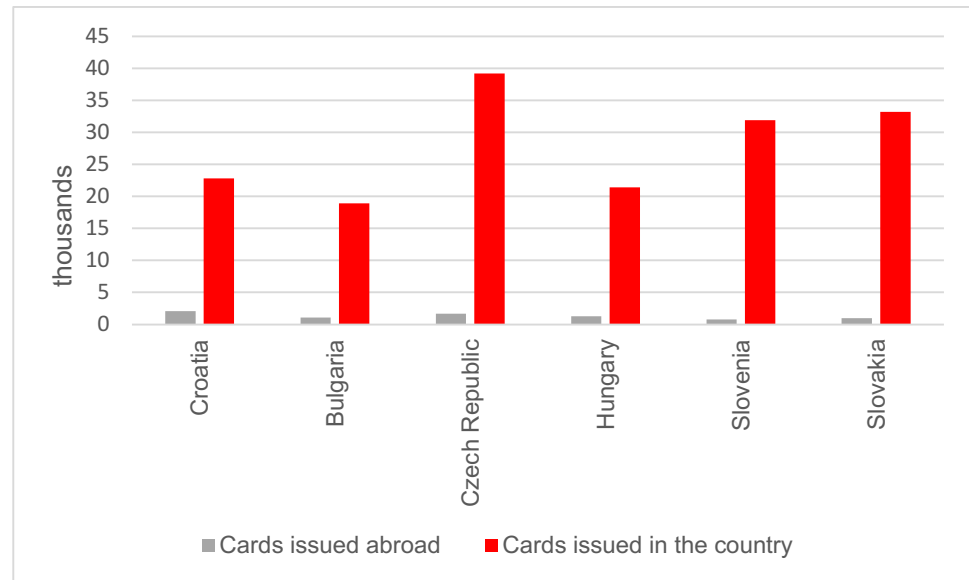


Cards issued abroad



Number of cash withdrawal transactions per ATM in 2016

Country	Cards issued abroad	Cards issued in the country
Croatia	2,100	22,800
Bulgaria	1,100	18,900
Czech Republic	1,700	39,200
Hungary	1,300	21,400
Slovenia	800	31,900
Slovakia	1,000	33,200
Total EU countries	600*	30,300**



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

** Does not include data for Denmark.

Number of cash withdrawal transactions per payment card issued in the country in 2016

Country	At ATMs in the country	At ATMs abroad
Croatia	11.9	—
Bulgaria	14.1	0.3
Czech Republic	15.6	0.4
Hungary	12.7	0.2
Slovenia	16.4	0.7
Slovakia	15.4	0.4
EU average	14.9*	0.7**

* Does not include data for Denmark.

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

Value of cash withdrawal transactions at ATMs in the country – total in 2016 (EUR billions)

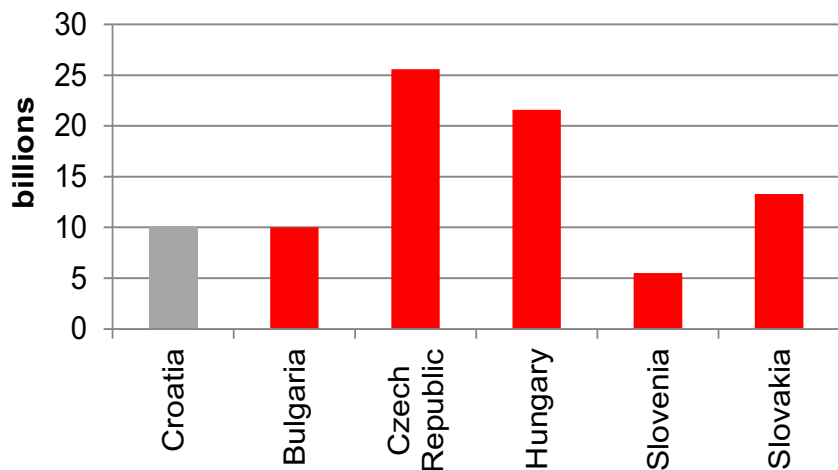
Country	Cards issued abroad	Cards issued in the country
Croatia	1.5	10.1
Bulgaria	0.5	10.0
Czech Republic	0.9	25.6
Hungary	1.0	21.6
Slovenia	0.2	5.5
Slovakia	0.5	13.3
Total EU countries	39.2*	1,506.6**

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

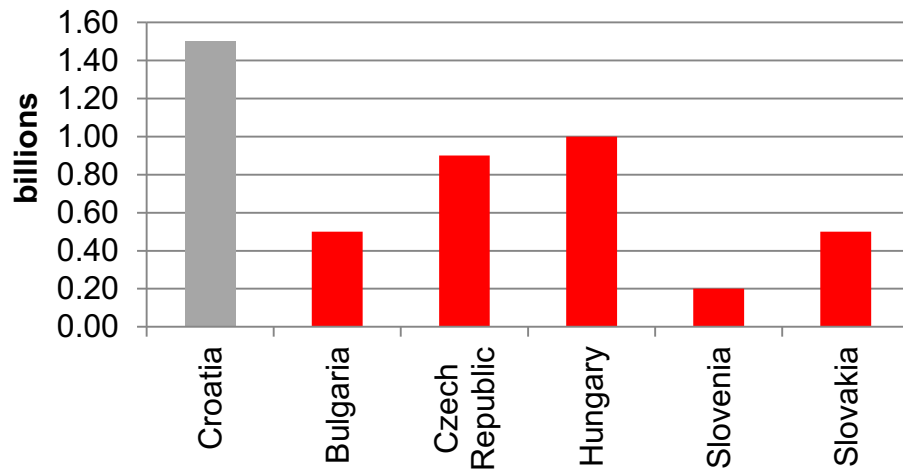
** Does not include data for Denmark.

Graphical representation of the value of cash withdrawal transactions at ATMs in the country – total in 2016 (EUR billions)

Cards issued in the country

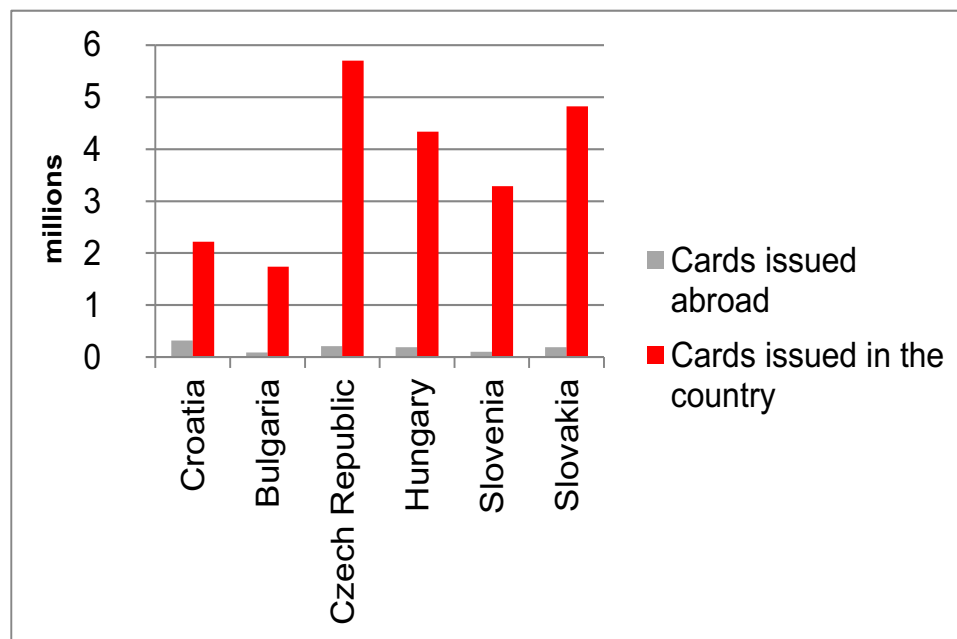


Cards issued abroad



Value of cash withdrawal transactions per ATM in 2016 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	319,800	2,220,200
Bulgaria	90,900	1,741,000
Czech Republic	211,100	5,700,400
Hungary	193,900	4,332,700
Slovenia	105,700	3,290,200
Slovakia	190,000	4,822,900
EU average	97,900*	3,763,600**

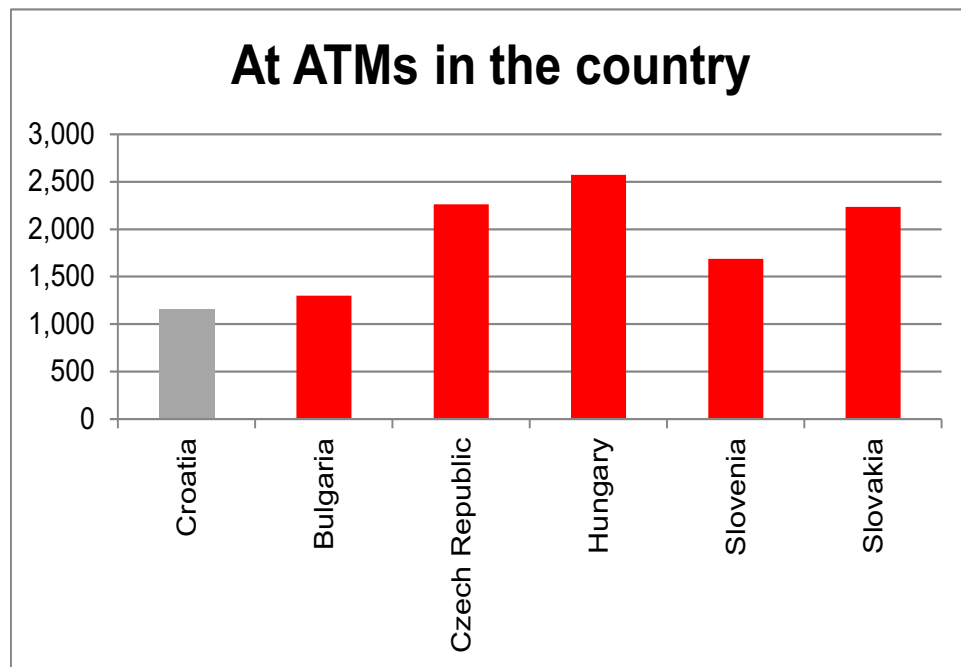


* Does not include data for Denmark, Italy, Malta, Finland and United Kingdom.

** Does not include data for Denmark.

Value of cash withdrawal transactions at ATMs per payment card issued in the country – total in 2016 in EUR

Country	At ATMs in the country	At ATMs abroad
Croatia	1,160	—
Bulgaria	1,301	54.3
Czech Republic	2,264	70.5
Hungary	2,574	30.8
Slovenia	1,687	105.5
Slovakia	2,236	91.7
EU average	1,852*	114.1**

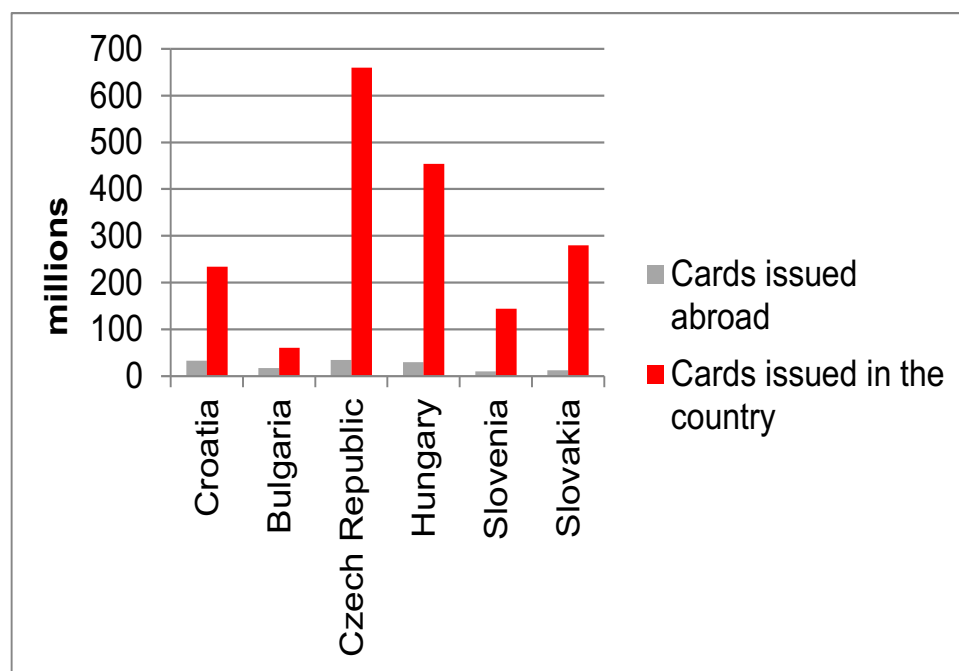


* Does not include data for Denmark.

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

Total number of payment transactions at EFTPOS terminals in the country in 2016 in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	32.8	233.6
Bulgaria	17.0	60.8
Czech Republic	34.1	659.8
Hungary	29.4	454.0
Slovenia	10.1	144.0
Slovakia	12.3	279.7
Total EU countries	7,441.2*	50,376.3**

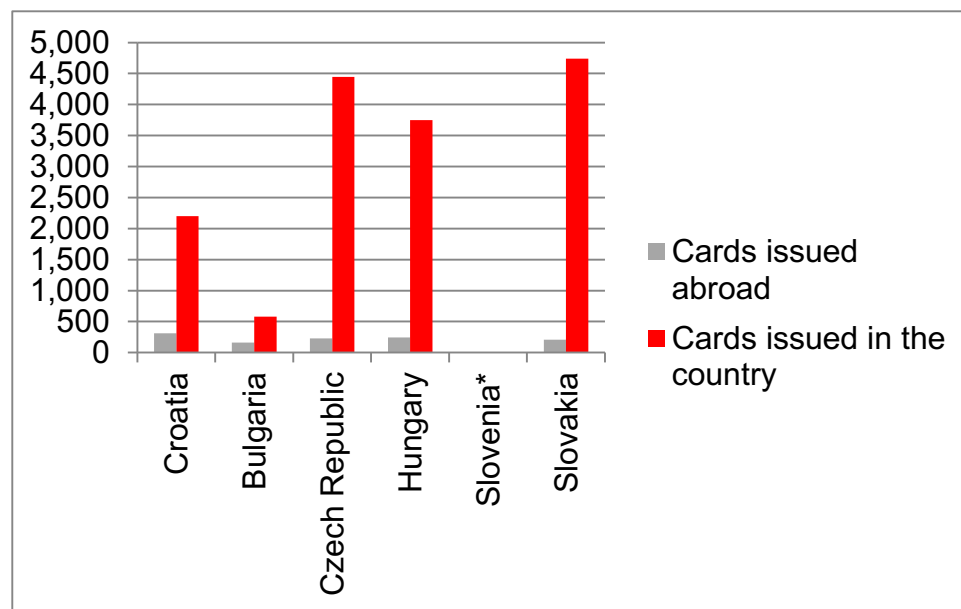


* Does not include data for Cyprus and Malta.

** Does not include data for Cyprus.

Number of payment transactions per EFTPOS terminal in 2016

Country	Cards issued abroad	Cards issued in the country
Croatia	309.1	2,202.1
Bulgaria	162.5	582.2
Czech Republic	229.7	4,446.0
Hungary	243.0	3,749.3
Slovenia*	—	—
Slovakia	209.0	4,741.7
Total EU countries	**	**

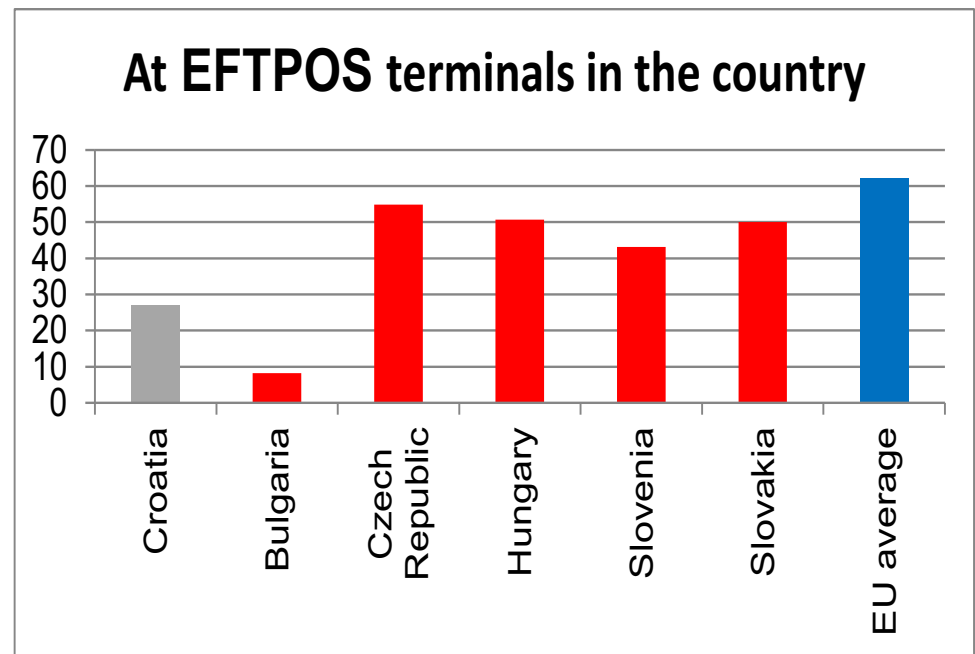


* Data for Slovenia are not available.

** Data at the aggregate level are not available.

Number of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2016

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	27.0	–
Bulgaria	8.2	2.2
Czech Republic	54.9	3.7
Hungary	50.7	4.9
Slovenia	43.1	3.2
Slovakia	50.0	6.1
EU average	62.1	6.0



Value of payment transactions at EFTPOS terminals – total in 2016 (EUR billions)

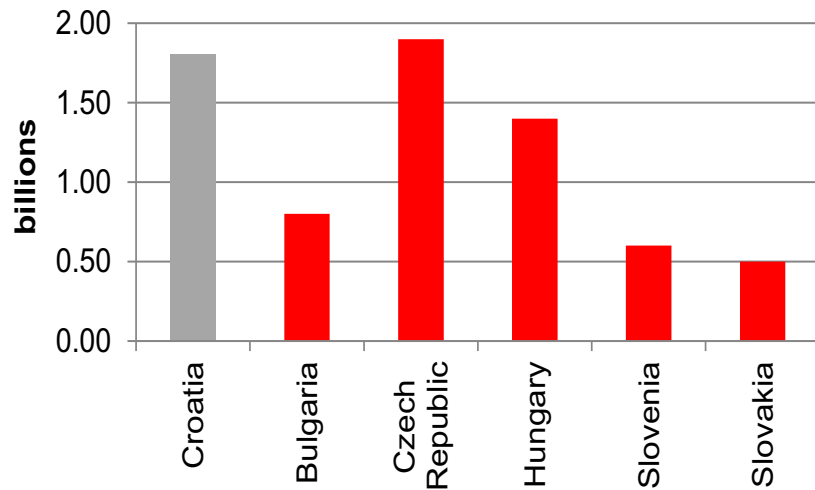
Country	Cards issued abroad	Cards issued in the country
Croatia	1.8	6.0
Bulgaria	0.8	1.7
Czech Republic	1.9	14.9
Hungary	1.4	9.8
Slovenia	0.6	4.3
Slovakia	0.5	6.2
Total EU countries	323.6*	2,216.7**

* Does not include data for Cyprus and Malta.

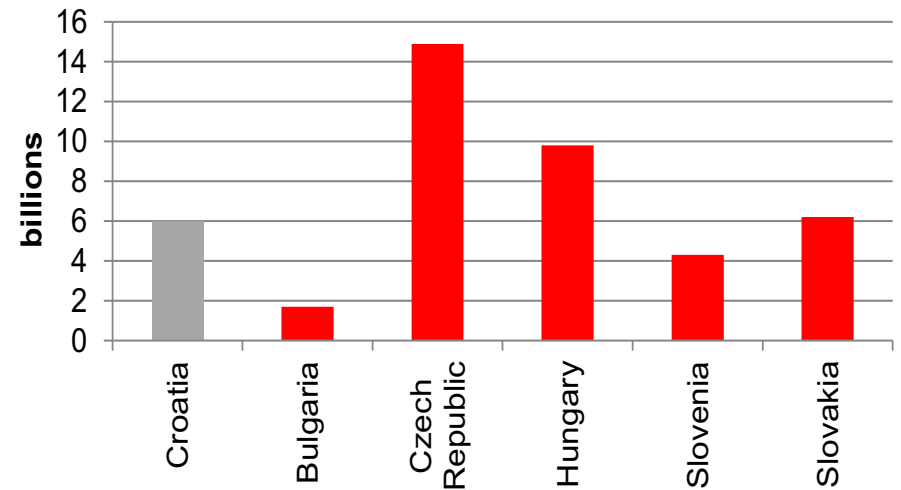
** Does not include data for Cyprus.

Graphical representation of the value of payment transactions at EFTPOS terminals in the country – total in 2016 (EUR billions)

Cards issued abroad

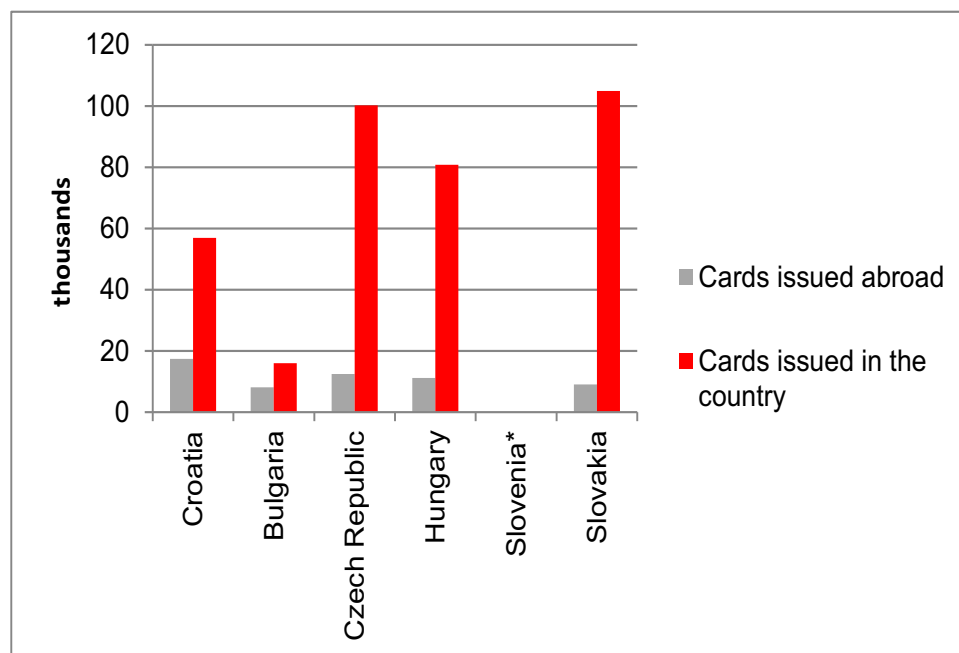


Cards issued in the country



Value of payment transactions per EFTPOS terminals in the country in 2016 in EUR

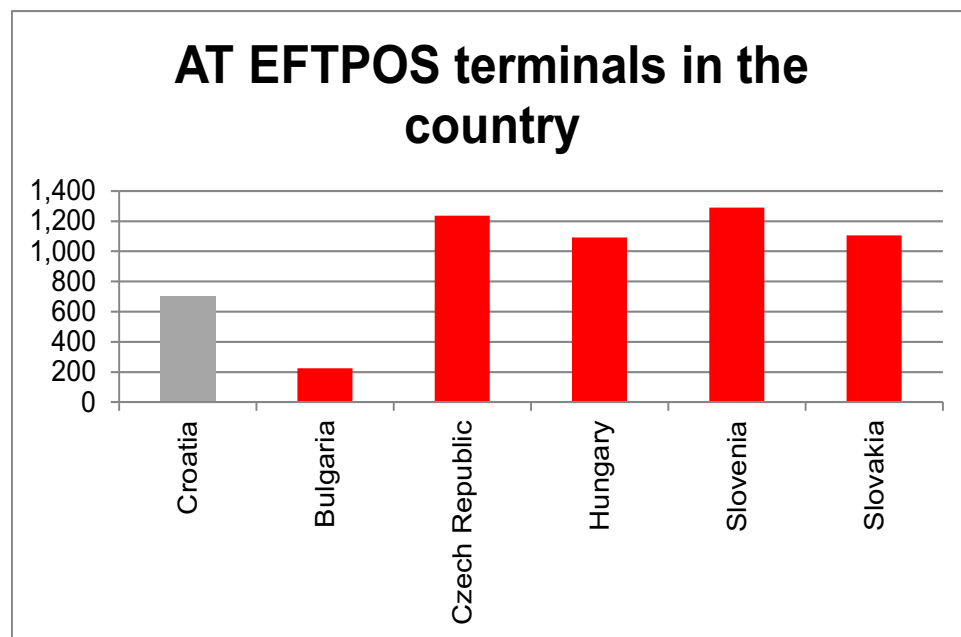
Country	Cards issued abroad	Cards issued in the country
Croatia	17,400	57,000
Bulgaria	8,100	16,000
Czech Republic	12,500	100,200
Hungary	11,200	80,800
Slovenia*	–	–
Slovakia	9,100	104,900



* Data for Slovenia are not available.

Value of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2016 in EUR

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	697.4	–
Bulgaria	224.1	112.8
Czech Republic	1,237.0	157.2
Hungary	1,091.4	189.4
Slovenia	1,290.1	151.3
Slovakia	1,107.1	235.8
EU average	2,108.7*	306.7**



* Does not include data for Cyprus.

** 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/en/statistics/statistical-data/payment-services>

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