



CROATIAN NATIONAL BANK

Comparison of the most important statistical data on payment system
in the Republic of Croatia, the EU and peer countries for 2014

Source: CNB/ECB

March 2016

Basic statistical data

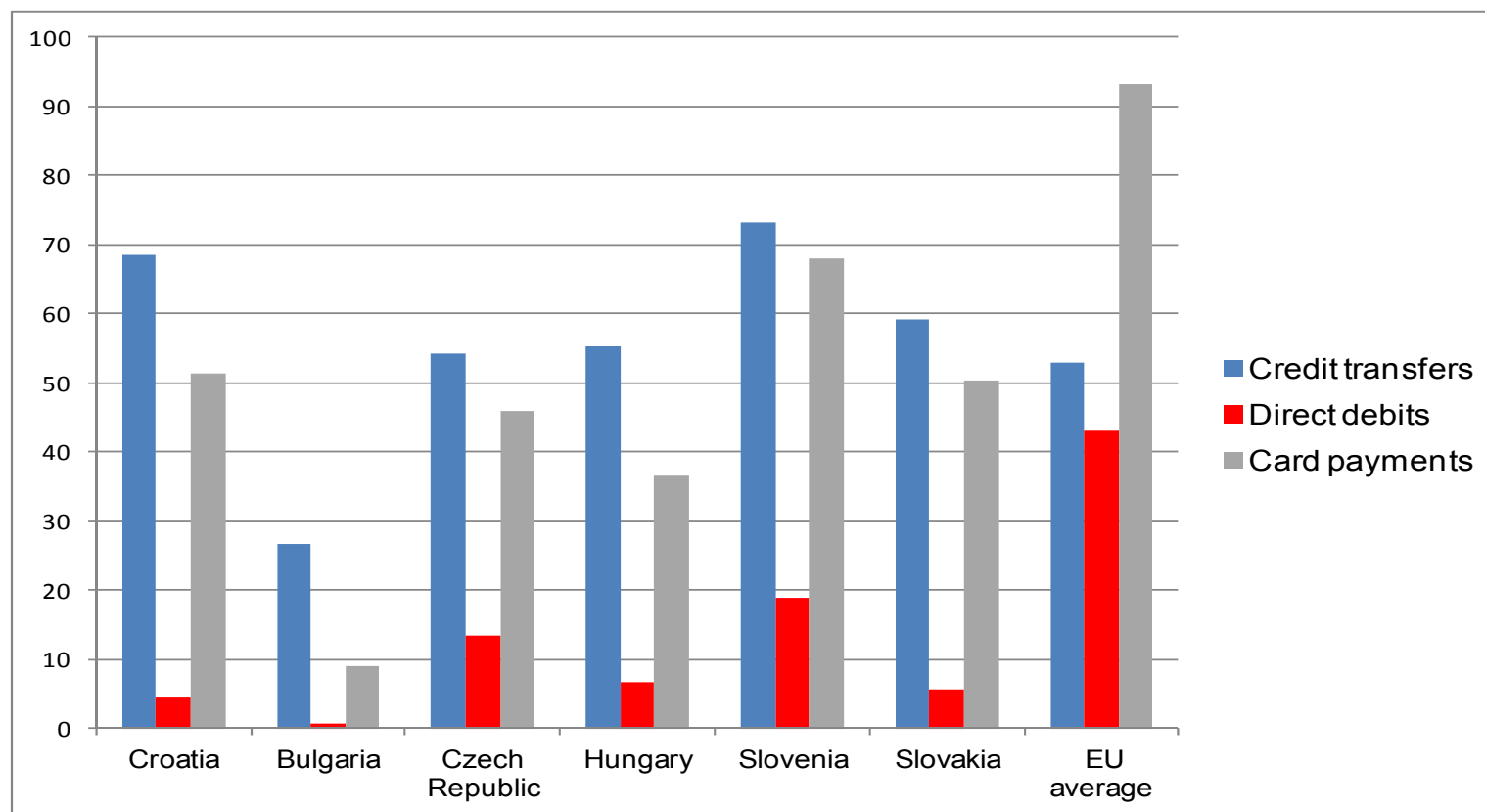
Country	Population (millions)	Share in total EU population	Total GDP (EUR billions)	Share in total GDP of all EU countries	GDP per capita (EUR)
Croatia	4.24	0.83%	43.04	0.31%	10,040
Bulgaria	7.23	1.42%	42.75	0.31%	5,913
Czech Republic	10.52	2.06%	154.74	1.11%	14,709
Hungary	9.87	1.94%	104.24	0.75%	10,561
Slovenia	2.06	0.40%	37.30	0.27%	18,107
Slovakia	5.42	1.06%	75.21	0.54%	13,876
Total EU countries	509.46	100.00%	13,944.02	100.00%	27,370

Number of transactions per capita – total in 2014

Country	Credit transfers	Direct debits	Card payments*
Croatia	68.49	4.72	51.41
Bulgaria	26.61	0.77	9.02
Czech Republic	54.29	13.49	45.96
Hungary	55.38	6.68	36.43
Slovenia	73.25	18.88	67.87
Slovakia	59.10	5.52	50.41
EU average	53.01	43.16	93.21

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

Graphical representation of the number of transactions per capita – total in 2014



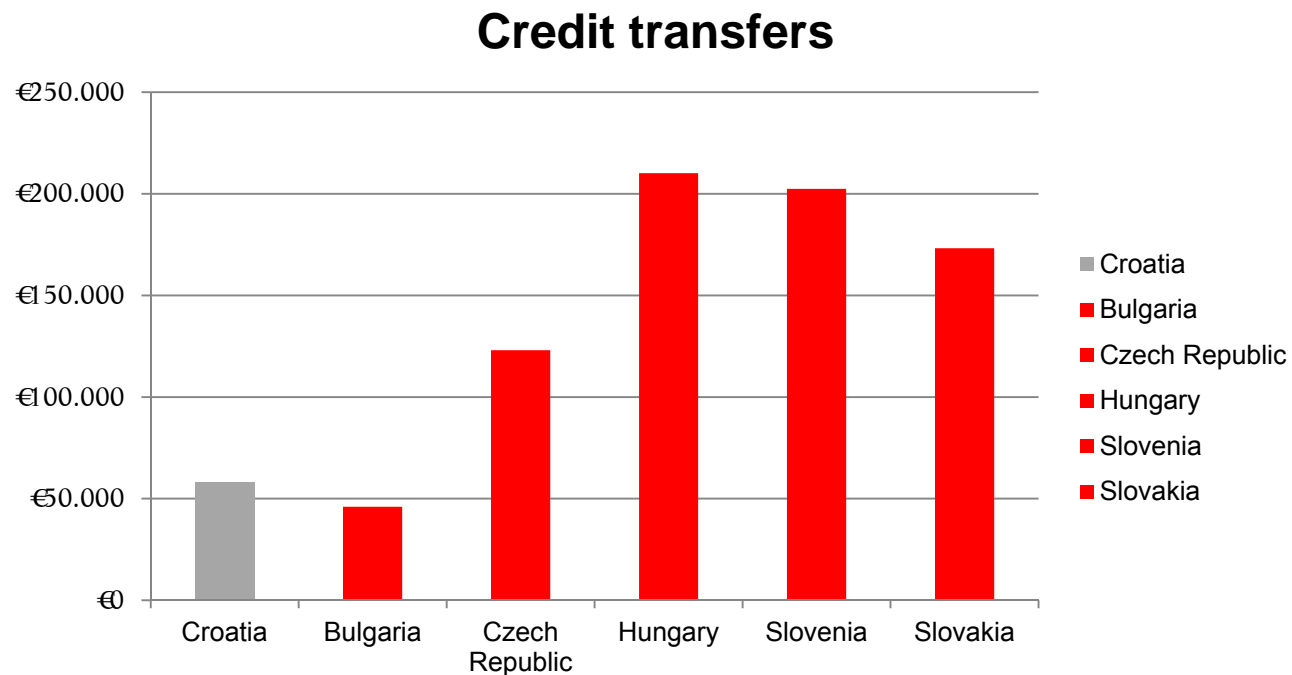
* Includes card payments (purchase) issued by resident issuers.

Value of transactions per capita – total in EUR in 2014

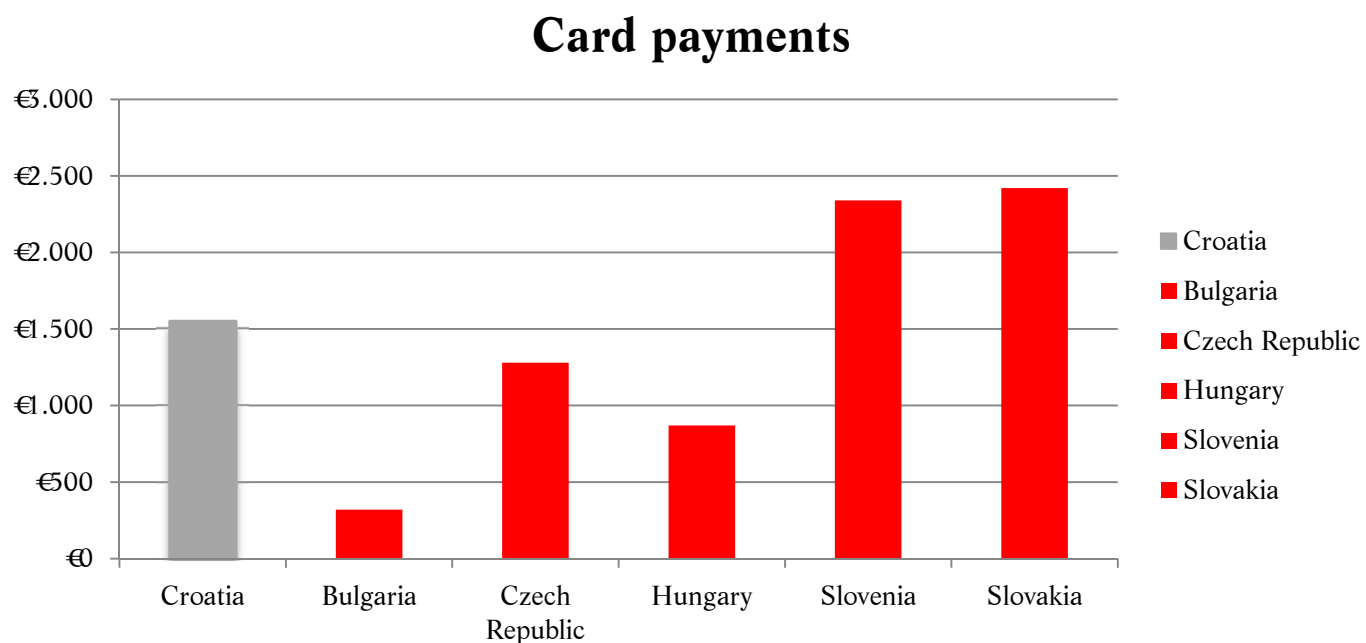
Country	Credit transfers	Direct debits	Card payments*
Croatia	57,900	460	1,550
Bulgaria	46,020	30	320
Czech Republic	123,020	1,860	1,280
Hungary	210,150	210	870
Slovenia	202,420	1,070	2,340
Slovakia	173,220	700	2,420
EU average	464,420	15,690	4,610

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

Graphical representation of the value of credit transfer transactions – per capita in 2014



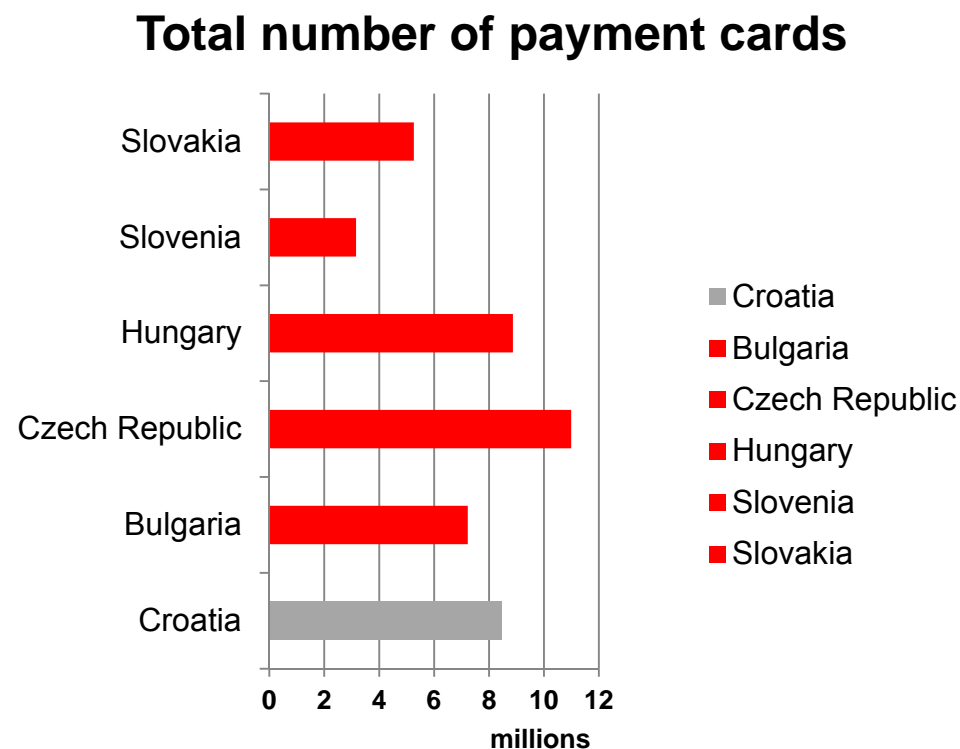
Graphical representation of the value of card payment transactions – per capita in 2014



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

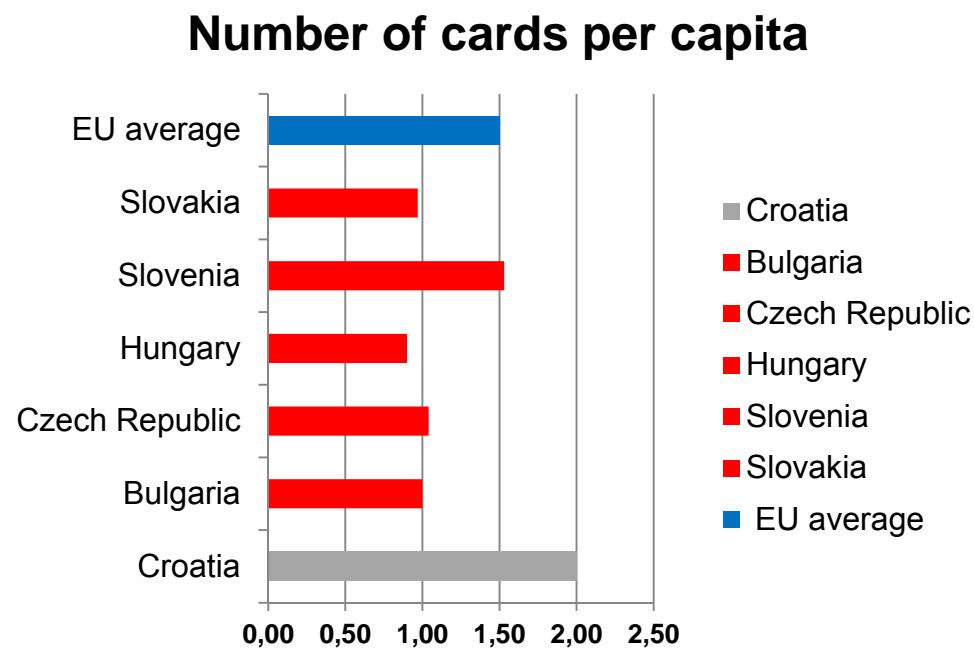
Number of payment cards as at 31 December 2014 – total

Country	Total number of payment cards	Number of payment cards – share in the EU
Croatia	8,472,650	1.11%
Bulgaria	7,227,080	0.94%
Czech Republic	10,989,130	1.44%
Hungary	8,869,560	1.16%
Slovenia	3,155,330	0.41%
Slovakia	5,259,730	0.69%
Total EU countries	765,664,570	100.00%



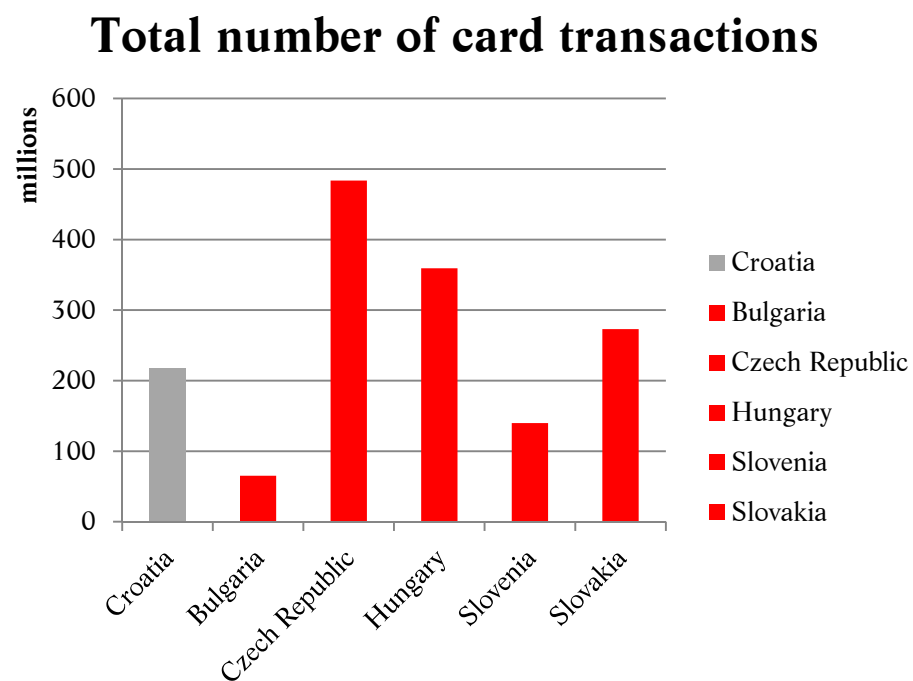
Number of payment cards as at 31 December 2014 - per capita

Country	Number of cards per capita
Croatia	2.00
Bulgaria	1.00
Czech Republic	1.04
Hungary	0.90
Slovenia	1.53
Slovakia	0.97
EU average	1.50



Total card payments in 2014 – number of transactions and shares

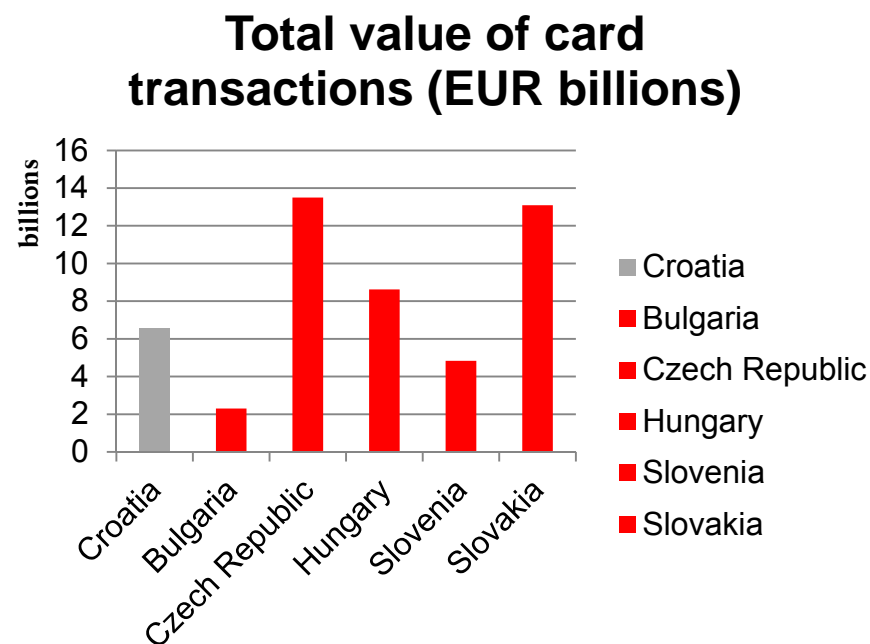
Country	Total number of card payments (millions)	Number of card payments (share in the EU)
Croatia	217.63	0.46%
Bulgaria	65.24	0.14%
Czech Republic	483.70	1.02%
Hungary	359.39	0.76%
Slovenia	139.93	0.29%
Slovakia	273.14	0.58%
Total EU countries	47,487.08	100.00%



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

Total card payments in 2014 – value of transactions and shares

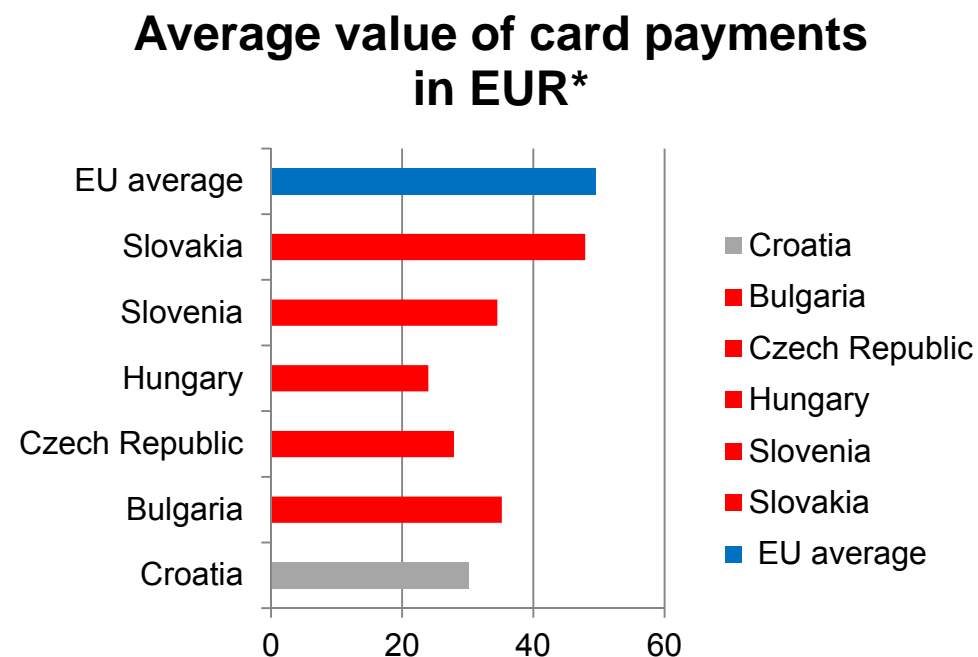
Country	Total value of card payments (EUR billions)	Value of card payments (share in the EU)
Croatia	6.55	0.28%
Bulgaria	2.30	0.10%
Czech Republic	13.50	0.57%
Hungary	8.62	0.37%
Slovenia	4.83	0.21%
Slovakia	13.09	0.56%
Total EU countries	2,350.76	100.00%



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

Average value of card payments in 2014 in EUR

Country	Average value of card payments*
Croatia	30.1
Bulgaria	35.2
Czech Republic	27.9
Hungary	24.0
Slovenia	34.5
Slovakia	47.9
EU average	49.5



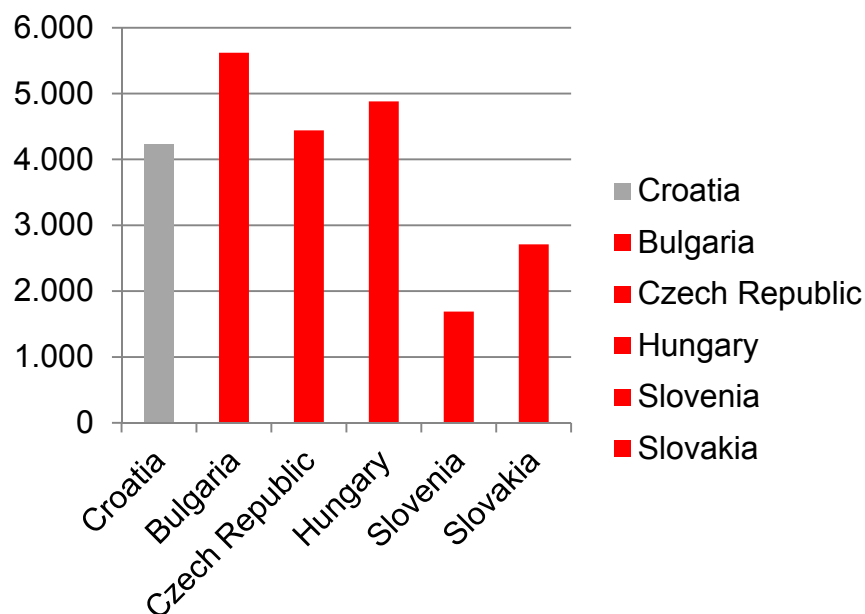
* Includes domestic and foreign payments (purchase) using payment cards issued by resident issuers.

Number of ATMs and EFTPOS terminals as at 31 December 2014

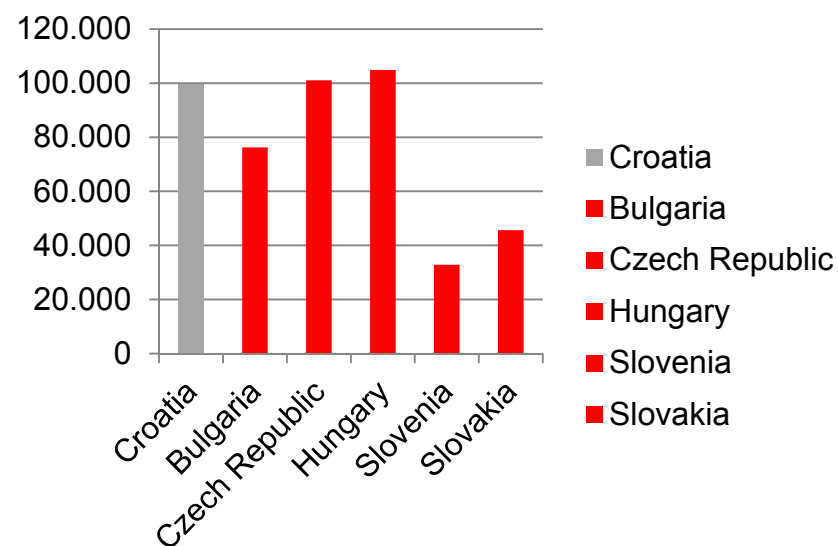
Country	Total number of ATMs	Number of ATMs (share in the EU)	Total number of EFTPOS terminals	Number of EFTPOS terminals (share in the EU)
Croatia	4,222	0.86%	99,515	0.99%
Bulgaria	5,620	1.15%	76,250	0.76%
Czech Republic	4,440	0.91%	101,080	1.01%
Hungary	4,880	1.00%	104,900	1.05%
Slovenia	1,690	0.35%	32,880	0.33%
Slovakia	2,710	0.55%	45,650	0.45%
Total EU countries	488,880	100.00%	10,033,210	100.00%

Graphical representation of the total number of ATMs and EFTPOS terminals as at 31 December 2014

Total number of ATMs



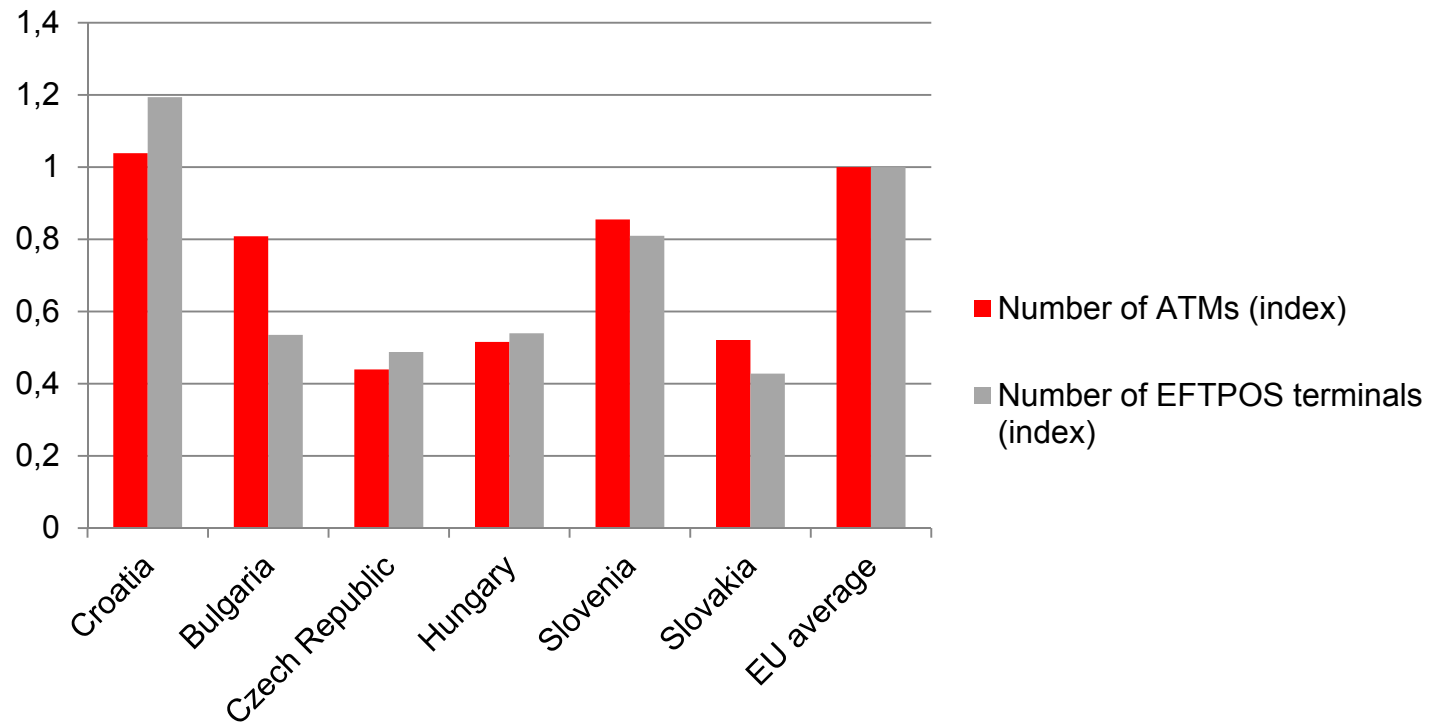
Total number of EFTPOS terminals



Number of ATMs and EFTPOS terminals per million inhabitants – as at 31 December 2014

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	997	103,9	23,511	119,4
Bulgaria	776	80,8	10,543	53,5
Czech Republic	422	44,0	9,605	48,8
Hungary	495	51,6	10,631	54,0
Slovenia	821	85,5	15,948	81,0
Slovakia	500	52,1	8,425	42,8
EU average	960	100	19,694	100

Graphical representation of the number of ATMs and EFTPOS terminals per million inhabitants relative to the EU average (index)– as at 31 December 2014



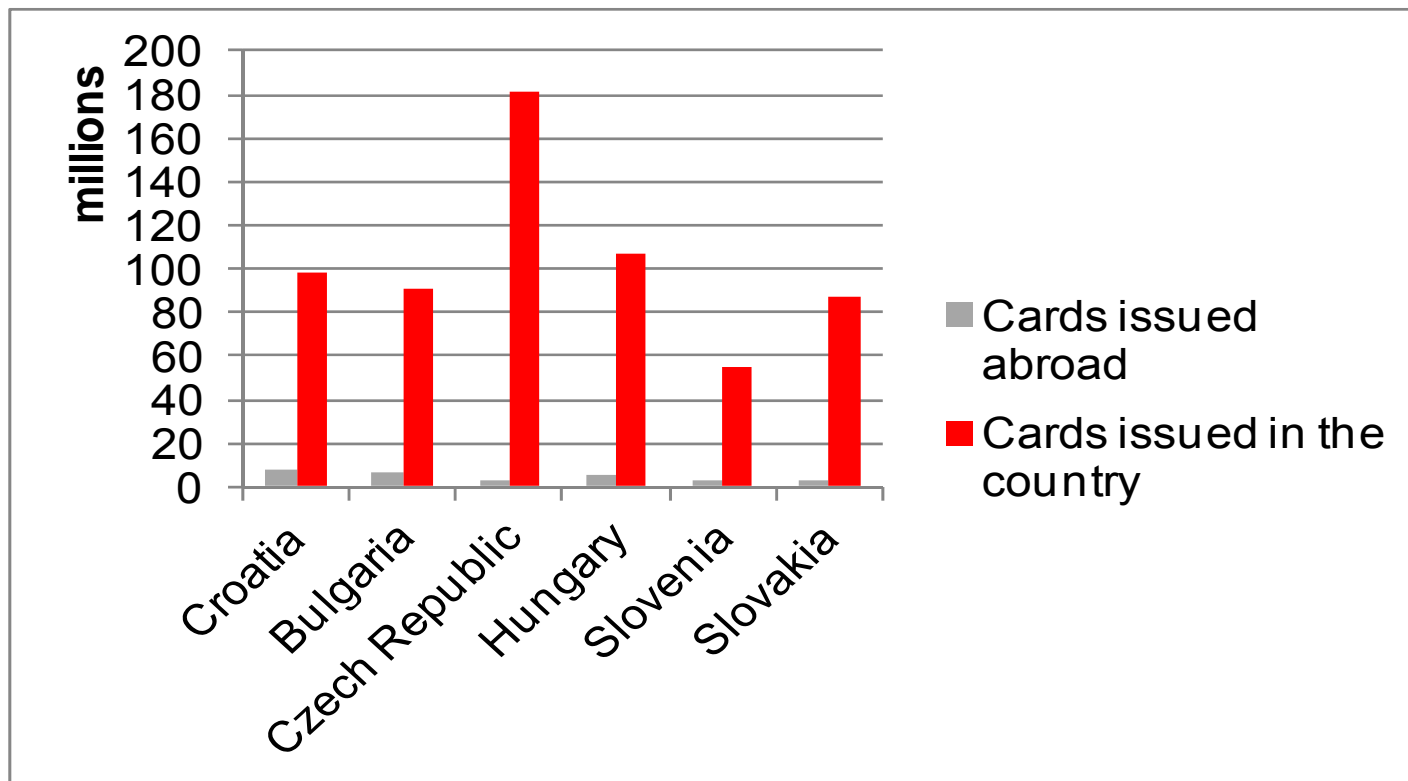
Number of cash withdrawal transactions at ATMs in the country in 2014 – total in millions

Country	Cards issued abroad	Cards issued in the country
Croatia	8.36	98.20
Bulgaria	6.12	91.33
Czech Republic	3.28	180.96
Hungary	5.82	107.02
Slovenia	2.49	54.80
Slovakia	2.61	86.98
Total EU countries	254.41*	12,662.11**

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

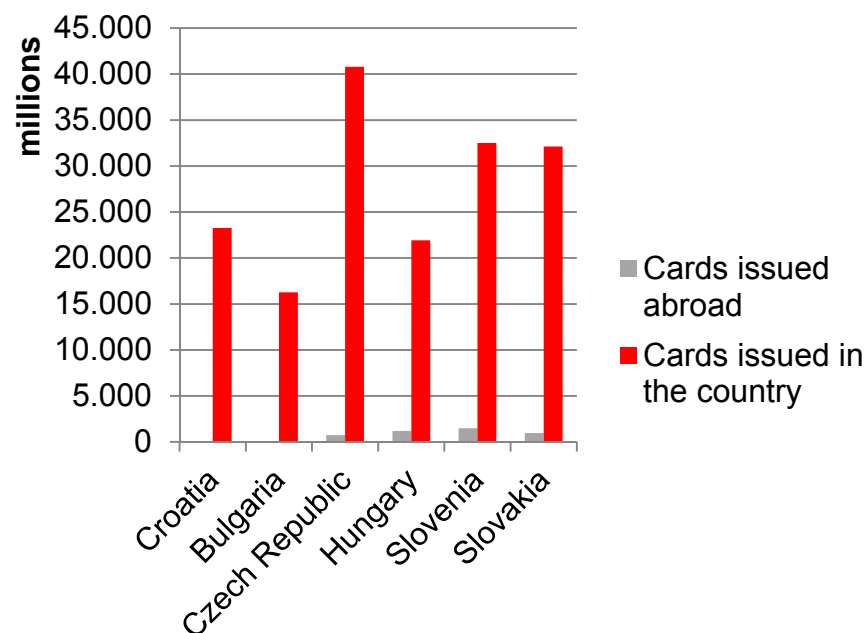
** Does not include data for Denmark.

Graphical representation of number of cash withdrawal transactions at ATMs in the country in 2014 – total in millions



Number of cash withdrawal transactions per ATM in 2014

Country	Cards issued abroad	Cards issued in the country
Croatia	1,980	23,260
Bulgaria	1,090	16,270
Czech Republic	740	40,790
Hungary	1,190	21,930
Slovenia	1,480	32,500
Slovakia	960	32,130
Total EU countries	1,888*	37,333*



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

** Does not include data for Denmark.

Number of cash withdrawal transactions per payment card issued in the country in 2014

Country	At ATMs in the country	At ATMs abroad
Croatia	11.53	-
Bulgaria	12.43	0.20
Czech Republic	16.58	0.25
Hungary	13.00	0.17
Slovenia	17.94	0.71
Slovakia	16.58	0.59
EU average	16.16*	0.71**

* Does not include data for Denmark.

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

Value of cash withdrawal transactions at ATMs in the country – total in 2014 (EUR billions)

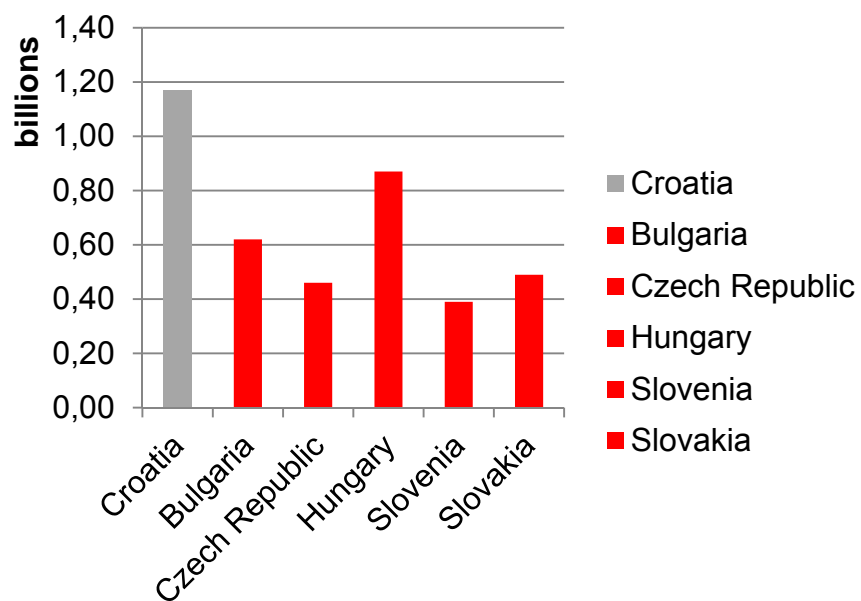
Country	Cards issued abroad	Cards issued in the country
Croatia	1.17	9.12
Bulgaria	0.62	7.71
Czech Republic	0.46	24.68
Hungary	0.87	20.13
Slovenia	0.39	5.37
Slovakia	0.49	11.85
Total EU countries	38.96*	1,434.10 **

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

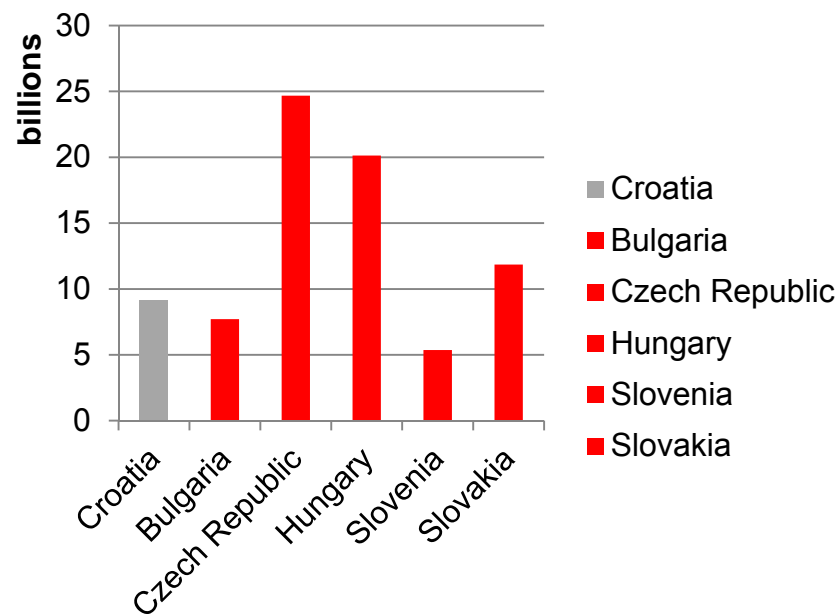
** Does not include data for Denmark.

Graphical representation of the value of cash withdrawal transactions at ATMs in the country – total in 2014 (EUR billions)

Cards issued abroad

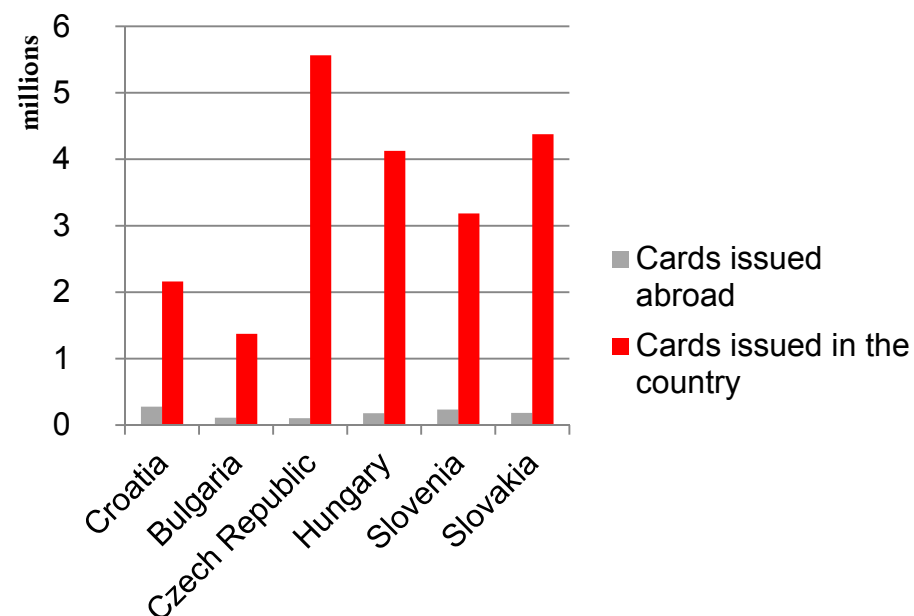


Cards issued in the country



Value of cash withdrawal transactions per ATM in 2014 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	277,110	2,161,700
Bulgaria	109,540	1,372,510
Czech Republic	103,490	5,563,580
Hungary	177,520	4,125,000
Slovenia	234,120	3,183,470
Slovakia	182,800	4,376,100
EU average	273,986*	4,511,263**

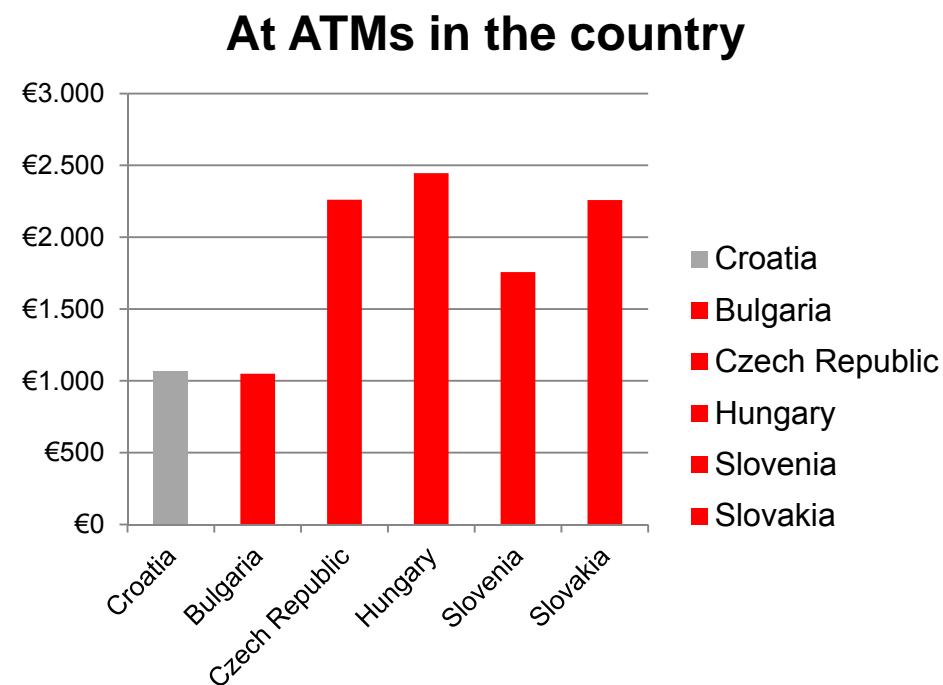


* Does not include data for Denmark, Poland and United Kingdom.

** Does not include data for Denmark.

Value of cash withdrawal transactions at ATMs per payment card issued in the country – total in 2014 in EUR

Country	At ATMs in the country	At ATMs abroad
Croatia	1,071	-
Bulgaria	1,049	34
Czech Republic	2,261	42
Hungary	2,446	33
Slovenia	1,757	90
Slovakia	2,259	155
EU average	1,831*	108**

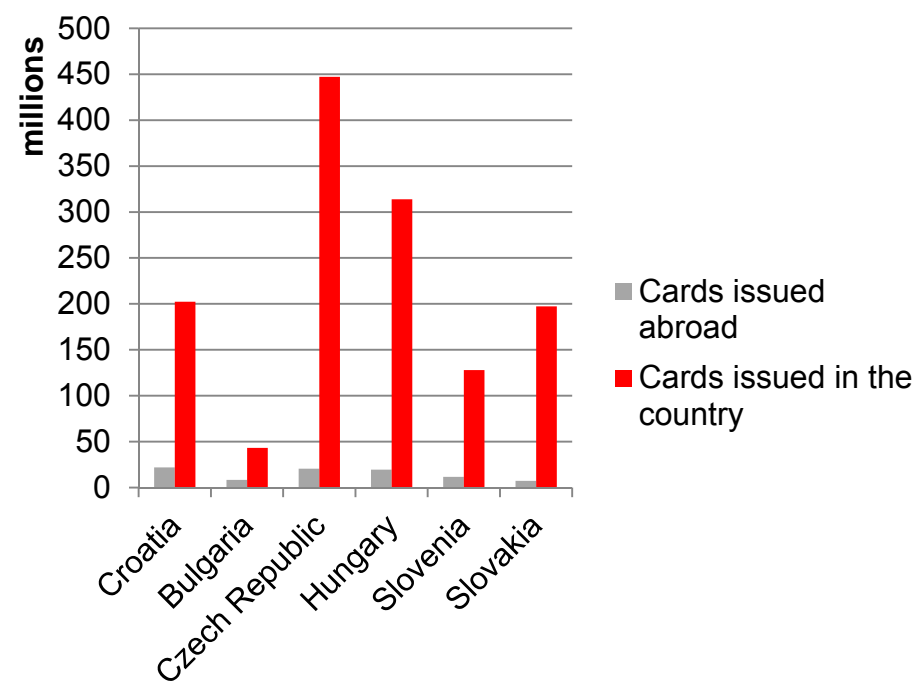


* Does not include data for Denmark.

** Does not include data for Denmark and Croatia.

Total number of payment transactions at EFTPOS terminals in the country in 2014 in millions

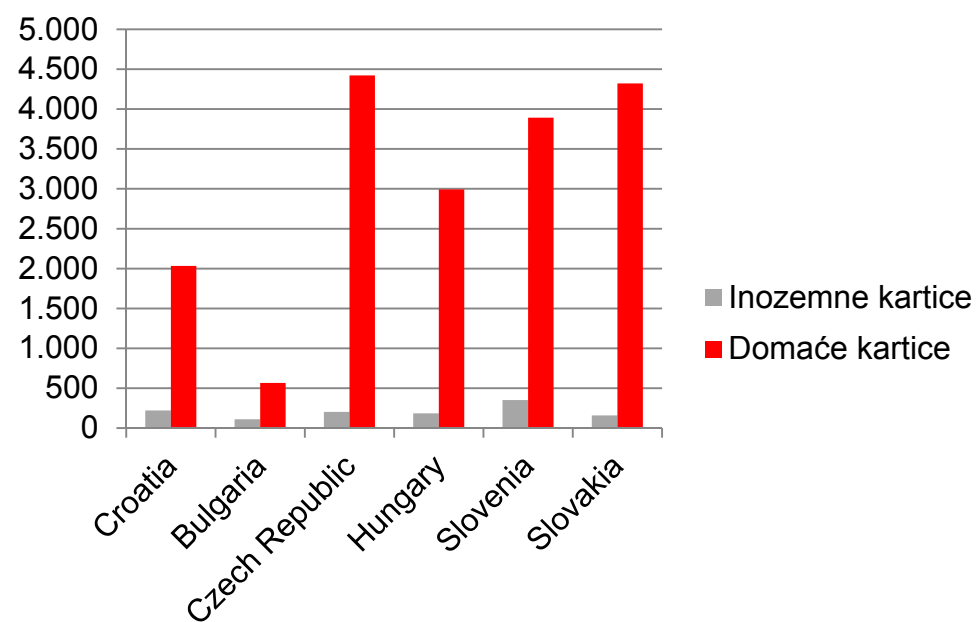
Country	Cards issued abroad	Cards issued in the country
Croatia	21.86	202.35
Bulgaria	8.41	43.15
Czech Republic	20.55	447.13
Hungary	19.43	313.83
Slovenia	11.58	127.99
Slovakia	7.22	197.31
Total EU countries	2,584.94*	41,804.02



* Does not include data for Malta and Poland.

Number of payment transactions per EFTPOS terminal in 2014

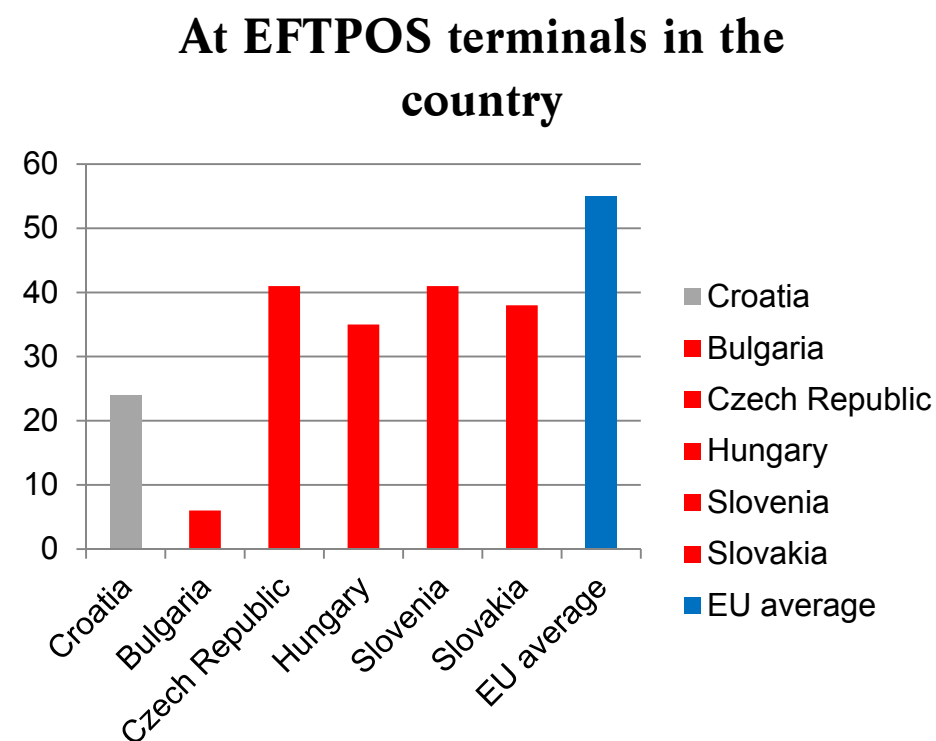
Country	Cards issued abroad	Cards issued in the country
Croatia	220	2,033
Bulgaria	110	566
Czech Republic	203	4,423
Hungary	185	2,992
Slovenia	352	3,893
Slovakia	158	4,322
Total EU countries	258*	4,167



* Does not include data for Poland.

Number of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2014

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	24	-
Bulgaria	6	1
Czech Republic	41	3
Hungary	35	4
Slovenia	41	4
Slovakia	38	5
EU average	55	6



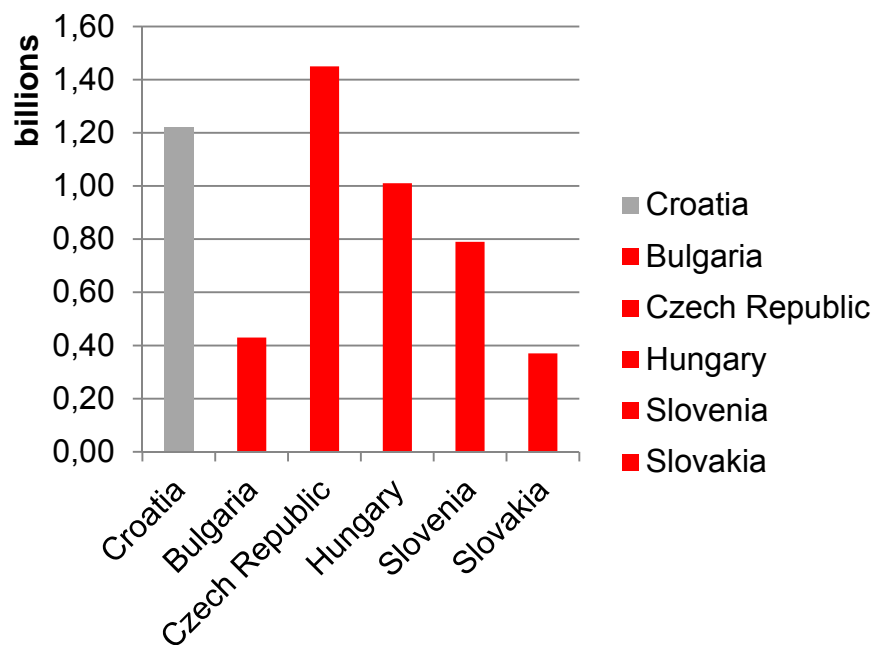
Value of payment transactions at EFTPOS terminals – total in 2014 (EUR billions)

Country	Cards issued abroad	Cards issued in the country
Croatia	1.22	5.50
Bulgaria	0.43	1.35
Czech Republic	1.45	11.85
Hungary	1.01	6.67
Slovenia	0.79	4.19
Slovakia	0.37	5.14
Total EU countries	182.84*	2,008.79

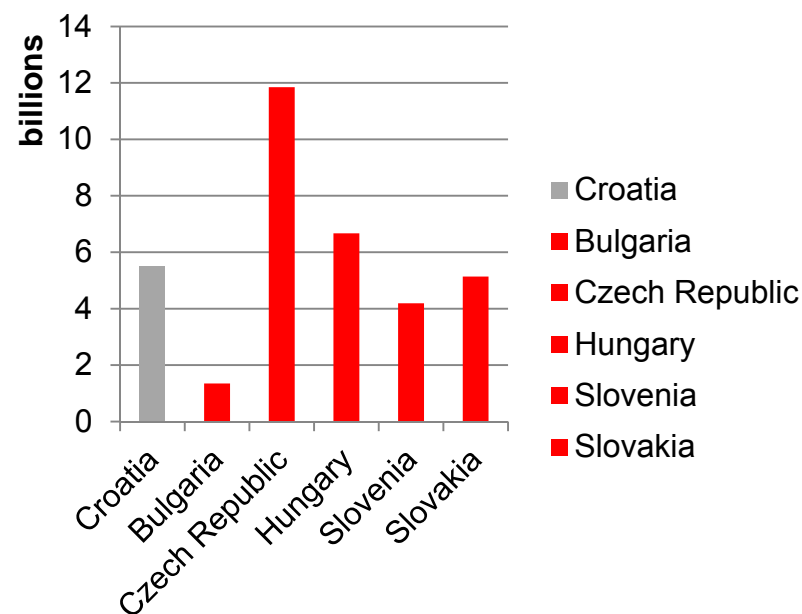
* Does not include data for Malta and Poland.

Graphical representation of the value of payment transactions at EFTPOS terminals in the country – total in 2014 (EUR billions)

Cards issued abroad

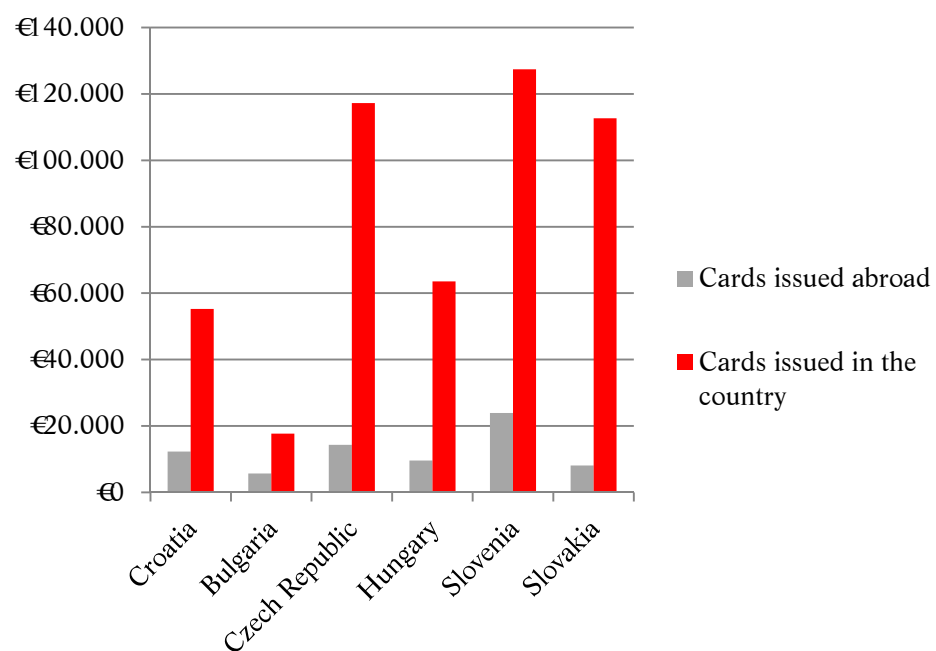


Cards issued in the country



Value of payment transactions per EFTPOS terminals in the country in 2014 in EUR

Country	Cards issued abroad	Cards issued in the country
Croatia	12,290	55,240
Bulgaria	5,670	17,660
Czech Republic	14,300	117,250
Hungary	9,600	63,560
Slovenia	23,880	127,410
Slovakia	8,110	112,680
EU average	18,220*	200,210

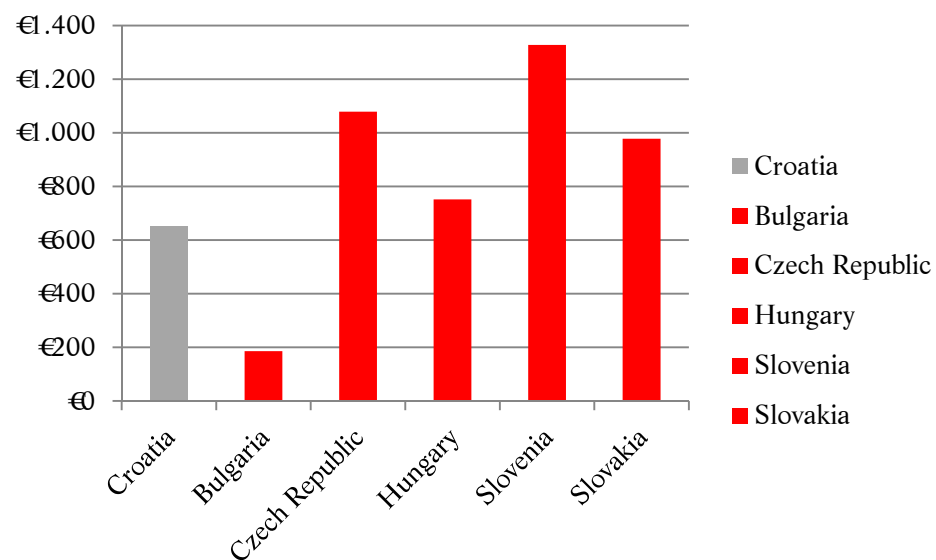


* Does not include data for Poland.

Value of payment transactions per payment card issued in the country at EFTPOS terminals – total in 2014 in EUR

Country	At EFTPOS terminals in the country	At EFTPOS terminals abroad
Croatia	649	-
Bulgaria	186	69
Czech Republic	1,079	160
Hungary	752	148
Slovenia	1,328	203
Slovakia	978	206
EU average	2,624	324*

AT EFTPOS terminals in the country



* 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://www.ecb.europa.eu/stats/money/payments/paym/html/index.en.html>

(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:

<http://www.hnb.hr/platni-promet/hplatni-promet.htm>

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