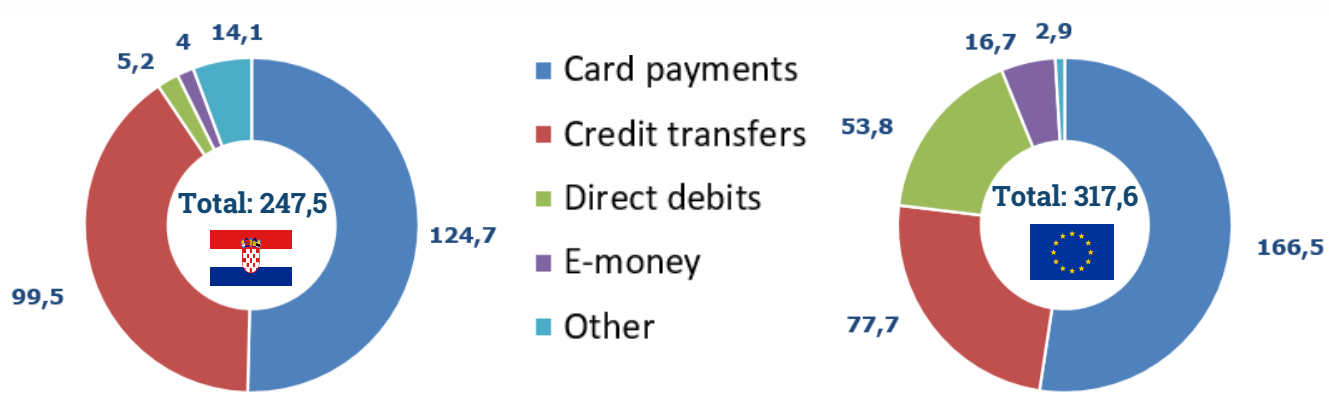




THE CROATIAN PAYMENT LANDSCAPE

NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR



DID YOU KNOW?



Croatia adopted euro in January 2023;



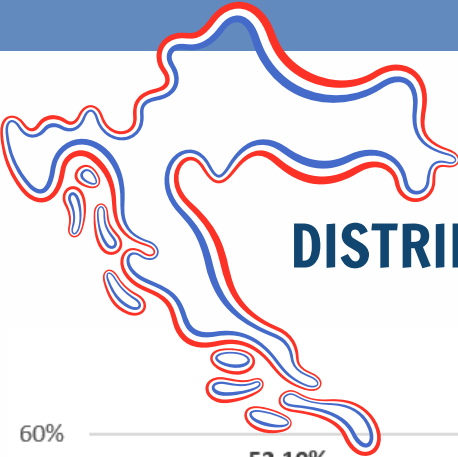
According to Croatian National Bank data, the number of national card-based payment transactions increased by 60%, while their value increased by 52% in the past five years*;



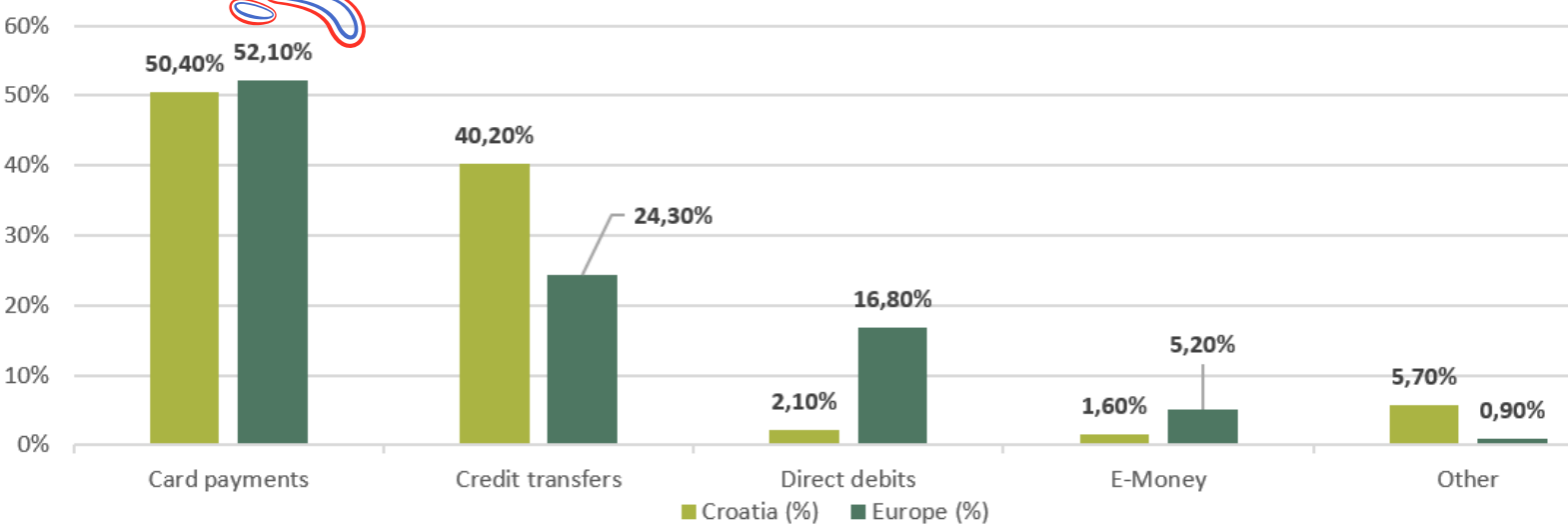
36% of consumers and 50% of business entities in Croatia have internet banking agreements, and 48% of consumers and 34% of business entities have mobile banking agreements, allowing them to initiate electronic payment orders 24 hours a day (2021 data)*;



In 2021, the number of total card-based payment transactions increased by 14.72%, and their value increased by 12.99% from 2020**.



DISTRIBUTION OF CASHLESS PAYMENTS



*Cashless Payment Transactions, HNB 2022

** Payment Cards and Card Transactions, HNB 2022

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