

**Annual Report on Payment Instruments  
Kosovo compared to the countries in Central and South Eastern Europe**

Tab 1. Comparative table of the number of terminals and payment instruments in 2022.

Nr	Description	Kosovo	Albania	Czech Republic	Turkey	Serbia	Slovenia	Bulgaria	Hungary	Bosnia & Hercegovina	Montenegro	Croatia	North Macedonia
1	Population	1.78	2.81	10.5	84.77	6.83	2.1	6.87	9.7	3.27	0.61	3.89	2.06
2	Size (km <sup>2</sup> )	10,887	28,748	78,865	783,562	77,474	20,273	110,879	93,028	51,197	13,812	56,594	25,713
3	Density (për km <sup>2</sup> )	163	98	133	108	88	104	62	104	64	44	69	80
4	ATM	534	855	5,317	52,053	3,071	1,427	5,250	4,919	1,653	500	4,692	1,013
5	per 1 million people	300	304	506	614	450	680	764	507	506	820	1206	492
6	për 100 km <sup>2</sup>	5	3	7	7	4	7	5	5	3	4	8	4
7	POS	14,769	16,227	274,286	2,047,012	120,224	35,423	111,346	252,616	32,633	14,814	118,731	30,011
8	per 1 million people	8,297	5,775	26,122	24,148	17,602	16,868	16,208	26,043	9,980	24,285	30,522	14,568
9	për 100 km <sup>2</sup>	136	56	348	261	155	175	100	272	64	107	210	117
10	Credit Cards	181,691	112,166	1,397,631	99,489,990	969,191	n/i	1,303,996	n/i	224,841	28,782	1,802,127	358,350
11	per 1 million people	102,074	39,917	133,108	1,173,646	141,902	n/i	189,810	n/i	68,759	47,184	463,272	173,956
12	Debit Cards	1,306,884	1,184,622	13,071,348	168,870,330	9,673,089	2,662,030	6,384,063	8,599,655	1,947,045	477,638	6,870,489	1,753,654
13	per 1 million people	734,204	421,574	1,244,890	1,992,100	1,416,265	1,267,633	929,267	886,562	595,427	783,013	1,766,193	851,288
14	E-Banking	688,891	878,380	n/i	n/i	n/i	n/i	n/i	n/i	1,324,202	183,741	n/i	699,336

Fig 1. Number of ATM terminals (left) and POS (right) per 1 million people

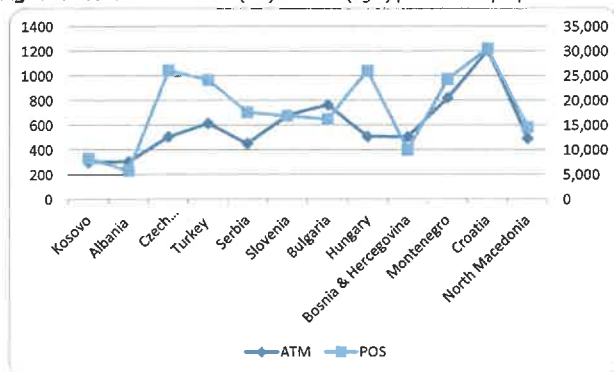
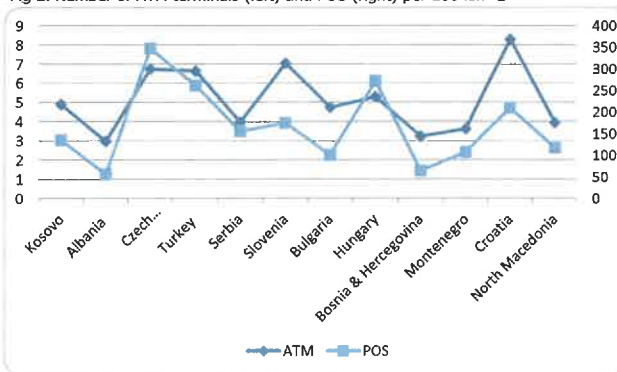
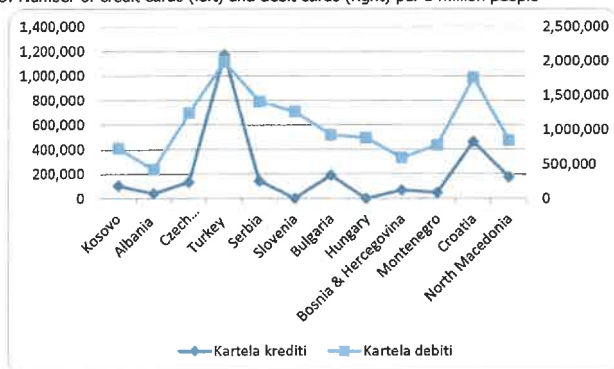


Fig 2. Number of ATM terminals (left) and POS (right) per 100 km<sup>2</sup>



3. Number of credit cards (left) and debit cards (right) per 1 million people



Annual Statistical Data (2018-2022)

Table 2. Population (in million)

Year	2018	2019	2020	2021	2022
Kosovo	1.78	1.78	1.78	1.78	1.78
Albania	3.05	2.86	2.84	2.85	2.81
Bosnia & Hercegovina	3.84	3.83	3.28	3.30	3.27
Bulgaria	7.05	6.95	6.93	6.97	6.87
Croatia	4.27	4.08	4.05	4.06	3.89
Czech Rep.	10.68	10.65	10.70	10.70	10.50
Hungary	9.82	9.77	9.75	9.77	9.70
North Macedonia	2.11	2.08	2.08	2.08	2.06
Montenegro	0.61	0.62	0.62	0.62	0.61
Serbia	7.07	6.96	6.91	6.95	6.83
Slovenia	2.10	2.08	2.10	2.09	2.10
Turkey	81.25	82.01	84.30	83.40	84.77

Table 3. Number of ATM terminal

Year	2018	2019	2020	2021	2022
Kosovo	491	497	513	516	534
Albania	723	707	738	822	855
Bosnia & Hercegovina	1,582	1,640	1,627	1,628	1,653
Bulgaria	5,604	5,651	5,400	5,250	4,977
Croatia	5,148	5,446	4,896	4,692	4,184
Czech Rep.	5,124	5,215	5,153	5,317	5,572
Hungary	5,067	5,095	5,004	4,919	4,706
North Macedonia	1,040	1,041	991	981	1,013
Montenegro	494	522	459	451	500
Serbia	2,848	2,953	3,042	3,097	3,071
Slovenia	1,580	1,545	1,406	1,427	1,427
Turkey	51,941	53,024	52,798	52,237	52,053

Graph 1. Annual growth of the number of ATMs in the last 3 years

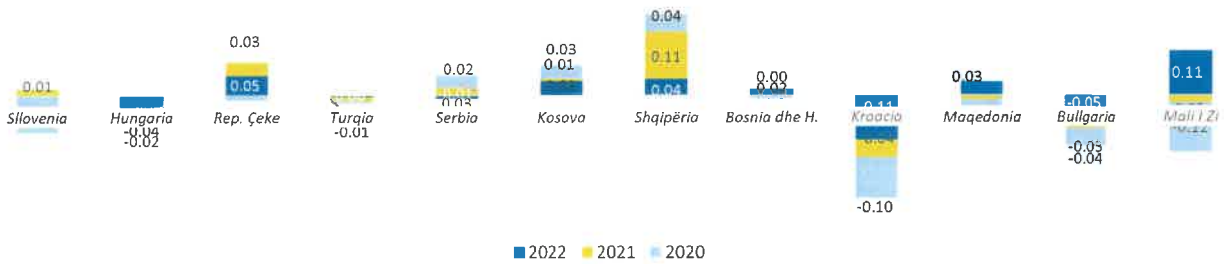


Table 4. Number of POS terminals

Year	2018	2019	2020	2021	2022
Kosovo	13,183	13,769	13,421	13,836	14,769
Albania	8,726	11,195	12,147	13,741	16,227
Bosnia & Hercegovina	28,239	29,650	30,371	30,657	32,633
Bulgaria	95,408	101,738	102,988	111,346	124,082
Croatia	114,360	111,172	107,654	118,731	125,677
Czech Rep.	183,373	209,954	246,244	274,286	246,000
Hungary	187,562	188,174	214,242	252,616	257,091
North Macedonia	28,123	28,463	28,313	30,113	30,011
Montenegro	16,293	14,608	14,781	13,573	14,814
Serbia	88,009	91,245	97,751	114,984	120,224
Slovenia	35,296	36,197	36,352	35,423	41,439
Turkey	1,586,747	1,599,481	1,686,009	1,754,697	2,047,012

Graph 2. Annual growth of the number of POS terminals in the last 3 years

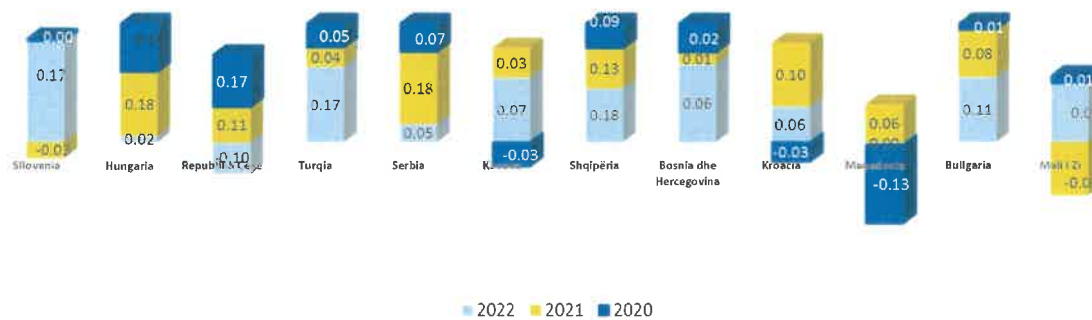


Table 5. Number of credit cards

Year	2018	2019	2020	2021	2022
Kosovo	173,471	184,718	175,205	176,529	181,691
Albania	105,435	113,775	108,897	111,921	112,166
Bosnia & Hercegovina	256,059	245,573	229,542	226,876	224,841
Bulgaria	1,239,571	1,243,680	1,231,217	1,303,996	1,327,487
Croatia	1,852,631	2,328,889	1,855,726	1,802,127	1,735,712
Czech Rep.	1,612,375	1,564,442	1,493,018	1,397,631	163,000
Hungary	1,283,806	1,261,408	1,203,079	1,233,479	n/i
North Macedonia	372,242	372,971	357,839	371,717	358,350
Montenegro	32,565	58,838	29,205	28,782	30,789
Serbia	1,055,504	1,093,935	1,050,586	977,060	969,191
Slovenia	122,499	127,746	129,820	121,777	n/i
Turkey	66,304,603	69,825,826	75,697,214	n/i	99,489,990

Graph 3. Number of credit cards per 1,000,000 people in 2022

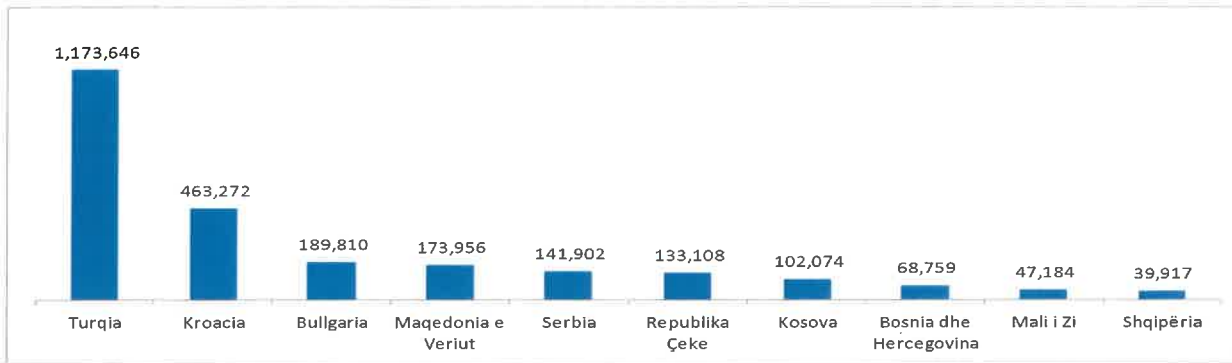


Table 6. Number of debit cards

Year	2018	2019	2020	2021	2022
Kosovo	1,011,888	1,108,355	1,201,902	1,281,815	1,306,884
Albania	954,902	1,025,559	1,083,243	1,135,191	1,184,622
Bosnia & Hercegovina	1,755,474	1,728,040	1,779,750	1,829,734	1,947,045
Bulgaria	6,188,871	6,217,813	6,257,417	6,384,063	6,491,151
Croatia	6,643,604	6,836,951	6,924,530	6,870,489	6,926,859
Czech Rep.	10,740,707	11,394,862	12,260,485	13,071,348	12,190,000
Hungary	8,052,383	8,114,984	8,707,005	8,599,655	8,817,864
North Macedonia	1,449,241	1,474,423	1,755,236	1,754,171	1,753,654
Montenegro	397,347	420,018	417,862	438,688	477,638
Serbia	6,546,513	7,337,707	8,311,898	9,049,139	9,673,089
Slovenia	2,722,532	2,776,324	2,685,162	2,662,030	2,820,000
Turkey	120,486,669	133,199,632	144,743,198	n/i	168,870,330

Graph 4. Number of debit cards per 1,000,000 people in 2022

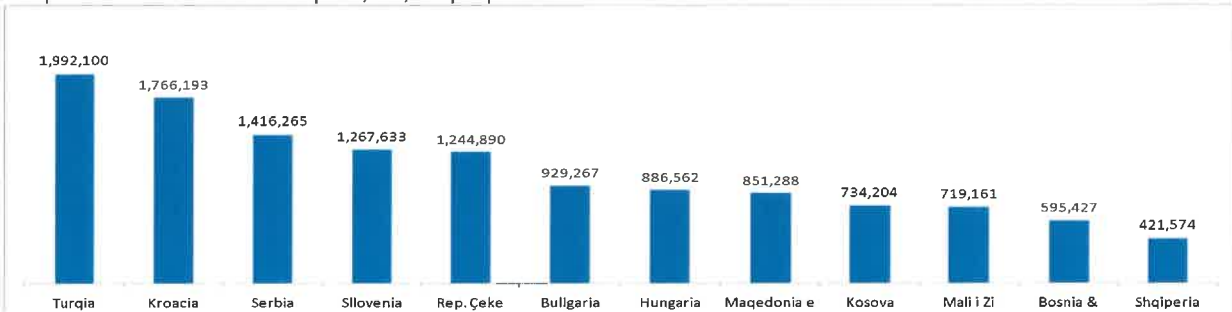


Table 7. Number of E-Banking accounts

Year	2018	2019	2020	2021	2022
Kosovo	250,733	337,693	411,346	537,733	688,891
Albania	399,112	441,591	585,720	708,618	878,380
Bosnia & Hercegovina	n/i	n/i	1,836,208	2,143,099	1,324,202
North Macedonia	385,054	457,656	563,827	644,531	699,336
Montenegro	66,534	75,046	99,265	115,176	183,741

Graph 5. Number of E-Banking accounts per 1,000,000 people in 2022

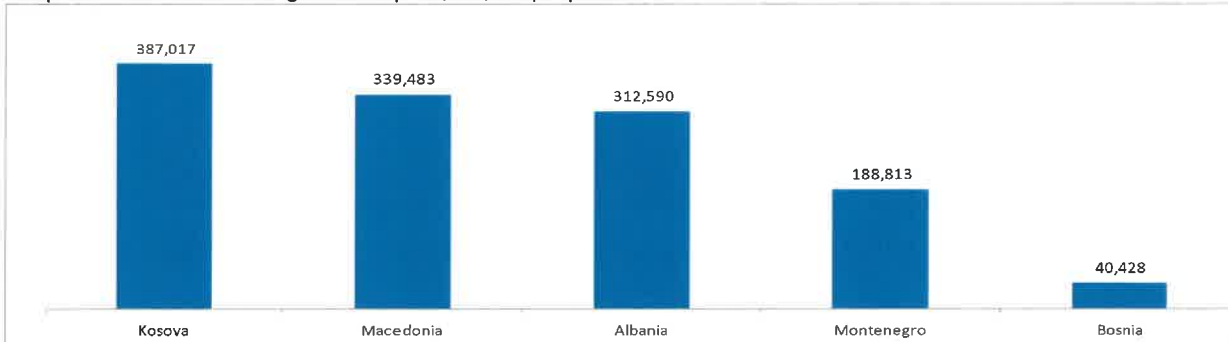


Table 8. Number of interbank payments

Country	2018	2019	2020	2021	2022
<b>Number of small value payments</b>					
Kosovo	11,335,139	11,952,995	12,521,967	14,054,596	16,910,220
Albania	632,923	705,120	789,885	998,733	1,231,847
Bosnia & Hercegovina	41,266,770	42,496,286	42,702,383	46,735,411	48,264,255
Montenegro	6,790,353	7,017,718	6,814,760	7,222,340	7,927,330
Croatia	191,309,343	202,391,763	206,334,436	222,739,691	235,647,669
North Macedonia	24,531,316	25,209,336	23,154,375	24,397,098	24,579,621
<b>Number of large value payments</b>					
Kosovo	127,678	402,135	450,268	594,297	543,483
Albania	126,038	125,766	127,500	138,548	153,972
Bosnia & Hercegovina	1,067,256	1,105,320	1,072,023	1,236,315	1,435,980
Montenegro	4,397,786	4,507,747	3,824,313	4,196,127	4,622,233
Croatia	429,847	495,238	575,280	771,176	1,042,369
North Macedonia	5,310,832	5,504,371	6,466,469	7,299,391	7,552,665
<b>Total number of payments</b>					
Kosovo	11,462,817	12,355,130	12,972,235	14,648,893	17,453,703
Albania	758,961	830,886	917,385	1,137,281	1,385,819
Bosnia & Hercegovina	42,334,026	43,601,606	43,774,406	47,971,726	49,700,235
Montenegro	11,188,139	11,525,465	10,639,073	11,418,467	12,549,563
Croatia	191,739,190	202,887,001	206,909,716	223,510,867	62,249,798
North Macedonia	29,842,148	30,713,707	29,620,844	31,696,489	32,132,286

Table 9. Value of interbank payments

Country	2018	2019	2020	2021	2022
<b>Value of small value payments</b>					
<b>Kosovo</b> (in EUR)	4,431,399,923	4,770,191,535	4,999,477,835	5,858,123,101	6,770,161,243
<b>Albania</b> (in LEK)(mln)	108,682	121,178	128,162	158,444	185,476
<b>Bosnia</b> (in mil BAM)	17,276	18,221	18,024	20,115	22,455
<b>Montenegro</b> (in EUR)	839,925,875	892,066,316	809,252,666	887,504,252	1,119,126,329
<b>Croatia</b> (in mln HRK)	907,229	964,272	961,219	1,098,511	1,298,100
<b>North Macedonia</b> (in MKD)	391,516,883,418	426,274,186,321	428,136,288,039	478,945,368,174	536,116,515,404
<b>Value of large value payments</b>					
<b>Kosovo</b> (in EUR)	8,521,911,530	9,352,969,832	9,001,249,813	11,289,893,245	13,564,816,010
<b>Albania</b> (in LEK)(mln)	9,141,173	10,453,299	9,905,395	10,758,434	13,020,805
<b>Bosnia</b> (in mil BAM)	85,393	104,826	87,108	102,287	123,369
<b>Montenegro</b> (in EUR)	14,265,542,816	15,929,670,078	14,250,639,187	14,609,136,373	17,151,135,885
<b>Croatia</b> (in mln HRK)	2,937,307	2,949,764	3,029,086	3,153,472	3,702,644
<b>North Macedonia</b> (in MKD)	7,353,696,951,967	13,759,116,801,287	15,300,747,272,611	19,000,965,061,064	16,177,685,386,904
<b>Total value of payments</b>					
<b>Kosovo</b> (in EUR)	12,953,311,453	14,123,161,367	14,000,727,648	17,148,016,346	20,334,977,253
<b>Albania</b> (in LEK)(mln)	9,249,855	10,574,477	10,033,557	10,916,878	13,206,281
<b>Bosnia</b> (in BAM)	102,669	123,047	105,132	122,402	145,824
<b>Montenegro</b> (in EUR)	15,105,468,691	16,821,736,394	15,059,891,853	15,496,640,625	18,270,262,214
<b>Croatia</b> (in mln HRK)	3,844,536	3,914,036	3,990,305	4,251,983	5,000,744
<b>North Macedonia</b> (in MKD)	7,745,213,835,385	14,185,390,987,608	15,728,883,560,650	19,479,910,429,238	16,713,801,902,308

**Sources:**

Kosovo - Central Bank of the Republic of Kosovo, CBK ([www.bqk-kos.org](http://www.bqk-kos.org)), Albania - Bank of Albania, BoA ([www.bankofalbania.org](http://www.bankofalbania.org)), Czech Rep. - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), Turkey - Banking Regulation and Supervision Agency, BRSA (<http://www.bddk.org.tr>) [www.bkm.com.tr](http://www.bkm.com.tr), Serbia - National Bank of Serbia <http://nbs.com>, Slovenia - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), Bulgaria - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), Hungary - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), Bosnia - Central Bank of Bosnia and Herzegovina, CBBH ([www.cbbh.ba](http://www.cbbh.ba)), Montenegro - Central Bank of Montenegro, CBM ([www.cb-mn.org](http://www.cb-mn.org)), Croatia - Croatian National Bank, CNB ([www.hnb.hr](http://www.hnb.hr)) European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), Macedonia - National Bank of the Republic of Macedonia, NBRM ([www.nbrm.mk](http://www.nbrm.mk)); Eurostat (<http://epp.eurostat.ec.europa.eu>)