

**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 2023.

Nr	Description	Kosovo	Albania	Czech Republic	Turkey	Serbia	Slovenia	Bulgaria	Hungary	Bosnia	Montenegro	Croatia	Macedonia
1	Population	1.78	2.85	10.7	83.4	6.95	2.09	6.97	9.77	3.3	0.62	4.06	2.08
2	Size (km²)	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 (per km ²)	163	99	136	106	90	103	63	105	64	45	72	81
4	ATM	583	925	5088	52934	3078	1400	5128	4861	1717	508	4227	1023
5	per 1 million people	328	323	476	645	442	673	738	498	448	819	1036	492
6	per 100 km ²	5	3	6	7	4	7	5	5	3	4	7	4
7	POS	17,187	19,184	254,470	2,016,823	136,662	42,552	132,265	255,024	34,019	16,310	144,295	32,198
8	per 1 million people	9,656	6,708	23,782	24,592	19,635	20,458	19,031	26,103	8,882	26,306	35,366	15,480
9	per 100 km ²	158	67	323	257	176	210	119	274	66	118	255	125
10	Credit Cards	179,962	119,649	1,337,503	n/i	889,224	55,878	1,354,857	1,116,968	226,673	36,019	1,708,472	312,901
11	per 1 million people	101,102	41,835	125,000	n/i	127,762	26,864	194,943	114,326	59183.55091	58,095	418,743	150,433
12	Debit Cards	1,372,952	1,240,966	13,543,946	n/i	10,531,039	2,787,819	6,998,856	8,968,097	2,060,802	430,919	6,830,744	1,634,288
13	per 1 million people	771,321	433,904	1,265,789	n/i	1,513,080	1,340,298	1,007,030	917,922	538068.4073	695,031	1,674,202	785,715
14	E-Banking	851,645	1,096,402	n/i	n/i	4093621	n/i	n/i	n/i	3,032,289	230,740	n/i	768,229

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

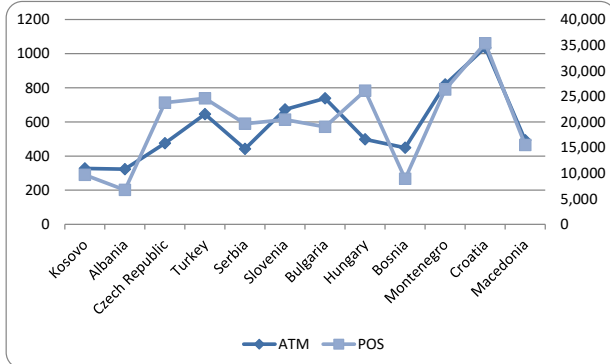


Fig 2. Number of ATM terminals (left) and POS (right) per 100 km²

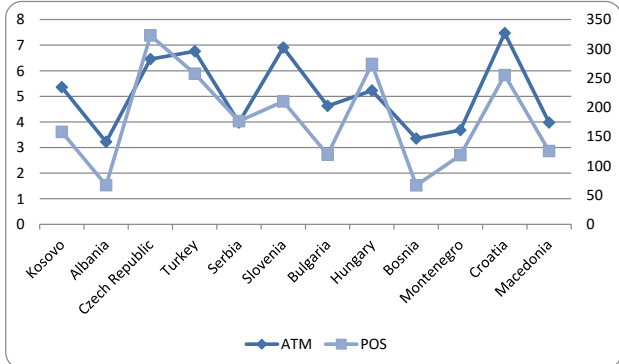
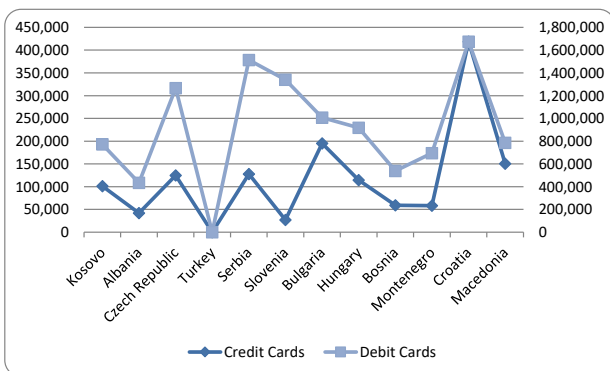


Fig 3. Number of credit cards (left) and debit cards (right) per 1 million people



Annual Statistical Data (2019-2023)

Table 2. Population (in million)

Year	2019	2020	2021	2022	2023
Kosovo	1.78	1.78	1.78	1.78	1.78
Albania	2.86	2.84	2.85	2.81	2.75
Bosnia	3.83	3.28	3.30	3.27	3.21
Bulgaria	6.95	6.93	6.97	6.87	6.43
Croatia	4.08	4.05	4.06	3.89	3.85
Czech Rep.	10.65	10.70	10.70	10.50	10.90
Hungary	9.77	9.75	9.77	9.70	9.59
Macedonia	2.08	2.08	2.08	2.06	1.81
Montenegro	0.62	0.62	0.62	0.61	0.61
Serbia	6.96	6.91	6.95	6.83	6.62
Slovenia	2.08	2.10	2.09	2.10	2.12
Turkey	82.01	84.30	83.40	84.77	85.30

Table 3. Number of ATM terminals

Year	2019	2020	2021	2022	2023
Kosovo	497	513	516	534	583
Albania	707	738	822	855	925
Bosnia	1,640	1,627	1,628	1,653	1,717
Bulgaria	5,651	5,400	5,250	4,977	5,128
Croatia	5,446	4,896	4,692	4,184	4,227
Czech Rep.	5,215	5,153	5,317	5,572	5,088
Hungary	5,095	5,004	4,919	4,706	4,861
Macedonia	1,041	991	981	1,013	1,023
Montenegro	522	459	451	500	508
Serbia	2,953	3,042	3,097	3,071	3,078
Slovenia	1,545	1,406	1,427	1,427	1,400
Turkey	53,024	52,798	52,237	52,053	52,934

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

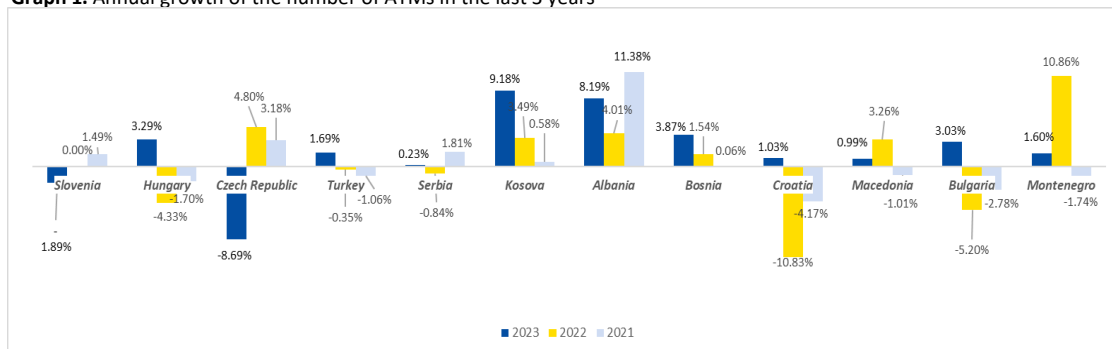


Table 4. Number of POS terminals

Year	2019	2020	2021	2022	2023
Kosovo	13,769	13,421	13,836	14,769	17,187
Albania	11,195	12,147	13,741	16,227	19,184
Bosnia	29,650	30,371	30,657	32,633	34,019
Bulgaria	101,738	102,988	111,346	124,082	132,265
Croatia	111,172	107,654	118,731	125,677	144,295
Czech Rep.	209,954	246,244	274,286	246,000	254,470
Hungary	188,174	214,242	252,616	257,091	255,024
Macedonia	28,463	28,313	30,113	30,011	32,198
Montenegro	14,608	14,781	13,573	14,814	16,310
Serbia	91,245	97,751	114,984	120,224	136,662
Slovenia	36,197	36,352	35,423	41,439	42,552
Turkey	1,599,481	1,686,009	1,754,697	2,047,012	2,016,823

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

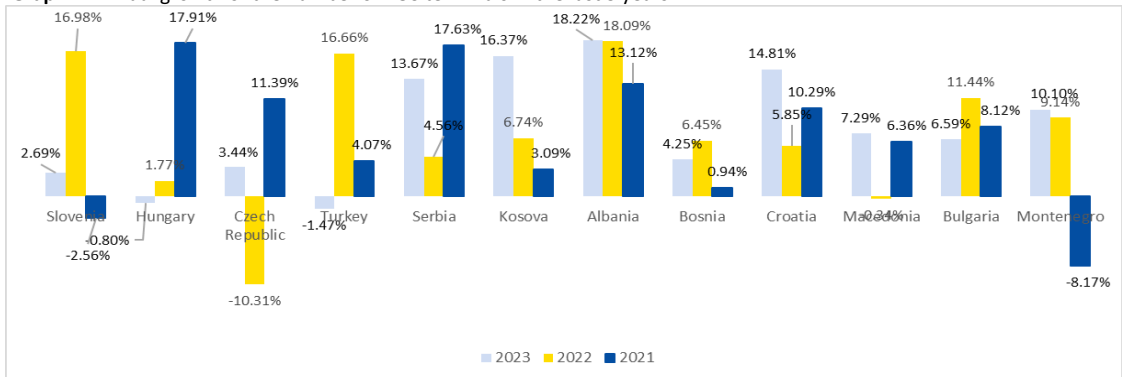


Table 5. Number of credit cards

Year	2019	2020	2021	2022	2023
Kosovo	184,718	175,205	176,529	181,691	179,962
Albania	113,775	108,897	111,921	112,166	119,649
Bosnia	245,573	229,542	226,876	224,841	226,673
Bulgaria	1,243,680	1,231,217	1,303,996	1,327,487	1,354,857
Croatia	2,328,889	1,855,726	1,802,127	1,735,712	1,708,472
Czech Rep.	1,564,442	1,493,018	1,397,631	1 400,531	1 337,503
Hungary	1,261,408	1,203,079	1,233,479	n/i	1,116,968
Macedonia	372,971	357,839	371,717	358,350	312,901
Montenegro	58,838	29,205	28,782	30,789	36,019
Serbia	1,093,935	1,050,586	977,060	969,191	889,224
Slovenia	127,746	129,820	121,777	n/i	55,878
Turkey	69,825,826	75,697,214	n/i	99,489,990	n/i

Graph 3. Number of credit cards per 1,000,000 people in 2023

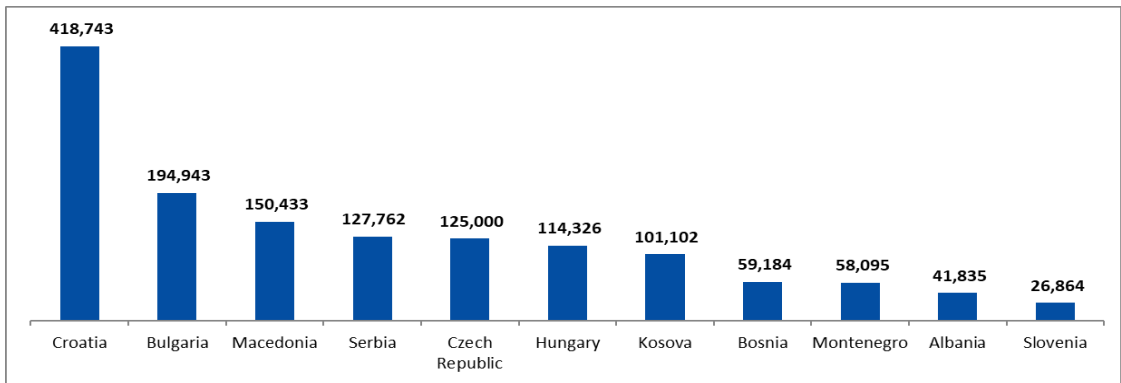


Table 6. Number of debit cards

Year	2019	2020	2021	2022	2023
Kosovo	1,108,355	1,201,902	1,281,815	1,306,884	1,372,952
Albania	1,025,559	1,083,243	1,135,191	1,184,622	1,240,966
Bosnia	1,728,040	1,779,750	1,829,734	1,947,045	2,060,802
Bulgaria	6,217,813	6,257,417	6,384,063	6,491,151	6,998,856
Croatia	6,836,951	6,924,530	6,870,489	6,926,859	6,830,744
Czech Rep.	11,394,862	12,260,485	13,071,348	12,442,768	13,543,946
Hungary	8,114,984	8,707,005	8,599,655	8,817,864	8,968,097
Macedonia	1,474,423	1,755,236	1,754,171	1,753,654	1,634,288
Montenegro	420,018	417,862	438,688	477,638	430,919
Serbia	7,337,707	8,311,898	9,049,139	9,673,089	10,531,039
Slovenia	2,776,324	2,685,162	2,662,030	2,820,000	2,787,819
Turkey	133,199,632	144,743,198	n/i	168,870,330	n/i

Graph 4. Number of debit cards per 1,000,000 people in 2023

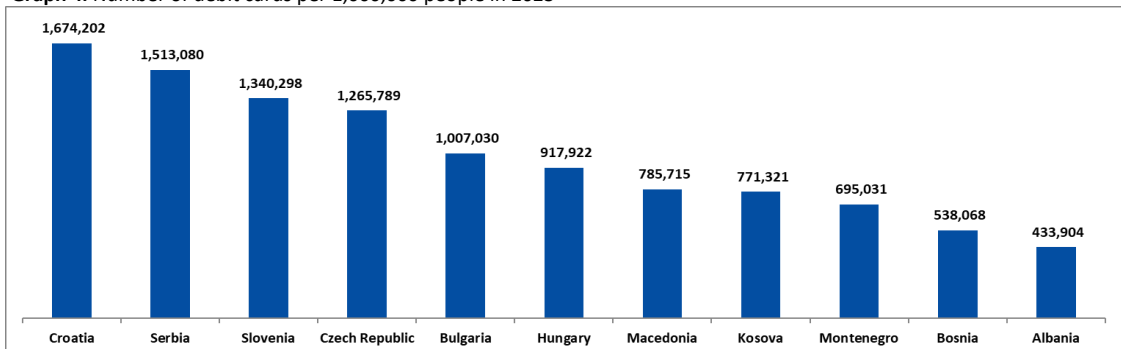
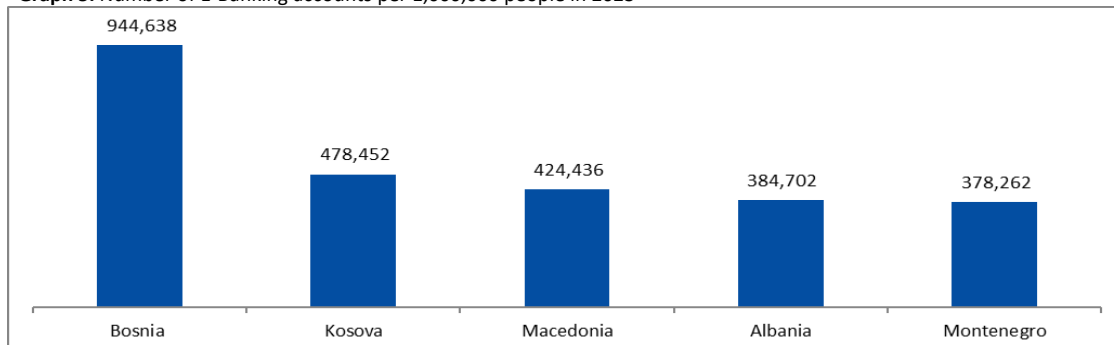


Table 7. Number of E-Banking accounts

Year	2019	2020	2021	2022	2023
Kosovo	337,693	411,346	537,733	688,891	851,645
Albania	441,591	585,720	708,618	878,380	1,096,402
Bosnia	n/i	1,836,208	2,143,099	2,549,700	3,032,289
Macedonia	457,656	563,827	644,531	699,336	768,229
Montenegro	75,046	99,265	115,176	183,741	230,740

Graph 5. Number of E-Banking accounts per 1,000,000 people in 2023**Table 8. Number of interbank payments**

Country	2019	2020	2021	2022	2023
Number of small value payments					
Kosovo	11,952,995	12,521,967	14,054,596	16,910,220	18,479,837
Albania	705,120	789,885	998,733	1,231,847	1,384,521
Bosnia	42,496,286	42,702,383	46,735,411	48,264,255	49,298,196
Montenegro	7,017,718	6,814,760	7,222,340	7,927,330	8,478,138
Croatia	202,391,763	206,334,436	222,739,691	235,647,669	n/i
Macedonia	25,209,336	23,154,375	24,397,098	24,579,621	24,992,558
Number of large value payments					
Kosovo	402,135	450,268	594,297	543,483	632,862
Albania	125,766	127,500	138,548	153,972	152,637
Bosnia	1,105,320	1,072,023	1,236,315	1,435,980	1,523,992
Montenegro	4,507,747	3,824,313	4,196,127	4,622,233	5,185,032
Croatia	495,238	575,280	771,176	1,042,369	n/i
Macedonia	5,504,371	6,466,469	7,299,391	7,552,665	8,565,475
Total number of payments					
Kosovo	12,355,130	12,972,235	14,648,893	17,453,703	19,112,699
Albania	830,886	917,385	1,137,281	1,385,819	1,537,158
Bosnia	43,601,606	43,774,406	47,971,726	49,700,235	50,822,188
Montenegro	11,525,465	10,639,073	11,418,467	12,549,563	13,663,170
Croatia	202,887,001	206,909,716	223,510,867	236,690,038	n/i
Macedonia	30,713,707	29,620,844	31,696,489	32,132,286	33,558,033

Table 9. Value of interbank payments

Country	2019	2020	2021	2022	2023
Value of small value payments					
Kosovo (in EUR)	4,770,191,535	4,999,477,835	5,858,123,101	6,770,161,243	7,668,467,586
Albania (in LEK)(mld)	121,178	128,162	158,444	185,476	198,127
Bosnia (in BAM)	18,221	18,024	20,115	22,455	23,932
Montenegro (in EUR)	892,066,316	809,252,666	887,504,252	1,119,126,329	1,289,627,340
Croatia (in HRK)	964,272	961,219	1,098,511	1,298,100	n/i
Macedonia (in MKD)	426,274,186,321	428,136,288,039	478,945,368,174	536,116,515,404	589,500,943,215
Value of large value payments					
Kosovo (in EUR)	9,352,969,832	9,001,249,813	11,289,893,245	13,564,816,010	14,165,436,273
Albania (in LEK)(mld)	10,453,299	9,905,395	10,758,434	13,020,805	12,849,309
Bosnia (in BAM)	104,826	87,108	102,287	123,369	139,163
Montenegro (in EUR)	15,929,670,078	14,250,639,187	14,609,136,373	17,151,135,885	20,656,487,019
Croatia (in HRK)	2,949,764	3,029,086	3,153,472	3,702,644	n/i
Macedonia (in MKD)	13,759,116,801,287	15,300,747,272,611	19,000,965,061,064	16,177,685,386,904	10,159,549,592,175
Total value of payments					
Kosovo (in EUR)	14,123,161,367	14,000,727,648	17,148,016,346	20,334,977,253	21,833,903,859
Albania (in LEK)(mld)	10,574,477	10,033,557	10,916,878	13,206,281	13,047,436
Bosnia (in BAM)	123,047	105,132	122,402	145,824	163,095
Montenegro (in EUR)	16,821,736,394	15,059,891,853	15,496,640,625	18,270,262,214	21,946,114,359
Croatia (in HRK)	3,914,036	3,990,305	4,251,983	5,000,744	n/i
Macedonia (in MKD)	14,185,390,987,608	15,728,883,560,650	19,479,910,429,238	16,713,801,902,308	10,749,050,535,390

Sources:

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