



**NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

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**R E P O R T**  
**on the usage of payment cards and the devices at which they are used in the country**  
**for July 2006**

**A. Payment cards**

|   |   |
|---|---|
| <b>1. Total number of cards in circulation</b>  | <b>233.544</b>  |
| - with a cash function  | 8.848   |
| - with a debit function   | 104.429   |
| - with a credit function  | 81.544  |
| - with an electronic money function   | 0   |
| - with a combined function  | 38.723  |
|   |   |
| <b>2. Total number of merchants in the country who are customers of the banks and accept banks' cards</b> | <b>5.514</b>  |
|   |   |
| <b>3. Names of card networks the banks are connected to</b>   | <b>AMERIKAN EKSPRES, Diners, Mastercard, NPK, ProCredit, Visa</b> |
|   |   |
| <b>4. Number of executed transactions</b>   | <b>335.424</b>  |
| - with a cash function  | 3.647   |
| - with a debit function   | 171.667   |
| - with a credit function  | 117.738   |
| - with an electronic money function   | 0   |
| - with a combined function  | 42.372  |
|   |   |
| <b>5. Value of executed transactions</b>  | <b>1.188.709.317,00</b>   |
| - with a cash function  | 13.190.000,00   |
| - with a debit function   | 729.326.965,50  |
| - with a credit function  | 296.937.008,00  |
| - with an electronic money function   | 0,00  |
| - with a combined function  | 149.255.343,50  |

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**The report is prepared on the basis of payment operations data submitted by the institutions responsible for the payment operations**

**B. Accepting devices at which the payment cards are used**

|   |                         |
|---|-------------------------|
| <b>1. Number of accepting devices</b>           | <b>8.037</b>            |
| <b>1.1 At points of sale</b>                    | <b>7.820</b>            |
| - with imprinters                               | 4.006                   |
| - with POS terminals                            | 3.814                   |
| <b>1.2 At ATMs</b>                              | <b>217</b>              |
| - own   | 141                     |
| - rented  | 76                      |
|   |                         |
| <b>2. Number of executed transactions</b>       | <b>412.406</b>          |
| <b>2.1 At points of sale</b>                    | <b>145.688</b>          |
| - with imprinters                               | 3.427                   |
| - with POS terminals                            | 142.261                 |
| - through a personal computer or other terminal | 0                       |
| <b>2.2 For cash withdrawal</b>                  | <b>266.718</b>          |
| - own ATMs                                      | 195.816                 |
| - rented ATMs                                   | 40.791                  |
| - through other devices                         | 30.111                  |
|   |                         |
| <b>3. Value of executed transactions</b>        | <b>1.952.924.238,00</b> |
| <b>3.1 At points of sale</b>                    | <b>346.423.818,00</b>   |
| - with imprinters                               | 33.279.234,50           |
| - with POS terminals                            | 313.144.583,50          |
| - through a personal computer or other terminal | 0,00                    |
| <b>3.2 For cash withdrawal</b>                  | <b>1.606.500.420,00</b> |
| - own ATMs                                      | 1.022.286.340,00        |
| - rented ATMs                                   | 171.490.000,00          |
| - through other devices                         | 412.724.080,00          |

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