

Slovenia



Fact File 2004

Population 1.9m

Total cross-border spend:

TOTAL €69.1m
↑11.5%

Online €4.3m ↑119.8%
Face-to-Face €64.7m ↑8.0%

Spending league:

Avg European purchase €90.6

Country ranking 20

Average transaction:

TOTAL €64.4

Online €134.3
Face-to-Face €62.3

Overall credit

TOTAL €62.5m ↑7.3%
Online €4.3m ↑119.8%
Face-to-Face €58.3m ↑3.4%

Overall debit

TOTAL €6.5m ↑79.1%
Online €2,826 ↑41.3%
Face-to-Face €6.5m ↑79.1%

Total no. of merchant acceptance locations:

Credit 40,000
Debit 39,900

Total no. of cards:

Credit 290,000
Debit 2.29m

Country cross-border spending (outflow)

- Slovenian business travellers and tourists spent more than €69m in other European countries in 2004 using MasterCard® (credit) and Maestro® (debit) cards, an increase of 11.5% on similar spending in 2003.
- Slovenian face-to-face spending accounted for more than €64m in 2004, up by 8% on 2003, comprising more than 93% of total spending. Prompted by the ease, security and convenience of e-shopping, Slovenian travellers boosted online spending by more than 119%, recording €4.3m in 2004.
- Overall credit spending by Slovenians travelling in Europe rose by more than 7% to almost €63m on similar spending in 2003. Slovenian cardholders also boosted their use of debit, spending close to €7m in 2004, up more than 79% on 2003.

Wired consumers league ranking: 18

- Slovenian travellers boosted their online spend by 119% in 2004, purchasing €4.3m worth of goods and services. This places Slovenia 18th in the European league of wired consumers.

Country revenue (inflow)

Gas Stations

Total spend Online €4.0m Face-to-Face €9.4m

- The biggest sector for spending in Slovenia from other countries is gas stations where €13.4m was spent in 2004.

Hotels & Motels

Total spend Online €3.7m Face-to-Face €7.3m

- Hotels and motels are the second most lucrative sector in Slovenia, with European visitors spending €11m in 2004.

Other Retail

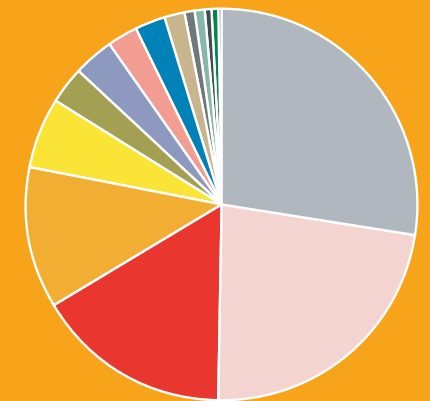
Total spend Online €1.9m Face-to-Face €5.9m

- Other retail sectors received €7.8m from European visitors in 2004, making this sector the third biggest beneficiary of MasterCard/Maestro card holders visiting Slovenia.

Wired merchants league ranking: 11

- Slovenian merchants processed nearly 4.3m of online transactions by European visitors, positioning the country eleventh out of 24 in online transactions.

Sector revenue



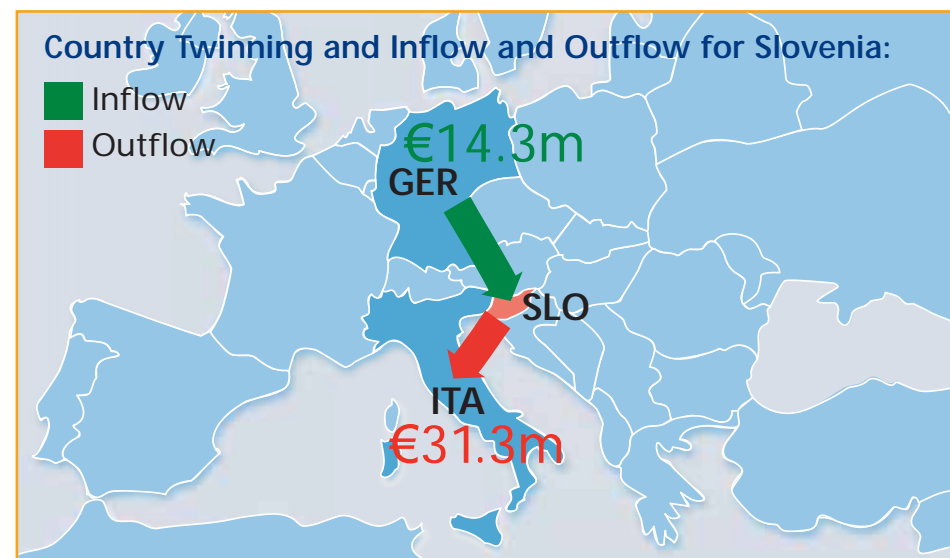
Key:

Gas Stations	€13.4m
Hotels/Motels	€11.0m
Other Retail	€7.8m
Restaurants/Bars	€5.7m
Clothing Stores	€2.7m
Food Stores	€1.5m
Travel Agencies	€1.5m
Recreation	€1.3m
Other Transport	€1.1m
Other Services	€0.8m
Health Care	€0.4m
Airline	€0.4m
Auto Rental	€0.3m
Dept Stores	€0.2m
Discount Stores	€0.1m

Best shopping season:

Summer (Q3) €20m

Country twinning and Inflow and Outflow



Slovenia gross income €48.3m

Slovenia net inflow -€20.8m

- The Slovenian economy loses more money than is spent in the country. The total net loss (difference between total spend by travellers compared to Slovenians spending abroad) totals €20.8m. This places Slovenia 17th out of the 24 countries.
- Slovenians spent the most in Italy (€31.3m) and received the biggest income boost from Germany, with German visitors spend totalling over €14.3m.

* Please note that research data only includes MasterCard and Maestro based transactions across 24 European countries and is designed purely as an indicator of cross-border spending within Europe by MasterCard and Maestro holders.

** Please note that all spending figures contained within this report are limited to the total GEV (Gross Euro Volume) for the specific sectors analysed only.

