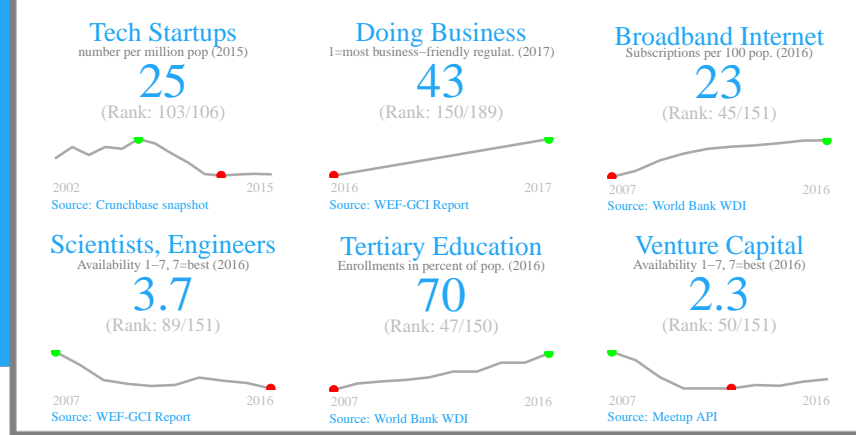


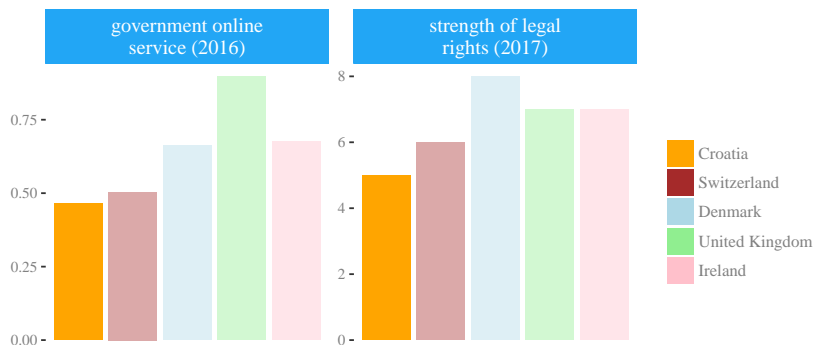
# Croatia

## Country Snapshot



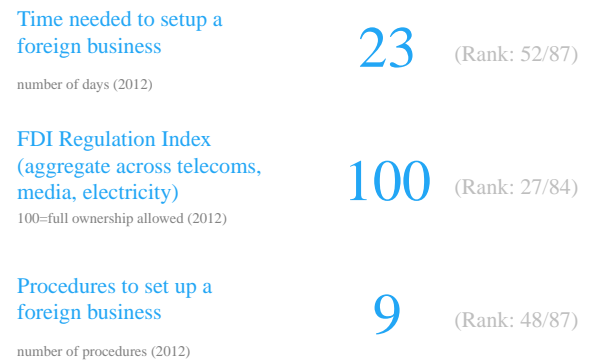
## POLICY

### GOVERNMENT INDEXES



SOURCES: GLOBAL INFORMATION TECHNOLOGY REPORT; WORLD BANK - WDI

### INVESTMENT CLIMATE



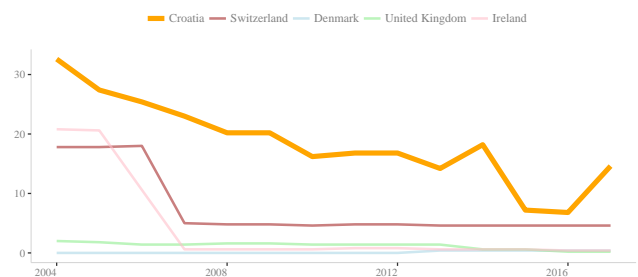
SOURCE: INVESTING ACROSS BORDERS

### DOING BUSINESS 2017

	2016	DTF	Change	2016	Rank	Change
		2017			2017	
<b>Ease of doing business index</b>	<b>72.78</b>	<b>72.99</b>	<b>0.21</b>	<b>39</b>	<b>43</b>	<b>-4</b>
Dealing with Construction Permits	62.73	63.41	0.68	126	128	-2
Enforcing Contracts	75.87	75.87	0	7	7	0
Getting Credit	55	55	0	70	75	-5
Getting Electricity	75.66	76.25	0.59	66	68	-2
Paying Taxes	86.74	81.74	-5	23	49	-26
Protecting Minority Investors	63.33	66.67	3.34	40	27	13
Registering Property	69.77	69.77	0	61	62	-1
Resolving Insolvency	30.5	33.7	3.2	57	54	3
Starting a Business	84.73	85.56	0.83	99	95	4
Trading Across Borders	100	100	0	1	1	0

SOURCE: DOING BUSINESS

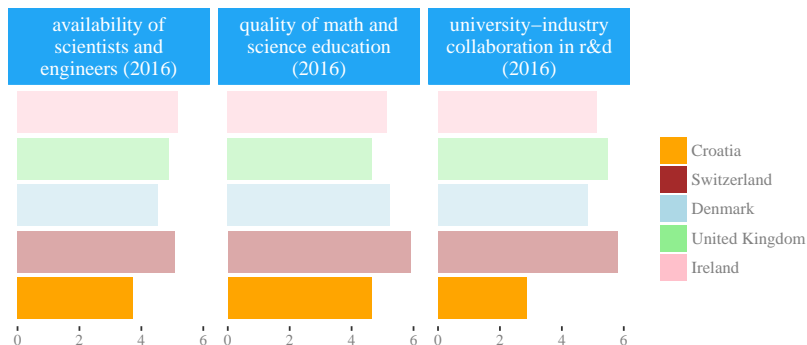
### COST OF BUSINESS STARTUP PROCEDURES % of GNI per capita



SOURCE: WORLD BANK WDI

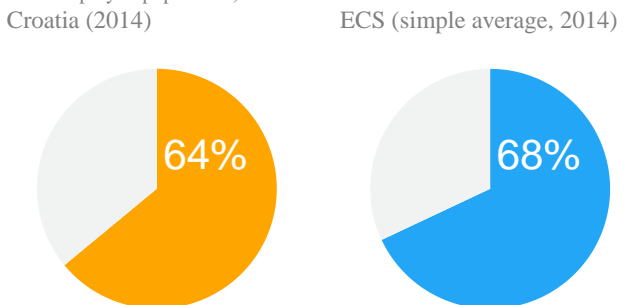
## HUMAN CAPITAL

### AVAILABILITY OF SKILLED LABOR AND EDUCATION (1-7, 7 = best)



SOURCE: WEF-GCI REPORT

### POPULATION EMPLOYED IN SERVICES SECTOR (% total employed population)



SOURCE: WORLD BANK WDI

# FINANCE

## FDI, PUBLIC CAPITAL MARKET AND VENTURE CAPITAL

### FDI, net inflows

BoP, current US\$, as % GDP (2015)

0.33

(Rank: 25/195)



### Investment in Telecoms w/ Private Part.

Millions, \$US

No data available

(Rank: /136)

### Market Capitaliz. of Listed Companies

% of GDP (2011)

36

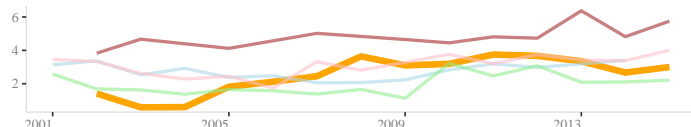
(Rank: 101/115)



SOURCES: WEF-GCI REPORT; WORLD BANK - WDI

## INFORMAL INVESTORS RATE (% of 18-64 population)

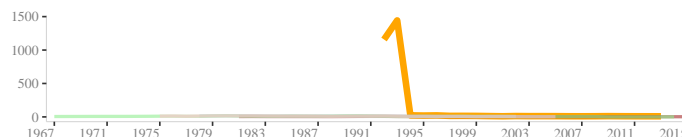
Croatia Switzerland Denmark United Kingdom Ireland



SOURCE: GLOBAL ENTREPRENEURSHIP MONITOR - ADULT POPULATION

## LENDING INTEREST RATES (% of interest rate)

Croatia Switzerland Denmark United Kingdom Ireland



WORLD BANK - WDI

# MARKETS

## FINANCIAL INCLUSION (% age 15+)

Payments on internet (2014)-

19.9

Mobile phone transaction (2014)

5.6

Debit card (2014)-

71.1

Credit card (2014)-

38

Account on financial institution (2014)

86

SOURCE: WORLD BANK - FINDEX

## DIGITAL COMMERCE & INTERNET ACCESS

### Internet bandwidth

kb/s/capita (2016)

34

(Rank: 56/151)

### Firms using email to interact with clients/suppliers (%)

% of firms (2010)

95.3

(Rank: 15/146)

### Internet users

per 100 population (2015)

41.4

(Rank: 38/211)

### Firms with their own Website

% of firms (2014)

70.2

(Rank: 12/143)

### Broadband Internet subscriptions

per 100 population (2016)

11.5

(Rank: 45/151)

SOURCES: ENTERPRISE SURVEYS; WEF-GCI REPORT; WORLD BANK - WDI

# CULTURE

	Avg 2003-2011	2011	2012	2013	2014	2015	2016	
Company spending on R&D, 1-7, best	3.2	3.0	3.0	3.1	3.1	3.1	3.2	
ICT service exports, % of service exports, BoP	10.9	12.6	12.8	11.7	12.0	13.0	—	
New business density, new registrations per 1,000 people ages 15-64	2.9	2.5	2.8	NA	4.6	NA	—	
Perceived Capabilities, % of 18-64 population	53.1	49.0	44.1	47.2	45.9	47.5	—	
Fear of Failure Rate, % of 18-64 population	32.7	34.3	36.0	35.2	30.3	34.4	—	
Number of tech startups, number per million pop	44.3	24.9	23.5	24.4	25.1	24.6	—	
High Status Successful Entrepreneurship, % of 18-64 population	50.8	47.0	41.7	43.1	46.6	42.3	—	
Media Attention for Entrepreneurship, % of 18-64 population	52.1	40.9	39.7	42.9	40.4	47.5	—	
Total early-stage Entrepr. Activity (TEA), % of 18-64 population	6.0	7.3	8.3	8.3	8.0	7.7	—	
Improvement-Driven Opp. Entrepr. Activity: Rel. Prevalence, % of TEA	41.1	30.7	35.7	29.8	28.7	40.9	—	
New Product early-stage Entrepr. Activity, % of TEA	28.0	37.8	30.1	29.9	27.3	28.2	—	

SOURCES: GLOBAL ENTREPRENEURSHIP MONITOR - ADULT POPULATION; WORLD BANK - WDI

# SUPPORTS

	Avg 2003-2011	2011	2012	2013	2014	2015	2016	
% firms identifying transportation as major constraint, % of firms	NaN	NA	NA	6.2	NA	NA	—	
% of firms with an annual fin. Statem. reviewed by ext. audit., % of firms	NaN	NA	NA	31.5	NA	NA	—	
Quality of electricity supply, 1-7, best	5.4	5.3	5.4	5.6	5.7	5.6	5.8	
Efficiency of legal framework in settling disputes, 1-7, best	2.7	2.7	2.5	2.5	2.5	2.3	2.2	
Access to electricity, % population	100.0	NA	100.0	NA	NA	NA	—	
ICT goods imports, % total goods imports	5.6	4.2	4.3	5.4	4.9	NA	—	

SOURCES: ENTERPRISE SURVEYS; WEF-GCI REPORT; WORLD BANK - WDI