



# GERMANY VS POLAND



16.06.16 / 21:00  
Paris, St. Denis

Population: 80.6 m  
GDP: 3.7 tn USD

Population: 38.5 m  
GDP: 526 bn USD

99% bank account penetration

86,2% internet access

17% credit card penetration

7.4 billion USD B2C e-commerce

64% smartphone penetration

52% smartphone penetration

Despite their tremendous European Championship record, the DFB eleven failed to win even a single game in an UEFA European Championship final between their triumph at EURO '96 and their 2008 Klagenfurt victory against Poland.

**Biggest victory**  
16:0 against Russia  
(1912, Olympic Games, consolation round, Stockholm)

**Biggest football victory**  
10:0 against San Marino  
(2009, World Cup, qualifying round, Kielce)

Borrowing on a credit card is not as popular in Poland as in other countries. 44% of adults indicate a preference for saving.

60% of the population (48.5 million) shop online, 14.1 million of which shop cross-border.

46% credit card penetration

**Biggest football defeat**  
0:8 against Denmark  
(1948, friendly match, Copenhagen)

60.8% internet access, which is higher than both the world (40.7%) and Central & Eastern Europe (52.2) averages.

Credit card usage in Germany is low due to a preference for several key alternative payment methods - SEPA direct debit, invoice and bank transfer methods like sofort banking and giroipay.

**Biggest defeat**  
0:9 against England  
(1909, friendly match, Oxford)

Poland has the largest banking sector by both value and population in the region and still has considerable room for growth.

Poland is among the fastest growing e-commerce markets in the European Union - it has a stable growth rate of 25% year on year meaning e-commerce is still expanding rapidly.

71.2 billion USD B2C e-commerce

78% bank account penetration, which is 20% higher than the Eastern Europe average.

Germany is rated 5<sup>th</sup> in the world in terms of online sales volume and alternative payments are strongly preferred to card payments.

**Share of e-commerce transactions:**  
44% bank transfer, 37% card based, 15% e-wallet, 3% cash based, 1% other

**Share of e-commerce transactions:**  
39% bank transfer, 22% e-wallet, 21% card based, 5% cash based, 13% other

During their last 12 qualifying rounds, Poland ended up in groups with England seven times. The team failed to win even one of their 14 games against the Three Lions, losing all of their away games.

ALL ABOUT FOOTBALL:	
Number of UEFA EUROs, including 2016	12 : 3
UEFA EURO games played	43 : 6
victories	23 : 0
defeats	10 : 3
draws	10 : 3
UEFA EURO goals scored	65 : 3
UEFA EURO goals conceded	45 : 7