

## PAYMENT TRANSACTIONS STATISTICS IN REAL-TIME GROSS SETTLEMENT SYSTEM (RTGS) AND GIRO CLEARING SYSTEM

During 2024, availability of the RTGS system and availability of Giro Clearing system are as follows:

| 2024          | RTGS           | Giro Clearing  |
|---------------|----------------|----------------|
| Month         | Availability % |                |
| January       | 100,00%        | 100,00%        |
| February      | 100,00%        | 100,00%        |
| March         | 100,00%        | 100,00%        |
| April         | 100,00%        | 100,00%        |
| May           | 100,00%        | 100,00%        |
| June          | 100,00%        | 100,00%        |
| July          | 100,00%        | 100,00%        |
| August        | 100,00%        | 100,00%        |
| September     | 100,00%        | 100,00%        |
| <b>TOTAL:</b> | <b>100,00%</b> | <b>100,00%</b> |

During 2024, the number and value of transactions carried out through RTGS and Giro Clearing System of the Central Bank of Bosnia and Herzegovina are as follows:

| 2024          | RTGS                   |                           | Giro Clearing          |                          | Total                  |                           |
|---------------|------------------------|---------------------------|------------------------|--------------------------|------------------------|---------------------------|
| Month         | Number of transactions | Value in KM               | Number of transactions | Value in KM              | Number of transactions | Value in KM               |
| January       | 119.586                | 11.044.628.862,49         | 3.883.552              | 1.848.144.135,01         | 4.003.138              | 12.892.772.997,50         |
| February      | 131.959                | 11.815.396.758,95         | 4.149.441              | 2.018.097.625,52         | 4.281.400              | 13.833.494.384,47         |
| March         | 135.486                | 12.244.131.856,68         | 4.128.819              | 2.042.031.783,95         | 4.264.305              | 14.286.163.640,63         |
| April         | 147.625                | 13.338.374.983,74         | 4.472.522              | 2.248.097.973,09         | 4.620.147              | 15.586.472.956,83         |
| May           | 139.259                | 12.301.205.700,66         | 4.272.406              | 2.104.231.801,52         | 4.411.665              | 14.405.437.502,18         |
| June          | 135.004                | 12.755.138.284,45         | 4.083.930              | 2.030.597.943,52         | 4.218.934              | 14.785.736.227,97         |
| July          | 151.789                | 13.827.093.797,84         | 4.661.804              | 2.324.509.883,52         | 4.813.593              | 16.151.603.681,36         |
| August        | 141.501                | 13.166.898.998,32         | 4.216.653              | 2.165.788.601,50         | 4.358.154              | 15.332.687.599,82         |
| September     | 141.330                | 13.154.923.738,36         | 4.264.088              | 2.145.329.866,97         | 4.405.418              | 15.300.253.605,33         |
| <b>TOTAL:</b> | <b>1.243.539</b>       | <b>113.647.792.981,49</b> | <b>38.133.215</b>      | <b>18.926.829.614,60</b> | <b>39.376.754</b>      | <b>132.574.622.596,09</b> |

Share of number and value of RTGS and Giro clearing transactions by months in 2024:

| 2024          | RTGS                                |                          | Giro Clearing                       |                          |
|---------------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Month         | Share in the total number of trans. | Share in the total value | Share in the total number of trans. | Share in the total value |
| January       | 2,99%                               | 85,67%                   | 97,01%                              | 14,33%                   |
| February      | 3,08%                               | 85,41%                   | 96,92%                              | 14,59%                   |
| March         | 3,18%                               | 85,71%                   | 96,82%                              | 14,29%                   |
| April         | 3,20%                               | 85,58%                   | 96,80%                              | 14,42%                   |
| May           | 3,16%                               | 85,39%                   | 96,84%                              | 14,61%                   |
| June          | 3,20%                               | 86,27%                   | 96,80%                              | 13,73%                   |
| July          | 3,15%                               | 85,61%                   | 96,85%                              | 14,39%                   |
| August        | 3,25%                               | 85,87%                   | 96,75%                              | 14,13%                   |
| September     | 3,21%                               | 85,98%                   | 96,79%                              | 14,02%                   |
| <b>TOTAL:</b> | <b>3,16%</b>                        | <b>85,72%</b>            | <b>96,84%</b>                       | <b>14,28%</b>            |

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 56,48% of the total number of RTGS and Giro Clearing transactions. Five banks with the largest share in the value of transactions in the RTGS and Giro clearing system account for 51,27% in the total value of BPRV and Giro clearing transactions.

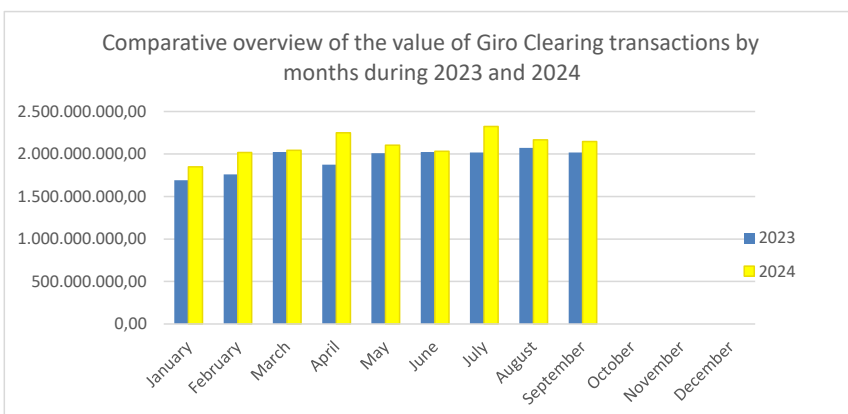
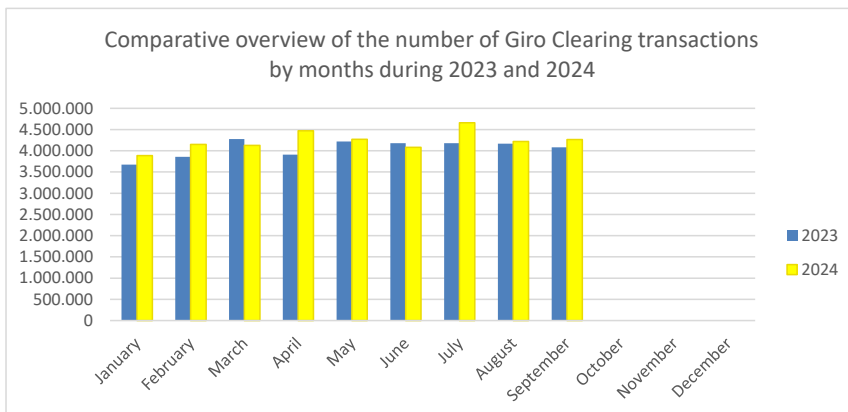
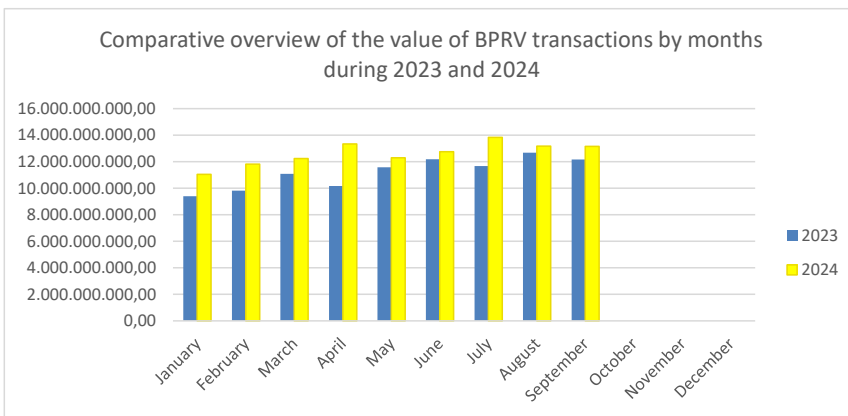
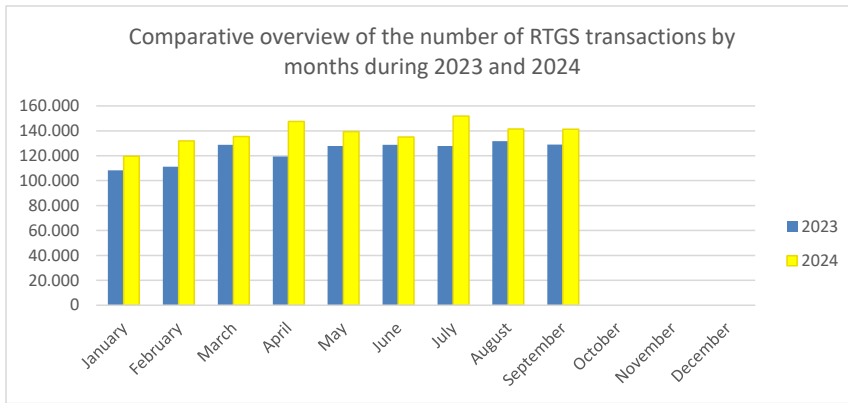
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

| Period 2024/2023 | RTGS                     |                         | Giro Clearing            |                         | Total                    |                         |
|------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|                  | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % |
| January          | 10,5%<br>increase        | 17,5%<br>increase       | 5,7%<br>increase         | 9,3%<br>increase        | 5,8%<br>increase         | 16,3%<br>increase       |
| February         | 18,7%<br>increase        | 20,3%<br>increase       | 7,5%<br>increase         | 14,7%<br>increase       | 7,8%<br>increase         | 19,4%<br>increase       |
| March            | 5,2%<br>increase         | 10,5%<br>increase       | -3,4%<br>decrease        | 1,0%<br>increase        | -3,2%<br>decrease        | 9,0%<br>increase        |
| April            | 23,7%<br>increase        | 31,1%<br>increase       | 14,4%<br>increase        | 19,9%<br>increase       | 14,7%<br>increase        | 29,4%<br>increase       |
| May              | 9,0%<br>increase         | 6,3%<br>increase        | 1,3%<br>increase         | 4,8%<br>increase        | 1,5%<br>increase         | 6,1%<br>increase        |
| June             | 4,8%<br>increase         | 4,7%<br>increase        | -2,3%<br>decrease        | 0,4%<br>increase        | -2,1%<br>decrease        | 4,1%<br>increase        |
| July             | 18,7%<br>increase        | 18,5%<br>increase       | 11,5%<br>increase        | 15,1%<br>increase       | 11,7%<br>increase        | 18,0%<br>increase       |
| August           | 7,4%<br>increase         | 3,9%<br>increase        | 1,2%<br>increase         | 4,5%<br>increase        | 1,4%<br>increase         | 4,0%<br>increase        |
| September        | 9,5%<br>increase         | 8,1%<br>increase        | 4,52%<br>increase        | 6,3%<br>increase        | 4,7%<br>increase         | 7,8%<br>increase        |

Comparative aggregate relative indicators of the number and value of transactions in the RTGS and Giro Clearing System of the current year compared to the same period of previous year:

| Period           | RTGS                     |                         | Giro Clearing            |                         | Total                    |                         |
|------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|                  | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % |
| <b>2024/2023</b> | 11,7%<br>increase        | 12,8%<br>increase       | 4,3%<br>increase         | 8,2%<br>increase        | 4,6%<br>increase         | 12,1%<br>increase       |

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2023 and 2024:



|               | Overview of the number of BPRV and Giro Clearing transactions for the period from 2001 to 2023 |                    |                    | Overview of the value of BPRV and Giro Clearing transactions for the period from 2001 to 2023 |                        |                          |
|---------------|--|--------------------|--------------------|---|------------------------|--------------------------|
| Year          | RTGS   | Giro Clearing      | Total              | RTGS  | Giro Clearing          | Total                    |
| 2001.         | 332.622  | 11.583.600         | 11.916.222         | 9.701.270.430   | 7.143.572.885          | 16.844.843.315           |
| 2002.         | 257.691  | 15.269.148         | 15.526.839         | 13.519.780.127  | 8.989.891.665          | 22.509.671.792           |
| 2003.         | 293.847  | 17.427.404         | 17.721.251         | 14.460.652.316  | 9.882.173.258          | 24.342.825.574           |
| 2004.         | 480.935  | 20.761.227         | 21.242.162         | 19.178.523.535  | 9.204.929.257          | 28.383.452.792           |
| 2005.         | 521.014  | 22.388.413         | 22.909.427         | 27.236.549.476  | 8.958.333.771          | 36.194.883.247           |
| 2006.         | 591.823  | 24.309.113         | 24.900.936         | 37.280.188.111  | 10.447.508.711         | 47.727.696.822           |
| 2007.         | 704.702  | 27.662.395         | 28.367.097         | 48.174.209.589  | 12.018.487.131         | 60.192.696.720           |
| 2008.         | 766.690  | 28.831.882         | 29.598.572         | 57.335.307.266  | 13.009.210.175         | 70.344.517.441           |
| 2009.         | 692.669  | 28.346.898         | 29.039.567         | 52.283.260.876  | 12.174.678.093         | 64.457.938.969           |
| 2010.         | 713.775  | 31.060.911         | 31.774.686         | 55.281.115.708  | 12.497.575.624         | 67.778.691.332           |
| 2011.         | 760.459  | 31.729.367         | 32.489.826         | 63.607.787.849  | 13.045.683.971         | 76.653.471.820           |
| 2012.         | 763.522  | 33.073.839         | 33.837.361         | 68.310.225.344  | 13.223.043.087         | 81.533.268.431           |
| 2013.         | 773.099  | 35.026.527         | 35.799.626         | 63.231.533.830  | 13.373.362.917         | 76.604.896.747           |
| 2014.         | 821.897  | 37.108.440         | 37.930.337         | 73.896.929.048  | 13.961.185.356         | 87.858.114.404           |
| 2015.         | 874.575  | 38.212.073         | 39.086.648         | 70.654.654.893  | 14.451.188.873         | 85.105.843.766           |
| 2016.         | 935.319  | 39.068.883         | 40.004.202         | 72.871.045.267  | 15.508.907.743         | 88.379.953.010           |
| 2017.         | 996.043  | 40.111.318         | 41.107.361         | 79.855.384.343  | 16.387.864.656         | 96.243.249.000           |
| 2018.         | 1.067.256  | 41.266.770         | 42.334.026         | 85.393.044.051  | 17.276.660.857         | 102.669.704.908          |
| 2019.         | 1.105.320  | 42.496.286         | 43.601.606         | 104.825.511.544   | 18.220.558.843         | 123.046.070.387          |
| 2020.         | 1.072.023  | 42.702.383         | 43.774.406         | 87.108.346.289  | 18.023.966.308         | 105.132.312.596          |
| 2021.         | 1.236.315  | 46.735.411         | 47.971.726         | 102.287.161.783   | 20.115.876.728         | 122.403.038.511          |
| 2022.         | 1.435.980  | 48.264.255         | 49.700.235         | 123.369.551.063   | 22.455.779.405         | 145.825.330.468          |
| 2023.         | 1.523.992  | 49.298.196         | 50.822.188         | 139.163.874.491   | 23.932.250.467         | 163.096.124.957          |
| <b>Total:</b> | <b>18.721.568</b>  | <b>752.734.739</b> | <b>771.456.307</b> | <b>1.469.025.907.228</b>  | <b>324.302.689.780</b> | <b>1.793.328.597.008</b> |