

PAYMENT TRANSACTIONS STATISTICS IN INSTANT PAYMENT SYSTEM OF BOSNIA AND HERZEGOVINA (IPS BH)

The Instant Payment System of Bosnia and Herzegovina (IPS BiH) commenced operations on 20 July 2026. The following section presents the key indicators of the volume and value of transactions processed through IPS BiH.

List of IPS BiH Participants:

Intesa Sanpaolo banka d.d. Bosna i Hercegovina
 Raiffeisen BANK d.d. Bosna i Hercegovina
 Sparkasse Bank d.d. Bosna i Hercegovina
 Nova banka a.d. Banja Luka
 Atos bank a.d. Banja Luka
 NLB Banka a.d. Banja Luka
 ZiraatBank BH d.d.

Date of commencement of IPS participation:

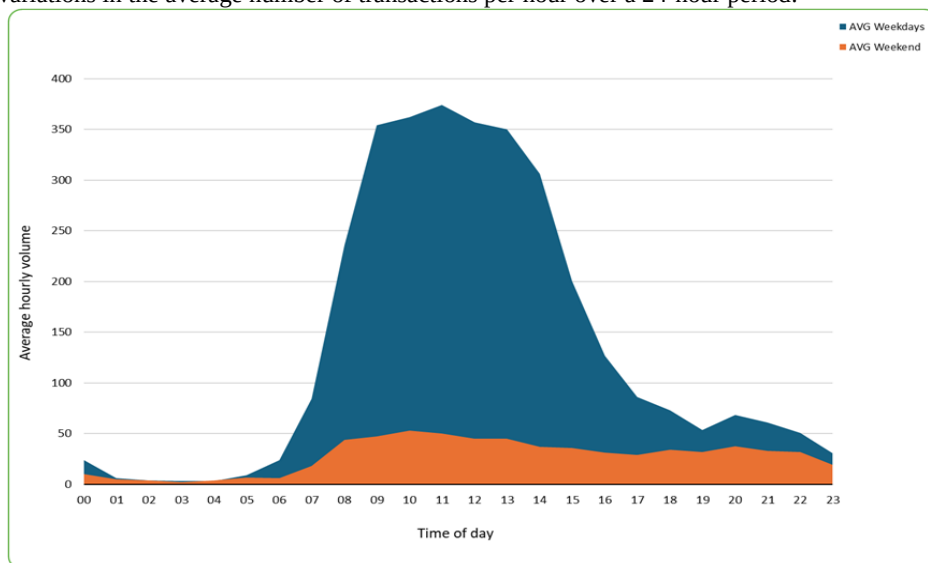
20.07.2026.
 20.07.2026.
 20.07.2026.
 27.07.2026.
 18.08.2026.
 21.09.2026.
 21.09.2026.

During 2026, the number and value of transactions carried out through IPS BH is as follows:

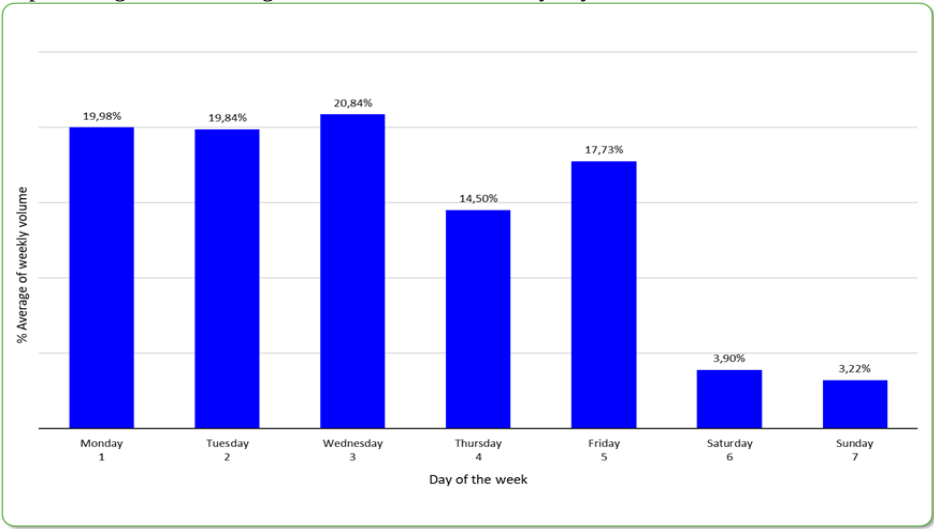
2026	IPS BiH						
Month	Number of settled transactions	Value of settled transactions in KM	Number of unsettled transactions	Value of unsettled transactions in KM	Share of settled transactions by number %	Share of settled transactions by value %	Availability %
July	8.726	5.398.861,94	522	269.814,02	94,36%	95,24%	100,00%
August	60.066	36.600.074,86	1.789	1.206.748,48	97,11%	96,81%	100,00%
September	113.211	67.192.211,61	2.101	1.366.371,70	98,18%	98,01%	100,00%
TOTAL:	182.003	109.191.148,41	4.412	2.842.934,20	97,63%	97,46%	100,00%

Bank with the largest share in the number of transactions in IPS BH account for 44% of the total number of IPS transactions. Bank with the largest share in the value of transactions in the IPS BH account for 46% in the total value of IPS transactions.

The chart shows variations in the average number of transactions per hour over a 24-hour period:



The chart shows the percentage of the average number of transactions by day of the week:



The chart below shows the distribution of transactions across transaction value ranges, expressed as a percentage of the total number of transactions.

