

**CENTRAL BANK OF BOSNIA AND HERZEGOVINA
PAYMENT SYSTEM DEPARTMENT**

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

During 2020, 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:

| 2020 | RTGS | | Giro Clearing | | Total | |
|---------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|
| Month | Number of transactions | Value in KM | Number of transactions | Value in KM | Number of transactions | Value in KM |
| January | 83.697 | 8.242.211.905 | 3.304.329 | 1.380.950.291 | 3.388.026 | 9.623.162.197 |
| February | 85.116 | 7.468.457.437 | 3.495.519 | 1.445.109.414 | 3.580.635 | 8.913.566.851 |
| March | 89.986 | 6.967.561.953 | 3.339.918 | 1.472.023.784 | 3.429.904 | 8.439.585.736 |
| April | 76.656 | 6.100.810.563 | 3.023.572 | 1.302.106.734 | 3.100.228 | 7.402.917.297 |
| May | 75.891 | 5.575.351.022 | 3.158.000 | 1.291.758.440 | 3.233.891 | 6.867.109.462 |
| June | 87.382 | 7.722.873.948 | 3.783.692 | 1.523.375.836 | 3.871.074 | 9.246.249.784 |
| July | 94.242 | 7.671.007.190 | 3.942.184 | 1.617.550.305 | 4.036.426 | 9.288.557.495 |
| August | 86.002 | 6.867.867.490 | 3.483.997 | 1.462.588.526 | 3.569.999 | 8.330.456.016 |
| TOTAL: | 678.972 | 56.616.141.507,86 | 27.531.211 | 11.495.463.329,66 | 28.210.183 | 68.111.604.837,52 |

Share of number and value of RTGS and Giro clearing transactions by months in 2020:

| 2020 | RTGS | | Giro Clearing | |
|---------------|---|--------------------------|---|--------------------------|
| Month | Share in the total number of transactions | Share in the total value | Share in the total number of transactions | Share in the total value |
| January | 2,47% | 85,65% | 97,53% | 14,35% |
| February | 2,38% | 83,79% | 97,62% | 16,21% |
| March | 2,62% | 82,56% | 97,38% | 17,44% |
| April | 2,47% | 82,41% | 97,53% | 17,59% |
| May | 2,35% | 81,19% | 97,65% | 18,81% |
| June | 2,26% | 83,52% | 97,74% | 16,48% |
| July | 2,33% | 82,59% | 97,67% | 17,41% |
| August | 2,41% | 82,44% | 97,59% | 17,56% |
| TOTAL: | 2,41% | 83,12% | 97,59% | 16,88% |

The five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 53,18% of the total number of RTGS and Giro Clearing transactions and 45,43% of the total value of the same.

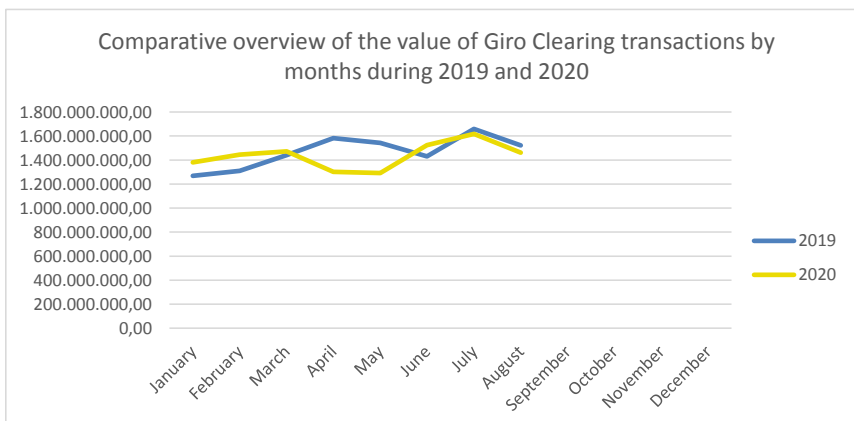
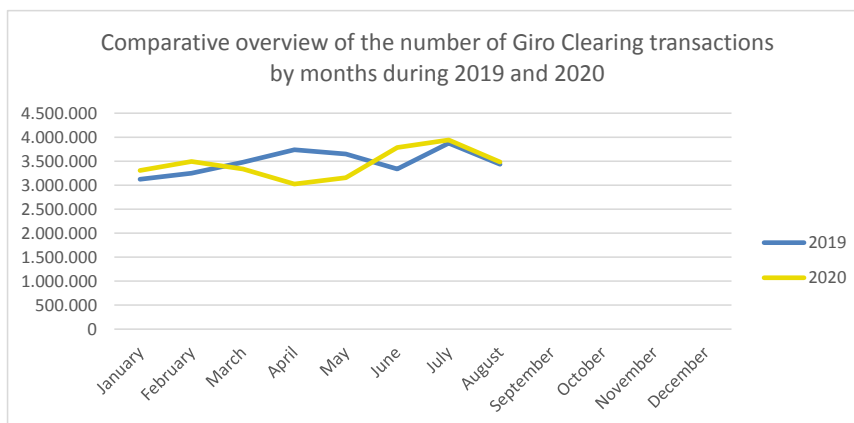
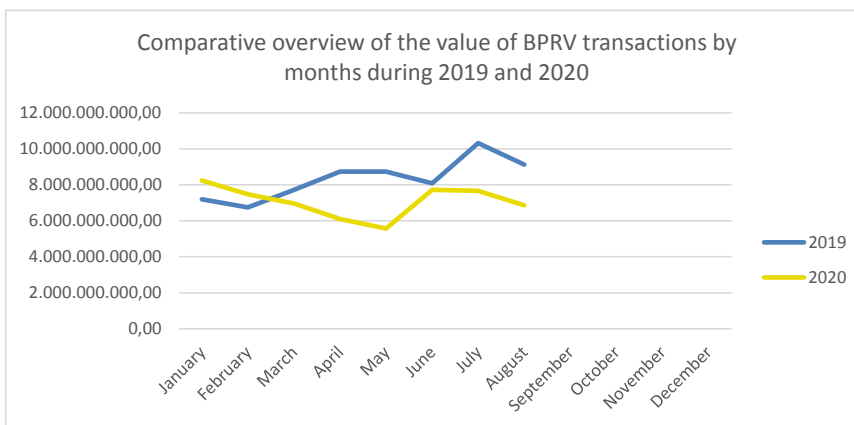
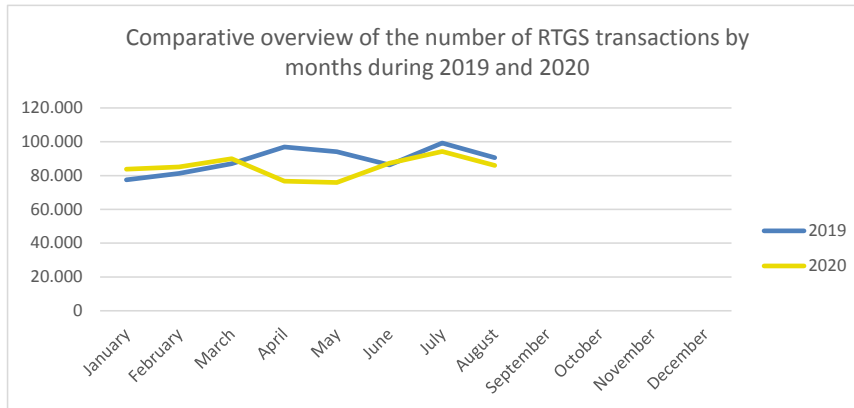
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

| Period 2020/2019 | RTGS | | Giro Clearing | | Total | |
|------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
| | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % | Number of transactions % | Value of transactions % |
| January | 8,0% increase | 14,5% increase | 5,8% increase | 8,9% increase | 5,8% increase | 13,6% increase |
| February | 4,7% increase | 10,7% increase | 7,6% increase | 10,3% increase | 7,5% increase | 10,6% increase |
| March | 3,5% increase | -9,9% decrease | -3,9% decrease | 2,1% increase | -3,8% decrease | -8,0% decrease |
| April | -20,9% decrease | -30,2% decrease | -19,1% decrease | -17,7% decrease | -19,2% decrease | -28,3% decrease |
| May | -19,3% decrease | -36,2% decrease | -13,5% decrease | -16,3% decrease | -13,6% decrease | -33,2% decrease |
| June | 1,3% increase | -4,5% decrease | 13,4% increase | 6,4% increase | 13,1% increase | -2,9% decrease |
| July | -5,0% decrease | -25,7% decrease | 1,7% increase | -2,5% decrease | 1,6% increase | -22,5% decrease |
| August | -5,0% decrease | -24,8% decrease | 1,3% increase | -4,0% decrease | 1,2% increase | -21,8% decrease |

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 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 % |
| Jan./Aug. 2020/2019 | -4,7% decrease | -15,1% decrease | -1,3% decrease | -2,2% decrease | -1,4% decrease | -13,2% decrease |

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2019 and 2020:



During the observed period, there was no delay in the RTGS and the Gyro Clearing System, and the availability of the systems was 100%.