CENTRAL BANK OF BOSNIA AND HERZEGOVINA
PAYMENT SYSTEMS DEPARTMENT
SECTION FOR OVERSIGHT AND DEVELOPMENT OF PAYMENT SYSTEMS

Centralna banka BOSNE I HERCEGOVINE Централна банка БОСНЕ И ХЕРЦЕГОВИНЕ

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

During 2025, availability of the RTGS system and availability of Giro Clearing system are as follows:

2025	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%	99,70%
July	100,00%	100,00%
August	100,00%	100,00%
September	100,00%	100,00%
October	100,00%	100,00%
November	100,00%	100,00%
TOTAL:	**100,00%**	**99,97%**

During 2025, 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:

2025	RTGS		Giro Clearing		Total	
Month	Number of transactions	Value in KM	Number of transactions	Value in KM	Number of transactions	Value in KM
January	129.429	11.717.625.132,35	4.059.064	1.944.714.873,88	4.188.493	13.662.340.006,23
February	144.504	12.646.529.773,81	4.276.614	2.120.641.248,91	4.421.118	14.767.171.022,72
March	149.800	14.504.551.226,00	4.465.556	2.278.809.302,10	4.615.356	16.783.360.528,10
April	156.922	14.688.053.873,76	4.614.256	2.405.709.141,27	4.771.178	17.093.763.015,03
May	148.212	13.558.866.237,92	4.382.230	2.250.285.276,21	4.530.442	15.809.151.514,13
June	154.569	13.818.012.569,04	4.478.653	2.315.139.811,64	4.633.222	16.133.152.380,68
July	167.241	15.321.851.557,41	4.823.323	2.529.754.487,69	4.990.564	17.851.606.045,10
August	150.597	13.557.622.731,95	4.242.756	2.261.321.225,98	4.393.353	15.818.943.957,93
September	160.030	14.467.450.680,33	4.576.710	2.391.052.684,48	4.736.740	16.858.503.364,81
October	169.067	14.650.853.042,87	4.780.122	2.524.058.612,67	4.949.189	17.174.911.655,54
November	150.441	13.411.856.542,97	4.116.610	2.208.420.134,32	4.267.051	15.620.276.677,29
TOTAL:	**1.680.812**	**152.343.273.368,41**	**48.815.894**	**25.229.906.799,15**	**50.496.706**	**177.573.180.167,56**

Share of number and value of RTGS and Giro clearing transactions by months in 2025:

2025	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	3,09%	85,77%	96,91%	14,23%
February	3,27%	85,64%	96,73%	14,36%
March	3,25%	86,42%	96,75%	13,58%
April	3,29%	85,93%	96,71%	14,07%
May	3,27%	85,77%	96,73%	14,23%
June	3,34%	85,65%	96,66%	14,35%
July	3,35%	85,83%	96,65%	14,17%
August	3,43%	85,70%	96,57%	14,30%
September	3,38%	85,82%	96,62%	14,18%
October	3,42%	85,30%	96,58%	14,70%
November	3,53%	85,86%	96,47%	14,14%
TOTAL:	**3,33%**	**85,79%**	**96,67%**	**14,21%**

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 55,98% 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 51,37% in the total value of BPRV and Giro clearing transactions.

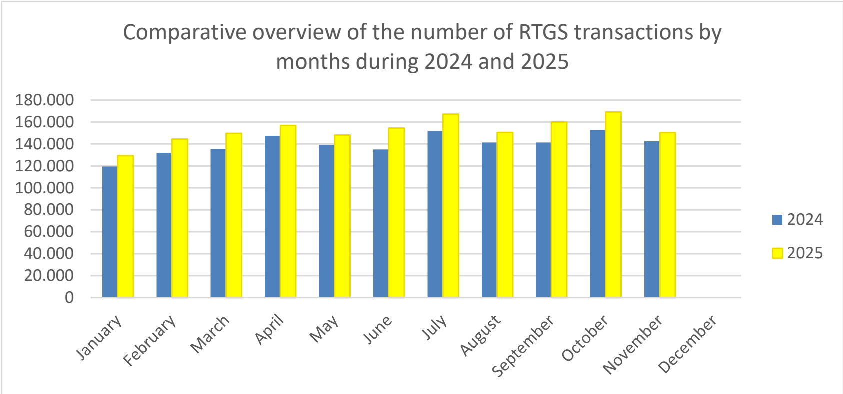
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

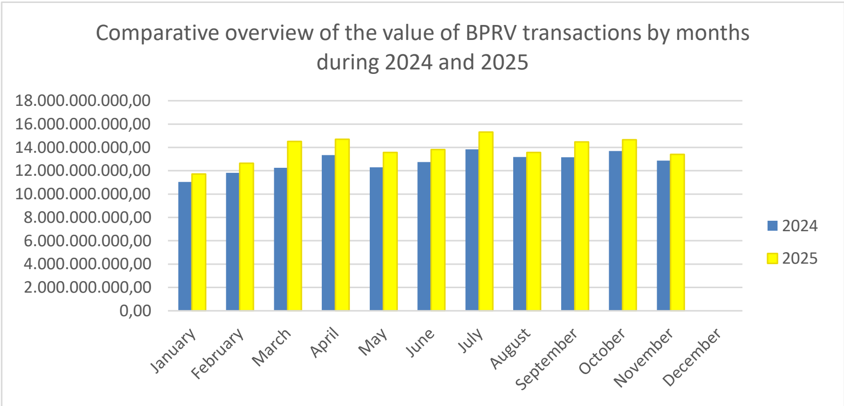
	RTGS		**Giro Clearing**		**Total**	
Period 2025/2024	Number of transactions **%**	Value of transactions **%**	Number of transactions **%**	Value of transactions **%**	Number of transactions **%**	Value of transactions **%**
January	8,2% increase	6,1% increase	4,5% increase	5,2% increase	4,6% increase	6,0% increase
February	9,5% increase	7,0% increase	3,1% increase	5,1% increase	3,3% increase	6,7% increase
March	10,6% increase	18,5% increase	8,2% increase	11,6% increase	8,2% increase	17,5% increase
April	6,3% increase	10,1% increase	3,2% increase	7,0% increase	3,3% increase	9,7% increase
May	6,4% increase	10,2% increase	2,6% increase	6,9% increase	2,7% increase	9,7% increase
June	14,5% increase	8,3% increase	9,7% increase	14,0% increase	9,8% increase	9,1% increase
July	10,2% increase	10,8% increase	3,5% increase	8,8% increase	3,7% increase	10,5% increase
August	6,4% increase	3,0% increase	0,6% increase	4,4% increase	0,8% increase	3,2% increase
September	13,2% increase	10,0% increase	7,33% increase	11,5% increase	7,5% increase	10,2% increase
October	10,6% increase	7,0% increase	3,8% increase	8,4% increase	4,0% increase	7,2% increase
November	5,5% increase	4,2% increase	-2,0% decrease	2,1% increase	-1,7% decrease	3,9% increase

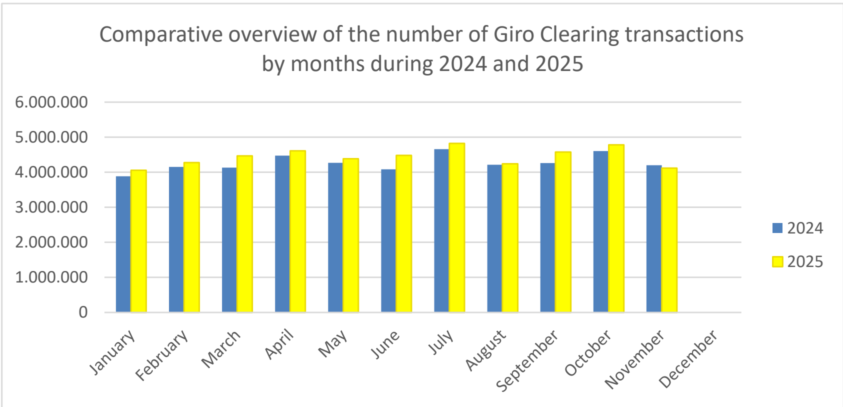
Comparative aggregate relative indicators of the number and value of transactions in the RTGS and Giro Clearing System of the current year compared to the same period of previous year:

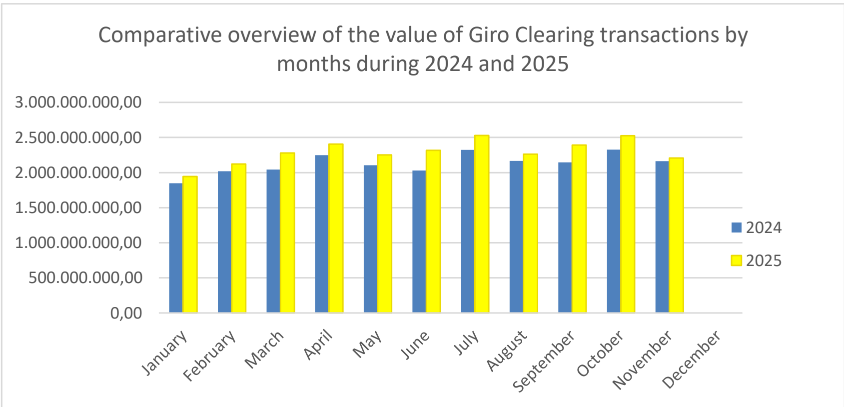
	RTGS		**Giro Clearing**		**Total**	
Period	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %
2025/2024	9,2% increase	8,7% increase	4,0% increase	7,7% increase	4,2% increase	8,5% increase

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2024 and 2025:









	Overview of the number of BPRV and Giro Clearing transactions for the period from 2001 to 2024			Overview of the value of BPRV and Giro Clearing transactions for the period from 2001 to 2024		
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**
2024.	1.706.358	51.691.850	**53.398.208**	157.141.223.137	25.901.246.425	**183.042.469.562**
Total:	**18.721.568**	**752.734.739**	**771.456.307**	**1.469.025.907.228**	**324.302.689.780**	**1.793.328.597.008**