Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

PAYMENT SYSTEMS DEPARTMENT
SECTION FOR OVERSIGHT AND DEVELOPMENT OF PAYMENT SYSTEMS

Card Operations in BH in 2025

Sarajevo, 11 March 2026

Contents

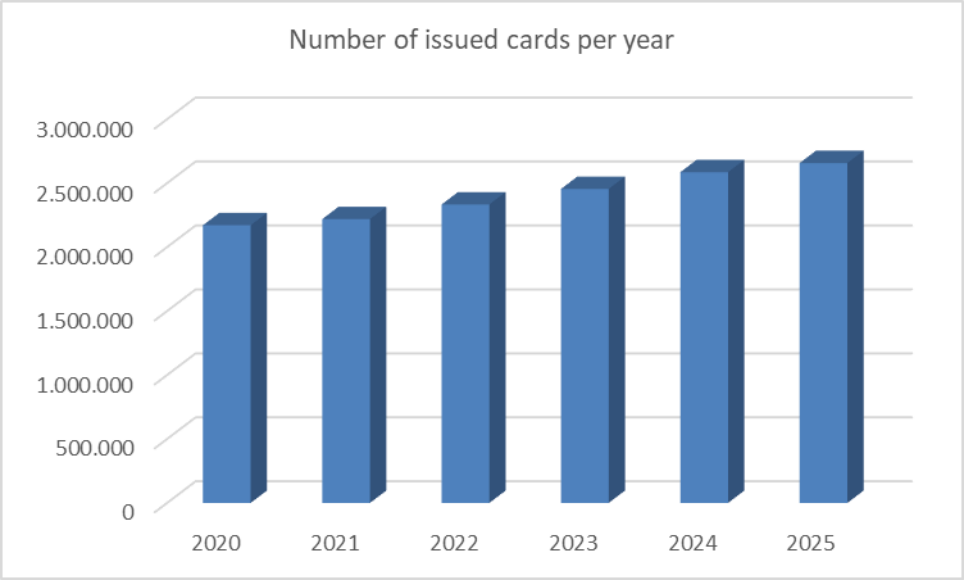
1 Introduction 3
2 Number of active cards 3
3 Share per type of card 4
4 Turnover by cards 4
5 Number of transactions and value of the average card transaction 8
6 Average turnover per card 9
7 Share per brand 10
8 Leading brands in card operations per value of transactions 11
9 Operations of BH banks' cards abroad 12
10 Operations of foreign cards in BH 14
11 Usage of contact/contactless cards in BH 16
12 ATM and POS infrastructure 17
13 Card acceptance 20

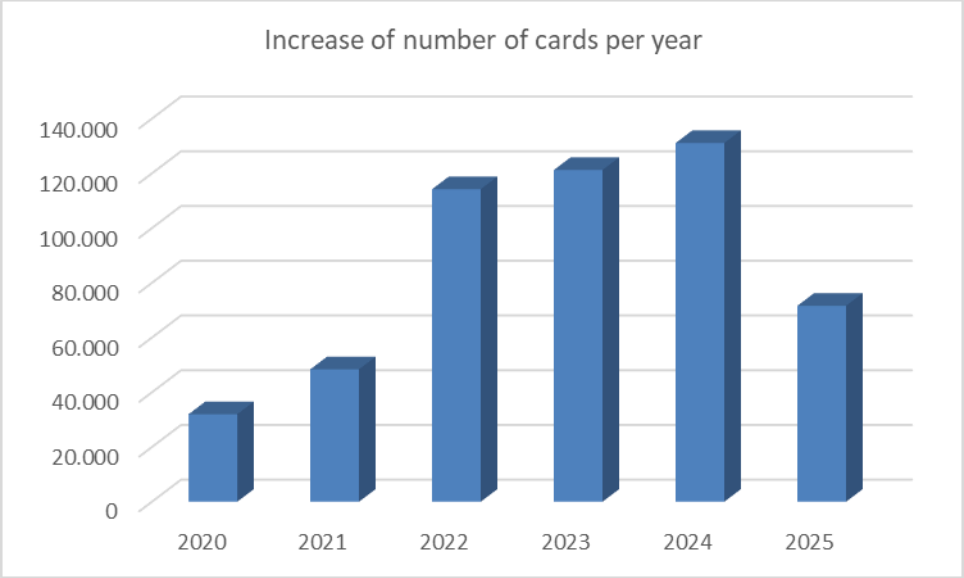
1 Introduction

The report “Card Operations in BH in 2025” as a regular annual report on card business in Bosnia and Herzegovina (hereinafter: BH) was prepared on the basis of data collected from 22 banks in BH.

2 Number of active cards

Cards are issued to their customers by 21 banks in BH. These are global brands: MasterCard, Visa, American Express, while only one bank - KIB dd Velika Kladuša offers the only domestic card - BamCard. The total number of active cards at the end of 2025 was 2.657.020, as opposed to 2.585.419 in 2024, and aggregately, in 2025 the number of active cards increased by 71.601 compared to 2024.

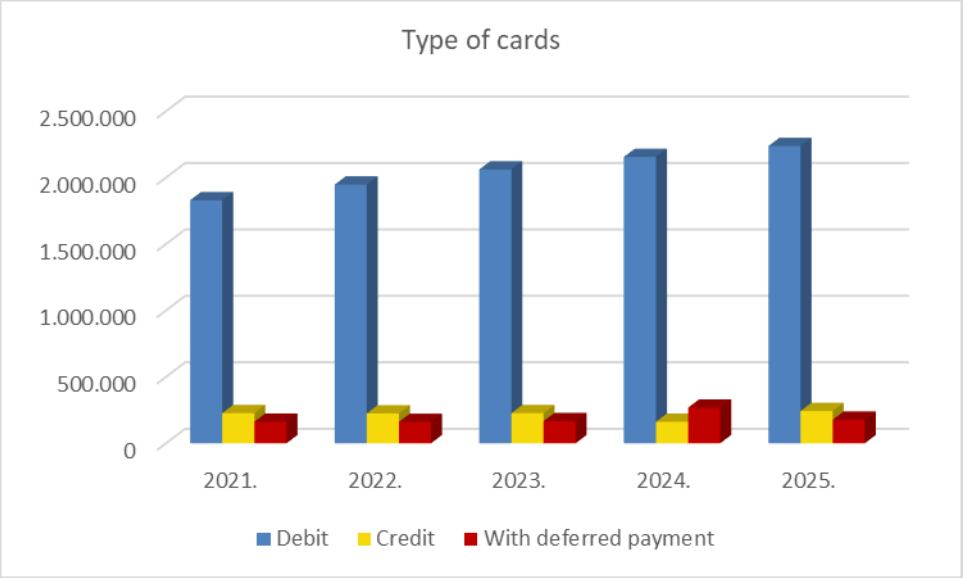




3 Share per type of card

Type of card			
Year	Debit	Credit	With deferred payment
2021	1.829.734	226.876	162.319
2022	1.947.045	224.841	161.245
2023	2.060.802	226.673	166.875
2024	2.155.366	161.712	268.341
2025	2.237.297	242.562	177.161

The highest share in the market belongs to debit cards, as illustrated in the Graph below:

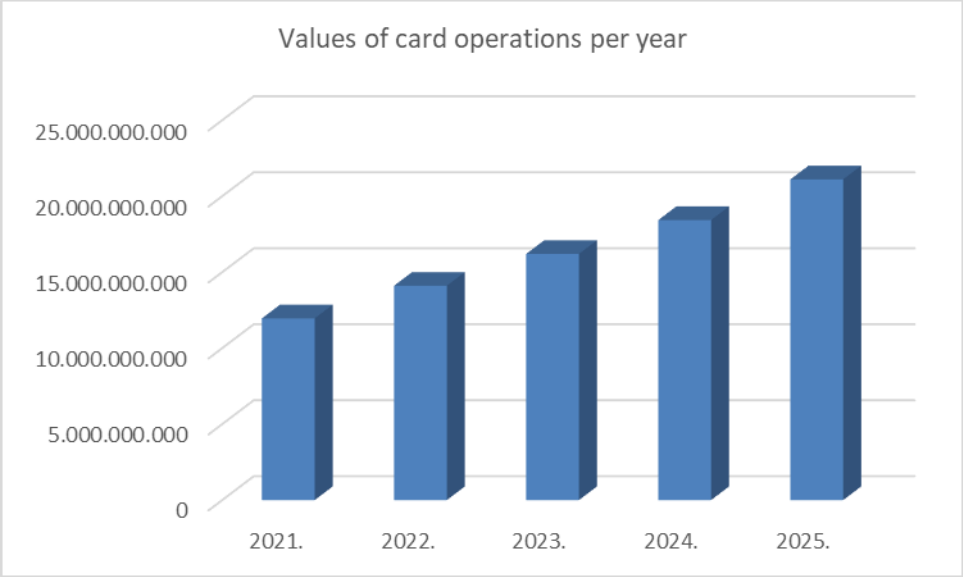


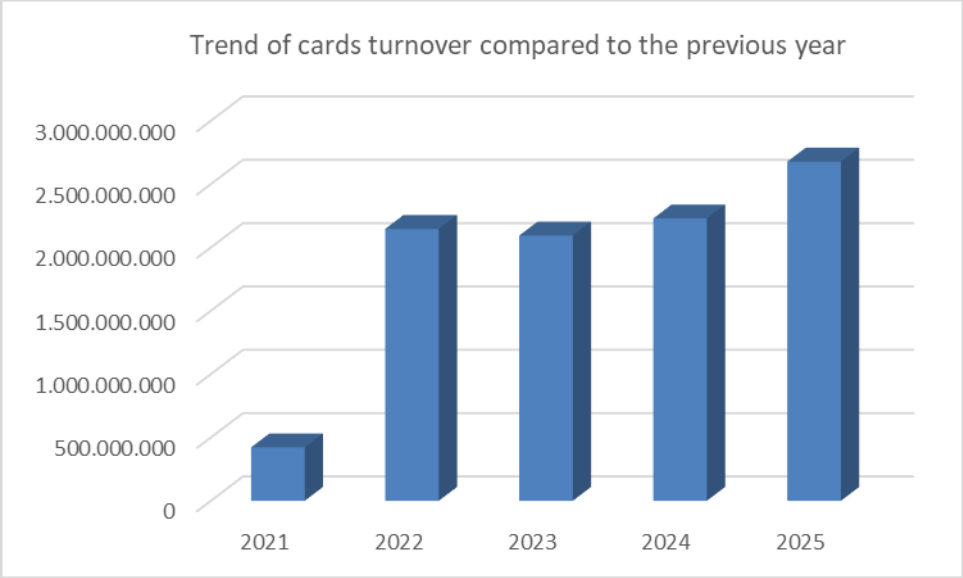
4 Turnover by cards

Last year, the cards operations transactions in BH and abroad amounted to KM 21.102.734.732. In 2024 the value of transactions was KM 18.425.493.564, which means that there was increase of transactions value by KM 2.677.241.169.

The Report covers the card transactions done via internet.

Values of card operations per year					
	2021	2022	2023	2024	2025
Value of transactions	11.957.151.297	14.103.186.627	16.196.923.325	18.425.493.564	21.102.734.732
Difference compared to the previous year	422.028.217	2.146.035.330	2.093.736.699	2.228.570.238	2.677.241.169



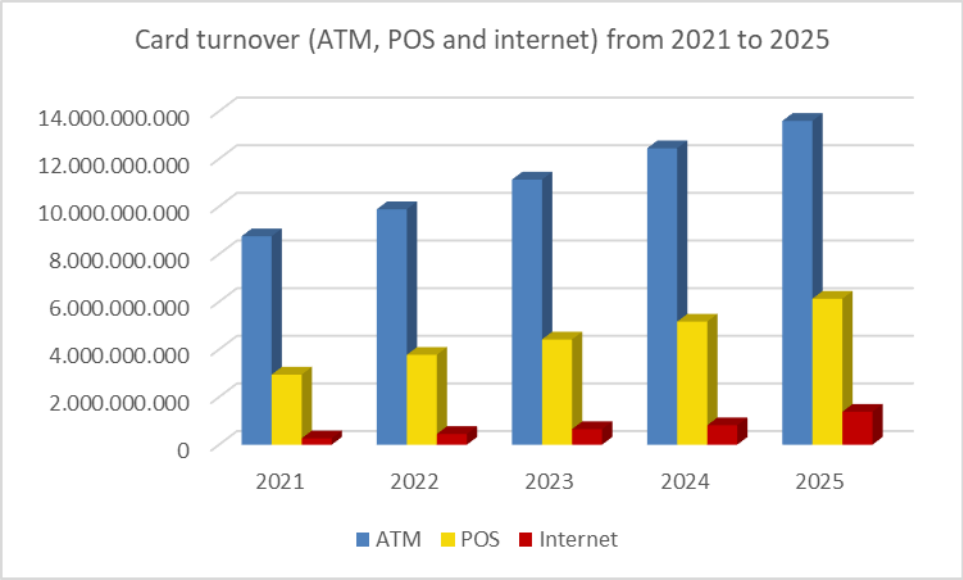


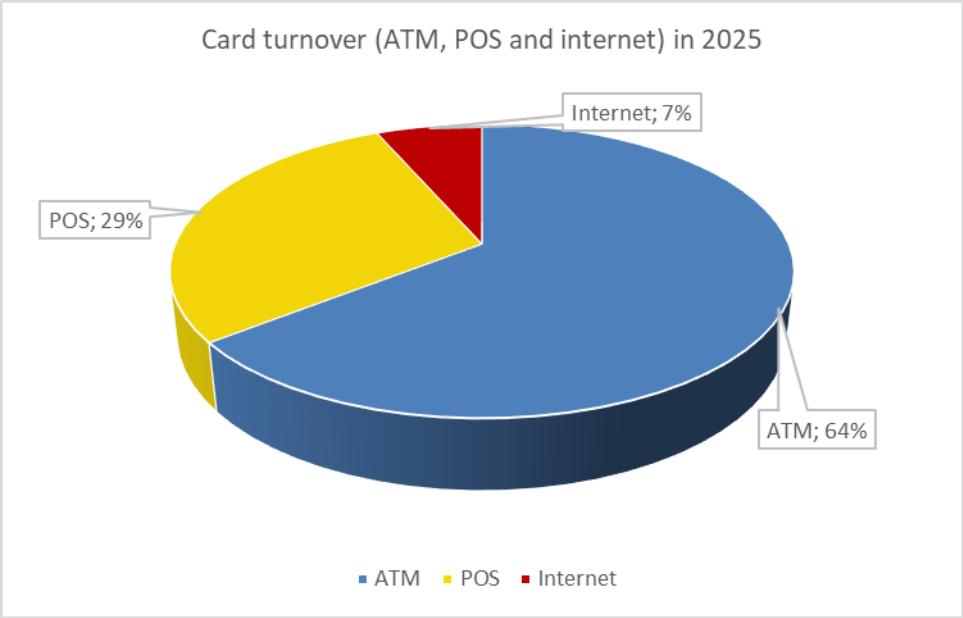
Structure of consumption (ATM, POS and internet) amounting to KM 21.102.734.732 is as below:

- Via ATMs, it was withdrawn, in the country and abroad, the cash amounting to KM 13.592.663.612 (in 2024 this amount was lower, being KM 12.443.848.570),
- via POS: KM 6.127.307.206 (in 2024 this amount was lower, being KM 5.166.149.693)
- via Internet: KM 1.382.763.915 (in 2024 this amount was lower, being KM 815.495.300),

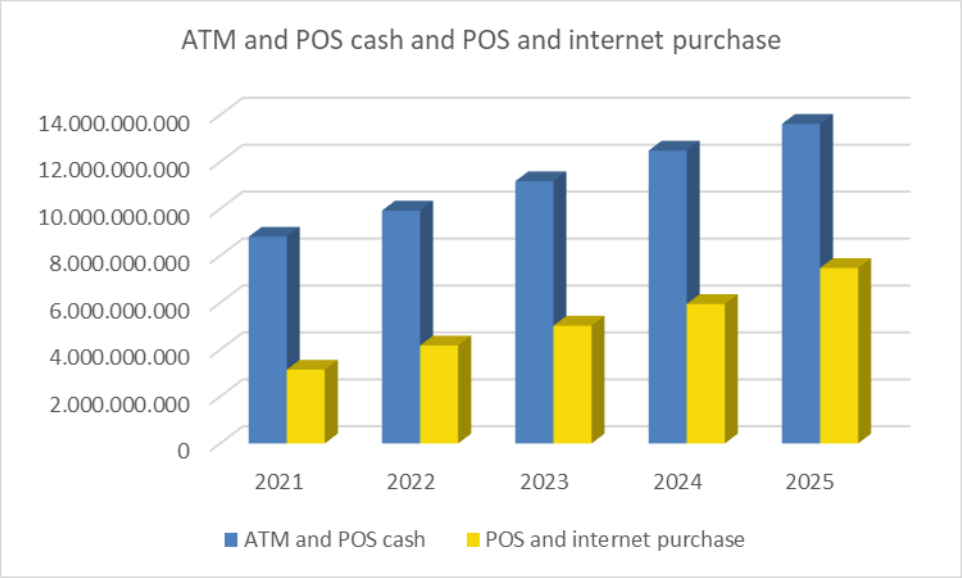
Percentage wise, 64% of the value was turned over at ATMs, 29% via POS, while 7% of the value of card transactions was carried out through the Internet.

Card turnover (ATM, POS and internet) from 2021 to 2025					
	2021	2022	2023	2024	2025
ATM	8.750.565.618	9.882.238.115	11.128.235.321	12.443.848.570	13.592.663.612
POS	2.941.546.480	3.772.743.903	4.416.964.391	5.166.149.693	6.127.307.206
Internet	265.039.199	448.204.608	651.723.614	815.495.300	1.382.763.915
Total	11.957.151.297	14.103.186.627	16.196.923.325	18.425.493.564	21.102.734.732
Difference compared to the prior year	422.028.217	2.146.035.330	2.093.736.699	2.228.570.238	2.677.241.169

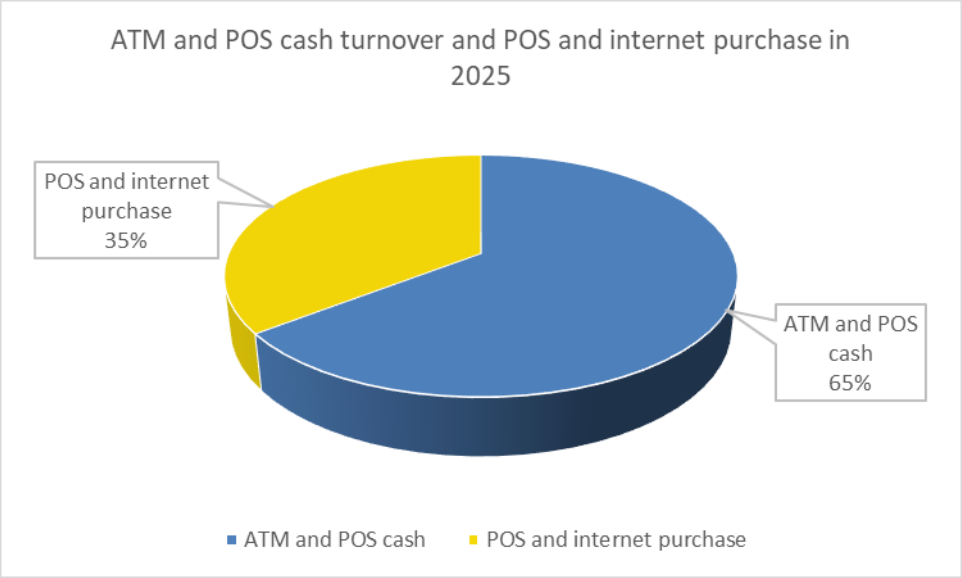




ATM and POS cash and POS and internet purchase			
Year	ATM and POS cash	POS and internet purchase	Total
2021	8.811.546.958	3.145.604.339	11.957.151.297
2022	9.924.768.431	4.178.418.196	14.103.186.627
2023	11.176.627.520	5.020.295.805	16.196.923.325
2024	12.481.866.728	5.943.626.835	18.425.493.564
2025	13.622.438.183	7.480.296.550	21.102.734.732

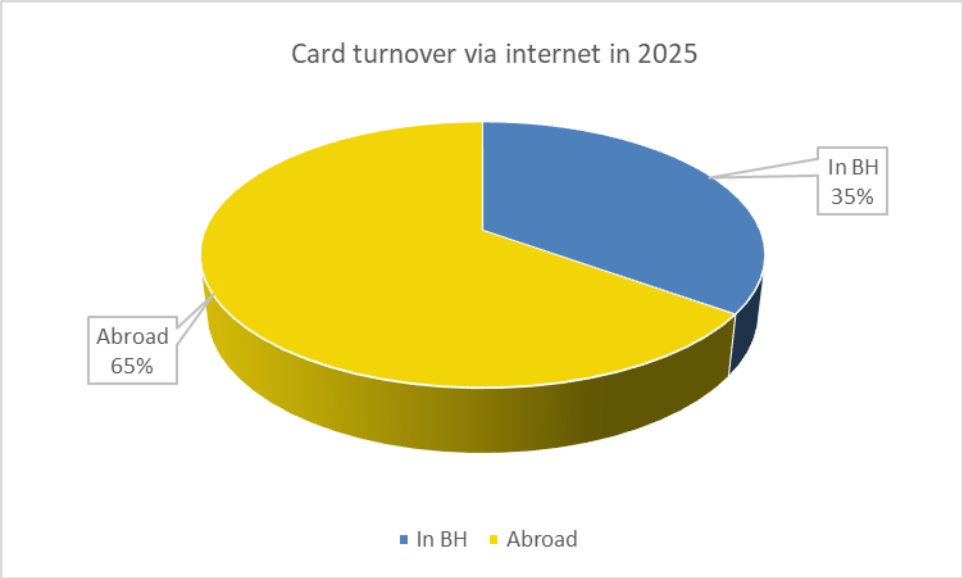


In 2025, the percentage of cash turned over on ATM and POS was 65%, and the value of goods and services was 35% of total card turnover, unlike in 2024, when the percentage of cash turned over on ATM and POS was 68%, and the value of goods and services was 32% of total card turnover.



In 2025, the percentage of card turnover via Internet in BH was 35%, and abroad 65% of total card turnover via internet, which is almost at the same level as in 2024 when the percentage of card turnover via Internet in BH was 36%, and abroad 64% of total card turnover via internet.

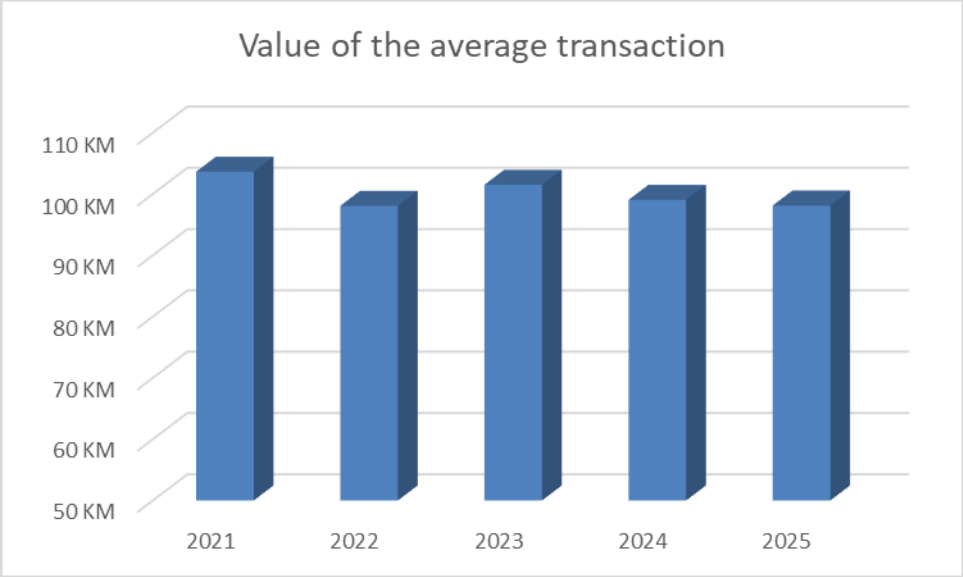
Card turnover via internet			
Year	In BH	Abroad	Total
2022	128.319.611	319.884.997	448.204.608
2023	242.758.773	408.964.841	651.723.614
2024	292.734.983	522.760.317	815.495.300
2025	483.270.581	899.493.334	1.382.763.915



5 Number of transactions and value of the average card transaction

In 2025, the total number of transactions was 215.077.126 and it is higher compared to 2024, being 186.045.013. The average value of one transaction was KM 98 in 2025 and was lower by KM 1 compared to 2024.

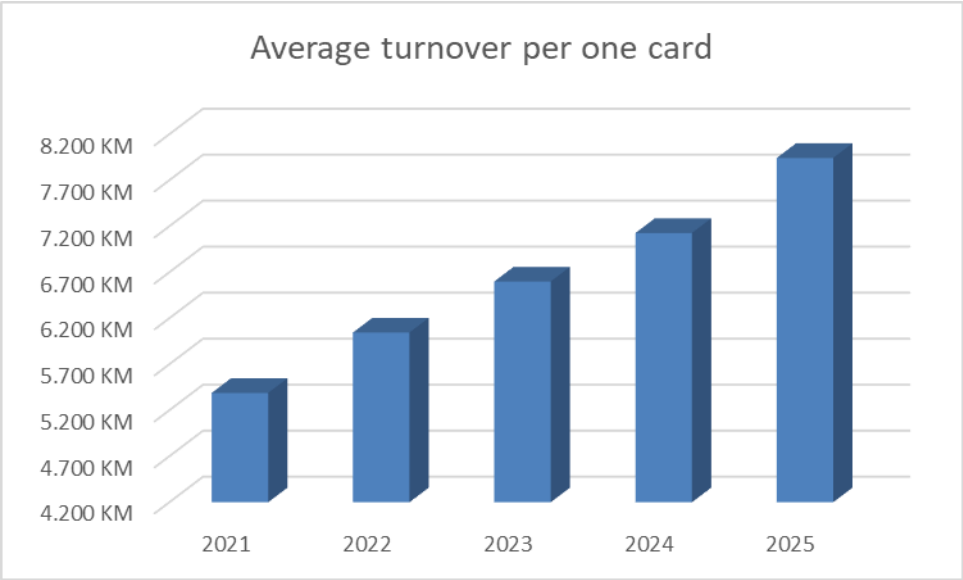
Value of the average card transaction in past years					
	2021	2022	2023	2024	2025
Value of transactions	11.957.151.297	14.103.186.627	16.196.923.325	18.425.493.564	21.102.734.732
Number of transactions	115.381.820	143.812.765	159.566.461	186.045.013	215.077.126
Value of the average transaction	104 KM	98 KM	102 KM	99 KM	98 KM
Difference compared to the prior year	2 KM	-6 KM	4 KM	-3 KM	-1 KM



6 Average turnover per card

Average turnover per one card in 2025 was KM 7.942, compared to 2024, being lower and amounting to KM 7.127. Thus, the increase of KM 816 was recorded.

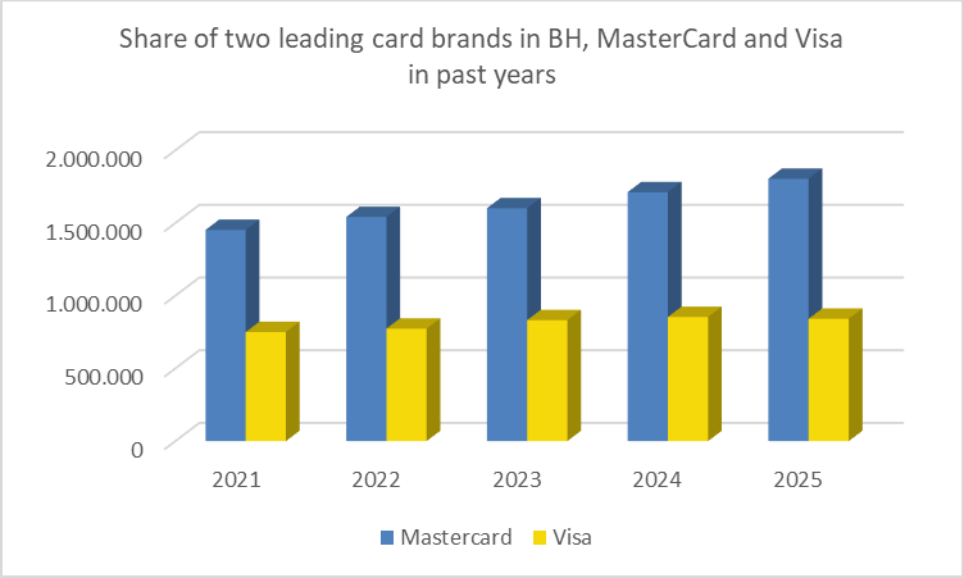
Average turnover per card in past years					
	2021	2022	2023	2024	2025
Number of cards	2.218.929	2.333.131	2.454.350	2.585.419	2.657.020
Average turnover per one card	5.389 KM	6.045 KM	6.599 KM	7.127 KM	7.942 KM
Difference compared to the prior year	75 KM	656 KM	555 KM	527 KM	816 KM

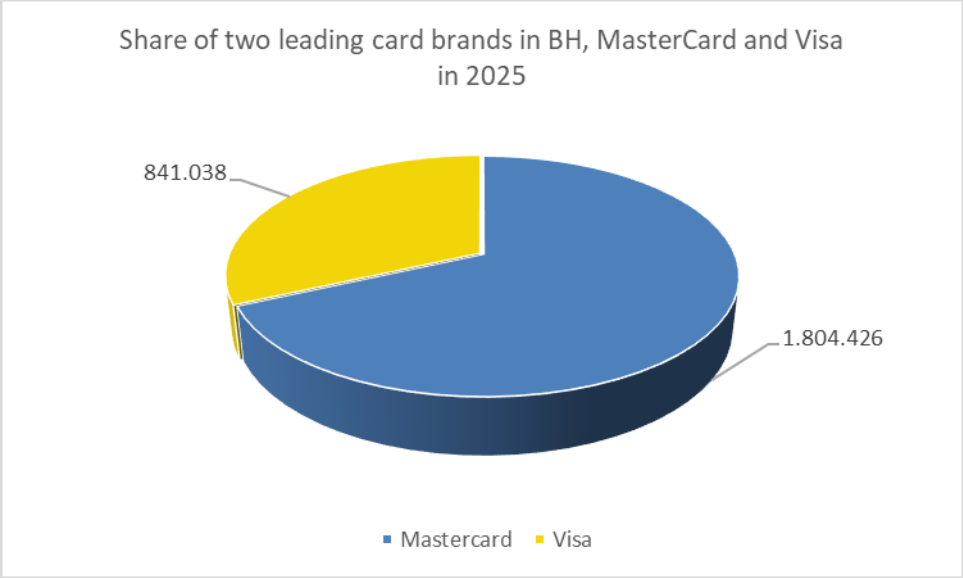


7 Share per brand

In BH, in reference to active cards, share per brand in the period from 2021 to 2025 was presented in the Table below:

Share of cards in BH per brand						
Year	MasterCard	Visa	Diners	American	BamCard	Total
2021	1.452.272	749.874	30	6.382	10.371	2.218.929
2022	1.541.267	773.691	1.299	5.984	10.890	2.333.131
2023	1.601.158	831.883	1.674	5.682	13.953	2.454.350
2024	1.711.867	853.656		5.447	14.449	2.585.419
2025	1.804.426	841.038		5.168	6.388	2.657.020

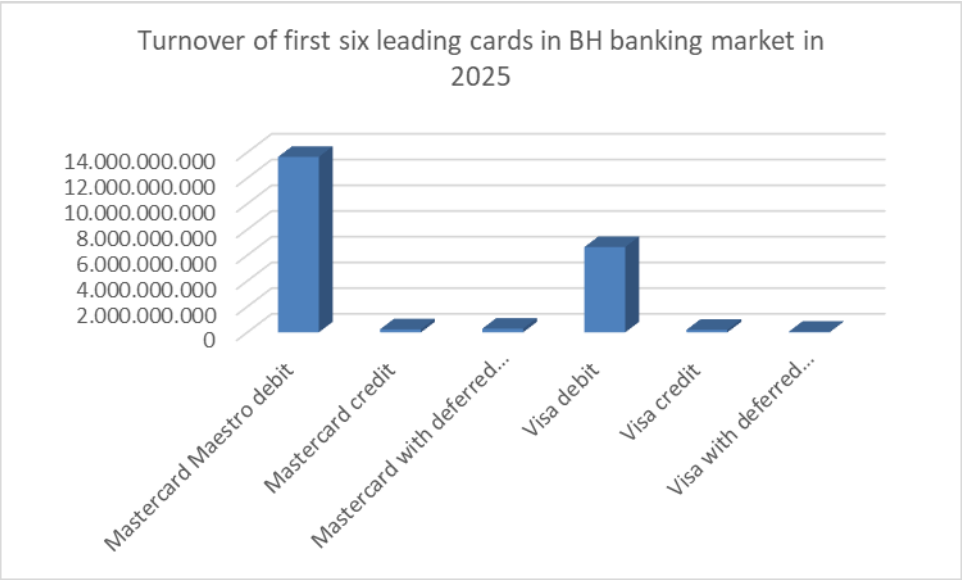




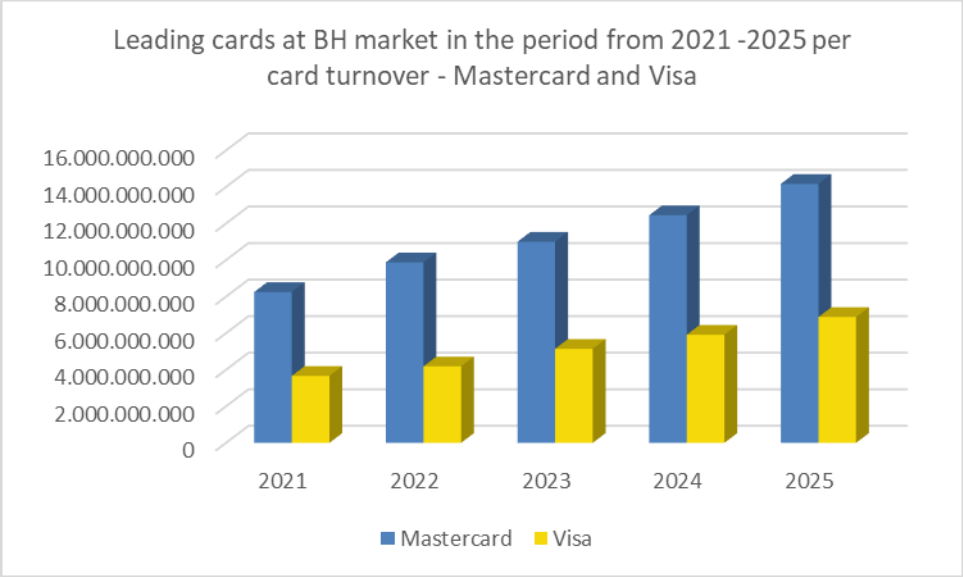
8 Leading brands in card operations per value of transactions

The highest turn-over in the past year was recorded by Maestro debit card with the turnover of KM 13.643.099.528, followed by Visa debit with the turnover of KM 6.634.845.260.

Turnover of first six leading cards in BH banking market in the period from 2021 to 2025						
	MasterCard Maestro debit	MasterCard credit	MasterCard with deferred payment	Visa debit	Visa credit	Visa with deferred payment
2021	8.007.677.837	157.897.932	88.559.050	3.321.604.056	70.135.492	274.413.061
2022	9.604.107.758	173.587.993	99.537.612	3.828.458.079	85.581.743	270.474.836
2023	10.753.353.919	192.716.844	58.738.011	4.773.909.932	117.612.816	255.884.000
2024	12.140.582.832	219.389.478	94.914.920	5.576.022.085	116.279.035	223.342.086
2025	13.643.099.528	240.437.399	286.889.337	6.634.845.260	203.056.055	46.316.211

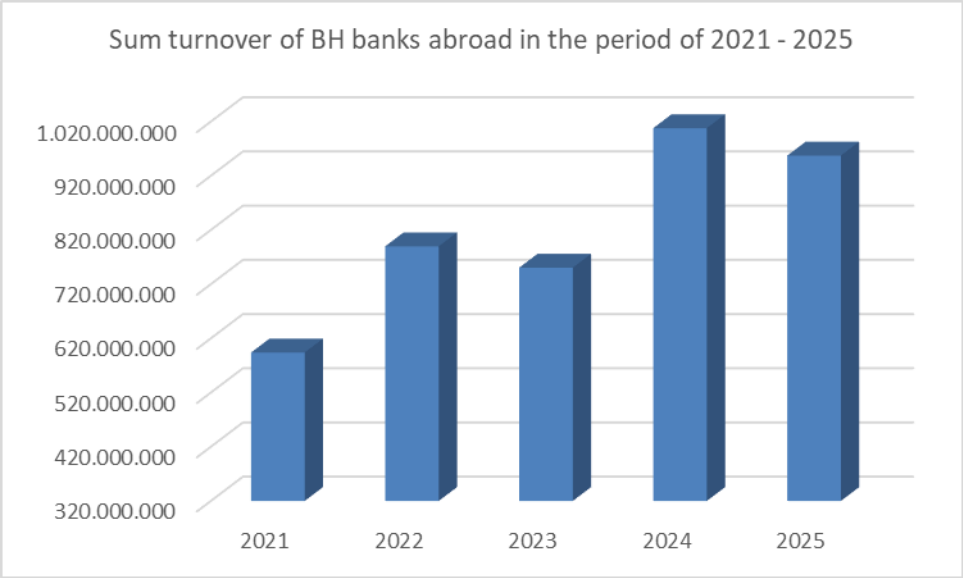


Leading cards at BH in the period from 2021 to 2025 per total card turnover in KM		
Year	MasterCard	Visa
2021	8.254.134.819	3.666.152.609
2022	9.877.233.362	4.184.514.659
2023	11.004.808.774	5.147.406.748
2024	12.454.887.231	5.915.643.206
2025	14.170.426.264	6.884.217.526

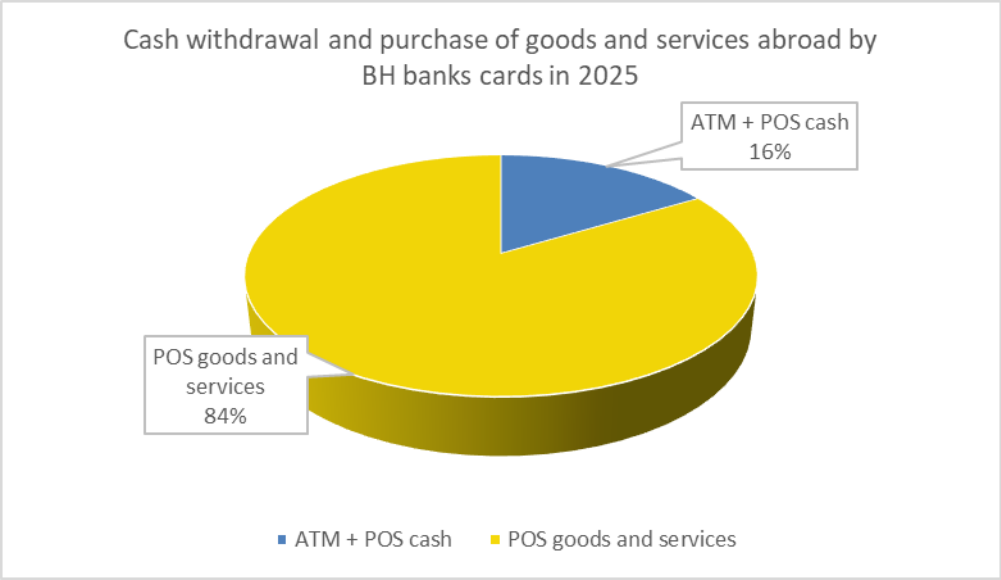


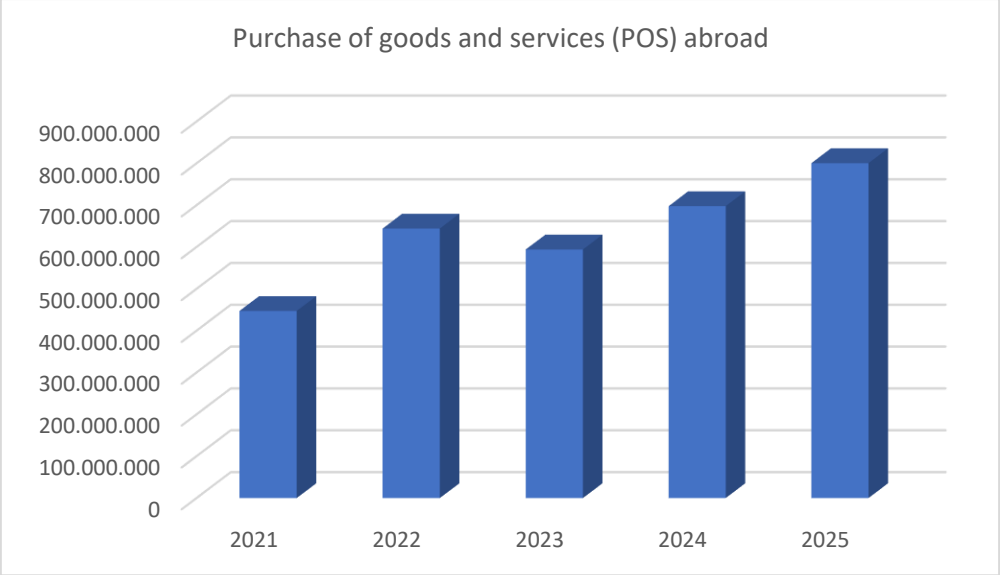
9 Operations of BH banks' cards abroad

Value of transitions carried out abroad by cards issued in BH banks per year (in KM)							
Year	POS cash	ATM	Cash withdrawal - ATM and POS of banks	%	Purchase of goods and services - POS	%	Total
2021	3.398.472	143.387.033	146.785.505	24,72%	447.042.610	75,28%	593.828.115
2022	2.812.344	142.854.419	145.666.763	18,44%	644.075.385	81,56%	789.742.148
2023	2.962.436	153.359.846	156.322.282	20,83%	594.015.396	79,17%	750.337.678
2024	2.964.615	307.189.629	310.154.245	30,78%	697.627.679	69,22%	1.007.781.923
2025	3.270.039	153.512.494	156.782.533	16,38%	800.375.840	83,62%	957.158.373



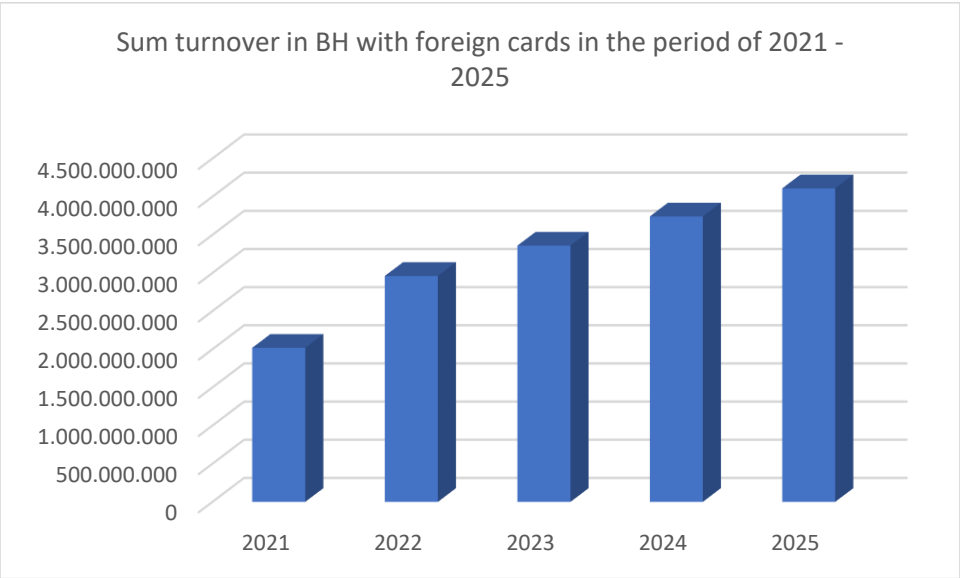
In 2025, via ATM and POS of banks abroad, owners of the cards issued in BH, performed the transactions in the value of KM 957.158.373, and during 2024: KM 1.007.781.923. Given the total sum, the total performed value of transactions is lower in 2025 than 2024 by KM 50.623.550. Out of this amount via ATM and POS there was withdrawn KM 156.782.533 cash (during 2024: KM 310.154.245). Goods and services were paid via POS in the amount of KM 800.375.840 (during 2024: KM 697.627.679).



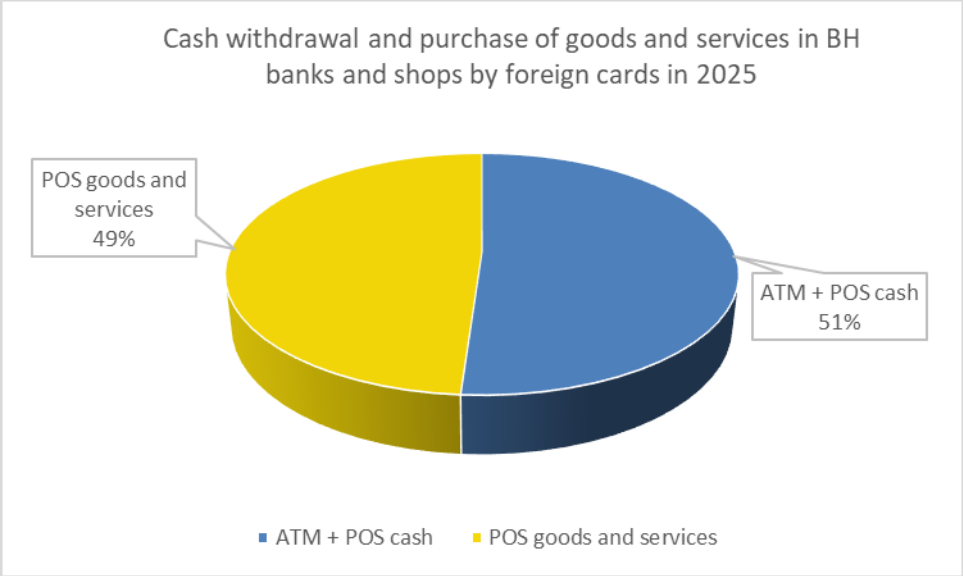


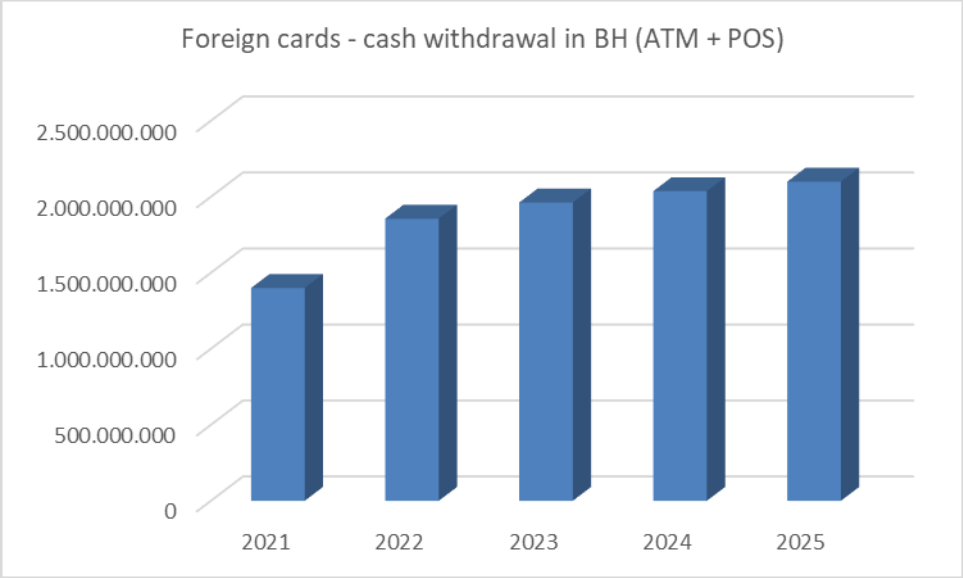
10 Operations of foreign cards in BH

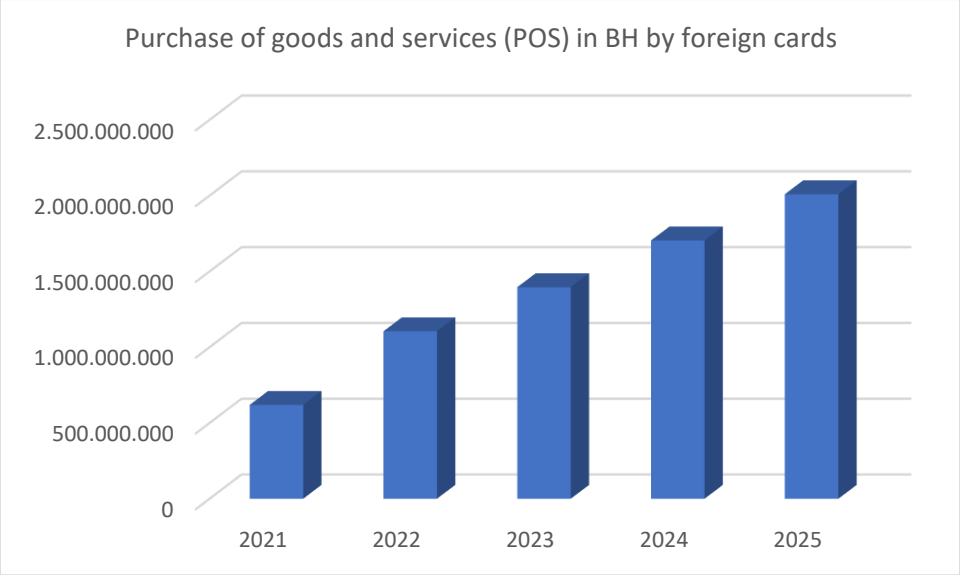
Foreign cards transactions value in BH banks and shops per year (in KM)							
Year	POS cash	ATM	Cash withdrawal - ATM and POS of banks	%	Purchase of goods and services - POS	%	Total
2021	39.277.265	1.360.672.289	1.399.949.554	69,33%	619.347.169	30,67%	2.019.296.723
2022	62.986.827	1.793.072.843	1.856.059.670	62,68%	1.105.074.657	37,32%	2.961.134.328
2023	28.671.109	1.933.339.420	1.962.010.529	58,43%	1.395.970.782	41,57%	3.357.981.311
2024	16.085.311	2.020.542.956	2.036.628.267	54,44%	1.704.354.965	45,56%	3.740.983.232
2025	12.230.089	2.087.118.901	2.099.348.990	51,10%	2.009.050.869	48,90%	4.108.399.859



BH banks' ATM and POS transaction value of cards issued abroad was KM 4.108.399.859 in 2025 (during 2024: KM 3.740.983.232). Out of this amount, KM 2.099.348.990 were withdrawn via ATM and POS (during 2024: KM 2.036.628.267). Goods and services were paid via POS in the amount of KM 2.009.050.869 (2024: KM 1.704.354.965).



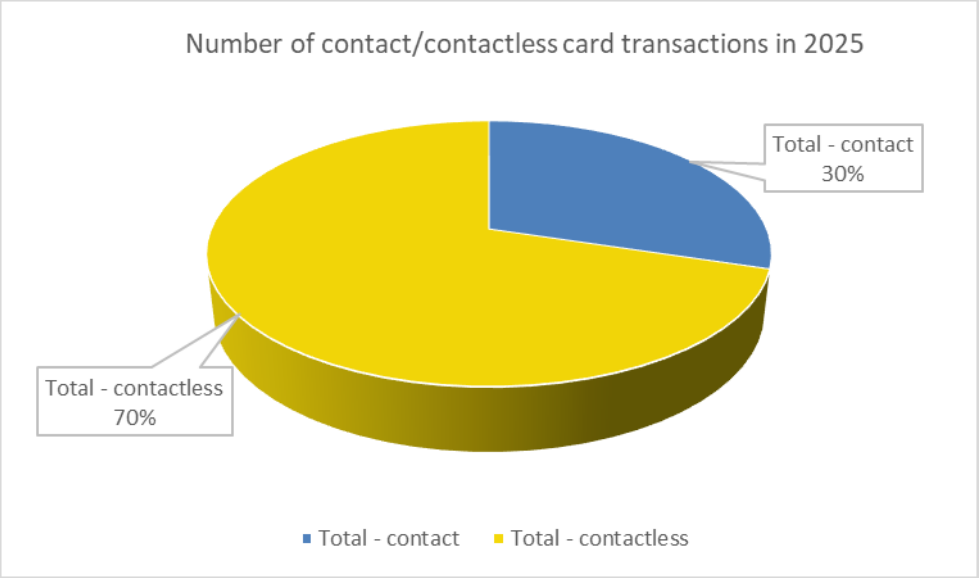




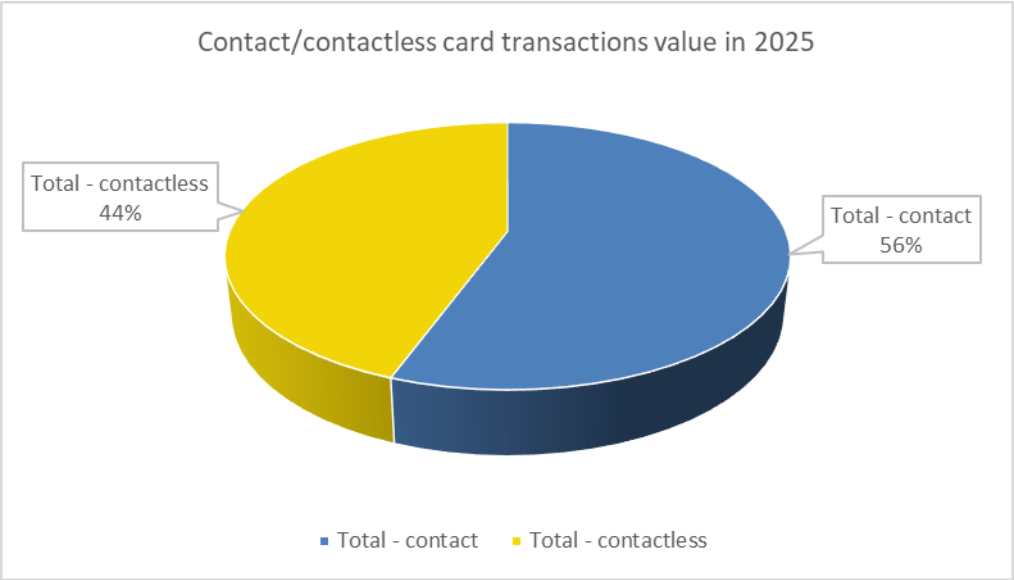
11 Usage of contact/contactless cards in BH

In percentage terms, in the total number of settled card transactions, 30% were contact transactions, as opposed to 70% contactless transactions.

Number of contact/contactless card transactions in 2025		
Total - contact	Total - contactless	Total
30%	70%	100%



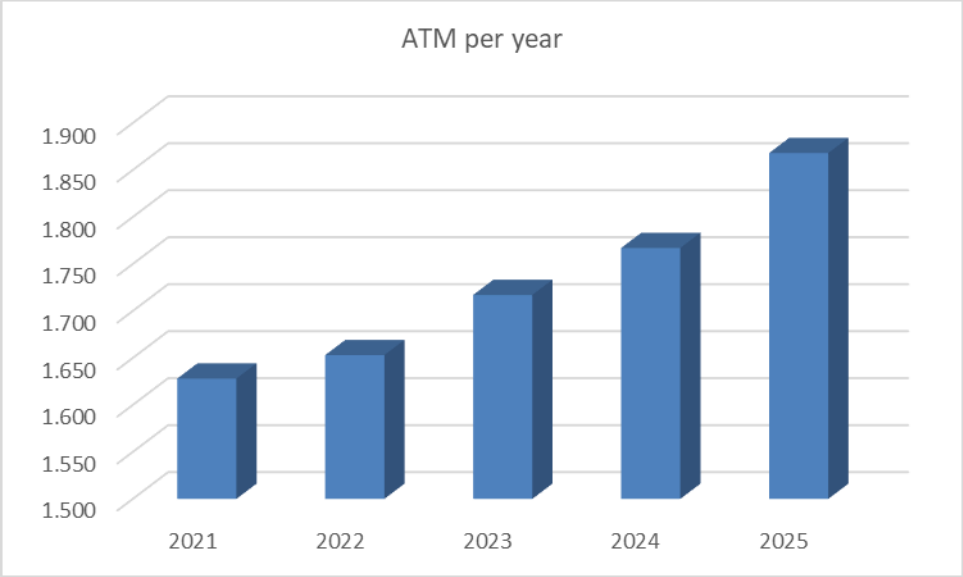
Contact/contactless card transactions value in 2025		
Total - contact	Total - contactless	Total
56%	44%	100%

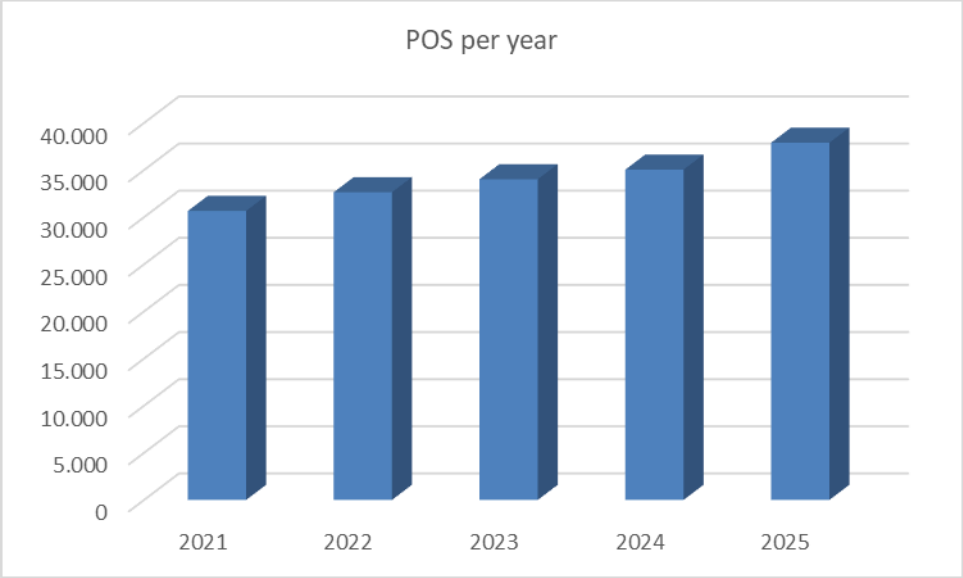


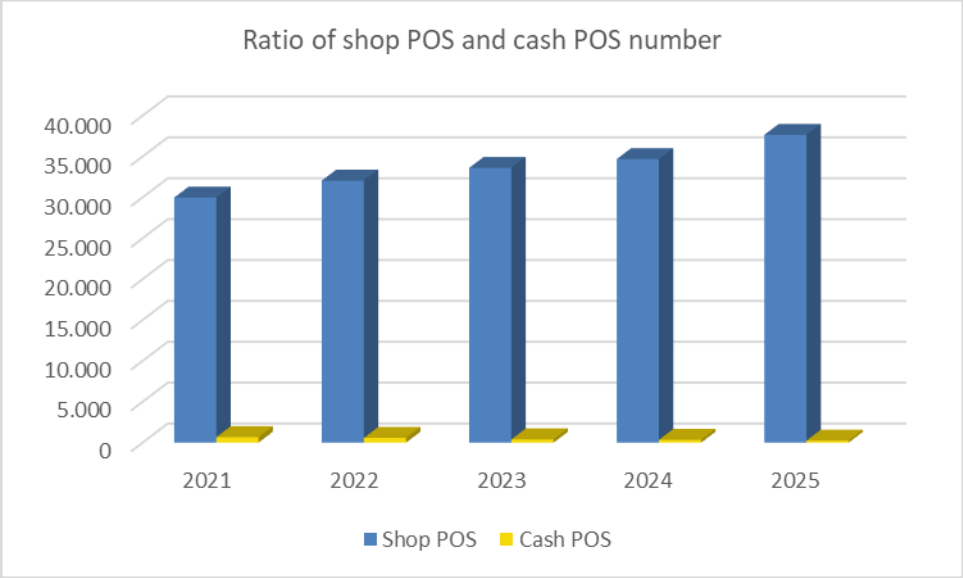
12 ATM and POS infrastructure

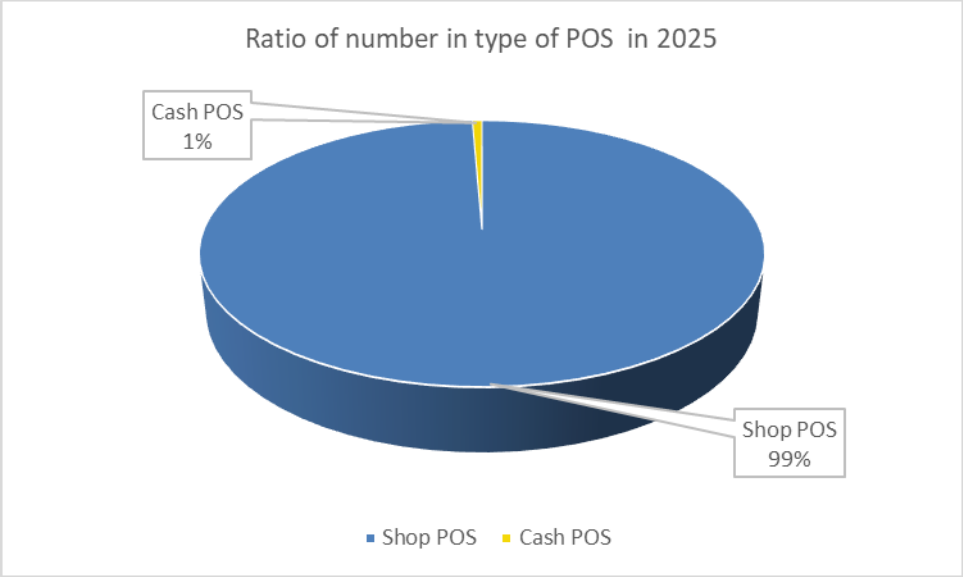
Banks continuously incorporate more and more ATM and/or POS infrastructure. During the last year there were 1.868 ATM installed in total (in 2024: 1.767) and 37.895 POS (in 2024: 35.035). Out of total number of installed POS 37.647 are installed in shops and 248 on banks counters.

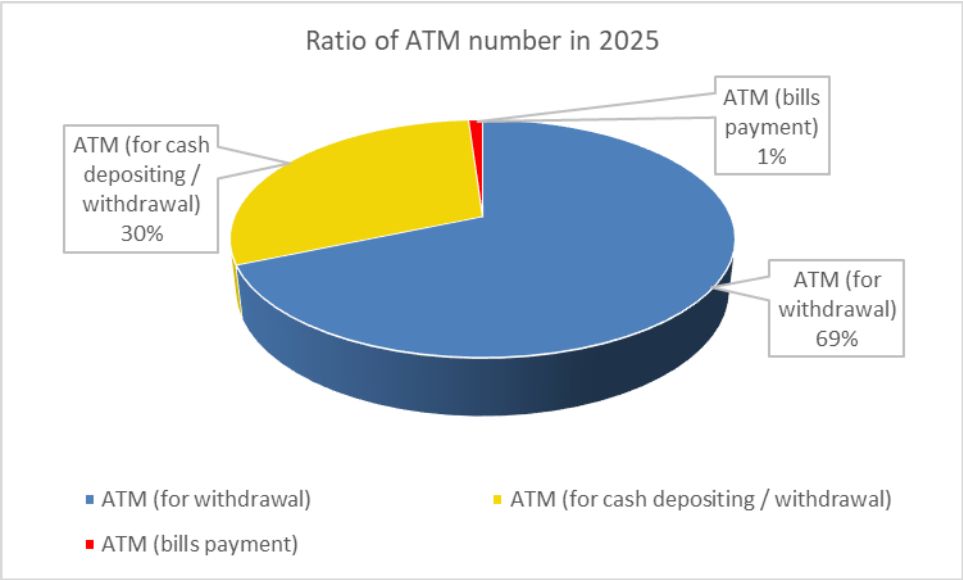
Number of installed ATM and POS in BH								
Year	ATM (for withdrawal)	ATM (for cash depositing/withdrawal)	ATM (bills payment)	Total ATM	Shop POS	Cash POS	Total POS	Total ATM and POS
2021	1.334	230	64	1.628	29.977	680	30.657	32.285
2022	1.324	235	94	1.653	32.047	586	32.633	34.286
2023	1.342	261	114	1.717	33.614	405	34.019	35.736
2024	1.294	345	128	1.767	34.687	348	35.035	36.802
2025	1.281	567	20	1.868	37.647	248	37.895	39.763


ATM per year
1.900
1.850
1.800
1.750
1.700
1.650
1.600
1.550
1.500
2021
2022
2023
2024
2025


POS per year
40.000
35.000
30.000
25.000
20.000
15.000
10.000
5.000
0
2021
2022
2023
2024
2025


Ratio of shop POS and cash POS number
40.000
35.000
30.000
25.000
20.000
15.000
10.000
5.000
0
2021
2022
2023
2024
2025
Shop POS
Cash POS


Ratio of number in type of POS in 2025
Cash POS
1%
Shop POS
99%
Shop POS
Cash POS


Ratio of ATM number in 2025
ATM (bills payment)
1%
ATM (for cash depositing / withdrawal)
30%
ATM (for withdrawal)
69%
ATM (for withdrawal)
ATM (for cash depositing / withdrawal)
ATM (bills payment)

13 Card acceptance

The table below shows the number of banks that accept certain brands of cards on their ATM and POS as of 31.12.2025.

Card brand	**ATM**	**POS**
Mastercard Maestro debit	15	10
Mastercard credit	15	10
Mastercard with deferred payment	12	8
Visa debit	19	11
Visa credit	19	11
Visa with deferred payment	13	9
Diners credit	0	1
Diners with deferred payment	0	1
American credit	2	3
American with deferred payment	2	3
BamCard debit	4	1
BamCard credit	3	1
China UnionPay	2	1