



Centralna banka  
BOSNE I HERCEGOVINE  
Централна банка  
БОСНЕ И ХЕРЦЕГОВИНЕ



**PAYMENT SYSTEMS DEPARTMENT**  
**SECTION FOR OVERSIGHT AND DEVELOPMENT OF PAYMENT SYSTEMS**

# Payment Systems in BH in 2024

Sarajevo, 20 March 2025



## Contents

<b>1</b>	Introduction.....	3
<b>2</b>	RTGS and Giro Clearing transactions .....	3
<b>3</b>	Concentration by the number and value of transactions .....	8
<b>4</b>	Time schedule of transactions.....	9
<b>5</b>	International clearing .....	10
<b>6</b>	Organizational charts of banks.....	12
<b>7</b>	Interbank and intrabank transactions .....	13
<b>8</b>	Bank channels .....	20

## 1 Introduction

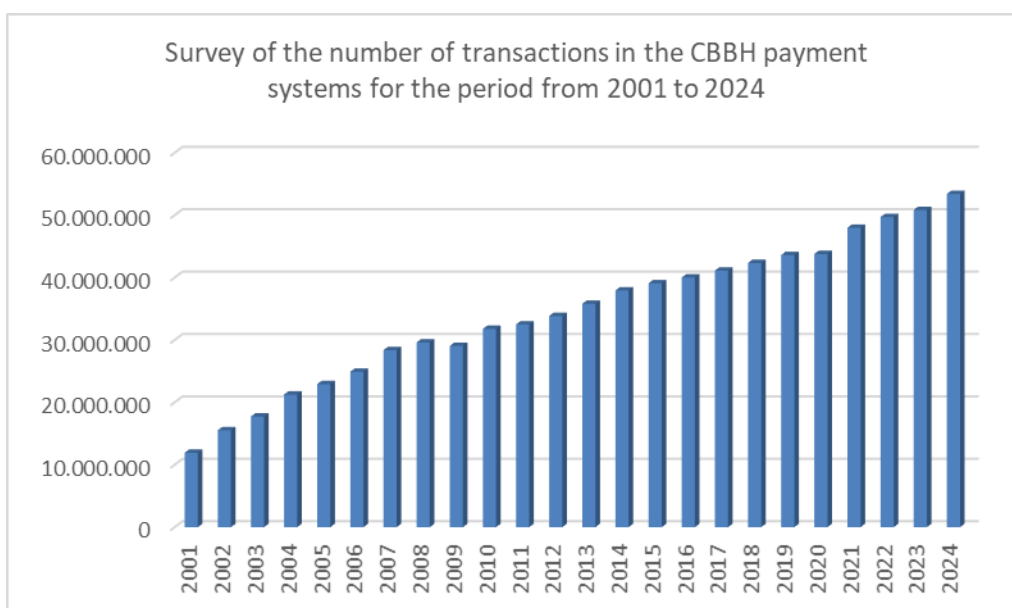
The report „Payment Systems in BH in 2024“ as a regular annual report on the payment system operations in Bosnia and Herzegovina (hereinafter: BH), has been prepared on the basis of the data collected from 22 banks in BH and internal data of the Central Bank of Bosnia and Herzegovina (hereinafter: CBBH).

During 2024, the CBBH successfully responded to all tasks related to the stable functioning of the Payment system owned and operated by CBBH, and all transactions were settled during the working hours of the systems.

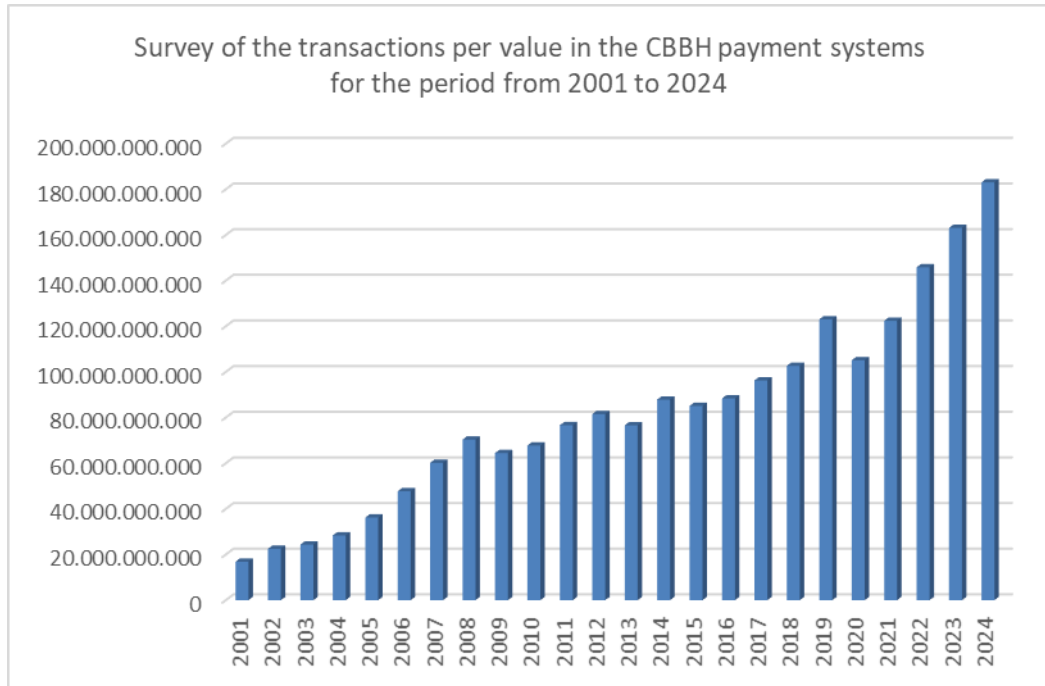
## 2 RTGS and Giro Clearing transactions

During 2024, the growth of both the number and value of transactions was recorded in the payment systems of the CBBH.

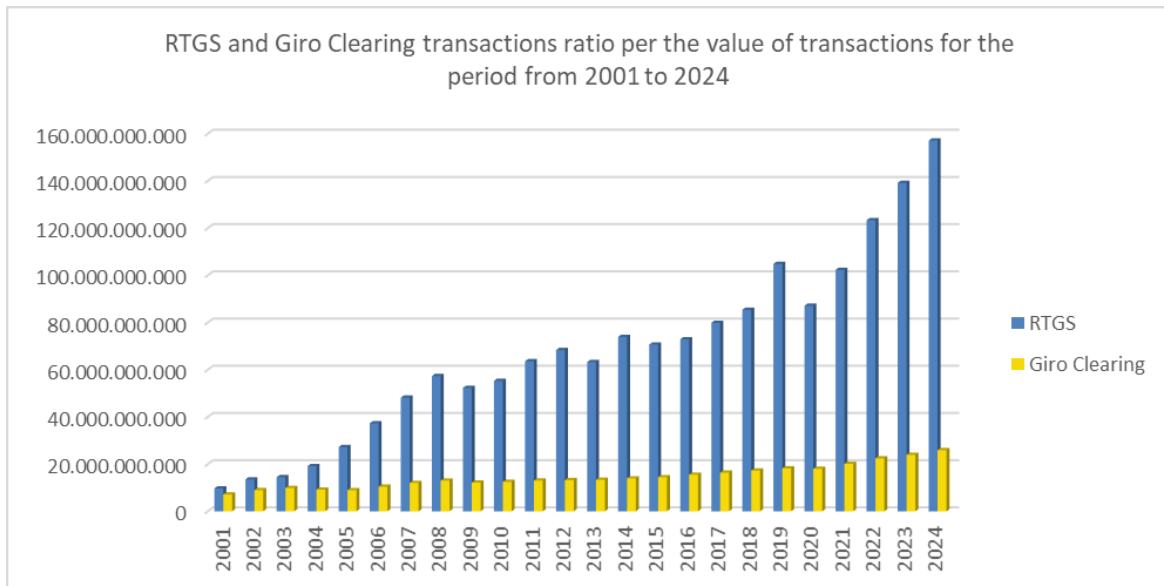
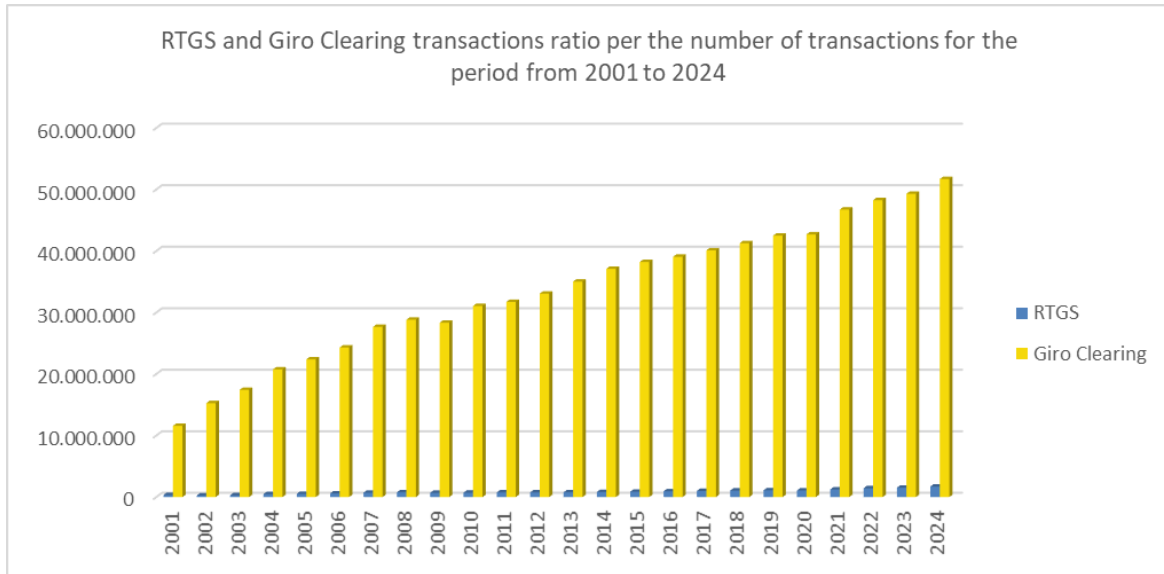
Survey of the number of transactions in the CBBH payment systems for the period from 2001 to 2024	
Year	Number of transactions
2001	11.916.222
2002	15.526.839
2003	17.721.251
2004	21.242.162
2005	22.909.427
2006	24.900.936
2007	28.367.097
2008	29.598.572
2009	29.039.567
2010	31.774.686
2011	32.489.826
2012	33.837.361
2013	35.799.626
2014	37.930.337
2015	39.086.648
2016	40.004.202
2017	41.107.361
2018	42.334.026
2019	43.601.606
2020	43.774.406
2021	47.971.726
2022	49.700.235
2023	50.822.188
2024	53.398.208
Total:	824.854.515



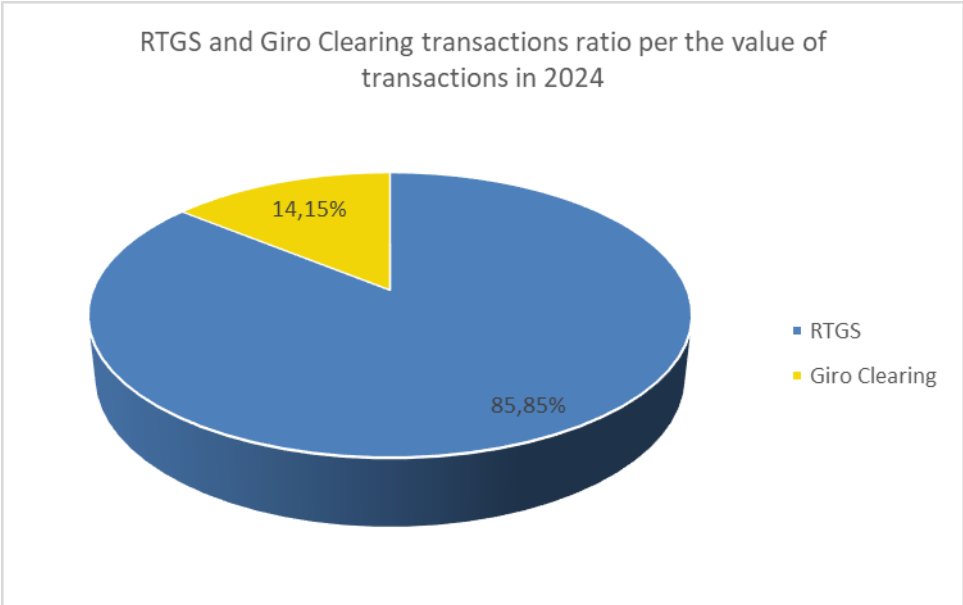
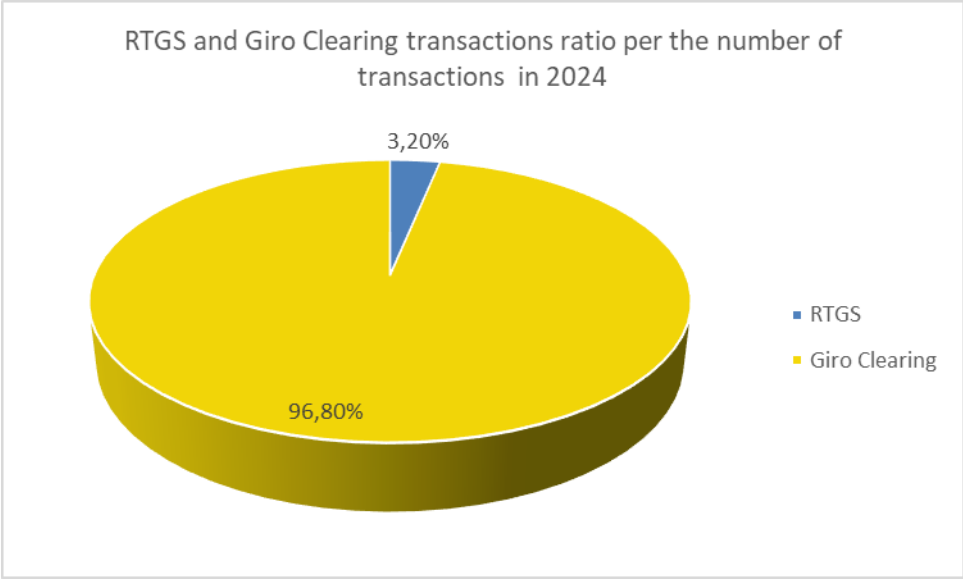
Year	Transactions per value in KM
2001	16.844.843.315
2002	22.509.671.792
2003	24.342.825.574
2004	28.383.452.792
2005	36.194.883.247
2006	47.727.696.822
2007	60.192.696.720
2008	70.344.517.441
2009	64.457.938.969
2010	67.778.691.332
2011	76.653.471.820
2012	81.533.268.431
2013	76.604.896.747
2014	87.858.114.404
2015	85.105.843.766
2016	88.379.953.010
2017	96.243.249.000
2018	102.669.704.908
2019	123.046.070.387
2020	105.132.312.596
2021	122.403.038.511
2022	145.825.330.468
2023	163.096.124.957
2024	183.042.469.562
Total:	1.976.371.066.571



Year	RTGS		Giro Clearing	
	Number of transactions	Value in KM	Number of transactions	Value in KM
2001	332.622	9.701.270.430	11.583.600	7.143.572.885
2002	257.691	13.519.780.127	15.269.148	8.989.891.665
2003	293.847	14.460.652.316	17.427.404	9.882.173.258
2004	480.935	19.178.523.535	20.761.227	9.204.929.257
2005	521.014	27.236.549.476	22.388.413	8.958.333.771
2006	591.823	37.280.188.111	24.309.113	10.447.508.711
2007	704.702	48.174.209.589	27.662.395	12.018.487.131
2008	766.690	57.335.307.266	28.831.882	13.009.210.175
2009	692.669	52.283.260.876	28.346.898	12.174.678.093
2010	713.775	55.281.115.708	31.060.911	12.497.575.624
2011	760.459	63.607.787.849	31.729.367	13.045.683.971
2012	763.522	68.310.225.344	33.073.839	13.223.043.087
2013	773.099	63.231.533.830	35.026.527	13.373.362.917
2014	821.897	73.896.929.048	37.108.440	13.961.185.356
2015	874.575	70.654.654.893	38.212.073	14.451.188.873
2016	935.319	72.871.045.267	39.068.883	15.508.907.743
2017	996.043	79.855.384.343	40.111.318	16.387.864.656
2018	1.067.256	85.393.044.051	41.266.770	17.276.660.857
2019	1.105.320	104.825.511.544	42.496.286	18.220.558.843
2020	1.072.023	87.108.346.289	42.702.383	18.023.966.308
2021	1.236.315	102.287.161.783	46.735.411	20.115.876.728
2022	1.435.980	123.369.551.063	48.264.255	22.455.779.405
2023	1.523.992	139.163.874.491	49.298.196	23.932.250.467
2024	1.706.358	157.141.223.137	51.691.850	25.901.246.425
<b>Total:</b>	<b>20.427.926</b>	<b>1.626.167.130.366</b>	<b>804.426.589</b>	<b>350.203.936.205</b>



RTGS and Giro Clearing transactions ratio in 2024				
	Number of transactions	Share in the total number of transactions	Value in KM	Share in the total value
RTGS	1.706.358	3,20%	157.141.223.137	85,85%
Giro Clearing	51.691.850	96,80%	25.901.246.425	14,15%
Total:	53.398.208	100%	183.042.469.562	100%



The share of the number of RTGS transactions in the total transactions in 2024 was 3.20%, while the share in the value was 85.85%.

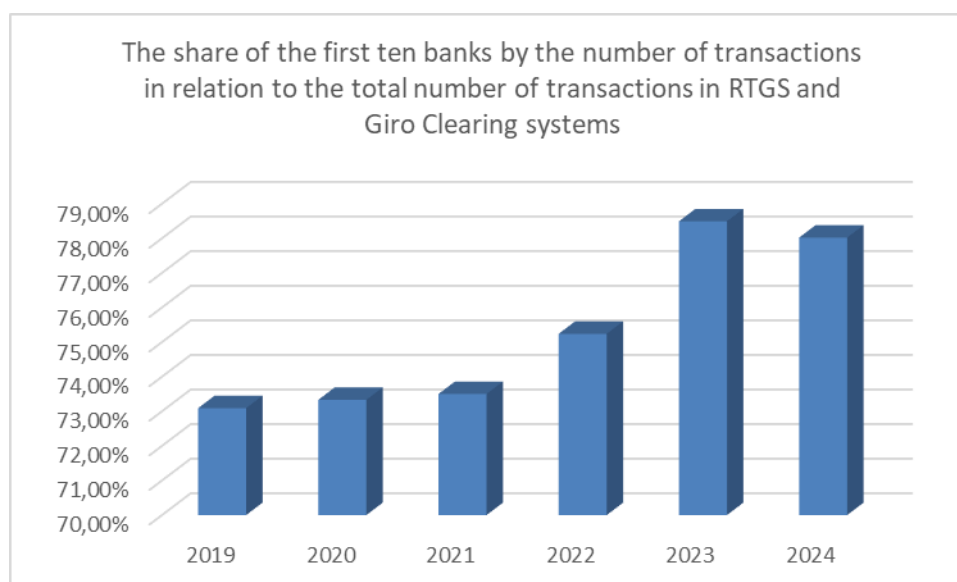
The share of Giro Clearing transactions in the number of the total transactions was 96.80%, and that in the value was 14.15%.

### 3 Concentration by the number and value of transactions

The first ten banks participated in the total number of RTGS and Giro Clearing interbank transactions during 2024 with 78.02%, this being a decrease compared to 2023 (in 2023, ten banks accounted for 78.49% of all transactions).

The first five banks participated in the total number of RTGS and Giro Clearing interbank transactions during 2024 with 56.40%, this being a decrease compared to 2023 (in 2023, the first five banks accounted for 56.64% of all transactions).

The share of the first ten banks by the number of transactions in relation to the total number of transactions in RTGS and Giro Clearing systems in 2024		
Year	Number of transactions	%
2024	41.663.563	78,02

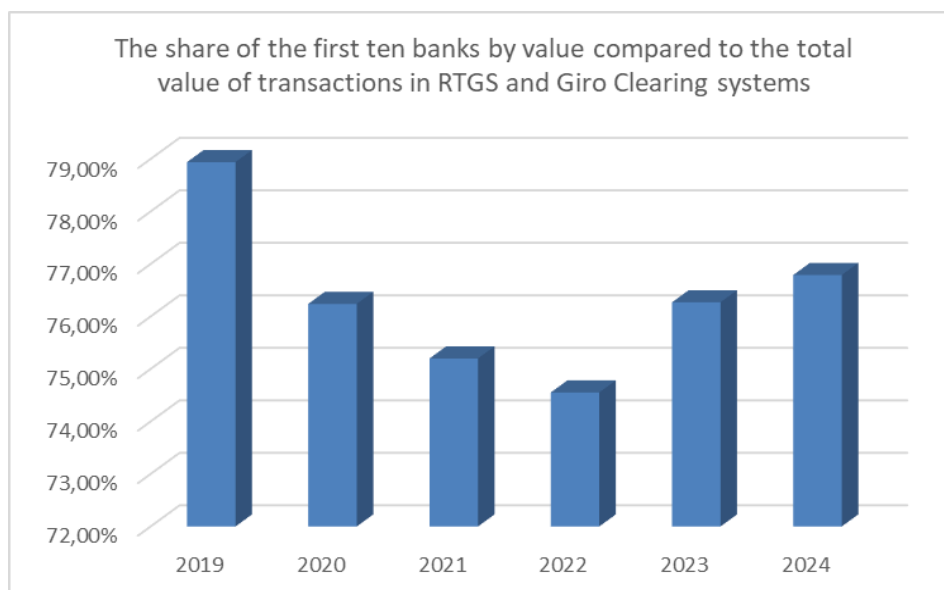


In the total value of transactions, the top ten banks participated with 76.79%, thus increasing their share, since in 2023 their share was 76.27%.

In the total value of transactions, the top five banks participated with 51.85%, thus increasing their share, since in 2023 their share was 50.67 %.

The share of the first ten banks by value compared to the total value of transactions in RTGS and Giro Clearing systems in 2024		
Year	Value of transactions	%
2024	124.785.154.685	76,27



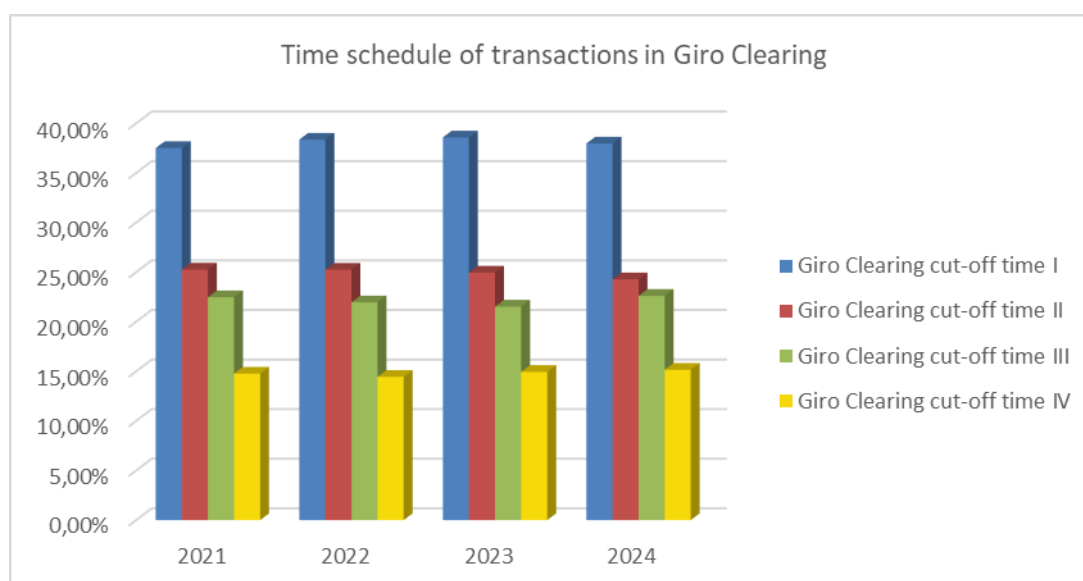


#### 4 Time schedule of transactions

In accordance with the Operating Rules for Gyro clearing, net position settlement is carried out in the RTGS payment system for four clearing cycles during the day.

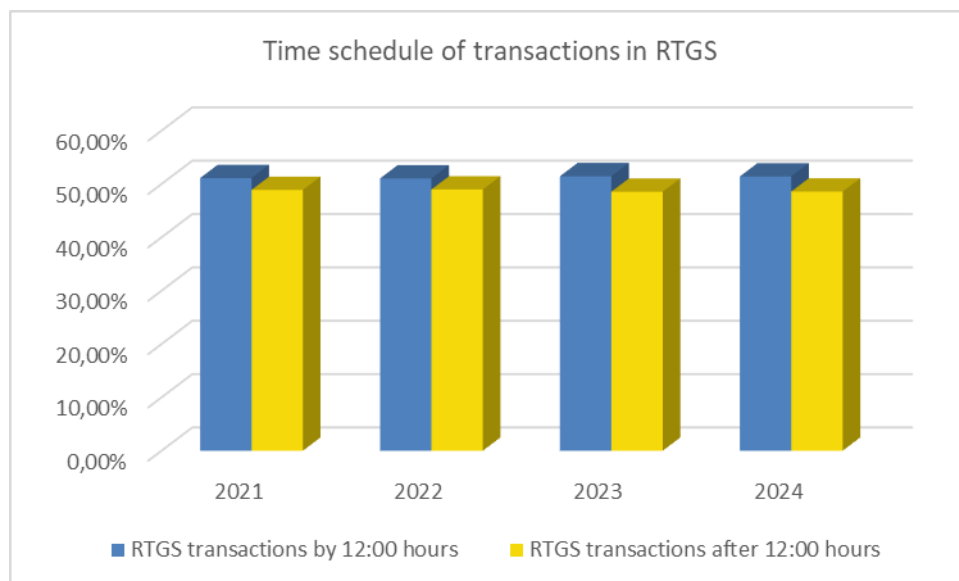
The percentual shares of banks' orders sent in particular clearing cycles in the Giro Clearing payment system during 2024 are the following:

Time schedule of transactions in Giro Clearing in %				
Giro Clearing cut-off time	2021	2022	2023	2024
Giro Clearing cut-off time I	37,51%	38,36%	38,58%	37,97%
Giro Clearing cut-off time II	25,26%	25,24%	24,95%	24,27%
Giro Clearing cut-off time III	22,47%	21,96%	21,52%	22,60%
Giro Clearing cut-off time IV	14,76%	14,44%	14,95%	15,15%



Percentual shares of banks' orders sent in the RTGS payment system during 2024 are the following:

Time schedule of transactions in RTGS expressed in %				
RTGS cut-off time	2021	2022	2023	2024
RTGS transactions by 12:00 hours	51,11%	51,03%	51,45%	51,41%
RTGS transactions after 12:00 hours	48,89%	48,97%	48,55%	48,59%



## 5 International clearing

Through the system of international clearing of payments, the total of 12.779 orders were sent by banks from BH during 2024 (11.655 orders in 2023), in the value of EUR 392.817.642 (EUR 221.290.817 in 2023). Seven banks from BH participated in the clearing system of international payment, as it follows:

No.	Participant	BIC code
1	ASA Banka d.d. Sarajevo	IKBZBA2XXXX
2	Bosna Bank International d.d. Sarajevo	BBIBBA22XXX
3	ProCredit Bank d.d. Sarajevo	MEBBBA22XXX
4	NAŠA BANKA a.d. Bijeljina	PAVLBA22XXX
5	Atos bank a.d. Banja Luka	SABRBA2BXXX
6	Banka Poštanska štedionica a.d. Banja Luka	KOBBBA22XXX
7	MF banka a.d. Banja Luka	MFBLBA22XXX

The total number of orders and their value by years:

Year	Number of orders	Value of orders
2011	6.852	€ 84.244.664
2012	6.819	€ 93.651.205
2013	7.929	€ 122.641.627
2014	8.769	€ 131.046.506
2015	9.637	€ 176.275.344
2016	10.319	€ 197.607.823
2017	10.602	€ 172.103.917
2018	10.853	€ 224.074.932
2019	11.931	€ 265.096.190
2020	10.622	€ 235.143.401
2021	12.236	€ 352.790.320
2022	10.395	€ 288.120.247
2023	11.655	221.290.817 €
2024	12.779	392.817.642 €

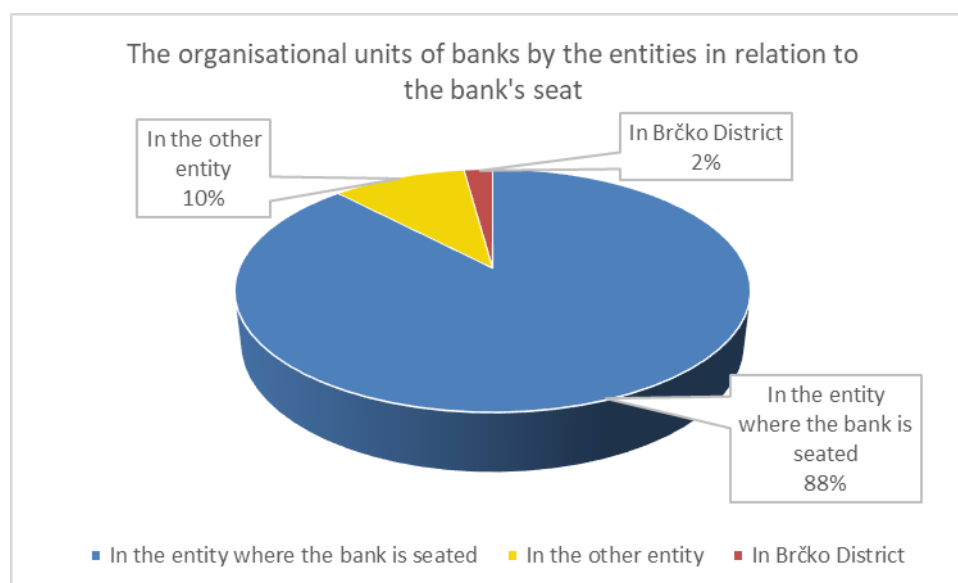
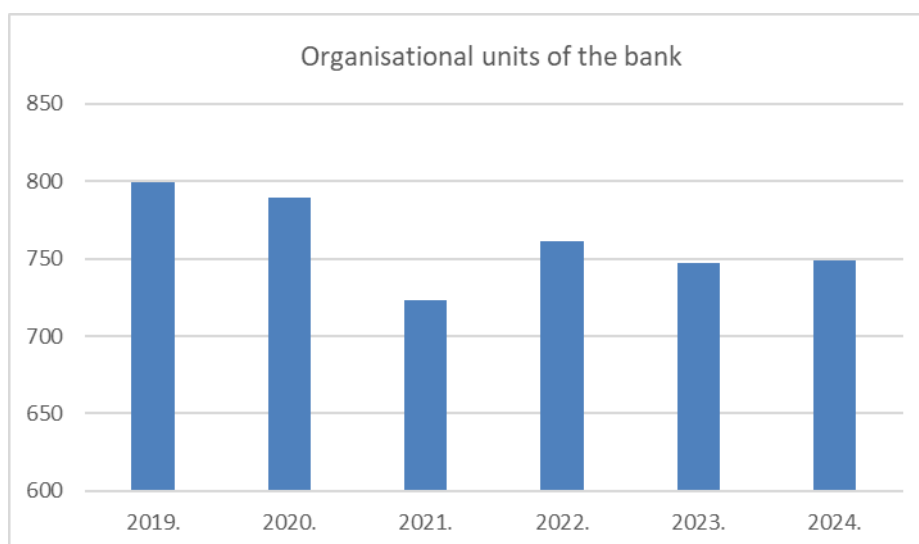


## 6 Organizational charts of banks

The total number of organizational units of banks at the end of 2024 was 749 (in 2023, banks had 747 organizational units).

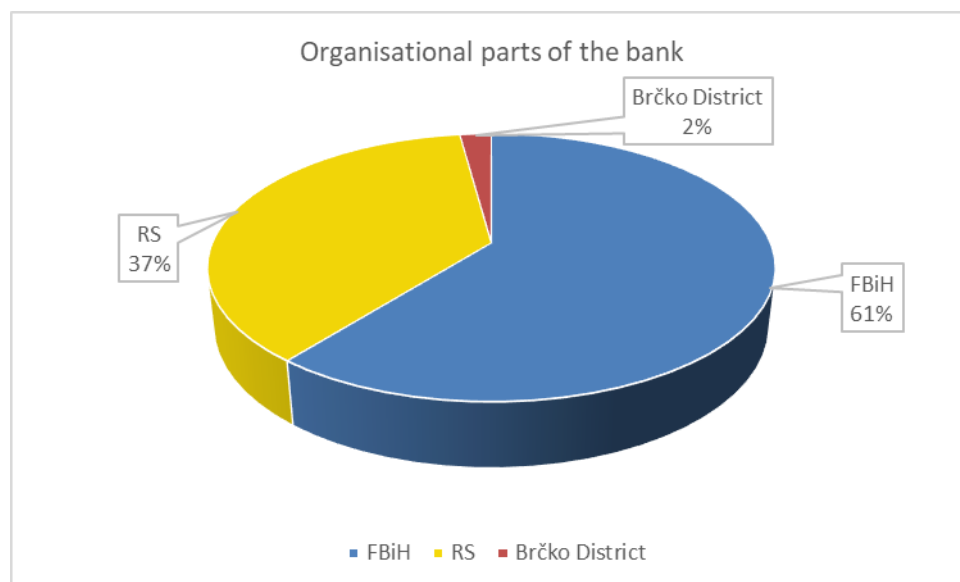
The table provides a survey of organizational units by the entities in relation to banks' headquarters:

Organizational units of the bank				
Year	In the entity where the bank is seated	In the other entity	In Brčko District	Total
2019	706	75	18	799
2020	695	76	18	789
2021	643	64	16	723
2022	673	72	16	761
2023	661	71	15	747
2024	658	75	16	749



The following table shows the number of organizational units of banks in the Federation of Bosnia and Herzegovina (hereinafter: FBiH), Republic of Srpska (hereinafter: RS) and Brčko District (hereinafter: DB):

Organizational parts of the bank				
Year	FBH	RS	DB	Total
2024	455	278	16	749

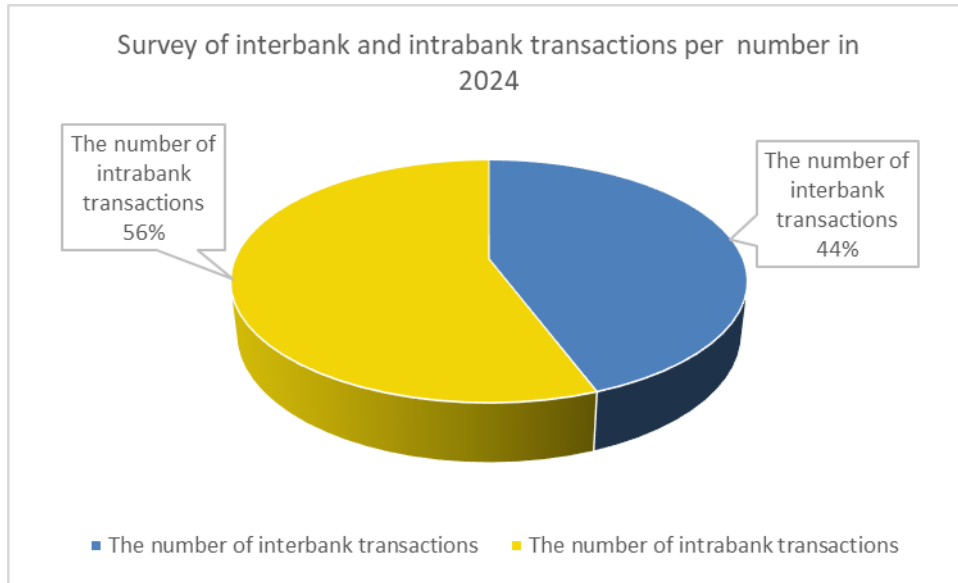


## 7 Interbank and intrabank transactions

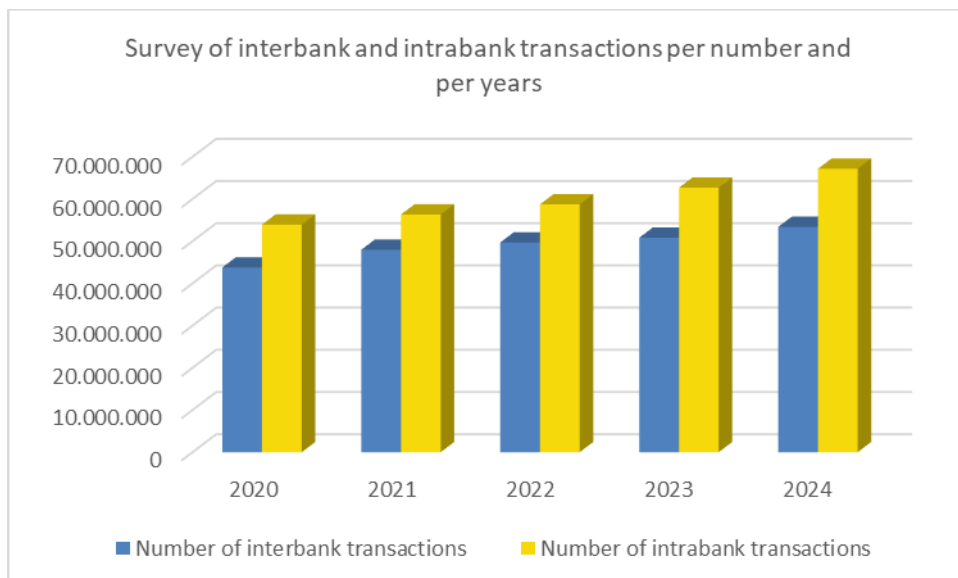
During 2024, 53.398.208 interbank payments were performed (in 2023, 50.822.188) and 67.162.607 intrabank payments were performed (in 2023, 62.676.044).

In percent, out of the total number of transactions, 45 % were interbank transactions (through the CBBH payment systems: RTGS and Giro Clearing), and 55 % orders sent within banks.

Survey of interbank and intrabank transactions per number in 2024		
The number of interbank transactions	The number of intrabank transactions	Total
53.398.208	67.162.607	120.560.815
44%	56%	100%

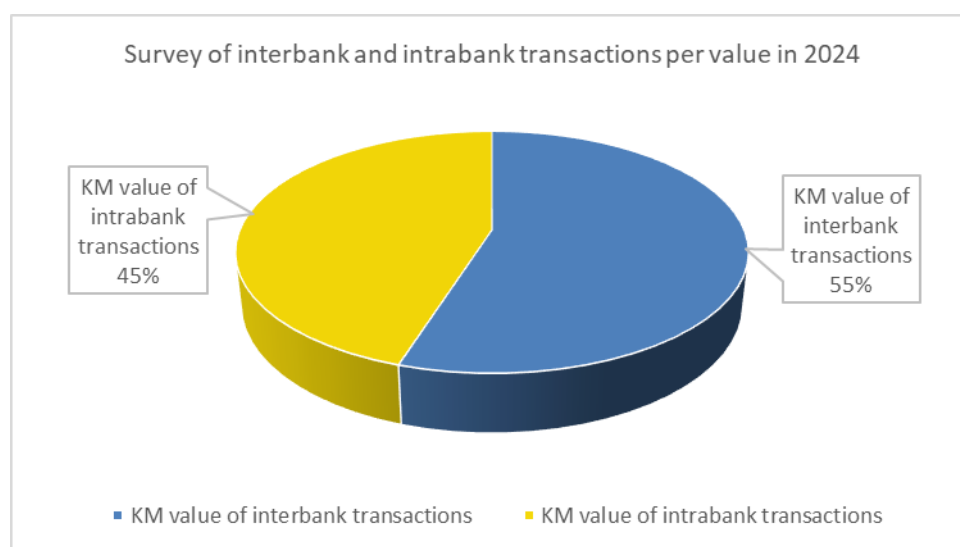


Survey of interbank and intrabank transactions per number and per years			
Year	Number of interbank transactions	Number of intrabank transactions	Total
2020	43.774.406	53.927.204	97.701.610
2021	47.971.726	56.325.952	104.297.678
2022	49.700.235	58.727.637	108.427.872
2023	50.822.188	62.676.044	113.498.232
2024	53.398.208	67.162.607	120.560.815

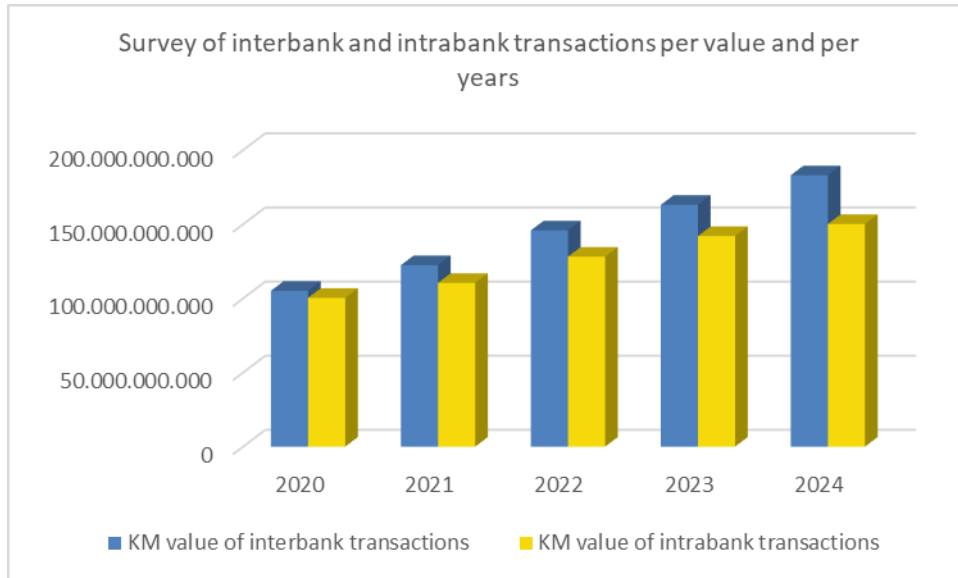


Observing the value in 2024, interbank orders amounted to KM 183.042.469.562 (in 2023, KM 163.096.124.957) and intrabank orders amounted to KM 150.156.353.293 (in 2023, KM 142.025.862.822). Interbank to intrabank orders ratio is as presented in the table:

Survey of interbank and intrabank transactions per value in 2024		
KM value of interbank transactions	KM value of intrabank transactions	Total
183.042.469.562	150.156.353.293	333.198.822.856
55%	45%	100%

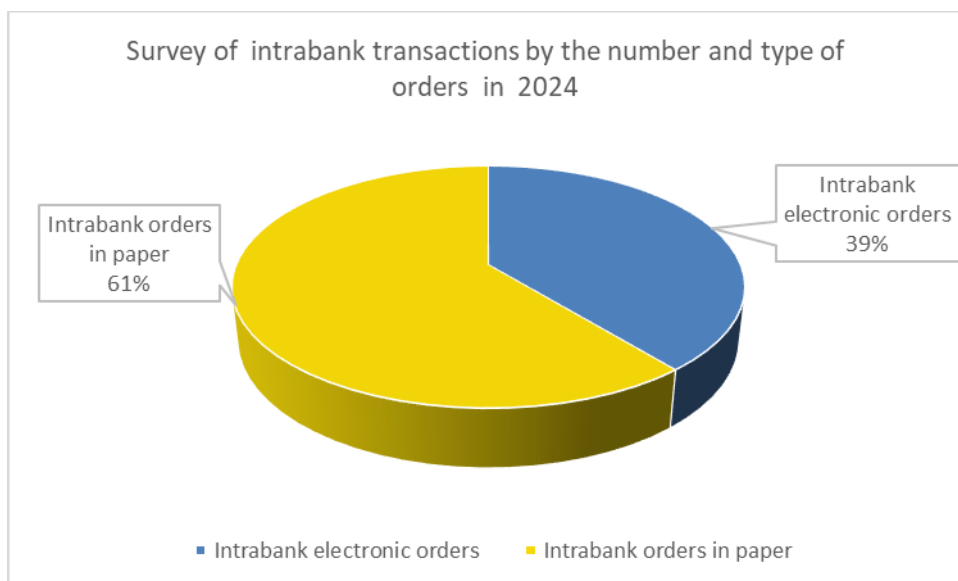


Survey of interbank and intrabank transactions per value and per years			
Year	KM value of interbank transactions	KM value of intrabank transactions	Total
2020	105.132.312.596	100.429.423.241	205.561.735.837
2021	122.403.038.511	110.469.030.643	232.872.069.154
2022	145.825.330.468	128.127.838.936	273.953.169.404
2023	163.096.124.957	142.025.862.822	305.121.987.779
2024	183.042.469.562	150.156.353.293	333.198.822.856



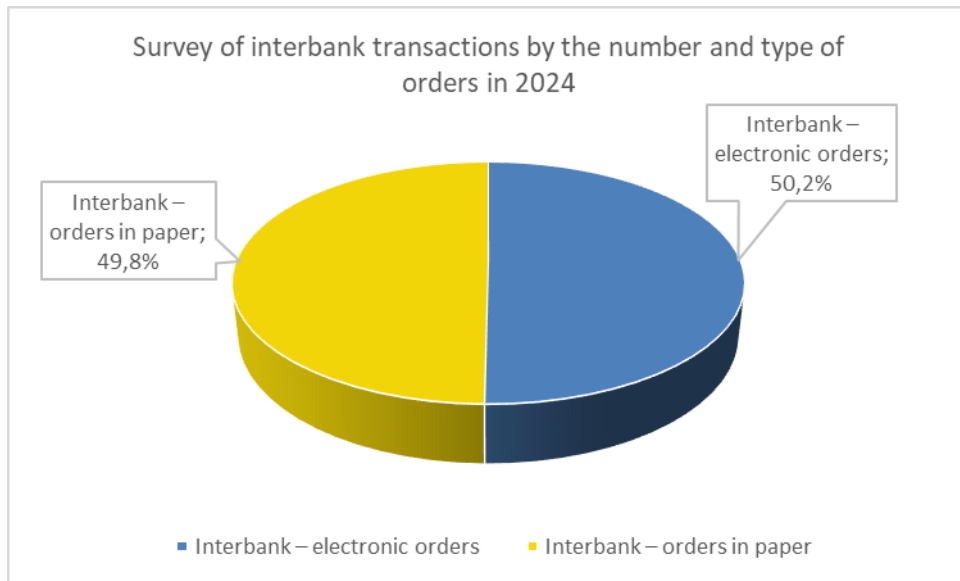
The survey of intrabank and interbank transactions per type of order initiation (electronic and paper) for 2024 is presented below. Survey provides the number and the value of orders:

Survey of intrabank transactions by the number and type of orders in 2024		
Intrabank electronic orders	Intrabank orders in paper	Total
39%	61%	100%

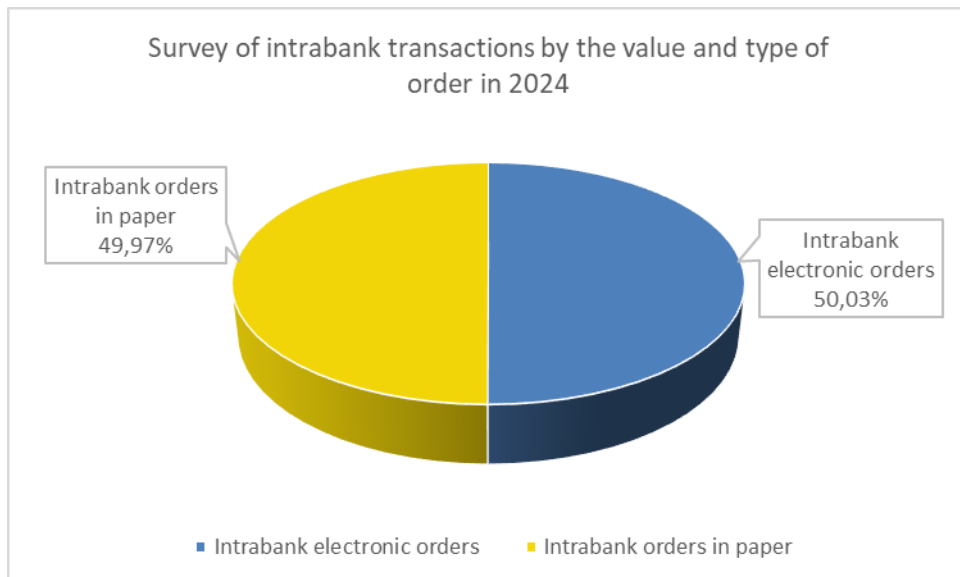




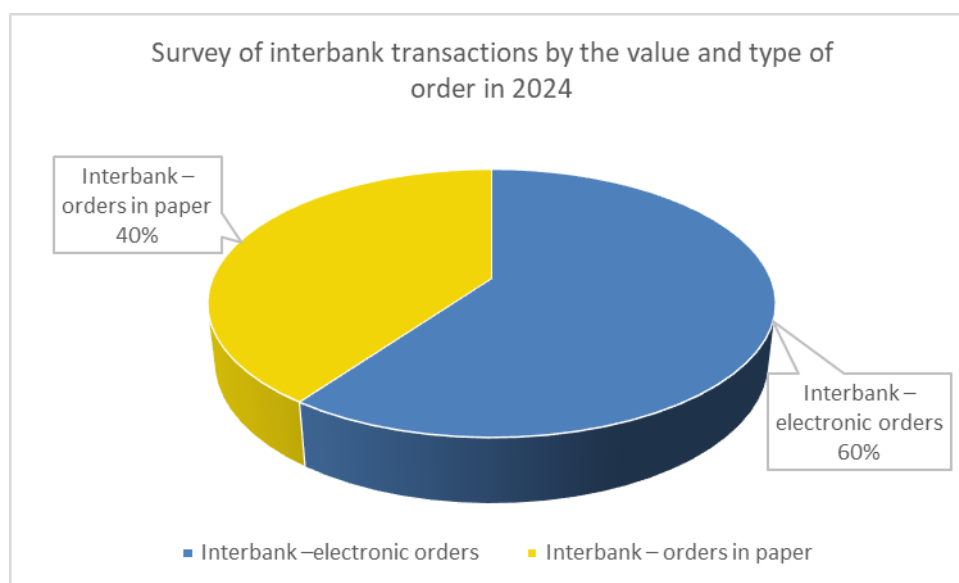
Survey of interbank transactions by the number and type of orders in 2024		
Interbank – electronic orders	Interbank – orders in paper	Total
50,2%	49,8%	100%



Survey of intrabank transactions by the value and type of order in 2024		
Intrabank electronic orders	Intrabank orders in paper	Total
50,03%	49,97%	100%

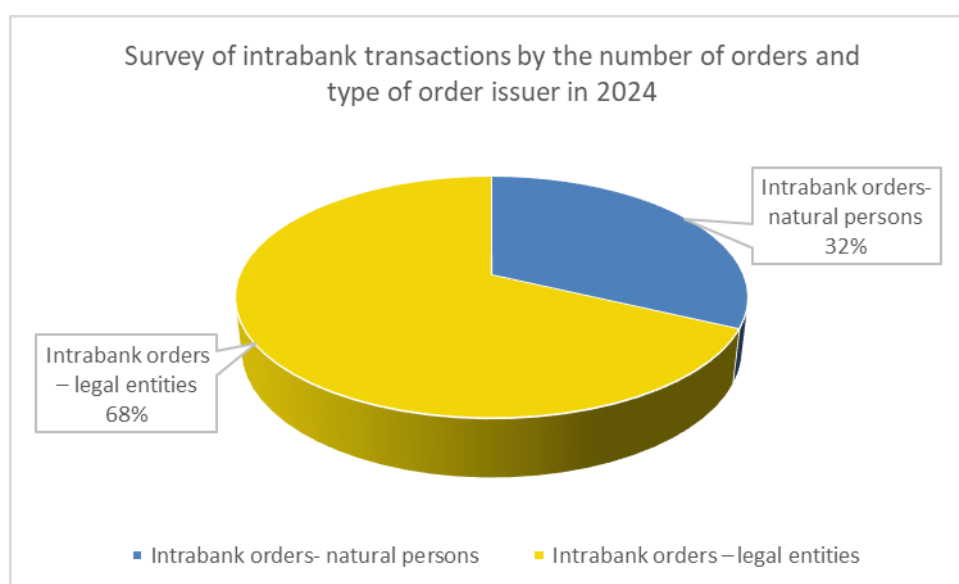


Survey of interbank transactions by the value and type of order in 2024		
Interbank –electronic orders	Interbank – orders in paper	Total
60%	40%	100%

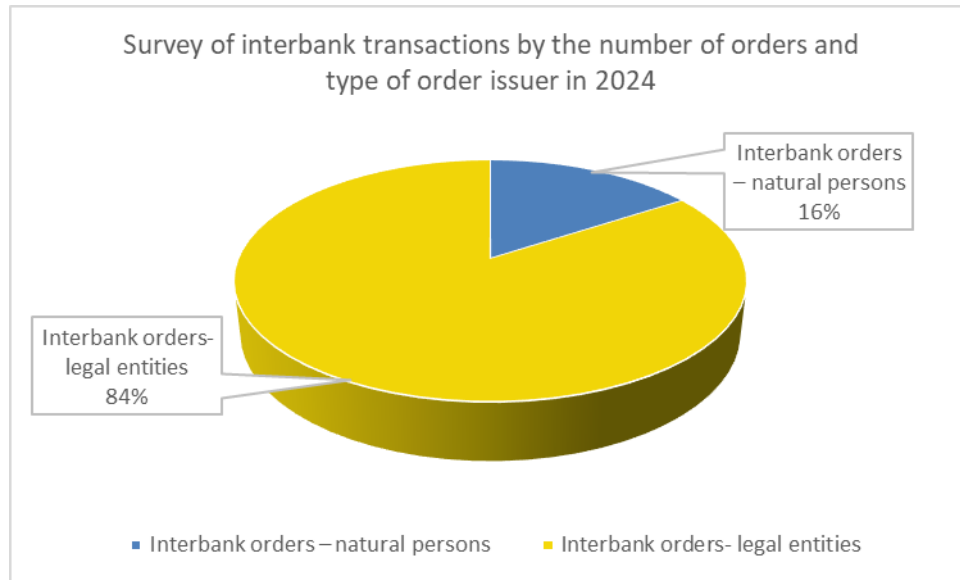


Survey of intrabank and interbank transactions by the type of order issuer (natural persons and legal entities) for 2024:

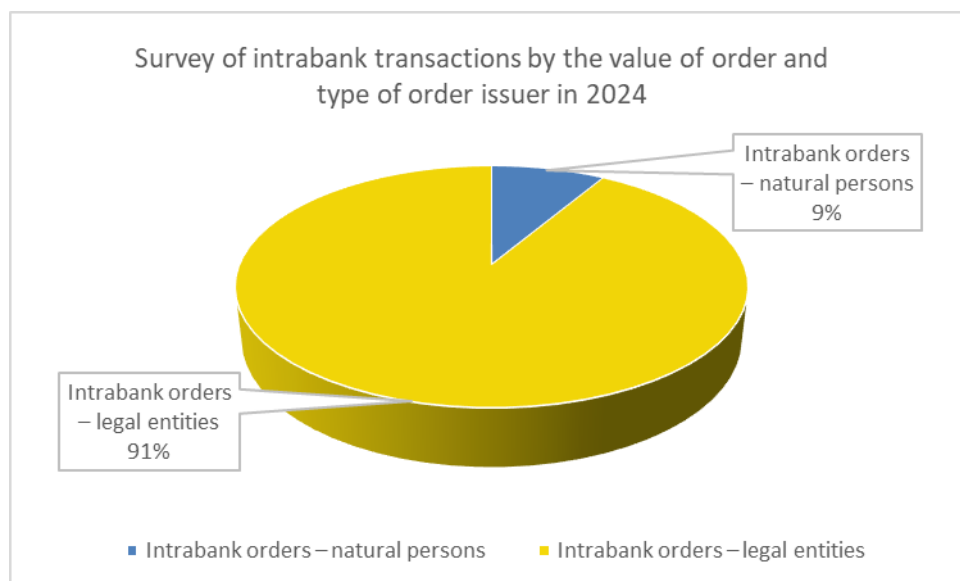
Survey of intrabank transactions by the number of orders and type of order issuer in 2024		
Intrabank orders- natural persons	Intrabank orders – legal entities	Total
32%	68%	100%



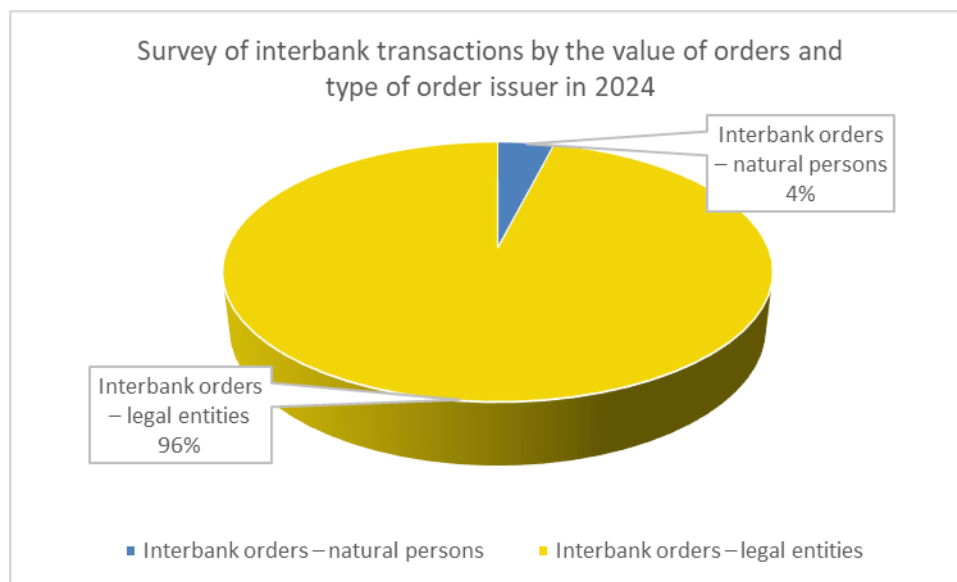
Survey of interbank transactions by the number of orders and type of order issuer in 2024		
Interbank orders – natural persons	Interbank orders- legal entities	Total
16%	84%	100%



Survey of intrabank transactions by the value of order and type of order issuer in 2024		
Intrabank orders – natural persons	Intrabank orders – legal entities	Total
9%	91%	100%



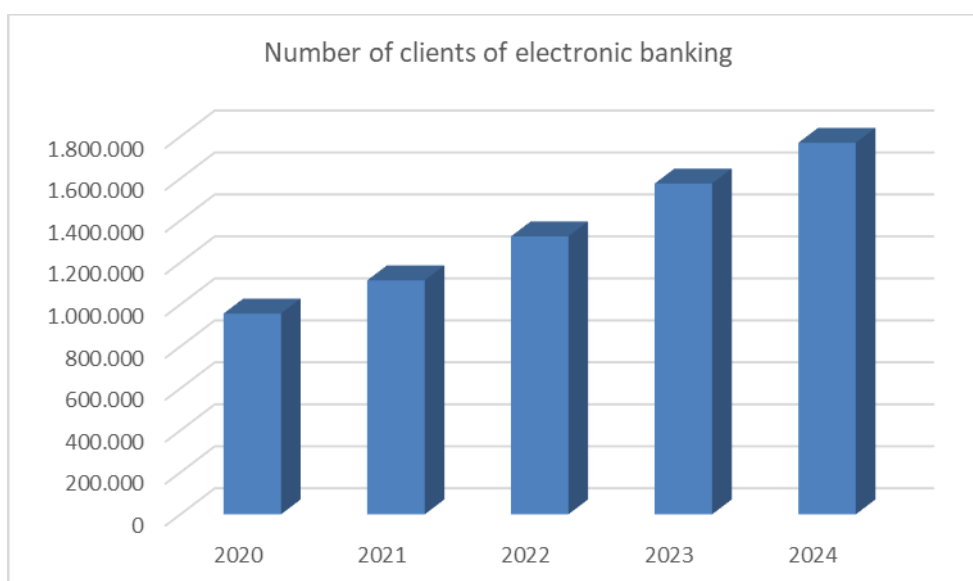
Survey of interbank transactions by the value of orders and type of order issuer in 2024		
Interbank orders – natural persons	Interbank orders – legal entities	total
4%	96%	100%

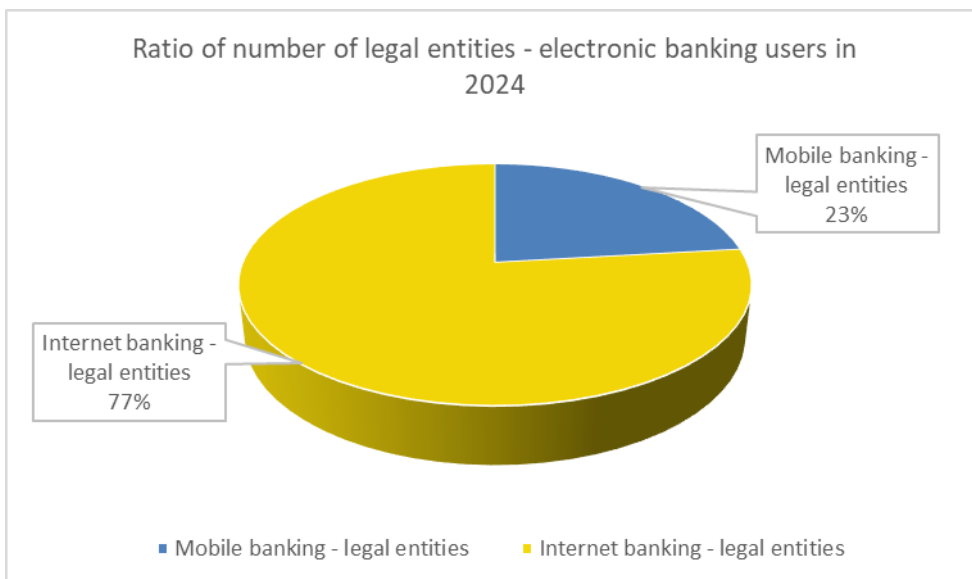
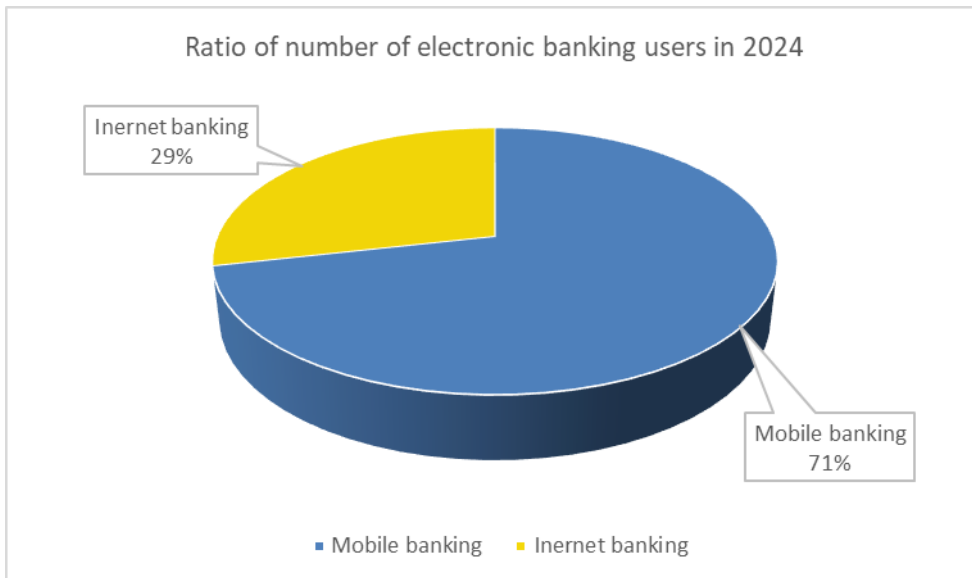
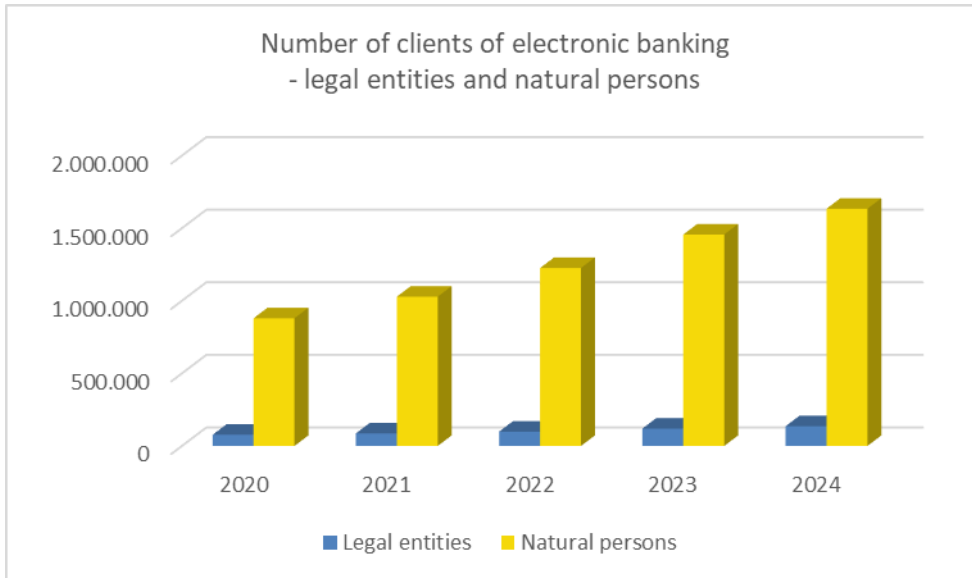


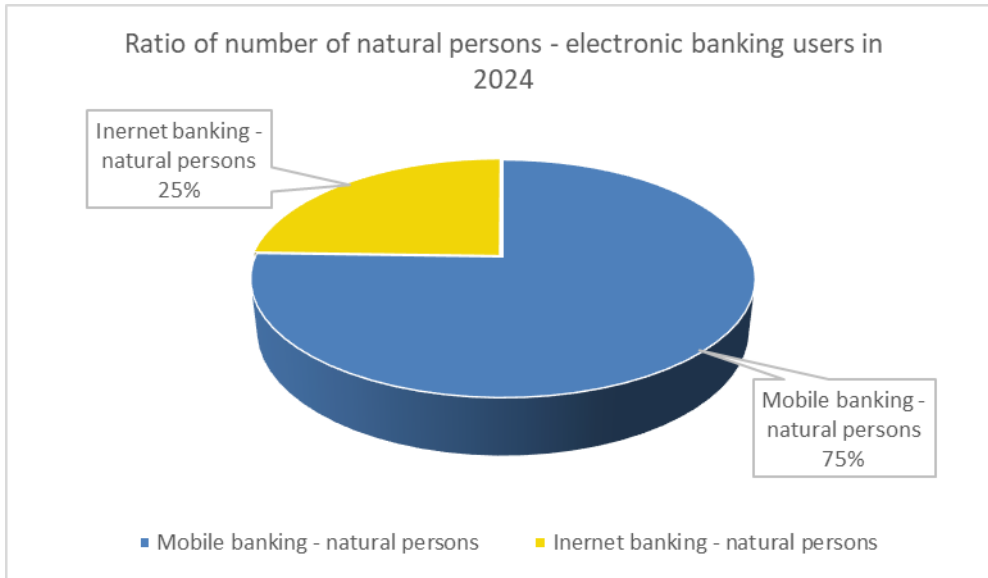
## 8 Bank channels

The electronic banking (mobile and/or internet banking) was offered by 22 banks in BH.

This kind of service covers in total 1.770.172 entities (during 2023 there were 1.575.942), more specifically 136.077 legal entities (during 2023 there were 119.595) and 1.634.095 natural persons (during 2023 there were 1.456.347). The trend of increase in number of the clients using these services is evident.



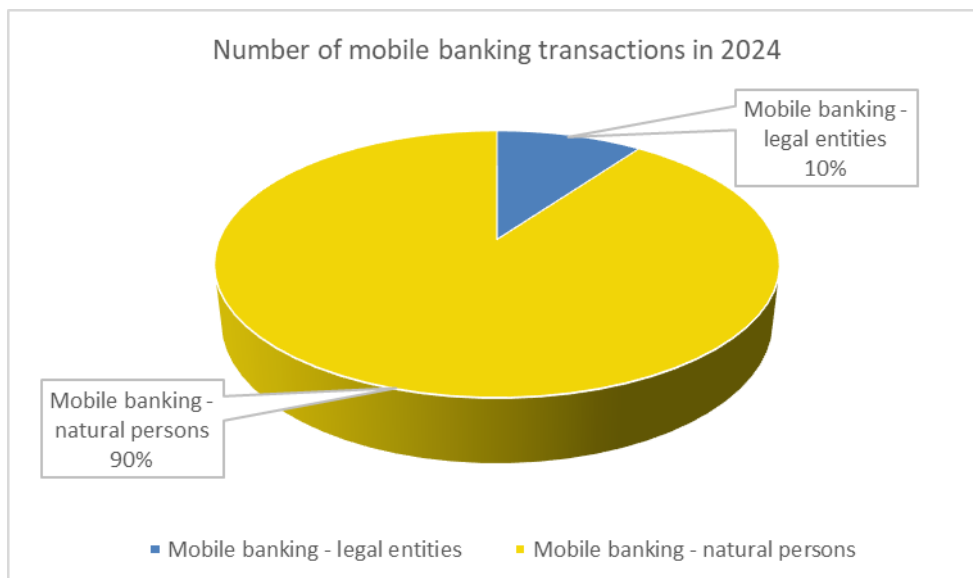




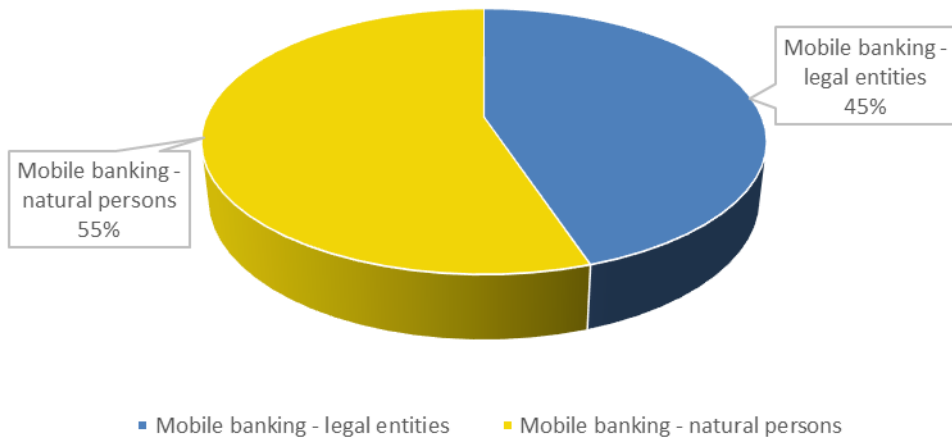
Number and value of transactions of the e-banking:

E-banking transaction number							
Year	Mobile banking - legal entities	Mobile banking - natural persons	Internet banking - legal entities	Internet banking - natural persons	Payment via ATM - legal entities	Payment via ATM - natural persons	Total
2024	1.506.069	13.574.021	30.102.335	1.266.658	0	3.966	46.453.049

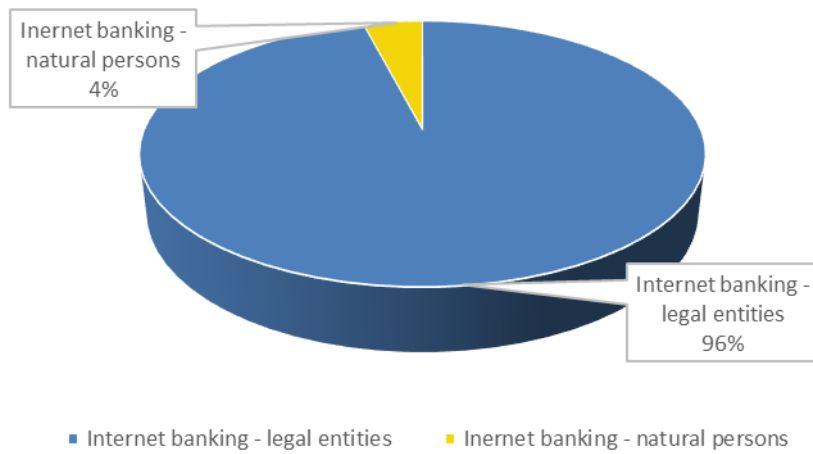
E-banking transaction value							
Year	Mobile banking - legal entities	Mobile banking - natural persons	Internet banking - legal entities	Internet banking - natural persons	Payment via ATM - legal entities	Payment via ATM - natural persons	Total
2024	3.130.564.000	3.843.799.922	158.069.993.124	485.344.236	0	624.522	165.530.325.804



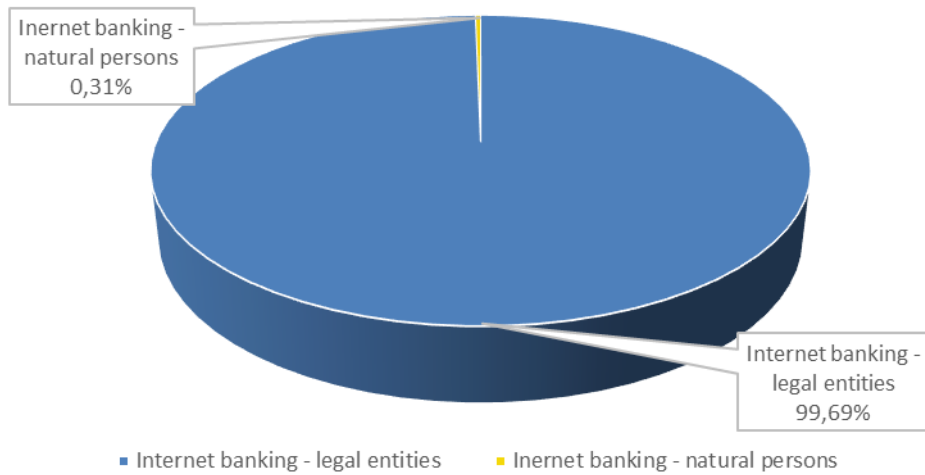
Value of mobile banking transactions in 2024



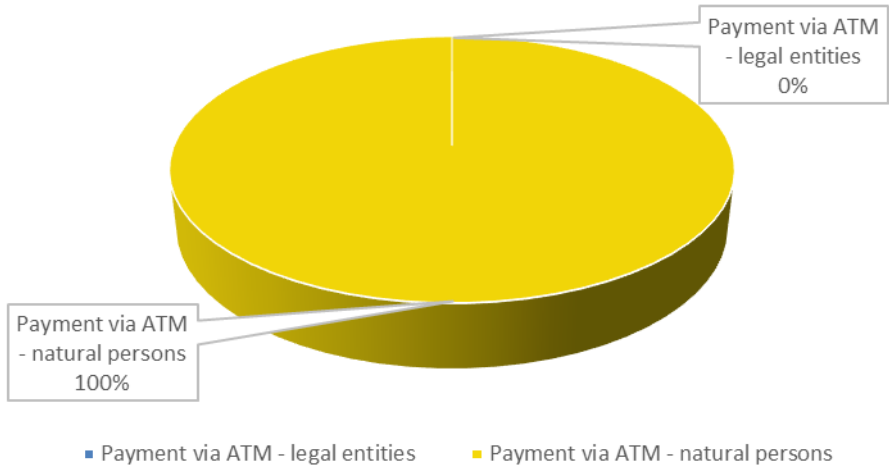
Number of internet banking transactions in 2024



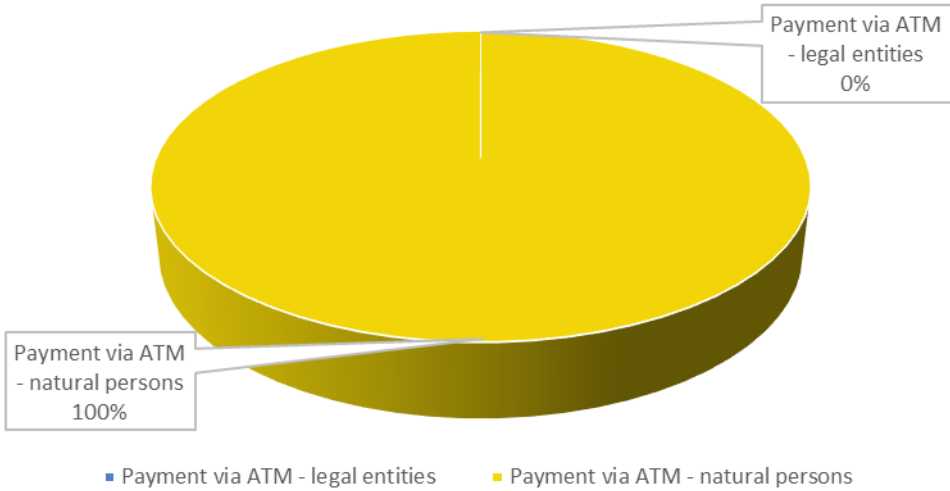
Value of internet banking transactions in 2024



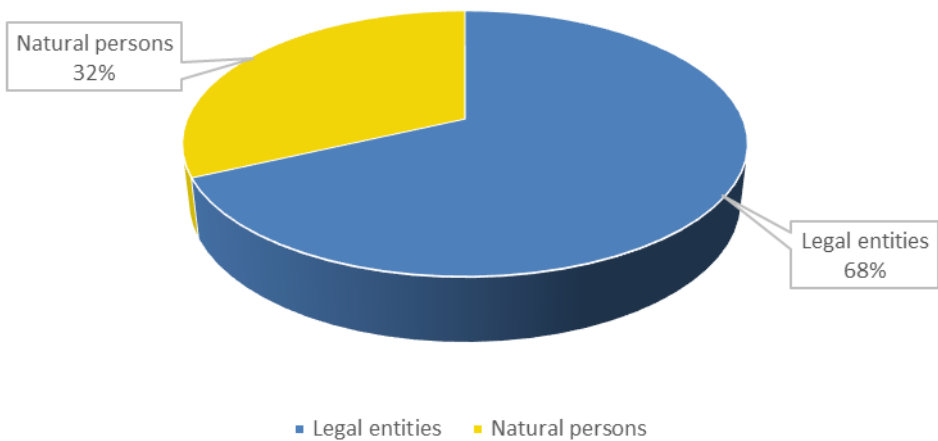
Number of payment transactions via ATM in 2024



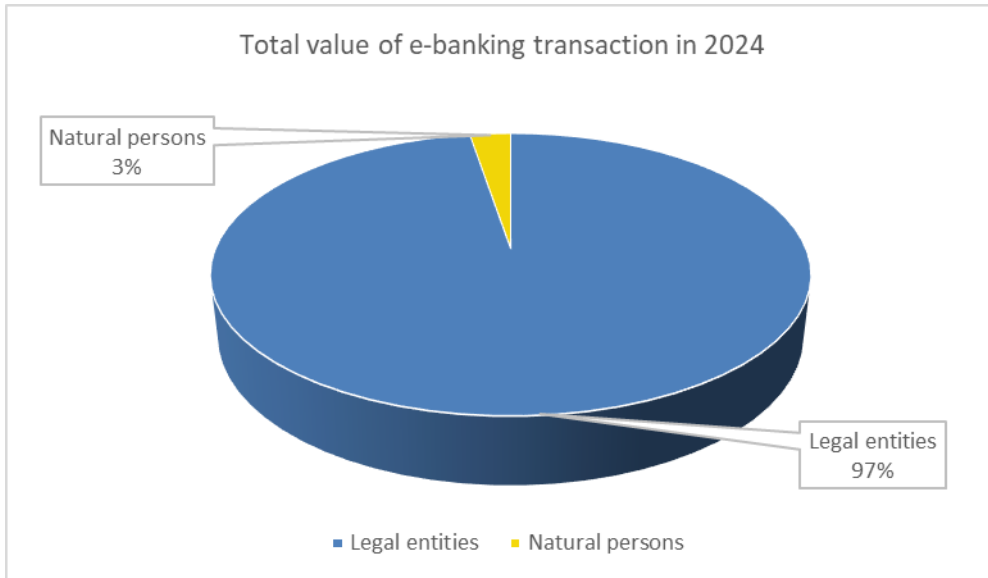
Value of payment transactions via ATM in 2024



Total number of e-banking transaction in 2024

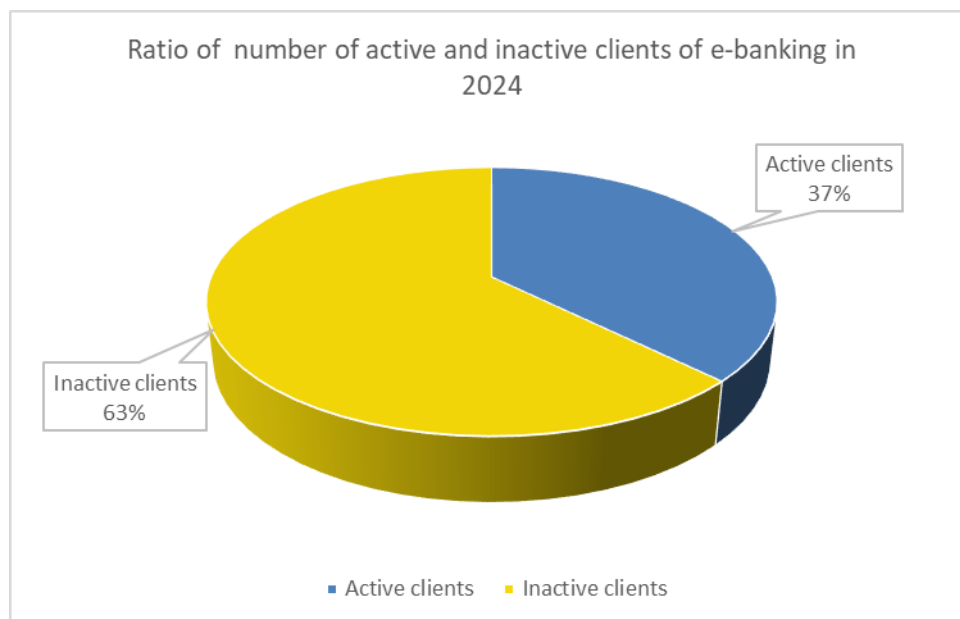






Survey of the number of active e-banking clients (those who had at least one transaction during the calendar year 2024) is presented below:

Godina	Mobilno bankarstvo - pravna lica	Mobilno bankarstvo - fizička lica	Mobilno bankarstvo	Internet bankarstvo - pravna lica	Internet bankarstvo - fizička lica	Internet bankarstvo	Ukupno
2024	20.147	527.720	547.868	75.222	38.311	113.533	661.401

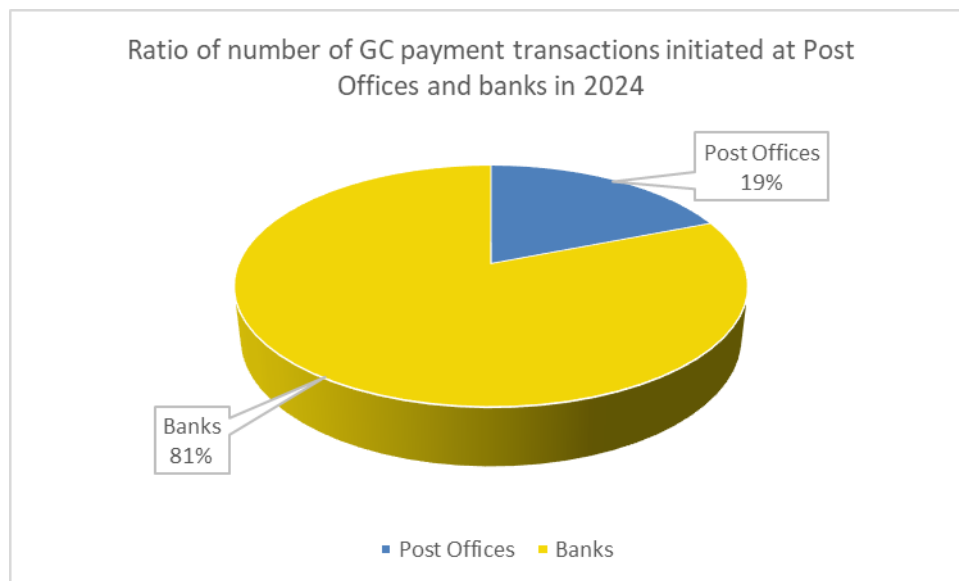


Out of a total of 22 banks in BH, 5 banks processed interbank payment orders received at Post Offices.

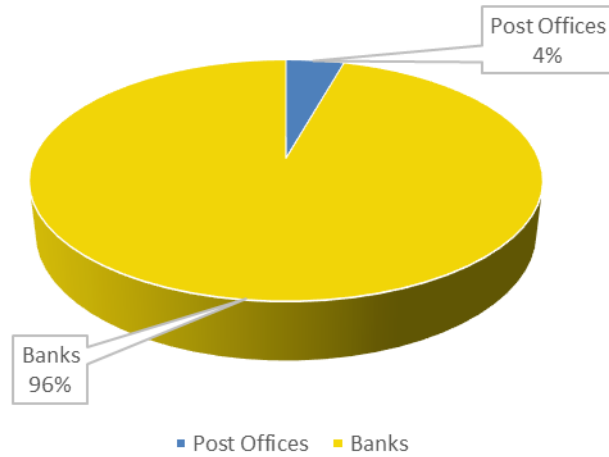
The survey provides data of interbank payment transactions initiated at Post Offices in 2024, which were processed through RTGS and Gyro Clearing (hereinafter: GC) system:

<b>Number of interbank payment transactions initiated at Post Offices</b>			
Year	Giro Clearing	RTGS	Total
2024	9.818.451	10.258	9.828.709

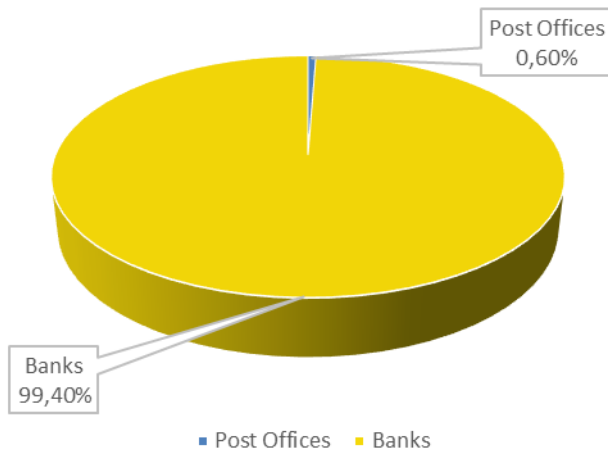
<b>Value of interbank payment transactions initiated at Post Offices</b>			
Year	Giro Clearing	RTGS	Total
2024	1.129.295.677	198.856.164	1.328.151.841



Ratio of value of GC payment transactions initiated at Post Offices and banks in 2024



Ratio of number of BPRV payment transactions initiated at Post Offices and banks in 2024



Ratio of value of BPRV payment transactions initiated at Post Offices and banks in 2024

