

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

During 2024, availability of the RTGS system and availability of Giro Clearing system are as follows:

2024	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%	100,00%
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%	100,00%

During 2024, 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:

2024	RTGS		Giro Clearing		Total	
Month	Number of transactions	Value in KM	Number of transactions	Value in KM	Number of transactions	Value in KM
January	119.586	11.044.628.862,49	3.883.552	1.848.144.135,01	4.003.138	12.892.772.997,50
February	131.959	11.815.396.758,95	4.149.441	2.018.097.625,52	4.281.400	13.833.494.384,47
March	135.486	12.244.131.856,68	4.128.819	2.042.031.783,95	4.264.305	14.286.163.640,63
April	147.625	13.338.374.983,74	4.472.522	2.248.097.973,09	4.620.147	15.586.472.956,83
May	139.259	12.301.205.700,66	4.272.406	2.104.231.801,52	4.411.665	14.405.437.502,18
June	135.004	12.755.138.284,45	4.083.930	2.030.597.943,52	4.218.934	14.785.736.227,97
July	151.789	13.827.093.797,84	4.661.804	2.324.509.883,52	4.813.593	16.151.603.681,36
August	141.501	13.166.898.998,32	4.216.653	2.165.788.601,50	4.358.154	15.332.687.599,82
September	141.330	13.154.923.738,36	4.264.088	2.145.329.866,97	4.405.418	15.300.253.605,33
October	152.821	13.686.804.482,76	4.605.546	2.328.428.392,24	4.758.367	16.015.232.875,00
November	142.571	12.869.396.426,78	4.199.482	2.162.333.920,04	4.342.053	15.031.730.346,82
TOTAL:	1.538.931	140.203.993.891,03	46.938.243	23.417.591.926,88	48.477.174	163.621.585.817,91

Share of number and value of RTGS and Giro clearing transactions by months in 2024:

2024	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	2,99%	85,67%	97,01%	14,33%
February	3,08%	85,41%	96,92%	14,59%
March	3,18%	85,71%	96,82%	14,29%
April	3,20%	85,58%	96,80%	14,42%
May	3,16%	85,39%	96,84%	14,61%
June	3,20%	86,27%	96,80%	13,73%
July	3,15%	85,61%	96,85%	14,39%
August	3,25%	85,87%	96,75%	14,13%
September	3,21%	85,98%	96,79%	14,02%
October	3,21%	85,46%	96,79%	14,54%
November	3,28%	85,61%	96,72%	14,39%
TOTAL:	3,17%	85,69%	96,83%	14,31%

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 56,42% 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 51,63% in the total value of BPRV and Giro clearing transactions.

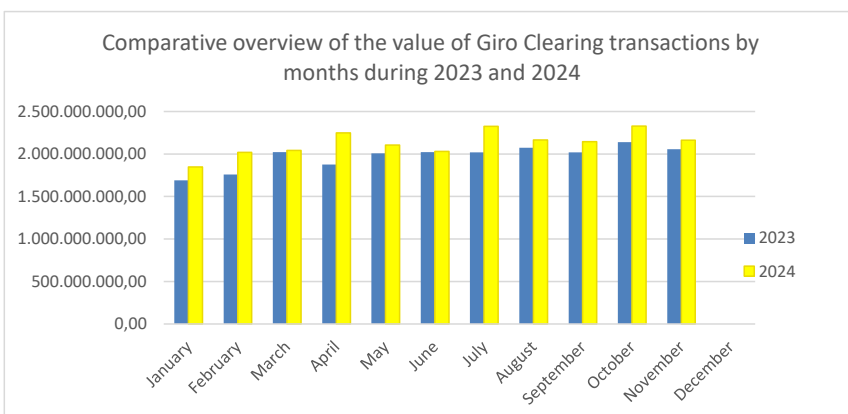
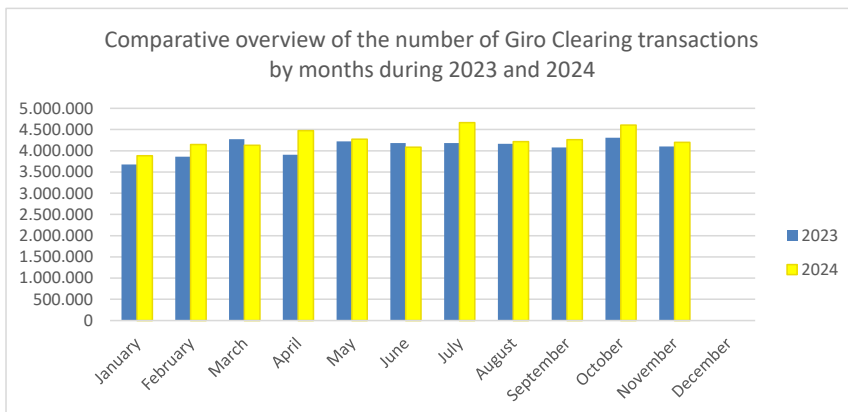
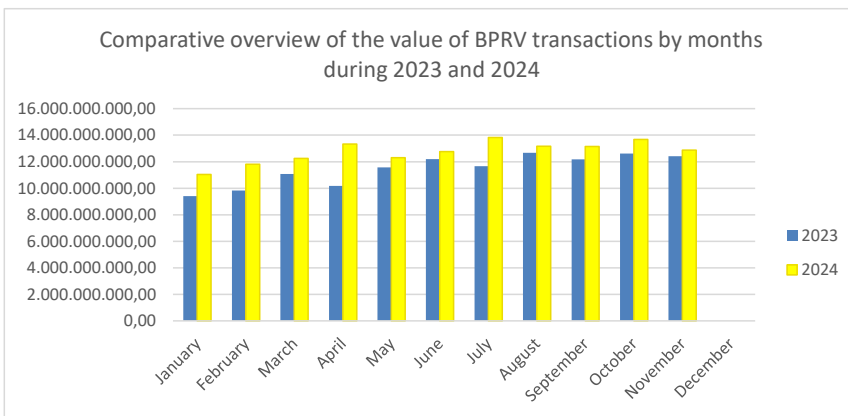
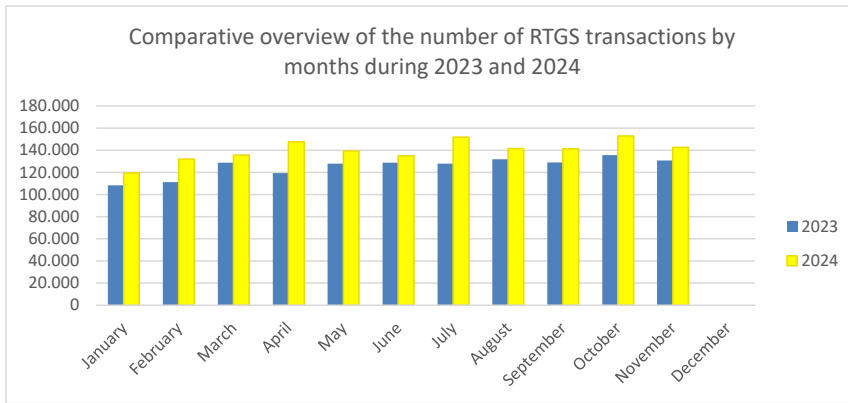
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

	RTGS		Giro Clearing		Total	
Period 2024/2023	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %
January	10,5% increase	17,5% increase	5,7% increase	9,3% increase	5,8% increase	16,3% increase
February	18,7% increase	20,3% increase	7,5% increase	14,7% increase	7,8% increase	19,4% increase
March	5,2% increase	10,5% increase	-3,4% decrease	1,0% increase	-3,2% decrease	9,0% increase
April	23,7% increase	31,1% increase	14,4% increase	19,9% increase	14,7% increase	29,4% increase
May	9,0% increase	6,3% increase	1,3% increase	4,8% increase	1,5% increase	6,1% increase
June	4,8% increase	4,7% increase	-2,3% decrease	0,4% increase	-2,1% decrease	4,1% increase
July	18,7% increase	18,5% increase	11,5% increase	15,1% increase	11,7% increase	18,0% increase
August	7,4% increase	3,9% increase	1,2% increase	4,5% increase	1,4% increase	4,0% increase
September	9,5% increase	8,1% increase	4,52% increase	6,3% increase	4,7% increase	7,8% increase
October	12,7% increase	8,6% increase	6,9% increase	8,9% increase	7,1% increase	8,6% increase
November	9,0% increase	3,6% increase	2,4% increase	5,2% increase	2,6% increase	3,8% 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 %
2024/2023	11,6% increase	11,5% increase	4,4% increase	8,0% increase	4,6% increase	11,0% increase

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2023 and 2024:



	Overview of the number of BPRV and Giro Clearing transactions for the period from 2001 to 2023			Overview of the value of BPRV and Giro Clearing transactions for the period from 2001 to 2023		
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
Total:	18.721.568	752.734.739	771.456.307	1.469.025.907.228	324.302.689.780	1.793.328.597.008