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 2026, availability of the RTGS system and availability of Giro Clearing system are as follows:

2026	RTGS	Giro Clearing
Month	Availability %	
January	100,00%	100,00%
February	100,00%	100,00%
March	100,00%	100,00%
April	99,81%	100,00%
May	99,46%	100,00%
June	100,00%	100,00%
July	100,00%	100,00%
August	100,00%	100,00%
September	100,00%	100,00%
October	99,83%	100,00%
TOTAL:	**99,91%**	**100,00%**

During 2026, 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:

2026	RTGS		Giro Clearing		Total	
Month	Number of transactions	Value in KM	Number of transactions	Value in KM	Number of transactions	Value in KM
January	134.318	11.829.155.324,83	3.920.683	2.004.824.284,43	4.055.001	13.833.979.609,26
February	148.084	12.776.092.259,93	4.369.737	2.217.697.130,36	4.517.821	14.993.789.390,29
March	167.183	15.854.471.222,07	4.685.257	2.462.925.770,57	4.852.440	18.317.396.992,64
April	172.321	15.799.632.090,73	4.754.386	2.576.441.462,80	4.926.707	18.376.073.553,53
May	157.515	14.697.428.472,25	4.418.440	2.327.215.361,59	4.575.955	17.024.643.833,84
June	171.931	17.519.578.856,61	4.773.189	2.555.109.355,38	4.945.120	20.074.688.211,99
July	179.655	16.927.330.847,07	4.938.901	2.665.784.833,44	5.118.556	19.593.115.680,51
August	162.803	15.432.619.488,02	4.367.229	2.399.346.528,78	4.530.032	17.831.966.016,80
September	176.815	16.517.532.961,33	4.610.926	2.525.962.790,32	4.787.741	19.043.495.751,65
October	176.286	16.544.176.122,75	4.506.355	2.485.033.732,03	4.682.641	19.029.209.854,78
TOTAL:	**1.646.911**	**153.898.017.645,59**	**45.345.103**	**24.220.341.249,70**	**46.992.014**	**178.118.358.895,29**

Share of number and value of RTGS and Giro clearing transactions by months in 2026:

2026	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	3,31%	85,51%	96,69%	14,49%
February	3,28%	85,21%	96,72%	14,79%
March	3,45%	86,55%	96,55%	13,45%
April	3,50%	85,98%	96,50%	14,02%
May	3,44%	86,33%	96,56%	13,67%
June	3,48%	87,27%	96,52%	12,73%
July	3,51%	86,39%	96,49%	13,61%
August	3,59%	86,54%	96,41%	13,46%
September	3,69%	86,74%	96,31%	13,26%
October	3,76%	86,94%	96,24%	13,06%
TOTAL:	**3,50%**	**86,40%**	**96,50%**	**13,60%**

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 55,99% 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 49,66% in the total value of BPRV and Giro clearing transactions.

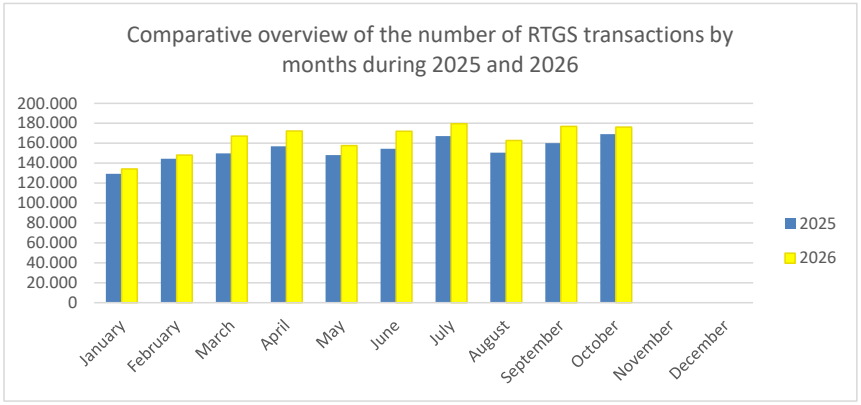
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

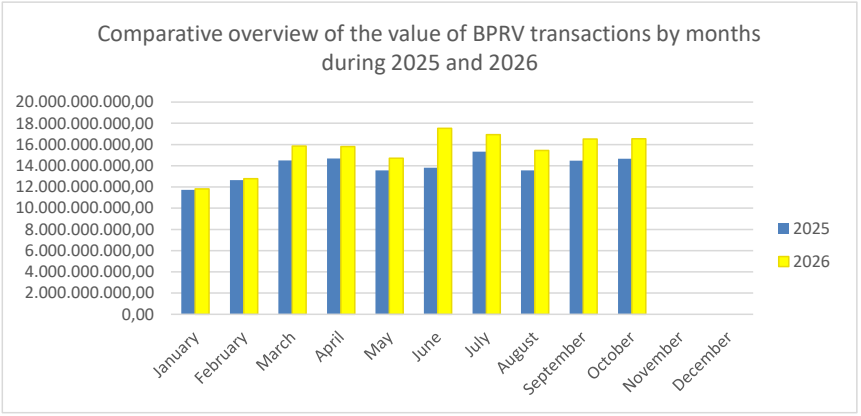
	RTGS		**Giro Clearing**		**Total**	
Period 2026/2025	Number of transactions **%**	Value of transactions **%**	Number of transactions **%**	Value of transactions **%**	Number of transactions **%**	Value of transactions **%**
January	3,8% increase	1,0% increase	-3,4% decrease	3,1% increase	-3,2% decrease	1,3% increase
February	2,5% increase	1,0% increase	2,2% increase	4,6% increase	2,2% increase	1,5% increase
March	11,6% increase	9,3% increase	4,9% increase	8,1% increase	5,1% increase	9,1% increase
April	9,8% increase	7,6% increase	3,0% increase	7,1% increase	3,3% increase	7,5% increase
May	6,3% increase	8,4% increase	0,8% increase	3,4% increase	1,0% increase	7,7% increase
June	11,2% increase	26,8% increase	6,6% increase	10,4% increase	6,7% increase	24,4% increase
July	7,4% increase	10,5% increase	2,4% increase	5,4% increase	2,6% increase	9,8% increase
August	8,1% increase	13,8% increase	2,9% increase	6,1% increase	3,1% increase	12,7% increase
September	10,5% increase	14,2% increase	0,75% increase	5,6% increase	1,1% increase	13,0% increase
October	4,3% increase	12,9% increase	-5,7% decrease	-1,5% decrease	-5,4% decrease	10,8% increase

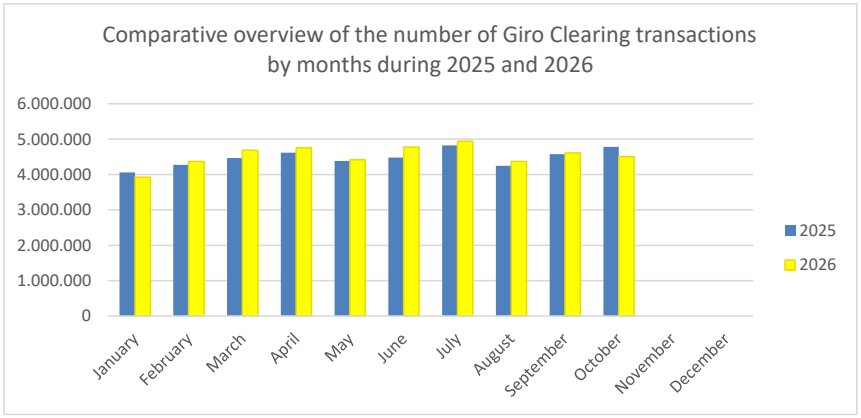
Comparative aggregate relative indicators of the number and value of transactions in the RTGS and Giro Clearing System of the current year compared to the same period of previous year:

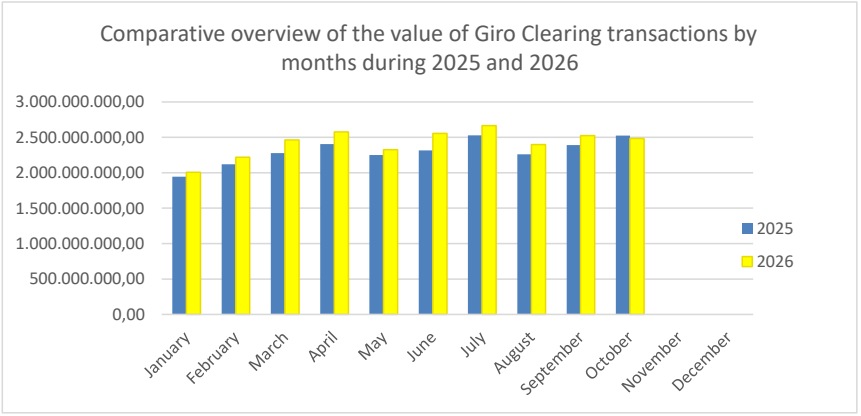
	RTGS		**Giro Clearing**		**Total**	
Period	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %
2026/2025	7,6% increase	10,8% increase	1,4% increase	5,2% increase	1,6% increase	10,0% increase

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2025 and 2026:









	Overview of the number of BPRV and Giro Clearing transactions for the period from 2001 to 2025			Overview of the value of BPRV and Giro Clearing transactions for the period from 2001 to 2025		
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**
2025.	1.868.624	53.896.095	**55.764.719**	169.253.892.737	28.026.963.422	**197.280.856.159**
Total:	**22.296.550**	**858.322.684**	**880.619.234**	**1.795.421.023.102**	**378.230.899.627**	**2.173.651.922.730**