

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%
December	100,00%	100,00%
TOTAL:	100,00%	99,98%

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
December	187.812	16.910.619.368,19	5.080.201	2.797.056.623,33	5.268.013	19.707.675.991,52
TOTAL:	1.868.624	169.253.892.736,60	53.896.095	28.026.963.422,48	55.764.719	197.280.856.159,08

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%
December	3,57%	85,81%	96,43%	14,19%
TOTAL:	3,35%	85,79%	96,65%	14,21%

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 55,95% 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 51,21% in the total value of BPRV and Giro clearing transactions.

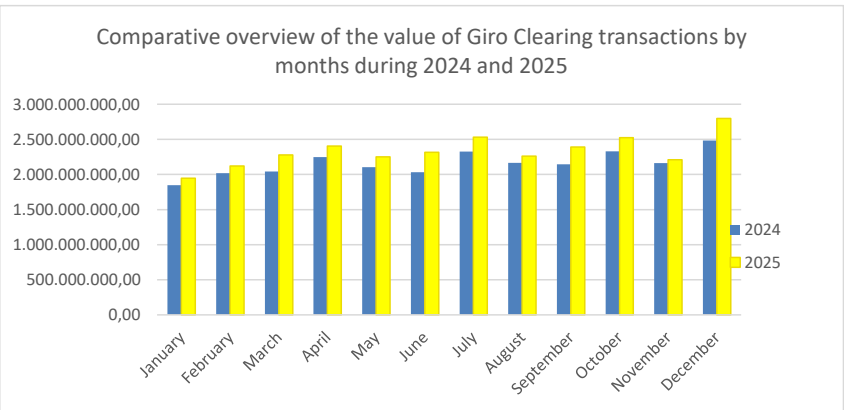
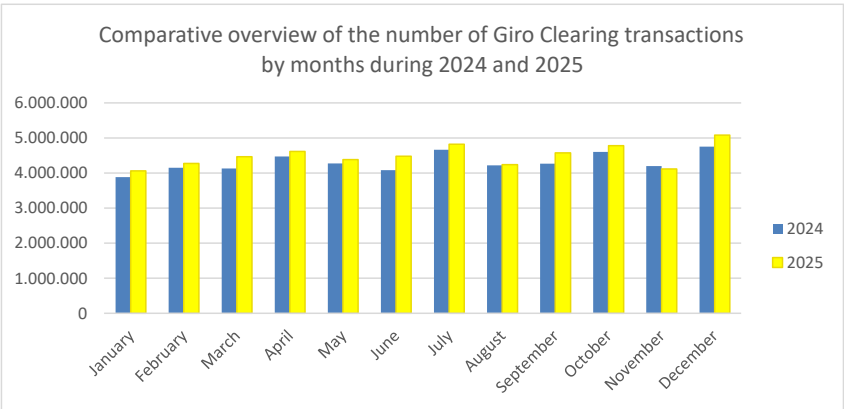
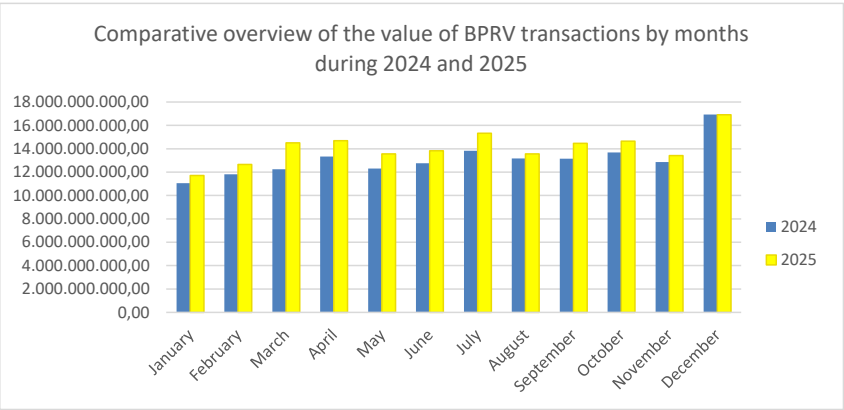
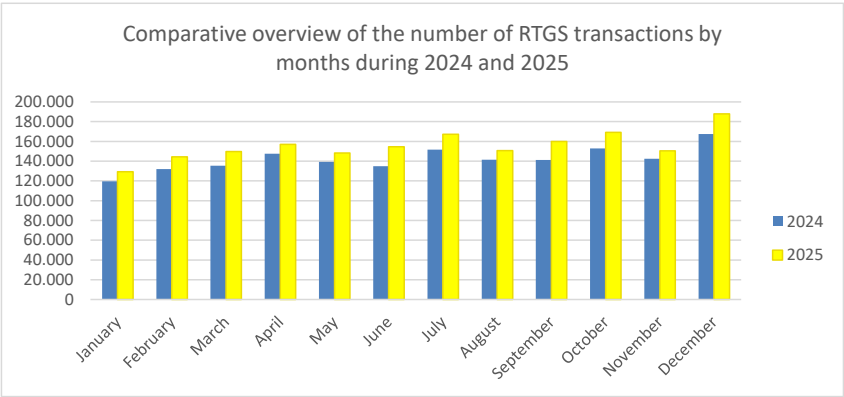
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

	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
December	12,2% increase	-0,2% decrease	6,9% increase	12,6% increase	7,1% increase	1,5% 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	9,5% increase	7,7% increase	4,3% increase	8,2% increase	4,4% increase	7,8% 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