

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
PAYMENT SYSTEMS DEPARTMENT
SECTION FOR OVERSIGHT AND DEVELOPMENT OF PAYMENT SYSTEMS

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

During 2023, availability of the RTGS system and availability of Giro Clearing system are as follows:

2023	RTGS	Giro Clearing
Month	Availability %	
Januar	100,00%	100,00%
Februar	100,00%	98,70%
Mart	100,00%	100,00%
April	100,00%	100,00%
Maj	100,00%	100,00%
Juni	99,20%	100,00%
Juli	100,00%	100,00%
August	100,00%	100,00%
Septembar	100,00%	100,00%
Oktobar	100,00%	100,00%
Novembar	100,00%	100,00%
Decembar	100,00%	100,00%
TOTAL:	99,93%	99,90%

During 2023, 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:

2023	RTGS		Giro Clearing		Total	
Month	Number of transactions	Value in KM	Number of transactions	Value in KM	Number of transactions	Value in KM
January	108.235	9.396.559.335,04	3.675.681	1.690.217.736,65	3.783.916	11.086.777.071,69
February	111.209	9.823.668.664,91	3.858.899	1.759.190.836,91	3.970.108	11.582.859.501,82
March	128.845	11.082.179.195,58	4.275.880	2.022.812.905,10	4.404.725	13.104.992.100,68
April	119.342	10.174.467.464,51	3.909.131	1.874.861.248,85	4.028.473	12.049.328.713,36
May	127.819	11.572.901.253,77	4.219.363	2.008.262.920,51	4.347.182	13.581.164.174,28
June	128.780	12.187.021.414,77	4.179.732	2.022.363.398,55	4.308.512	14.209.384.813,32
July	127.847	11.664.957.212,55	4.181.241	2.018.740.096,59	4.309.088	13.683.697.309,14
August	131.792	12.670.233.469,09	4.167.127	2.072.568.650,16	4.298.919	14.742.802.119,25
September	129.073	12.170.161.640,38	4.079.617	2.019.051.291,42	4.208.690	14.189.212.931,80
October	135.630	12.608.377.332,99	4.306.579	2.138.604.544,86	4.442.209	14.746.981.877,85
November	130.778	12.419.817.083,43	4.101.688	2.056.332.409,51	4.232.466	14.476.149.492,94
December	144.642	13.393.530.423,50	4.343.258	2.249.244.427,69	4.487.900	15.642.774.851,19
TOTAL:	1.523.992	139.163.874.490,52	49.298.196	23.932.250.466,80	50.822.188	163.096.124.957,32

Share of number and value of RTGS and Giro clearing transactions by months in 2023:

2023	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	2,86%	84,75%	97,14%	15,25%
February	2,80%	84,81%	97,20%	15,19%
March	2,93%	84,56%	97,07%	15,44%
April	2,96%	84,44%	97,04%	15,56%
May	2,94%	85,21%	97,06%	14,79%
June	2,99%	85,77%	97,01%	14,23%
July	2,97%	85,25%	97,03%	14,75%
August	3,07%	85,94%	96,93%	14,06%
September	3,07%	85,77%	96,93%	14,23%
October	3,05%	85,50%	96,95%	14,50%
November	3,09%	85,80%	96,91%	14,20%
December	3,22%	85,62%	96,78%	14,38%
TOTAL:	3,00%	85,33%	97,00%	14,67%

Five banks with the largest share in the number of transactions in RTGS and Giro Clearing system account for 56,64% 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 50,67% in the total value of BPRV and Giro clearing transactions.

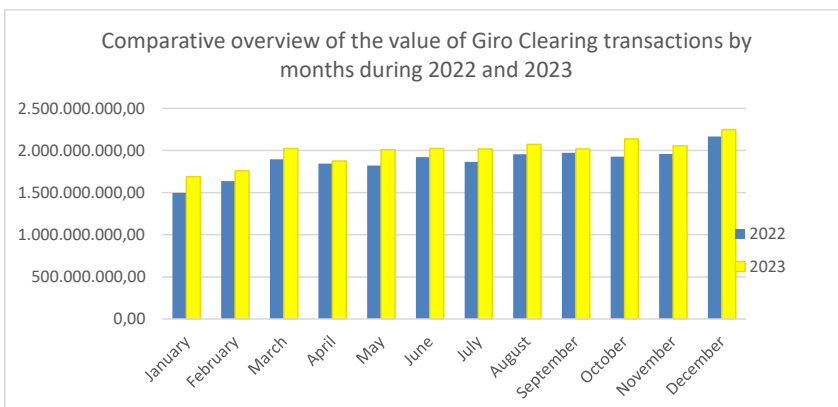
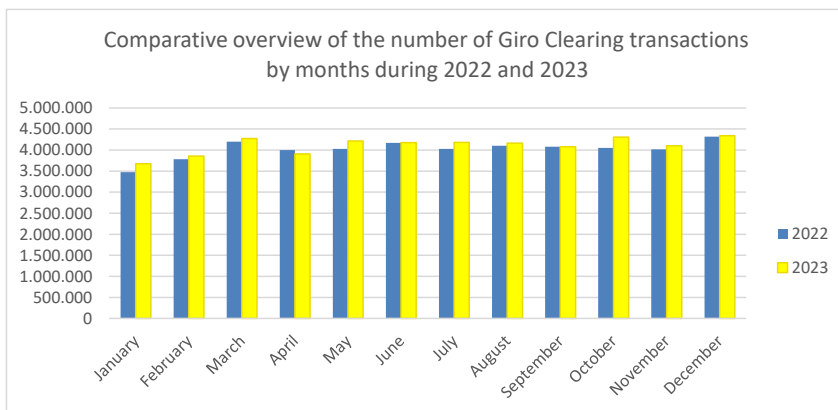
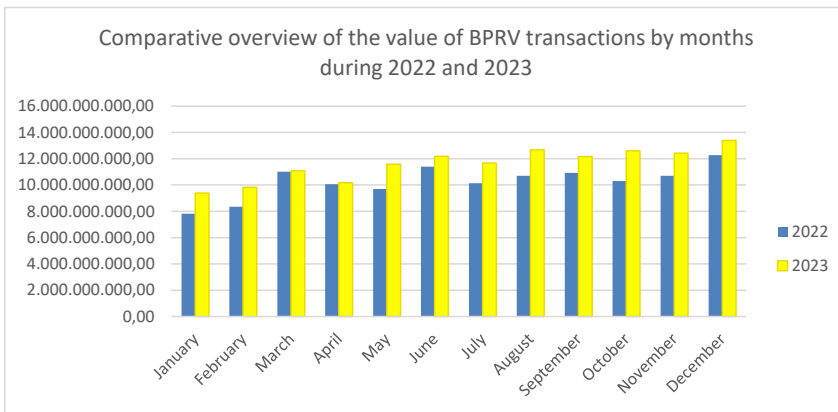
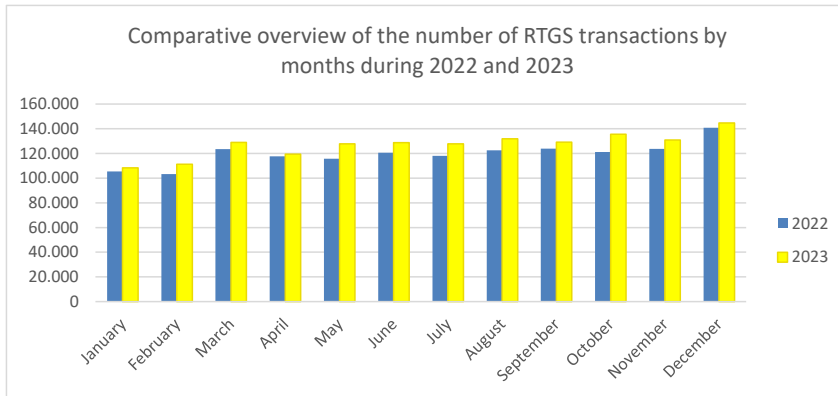
Comparative relative indicators of the number and value of transactions in RTGS and Giro Clearing System of the current year compared to the previous year, by months:

Period 2023/2022	RTGS		Giro Clearing		Total	
	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %
January	2,6% increase	20,1% increase	5,7% increase	12,9% increase	5,6% increase	18,9% increase
February	7,7% increase	17,7% increase	2,0% increase	7,5% increase	2,1% increase	16,0% increase
March	4,4% increase	0,7% increase	1,8% increase	6,7% increase	1,9% increase	1,6% increase
April	1,5% increase	1,1% increase	-2,3% decrease	1,7% increase	-2,2% decrease	1,2% increase
May	10,5% increase	19,3% increase	4,7% increase	10,2% increase	4,9% increase	17,9% increase
June	6,8% increase	7,0% increase	0,3% increase	5,3% increase	0,4% increase	6,8% increase
July	8,3% increase	15,1% increase	3,7% increase	8,3% increase	3,9% increase	14,0% increase
August	7,6% increase	18,4% increase	1,6% increase	6,0% increase	1,7% increase	16,5% increase
September	4,2% increase	11,5% increase	-0,03% decrease	2,4% increase	0,1% increase	10,1% increase
October	11,9% increase	22,4% increase	6,3% increase	11,1% increase	6,5% increase	20,6% increase
November	5,7% increase	16,1% increase	2,2% increase	5,0% increase	2,3% increase	14,4% increase
December	2,8% increase	9,1% increase	0,5% increase	3,8% increase	0,6% increase	8,3% 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:

Period	RTGS		Giro Clearing		Total	
	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %	Number of transactions %	Value of transactions %
2023/2022	6,1% increase	12,8% increase	2,1% increase	6,6% increase	2,3% increase	11,8% increase

Graphic presentation of a comparative overview of the number and value of RTGS and Giro Clearing transactions by months during 2022 and 2023:



Year	Overview of the number of BPRV and Giro Clearing transactions for the period from 2001 to 2022			Overview of the value of BPRV and Giro Clearing transactions for the period from 2001 to 2022		
	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
Total:	17.197.576	703.436.543	720.634.119	1.329.862.032.738	300.370.439.313	1.630.232.472.051