



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

Monthly Economic Survey NOVEMBER 2022



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

**Monthly Economic
Survey**
NOVEMBER 2022

Summary

INTRODUCTION	4
G01: Forecast of Real GDP Growth in the Euro Area	5
G02: Annual Change of Average Consumer Prices in the Selected Countries	5
G03: Key Interest Rates of Leading Central Banks	5
G04: Annual Changes in Producer and Consumer Prices	6
G05: Annual Change of Average Consumer Prices for the First Eleven Months	6
G06: Revenues from Excise Duties, Share in Indirect Taxes	6
G07: Monthly Changes of Indirect Taxes	7
G08: Annual Change of Industrial Production by Areas	7
G09: Imports by the Main Product Groups, Annual Changes	7
G10: Exports by the Main Product Groups, Annual Changes	8
G11: Foreign Debt Repayment	8
G12: Annual Changes in Foreign Exchange Rate, October 2022	8
G13: The CBBH Foreign Exchange Reserves	9
G14: Reserve Account and RR Implicit Rate	9
G15: Reserve Money and Monetary Multiplication	9
G16: Monthly Changes of Deposits with Banks	10
G17: Monthly Changes of Banks' Loans	10
G18: Interest Rates on Loans to Non-financial Companies	10
Statistics Appendix	11

Editors:

- Elma Hasanović, M. Sc.
- Emina Milišić, M. Sc.

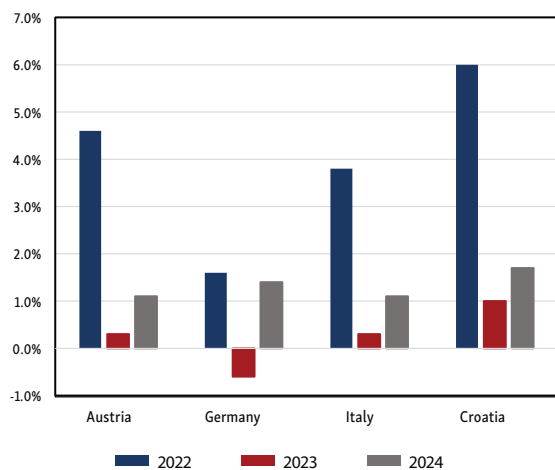
INTRODUCTION

The autumn projections of the European Commission forecast a significant decrease in economic growth in the euro area, which will inevitably be reflected in Bosnia and Herzegovina economy (Graph 01). The inflation rate in the euro area remained in double digits in November, although growth slowed compared to the previous month (Graph 02). Due to heightened inflationary pressures, the ECB raised its key interest rates again in November and December, after other leading central banks did the same (Graph 03). In November, a slowdown in the growth of production and consumer prices was recorded in Bosnia and Herzegovina (Graph 04). In the first eleven months, the growth of consumer prices in BH was mostly determined by the growth of transportation, food and utility costs (Graph 05). Revenues from excise taxes recorded both monthly and annual growth in November under the influence of rising energy prices, while at the same time a decline in net collection of indirect tax revenues was recorded, primarily as a result of a significant increase in tax refunds (Graphs 06 and 07). The trend of falling industrial production at the annual level continued in November, fueled by the decline in mining activities and the supply of electricity and gas (Graph 08). The value of imported goods in BH in November recorded the lowest growth rate since February 2021, mostly as a result of the drop in the value of imports of base metals, one of the most important imported product groups (Graph 09). Also, the low annual growth rate of the

export value is the result of the annual decline in the export value of some of the most exportable product groups (Graph 10). Repayment of external debt as a percentage of exports moved in the usual monthly oscillations (Graph 11). In October, both the nominal and real effective exchange rates recorded an appreciation as a result of the significant appreciation of our anchor currency against the Turkish lira, while the KM recorded a nominal depreciation against other significant currencies (Graph 12).

On a monthly level, foreign exchange reserves and monetary liabilities have significantly decreased (Graph 13). The decrease in cash outside the monetary authorities as well as the decrease in bank deposits with the monetary authorities had the greatest impact on the monthly decrease in reserve money (Graph 14). The total holdings of funds by commercial banks in the reserve account with CBBH decreased on a monthly basis in November due to a significant decrease in funds held by banks above the stipulated RR (Graph 15). In November, bank deposits decreased for the first time in seven months on a monthly basis, due to a significant decrease in entity government deposits, and the trend of decreasing credit growth continued (Graphs 16 and 17). After the growth of the average weighted interest rate on loans to non-financial companies in the previous month, the same level was maintained in November, but with a significantly lower amount of newly contracted loans (Graph 18).

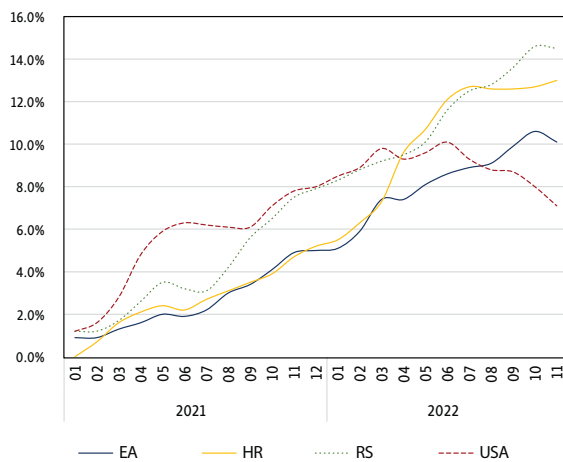
G01: Forecast of Real GDP Growth in the Euro Area



Source: European Commission

Compared to the summer economic forecast, the autumn forecast of the European Commission includes a considerable decline of economic growth in the euro area. Growth in the euro area in 2023 is expected to be only 0.3%, which is a significant revision compared to the previous forecast of real GDP growth in the euro area (1.4%). All the main foreign trade partners of BH from the euro area in 2023 will record much lower economic growth rates compared to the current year. According to the European Commission autumn forecast, the largest European economy, Germany, will face recession next year. Slowdown of growth in the main foreign trade partners of Bosnia and Herzegovina inevitably has a negative effect on BH economy which is shown in the CBBH autumn forecasts.

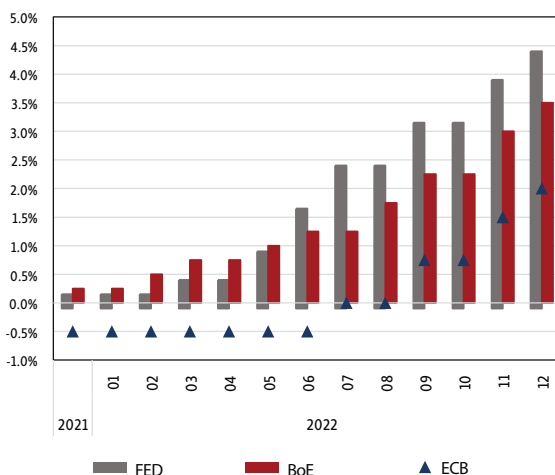
G02: Annual Change of Average Consumer Prices in the Selected Countries



Source: BHAS, EUROSTAT

A high 10.1% inflation was recorded in November in the euro area, however, its growth slowed down compared to the previous month. At the annual level, food and energy prices remained the main generators of consumer price growth, with energy price growth slowing down at the monthly level. Prices of food and non-alcohol beverages saw a record high growth at the annual level in the EU and the euro area, reaching 17.9% and 16.0% respectively. Energy prices in the euro area recorded an annual growth of 34.9%, which is a considerable slowdown compared to October. According to individual spending classification, prices of electric energy, gas and other energy sources recorded a decline of 2.2% at the monthly level. Although signs of the growth of consumer prices in the euro area and the USA slowing down appeared in November, inflation rates remained at a high level, so the FED and the ECB again raised their benchmark interest rates in December.

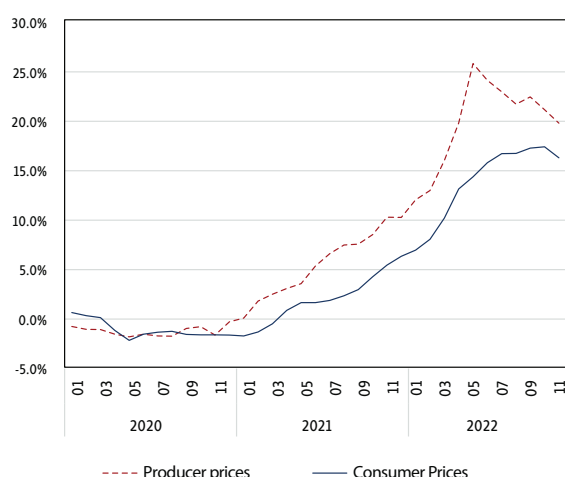
G03: Key Interest Rates of Leading Central Banks



Source: ECB, FED, BoE

Strong inflationary pressures urged the leading central banks to further tighten their monetary policies. Following the July and September increases, the ECB again raised its key interest rates in November and December by 75bp and 50 bp respectively. The decision took place after similar decisions of other central banks, including the FED and the BoE. The ECB estimates that interest rates growth will need to continue at a significant and balanced pace to reach sufficiently restrictive levels to ensure the return of inflation to medium term target of 2%. Besides increase of key interest rates, the ECB announced a decrease of its balance sheet assets. Since the beginning of March 2023, purchases within Asset Purchase Programme (APP) will be decreased, the decrease amounting on the average to EUR 15 billion per month until the end of the second quarter of 2023.

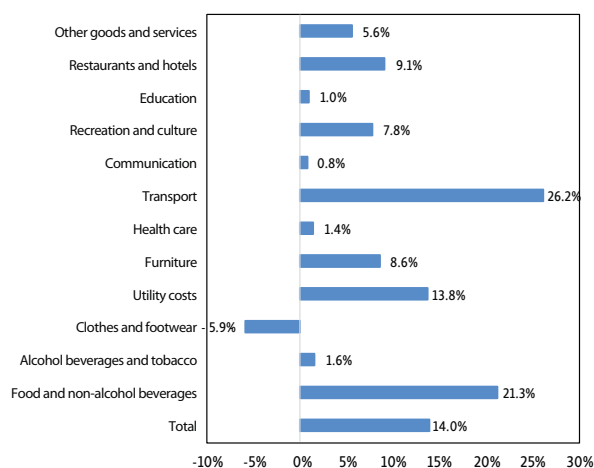
G04: Annual Changes in Producer and Consumer Prices



Source: BHAS

The growth of producer and consumer prices in BH slowed down in November. In the end of November, producer prices of industrial products for overall industry recorded an annual growth of 19.8%, which is lower by 1.4 pp than the October level. A decline of energy prices at the annual level, from 23.6% in October to 18.2% in November, particularly stood out, with no significant changes of prices at the annual level in other industrial groups. For the first eleven months of the current year, the growth of producer prices of industrial products of 20.0% was recorded compared to the same period of the previous year.

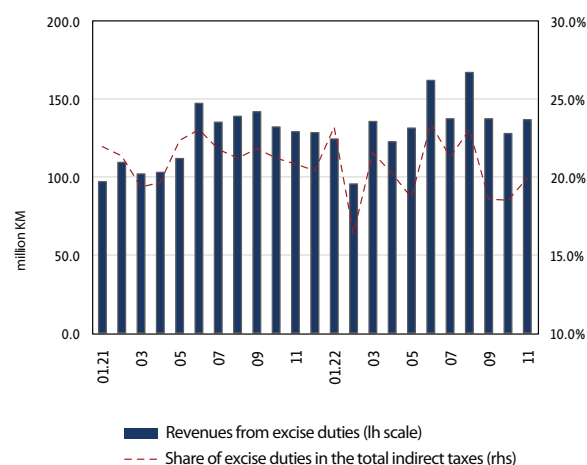
G05: Annual Change of Average Consumer Prices for the First Eleven Months



Source: BHAS

Consumer price growth was mainly determined by the growth of prices of transport, food and utility costs during the first eleven months. At the annual level, the clothes and footwear category made a continuing deflationary pressure on the general price level although a monthly growth of prices was recorded in this category in September and October. So, in the mentioned category, after a monthly growth of prices of 1.4% in October and 4.5% in September, prices declined again by 0.4% at the monthly level in November.

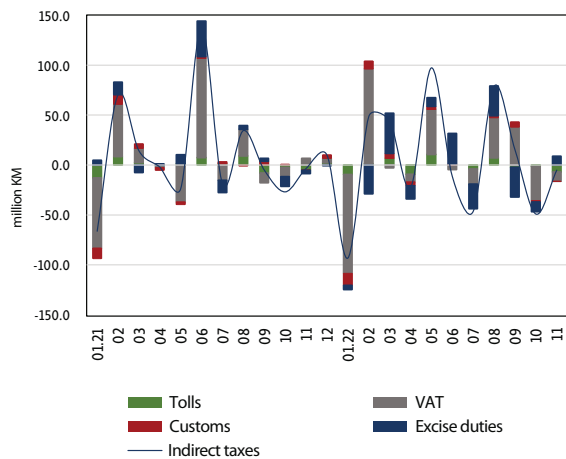
G06: Revenues from Excise Duties, Share in Indirect Taxes



Source: Indirect Taxation Authority

Revenues from excise duties recorded an increase in November, both on monthly and on annual level. In the first eleven months, cumulatively, KM 148 billion was collected net on the basis of excise duties, which is higher by KM 130.7 million (9.7%) compared to the same period of the previous year. Continuation of very positive trends in the collection of excise duties resulted from a strong impact of energy prices growth. As expected temporary revoke of excise duties on fuel did not take place, a significant collection of revenues on this basis is also expected in the period ahead.

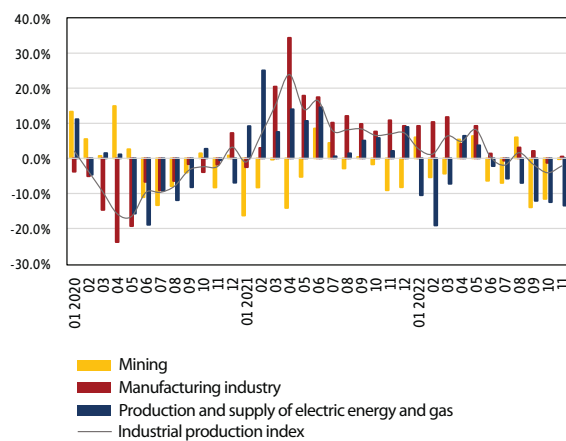
G07: Monthly Changes of Indirect Taxes



Source: Indirect Taxation Authority

A monthly decline of net collected revenues from indirect taxes was seen in November, mainly due to a significant growth of tax refunds (amounting to KM 177.4 million in November). The amount of refunds paid to tax payers in the eleven months of the current year was higher by even KM 485.6 million (35.6%) compared to the same period of the previous year. The main reason of high tax refunds to tax payers were high growth rates of imports and exports. Cumulative net revenues from indirect taxes amounted to KM 7.24 billion, representing a growth of KM 928 million (14.7%) at the annual level, mainly due to inflationary pressures.

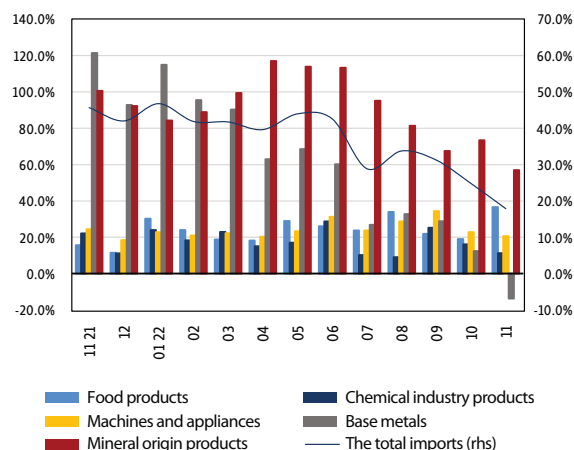
G08: Annual Change of Industrial Production by Areas



Source: BHAS

A downward trend of industrial production at the annual level continued in November, while a 3.4% growth was recorded at the monthly level. For the eleven months of the current year, the overall industrial production recorded a decrease of 1.2% compared to the same period of the previous year. In the end of November, the activities of mining and supply of electric energy and gas recorded a decline, while manufacturing industry recorded a slow annual growth (0.5%). Observed by the main industrial groups, the strongest annual growth of 17.2% in November was seen for capital products, while durable consumer products recorded the strongest annual decline.

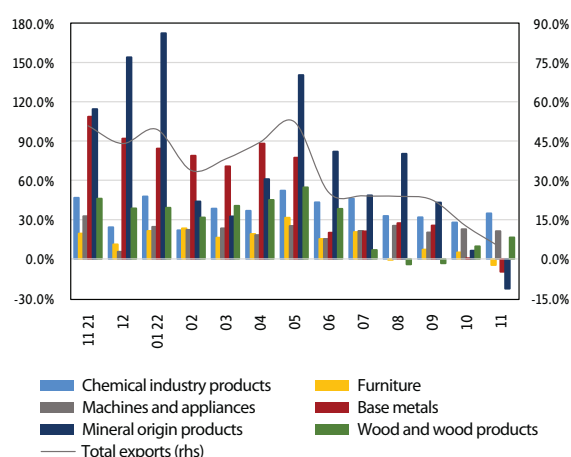
G09: Imports by the Main Product Groups, Annual Changes



Source: BHAS

The value of imported goods in BH in November 2022 amounted to KM 2.48 billion, representing the lowest growth rate of import value since February 2021 (17.8%). The largest share in the total imports and the highest growth rate of import value was recorded in imports of mineral origin products (56.9%), the largest part being related to imports of oil and oil derivatives. In addition, significant annual growth rates of value in November were recorded in imports of food products (36.6%), machines and appliances (20.6%) and chemical industry products (11.3%). On the other hand, imports of base metals, as traditionally one of the most important product groups, recorded annual decline of 13.7% in November.

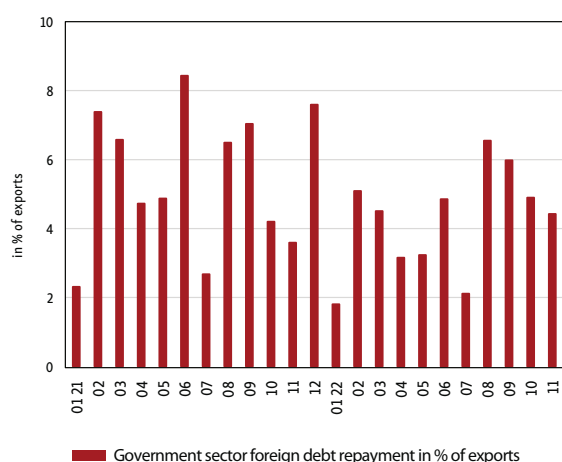
G10: Exports by the Main Product Groups, Annual Changes



Source: BHAS

Exports of goods from BH in November amounted to KM 1.52 billion, which is an annual growth of 4.4%. Low annual growth rate of export value resulted from the fact that some of the most important export groups of products in November recorded annual decreases of export value: mineral origin products (22.8%), base metals (9.9%) and furniture (4.7%). On the other hand, other export significant product groups recorded annual increases of export value: machines and appliances (21.1%), chemical industry products (34.7%) and wood and wood products (16.4%), the growth mainly resulting from price effect.

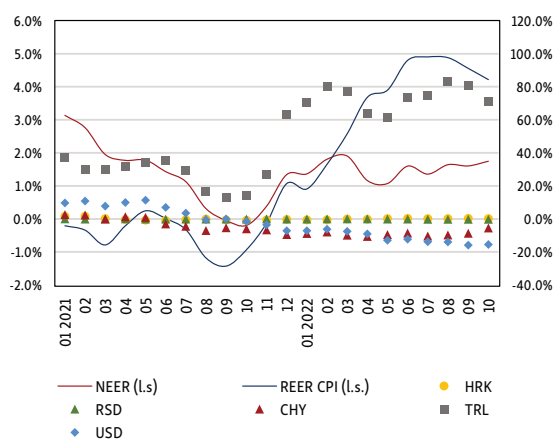
G11: Foreign Debt Repayment



Source: CBBH

Foreign debt for general government sector is serviced from indirect tax revenues. Revenues on this basis had an upward trend, the current foreign debt repayment being stable. Foreign debt repayment in per cents of exports was within usual monthly oscillations, amounting to 4.4% of exports in November. In November, KM 67.2 million was serviced, representing 9.8% in per cents of revenues from indirect taxes for the mentioned month.

G12: Annual Changes in Foreign Exchange Rate, October 2022



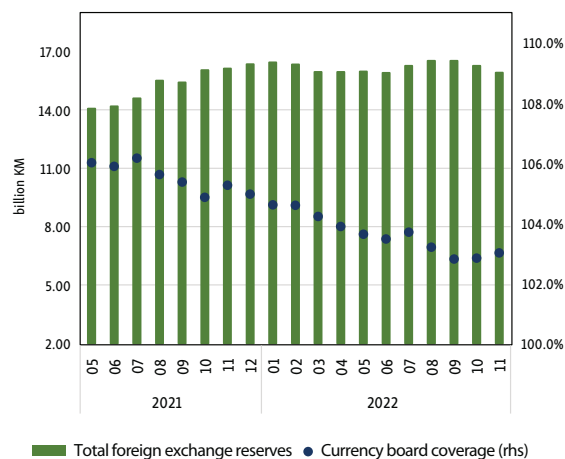
Source: CBBH

Note: Positive values on the right hand scale represent appreciation of KM in relation to the selected currency.

According to the latest available data in October 2022, the nominal effective exchange rate (NEER) and the real effective exchange rate (REER-CPI), where the consumer price index was used as a deflator, recorded appreciation (1.7% and 4.2%, respectively). As in the previous period, the appreciation of NEER was largely caused by a significant nominal appreciation of EUR, our anchor currency, in relation to Turkish lira, which amounted to 71.1%, in October, at the annual level. On the other hand, KM recorded a nominal annual depreciation in October in relation to other most important currencies in the world: US dollar (15.5%), Swiss frank (8.8%) and Chinese yuan (5.5%).

Depreciation of KM in relation to US dollar resulted from depreciation of EUR, our peg currency, due to higher exposure of the euro area to negative impacts of energy crisis and significant increase of key interest rates by the Federal Reserves.

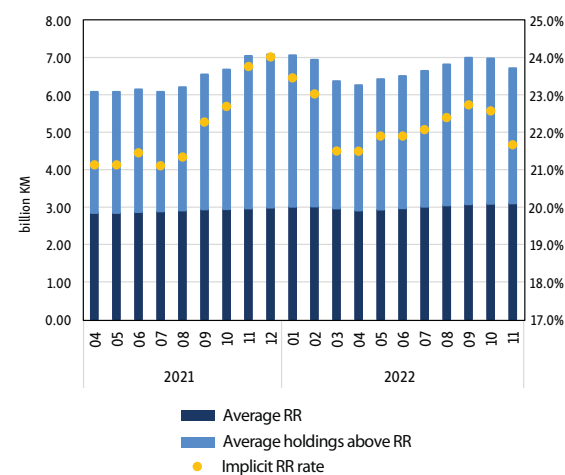
G13: The CBBH Foreign Exchange Reserves



Source: CBBH

In November 2022, foreign exchange reserves recorded a decrease by KM 214.7 million at the annual level. Compared to the end of 2021, foreign exchange reserves were lower by KM 439 million, while monetary liabilities in the same period decreased by KM 131 million. At the monthly level, both monetary liabilities and foreign exchange reserves decreased by 353 million and 369 million respectively, and the monthly purchase and sale balance with commercial banks and internal depositors was negative in November in the amount of KM 356 million. These transactions contributed most to the decrease of foreign exchange reserves in the observed period. Foreign debt repayment accounted for KM 68.57 million. In relation to the trends of both foreign exchange reserves and monetary liabilities, coverage ratio of currency board in the end of November was 103.01%, having increased compared to the previous month.

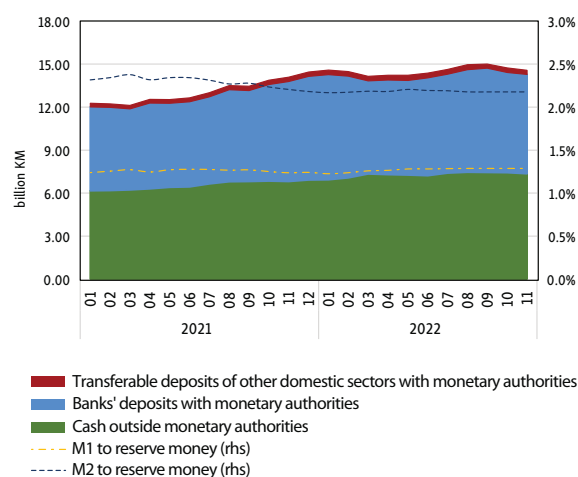
G14: Reserve Account and RR Implicit Rate



Source: CBBH

Compared to the previous month, RR base increased, while holdings exceeding RR decreased by KM 271 million. The average required reserves in November amounted to KM 3.1 billion and were higher than the average balance in the previous month by KM 7.6 million. Taking into account a larger decrease of holdings exceeding RR compared to the growth of RR, the total holdings in reserve accounts with the CBBH in November decreased, amounting to KM 6.71 billion. Due to the changes of remuneration policy and adoption of Decision on determining and maintaining required reserves and setting remuneration dated 01 January 2023, zero rate of remuneration will be applied on holdings exceeding RR in banks' reserve accounts with the CBBH, while the remunerations for the KM base and the foreign currency base will amount to 25 bp and 10 bp respectively. The required reserve rate remained the same amounting to 10%.

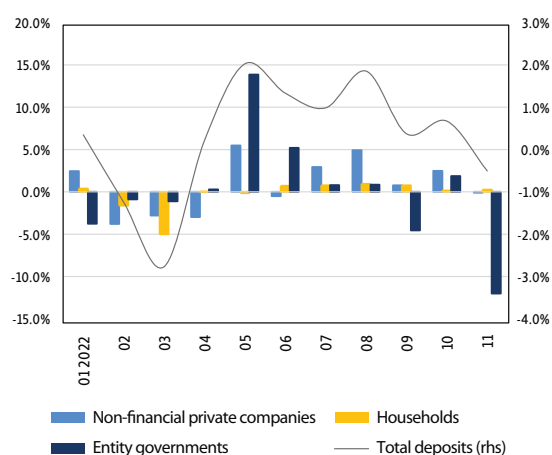
G15: Reserve Money and Monetary Multiplication



Source: CBBH

The largest contribution to monthly decrease of reserve money over the observed period came from decrease of cash outside monetary authorities and decrease of bank deposits with monetary authorities. Compared to the same period of the last year, reserve money increased by KM 483.51 million. Due to changes in reserve money as well as in monetary aggregates recorded during November, monetary multipliers did not record significant oscillations. Monthly increase of broad money supply resulted from increase of money (M1) by KM 62.5 million and decrease of quasi money (QM) by KM 53.8 million. Monetary aggregate M1 increased due to the increase of transferable deposits in the local currency and decrease of cash outside banks. Decrease of quasi money resulted from decrease of transferable deposits in foreign currency, other deposits in the local currency and other deposits in foreign currency.

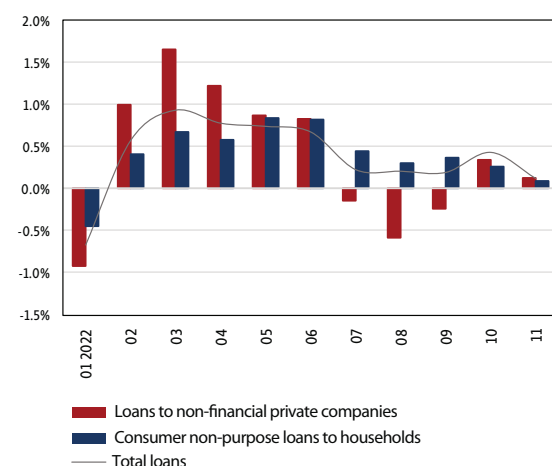
G16: Monthly Changes of Deposits with Banks



Source: CBBH

For the first time after seven successive months of growth, bank deposits decreased at the monthly level. Deposit growth at the monthly level was recorded with household sector by KM 35.7 million (0.3%), non-financial public companies by KM 7.6 million (0.4%) and other domestic sectors by KM 98.7 million (5.3%). Key contribution to monthly decline of the total deposits came from Entity governments deposits which decreased by even 12%. At the annual level, the growth rate of bank deposits stayed high (6%) taking into account the last year's two digit deposit growth rates. Although deposits of non-financial private companies stayed at almost the same level as in the previous month, they were higher by 6.1% compared to January level. Unlike them, household deposits did not reach their maximum level from January, and they were lower by 3.2%.

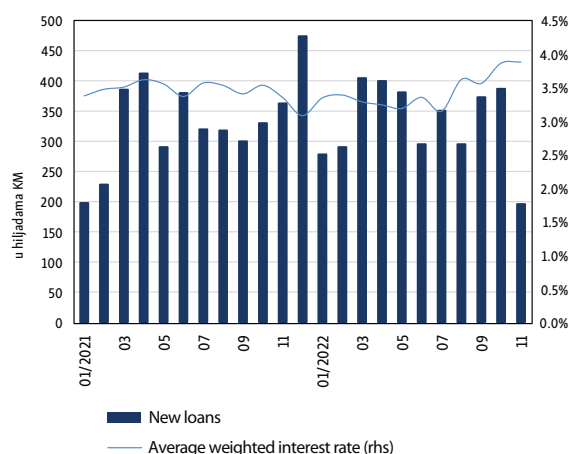
G17: Monthly Changes of Banks' Loans



Source: CBBH

Having reached the monthly growth rate of almost 1% in March, credit growth was on a downward trend until the reporting period. In household sector, the slowdown of credit growth was determined by the slowdown of growth of consumer non-purpose loans, while in real sector, credit growth declined due to the sector of non-financial private companies. The growth of credit risks and uncertainties affected credit offer, while uncertainties as well as the growth of interest rates affected demand for loans. In November, annual rate of credit growth amounted to 4.9%, which is quite low compared to inflation rate (16.3%). The annual credit growth was mainly affected by household sector, the loans of which increased by KM 514.3 million and sector of non-financial private companies the annual increase of which was KM 377.9 million.

G18: Interest Rates on Loans to Non-financial Companies



Source: CBBH

Following the growth of average interest rate on loans to non-financial companies in the previous month, the same, higher level of interest rate stayed in November, but with a much lower level of new loans. Compared to the end of the last year, the total growth of interest rate by 80 bp was not a high growth, as the inflation in the reporting period was much higher. Average weighted interest rate on consumer non-purpose loans to households did not change compared to the previous month, remaining at the same level of 5.5%. Interest rate on housing loans to households did not have significant monthly oscillations (3.8%). Compared to the end of the last year, growth of average interest rate on consumer non-purpose loans and housing loans was 20 bp. and 50 bp respectively.

STATISTICAL APPENDIX

T01: Main Economic Indicators	13
T02: Buying and Selling of KM.	14
T03: Foreign Reserves of CBBH	15
T04: Monetary Aggregates	16
T05: Monetary Survey	17
T06: Balance Sheet of CBBH.	19
T07: Consolidated Balance Sheet of Commercial Banks in BH	20
T08: Total Deposits and Loans of Commercial Banks	22
T09: Structure of Deposits and Loans of Commercial Banks by Currency	23
T10: Structure of Deposits with Commercial Banks by Sector	24
T11: Structure of Loans of Commercial Banks by Sector	25
T12: Interest Rates on Loans to Households.	26
T13: Interest Rates on Loans to Non-financial Corporations	27
T14: Interest Rates on Deposits of Households and Non-financial Companies.	28
T15: Average Reserve Requirements	29
T16: Industrial Production Index.	30
T17: Consumer Price Index for BH.	31
T18: BH Balance of Payments	32
T19: International Investment Position (IIP)	33
T20: BH Foreign Trade Balance	34
T21: Exports of goods by Country of Destination	35
T22: Imports of goods by Country of Origin	36
T23: Average Middle Exchange Rates of KM	37
T24: Foreign Debt Servicing	38

Note: Brief notes on methodology can be found below each table, while more detailed ones are available at www.cbbh.ba

Notes applicable for tables 4, 5, 7, 8, 9, 10, 11, 12 i 13.

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

The revised data for the period January 2006 – November 2015 are based on the active sub-balance of the banks with majority state owned capital from the Federation of BH, with the passive sub-balance excluded. Through such supplement of statistics, the users are provided with higher analytical usefulness of data and objective indicators on the current operations of banks in BH. Passive sub-balance includes the liabilities based on foreign loans and old foreign exchange savings of citizens until 31 March 1992 and it does not reflect the current operations of the bank, so this sub-balance in the privatization process will be taken over by the Ministry of Finance of FBH according to the Law on Initial Balance Sheets of Banks and the Law on Privatization, as it has been done for the previously privatized banks. The performed revision mainly influenced the decrease of loans to public companies in a foreign currency, decrease of foreign liabilities, decrease of other items of assets and liabilities on the basis of old foreign exchange savings, and in considerably lower amounts, on items of loans to the Entity Government, fixed assets, non-residents' deposits, shares and capital.

The data on the „complete“ balance sheet, with the included passive sub-balance, are still available at: http://statistics.cbbh.ba:4444/Panorama/novaview/SimpleLogin_bs.aspx

In November 2014, two banks have realized the sale and transfer of part of the loan portfolio which resulted with increase in reserves with monetary authorities in the amount of 64 million KM and a decrease in the following items: claims of non-financial private enterprises 260 million KM, foreign liabilities 101 million KM and other items (net) 95 million KM.

Due to the application of International Accounting Standards (IAS) and the International Financial Reporting Standards applied in BH Federation banks and the transfer of money flows in December 2011 data, the following changes have occurred at the assets side: decrease of loans by KM 155 million, an increase in other assets by KM 10 million, at the liabilities side: decrease of liabilities to non-residents in the amount of KM 624 million, an increase in loan loss provisions by KM 472 million and other liabilities increased by KM 7 million.

In February 2011, one bank from BH Federation reclassified deposits in the amount of around KM 80 million, from the deposits of public companies to the Entities' governments deposits, in line with the IMF recommendations.

By order of the FBH Banking Agency, in June 2010, one bank made a reclassification of about KM 300 million of claims based

on securities on domestic institutional sectors to the claims on non-residents. In December 2010, the same bank made this reclassification, retroactively, in the respective amounts for the period from August 2009 when the error occurred, until May 2010. The above reclassification was reflected in the increase in foreign assets and decrease in other items net.

One bank from FBH made a reclassification of financial instruments in the foreign assets amounting to about KM 40 million for the period January - August 2010. Claims on non-residents based on loans were reclassified in claims on non-residents on the basis of securities, which resulted in changes in the short- term and long-term foreign assets.

By order of the Banking Agency of Republika Srpska one bank made a reclassification of financial instruments on the liabilities side, for the period of September 2008 - November 2010, i.e.. the decrease in time and savings deposits of non-bank financial institutions and government sector, and the increase in loans from the same sectors, respectively, in the appropriate amounts, by months, ranging from 50 - 150 million KM.

In accordance with new regulations of the RS Banking Agency, published in the Official Gazette of RS, no.136/10, which has regulated a new manner of recording receivables classified in category "E", accounting and bookkeeping of interest on non-performing assets and calculation of general and special provisions, RS banks, in the data for December 2010, implemented the mentioned regulations, by transferring these items from off-balance records into balance sheet. The correction was reflected on the assets side, as increase of loans in the amount of about KM 144 million, and increase of due interest in the amount of KM 36 million, and on the liabilities side, as increase in provisions for loan losses amounting to about KM 180 million within the capital account.

By order of the Banking Agency of Republika Srpska, one bank made a reclassification of financial instruments on the liabilities side, for the period of September 2008 - November 2010, i.e. decrease in time and savings deposits of non-bank financial institutions and government sector, and the increase in loans from the same sectors, respectively in the appropriate amounts, by months, ranging from KM 50 - 150 million.

According to new regulations of the RS Banking Agency, published in the Official Gazette of RS no.136/10, which have defined a new way of recording claims classified in category "E", accounting and recording of interest on non-performing assets and calculation of general and special provisions, RS banks, in the data for December 2010 implemented the mentioned regulations, by transferring these items from off-balance records into balance sheet. The correction was reflected on the assets side, as increase of loans in the amount of KM 144 million, and increase of due interest in the amount of KM 36 million, and on the liabilities side, as increase in provisions for loan losses amounting to KM 180 million within the capital account.

T01: Main Economic Indicators

	Changes compared to			
	11 2022	10 2022	12 2021	11 2021
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	32,822	0.0%	4.1%	5.7%
Foreign currency reserves	15,907	-2.2%	-2.7%	-1.3%
Average balance of reserve accounts with CBBH	6,709	-2.9%	-6.4%	-4.7%
Banking sector				
Total loans	21,967	0.1%	4.2%	4.3%
Total deposits	28,732	-0.5%	3.2%	4.2%
Non-banking sector				
BLSE turnover	64.5	48.7%	9.2%	545.8%
SASE turnover	5.0	-61.0%	-69.8%	8.1%
Turnover in RTGS	10,695	3.8%	-1.0%	14.4%
Turnover in giro clearing system	1,958	1.7%	-3.5%	10.8%
Stock Exchange Indices				
	in points			
BIRS	821	4.6%	23.0%	22.0%
SASX 30	1,743	-1.5%	-1.3%	-1.7%
REAL SECTOR				
	in persons	10 2022	12 2021	11 2021
Consumer prices - BH		0.2%	15.5%	16.3%
Industrial production - BH		3.2%	-4.0%	-1.9%
Number of unemployed persons - BH	354,700	-0.7%	-5.6%	-6.2%
EXTERNAL SECTOR				
	in KM million	Changes compared to		
		10 2022	12 2021	11 2021
Imports	2,481	-1.8%	15.1%	17.8%
Exports	1,519	-0.2%	10.2%	4.4%
PUBLIC FINANCE				
	in KM million	10 2022	12 2021	11 2021
Net indirect taxes	685.8	-0.7%	9.0%	10.7%
VAT	454.8	-1.9%	11.3%	12.4%
Excise duties	136.7	6.9%	6.5%	6.0%
Customs fees	40.8	-1.0%	18.3%	32.5%

T02: Buying and Selling of KM					KM thousand
Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2012		5,511,162	5,491,846	19,316	5,471,998
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2015		5,470,552	4,699,060	771,492	7,599,818
2016		7,485,849	6,622,039	863,811	8,463,629
2017		8,476,378	7,421,186	1,055,192	9,518,821
2018		10,792,432	9,780,514	1,011,918	10,530,740
2019		11,385,556	10,533,525	852,031	11,382,771
2020		11,344,462	10,184,558	1,159,904	12,542,676
2021		9,872,890	7,399,673	2,473,217	15,015,893
2021	11	624,500	378,318	246,182	14,733,446
	12	615,569	333,121	282,447	15,015,893
2022	01	382,250	239,410	142,840	15,158,733
	02	438,525	536,952	-98,427	15,060,306
	03	521,538	823,701	-302,163	14,758,143
	04	488,502	440,565	47,937	14,806,080
	05	464,757	405,895	58,862	14,864,942
	06	489,905	381,593	108,312	14,973,255
	07	663,166	344,861	318,305	15,291,560
	08	653,051	328,609	324,441	15,616,001
	09	569,116	500,353	68,763	15,684,764
	10	311,318	578,907	-267,589	15,417,174
	11	331,428	687,726	-356,299	15,060,876

T03: Foreign Reserves of CBBH

end of period, KM million

Year	Month	Gross Foreign Reserves							Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
		Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities				
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2016	12	205.1	2.6	194.8	2,970.4	0.0	6,158.2	9,531.1	9,529.0	8,926.3	602.6
2017	12	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2018	12	210.0	2.2	274.1	2,911.4	0.0	8,225.4	11,623.2	11,621.4	10,983.3	638.1
2019	12	254.1	0.2	322.6	3,102.8	0.0	8,917.4	12,597.1	12,595.4	11,824.2	771.2
2020	12	291.6	0.9	142.2	3,832.1	0.0	9,601.3	13,868.0	13,866.3	12,970.6	895.7
2021	12	302.0	1.9	469.6	3,945.1	0.0	11,629.6	16,348.1	16,345.8	15,573.0	772.8
2021	11	293.8	1.9	443.5	4,006.7	0.0	11,375.0	16,121.0	16,119.1	15,313.1	806.0
	12	302.0	1.9	469.6	3,945.1	0.0	11,629.6	16,348.1	16,345.8	15,573.0	772.8
2022	01	300.3	4.8	471.4	4,198.6	0.0	11,467.4	16,442.5	16,439.9	15,715.2	724.7
	02	319.3	2.2	440.6	4,025.1	0.0	11,553.1	16,340.1	16,337.5	15,619.3	718.2
	03	301.3	2.1	457.0	3,926.1	0.0	11,268.7	15,955.3	15,952.3	15,306.2	646.2
	04	309.6	5.2	453.0	4,254.5	0.0	10,932.7	15,955.1	15,952.2	15,354.8	597.4
	05	294.6	1.6	452.6	4,647.1	0.0	10,574.1	15,969.9	15,967.3	15,407.3	560.0
	06	296.7	1.6	452.6	4,465.2	0.0	10,681.4	15,897.5	15,895.1	15,361.1	534.0
	07	297.3	8.0	455.7	5,452.4	0.0	10,052.5	16,265.9	16,263.1	15,682.8	580.4
	08	292.8	1.3	475.7	5,243.8	0.0	10,507.0	16,520.6	16,518.0	16,008.4	509.6
	09	291.5	1.4	476.1	6,019.9	0.0	9,730.2	16,519.1	16,516.5	16,067.7	448.8
	10	155.1	11.6	480.3	7,326.2	0.0	8,286.5	16,259.7	16,257.3	15,811.1	446.2
	11	159.6	0.1	482.8	7,686.6	0.0	7,577.7	15,906.8	15,904.4	15,442.0	462.4

Note:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Gross foreign reserves consist of balance sheet positions of short-term foreign assets of the CBBH (gold, CBBH SDR holdings, foreign exchange in the CBBH vault, transferable deposits in foreign currency with non-resident banks and other) and investment in securities according to the CBBH Investment Committee Decision from July 2006. Net foreign reserves represent a difference between gross foreign reserves and liabilities to non-residents. Monetary liabilities of the CBBH include money outside monetary authorities and deposits of residents with monetary authorities. Net foreign assets of CBBH represent a difference between net foreign exchange reserves and monetary liabilities of the CBBH.

T04: Monetary Aggregates

end of period, KM million

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013	12	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015	12	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016	12	4,066.8	4,269.1	52.0	3,401.2	5,899.8	3,883.0	1,535.6	5,478.0	8,387.9	9,301.0	10,896.6	20,197.6
2017	12	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2018	12	4,750.6	5,523.3	125.5	3,978.6	8,166.4	4,302.2	1,961.4	5,782.4	10,399.4	12,145.1	12,046.0	24,191.1
2019	12	5,199.9	5,743.6	176.6	4,330.1	8,921.1	2,998.0	2,490.3	7,593.2	11,120.2	13,251.2	13,081.5	26,332.7
2020	12	6,172.5	5,901.1	231.8	5,043.4	10,011.8	3,034.7	2,902.5	7,256.6	12,305.4	15,055.2	13,193.8	28,249.0
2021	12	6,923.8	7,219.6	304.9	5,540.0	12,387.6	3,044.2	3,300.1	7,243.8	14,448.3	17,927.5	13,588.1	31,515.6
2021	11	6,816.9	6,965.9	304.4	5,404.2	12,009.3	3,032.5	3,299.5	7,318.7	14,087.2	17,413.5	13,650.6	31,064.2
	12	6,923.8	7,219.6	304.9	5,540.0	12,387.6	3,044.2	3,300.1	7,243.8	14,448.3	17,927.5	13,588.1	31,515.6
2022	01	6,934.0	7,332.4	319.3	5,481.5	12,385.1	3,116.4	3,454.2	7,172.5	14,585.7	17,866.6	13,743.1	31,609.7
	02	7,062.7	7,103.0	317.8	5,678.1	12,238.7	3,042.3	3,401.9	7,107.6	14,483.5	17,916.8	13,551.7	31,468.5
	03	7,333.7	6,496.1	327.4	5,855.3	11,970.2	2,872.3	3,344.2	6,881.7	14,157.2	17,825.4	13,098.3	30,923.7
	04	7,295.2	6,591.7	345.3	5,938.2	12,059.1	2,936.3	3,228.0	6,885.0	14,232.1	17,997.3	13,049.3	31,046.6
	05	7,270.0	6,594.8	355.0	5,854.6	12,363.9	2,857.4	3,320.8	6,965.5	14,219.8	18,218.5	13,143.8	31,362.3
	06	7,222.0	6,828.7	317.4	5,855.3	12,552.3	2,907.4	3,201.8	6,992.5	14,368.1	18,407.7	13,101.8	31,509.4
	07	7,397.4	6,897.0	334.5	6,070.9	12,722.1	2,938.5	3,276.7	7,029.4	14,628.8	18,793.0	13,244.6	32,037.5
	08	7,455.2	7,167.2	333.2	6,063.6	13,183.7	2,922.7	3,384.0	6,995.2	14,955.6	19,247.3	13,301.8	32,549.1
	09	7,444.2	7,272.0	296.5	6,081.0	13,342.3	2,897.7	3,456.7	6,938.4	15,012.7	19,423.3	13,292.8	32,716.2
	10	7,435.2	6,988.8	311.5	6,025.5	13,306.3	2,948.7	3,620.2	6,912.5	14,735.5	19,331.8	13,481.4	32,813.1
	11	7,349.3	6,930.4	291.0	5,957.1	13,437.2	2,923.9	3,603.8	6,899.9	14,570.7	19,394.3	13,427.5	32,821.8

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

The currency outside monetary authorities is taken from the CBBH Balance Sheet and it consists of cash outside the central bank (monetary authorities). Deposits of commercial banks are commercial banks' funds in accounts at the CBBH. Transferable deposits of other domestic sectors with monetary authorities are deposits of other domestic sectors (except central government deposits). The central government consists of BH Institutions, Entity governments, Entity Social Security Funds and those of Brčko District. Social security funds on Entity level (from Federation of BH: Pension Fund, Health Care Fund of FBH, Employment Fund of FBH, and from Republika Srpska: Pension and Disability Insurance Fund of RS, Health Care Fund of RS, Employment Fund of RS and Fund for Child Protection of RS) are classified on the central government level.

Cash outside banks is taken over from the CBBH Balance Sheet (Table 6) and represents cash in circulation outside the central bank (monetary authorities) and cash outside commercial banks. Transferable deposits in the domestic currency are taken from the Monetary Survey (Table 5). They consist of deposits of non-central government (cantons and municipalities), deposits of public and private companies, other financial institutions and deposits of other domestic sectors (households, non-profit institutions and other unclassified sectors). Other deposits in the domestic currency, transferable and other deposits in foreign currency are taken over from the Monetary Survey (Table 5). They consist of deposits of non-central government (cantons and municipalities), deposits of public and private companies, other financial institutions and deposits of other domestic sectors (households, non-profit institutions and other unclassified sectors).

Reserve money (primary money or monetary base) is entirely taken from the CBBH Balance Sheet (Table 6). It consists of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for deposits of the central government) with monetary authorities. According to national definition, money supply comprises all transferable and other deposits of domestic nonbank and nongovernment sectors, as well deposits of local government in domestic and foreign currency. Deposits of entity Social Security Funds are included into the central government on Entity level and by that they are excluded from money supply or monetary aggregates. Monetary aggregate M1 comprises cash outside banks and transferable deposits in domestic currency of all domestic sectors (except for deposits of the central government). Monetary aggregate QM is defined in the same way as the corresponding item in the Monetary Survey (Table 5). It consists of other deposits in domestic currency, transferable and other deposits in a foreign currency of all domestic sectors (except for deposits of the central government). Money supply M2 comprises monetary aggregates, M1 and QM.

T05: Monetary Survey

end of period, KM million

ASSETS												
Foreign Assets (Net)					Claims on Domestic Sectors							Total
Year	Month	Foreign Assets	Foreign Liabilities		Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors		
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2012	12	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2
2013	12	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1
2014	12	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9
2015	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
2016	12	12,199.0	-2,476.4	9,722.6	101.8	517.8	375.6	7,743.9	67.2	8,155.8	16,962.0	26,684.6
2017	12	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2
2018	12	15,505.5	-3,041.1	12,464.4	-464.7	496.0	428.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4
2019	12	17,069.9	-3,120.0	13,949.9	-679.3	506.7	509.3	9,070.9	152.2	10,024.9	19,584.7	33,534.6
2020	12	18,340.2	-2,326.3	16,013.9	-236.3	538.1	540.8	8,618.1	155.0	9,937.9	19,553.6	35,567.5
2021	12	21,065.4	-1,949.0	19,116.3	-804.4	583.5	532.3	8,812.6	164.1	10,478.3	19,766.3	38,882.7
2021	11	20,999.2	-1,821.8	19,177.4	-866.2	563.0	534.8	8,793.3	152.9	10,483.7	19,661.4	38,838.8
	12	21,065.4	-1,949.0	19,116.3	-804.4	583.5	532.3	8,812.6	164.1	10,478.3	19,766.3	38,882.7
2022	01	21,119.7	-1,859.7	19,260.0	-770.8	571.0	528.4	8,731.5	160.2	10,439.3	19,659.8	38,919.8
	02	20,849.0	-1,851.6	18,997.4	-763.2	566.4	535.2	8,818.1	160.0	10,481.7	19,798.3	38,795.7
	03	20,159.7	-1,853.4	18,306.3	-766.5	552.7	526.6	8,961.7	161.4	10,564.4	20,000.1	38,306.4
	04	20,060.9	-1,779.0	18,281.9	-759.7	545.2	528.3	9,070.9	165.3	10,636.1	20,186.0	38,467.9
	05	20,257.9	-1,799.0	18,458.9	-977.7	540.4	526.3	9,148.5	168.3	10,726.6	20,132.4	38,591.2
	06	20,201.4	-1,877.8	18,323.6	-914.7	538.5	508.8	9,223.4	177.1	10,810.9	20,344.0	38,667.6
	07	20,681.6	-1,826.8	18,854.8	-878.5	538.8	526.3	9,213.8	165.6	10,880.9	20,446.9	39,301.7
	08	21,047.7	-1,801.4	19,246.3	-867.3	583.0	551.8	9,161.1	163.9	10,903.0	20,495.5	39,741.8
	09	21,034.8	-1,763.2	19,271.6	-781.2	585.5	558.7	9,135.9	174.2	10,948.8	20,621.9	39,893.5
	10	21,267.4	-1,753.7	19,513.6	-827.1	583.9	596.0	9,165.9	169.0	10,988.8	20,676.4	40,190.1
	11	20,858.5	-1,822.5	19,036.1	-372.3	589.2	604.5	9,174.9	161.8	10,998.7	21,156.8	40,192.9

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data updated according to the MMF methodology (Monetary and Financial Statistics Manual, 2000), from January 2006.

The Monetary Survey presents the consolidated data from the Balance Sheet of CBBH - monetary authorities (Table 6) and the Consolidated Balance Sheet of Commercial Banks of Bosnia and Herzegovina (Table 7). Foreign assets (net) represent the difference between total foreign assets of the CBBH - monetary authorities and commercial banks of BH and total foreign liabilities of the CBBH -monetary authorities and commercial banks of BH. Domestic loans represent commercial banks' claims on all domestic sectors, but it should be noted that claims on central government are presented in net amounts, i.e. they are reduced by the deposits of central government with the CBBH and with BH commercial banks. The central government consists of BH Institutions, Entity governments, Entity Social Security Funds and those of Brčko District. According to new methodology, Social Security Funds are classified on the central government level as Entities' off-budget funds, which has a direct impact on the data about net claims on the central government in Monetary Survey.

T05: Monetary Survey

end of period, KM million

LIABILITIES														
Money Supply (M2)														
Money (M1)					Quasi Money (QM)									
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.		Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.			Securities	Loans	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2016	12	3,401.2	5,899.8	9,301.0	1,535.6	3,883.0	5,478.0	10,896.6	20,197.6	8.0	510.0	4,440.4	1,528.6	26,684.6
2017	12	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2
2018	12	3,978.6	8,166.4	12,145.1	1,961.4	4,302.2	5,782.4	12,046.0	24,191.1	8.0	467.5	4,848.9	1,505.9	31,021.4
2019	12	4,330.1	8,921.1	13,251.2	2,490.3	2,998.0	7,593.2	13,081.5	26,332.7	8.0	532.4	5,224.6	1,436.9	33,534.6
2020	12	5,043.4	10,011.8	15,055.2	2,902.5	3,034.7	7,256.6	13,193.8	28,249.0	0.0	606.7	5,306.9	1,404.9	35,567.5
2021	12	5,540.0	12,387.6	17,927.5	3,300.1	3,044.2	7,243.8	13,588.1	31,515.6	0.0	638.5	5,287.3	1,441.4	38,882.7
2021	11	5,404.2	12,009.3	17,413.5	3,299.5	3,032.5	7,318.7	13,650.6	31,064.2	0.0	624.8	5,700.4	1,449.4	38,838.8
	12	5,540.0	12,387.6	17,927.5	3,300.1	3,044.2	7,243.8	13,588.1	31,515.6	0.0	638.5	5,287.3	1,441.4	38,882.7
2022	01	5,481.5	12,385.1	17,866.6	3,454.2	3,116.4	7,172.5	13,743.1	31,609.7	0.0	625.7	5,274.0	1,410.4	38,919.8
	02	5,678.1	12,238.7	17,916.8	3,401.9	3,042.3	7,107.6	13,551.7	31,468.5	0.0	628.9	5,278.7	1,419.6	38,795.7
	03	5,855.3	11,970.2	17,825.4	3,344.2	2,872.3	6,881.7	13,098.3	30,923.7	0.0	623.1	5,223.3	1,536.3	38,306.4
	04	5,938.2	12,059.1	17,997.3	3,228.0	2,936.3	6,885.0	13,049.3	31,046.6	0.0	634.1	5,192.6	1,594.6	38,467.9
	05	5,854.6	12,363.9	18,218.5	3,320.8	2,857.4	6,965.5	13,143.8	31,362.3	0.0	628.6	5,185.9	1,414.5	38,591.2
	06	5,855.3	12,552.3	18,407.7	3,201.8	2,907.4	6,992.5	13,101.8	31,509.4	0.0	636.1	5,172.0	1,350.1	38,667.6
	07	6,070.9	12,722.1	18,793.0	3,276.7	2,938.5	7,029.4	13,244.6	32,037.5	0.0	636.5	5,280.7	1,347.0	39,301.7
	08	6,063.6	13,183.7	19,247.3	3,384.0	2,922.7	6,995.2	13,301.8	32,549.1	0.0	630.7	5,247.0	1,315.0	39,741.8
	09	6,081.0	13,342.3	19,423.3	3,456.7	2,897.7	6,938.4	13,292.8	32,716.2	0.0	627.6	5,206.2	1,343.5	39,893.5
	10	6,025.5	13,306.3	19,331.8	3,620.2	2,948.7	6,912.5	13,481.4	32,813.1	0.0	625.8	5,266.4	1,484.8	40,190.1
	11	5,957.1	13,437.2	19,394.3	3,603.8	2,923.9	6,899.9	13,427.5	32,821.8	0.0	621.2	5,375.2	1,374.7	40,192.9

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Money M1 comprises currency outside banks, transferable deposits in the domestic currency of all domestic sectors (except for deposits of central government). Quasi money QM comprises other deposits in the domestic currency, transferable and other deposits in foreign currency of all domestic sectors (except for deposits of the central government). Money supply M2 comprises monetary aggregates, money M1 and quasi money QM. Other liabilities include securities, loans, shares and other equity and other items (net). According to a new methodology, loans are presented as separate financial instruments on the side of liabilities (with which the calculated interest is added), and also shares and other equity. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Other items (net) also comprise restricted deposits, counter-items of funds and government lending funds.

T06: Balance Sheet of CBBH

end of period, KM million

ASSETS					LIABILITIES								
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money				Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
					Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total					
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2012	12	6,536.4	1.6	6,538.0	2,747.5	3,040.6	13.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	3,475.3	15.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	3,751.1	38.3	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	4,063.5	51.7	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	12	9,559.0	1.5	9,560.4	4,066.8	4,269.1	52.0	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2017	12	10,584.4	2.2	10,586.6	4,319.4	5,033.1	76.1	9,428.5	1.6	548.6	652.6	-44.8	10,586.6
2018	12	11,651.0	2.1	11,653.1	4,750.6	5,523.3	125.5	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2019	12	12,624.9	2.2	12,627.1	5,199.9	5,743.6	176.6	11,120.2	1.7	704.0	856.5	-55.4	12,627.1
2020	12	13,895.8	2.0	13,897.9	6,172.5	5,901.1	231.8	12,305.4	1.7	665.2	982.3	-56.8	13,897.9
2021	12	16,376.0	2.6	16,378.5	6,923.8	7,219.6	304.9	14,448.3	2.3	1,124.7	861.4	-58.3	16,378.5
2021	11	16,148.8	2.0	16,150.8	6,816.9	6,965.9	304.4	14,087.2	1.9	1,225.9	895.3	-59.5	16,150.8
	12	16,376.0	2.6	16,378.5	6,923.8	7,219.6	304.9	14,448.3	2.3	1,124.7	861.4	-58.3	16,378.5
2022	01	16,470.3	1.5	16,471.8	6,934.0	7,332.4	319.3	14,585.7	2.6	1,129.5	817.2	-63.3	16,471.8
	02	16,368.0	1.9	16,369.9	7,062.7	7,103.0	317.8	14,483.5	2.7	1,135.9	810.0	-62.1	16,369.9
	03	15,983.2	3.2	15,986.4	7,333.7	6,496.1	327.4	14,157.2	3.0	1,149.0	738.9	-61.7	15,986.4
	04	15,982.9	1.7	15,984.6	7,295.2	6,591.7	345.3	14,232.1	2.9	1,122.7	689.5	-62.5	15,984.6
	05	15,997.7	2.1	15,999.8	7,270.0	6,594.8	355.0	14,219.8	2.5	1,187.5	650.8	-60.9	15,999.8
	06	15,925.3	2.4	15,927.7	7,222.0	6,828.7	317.4	14,368.1	2.4	993.0	624.2	-59.9	15,927.7
	07	16,293.7	1.8	16,295.5	7,397.4	6,897.0	334.5	14,628.8	2.8	1,053.9	669.9	-59.9	16,295.5
	08	16,548.4	2.1	16,550.5	7,455.2	7,167.2	333.2	14,955.6	2.5	1,052.8	598.6	-59.1	16,550.5
	09	16,546.9	2.4	16,549.2	7,444.2	7,272.0	296.5	15,012.7	2.5	1,055.0	538.7	-59.7	16,549.2
	10	16,287.6	1.7	16,289.3	7,435.2	6,988.8	311.5	14,735.5	2.5	1,075.6	535.6	-59.8	16,289.3
	11	15,934.6	2.0	15,936.6	7,349.3	6,930.4	291.0	14,570.7	2.4	871.3	554.3	-62.1	15,936.6

Note:

Monetary data updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000), from January 2006.

The CBBH (monetary authorities) foreign assets comprise gold, foreign currency in the CBBH vault, foreign currency deposits with foreign banks, SDR holdings, foreign securities and other. Claims on domestic sectors consist of claims on employees of the CBBH for the extended long-term loans and claims on commercial banks on the basis of settlement accounts.

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks.

The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

Deposits of central government with the CBBH are transferable and other deposits of BH Institutions, Entity Governments, Entity Social Security Funds and those of Brčko District in the local currency. Shares and other equity comprise the equity, current year result, general and special reserves and adjustment/revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets.

T07: Consolidated Balance Sheet of Commercial Banks in BH

end of period, KM million

ASSETS									
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total
1	2	3	4	5	6	7	8	9	10 = 3+...+9
2012	12	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4
2013	12	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7
2014	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3
2015	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5
2016	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7
2017	12	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7
2018	12	6,296.9	3,854.5	2,280.9	428.0	8,654.6	136.8	9,305.9	30,957.6
2019	12	6,627.0	4,445.0	2,551.9	509.3	9,070.9	152.2	10,024.5	33,380.9
2020	12	7,099.6	4,444.3	3,015.4	540.8	8,618.1	155.0	9,937.6	33,810.8
2021	12	8,608.0	4,689.4	3,095.4	532.3	8,812.6	164.1	10,478.0	36,379.7
2021	11	8,382.2	4,850.4	3,162.8	534.8	8,793.3	152.9	10,483.5	36,359.8
	12	8,608.0	4,689.4	3,095.4	532.3	8,812.6	164.1	10,478.0	36,379.7
2022	01	8,789.2	4,649.4	3,080.3	528.4	8,731.5	160.2	10,439.3	36,378.3
	02	8,490.6	4,481.0	3,078.3	535.2	8,818.1	160.0	10,481.5	36,044.9
	03	7,978.5	4,176.5	3,042.8	526.6	8,961.7	161.4	10,564.1	35,411.6
	04	7,951.4	4,078.0	3,051.3	528.3	9,070.9	165.3	10,636.0	35,481.2
	05	8,015.1	4,260.2	3,047.8	526.3	9,148.5	168.3	10,726.3	35,892.5
	06	8,198.9	4,276.2	3,095.4	508.8	9,223.4	177.1	10,810.6	36,290.2
	07	8,229.5	4,387.9	3,186.0	526.3	9,213.8	165.6	10,880.8	36,590.0
	08	8,566.0	4,499.3	3,240.1	551.8	9,161.1	163.9	10,902.8	37,084.9
	09	8,641.3	4,487.9	3,251.2	558.7	9,135.9	174.2	10,948.5	37,197.7
	10	8,404.3	4,979.8	3,279.3	596.0	9,165.9	169.0	10,988.7	37,582.9
	11	8,324.4	4,923.9	3,261.9	604.5	9,174.9	161.8	10,998.5	37,450.0

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Consolidated balance sheet of commercial banks includes consolidated balance sheets of commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH and it represents consolidation of mutual claims and liabilities among the commercial banks. Banks' reserves consist of cash in the banks' vaults and banks' deposits with the Central Bank of Bosnia and Herzegovina. Foreign assets of commercial banks include: foreign currency in the vaults, transferable and other deposits with non-residents in foreign currency, loans to non-residents, securities of non-residents in foreign currency, and other claims on non-residents.

Claims on general government include claims on all levels of government: the central government (BH Institutions, Entity governments, Entity social security funds and Brčko District) and non-central governments (canton and municipality governments). Claims on other domestic sectors include claims on public non-financial enterprises, private non-financial enterprises, other financial institutions and claims on other domestic sectors (households, non-profit institutions and other unclassified sectors).

T07: Consolidated Balance Sheet of Commercial Banks in BH

end of period, KM million

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2012	12	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013	12	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014	12	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015	12	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016	12	1,021.3	5,847.8	1,535.6	3,883.0	5,478.0	8.0	510.0	2,474.2	3,773.0	1,566.9	26,097.7
2017	12	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2018	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,129.1	1,560.9	30,957.6
2019	12	2,020.5	8,744.5	2,490.3	2,998.0	7,593.2	8.0	532.4	3,118.3	4,368.0	1,507.7	33,380.9
2020	12	2,048.4	9,780.0	2,902.5	3,034.7	7,256.6	0.0	606.7	2,324.6	4,324.6	1,532.7	33,810.8
2021	12	2,191.8	12,082.7	3,300.1	3,044.2	7,243.8	0.0	638.5	1,946.7	4,425.8	1,506.2	36,379.7
2021	11	2,240.4	11,704.9	3,299.5	3,032.5	7,318.7	0.0	624.8	1,819.9	4,805.1	1,514.0	36,359.8
	12	2,191.8	12,082.7	3,300.1	3,044.2	7,243.8	0.0	638.5	1,946.7	4,425.8	1,506.2	36,379.7
2022	01	2,150.7	12,065.8	3,454.2	3,116.4	7,172.5	0.0	625.7	1,857.1	4,456.8	1,479.2	36,378.3
	02	2,139.3	11,920.9	3,401.9	3,042.3	7,107.6	0.0	628.9	1,849.0	4,468.7	1,486.3	36,044.9
	03	2,107.8	11,642.8	3,344.2	2,872.3	6,881.7	0.0	623.1	1,850.4	4,484.4	1,604.8	35,411.6
	04	2,143.2	11,713.8	3,228.0	2,936.3	6,885.0	0.0	634.1	1,776.2	4,503.1	1,661.4	35,481.2
	05	2,297.7	12,008.9	3,320.8	2,857.4	6,965.5	0.0	628.6	1,796.5	4,535.1	1,482.0	35,892.5
	06	2,478.7	12,234.9	3,201.8	2,907.4	6,992.5	0.0	636.1	1,875.4	4,547.8	1,415.5	36,290.2
	07	2,471.9	12,387.6	3,276.7	2,938.5	7,029.4	0.0	636.5	1,824.1	4,610.8	1,414.6	36,590.0
	08	2,471.5	12,850.5	3,384.0	2,922.7	6,995.2	0.0	630.7	1,798.8	4,648.4	1,383.1	37,084.9
	09	2,392.0	13,045.8	3,456.7	2,897.7	6,938.4	0.0	627.6	1,760.6	4,667.5	1,411.4	37,197.7
	10	2,447.0	12,994.8	3,620.2	2,948.7	6,912.5	0.0	625.8	1,751.2	4,730.8	1,552.0	37,582.9
	11	2,173.8	13,146.2	3,603.8	2,923.9	6,899.9	0.0	621.2	1,820.0	4,820.9	1,440.4	37,450.0

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Central government deposits include transferable and other deposits in domestic and foreign currency of BH Institutions, Entity governments, Entity social security funds and those of Brčko District. Transferable and other deposits of other domestic sectors in domestic and foreign currency represent banks liabilities towards non-central government (canton and municipality governments), public non-financial enterprises, private non-financial enterprises, other financial institutions and other domestic sectors (households, non-profit institutions and other unclassified sectors). Foreign liabilities of commercial banks include banks liabilities to non-residents based on transferable and other deposits, loans, securities, trade loans and advance payments and other accounts payable. According to a new methodology, loans are presented as a separate financial instrument on the side of liabilities, with which the calculated interest is added.

Shares and other equity include equity, retained earnings, current year result, general and special reserves and adjustment /revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Restricted deposits are also included in other items (net).

T08: Total Deposits and Loans of Commercial Banks					end of period, KM million		
Year	Month	Deposits			Loans		
		Transferable Deposits	Other deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2012	12	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013	12	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017	12	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2019	12	12,566.6	11,253.8	23,820.4	4,651.2	16,121.5	20,772.8
2020	12	13,851.5	11,130.7	24,982.2	4,295.1	16,052.3	20,347.4
2021	12	16,762.9	11,069.7	27,832.6	4,396.9	16,680.4	21,077.3
2021	11	16,544.6	11,021.3	27,565.9	4,465.1	16,590.1	21,055.1
	12	16,762.9	11,069.7	27,832.6	4,396.9	16,680.4	21,077.3
2022	01	16,862.0	11,067.5	27,929.6	4,336.9	16,597.7	20,934.6
	02	16,686.6	10,895.4	27,582.0	4,412.8	16,641.0	21,053.7
	03	16,334.6	10,484.3	26,818.9	4,539.6	16,709.8	21,249.3
	04	16,365.7	10,510.7	26,876.4	4,579.9	16,833.8	21,413.7
	05	16,907.9	10,512.5	27,420.4	4,600.9	16,970.4	21,571.3
	06	17,149.2	10,636.2	27,785.4	4,641.4	17,074.3	21,715.6
	07	17,408.3	10,650.7	28,059.0	4,623.7	17,139.7	21,763.4
	08	17,930.3	10,648.5	28,578.8	4,562.7	17,244.7	21,807.3
	09	18,100.4	10,585.2	28,685.6	4,578.6	17,269.6	21,848.2
	10	18,210.2	10,667.9	28,878.1	4,646.5	17,294.8	21,941.3
	11	18,126.5	10,606.0	28,732.5	4,639.6	17,327.0	21,966.7

Note:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Total deposits represent liabilities of commercial banks of BH towards all domestic institutional sectors in domestic and foreign currency. Total loans represent claims of commercial banks of BH on all institutional sectors, in domestic and foreign currency.

T09: Structure of Deposits and Loans of Commercial Banks by Currency
end of period, KM million

DEPOSITS						LOANS			
Year	Month	KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4			7	8	9	10 = 7+8+9
2012	12	7,141.4	5,579.0			15,290.0	227.4	25.1	15,542.5
2013	12	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017	12	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2019	12	13,306.9	9,529.5	984.0	23,820.4	9,910.7	10,833.1	29.0	20,772.8
2020	12	14,374.7	9,776.7	830.8	24,982.2	9,855.4	10,471.5	20.5	20,347.4
2021	12	16,732.4	10,257.3	842.9	27,832.6	11,174.0	9,893.6	9.7	21,077.3
2021	11	16,382.0	10,315.0	868.9	27,565.9	11,075.8	9,969.7	9.7	21,055.1
	12	16,732.4	10,257.3	842.9	27,832.6	11,174.0	9,893.6	9.7	21,077.3
2022	01	16,766.6	10,301.3	861.7	27,929.6	11,108.9	9,816.0	9.8	20,934.6
	02	16,561.2	10,167.3	853.5	27,582.0	11,311.6	9,736.8	5.3	21,053.7
	03	16,098.3	9,883.9	836.7	26,818.9	11,595.4	9,650.0	3.9	21,249.3
	04	16,327.0	9,727.6	821.8	26,876.4	11,834.2	9,575.9	3.6	21,413.7
	05	16,704.0	9,887.3	829.2	27,420.4	12,069.2	9,498.6	3.5	21,571.3
	06	17,099.7	9,834.3	851.4	27,785.4	12,302.4	9,409.7	3.5	21,715.6
	07	17,312.8	9,901.9	844.3	28,059.0	12,383.5	9,376.4	3.6	21,763.4
	08	17,735.0	9,965.8	878.0	28,578.8	12,486.4	9,317.2	3.7	21,807.3
	09	17,836.1	9,948.8	900.7	28,685.6	12,632.7	9,212.0	3.5	21,848.2
	10	17,844.8	10,033.0	1,000.3	28,878.1	12,814.9	9,123.7	2.7	21,941.3
	11	17,724.4	10,041.2	966.8	28,732.5	12,949.1	9,014.9	2.6	21,966.7

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

By order of FBA in March 2010, loans to households with currency clause with one bank were reclassified, from loans in EUR to loans in KM.

T10: Structure of Deposits with Commercial Banks by Sector

end of period, KM million

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2012	12	125.8	581.2	252.5	222.9	136.9	759.8	1,296.5	1,981.2	273.7	7,655.2	40.1	13,325.8
2013	12	128.0	471.7	249.1	199.0	114.0	861.1	1,339.2	2,198.5	294.7	8,363.9	30.0	14,249.2
2014	12	187.1	678.1	298.2	212.9	93.4	845.5	1,140.4	2,483.8	363.5	9,042.0	30.4	15,375.2
2015	12	231.8	693.0	337.0	245.5	65.8	891.7	1,187.6	2,606.7	365.7	9,864.8	41.2	16,530.8
2016	12	168.3	746.6	426.0	277.9	92.8	961.5	1,219.9	2,787.8	374.5	10,661.1	35.6	17,752.1
2017	12	267.3	856.7	599.5	340.2	152.9	1,047.0	1,384.8	3,329.9	384.1	11,271.1	35.4	19,669.1
2018	12	185.4	1,199.7	733.7	403.1	277.7	1,147.5	1,482.4	3,723.1	398.8	12,146.5	51.8	21,749.8
2019	12	173.8	1,467.9	914.6	446.3	352.7	1,155.4	1,510.7	4,052.6	447.5	13,240.9	58.0	23,820.4
2020	12	219.1	1,631.1	832.1	423.5	158.2	1,131.2	1,556.0	4,706.9	500.1	13,760.7	63.4	24,982.2
2021	12	136.1	1,838.7	1,245.2	612.1	187.0	1,159.6	1,804.1	5,535.4	543.1	14,695.5	75.7	27,832.6
2021	11	137.6	1,881.7	1,271.7	608.4	191.1	1,103.9	1,762.8	5,460.4	540.3	14,540.4	67.6	27,565.9
	12	136.1	1,838.7	1,245.2	612.1	187.0	1,159.6	1,804.1	5,535.4	543.1	14,695.5	75.7	27,832.6
2022	01	189.2	1,769.4	1,128.4	642.4	162.0	1,146.8	1,849.3	5,670.3	546.8	14,751.1	73.8	27,929.6
	02	198.2	1,753.6	1,165.1	664.7	157.5	1,160.4	1,898.3	5,455.3	544.9	14,512.9	71.2	27,582.0
	03	180.2	1,734.2	1,235.2	670.7	163.4	1,120.3	2,010.8	5,303.0	527.9	13,787.6	85.6	26,818.9
	04	204.8	1,739.3	1,306.1	661.2	169.1	1,175.8	2,047.4	5,146.0	547.7	13,789.2	89.7	26,876.4
	05	123.0	1,980.1	1,363.5	696.5	164.6	1,182.0	2,070.1	5,428.5	567.7	13,770.7	73.8	27,420.4
	06	183.3	2,082.8	1,533.6	697.5	182.6	1,167.4	2,022.9	5,400.6	570.6	13,871.1	72.9	27,785.4
	07	169.6	2,099.5	1,551.1	702.1	157.8	1,183.0	2,015.7	5,559.1	578.5	13,976.5	66.2	28,059.0
	08	152.6	2,117.1	1,592.3	744.5	156.9	1,178.7	2,027.5	5,832.5	592.7	14,108.7	75.4	28,578.8
	09	182.2	2,020.7	1,601.8	773.5	144.1	1,211.5	1,981.6	5,878.0	602.9	14,218.6	70.8	28,685.6
	10	192.0	2,058.4	1,587.4	779.6	151.6	1,207.7	1,964.9	6,023.8	597.3	14,242.6	72.9	28,878.1
	11	168.0	1,811.2	1,562.7	765.9	179.5	1,314.7	1,972.5	6,017.7	587.5	14,278.3	74.4	28,732.5

Note:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka.

T11: Structure of Loans of Commercial Banks by Sector

end of period, KM million

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2012	12	0.0	406.9	69.4	311.8	38.3	60.4	386.7	7,437.2	22.9	6,794.7	14.1	15,542.5
2013	12	0.0	431.5	78.5	339.5	52.8	51.8	450.7	7,521.2	20.5	7,065.2	14.6	16,026.4
2014	12	0.0	492.0	165.2	340.5	103.1	47.4	442.1	7,419.3	14.5	7,428.2	21.3	16,473.5
2015	12	0.0	490.2	230.3	303.7	138.4	60.1	396.7	7,418.2	16.7	7,784.2	28.2	16,866.8
2016	12	0.0	343.5	233.2	281.8	104.2	52.4	371.9	7,703.3	19.1	8,076.3	15.4	17,201.1
2017	12	0.0	378.0	209.3	292.0	87.3	83.4	401.6	8,319.8	21.8	8,613.7	15.6	18,422.4
2018	12	0.0	388.7	186.8	292.1	174.2	125.7	421.3	8,623.0	20.3	9,241.3	12.5	19,485.8
2019	12	0.0	416.5	168.7	313.5	199.5	144.7	497.6	9,034.0	20.6	9,975.5	2.2	20,772.8
2020	12	11.6	422.1	142.2	374.1	211.2	144.8	535.7	8,588.4	20.5	9,894.8	2.0	20,347.4
2021	12	16.1	407.0	187.2	375.8	194.2	152.7	510.7	8,776.8	20.3	10,435.5	1.1	21,077.3
2021	11	16.8	414.6	181.7	362.5	200.4	142.1	512.2	8,761.7	21.1	10,441.2	1.0	21,055.1
	12	16.1	407.0	187.2	375.8	194.2	152.7	510.7	8,776.8	20.3	10,435.5	1.1	21,077.3
2022	01	14.3	406.7	182.7	370.2	191.6	147.9	506.5	8,695.4	19.5	10,399.0	0.9	20,934.6
	02	13.6	400.3	182.1	365.8	189.0	146.8	513.9	8,781.5	19.1	10,440.6	1.0	21,053.7
	03	13.2	384.4	179.0	361.6	186.4	146.6	505.3	8,926.5	19.1	10,526.4	0.8	21,249.3
	04	12.7	380.6	175.9	358.1	183.5	144.9	506.1	9,035.1	20.5	10,595.3	1.1	21,413.7
	05	12.2	379.0	175.1	354.1	180.7	146.0	504.4	9,113.2	21.5	10,684.3	0.8	21,571.3
	06	11.7	375.4	171.1	356.2	177.8	156.1	487.0	9,188.4	21.5	10,769.6	0.8	21,715.6
	07	11.3	373.0	168.9	358.7	175.2	143.2	504.3	9,174.6	23.6	10,829.4	1.2	21,763.4
	08	10.8	376.1	202.2	369.5	172.0	142.6	530.7	9,120.5	24.2	10,857.8	1.0	21,807.3
	09	10.3	378.9	211.1	365.4	169.1	154.1	532.7	9,098.0	23.8	10,903.7	1.0	21,848.2
	10	9.8	375.9	207.8	367.8	169.4	147.5	570.0	9,128.6	25.3	10,937.9	1.3	21,941.3
	11	9.3	371.9	206.0	374.5	163.3	141.6	581.8	9,139.6	22.1	10,955.4	1.1	21,966.7

Note:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Loans to domestic institutional sectors represent claims of commercial banks on all institutional sectors. Loans at the BH level include loans extended by commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka.

T12: Interest Rates on Loans to Households

Loans in KM															Loans in KM Indexed to Foreign Currency															*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)						
For Housing Needs															For Other Purposes		For Housing Needs															For Other Purposes		Loans in KM		Loans in KM Indexed to Foreign Currency
Year	Period	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts																			
Weighted monthly averages																		- percentages per annum -																		
2021	11	3.043	3.000	3.227	4.185	5.164	5.180	3.455	...	3.972	3.933	5.489	4.817	5.316	11.878	13.783	8.881																			
	12	3.095	2.861	3.244	4.054	5.377	5.164	3.338	4.570	3.868	3.743	5.375	4.822	5.415	11.773	13.965	9.157																			
2022	01	3.133	...	3.198	3.320	5.077	5.257	3.124	...	3.960	3.819	5.471	5.113	5.602	11.840	13.933	9.088																			
	02	2.958	...	3.087	3.670	5.287	5.164	3.206	...	3.837	3.445	5.332	5.192	5.566	11.815	13.947	8.822																			
	03	2.924	3.112	3.018	3.066	5.124	5.120	3.519	...	3.891	3.523	5.125	4.987	5.415	11.857	13.989	8.959																			
	04	3.001	2.841	3.078	2.956	5.201	5.177	3.275	...	3.816	3.453	5.101	5.202	5.205	11.850	13.987	8.932																			
	05	2.935	3.204	3.111	3.607	5.254	5.026	3.515	...	3.542	3.794	5.112	4.560	5.093	11.855	13.957	8.913																			
	06	3.090	3.676	3.150	3.658	5.812	5.094	3.686	...	3.404	3.518	5.004	4.203	5.031	11.873	13.978	8.817																			
	07	3.306	3.981	3.252	3.548	5.500	5.109	3.541	...	3.548	3.777	4.911	4.420	5.248	11.864	13.952	8.736																			
	08	3.221	3.863	3.208	3.777	5.674	5.333	3.845	...	3.693	3.599	4.868	4.722	5.292	11.842	13.945	8.672																			
	09	3.429	3.414	3.339	3.535	5.229	5.499	4.188	...	4.033	3.621	5.113	4.927	5.171	12.692	13.992	8.548																			
	10	3.476	3.362	3.323	3.573	5.575	5.498	3.945	...	3.506	3.675	5.192	4.739	5.188	12.721	14.005	8.464																			
	11	3.696	3.457	3.320	3.778	5.656	5.517	4.237	...	3.924	3.551	5.604	4.651	5.252	12.619	14.708	8.314																			
Loan amount (new business)																		- KM thousand -																		
2021	11	9,390	690	8,079	4,075	44,788	37,003	21,032	...	2,611	8,541	46,066	2,668	7,548	564,767	111,939	41,969																			
	12	9,615	380	5,576	2,194	47,483	36,773	17,697	412	2,471	4,695	53,132	1,717	9,332	547,070	102,693	38,998																			
2022	01	5,382	...	4,247	968	34,615	24,012	14,323	...	1,525	4,067	39,197	1,796	5,338	546,185	101,205	38,198																			
	02	7,833	...	4,028	1,652	54,559	40,705	14,997	...	2,929	4,519	60,143	2,817	9,394	541,897	100,158	39,386																			
	03	9,543	623	6,917	2,346	76,398	43,913	17,363	...	2,711	6,499	50,201	8,607	11,049	548,317	97,910	38,093																			
	04	7,486	1,805	8,121	3,739	79,785	43,770	17,036	...	3,897	6,435	32,847	3,003	7,362	537,065	98,692	37,771																			
	05	6,479	697	10,586	4,669	80,708	43,100	14,572	...	3,297	5,930	31,308	2,440	7,013	554,003	100,484	37,594																			
	06	6,815	1,998	9,442	5,002	67,525	50,101	15,203	...	2,811	8,569	43,107	2,265	2,274	535,406	108,554	38,009																			
	07	4,400	1,577	6,396	5,630	35,827	43,127	11,042	...	4,370	11,248	31,397	5,923	10,916	536,375	107,554	38,264																			
	08	3,070	1,819	7,502	4,488	36,089	47,793	11,415	...	4,647	7,795	34,210	1,920	8,581	540,514	107,898	38,477																			
	09	3,795	759	6,148	10,058	32,222	49,497	13,941	...	4,166	10,768	28,034	1,834	10,607	690,121	107,022	38,339																			
	10	3,176	1,139	6,897	4,048	19,207	46,993	8,398	...	6,956	9,033	32,915	3,791	9,538	705,964	107,722	37,966																			
	11	2,180	561	7,361	5,992	13,027	46,684	8,937	...	6,641	9,665	25,311	3,689	7,629	668,672	114,597	37,688																			

Note:

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

* Interest rates in table for revolving loans and credit cards and their amounts refer to the outstanding amounts.

IRF – initial rate fixation

... insufficient data to be published.

T13: Interest Rates on Loans to Non-financial Corporations

		Loans in KM				Loans in KM Indexed to Foreign Currency									
		Up to an Amount of EUR 0.25 Million	Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million		Up to an Amount of EUR 0.25 Million	Over EUR 0.25 Million up to EUR 1 Million	Over EUR 1 Million						* Revolving Loans and Overdrafts	
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF		Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														- percentages per annum -	
2021	11	3.587	4.049	3.113	2.441	4.191	3.752	4.255	3.257	2.679	...	3.787	2.855	3.180	
	12	3.708	4.040	3.058	2.297	4.115	3.358	3.382	3.613	3.018	3.228	3.292	2.852	3.139	
2022	01	3.648	4.074	2.939	2.627	4.084	3.619	3.002	3.760	3.167	...	3.873	2.844	3.166	
	02	3.630	4.056	2.936	3.145	4.177	3.434	...	3.408	2.730	3.512	...	2.808	3.223	
	03	3.419	4.073	2.892	2.925	4.444	3.586	3.337	3.747	...	3.317	3.984	2.811	3.140	
	04	3.624	3.969	2.773	2.431	4.135	3.608	3.479	3.991	2.826	...	...	2.775	3.187	
	05	3.683	4.072	2.871	2.542	4.129	3.861	3.392	3.462	...	4.079	3.101	2.768	3.177	
	06	3.632	4.192	2.999	3.167	4.344	3.371	4.063	3.684	2.573	3.451	...	2.786	3.051	
	07	3.764	4.029	2.864	4.258	4.114	3.277	...	3.689	...	4.168	3.019	2.755	3.130	
	08	3.952	3.900	3.330	3.057	4.000	3.652	3.418	3.613	...	...	3.917	2.810	2.986	
	09	3.698	3.850	3.475	3.558	4.944	3.850	...	3.955	...	...	...	2.854	3.163	
	10	4.106	4.186	3.543	3.660	4.861	4.254	...	4.274	3.485	...	4.405	2.839	3.183	
	11	4.176	4.441	3.489	3.300	4.723	4.548	...	4.309	4.406	...	...	2.788	3.055	
	11.	4.176	4.441	3.489	3.300	4.723	4.548	...	4.309	4.406	...	...	2.788	3.055	
Loan amount (new business)														- KM thousand -	
2021	11	51,810	20,850	65,950	50,035	8,371	10,121	1,373	25,212	10,111	...	18,278	2,813,908	208,498	
	12	63,293	24,688	79,908	74,493	7,495	9,168	1,528	19,152	5,892	5,801	15,900	2,778,808	198,275	
2022	01	34,801	12,810	48,525	35,615	6,968	2,607	813	17,532	4,560	...	17,200	2,760,507	192,552	
	02	40,299	17,582	53,592	38,088	9,681	10,056	...	10,199	3,602	3,084	...	2,860,842	184,099	
	03	76,102	26,606	73,577	35,179	6,682	8,031	2,300	17,488	...	2,426	12,494	2,928,390	191,319	
	04	64,682	25,916	66,300	50,298	9,241	6,919	2,200	19,080	9,696	...	...	2,966,638	183,092	
	05	61,992	22,702	50,358	50,180	5,740	4,216	1,404	14,052	...	4,741	31,190	2,986,833	177,777	
	06	46,291	15,642	49,016	20,372	6,303	3,669	6,577	15,201	7,974	4,683	...	2,757,801	118,804	
	07	31,162	19,448	47,516	23,900	5,883	3,759	...	13,163	...	4,807	43,000	2,760,526	121,059	
	08	27,618	16,247	36,006	37,930	10,392	2,570	306	10,053	...	...	37,000	2,783,590	125,967	
	09	40,414	13,352	39,359	38,351	4,256	3,420	...	6,159	...	...	-	2,626,745	110,472	
	10	30,694	18,551	49,271	60,220	2,372	4,360	...	10,482	2,637	...	34,206	2,600,379	111,629	
	11	31,937	18,337	26,115	37,220	4,333	3,580	...	11,300	7,758	...	...	2,444,856	98,093	

Note:

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

* Interest rates in table for revolving loans and credit cards and their amounts refer to the outstanding amounts.

IRF – initial rate fixation

... insufficient data to be published

The interest rate on the revolving loans and credit cards, includes data on credit cards with loan facility. Considering that credit cards with loan facility imply an interest free deferred payment (0% ir), they are not published.

No data for interest rates on loans in foreign currency on the basis of credit cards and overdrafts to non-financial corporations.

T14: Interest Rates on Deposits of Households and Non-financial Companies

		Households										Non-financial Companies									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Sa dogovorenim dospijećem	*Depoziti po viđenju (prekonoćni)	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	*Overnight Deposits	*Overnight Deposits
Weighted monthly averages																					
- percentages per annum -																					
2021	11	0.133	0.560	0.585	0.041	0.159	0.733	0.794	0.054	0.140	0.030	0.337	0.397	0.691	0.023	0.243	0.533	1.362	0.005	0.039	
	12	0.098	0.466	0.619	0.045	0.231	0.945	0.930	0.055	0.208	0.031	0.234	0.244	...	0.018	0.434	0.305	0.953	0.006	0.043	
2022	01	0.149	0.415	0.650	0.045	0.154	0.916	0.933	0.054	0.127	0.031	0.367	0.200	...	0.018	0.148	0.875	1.092	0.006	0.049	
	02	0.161	0.343	0.661	0.035	0.215	0.906	1.054	0.053	0.190	0.031	0.207	0.208	0.696	0.014	...	0.375	...	0.017	0.049	
	03	0.160	0.375	0.729	0.045	0.196	0.796	1.370	0.052	0.203	0.031	0.166	0.257	0.593	0.014	0.027	0.953	1.288	0.006	0.034	
	04	0.222	0.455	0.670	0.046	0.175	0.859	1.000	0.052	0.172	0.031	0.137	0.236	0.519	0.016	0.384	0.370	0.935	0.007	0.034	
	05	0.137	0.628	0.765	0.046	0.184	0.941	1.135	0.052	0.279	0.031	0.169	0.332	0.523	0.015	0.095	0.559	...	0.006	0.028	
	06	0.197	0.552	0.835	0.046	0.214	0.737	1.204	0.055	0.133	0.031	0.102	0.247	1.032	0.016	0.130	0.612	0.876	0.007	0.026	
	07	0.252	0.826	0.785	0.035	0.406	0.954	1.263	0.053	0.172	0.031	0.437	0.357	0.534	0.031	0.370	0.567	0.856	0.006	0.034	
	08	0.200	0.901	0.986	0.047	0.292	1.032	1.470	0.046	0.281	0.024	0.225	0.176	0.734	0.021	0.309	...	...	0.006	0.029	
	09	0.441	0.867	1.129	0.047	0.433	1.171	1.524	0.045	0.292	0.023	0.528	0.541	0.824	0.026	0.322	...	1.682	0.006	0.057	
	10	0.445	0.986	1.426	0.047	0.450	1.242	1.544	0.044	0.311	0.023	0.434	0.643	1.535	0.025	0.457	0.983	1.554	0.006	0.037	
	11	0.452	1.074	1.256	0.047	0.307	1.455	1.379	0.044	0.233	0.023	0.517	0.729	1.066	0.047	0.461	1.111	1.755	0.005	0.032	
Deposit amount (new business)																					
- KM thousand -																					
2021	11	7,974	8,343	12,012	5,979,774	7,826	43,279	42,730	2,129,522	1,260	449,822	21,742	5,667	798	4,687,605	12,403	4,398	7,161	1,190,419	114,724	
	12	8,431	17,683	15,228	6,218,427	9,432	33,280	38,855	2,151,732	1,896	444,055	13,950	9,133	...	4,768,468	24,403	25,153	25,554	1,158,011	89,918	
2022	01	4,688	11,448	15,192	6,296,600	11,062	34,106	25,062	2,167,145	3,963	447,844	38,869	852	...	4,734,148	18,203	18,960	5,171	1,287,822	102,118	
	02	4,522	9,455	8,937	6,176,989	9,542	28,190	25,893	2,149,503	2,824	432,624	33,982	4,312	4,050	4,617,554	...	49,934	...	1,221,880	95,687	
	03	9,612	6,974	12,805	5,850,702	25,653	33,125	32,502	2,062,502	3,832	411,826	40,220	6,160	41,303	4,570,131	1,089	35,244	9,478	1,256,150	130,871	
	04	10,970	8,043	14,407	5,929,910	23,158	25,791	20,642	2,092,672	857	417,447	14,217	1,349	28,915	4,600,766	26,024	58,211	27,474	1,142,376	103,910	
	05	8,445	6,679	11,122	5,991,487	13,573	27,185	22,235	2,105,434	1,432	406,944	19,811	3,857	2,287	4,607,404	10,333	21,524	...	1,223,734	128,051	
	06	12,860	4,004	14,675	6,108,476	20,002	26,777	34,802	2,111,892	938	416,500	34,718	12,675	14,300	4,679,023	6,366	61,924	3,847	1,197,575	141,562	
	07	9,886	8,991	10,097	6,338,007	17,467	26,960	26,176	2,245,059	1,776	431,907	22,668	10,401	12,854	4,562,515	10,609	21,551	28,875	1,271,081	116,285	
	08	12,484	8,222	11,381	6,586,937	22,664	30,516	30,318	2,566,482	1,308	562,877	14,904	1,809	1,940	4,955,012	15,553	...	...	1,318,728	144,293	
	09	10,218	8,029	14,310	6,706,861	23,216	33,402	41,766	2,627,652	1,802	567,888	10,398	8,297	17,112	5,032,372	8,746	...	3,577	1,360,109	159,247	
	10	7,138	9,186	36,302	6,715,813	10,719	35,647	41,597	2,667,930	1,830	562,128	15,521	2,683	4,622	4,908,107	30,496	3,763	11,736	1,379,443	272,390	
	11	8,362	21,634	16,108	6,567,582	13,640	40,993	41,040	2,656,170	1,113	540,130	31,569	6,232	1,161	4,700,971	35,560	10,021	11,938	1,338,011	248,344	

Note:

* Interest rates on sight deposits and their amounts refer to the outstanding amounts.
Interest rates on deposit with agreed maturity and their amounts refer to new business.
... insufficient data to be published
Deposits in foreign currency include all foreign currencies except EUR.

T15: Average Reserve Requirements

KM thousand

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2				
2012					
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2017		21,224,853	2,122,485	4,303,340	2,180,855
2018		23,537,084	2,353,708	5,205,234	2,851,526
2019		25,752,968	2,575,297	5,589,021	3,013,724
2020		26,950,173	2,695,017	5,409,751	2,714,733
2021		28,677,192	2,867,719	6,302,482	3,434,762
2021	11	29,631,656	2,963,166	7,040,915	4,077,749
	12	29,834,458	2,983,446	7,165,866	4,182,420
2022	01	30,100,075	3,010,007	7,060,649	4,050,642
	02	30,143,954	3,014,395	6,940,641	3,926,246
	03	29,609,812	2,960,981	6,366,329	3,405,348
	04	29,109,559	2,910,956	6,257,008	3,346,052
	05	29,322,360	2,932,236	6,422,203	3,489,967
	06	29,692,583	2,969,258	6,501,710	3,532,452
	07	30,087,173	3,008,717	6,640,989	3,632,272
	08	30,427,192	3,042,719	6,814,061	3,771,342
	09	30,766,124	3,076,612	6,994,783	3,918,171
	10	30,876,001	3,087,600	6,906,307	3,818,707
	11	30,964,843	3,096,484	6,708,999	3,612,515

Note:

From July 1st, 2016, the required reserves rate applied by the CBBH to the base for calculation of required reserves is 10%. From 1 July 2016, the CBBH applies the new rates for the calculation of fees to the funds in the banks' reserves accounts : in the accounting period, the Central Bank does not charge a fee on the amount of required reserves in commercial banks' reserves accounts, and on the amount of excess reserves, the CBBH charges the fee at the rate equal to 50% of the rate applied to commercial banks' deposits (deposit facility rate) by the European Central Bank.

Since May 1st, 2015, the Central Bank has calculated the compensation for a bank on the amount of the bank's funds in the reserve account with the Central Bank in the calculation period, as it follows:

- on the reserve requirement amount – the average of EONIA recorded in the same period on the market reduced by 10 basis points, or minimum zero,
- on the amount of the funds exceeding the reserve requirement – zero rate of compensation.

The zero rate of compensation on the reserve requirement is applied in case the average EONIA decreased by 10 basis points has a negative value.

From September 1st, 2014, the remuneration rate has been calculated on the basis of the weighted average interest rate which was earned by the Central Bank of BH on the market in the same period on deposits invested up to a month ; and 70% is calculated on the amount of required reserve or minimum 0, while 90% of the mentioned rate is calculated on the amount of excess reserves or minimum 0.

From February 1st, 2011 the required reserves rate on deposits and borrowed assets with contracted term of maturity up to one year was declined from 14% to 10%, while the required reserves rate on deposits and borrowed assets with contracted term of maturity over one year is not changed.

From August 1st 2011. the remuneration rate is calculated by the weighted average interest rate which were earned by the Central Bank on deposits invested up to a month in the same period; 70% of this rate is calculated on the amount of required reserves while 90% of the same rate is calculated on the amount of excess reserves.

From July 1st, 2010 remuneration rate on the amount of required reserves is changed and calculated as an average of interest rates, which were earned by the Central bank on overnight deposits in the same period, while remuneration rate on the amount of excess reserves is not changed.

From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year. From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to a month. From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

From January 1st, 2008 required reserves rate was increased from 15% to 18%.

From October 11th, 2008 required reserves rate was declined from 18% to 14%.

*The base for calculation of required reserves includes deposits and borrowed funds in domestic (in KM and KM with the currency clause) and other currency expressed in KM.

T16: Industrial Production Index

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2015	Month / Average of Previous Year
		FBiH	RS	FBiH	RS	BiH	BiH
2012	12	...	...	99.6	100.0	92.1	...
2013	12	...	...	107.8	104.7	96.8	...
2014	12	...	...	97.9	99.7	97.0	...
2015	12	...	...	101.7	99.5	100.0	...
2016	12	...	...	103.8	118.4	104.4	...
2017	12	...	...	100.4	97.3	107.7	...
2018	12	...	...	100.8	104.2	109.4	...
2019	12	...	...	88.1	97.3	103.6	...
2020	12	...	...	103.1	103.7	97.0	...
2021	12	...	...	107.4	106.6	114.8	...
2021	11	96.4	113.1	105.2	111.0	112.2	115.8
	12	102.7	101.9	107.4	106.6	114.8	118.4
2022	01	99.9	76.0	103.2	102.7	97.5	91.6
	02	100.0	109.0	103.4	98.1	102.8	96.6
	03	100.1	119.0	106.3	107.9	117.9	110.8
	04	100.0	93.2	103.5	110.0	112.4	105.7
	05	99.9	100.2	108.1	110.3	108.3	101.8
	06	97.7	96.2	100.5	101.6	109.2	102.6
	07	96.8	95.4	98.2	99.5	105.5	99.1
	08	100.1	102.3	101.6	103.7	101.3	95.2
	09	102.0	97.2	99.4	98.4	106.9	100.5
	10	96.3	101.8	94.4	102.3	106.7	100.3
	11	101.9	100.8	99.3	97.0	110.1	100.8

Source:

Agency for Statistics of BH (corrected data), Institute for Statistics of the Federation of Bosnia and Herzegovina (corrected data) and Republika Srpska Institute of Statistics

Note:

Industrial production index for a month / the same month of previous year represents annual index on monthly level.

T17: Consumer Price Index for BH

Consumer Price Index CPI				
Year	Month	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2012	12	...	101.8	102.1
2013	12	...	98.8	99.9
2014	12	...	99.6	99.1
2015	12	...	98.7	99.0
2016	12	...	99.7	98.9
2017	12	...	101.3	101.2
2018	12	...	101.6	101.4
2019	12	...	99.9	100.6
2020	12	...	98.4	99.0
2021	12	...	106.3	102.0
2021	11	101.2	105.4	101.6
	12	100.7	106.3	102.0
2022	01	101.0	107.0	107.0
	02	101.5	108.1	107.5
	03	102.8	110.2	108.4
	04	102.4	113.2	109.6
	05	101.1	114.4	110.6
	06	101.4	115.8	111.5
	07	100.7	116.7	112.2
	08	100.2	116.7	112.8
	09	101.2	117.3	113.3
	10	102.1	117.4	113.7
	11	100.8	162.7	139.5

Source:

Agency for Statistics of BH

T18: BH Balance of Payments																KM million	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	
CURRENT ACCOUNT	-2,266	-1,425	-1,983	-1,458	-1,424	-1,520	-1,094	-927	-1,125	-102	-406	-123	-292	-450	-729	-488	
Goods - balance	-7,779	-7,099	-7,874	-7,176	-7,089	-7,417	-7,521	-7,963	-6,268	-1,337	-1,758	-2,003	-2,073	-1,979	-2,496	-2,772	
Exports of goods	6,067	6,645	6,847	7,196	7,700	9,341	10,418	10,180	9,423	2,739	3,039	3,259	3,673	3,760	4,223	3,990	
Imports of goods	13,846	13,743	14,721	14,372	14,789	16,758	17,940	18,143	15,691	4,076	4,796	5,262	5,746	5,740	6,720	6,763	
Services - balance	1,631	1,624	1,698	1,951	2,118	2,329	2,612	2,797	1,493	371	537	896	767	615	692	990	
Exports of services	2,416	2,391	2,452	2,962	3,168	3,484	3,832	4,149	2,447	588	800	1,306	1,080	935	1,082	1,528	
Imports of services	785	768	754	1,012	1,051	1,154	1,220	1,352	954	217	263	411	313	320	390	538	
Primary income - balance	205	357	224	195	41	-263	-195	-60	-194	-60	-268	-142	-95	-73	-96	22	
Credit	874	864	955	929	929	969	1,026	1,197	882	234	250	267	265	237	289	332	
Debit	669	507	731	734	889	1,233	1,221	1,258	1,076	294	518	409	359	310	385	311	
Secondary income - balance	3,676	3,694	3,969	3,573	3,507	3,831	4,010	4,299	3,844	924	1,082	1,126	1,108	987	1,171	1,272	
Credit	3,954	3,973	4,267	3,909	3,852	4,192	4,404	4,711	4,277	1,033	1,195	1,230	1,238	1,110	1,308	1,398	
Debit	277	279	298	336	345	362	394	412	433	110	113	103	130	123	137	126	
CAPITAL ACCOUNT	334	337	442	364	300	342	305	384	361	71	81	104	96	66	70	84	
Credit	334	337	442	364	300	342	311	386	369	71	81	104	96	66	70	84	
Debit	0	0	0	0	0	0	6	2	8	0	0	0	0	0	0	0	
FINANCIAL ACCOUNT	-1,806	-909	-1,428	-885	-817	-898	-801	-590	-864	-213	-189	148	161	-363	-403	-27	
Direct investment	-506	-342	-784	-509	-550	-717	-960	-739	-630	-355	-445	-290	190	-225	-327	-254	
Net acquisition of financial assets	91	126	15	167	5	173	32	38	121	49	33	45	7	13	-4	14	
Net incurrence of liabilities	597	468	799	675	555	890	992	777	751	405	478	335	-183	238	324	268	
Portfolio investment	19	144	107	110	167	157	256	214	10	67	-293	223	84	85	-102	61	
Net acquisition of financial assets	-43	80	36	51	99	92	254	179	-20	66	42	183	56	86	-102	61	
Net incurrence of liabilities	-62	-64	-71	-58	-68	-64	-2	-35	-30	-1	335	-40	-27	1	0	0	
Financial derivatives	0	0	0	0	1	1	-5	-1	0	0	1	0	0	0	1	2	
Net acquisition of financial assets	0	0	0	0	0	-4	-7	-12	-7	-1	-1	0	-1	0	0	0	
Net incurrence of liabilities	0	0	0	0	-1	-5	-2	-11	-7	-1	-1	0	-1	0	-1	-2	
Other Investments	-1,391	-1,420	-1,463	-1,366	-1,365	-1,473	-1,205	-999	-1,490	198	-39	-1,043	-1,086	26	-60	-561	
Net acquisition of financial assets	-387	-238	-584	-417	-294	-690	286	-12	-217	347	178	-170	-458	67	386	-152	
Currency and deposits	-483	-339	-598	-366	-316	-547	-59	-28	-265	336	142	-187	-502	-16	288	-211	
Loans	-18	5	-23	-80	-74	-289	223	-90	-14	-4	-8	-23	3	43	41	2	
Insurance and pension	18	15	9	-75	20	20	30	22	25	7	10	11	10	9	11	12	
Trade credit and advances	89	89	86	92	81	100	98	73	60	26	28	29	34	35	39	42	
Other financial assets (including the allocation of SDR)	8	-8	-59	12	-4	26	-6	10	-24	-17	7	0	-1	-4	7	1	
Net incurrence of liabilities	1,004	1,182	878	950	1,070	783	1,491	987	1,273	149	217	873	628	41	446	409	
Currency and deposits	-83	-119	-281	-58	-107	69	393	75	-811	-207	-104	-74	99	-89	-9	-68	
Loans	546	768	645	522	698	127	463	318	1,490	187	127	137	299	-118	154	217	
Insurance and pension	7	12	17	-8	-4	-5	-10	-10	-5	0	-1	-2	-2	-2	-1	-3	
Trade credit and advances	514	510	526	523	487	582	618	619	582	163	191	208	232	233	272	294	
Other financial assets (including the allocation of SDR)	21	10	-29	-28	-3	10	27	-15	16	7	3	603	0	18	30	-32	
Reserve assets	73	709	712	881	930	1,136	1,114	935	1,246	-123	588	1,258	972	-250	85	725	
Monetary gold	1	77	0	0	0	0	0	0	0	0	0	0	0	-28	0	0	
Currency and deposits	-2,051	-117	-36	-1,121	2,033	-230	253	238	549	-668	54	701	354	-31	535	1,579	
Securities	2,079	792	766	2,004	-1,102	1,367	860	699	696	545	530	557	621	-191	-449	-854	
Other reserve assets	43	-43	-17	-1	-1	-1	1	-2	1	0	3	0	-3	0	-1	0	
NET ERRORS AND OMISSIONS	127	179	113	209	306	281	-12	-46	-101	-182	137	167	356	21	255	377	

Note:

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6 th edition – BPM6). The detailed methodological information can be found on the web, at www.cbbh.ba/statistics.

T19: International Investment Position (IIP)																	KM million
	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	
NET POSITION	-15,178	-15,101	-15,509	-15,692	-15,282	-14,545	-14,100	-13,172	-12,098	-12,349	-12,508	-12,142	-11,918	-12,083	-12,500	-12,436	
ASSETS	12,321	13,466	13,983	14,597	15,816	17,045	19,326	21,021	22,309	22,550	23,198	24,439	25,094	24,840	24,999	25,560	
Direct investment	560	695	708	878	933	1,157	1,268	1,245	1,365	1,414	1,447	1,492	1,477	1,493	1,489	1,503	
Equity and investment fund shares	297	291	299	362	370	427	468	622	736	758	773	785	789	809	824	844	
Debt instruments	263	404	410	516	562	730	799	623	629	657	674	707	688	684	665	659	
Portfolio investment	466	532	569	582	674	764	1,018	1,203	1,180	1,246	1,288	1,471	1,519	1,604	1,493	1,554	
Equity and investment fund shares	23	23	31	33	39	44	41	39	38	41	34	74	82	82	79	79	
Debt securities	444	509	538	550	635	720	977	1,164	1,141	1,205	1,255	1,398	1,437	1,522	1,414	1,475	
Financial derivatives	0	0	0	0	2	0	0	1	0	2	0	1	0	1	0	0	
Other investment	4,786	5,171	4,880	4,530	4,677	4,509	5,415	5,975	5,896	6,248	6,283	6,058	5,749	5,786	6,118	5,983	
Other equity	29	47	48	52	48	52	54	53	61	62	54	54	54	53	53	53	
Currency and deposits	2,985	3,288	2,982	2,870	3,127	3,191	3,952	4,350	4,297	4,642	4,720	4,539	4,214	4,214	4,483	4,329	
Loans	329	334	311	232	158	176	249	210	196	194	189	169	207	245	287	289	
Insurance, pension, and standardized guarantee schemes	61	58	110	88	87	92	89	94	105	112	100	99	108	111	109	108	
Trade credit and advances	1,177	1,181	1,201	1,026	990	943	1,021	1,199	1,195	1,210	1,185	1,159	1,129	1,124	1,139	1,154	
Other accounts receivable	205	263	228	262	267	55	49	69	40	28	34	37	36	39	47	49	
Reserve assets	6,509	7,068	7,826	8,606	9,531	10,614	11,626	12,598	13,869	13,640	14,180	15,416	16,349	15,957	15,899	16,521	
Currency and deposits	2,335	2,218	2,182	1,132	3,165	2,935	3,188	3,426	3,975	3,307	3,361	4,061	4,416	4,384	4,919	6,498	
Securities	3,877	4,592	5,384	7,288	6,158	7,474	8,225	8,917	9,601	10,059	10,534	11,065	11,630	11,269	10,682	9,730	
Other reserve assets	297	258	260	186	208	205	212	254	292	274	284	289	304	303	298	293	
LIABILITIES	27,499	28,567	29,492	30,290	31,098	31,590	33,426	34,193	34,407	34,900	35,707	36,581	37,012	36,923	37,498	37,997	
Direct investment	11,324	12,231	12,253	13,063	13,382	14,166	14,957	15,535	15,609	15,982	16,360	16,611	16,546	16,585	16,725	16,991	
Equity and investment fund shares	8,006	8,872	8,449	9,516	9,698	10,517	11,364	11,663	12,070	12,781	13,824	14,046	14,032	13,951	14,061	14,324	
Debt instruments	3,318	3,360	3,803	3,547	3,684	3,649	3,592	3,872	3,539	3,200	2,536	2,565	2,513	2,634	2,664	2,667	
Portfolio investment	703	544	474	349	299	240	246	207	178	172	501	452	417	391	419	426	
Equity and investment fund shares	123	127	118	56	79	93	98	99	110	106	101	98	108	109	109	109	
Debt securities	580	417	355	293	220	147	148	107	69	66	401	353	308	282	309	317	
Financial derivatives	0	0	0	0	2	0	0	1	2	0	0	0	0	0	2	4	
Other investment	15,472	15,792	16,766	16,878	17,416	17,184	18,223	18,451	18,617	18,747	18,846	19,518	20,050	19,947	20,352	20,576	
Other equity	66	42	50	47	26	29	36	47	48	58	62	65	78	78	78	78	
Currency and deposits	2,053	1,934	1,653	1,595	1,489	1,554	2,751	2,825	2,015	1,808	1,699	1,631	1,730	1,642	1,633	1,566	
Loans	10,758	11,113	12,310	12,632	13,074	12,890	12,494	12,527	13,369	13,558	13,732	13,830	14,192	14,246	14,608	14,873	
Insurance, pension, and standardized guarantee schemes	17	16	17	18	19	22	23	24	27	28	29	29	30	31	30	30	
Trade credit and advances	2,179	2,231	2,284	2,119	2,341	2,243	2,435	2,550	2,684	2,815	2,843	2,874	2,911	2,823	2,822	2,830	
Other accounts payable - other	32	105	76	68	65	73	102	88	101	100	103	105	104	118	154	123	
Special drawing rights (Net incurrence of liabilities)	367	352	375	401	401	374	382	389	373	379	377	984	1,005	1,009	1,027	1,075	

Note:

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

T20: BH Foreign Trade Balance					KM million
Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2015		8,987	15,852	-6,865	56.7
2016		9,418	16,161	-6,743	58.3
2017		11,055	18,186	-7,130	60.8
2018		11,900	19,274	-7,374	61.7
2019		11,493	19,499	-8,006	58.9
2020		10,521	16,886	-6,365	62.3
2021		14,274	21,597	-7,323	66.1
2021	11	1,454	2,105	-651	69.1
	12	1,378	2,155	-777	63.9
2022	01	1,322	1,712	-389	77.2
	02	1,376	2,073	-697	66.4
	03	1,596	2,515	-919	63.5
	04	1,610	2,371	-761	67.9
	05	1,607	2,427	-819	66.2
	06	1,577	2,603	-1,026	60.6
	07	1,460	2,475	-1,014	59.0
	08	1,342	2,350	-1,008	57.1
	09	1,635	2,649	-1,014	61.7
	10	1,522	2,527	-1,005	60.2
	11	1,519	2,481	-962	61.2

Note:

The most recent data of Statistics Agency of Bosnia and Herzegovina on exports and imports of goods in Special Trade System have been used, and coverage and value adjustments done for the BOP dissemination purposes are not included.

T21: Exports of goods by Country of Destination											KM thousand
Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	Other countries	Total
2012		1,210,103	1,165,019	939,241	710,002	653,304	654,764	182,874	249,230	2,093,426	7,857,962
2013		1,310,844	1,194,637	1,003,294	766,745	686,503	687,565	174,625	270,745	2,285,317	8,380,275
2014		1,317,490	955,047	1,195,438	800,690	697,785	755,827	234,392	293,818	2,431,255	8,681,742
2015		1,412,906	925,166	1,214,930	770,695	748,870	743,062	354,630	262,844	2,554,212	8,987,315
2016		1,479,411	985,360	1,131,096	822,846	807,200	730,590	401,047	240,751	2,819,806	9,418,109
2017		1,595,704	1,284,200	1,209,035	1,093,685	973,397	899,235	431,094	352,507	3,216,524	11,055,383
2018		1,741,537	1,464,002	1,352,791	1,251,474	1,057,052	1,020,991	323,223	402,113	3,287,069	11,900,251
2019		1,675,709	1,399,922	1,300,534	1,308,885	1,006,226	1,089,881	292,554	407,303	3,011,551	11,492,564
2020		1,630,844	1,362,907	1,015,184	1,152,068	954,078	1,005,509	314,249	293,645	2,792,675	10,521,159
2021		2,137,576	1,864,306	1,608,291	1,722,477	1,219,184	1,284,935	358,064	394,449	3,684,248	14,273,529
2021	11	227,414	174,715	183,476	195,138	116,168	129,598	36,838	35,220	355,566	1,454,134
	12	182,442	172,136	160,244	211,170	114,398	95,634	41,141	39,872	360,638	1,377,675
2022	01	202,932	204,111	156,137	185,346	95,755	109,061	24,633	51,629	292,570	1,322,174
	02	221,388	194,430	158,922	189,138	105,310	118,545	24,865	41,938	321,084	1,375,620
	03	237,971	224,334	178,014	215,198	128,618	146,106	31,897	50,597	383,265	1,596,000
	04	233,332	244,220	185,495	213,482	128,528	140,357	31,306	53,202	379,655	1,609,578
	05	221,049	254,621	196,510	222,586	126,119	147,829	26,004	57,338	355,317	1,607,373
	06	222,860	219,813	196,954	222,178	124,215	158,929	23,940	40,372	367,309	1,576,571
	07	221,382	214,002	203,043	176,352	112,167	142,417	19,657	33,885	337,502	1,460,408
	08	203,982	218,864	100,539	180,427	104,280	145,104	20,829	58,122	309,457	1,341,602
	09	226,222	273,832	163,817	191,870	124,224	162,654	27,350	46,723	418,779	1,635,471
	10	235,076	208,637	155,124	186,477	134,382	154,514	31,175	55,981	360,796	1,522,161
	11	245,020	212,984	155,567	175,442	132,692	159,417	22,135	39,167	376,129	1,518,553

Note:

Criteria for presenting country is the share of export of the country in total three-year BH export (2016, 2017, 2018).

Thus, all countries with share higher than 3,0% are separately presented, while the other countries are presented as sum in the column Other countries.

T22: Imports of goods by Country of Origin											KM thousand	
Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2012		1,725,796	1,429,362	1,431,534	2,202,545	816,377	803,360	1,493,885	449,381	504,094	4,396,607	15,252,942
2013		1,734,842	1,482,256	1,485,608	1,956,353	914,082	754,344	1,505,995	493,202	521,188	4,321,922	15,169,792
2014		1,869,564	1,653,565	1,629,521	1,851,693	1,359,548	763,235	1,292,467	582,203	532,109	4,665,372	16,199,278
2015		1,914,123	1,758,287	1,728,431	1,673,068	1,091,670	773,503	910,072	644,698	560,859	4,797,152	15,851,863
2016		1,998,877	1,899,582	1,828,142	1,617,713	1,091,966	831,403	729,427	687,349	556,399	4,920,158	16,161,014
2017		2,103,758	2,062,127	2,029,997	1,828,432	1,186,073	912,704	907,315	766,728	618,743	5,769,765	18,185,642
2018		2,297,072	2,170,785	2,070,768	1,915,158	1,339,232	917,011	892,371	874,490	672,990	6,124,091	19,273,968
2019		2,337,802	2,333,081	2,150,219	2,020,597	1,449,423	906,606	451,193	964,624	721,547	6,163,492	19,498,584
2020		2,074,858	1,949,017	1,895,718	1,523,371	1,355,872	840,875	359,084	896,725	682,570	5,308,196	16,886,285
2021		2,566,643	2,600,538	2,427,344	1,922,537	1,702,427	984,015	629,494	1,269,716	823,775	6,670,410	21,596,900
2021	11	228,090	254,037	218,177	169,112	164,277	85,584	45,677	124,861	81,211	734,148	2,105,174
	12	236,443	243,009	237,201	177,789	183,433	88,938	63,652	133,805	78,668	711,666	2,154,605
2022	01	172,884	187,974	160,979	145,444	154,529	71,109	57,203	100,135	60,878	600,511	1,711,646
	02	231,853	224,556	228,770	179,214	166,255	85,423	62,580	128,277	79,394	686,785	2,073,108
	03	265,604	290,343	302,350	235,261	188,069	106,368	53,284	148,915	93,167	831,391	2,514,753
	04	249,976	283,032	260,778	214,958	164,583	97,317	48,875	165,625	91,913	793,825	2,370,882
	05	243,291	312,576	266,939	234,998	186,041	93,514	54,833	141,287	87,557	805,655	2,426,692
	06	250,729	318,877	280,914	261,035	196,371	103,467	56,611	160,894	91,361	882,407	2,602,668
	07	255,437	353,235	237,625	269,702	197,554	98,391	60,809	118,631	85,906	797,449	2,474,738
	08	236,764	254,900	268,040	280,892	203,959	77,730	52,667	138,696	70,641	765,401	2,349,691
	09	270,424	333,286	284,231	303,850	240,733	103,272	69,104	141,229	93,977	809,376	2,649,482
	10	283,687	356,414	272,087	259,903	213,623	95,333	27,862	144,955	82,793	790,711	2,527,368
	11	261,810	303,409	249,362	248,112	215,016	87,615	35,092	143,369	88,439	848,618	2,480,842

Note:

Criteria for presenting country is the share of import of the country in total three-year BH import (2016, 2017, 2018).

Thus, all countries with share higher than 3,0% are separately presented, while the other countries are presented as sum in the column Other countries.

T23: Average Middle Exchange Rates of KM

Year	Month	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2012		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2018		1.955830	26.365492	0.076267	0.613697	1.500585	1.693763	0.351884	2.210985	1.657498	0.250633	1.653621
2019		1.955830	26.365089	0.076197	0.601572	1.603053	1.758109	0.307940	2.230125	1.747204	0.252963	1.659447
2020		1.955830	25.946780	0.074002	0.557563	1.607387	1.827419	0.247515	2.201320	1.716607	0.248658	1.663431
2021		1.955830	25.977234	0.076253	0.545671	1.506596	1.808910	0.191301	2.274685	1.653851	0.256382	1.663495
2021	11	1.955830	26.011782	0.077009	0.536519	1.503071	1.858347	0.162759	2.306693	1.713630	0.268153	1.663390
	12	1.955830	26.005238	0.077396	0.532589	1.520377	1.878689	0.127688	2.302557	1.730111	0.271599	1.663393
	01	1.955830	25.996011	0.079827	0.543995	1.504506	1.882231	0.127251	2.341072	1.728160	0.271877	1.663345
	02	1.955830	25.962189	0.080109	0.548653	1.495972	1.867587	0.126492	2.333614	1.723864	0.271704	1.663296
	03	1.955830	25.836210	0.078092	0.518531	1.501361	1.910814	0.121573	2.341104	1.776058	0.279958	1.662095
	04	1.955830	25.875006	0.080084	0.522686	1.433318	1.914754	0.122507	2.339109	1.802198	0.280796	1.661349
	05	1.955830	25.951530	0.079107	0.509405	1.436617	1.891062	0.119065	2.302850	1.850825	0.276553	1.663469
	06	1.955830	25.991757	0.079122	0.492441	1.384156	1.908744	0.108736	2.283569	1.848738	0.276240	1.665462
	07	1.955830	26.008840	0.079496	0.485134	1.404683	1.979336	0.110157	2.299766	1.918855	0.285061	1.666040
	08	1.955830	26.028995	0.079613	0.486818	1.429335	2.019274	0.106979	2.315582	1.929271	0.283948	1.666605
	09	1.955830	26.000744	0.079611	0.485704	1.382979	2.026399	0.107735	2.240012	1.971803	0.281512	1.666985
	10	1.955830	25.976881	0.079734	0.467406	1.355352	2.002431	0.107293	2.243115	1.994232	0.277561	1.667177
	11	1.955830	25.932866	0.080256	0.481296	1.347817	1.986095	0.103151	2.250632	1.919565	0.267564	1.667259

T24: Foreign Debt Servicing

KM thousand

Creditor	Repayment Plan 2022			Performed in 2022		
	Principal	Interest	Total	Principal	Interest	Total at the end of November
Public Creditors	672,687	107,493	780,180	612,292	117,074	729,366
<i>International and Regional Organizations</i>	<i>524,822</i>	<i>85,804</i>	<i>610,626</i>	<i>494,135</i>	<i>94,612</i>	<i>588,747</i>
European Investment Bank	100,992	23,346	124,338	92,578	20,516	113,094
European Bank for Reconstruction and Development	116,283	9,260	125,543	109,416	11,584	121,001
World Bank - IDA	178,560	15,275	193,835	165,182	14,979	180,161
World Bank- IBRD ¹⁾	59,132	18,375	77,507	54,664	17,779	72,444
Council of Europe Development Bank ¹⁾	6,883	1,399	8,282	5,958	1,200	7,158
International Fund for Agriculture Development	4,935	743	5,678	6,872	770	7,642
IMF	38,478	9,783	48,261	39,907	24,445	64,352
European Union – European Commission	19,558	7,624	27,183	19,558	3,339	22,897
<i>Government and Government Agencies</i>	<i>147,865</i>	<i>21,688</i>	<i>169,554</i>	<i>118,157</i>	<i>22,463</i>	<i>140,619</i>
Paris Club ¹⁾	30,113	3,777	33,890	15,987	2,874	18,861
Saudi Development Fund	6,202	2,029	8,231	6,762	2,300	9,062
Other Bilateral	111,551	15,883	127,433	95,408	17,288	112,697
Private Creditors	0	0	0	0	0	0
London Club ¹⁾	0	0	0	0	0	0
Total	672,687	107,493	780,180	612,292	117,074	729,366

Source:

BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

PUBLISHER

Central Bank of Bosnia and Herzegovina

25 Maršala Tita St, 71000 Sarajevo

Tel. + 387 33 278 100, 663 630

Fax +387 33 278 188

www.cbbh.ba

e-mail: contact@cbbh.ba

Publishing and copying for educational and noncommercial purposes is only
allowed with the consent of the publisher.