



Centralna banka  
BOSNE I HERCEGOVINE  
Централна банка  
БОСНЕ И ХЕРЦЕГОВИНЕ

Monthly  
Economic Survey  
JULY 2022



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**Monthly Economic  
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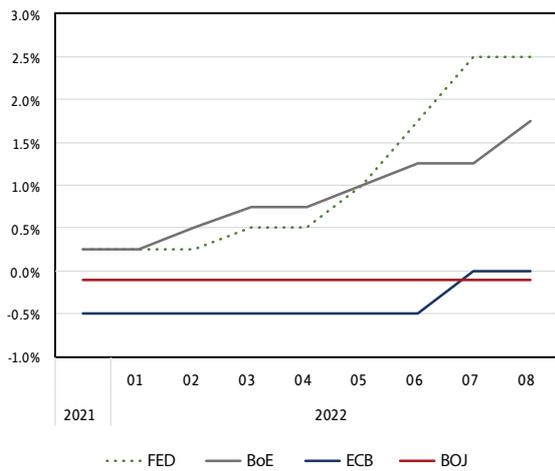
## INTRODUCTION

In response to growing inflationary pressures, more and more leading central banks began to tighten monetary policy, whereby the ECB also increased its reference interest rates, and the yields on ten-year bonds of the euro zone countries recorded a decrease compared to the previous month (Graph 01 and 02). In accordance with the changes in the ECB's key interest rates from July, the CBBH adopted a Decision on amending the Decision on determining and maintaining required reserves and defining the reimbursement fee that will be applied from September 1, 2022 (Graph 03). The main cause of the increase in inflation at the global level, which reached a record level in July, is the further increase in energy prices, which was transmitted to the prices of agricultural products (Graph 04). In BH, a record increase in inflation was also recorded in July, which is generated by the price of food and the price of energy (Graph 05). As a result of the record growth of average consumer prices, nominal net wages continued to grow in July (Graph 06). The increase in the liabilities of the Entities' governments is the result of measures taken to harmonize pensions and salaries due to the strengthening of inflationary pressures (Graph 07). In July, there was a new increase in entity borrowing costs on

the financial market as a consequence of the increase in ECB reference interest rates (Graph 08). Observed at the annual level, there is an increase in income, but monthly data show a decrease in income due to a significant tax refund (Graph 09). In the last two months, a slowdown in the rate of growth of VAT revenue on an annual basis was observed (Graph 10). Industrial production recorded a decline in the last two months, and the largest decline was recorded in the processing industry (Graph 11). The trend of growth in imports and exports continued, which was mostly caused by the rise in commodity prices (Graphs 12 and 13). The coverage of imports by exports in July is at the lowest level in the last two years (Graph 14).

Total deposits with commercial banks recorded monthly growth (Graph 15). Loans to non-financial companies also continue to grow, and housing loans to households stand out due to high growth rates (Graph 16). As a result of the realized positive balance of purchase and sale of KM, there was a significant increase in foreign exchange reserves of the CBBH in July (Graph 17). The growth of reserve money in July is mostly influenced by the growth of cash outside the monetary authorities (Graph 18).

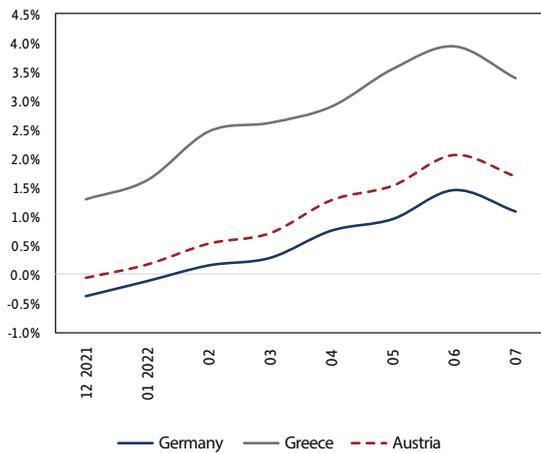
G01: Key Interest Rates of Leading Central Banks



Source: ECB, FED, BoE, BOJ

As a response to increasing inflation pressures, growing number of leading central banks has started tightening its monetary policy or decreasing the degree of its expansiveness, which, along with enhanced uncertainty, contributed to deterioration of global financing conditions, particularly for the countries with underdeveloped financial markets. The FED stands out for the speed of its restrictive monetary policy, which in March raised its benchmark rate by 25 basis points, and by additional 50 basis points in May, and by 75 basis points in July, this being the largest increase in several decades. With the beginning of the announced decrease of the ECB assets, in September, the ECB increased its benchmark rate by 75 basis points, following an increase of 50 basis points from July.

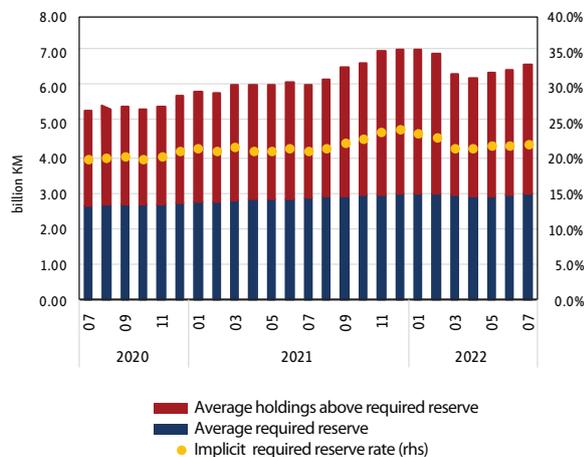
G02: Yield to Maturity Rates in the Market of Ten Year Bonds



Source: CBBH

Compared to the previous month, a decrease of yields on euro area member countries' ten year bonds was seen in July. Compared to the end of the previous year, the growth of interest spread between Germany and other countries, particularly those with high public debt levels, was evident. The highest yields, due to very high inflation levels, were recorded for the EU member countries which are not members of the euro area; Romania, Poland, Czech Republic and Hungary.

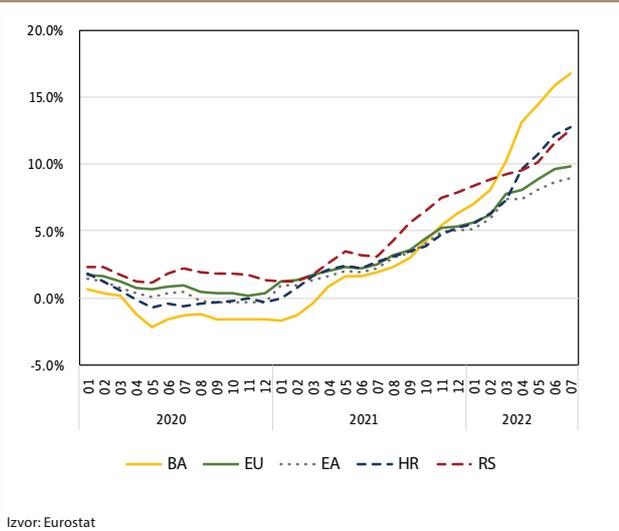
G03: Reserve Accounts and Implicit Required Reserve Rate



Source: CBBH

Compared to the end of June, the RR base increased by KM 394.5 million, so RR amounted to KM 3.08 billion, returning completely to the level from the beginning of the year. Consequently, due to the increase of overall holdings in accounts with the CBBH, the implicit rate in the end of July was 22.07%. According to changes of key interest rates of the ECB from July, the CBBH adopted a Decision on amendment of Decision on setting and maintaining required reserves and setting remuneration to be applied from 01 September 2022. According to this decision, remuneration on holdings above RR was decreased to -0.25%. Also, according to this Decision, remuneration on RR funds for bases in foreign currencies and in KM with currency indexation was also decreased to -0.10%. Remuneration is not calculated on required reserve funds for KM base. In July, the CBBH kept the RR rate unchanged.

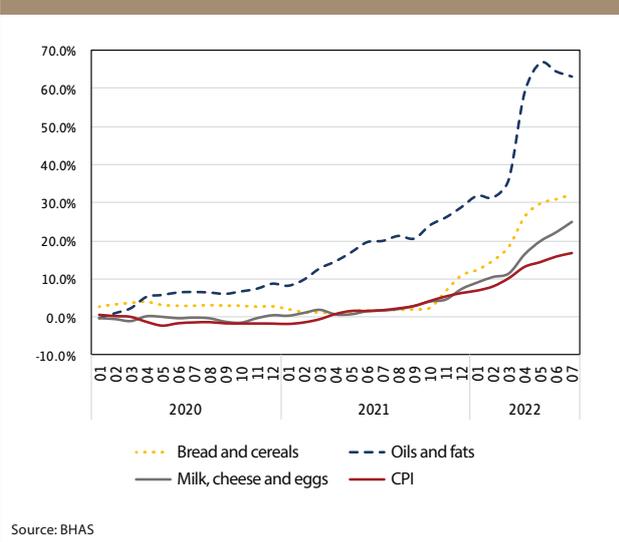
G04: Annual Change of Average Consumer Prices in Selected Countries



The consumer prices level reached its record high in July. The main generators of growth of consumer prices were the prices of gas and electric energy, which brought about the increase of the prices of fertilizers and other agricultural products. The prices of food and electric energy, gas and other fuels increased at the annual level in the EU in July by 13.2% and 43.1%, respectively.

The growth of average consumer prices in the euro area in July amounted to 8.9% at the annual level, which is a rather high level, so it could stay for a longer period than targeted medium term level. Therefore, the ECB increased key interest rates by 75 basis points since September, and they announced several additional increases. In July, the FED again increased the benchmark interest rate by 75 basis points, which represented the fourth increase since the beginning of the year.

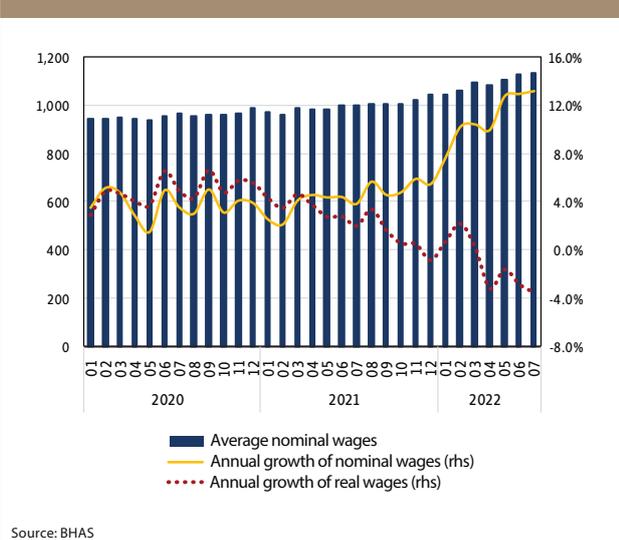
G05: Annual Changes of Consumer Prices in BH, in July



In July, a record high growth of average consumer prices was recorded, mainly due to a significant growth of the prices of food and transport (annual growth of 24.7% and 34.2% respectively). In the first seven months of the current year, inflation of 12.2% was recorded compared to the same period of the previous year.

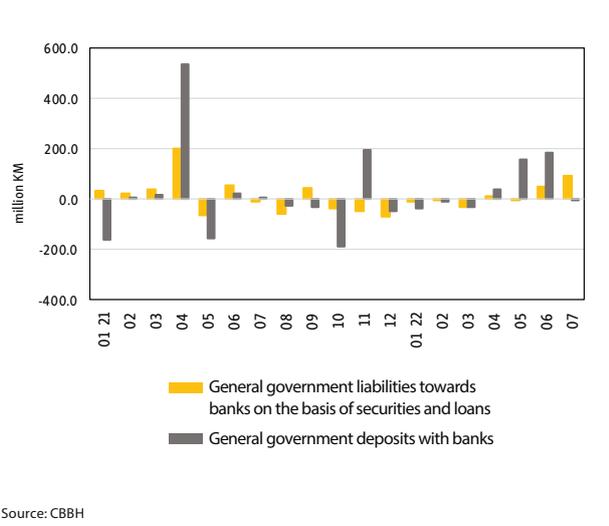
The price category of food in BH has a higher share in consumer basket than in the EU member countries (the weight for food and non-alcohol beverages is 0.33), which is generally a rule for the countries with lower average income per capita. The category of food significantly impacts the overall inflation perception, as food is included in the basic necessities of life. In July, the highest growth of prices in this category was recorded for oils and fats, this being 63% at the annual level.

G06: Trend of Average Net Wages



The growth of the number of employees was recorded in July, amounting to 2.1% at the annual level. The highest growth of the number of employees was recorded in information and communication, while the largest decline was recorded in real estate business. Labour market, since the beginning of the year, was impacted by a strong growth of nominal net wages which in July recorded an annual growth of 13.2%. The strongest annual growth of nominal net wage in July was recorded in administrative and auxiliary service activities (30.4%) and hotels and catering industry (20.5%). Having in mind a record high growth of average consumer prices in July, real net wages recorded a decline compared to nominal wages.

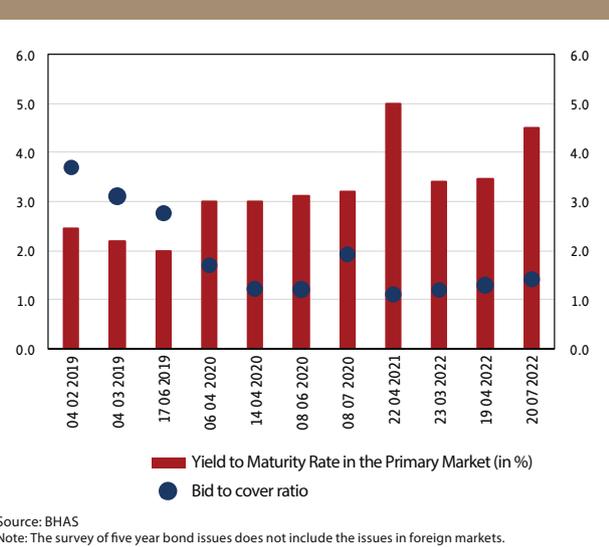
G07: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



Source: CBBH

In July, government sector debt with commercial banks increased by KM 96.0 million at the monthly level, while at the same time, deposits, after a three month long growth, declined by KM 6.8 million. The growth of liabilities of the Entity governments resulted from taken measures related to adjustments of pensions and wages due to growing inflation pressures. In the end of July, the total liabilities of the general government sector with commercial banks amounted to KM 3.18 billion, which is an annual decline of KM 85.9 million or 2.6%. The banking sector exposure to the general government sector in the end of July was 8.7% of the total banking sector assets.

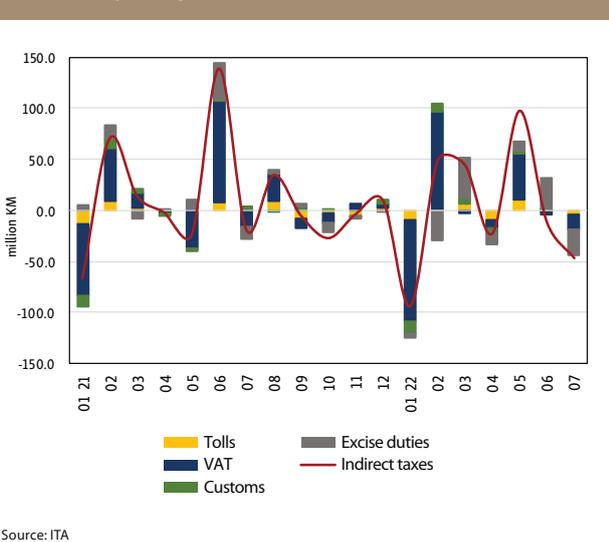
G08: Issue of Five Year Bonds of Republika Srpska



Source: BHAS  
Note: The survey of five year bond issues does not include the issues in foreign markets.

In July there was another increase of Entities' borrowing costs at the financial market as a consequence of the change of the European Central Bank monetary policy and the growth of benchmark interest rate. The growth of yield to maturity rate in inflation is determined by the amendment of regulations related to the interest rate spread. In the local market, Republika Srpska can issue a long-term debt at the rates in the range from 4% to 6%, and July issue was sold at the yield to maturity rate of 4.5%. Demand was rather high compared to this year's level, yet very low compared to the historical maximum level of bid to cover ratio in Republika Srpska.

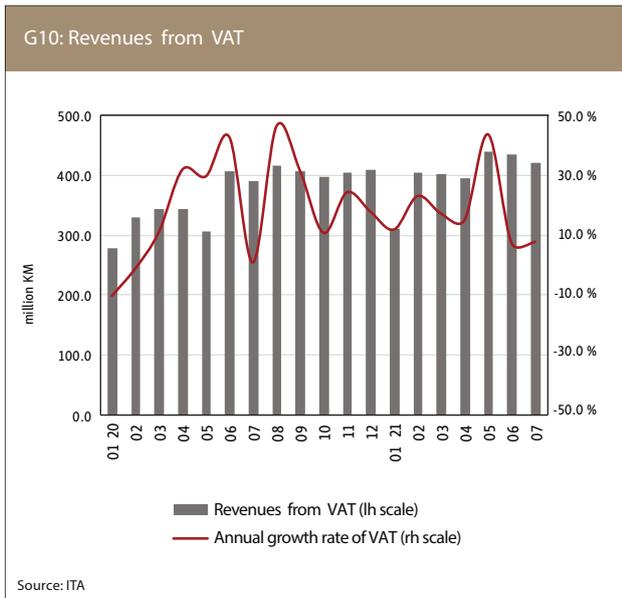
G09: Monthly Changes of Indirect Taxes



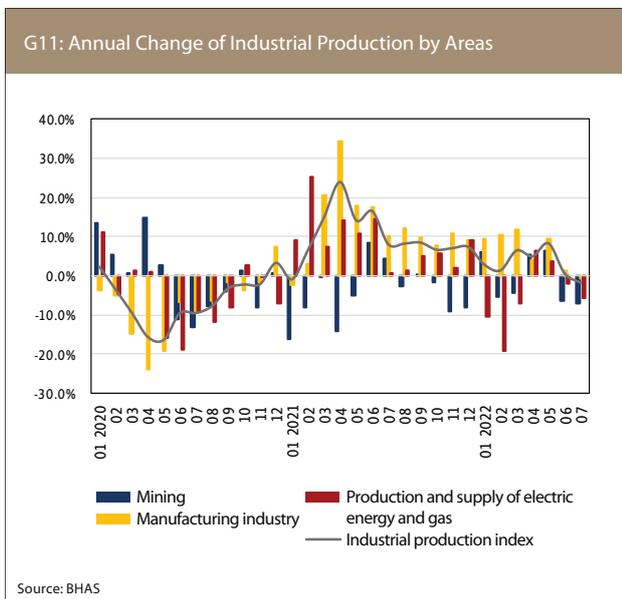
Source: ITA

In July, there was a monthly decline of net collection of indirect tax revenues, mainly due to a strong growth of tax refunds (in July, tax refunds amounted to KM 184.0 million). In the first seven months of 2022, cumulative net revenues from indirect taxes amounted to KM 4.40 billion, which was a growth of KM 633.2 million (16.8%) at the annual level.

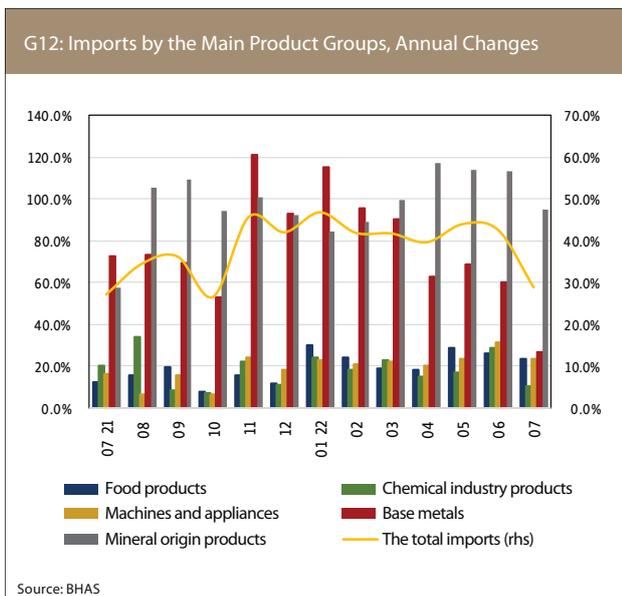
At the annual level, there was still a growth of revenues which was mainly brought about by strong inflation pressures. Tax refunds for the first seven months of 2022 were significant, amounting cumulatively to KM 1.14 billion and were higher by 36.1% compared to the same period of the previous year.



The growth rate of revenues from VAT at the annual level slowed down since June. As VAT is the main type of taxes providing fund inflows to the Entity budgets, due to the mentioned slowdown, shrinking of fiscal possibilities to finance measures for mitigating inflation pressures is expected in the period ahead. During the first seven months, the cumulative net amount of KM 2.81 billion was collected on the basis of VAT, which is higher by KM 410 million (17.1%) compared to the same period of the previous year. The amount of revenues from VAT, at the annual level, was impacted strongly by the growth of the general price level, also the growth of VAT on imports and the growth of local VAT. The amounts of VAT refunds remained significant following the export growth trend.

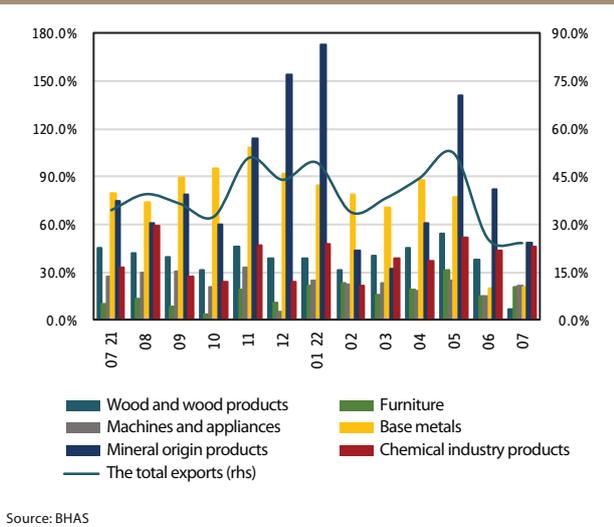


Industrial production in July slowly declined by 1.9% at the annual level, and a decline of industrial production at the monthly level continued. The largest decline at the annual level was seen in activities of manufacturing industry, and production and supply of electric energy and gas, while a negligible decline was recorded in mining. In the first seven months of the current year, the total industrial production increased by 3.1% compared to the same period of the previous year. For the observed period, manufacturing industry increased by 6.2%, while other activities recorded a decline.



The value of imported goods in July amounted to KM 2.47 billion, which is an annual growth of 28.8%, mainly brought about by the growth of prices of imported goods. The highest annual growth of import value in July was recorded in imports of mineral origin products (95.1%), which was almost entirely related to the growth of energy prices in the global market. Imports of base metals also recorded an annual growth of value, the growth being much lower than in previous months. Other most significant import groups of products (machines and appliances, chemical industry products and food products) recorded an annual growth of import value in July, with a rather small part related to quantity growth.

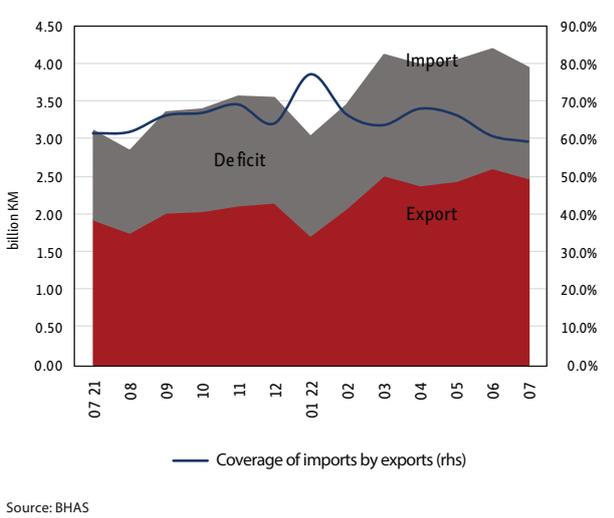
G13: Exports by the Main Product Groups, Annual Changes



Source: BHAS

In July, exports of goods reached KM 1.46 billion, which represents an annual growth of 24.1%. In mid year, growth slowed down compared to the previous period, the recorded growth largely being a consequence of price growth. The highest annual growth rate in July was recorded for mineral origin products (48.2%), the largest part referring to exports of coal and electric energy. Significant growth rates were recorded by chemical industry products (46.0%), machines and appliances (21.3%) and base metals (21.0%). Exports of wood and wood products in July recorded an annual growth of 6.7%, which was the lowest rate since January 2021, resulting only from price effect. The exported quantities were significantly lower than in the previous year, resulting from provisional ban on the exports of wood and some wood products which took effect in the beginning of July.

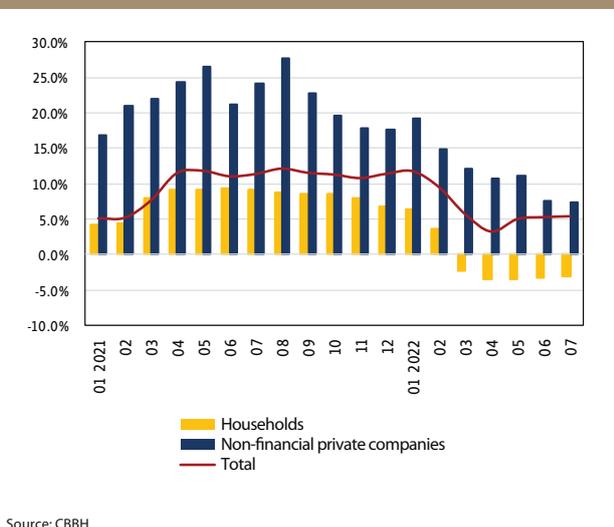
G14: Foreign Trade Commodity Balance and Coverage of Imports by Exports



Source: BHAS

Foreign trade commodity deficit during the first seven months of the current year amounted to KM 5.63 billion, and increased by 45.6% at the annual level, while the coverage of imports by exports over the observed period amounted to 65.2%. BH, as net importer in the international markets of goods, recorded a very high deficit over the recent months, mainly as a consequence of commodity price growth in the global market. Coverage of imports by exports in July amounted to 59.0%, representing the lowest rate over the previous two years. Among the most significant product groups, the lowest rate of coverage was recorded for food products (in July 20.2%), mineral origin products (28.4%) and means of transport (30.3%), while traditionally high coverage was recorded in trade in furniture, footwear, headwear and wood and wood products.

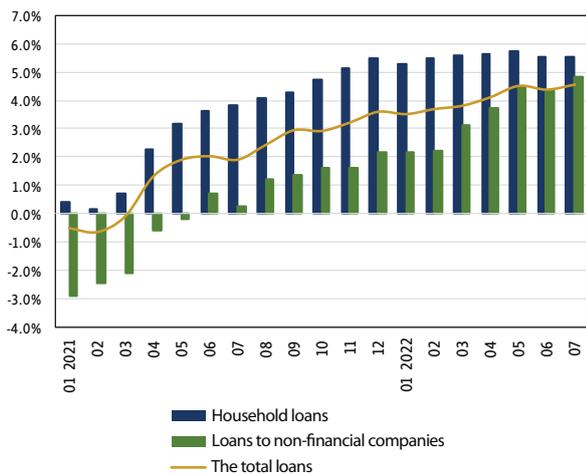
G15: Annual Growth Rates of Bank Deposits



Source: CBBH

Although a run on banks took place five months ago, the previous dynamics of deposit trend with banks was not yet resumed. So, the annual growth rate of household sector deposits remained negative, but at the monthly level, these deposit recorded growth. Other deposit categories recorded growth both at the annual and at the monthly level, except for deposits of non-financial public companies. Annual growth rate of the total deposits in July amounted to 5.3%, while the monthly rate amounted to 1%.

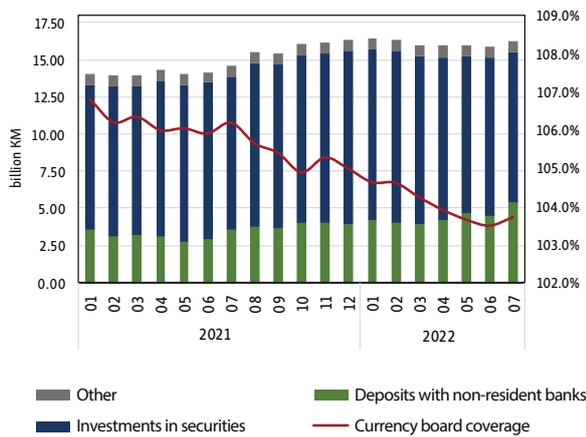
G16: Annual Growth Rates of Loans in Bosnia and Herzegovina



Source: CBBH

In the reporting period, there were no significant changes in banks' lending to household sector. The highest growth rates were still recorded for housing loans to households, which could be related to a considerable growth of real estate prices. On the other hand, over the previous four months, the continuing growth of loans to non-financial private companies was observed after very low growth rates. The increasing contribution to the annual growth rate of the total loans was coming from loans to non-financial private companies since March 2022.

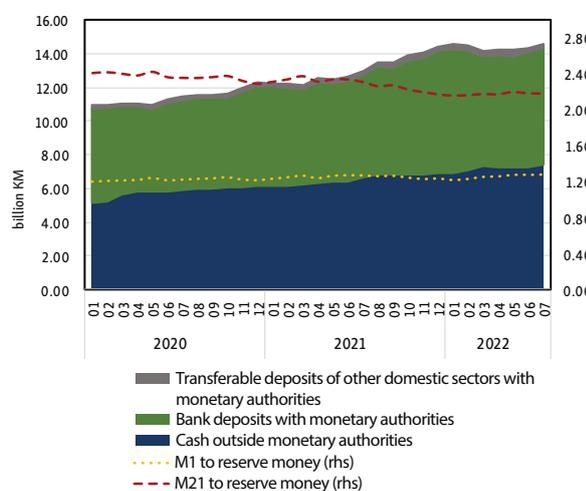
G17: The CBBH Foreign Exchange Reserves



Source: CBBH

In the end of July 2022, net foreign exchange reserves amounted to KM 16.26 billion, and compared to June, they increased by KM 368 million. Monthly balance of purchase of sale with commercial banks and internal depositors was positive, amounting to KM 318.3 million, while KM 30.28 million was related to foreign debt repayment. At the annual level, foreign exchange reserves increased by KM 1.67 billion, however, their annual growth slowed down. The coverage of monetary liabilities with the CBBH foreign exchange reserves in the end of July amounted to 103.70%. In the period to come, other changes and expected measures of the leading central banks would influence the value of the invested foreign exchange reserves of the CBBH.

G18: Reserve Money and Monetary Multiplication



Source: CBBH

The highest contribution to the monthly growth of reserve money in July came from the growth of cash outside monetary authorities in the amount of KM 175.3 million. Following a significant decrease of bank deposits with monetary authorities recorded in the beginning of this year, since April, this component of reserve money increased, amounting to KM 6.89 billion in the end of July. Reserve money was higher than in the same period of last year by KM 1.62 billion. Due to changes in reserve money and monetary aggregates recorded during July, monetary multipliers did not record any significant oscillations. The upward trend of monetary aggregate M2 was present in July mainly under the impact of growth of transferable deposits in the local currency.

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Note: Brief notes on methodology can be found below each table, while more detailed ones are available at [www.cbbh.ba](http://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](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 KM624 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			
	07 2022	06 2022	12 2021	07 2021
<b>FINANCIAL SECTOR</b>	in KM million			
<b>Monetary sector</b>				
Money supply M2	32,038	1.7%	1.7%	6.5%
Foreign currency reserves	16,263	2.3%	-0.5%	11.5%
Average balance of reserve accounts with CBBH	6,641	2.1%	-7.3%	9.2%
<b>Banking sector</b>				
Total loans	21,763	0.2%	3.3%	4.5%
Total deposits	28,059	1.0%	0.8%	5.3%
<b>Non-banking sector</b>				
BLSE turnover	46.4	78.8%	-21.5%	32.0%
SASE turnover	77.8	-37.2%	365.6%	2,342.6%
Turnover in RTGS	10,138	-11.0%	-6.2%	14.9%
Turnover in giro clearing system	1,864	-2.9%	-8.2%	6.8%
<b>Stock Exchange Indices</b>				
	in points			
BIRS	746	1.0%	11.7%	32.7%
SASX 30	1,691	0.4%	-4.2%	14.9%
<b>REAL SECTOR</b>	in persons			
Consumer prices - BH		0.7%	11.3%	16.7%
Industrial production - BH		-3.5%	-8.1%	-1.9%
Number of unemployed persons - BH	361,774	0.6%	-3.7%	-8.5%
<b>EXTERNAL SECTOR</b>	in KM million			
		Changes compared to		
		06 2022	12 2021	07 2021
Imports	2,475	-4.9%	14.8%	28.8%
Exports	1,460	-7.4%	6.0%	24.1%
<b>PUBLIC FINANCE</b>	in KM million			
Net indirect taxes	645.9	-6.7%	2.7%	4.1%
VAT	420.0	-3.4%	2.8%	7.6%
Excise duties	137.4	-15.2%	7.0%	1.7%
Customs fees	35.4	0.0%	2.6%	27.8%

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	01	738,539	824,696	-86,157	12,456,519	
	02	798,017	812,156	-14,140	12,442,379	
	03	1,179,942	1,221,038	-41,096	12,401,283	
	04	1,981,660	1,565,602	416,058	12,817,341	
	05	512,503	491,079	21,423	12,838,765	
	06	650,006	520,484	129,523	12,968,287	
	07	527,398	179,125	348,272	13,316,560	
	08	807,920	274,613	533,308	13,849,867	
	09	556,607	595,809	-39,202	13,810,665	
	10	880,230	203,631	676,599	14,487,264	
	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	

## T03: Foreign Reserves of CBBH

end of period, KM million

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
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	01	285.6	3.4	143.7	3,534.3	0.0	9,795.2	13,762.3	13,760.6	12,886.0	874.5
	02	269.6	0.8	143.5	3,104.1	0.0	10,154.9	13,673.0	13,671.2	12,875.3	795.9
	03	273.3	0.9	143.1	3,162.9	0.0	10,058.9	13,639.0	13,636.9	12,825.4	811.5
	04	276.3	3.6	143.1	3,087.2	0.0	10,523.4	14,033.6	14,031.7	13,242.6	789.1
	05	292.8	1.2	436.4	2,752.6	0.0	10,575.9	14,059.0	14,057.2	13,260.1	797.1
	06	280.3	4.2	436.4	2,925.2	0.0	10,534.5	14,180.6	14,178.7	13,390.5	788.2
	07	286.9	6.8	437.7	3,611.3	0.0	10,245.0	14,587.6	14,585.6	13,739.3	846.3
	08	288.4	4.3	442.5	3,768.3	0.0	10,995.3	15,498.7	15,496.9	14,672.6	824.3
	09	284.8	4.4	443.6	3,617.1	0.0	11,065.2	15,415.1	15,412.9	14,627.9	785.0
	10	289.5	4.4	443.5	4,016.9	0.0	11,293.1	16,047.5	16,045.7	15,302.2	743.5
	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

**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	01	6,166.4	5,855.2	243.0	5,027.9	10,162.3	3,016.7	2,940.5	7,266.6	12,264.6	15,190.2	13,223.8	28,414.0
	02	6,188.9	5,797.1	242.3	5,065.2	10,283.6	3,029.3	2,999.6	7,273.9	12,228.2	15,348.7	13,302.8	28,651.6
	03	6,222.3	5,654.8	244.7	5,053.8	10,367.4	3,035.0	3,033.2	7,336.5	12,121.7	15,421.2	13,404.7	28,825.9
	04	6,304.6	5,977.1	258.6	5,152.0	10,466.2	3,029.3	3,050.1	7,377.0	12,540.2	15,618.1	13,456.4	29,074.5
	05	6,406.0	5,859.1	258.8	5,191.6	10,732.5	3,011.7	3,064.8	7,340.6	12,523.9	15,924.1	13,417.1	29,341.2
	06	6,441.3	5,941.7	261.3	5,211.3	10,931.2	3,111.9	3,043.9	7,326.3	12,644.3	16,142.5	13,482.1	29,624.6
	07	6,645.1	6,081.7	275.0	5,432.9	11,149.8	3,072.3	3,103.5	7,323.8	13,001.7	16,582.8	13,499.6	30,082.4
	08	6,796.3	6,416.7	291.5	5,460.7	11,639.1	3,086.0	3,168.3	7,288.9	13,504.5	17,099.8	13,543.2	30,643.0
	09	6,814.9	6,346.9	292.5	5,436.2	11,658.5	3,107.5	3,119.6	7,326.9	13,454.2	17,094.7	13,554.0	30,648.7
	10	6,843.3	6,733.8	302.7	5,469.8	11,886.1	3,084.4	3,196.3	7,368.5	13,879.9	17,356.0	13,649.3	31,005.3
	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

**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							
Year	Month	Foreign Assets	Foreign Liabilities	5 = 3+4	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	12 = 6+...+11	Total
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	01	18,315.1	-2,210.9	16,104.2	9.9	533.1	532.2	8,540.1	146.2	9,915.1	19,676.7	35,780.9
	02	18,367.4	-2,171.9	16,195.5	6.2	529.4	532.7	8,618.9	139.7	9,937.6	19,764.5	35,959.9
	03	18,432.5	-2,095.2	16,337.3	-16.1	513.4	518.9	8,684.9	144.7	10,009.3	19,855.0	36,192.3
	04	18,915.7	-2,076.5	16,839.2	-352.0	515.9	516.9	8,739.0	133.9	10,069.5	19,623.1	36,462.3
	05	19,101.3	-2,066.3	17,035.0	-294.9	512.1	509.9	8,750.7	130.7	10,146.3	19,755.0	36,790.0
	06	19,149.5	-1,980.9	17,168.6	-261.7	509.0	510.3	8,837.3	133.7	10,245.0	19,973.6	37,142.2
	07	19,665.2	-1,932.9	17,732.2	-276.7	519.2	499.9	8,782.4	161.7	10,305.5	19,992.0	37,724.2
	08	20,603.3	-1,889.9	18,713.4	-748.6	509.4	520.2	8,760.4	156.8	10,346.2	19,544.4	38,257.8
	09	20,441.8	-1,889.3	18,552.5	-745.2	562.2	527.6	8,791.2	153.3	10,394.3	19,683.4	38,235.9
	10	20,870.0	-1,877.9	18,992.2	-813.3	557.0	514.6	8,793.5	154.9	10,449.4	19,656.1	38,648.2
	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

**Notes:**

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															
Novčana masa (M2)															
Money (M1) Quasi Money (QM)															
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.	5=3+4	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.	9=6+7+8	10=5+9	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	01	5,027.9	10,162.3	15,190.2	2,940.5	3,016.7	7,266.6	13,223.8	28,414.0	0.0	612.9	5,306.6	1,447.4	35,780.9	
	02	5,065.2	10,283.6	15,348.7	2,999.6	3,029.3	7,273.9	13,302.8	28,651.6	0.0	621.3	5,260.2	1,426.9	35,959.9	
	03	5,053.8	10,367.4	15,421.2	3,033.2	3,035.0	7,336.5	13,404.7	28,825.9	0.0	617.0	5,323.3	1,426.1	36,192.3	
	04	5,152.0	10,466.2	15,618.1	3,050.1	3,029.3	7,377.0	13,456.4	29,074.5	0.0	618.4	5,341.1	1,428.3	36,462.3	
	05	5,191.6	10,732.5	15,924.1	3,064.8	3,011.7	7,340.6	13,417.1	29,341.2	0.0	613.9	5,398.1	1,436.7	36,790.0	
	06	5,211.3	10,931.2	16,142.5	3,043.9	3,111.9	7,326.3	13,482.1	29,624.6	0.0	615.0	5,421.4	1,481.3	37,142.2	
	07	5,432.9	11,149.8	16,582.8	3,103.5	3,072.3	7,323.8	13,499.6	30,082.4	0.0	626.0	5,527.9	1,487.9	37,724.2	
	08	5,460.7	11,639.1	17,099.8	3,168.3	3,086.0	7,288.9	13,543.2	30,643.0	0.0	619.9	5,547.9	1,447.0	38,257.8	
	09	5,436.2	11,658.5	17,094.7	3,119.6	3,107.5	7,326.9	13,554.0	30,648.7	0.0	618.5	5,558.6	1,410.1	38,235.9	
	10	5,469.8	11,886.1	17,356.0	3,196.3	3,084.4	7,368.5	13,649.3	31,005.3	0.0	632.0	5,576.9	1,434.0	38,648.2	
	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	

**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	Cash outside Monetary Authorities	Reserve Money		Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total					
						Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities											
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	01	13,790.1	1.4	13,791.5	6,166.4	5,855.2	243.0	12,264.6	1.7	621.4	961.1	-57.4	13,791.5					
	02	13,700.8	1.9	13,702.6	6,188.9	5,797.1	242.3	12,228.2	1.7	647.1	882.4	-56.7	13,702.6					
	03	13,666.8	2.4	13,669.2	6,222.3	5,654.8	244.7	12,121.7	2.2	703.6	898.1	-56.4	13,669.2					
	04	14,061.4	1.6	14,063.1	6,304.6	5,977.1	258.6	12,540.2	1.9	702.4	875.8	-57.4	14,063.1					
	05	14,086.8	2.0	14,088.7	6,406.0	5,859.1	258.8	12,523.9	1.8	736.2	887.0	-60.1	14,088.7					
	06	14,208.4	2.4	14,210.8	6,441.3	5,941.7	261.3	12,644.3	1.9	746.1	880.2	-61.8	14,210.8					
	07	14,615.4	1.8	14,617.2	6,645.1	6,081.7	275.0	13,001.7	2.0	737.5	937.6	-61.7	14,617.2					
	08	15,526.6	2.1	15,528.7	6,796.3	6,416.7	291.5	13,504.5	1.8	1,168.1	914.8	-60.5	15,528.7					
	09	15,442.9	2.4	15,445.3	6,814.9	6,346.9	292.5	13,454.2	2.2	1,173.7	875.1	-59.9	15,445.3					
	10	16,075.3	1.7	16,077.0	6,843.3	6,733.8	302.7	13,879.9	1.8	1,422.3	832.9	-59.9	16,077.0					
	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					

**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	01	7,007.4	4,525.0	3,050.1	532.2	8,540.1	146.2	9,914.9	33,716.0
	02	6,934.3	4,666.6	3,070.5	532.7	8,618.9	139.7	9,937.4	33,900.0
	03	6,831.8	4,765.6	3,106.1	518.9	8,684.9	144.7	10,008.9	34,060.9
	04	7,138.7	4,854.3	3,303.2	516.9	8,739.0	133.9	10,069.4	34,755.3
	05	7,085.7	5,014.6	3,234.1	509.9	8,750.7	130.7	10,146.1	34,871.8
	06	7,181.1	4,942.4	3,295.2	510.3	8,837.3	133.7	10,244.7	35,144.7
	07	7,297.2	5,049.7	3,287.8	499.9	8,782.4	161.7	10,305.4	35,384.1
	08	7,756.9	5,076.7	3,209.3	520.2	8,760.4	156.8	10,345.9	35,826.3
	09	7,729.2	4,998.8	3,252.0	527.6	8,791.2	153.3	10,393.9	35,846.2
	10	8,110.8	4,794.7	3,211.2	514.6	8,793.5	154.9	10,449.2	36,029.0
	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

**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	01	1,885.7	9,919.3	2,940.5	3,016.7	7,266.6	0.0	612.9	2,209.2	4,345.6	1,519.6	33,716.0
	02	1,887.9	10,041.3	2,999.6	3,029.3	7,273.9	0.0	621.3	2,170.2	4,377.8	1,498.8	33,900.0
	03	1,905.3	10,122.7	3,033.2	3,035.0	7,336.5	0.0	617.0	2,093.1	4,425.2	1,492.9	34,060.9
	04	2,437.0	10,207.6	3,050.1	3,029.3	7,377.0	0.0	618.4	2,074.6	4,465.3	1,496.1	34,755.3
	05	2,280.7	10,473.7	3,064.8	3,011.7	7,340.6	0.0	613.9	2,064.5	4,511.2	1,510.6	34,871.8
	06	2,301.8	10,669.9	3,043.9	3,111.9	7,326.3	0.0	615.0	1,979.0	4,541.2	1,555.8	35,144.7
	07	2,307.8	10,874.8	3,103.5	3,072.3	7,323.8	0.0	626.0	1,930.9	4,590.3	1,554.6	35,384.1
	08	2,280.6	11,347.6	3,168.3	3,086.0	7,288.9	0.0	619.9	1,888.0	4,633.2	1,513.9	35,826.3
	09	2,261.6	11,366.1	3,119.6	3,107.5	7,326.9	0.0	618.5	1,887.1	4,683.5	1,475.5	35,846.2
	10	2,045.4	11,583.4	3,196.3	3,084.4	7,368.5	0.0	632.0	1,876.0	4,744.0	1,498.8	36,029.0
	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

**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	01	13,893.3	11,095.5	24,988.8	4,245.5	15,981.2	20,226.7
	02	14,178.1	11,013.8	25,192.0	4,329.4	15,977.7	20,307.1
	03	14,349.3	11,043.4	25,392.7	4,392.7	16,079.9	20,472.6
	04	14,987.6	11,073.4	26,061.0	4,441.1	16,130.4	20,571.5
	05	15,135.9	10,995.6	26,131.5	4,445.6	16,198.6	20,644.2
	06	15,313.3	11,100.5	26,413.8	4,492.4	16,316.1	20,808.5
	07	15,550.4	11,091.9	26,642.3	4,453.5	16,365.7	20,819.2
	08	16,074.9	11,056.5	27,131.4	4,430.0	16,403.4	20,833.4
	09	16,034.9	11,091.7	27,126.6	4,469.2	16,498.1	20,967.2
	10	16,138.5	11,109.7	27,248.1	4,468.8	16,532.6	21,001.4
	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
	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

**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	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2012	12	7.141,4	5.579,0	605,3	13.325,8	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	01	14.343,8	9.811,7	833,3	24.988,8	9.802,1	10.404,3	20,4	20.226,7
	02	14.451,0	9.912,1	828,9	25.192,0	9.935,9	10.353,6	17,5	20.307,1
	03	14.570,2	9.978,4	844,0	25.392,7	10.128,6	10.327,8	16,1	20.472,6
	04	15.106,3	10.114,9	839,8	26.061,0	10.257,1	10.298,1	16,3	20.571,5
	05	15.229,9	10.032,7	868,9	26.131,5	10.370,4	10.260,1	13,7	20.644,2
	06	15.452,7	10.096,6	864,5	26.413,8	10.589,8	10.205,8	12,9	20.808,5
	07	15.609,1	10.159,6	873,6	26.642,3	10.605,6	10.200,6	13,0	20.819,2
	08	16.092,4	10.156,7	882,3	27.131,4	10.651,1	10.170,4	12,0	20.833,4
	09	16.114,8	10.156,9	854,9	27.126,6	10.847,9	10.108,1	11,2	20.967,2
	10	16.129,6	10.240,6	877,9	27.248,1	10.967,4	10.024,3	9,7	21.001,4
	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

**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	01	197.2	1,480.8	813.8	428.2	167.8	1,118.4	1,592.1	4,756.2	508.0	13,862.8	63.5	24,988.8
	02	200.0	1,486.2	823.2	436.2	161.7	1,102.7	1,669.5	4,752.0	496.8	14,000.8	62.9	25,192.0
	03	167.1	1,506.0	852.1	447.4	192.2	1,095.2	1,719.8	4,732.4	498.7	14,118.6	63.3	25,392.7
	04	178.9	2,030.5	870.5	455.1	187.7	1,054.1	1,799.2	4,645.0	495.2	14,274.8	70.0	26,061.0
	05	139.0	1,895.8	860.4	463.1	205.9	1,056.9	1,751.4	4,886.1	519.7	14,282.6	70.6	26,131.5
	06	163.5	1,910.1	890.8	494.9	188.2	1,071.4	1,733.6	5,019.5	517.2	14,352.5	72.0	26,413.8
	07	170.7	1,906.5	890.6	514.8	190.6	1,049.4	1,728.7	5,175.5	532.3	14,409.6	73.5	26,642.3
	08	136.9	1,915.4	931.9	529.4	188.2	1,094.0	1,804.8	5,477.3	533.9	14,442.8	76.8	27,131.4
	09	121.5	1,893.0	1,075.8	556.3	192.0	1,120.5	1,725.8	5,339.1	543.6	14,490.3	68.6	27,126.6
	10	125.4	1,715.7	1,253.2	595.6	174.4	1,124.2	1,719.3	5,388.5	551.5	14,540.5	59.9	27,248.1
	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

**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	01	11.6	423.6	138.6	374.6	208.4	135.4	527.1	8,510.8	18.8	9,875.8	1.9	20,226.7
	02	11.6	416.5	138.7	370.7	204.1	128.6	527.7	8,590.6	18.6	9,898.1	1.9	20,307.1
	03	13.6	428.6	133.6	366.9	235.5	133.6	513.9	8,657.0	17.4	9,971.0	1.6	20,472.6
	04	13.6	432.4	132.5	364.1	233.7	122.2	511.8	8,711.0	17.8	10,030.8	1.7	20,571.5
	05	13.6	434.3	130.5	362.5	231.2	119.0	504.9	8,723.4	17.2	10,105.9	1.7	20,644.2
	06	13.6	424.0	125.3	364.5	224.7	121.6	505.3	8,805.1	19.6	10,203.1	1.6	20,808.5
	07	15.7	417.1	122.4	361.7	224.1	148.7	494.9	8,750.6	19.4	10,263.0	1.6	20,819.2
	08	13.6	417.1	130.5	359.6	217.3	143.0	498.8	8,728.4	20.0	10,303.5	1.6	20,833.4
	09	14.7	413.5	175.6	367.3	213.9	144.0	506.1	8,757.7	22.0	10,351.1	1.3	20,967.2
	10	15.4	411.8	172.4	365.8	206.0	145.8	493.5	8,761.8	21.1	10,406.1	1.6	21,001.4
	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

**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	Month	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	01	3.329	...	3.514	3.686	5.793	5.919	3.605	...	3.929	3.644	5.906	5.926	6.393	12.069	13.588	9.744
	02	3.523	3.260	3.375	3.326	5.750	5.853	3.625	...	3.968	3.636	6.092	5.753	6.337	11.950	13.598	9.715
	03	3.528	3.124	3.395	3.282	5.612	5.461	3.541	4.260	3.986	3.540	6.001	5.602	5.759	11.946	13.616	9.651
	04	3.491	-	3.112	3.535	5.486	5.413	3.559	4.294	3.965	3.770	5.693	5.397	5.688	11.912	13.607	9.547
	05	3.448	3.668	3.005	3.279	5.432	5.492	3.641	...	4.622	3.735	5.703	5.470	5.485	11.881	13.634	9.453
	06	3.357	3.630	2.950	3.130	5.354	5.462	3.618	...	4.649	3.644	5.534	5.480	5.412	11.875	13.721	9.343
	07	3.043	2.974	2.996	3.858	5.349	5.217	3.527	...	4.749	3.584	5.404	5.132	5.325	11.839	13.695	9.268
	08	3.083	...	3.045	3.950	5.244	5.469	3.323	4.072	4.413	3.904	5.684	5.252	5.583	11.767	13.659	9.147
	09	2.826	...	2.862	3.913	5.068	5.329	3.349	...	4.239	3.760	5.639	5.238	5.462	11.908	13.747	8.982
	10	3.069	3.341	2.849	3.103	5.001	5.217	3.372	...	4.208	3.851	5.592	5.075	5.387	11.858	13.776	8.931
	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
Loan amount (new business)																	
- KM thousand -																	
2021	01	2,119	...	393	914	34,821	18,096	14,847	...	2,172	7,111	32,988	5,317	18,404	555,169	111,852	47,639
	02	2,281	207	861	543	62,302	29,043	17,914	...	3,273	5,618	44,713	8,963	21,338	546,544	109,804	46,294
	03	2,426	454	982	969	75,720	35,693	21,019	680	3,309	4,947	56,821	12,845	11,175	551,786	109,453	45,110
	04	4,228	...	1,301	1,066	76,131	33,855	20,011	650	2,682	8,061	55,065	11,568	8,940	540,494	108,305	43,650
	05	4,461	364	3,411	631	70,717	30,789	23,647	...	3,622	10,583	49,395	11,334	10,430	548,612	108,297	42,764
	06	6,388	402	3,945	1,051	81,831	37,807	25,436	...	4,616	8,669	56,262	11,665	10,718	553,429	108,244	42,579
	07	8,569	1,200	3,861	1,535	88,314	38,097	21,382	...	4,761	7,296	50,869	9,968	11,223	556,597	107,946	42,758
	08	6,307	...	4,407	1,306	33,015	29,865	19,823	486	2,063	8,078	58,690	8,243	7,696	559,981	113,930	41,986
	09	8,296	...	5,273	1,647	35,938	33,693	18,740	...	2,083	6,080	62,591	9,594	10,539	560,716	112,129	41,979
	10	9,445	336	3,776	1,217	45,750	35,173	19,253	...	1,967	5,893	56,376	8,680	7,841	562,394	111,628	42,236
	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

**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	Month	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	Kamatne stope na kreditu KM	Loans in KM Indexed to Foreign Currency	
Weighted monthly averages														- percentages per annum -	
2021	01	3.773	4.140	2.755	2.951	4.507	4.308	3.947	3.949	3.664	4.216	...	2.939	2.936	
	02	3.777	4.237	2.997	3.227	4.298	4.404	3.991	3.582	...	3.193	3.362	2.896	2.953	
	03	3.603	3.977	2.866	2.928	4.563	4.694	4.149	3.708	3.821	...	3.931	2.883	2.951	
	04	3.852	4.385	2.962	2.516	4.390	4.031	4.106	4.200	2.407	4.241	4.333	2.872	2.975	
	05	3.712	3.927	3.011	3.054	4.360	4.309	4.034	3.853	...	...	3.955	2.874	3.016	
	06	3.718	4.026	2.679	2.671	4.472	4.266	3.759	3.737	3.472	3.910	3.450	2.876	3.061	
	07	3.776	3.833	3.122	2.866	4.076	4.361	4.171	3.942	3.044	...	3.686	2.903	3.043	
	08	3.754	3.980	3.034	3.533	4.192	4.032	3.604	3.778	3.145	...	3.382	2.852	3.001	
	09	3.673	4.055	3.251	2.881	4.119	3.598	3.583	3.777	3.010	4.304	3.091	2.885	2.978	
	10	3.763	3.950	3.375	2.961	4.389	3.451	...	3.878	...	3.444	...	2.866	3.158	
	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	
Loan amount (new business)														- KM thousand -	
2021	01	31,868	7,709	33,571	22,137	6,333	4,046	5,484	11,978	1,791	4,774	...	2,612,980	331,976	
	02	38,147	9,549	39,663	18,941	8,323	4,584	1,660	11,369	...	2,473	14,100	2,713,017	322,645	
	03	58,722	20,342	66,238	54,273	10,499	9,366	2,863	12,579	6,276	...	28,782	2,737,680	316,460	
	04	53,675	13,997	65,107	52,708	7,771	10,053	3,323	12,971	6,303	3,503	49,201	2,784,420	299,044	
	05	54,634	11,563	43,638	19,644	11,280	8,552	2,371	20,622	...	...	12,777	2,799,720	281,865	
	06	49,857	17,157	53,481	45,930	9,979	8,408	2,890	16,220	3,431	7,234	39,551	2,838,704	263,381	
	07	36,568	11,076	37,683	38,725	14,807	4,373	1,850	20,499	5,128	...	28,149	2,812,486	254,552	
	08	37,704	14,304	46,110	32,461	10,998	4,718	1,696	15,680	4,552	...	17,861	2,790,088	252,194	
	09	41,715	18,846	48,727	56,474	10,393	6,194	1,575	7,252	6,300	3,820	9,989	2,793,433	252,458	
	10	48,969	19,564	48,750	65,318	6,143	7,212	...	10,485	...	4,395	...	2,810,294	217,023	
	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	

**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		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity																							
Year	Month	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	With Agreed Maturity	*Overnight Deposits	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																							
Weighted monthly averages																						- percentages per annum -																					
2021	01	0.125	1.037	1.038	0.068	0.152	0.966	1.074	0.049	0.437	0.034	0.362	0.568	1.075	0.024	...	0.879	1.348	0.009	0.030																							
	02	0.158	0.763	1.186	0.068	0.179	0.967	1.153	0.048	0.628	0.033	0.424	0.820	0.952	0.025	0.038	1.067	1.256	0.009	0.026																							
	03	0.256	0.548	1.020	0.067	0.174	1.133	1.316	0.045	0.355	0.033	0.653	0.268	1.102	0.021	...	1.064	1.227	0.020	0.030																							
	04	0.446	0.597	0.990	0.043	0.461	1.286	1.158	0.045	0.427	0.033	0.647	0.762	0.978	0.018	0.301	1.080	1.586	0.006	0.054																							
	05	0.313	0.591	0.853	0.043	0.378	1.052	1.274	0.045	0.616	0.032	0.534	0.860	1.065	0.022	...	...	1.155	0.006	0.040																							
	06	0.249	0.763	0.833	0.042	0.198	0.948	1.112	0.043	0.397	0.032	0.372	0.997	1.599	0.030	0.607	1.194	1.520	0.007	0.050																							
	07	0.264	0.846	0.872	0.042	0.284	1.049	1.179	0.043	0.313	0.032	0.470	0.813	1.244	0.021	0.610	1.055	...	0.006	0.044																							
	08	0.231	0.608	0.864	0.042	0.229	1.082	1.008	0.042	0.250	0.031	0.323	0.622	1.227	0.021	0.286	0.569	1.442	0.006	0.039																							
	09	0.204	0.527	0.735	0.041	0.237	0.920	0.929	0.042	0.231	0.031	0.474	0.401	0.811	0.022	...	0.229	1.009	0.006	0.045																							
	10	0.155	0.543	0.673	0.041	0.203	0.803	1.049	0.042	0.216	0.030	0.361	0.337	...	0.040	0.112	0.818	...	0.005	0.039																							
	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																							
Deposit amount (new business)																						- KM thousand -																					
2021	01	5,685	14,219	18,292	5,272,476	10,333	58,629	49,260	1,858,054	5,207	384,668	6,976	8,247	5933,842,840	...	9,972	13,326	955,103	122,049																								
	02	6,367	11,814	24,646	5,372,175	7,849	34,372	31,459	1,903,763	5,661	386,872	15,135	1,824	6633,876,629	1,127	3,486	11,157	973,968	115,534																								
	03	3,976	21,909	19,283	5,427,656	7,043	30,361	57,918	1,990,236	3,687	399,524	4,163	1,121	13,8443,906,287	...	42,164	7,610	1,000,320	109,391																								
	04	6,754	7,960	19,140	5,574,952	7,693	60,843	29,395	2,010,522	693	397,203	3,236	14,106	2,7563,869,922	5,662	45,098	3,240	1,006,791	109,793																								
	05	4,754	10,040	16,571	5,616,284	7,547	24,682	20,480	2,031,245	1,871	406,280	5,484	7,758	5,8204,074,861	...	...	3,716	1,037,026	127,918																								
	06	4,738	19,444	19,693	5,711,950	5,674	24,118	37,184	2,047,960	1,687	417,312	13,662	46,488	2,0404,310,795	1,093	2,088	4,376	1,023,592	101,901																								
	07	9,428	11,038	13,216	5,787,252	6,171	33,168	19,936	2,069,591	882	423,455	9,325	26,517	17,2464,393,847	9,088	630	...	1,103,570	113,950																								
	08	6,461	10,362	15,842	5,833,268	9,594	42,023	31,551	2,087,059	2,555	427,605	4,792	10,123	7,0864,692,935	2,394	9,155	2,103	1,125,053	119,855																								
	09	16,718	13,071	17,198	5,905,359	8,996	38,013	42,756	2,106,492	3,995	432,682	13,068	1,742	2,3874,510,782	...	16,798	10,524	1,095,031	102,869																								
	10	5,251	12,415	15,869	5,942,168	12,290	32,056	28,543	2,136,501	3,016	440,811	3,037	16,401	...	4,509,561	5,876	9,403	...	1,108,115	121,685																							
	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	7984,687,605	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	4,0504,617,554	...	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	41,3034,570,131	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	28,9154,600,766	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	2,2874,607,404	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	14,3004,679,023	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	12,8544,562,515	10,609	21,551	28,875	1,271,081	116,285																								

**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	3	4	5	6=5-4
2012		14,755,574	1,257,850	2,711,013	1,453,163
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	01	27,546,321	2,754,632	5,888,091	3,133,459
	02	27,603,787	2,760,379	5,832,372	3,071,994
	03	27,787,510	2,778,751	5,905,814	3,127,063
	04	27,906,738	2,790,674	6,056,985	3,266,311
	05	28,446,483	2,844,648	6,079,976	3,235,328
	06	28,643,403	2,864,340	6,144,922	3,280,582
	07	28,818,942	2,881,894	6,082,809	3,200,914
	08	29,075,074	2,907,507	6,205,038	3,297,531
	09	29,396,044	2,939,604	6,547,961	3,608,357
	10	29,435,893	2,943,589	6,679,032	3,735,443
	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

**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
		FBH	RS	FBH	RS	BH	BH
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	01	93.5	78.9	98.8	100.1	95.0	98.0
	02	103.6	114.2	102.2	117.7	101.5	104.7
	03	109.6	108.1	116.8	111.0	110.9	114.3
	04	99.3	91.3	125.9	120.6	107.2	110.6
	05	90.7	100.0	114.1	114.9	100.1	103.3
	06	108.4	108.6	115.0	120.4	108.8	112.2
	07	99.7	96.5	108.6	104.9	107.5	110.9
	08	91.4	95.6	108.4	105.4	99.7	102.8
	09	112.0	103.1	109.4	106.7	108.7	112.1
	10	102.5	100.7	108.6	102.8	110.8	114.3
	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	89.8	76.0	103.2	102.7	97.5	91.6
	02	103.8	109.0	103.4	98.1	102.8	96.6
	03	112.6	119.0	106.3	107.9	117.9	110.8
	04	96.7	93.2	103.5	110.0	112.4	105.7
	05	94.7	100.2	108.1	110.3	108.3	101.8
	06	100.8	99.9	100.5	101.6	109.2	102.6
	07	97.4	94.5	98.2	99.5	105.5	99.1

**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**

Year	Month	Consumer Price Index CPI		
		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	01	100.4	98.3	98.3
	02	100.5	98.7	98.5
	03	100.8	99.5	98.8
	04	99.7	100.9	99.3
	05	100.0	101.7	99.8
	06	100.1	101.7	100.1
	07	99.9	101.9	100.4
	08	100.2	102.3	100.6
	09	100.7	103.0	100.9
	10	102.0	104.3	101.2
	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

**Source:**

Agency for Statistics of BH

<b>T18: BH Balance of Payments</b>										KM million
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<b>CURRENT ACCOUNT</b>	<b>-2,266</b>	<b>-1,425</b>	<b>-1,983</b>	<b>-1,458</b>	<b>-1,424</b>	<b>-1,520</b>	<b>-1,094</b>	<b>-985</b>	<b>-1,286</b>	<b>-802</b>
Goods - balance	-7,779	-7,099	-7,874	-7,176	-7,089	-7,417	-7,521	-7,965	-6,291	-7,196
Exports of goods	6,067	6,645	6,847	7,196	7,700	9,341	10,418	10,180	9,423	12,713
Imports of goods	13,846	13,743	14,721	14,372	14,789	16,758	17,940	18,145	15,714	19,909
Services - balance	1,631	1,624	1,698	1,951	2,118	2,329	2,612	2,793	1,510	2,587
Exports of services	2,416	2,391	2,452	2,962	3,168	3,484	3,832	4,140	2,403	3,735
Imports of services	785	768	754	1,012	1,051	1,154	1,220	1,347	893	1,149
Primary income - balance	205	357	224	195	41	-263	-195	-115	-296	-350
Credit	874	864	955	929	929	969	1,026	1,132	784	971
Debit	669	507	731	734	889	1,233	1,221	1,248	1,079	1,321
Secondary income - balance	3,676	3,694	3,969	3,573	3,507	3,831	4,010	4,303	3,791	4,157
Credit	3,954	3,973	4,267	3,909	3,852	4,192	4,404	4,715	4,224	4,613
Debit	277	279	298	336	345	362	394	412	433	456
<b>CAPITAL ACCOUNT</b>	<b>334</b>	<b>337</b>	<b>442</b>	<b>364</b>	<b>300</b>	<b>342</b>	<b>305</b>	<b>387</b>	<b>318</b>	<b>284</b>
Credit	334	337	442	364	300	342	311	390	326	284
Debit	0	0	0	0	0	0	6	2	8	0
<b>FINANCIAL ACCOUNT</b>	<b>-1,806</b>	<b>-909</b>	<b>-1,428</b>	<b>-885</b>	<b>-817</b>	<b>-898</b>	<b>-801</b>	<b>-396</b>	<b>-773</b>	<b>9</b>
Direct investment	-506	-342	-784	-509	-550	-717	-960	-543	-581	-796
Net acquisition of financial assets	91	126	15	167	5	173	32	216	132	74
Net incurrence of liabilities	597	468	799	675	555	890	992	760	713	870
Portfolio investment	19	144	107	110	167	157	256	218	11	111
Net acquisition of financial assets	-43	80	36	51	99	92	254	183	-19	324
Net incurrence of liabilities	-62	-64	-71	-58	-68	-64	-2	-35	-30	214
Financial derivatives	0	0	0	0	1	1	-5	-1	0	1
Net acquisition of financial assets	0	0	0	0	0	-4	-7	-12	-7	-3
Net incurrence of liabilities	0	0	0	0	-1	-5	-2	-11	-7	-4
Other Investments	-1,391	-1,420	-1,463	-1,366	-1,365	-1,473	-1,205	-1,004	-1,449	-2,002
Net acquisition of financial assets	-387	-238	-584	-417	-294	-690	286	-12	-177	-59
Currency and deposits	-483	-339	-598	-366	-316	-547	-59	-28	-228	-121
Loans	-18	5	-23	-80	-74	-289	223	-90	-13	-45
Insurance and pension	18	15	9	-75	20	20	30	22	27	36
Trade credit and advances	89	89	86	92	81	100	98	73	60	81
Other financial assets (including the allocation of SDR)	8	-8	-59	12	-4	26	-6	10	-24	-10
Net incurrence of liabilities	1,004	1,182	878	950	1,070	783	1,491	992	1,272	1,942
Currency and deposits	-83	-119	-281	-58	-107	69	393	75	-811	-286
Loans	546	768	645	522	698	127	463	323	1,489	889
Insurance and pension	7	12	17	-8	-4	-5	-10	-10	-5	-2
Trgovinski krediti i avansi	514	510	526	523	487	582	618	619	582	750
Other financial assets (including the allocation of SDR)	21	10	-29	-28	-3	10	27	-15	16	591
Reserve assets	73	709	712	881	930	1,136	1,114	935	1,246	2,695
Monetary gold	1	77	0	0	0	0	0	0	0	0
Currency and deposits	-2,051	-117	-36	-1,121	2,033	-230	253	238	549	441
Securities	2,079	792	766	2,004	-1,102	1,367	860	699	696	2,254
Other reserve assets	43	-43	-17	-1	-1	-1	1	-2	1	0
<b>NET ERRORS AND OMISSIONS</b>	<b>127</b>	<b>179</b>	<b>113</b>	<b>209</b>	<b>306</b>	<b>281</b>	<b>-12</b>	<b>202</b>	<b>196</b>	<b>526</b>

**Note:**

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

T18: BH Balance of Payments												KM million	
	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1
<b>CURRENT ACCOUNT</b>	<b>-401</b>	<b>-254</b>	<b>-3</b>	<b>-327</b>	<b>-250</b>	<b>-332</b>	<b>-398</b>	<b>-306</b>	<b>-99</b>	<b>-338</b>	<b>-123</b>	<b>-242</b>	<b>-417</b>
Goods - balance	-1,872	-2,082	-1,987	-2,025	-1,602	-1,423	-1,660	-1,606	-1,339	-1,756	-2,014	-2,087	-1,996
Exports of goods	2,368	2,694	2,585	2,532	2,389	2,048	2,354	2,633	2,745	3,047	3,254	3,667	3,750
Imports of goods	4,241	4,775	4,572	4,557	3,991	3,471	4,013	4,239	4,084	4,803	5,268	5,754	5,745
Services - balance	514	827	878	574	433	341	358	378	370	547	877	792	610
Exports of services	765	1,145	1,368	861	678	498	623	604	574	796	1,274	1,092	910
Imports of services	251	319	490	287	245	157	265	227	204	248	397	300	300
Primary income - balance	14	-133	-26	29	3	-156	-82	-61	-37	-191	-89	-34	-22
Credit	283	259	269	321	242	171	172	198	229	241	260	241	236
Debit	269	392	295	292	239	327	254	259	266	432	349	275	258
Secondary income - balance	943	1,133	1,132	1,094	916	906	986	984	906	1,061	1,103	1,087	991
Credit	1,035	1,232	1,239	1,210	1,016	1,002	1,104	1,102	1,016	1,175	1,206	1,217	1,114
Debit	91	99	106	116	100	96	118	119	110	113	103	130	123
<b>CAPITAL ACCOUNT</b>	<b>95</b>	<b>98</b>	<b>98</b>	<b>96</b>	<b>67</b>	<b>65</b>	<b>87</b>	<b>98</b>	<b>57</b>	<b>64</b>	<b>85</b>	<b>79</b>	<b>69</b>
Credit	95	99	99	97	69	67	89	100	57	64	85	79	69
Debit	1	1	1	1	2	2	2	2	0	0	0	0	0
<b>FINANCIAL ACCOUNT</b>	<b>-417</b>	<b>-239</b>	<b>148</b>	<b>112</b>	<b>-310</b>	<b>-326</b>	<b>-120</b>	<b>-18</b>	<b>-168</b>	<b>-71</b>	<b>196</b>	<b>52</b>	<b>-514</b>
Direct investment	-270	-406	-89	222	-233	-215	-168	35	-326	-402	-266	198	-174
Net acquisition of financial assets	-1	24	-24	218	17	6	6	103	27	22	37	-12	18
Net incurrence of liabilities	269	429	65	-4	250	221	175	67	353	424	303	-210	192
Portfolio investment	64	111	14	29	-55	30	-3	39	67	-232	223	53	88
Net acquisition of financial assets	65	94	15	9	-48	14	-1	17	67	42	183	32	89
Net incurrence of liabilities	1	-17	1	-20	7	-16	2	-22	0	274	-40	-20	1
Financial derivatives	0	0	-1	0	0	0	-1	1	0	1	0	0	0
Net acquisition of financial assets	-1	-1	-10	-1	-4	-1	-2	0	-1	-1	0	-1	0
Net incurrence of liabilities	0	-1	-9	0	-4	-1	-1	-1	-1	-1	0	-1	0
Other Investments	15	-437	-158	-424	123	-657	-272	-643	215	-26	-1,020	-1,171	-178
Net acquisition of financial assets	92	-125	49	-28	146	-63	-78	-182	344	176	-157	-422	-21
Currency and deposits	76	-113	110	-101	137	-83	-83	-199	343	151	-162	-454	-95
Loans	-6	-42	-93	51	16	4	-22	-11	-7	-11	-25	-1	33
Insurance and pension	1	10	7	3	4	11	10	2	7	10	10	9	9
Trade credit and advances	20	18	16	19	16	14	14	16	19	19	20	23	25
Other financial assets (including the allocation of SDR)	0	1	10	-1	-26	-9	2	9	-17	7	-1	1	7
Net incurrence of liabilities	77	312	208	395	24	594	194	460	130	201	863	748	158
Currency and deposits	-238	182	-46	177	-243	-365	-209	6	-207	-104	-74	99	-89
Loans	166	-111	167	102	112	827	272	278	183	128	141	438	31
Insurance and pension	-4	-2	-1	-2	-2	-2	-1	-1	0	-1	-2	1	-2
Trgovinski krediti i avansi	146	163	156	154	145	130	147	160	153	181	197	219	218
Other financial assets (including the allocation of SDR)	8	80	-68	-35	11	4	-16	17	2	-2	600	-9	0
Reserve assets	-225	492	382	286	-145	516	325	550	-123	588	1,258	972	-250
Monetary gold	0	0	0	0	0	0	0	0	0	0	0	0	-28
Currency and deposits	-229	283	44	140	75	-95	256	312	-668	54	701	354	-31
Securities	6	209	338	145	-223	611	71	237	545	530	557	621	-191
Other reserve assets	-2	0	0	0	3	0	-3	0	0	3	0	-3	0
<b>NET ERRORS AND OMISSIONS</b>	<b>-110</b>	<b>-83</b>	<b>52</b>	<b>343</b>	<b>-127</b>	<b>-59</b>	<b>192</b>	<b>190</b>	<b>-125</b>	<b>202</b>	<b>234</b>	<b>215</b>	<b>-166</b>

**Note:**

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

<b>T19: International Investment Position (IIP)</b>										KM million
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<b>NET POSITION</b>	<b>-15,178</b>	<b>-15,101</b>	<b>-15,509</b>	<b>-15,692</b>	<b>-15,282</b>	<b>-14,545</b>	<b>-14,100</b>	<b>-12,932</b>	<b>-11,842</b>	<b>-11,717</b>
<b>ASSETS</b>	<b>12,321</b>	<b>13,466</b>	<b>13,983</b>	<b>14,597</b>	<b>15,816</b>	<b>17,045</b>	<b>19,326</b>	<b>21,159</b>	<b>22,469</b>	<b>25,122</b>
Direct investment	560	695	708	878	933	1,157	1,268	1,381	1,513	1,394
Equity and investment fund shares	297	291	299	362	370	427	468	602	714	785
Debt instruments	263	404	410	516	562	730	799	779	799	608
Portfolio investment	466	532	569	582	674	764	1,018	1,204	1,185	1,508
Equity and investment fund shares	23	23	31	33	39	44	41	39	38	88
Debt securities	444	509	538	550	635	720	977	1,165	1,147	1,421
Financial derivatives	0	0	0	0	2	0	0	1	0	0
Other investment	4,786	5,171	4,880	4,530	4,677	4,509	5,415	5,975	5,902	5,870
Other equity	29	47	48	52	48	52	54	64	72	66
Currency and deposits	2,985	3,288	2,982	2,870	3,127	3,191	3,952	4,350	4,297	4,259
Loans	329	334	311	232	158	176	249	209	196	374
Insurance, pension, and standardized guarantee schemes	61	58	110	88	87	92	89	94	105	99
Trade credit and advances	1,177	1,181	1,201	1,026	990	943	1,021	1,199	1,195	1,036
Other accounts receivable	205	263	228	262	267	55	49	60	36	36
Reserve assets	6,509	7,068	7,826	8,606	9,531	10,614	11,626	12,598	13,869	16,349
Currency and deposits	2,335	2,218	2,182	1,132	3,165	2,935	3,188	3,426	3,975	4,416
Securities	3,877	4,592	5,384	7,288	6,158	7,474	8,225	8,917	9,601	11,630
Other reserve assets	297	258	260	186	208	205	212	254	292	304
<b>LIABILITIES</b>	<b>27,499</b>	<b>28,567</b>	<b>29,492</b>	<b>30,290</b>	<b>31,098</b>	<b>31,590</b>	<b>33,426</b>	<b>34,091</b>	<b>34,311</b>	<b>36,839</b>
Direct investment	11,324	12,231	12,253	13,063	13,382	14,166	14,957	15,417	15,494	16,569
Equity and investment fund shares	8,006	8,872	8,449	9,516	9,698	10,517	11,364	11,659	12,117	14,227
Debt instruments	3,318	3,360	3,803	3,547	3,684	3,649	3,592	3,758	3,377	2,342
Portfolio investment	703	544	474	349	299	240	246	206	180	364
Equity and investment fund shares	123	127	118	56	79	93	98	99	111	108
Debt securities	580	417	355	293	220	147	148	107	69	255
Financial derivatives	0	0	0	0	2	0	0	1	2	0
Other investment	15,472	15,792	16,766	16,878	17,416	17,184	18,223	18,467	18,635	19,906
Other equity	66	42	50	47	26	29	36	47	52	70
Currency and deposits	2,053	1,934	1,653	1,595	1,489	1,554	2,751	2,825	2,015	1,730
Loans	10,758	11,113	12,310	12,632	13,074	12,890	12,494	12,547	13,384	14,303
Insurance, pension, and standardized guarantee schemes	17	16	17	18	19	22	23	24	27	29
Trade credit and advances	2,179	2,231	2,284	2,119	2,341	2,243	2,435	2,550	2,684	2,682
Other accounts payable - other	32	105	76	68	65	73	102	84	100	87
Special drawing rights (Net incurrence of liabilities)	367	352	375	401	401	374	382	389	373	1,005

**Note:**

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) 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.

<b>T19: International Investment Position (IIP)</b>												KM million	
	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1
<b>NET POSITION</b>	<b>-14,081</b>	<b>-14,151</b>	<b>-13,372</b>	<b>-12,932</b>	<b>-12,869</b>	<b>-13,174</b>	<b>-12,513</b>	<b>-11,842</b>	<b>-12,049</b>	<b>-12,161</b>	<b>-11,859</b>	<b>-11,717</b>	<b>-11,800</b>
<b>ASSETS</b>	<b>19,511</b>	<b>19,921</b>	<b>20,786</b>	<b>21,159</b>	<b>20,921</b>	<b>21,239</b>	<b>21,645</b>	<b>22,469</b>	<b>22,659</b>	<b>23,270</b>	<b>24,471</b>	<b>25,122</b>	<b>24,856</b>
Direct investment	1,266	1,290	1,266	1,381	1,398	1,404	1,410	1,513	1,368	1,390	1,428	1,394	1,411
Equity and investment fund shares	480	527	544	602	607	610	627	714	730	756	773	785	804
Debt instruments	786	763	721	779	791	794	783	799	638	634	655	608	608
Portfolio investment	1,083	1,178	1,193	1,204	1,156	1,170	1,169	1,185	1,246	1,288	1,472	1,508	1,607
Equity and investment fund shares	40	41	44	39	34	36	34	38	41	34	74	88	82
Debt securities	1,043	1,137	1,149	1,165	1,122	1,134	1,135	1,147	1,205	1,255	1,398	1,421	1,525
Financial derivatives	1	1	1	1	1	0	0	0	2	0	1	0	1
Other investment	5,687	5,430	5,873	5,975	5,905	5,642	5,721	5,902	6,402	6,411	6,155	5,870	5,880
Other equity	54	54	54	64	62	64	65	72	73	65	65	66	53
Currency and deposits	4,185	3,937	4,404	4,350	4,283	4,026	4,123	4,297	4,642	4,720	4,539	4,259	4,259
Loans	235	186	114	209	224	228	207	196	390	379	354	374	411
Insurance, pension, and standardized guarantee schemes	93	89	89	94	102	99	102	105	112	100	99	99	111
Trade credit and advances	1,070	1,113	1,150	1,199	1,199	1,199	1,197	1,195	1,157	1,112	1,061	1,036	1,007
Other accounts receivable	50	51	62	60	34	25	27	36	28	34	37	36	38
Reserve assets	11,474	12,022	12,453	12,598	12,461	13,023	13,345	13,869	13,640	14,180	15,416	16,349	15,957
Currency and deposits	2,959	3,242	3,286	3,426	3,501	3,407	3,663	3,975	3,307	3,361	4,061	4,416	4,384
Securities	8,298	8,547	8,914	8,917	8,689	9,316	9,380	9,601	10,059	10,534	11,065	11,630	11,269
Other reserve assets	216	233	254	254	270	301	303	292	274	284	289	304	303
<b>LIABILITIES</b>	<b>33,593</b>	<b>34,072</b>	<b>34,159</b>	<b>34,091</b>	<b>33,789</b>	<b>34,413</b>	<b>34,157</b>	<b>34,311</b>	<b>34,708</b>	<b>35,431</b>	<b>36,330</b>	<b>36,839</b>	<b>36,655</b>
Direct investment	15,198	15,526	15,565	15,417	15,236	15,579	15,492	15,494	15,936	16,355	16,642	16,569	16,703
Equity and investment fund shares	11,449	11,749	11,767	11,659	11,714	11,873	11,980	12,117	12,918	14,018	14,285	14,227	14,239
Debt instruments	3,749	3,777	3,797	3,758	3,522	3,706	3,512	3,377	3,018	2,338	2,357	2,342	2,464
Portfolio investment	242	239	226	206	220	199	197	180	177	451	407	364	388
Equity and investment fund shares	102	98	98	99	107	110	113	111	111	111	111	108	109
Debt securities	140	141	128	107	113	89	84	69	66	340	296	255	279
Financial derivatives	0	1	0	1	1	1	1	2	0	0	0	0	0
Other investment	18,152	18,306	18,367	18,467	18,332	18,634	18,467	18,635	18,595	18,625	19,281	19,906	19,564
Other equity	42	40	36	47	49	49	50	52	59	59	59	70	69
Currency and deposits	2,513	2,695	2,650	2,825	2,583	2,218	2,008	2,015	1,808	1,699	1,631	1,730	1,642
Loans	12,611	12,482	12,622	12,547	12,604	13,242	13,275	13,384	13,574	13,742	13,842	14,303	14,164
Insurance, pension, and standardized guarantee schemes	23	23	23	24	26	25	26	27	28	29	29	29	31
Trade credit and advances	2,465	2,493	2,523	2,550	2,585	2,614	2,647	2,684	2,652	2,625	2,644	2,682	2,567
Other accounts payable - other	108	188	120	84	95	100	84	100	95	93	92	87	83
Special drawing rights (Net incurrence of liabilities)	389	384	394	389	392	387	378	373	379	377	984	1,005	1,009

**Notes:**

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) 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	01	885	1,167	-282	75.8	
	02	1,028	1,462	-433	70.3	
	03	1,156	1,775	-619	65.1	
	04	1,114	1,699	-585	65.6	
	05	1,055	1,686	-631	62.6	
	06	1,257	1,826	-569	68.9	
	07	1,177	1,921	-744	61.3	
	08	1,083	1,757	-674	62	
	09	1,334	2,019	-685	66.1	
	10	1,353	2,026	-673	66.8	
	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	1,608	2,427	-819	66.3	
	06	1,577	2,602	-1,026	60.6	
	07	1,460	2,475	-1,014	59.0	

**Note:**

The most recent data of Statistics Agency of Bosnia and Herezgovina 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 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	01	140,917	121,190	85,774	88,353	80,900	82,549	25,916	22,593	236,551	884,744	
	02	152,949	154,272	94,448	105,780	94,088	89,389	27,910	36,378	272,900	1,028,113	
	03	165,770	167,940	114,340	121,688	106,254	106,299	42,903	42,175	288,217	1,155,586	
	04	173,329	151,605	118,824	132,828	101,227	106,741	22,748	31,588	275,080	1,113,969	
	05	156,116	149,688	117,632	108,287	99,057	103,419	19,023	27,660	274,080	1,054,963	
	06	179,630	164,172	149,028	138,910	105,851	115,617	22,585	30,191	351,145	1,257,129	
	07	178,431	155,257	153,938	134,807	103,758	103,739	22,612	31,966	292,467	1,176,977	
	08	174,848	141,638	104,545	142,054	85,884	109,272	26,094	30,821	267,852	1,083,008	
	09	200,287	159,917	157,651	156,017	104,978	121,471	30,195	31,779	371,999	1,334,295	
	10	205,442	151,776	168,390	187,445	106,620	121,207	40,100	34,205	337,752	1,352,938	
	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	53,301	379,641	1,609,663	
	05	221,049	254,621	196,510	222,586	126,119	147,829	26,004	57,628	355,632	1,607,978	
	06	222,860	219,813	196,954	222,178	124,215	158,929	23,940	40,179	367,646	1,576,715	
	07	221,309	214,002	203,043	176,352	112,167	142,417	19,657	33,855	337,382	1,460,185	

**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 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	01	150,332	139,673	118,508	102,800	99,431	64,988	30,646	61,485	47,970	350,766	1,166,600	
	02	189,155	175,037	162,352	119,059	112,694	70,575	32,087	80,535	62,130	457,979	1,461,602	
	03	225,180	209,920	190,812	145,716	142,709	83,159	42,474	102,445	70,417	561,958	1,774,790	
	04	209,043	211,936	201,781	149,537	115,053	85,675	34,570	100,033	73,160	517,794	1,698,582	
	05	215,641	213,004	182,238	143,520	123,025	79,048	60,874	94,347	62,059	512,489	1,686,245	
	06	216,281	227,663	206,961	161,543	125,836	85,860	87,286	109,622	71,480	533,340	1,825,872	
	07	225,415	258,248	217,601	190,704	178,666	86,318	67,097	101,607	68,520	526,824	1,920,999	
	08	207,720	172,275	220,158	177,976	147,861	70,094	62,929	121,037	58,263	518,794	1,757,107	
	09	223,252	240,767	242,672	201,914	152,088	97,450	71,710	119,392	75,616	594,633	2,019,493	
	10	240,091	254,969	228,883	182,866	157,355	86,327	30,493	120,546	74,281	650,020	2,025,831	
	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	302,324	235,261	188,069	106,368	53,284	148,915	93,167	831,391	2,514,726	
	04	249,922	283,086	260,670	214,954	164,583	97,317	48,875	165,625	91,913	793,825	2,370,770	
	05	243,291	312,576	266,778	234,990	186,041	93,514	54,833	141,287	87,557	805,654	2,426,523	
	06	250,636	318,877	280,688	261,027	196,371	103,467	56,611	160,894	91,361	882,425	2,602,357	
	07	255,361	353,240	237,413	269,692	197,554	98,391	60,809	118,631	85,906	797,535	2,474,532	

**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	01	1.955830	25.860293	0.074783	0.543679	1.547698	1.811942	0.216896	2.189223	1.605321	0.247836	1.663381
	02	1.955830	25.828452	0.075585	0.545964	1.534443	1.802131	0.227968	2.240480	1.617026	0.250376	1.663453
	03	1.955830	25.807145	0.074718	0.534903	1.511516	1.767484	0.215645	2.276209	1.642472	0.252371	1.663448
	04	1.955830	25.837868	0.075368	0.541921	1.500761	1.771536	0.200424	2.265246	1.638732	0.251045	1.663521
	05	1.955830	25.991241	0.076443	0.552314	1.476770	1.783366	0.192415	2.266545	1.611833	0.250499	1.663401
	06	1.955830	26.083169	0.076847	0.559142	1.474470	1.788098	0.188464	2.278064	1.623108	0.252756	1.663543
	07	1.955830	26.069053	0.076299	0.548068	1.499408	1.800314	0.192412	2.284118	1.654497	0.255549	1.663646
	08	1.955830	26.090051	0.076781	0.555186	1.512495	1.817375	0.195738	2.293624	1.661455	0.256506	1.663582
	09	1.955830	26.099791	0.077054	0.555832	1.507593	1.801041	0.194573	2.283824	1.659285	0.257009	1.663582
	10	1.955830	26.032323	0.076731	0.542308	1.491938	1.825402	0.183565	2.307456	1.685804	0.262408	1.663592
	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

<b>T24: Foreign Debt Servicing</b>				KM thousand		
Creditor	Repayment Plan 2022			Performed in 2022		
	Principal	Interest	Total	Principal	Interest	Total at the end of July
<b>Public Creditors</b>	<b>672,687</b>	<b>107,493</b>	<b>780,180</b>	<b>316,776</b>	<b>58,112</b>	<b>374,887</b>
<i>International and Regional Organizations</i>	524,822	85,804	610,626	242,015	46,159	288,174
European Investment Bank	100,992	23,346	124,338	57,013	11,968	68,981
European Bank for Reconstruction and Development	116,283	9,260	125,543	53,280	5,854	59,133
World Bank - IDA	178,560	15,275	193,835	79,137	8,514	87,651
World Bank- IBRD <sup>1)</sup>	59,132	18,375	77,507	31,475	9,924	41,399
Council of Europe Development Bank <sup>1)</sup>	6,883	1,399	8,282	4,611	717	5,328
International Fund for Agriculture Development	4,935	743	5,678	3,408	379	3,787
IMF	38,478	9,783	48,261	13,091	6,244	19,335
European Union – European Commission	19,558	7,624	27,183	0	2,560	2,560
<i>Government and Government Agencies</i>	147,865	21,688	169,554	74,761	11,953	86,714
Paris Club <sup>1)</sup>	30,113	3,777	33,890	14,899	1,935	16,834
Saudi Development Fund	6,202	2,029	8,231	3,233	1,057	4,289
Other Bilateral	111,551	15,883	127,433	56,629	8,961	65,590
<b>Private Creditors</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
London Club <sup>1)</sup>	0	0	0	0	0	0
<b>Total</b>	<b>672,687</b>	<b>107,493</b>	<b>780,180</b>	<b>316,776</b>	<b>58,112</b>	<b>374,887</b>

Source:

BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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