



# Monthly Economic Survey

MAY  
2019

CENTRAL BANK OF BOSNIA AND HERZEGOVINA  
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY  
MAY 2019

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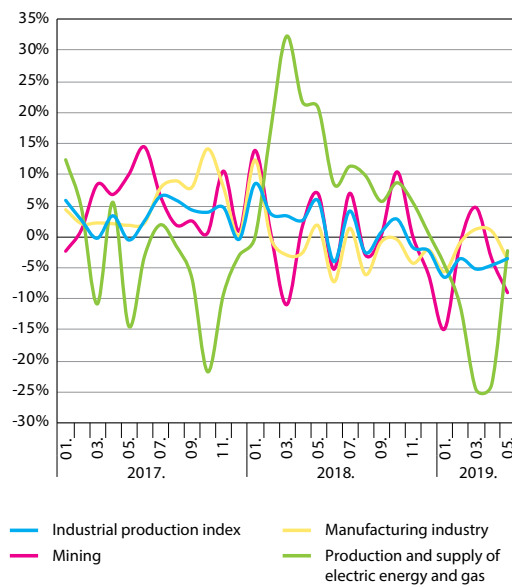
## INTRODUCTORY SUMMARY

Industrial production decreased considerably in the first five months (Graph 01), with a strong decline of all the main industrial activities, which brought about a significant slowdown of the export value (Graph 02). At the same time, imports increased significantly (Graph 03). The growth of the average consumer prices slowed down at the annual level (Graph 04), mainly resulting from decreased oil prices in foreign markets (Graph 05). Nominal and real effective exchange rates measured by consumer prices slightly appreciated at the monthly level (Graph 06).

Loans to households continued to increase faster than loans to non-financial companies (Graph 07). At the same time, household deposits increased (Graph 08), which was partly a consequence of a significant growth of the number of employees (Graph 09). The trend of banks and their clients' increased demand for the domestic currency was continued during May (Graph 10). The strongest contribution to money supply growth still came from M1 component, but it was encouraging to see quasi money increase significantly in the current year (Graph 11), which is also reflected in the trend of monetary multipliers (Graph 12). The banking sector foreign assets decreased, while foreign liabilities slightly increased (Graph 13).

Revenues from indirect taxes increased (Graph 14), mainly resulting from the increase of tolls and excise duties (Graph 15). General government debt with commercial banks increased on the basis of the issued securities (Graph 16). There was a new issue in the RS bond market, with the lowest recorded yield to maturity rate (Graph 17). In May, there was a slight contraction of the value of interbank payment transactions at the monthly level (Graph 18).

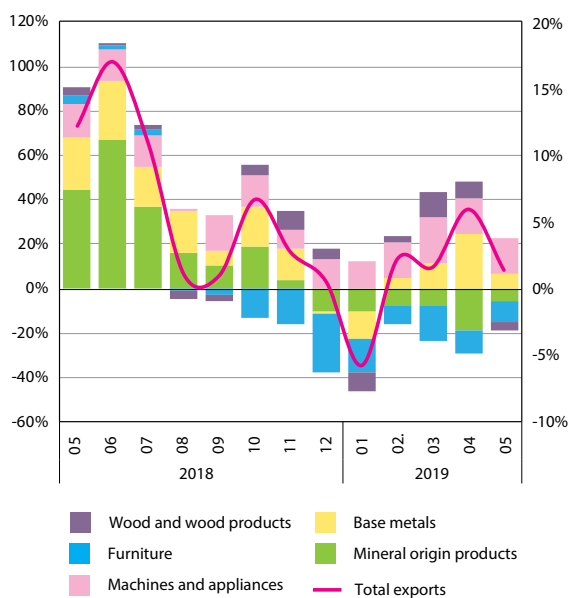
G01: Annual Change of Industrial Production by Activities



Source: BHAS

Industrial output declined at the annual level by 3.5% in May. In the period January - May 2019, compared to the same period of the previous year, a stronger decline of industrial output was observed (4.6%). The decline of industrial output was under the strongest impact of the production and distribution of electric energy and gas, with the annual output decrease of 13.9%. At the same time, the output decrease was also recorded in mining and manufacturing industry, amounting to 4.8% and 1.4%, respectively.

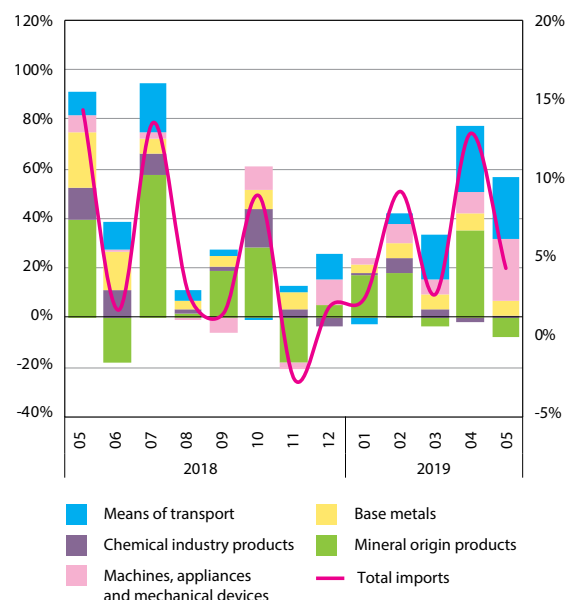
G02: Exports by the Main Product Groups, Annual Growth Rates



Source: CBBH

Since the beginning of the year, a trend of a significant slow-down of exports was recorded, due to the slowdown of the economies in the euro area. In May, exports increased by 1.3% at the annual level, and the export growth rate in the first five months was 1.1%. Machines, appliances and electric devices and base metals are the product groups with positive growth rates, while the other main export product groups recorded negative growth rates since the beginning of the year.

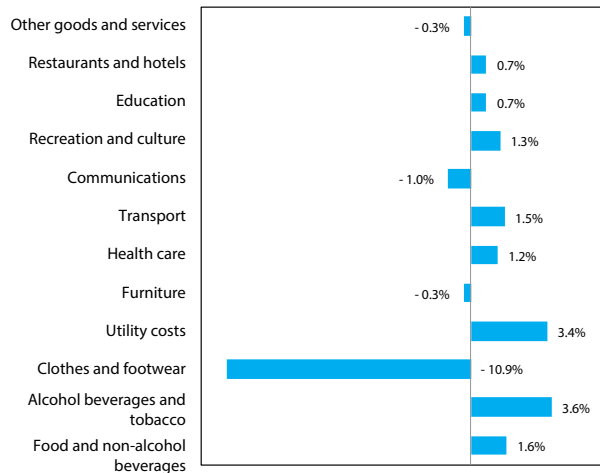
G03: Imports by the Main Product Groups, Annual Growth Rates



Source: CBBH

In May, imports increased at the rate of 4.3%, while the five month import growth rate was 6.3%. All the import product groups, except for mineral origin products, had positive and high growth rates. In May, the imports of mineral origin products were lower by 7.8% at the annual level, however, significant monthly oscillations were observed in the imports of this product group. The imports of machines, appliances and electric devices and means of transport increased by one fourth at the annual level.

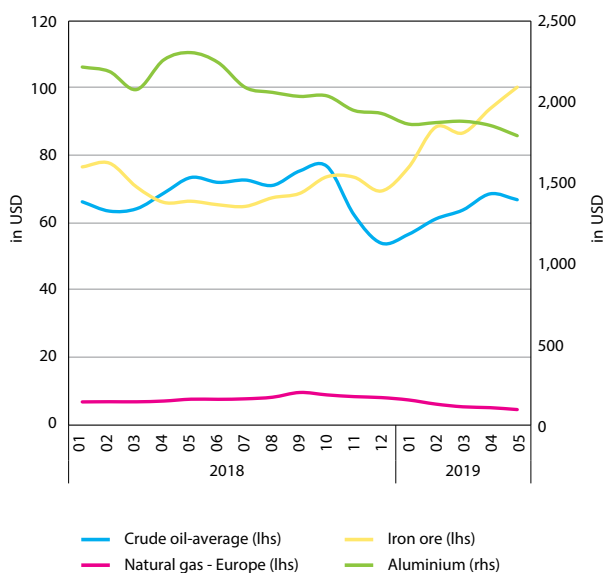
G04: Annual Change of the Average Consumer Prices by Categories



Source: BHAS

At the annual basis, the growth of the general price level in May (0.8%) was mainly determined by the growth of prices in the categories of food and beverages, utility costs, transport, alcohol beverages and tobacco. At the same time, the strongest decrease of consumer prices in the same period was continuously recorded in the category of clothes and footwear.

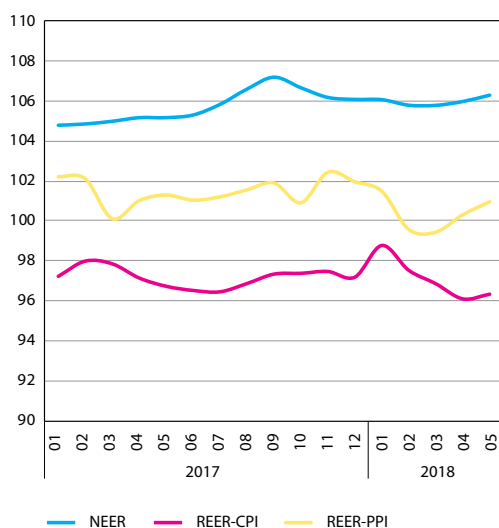
G05: Global Commodity Markets



Izvor: World Bank

Divergent movements of the prices of individual goods which are important for BH economy were observed. The price of iron ore compared to the previous month suddenly increased by 6.8% reaching USD 100.15 in the end of May. The average price of crude oil did not significantly change compared to the previous month, which is the end of the oil price upward trend. The natural gas price decreased compared to the previous month, while the gold price did not significantly change compared to the previous month, although it is expected to grow during 2019 (the World Bank forecast, 04/2019).

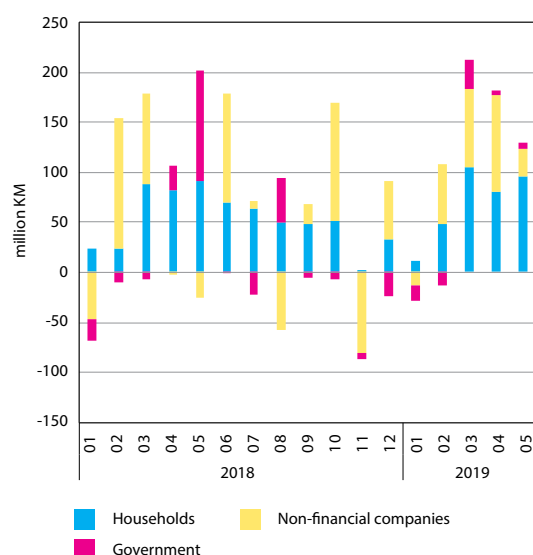
G06: Nominal and Real Effective Exchange Rates of KM (NEER and REER)



Source: CBBH

Nominal real effective exchange rate of KM (NEER) appreciated at the monthly level by 32bp, while the appreciation at the annual level was 1.13pp. The appreciation of NEER was brought about by the nominal appreciation of KM against the currencies of our trade partners, however, the highest appreciation of KM was in relation to Turkish lira by 30.0%. On the other hand, REER-CPI appreciated slightly at the monthly level, while a low depreciation by 39 bp was registered at the annual level. REER-PPI was higher than REER-CPI, and this index depreciated at the annual level by 34bp, while at the monthly level, it appreciated by 66bp.

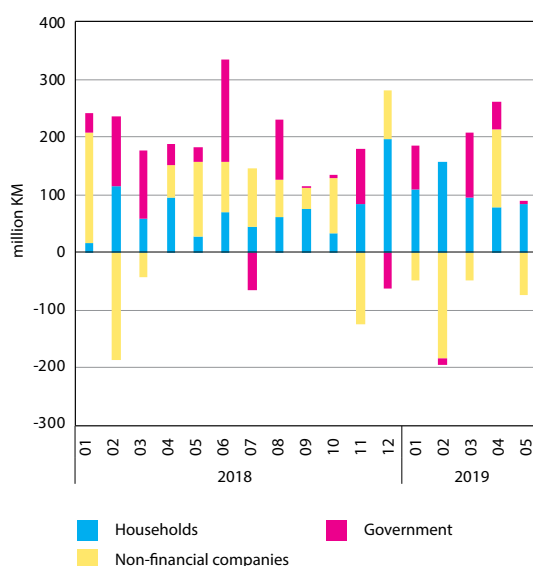
G07: Loans, Monthly Changes



Source: Tables 10 and 11

The total loans in BH banking sector exceeded the amount of KM 20 billion in May 2019. At the monthly level, the growth of the total loans was 0.7%, which was generated by the growth of loans to households. Loans to households increased at the rate of 7.2% at the annual level, and those to non-financial companies by 4.8% in May.

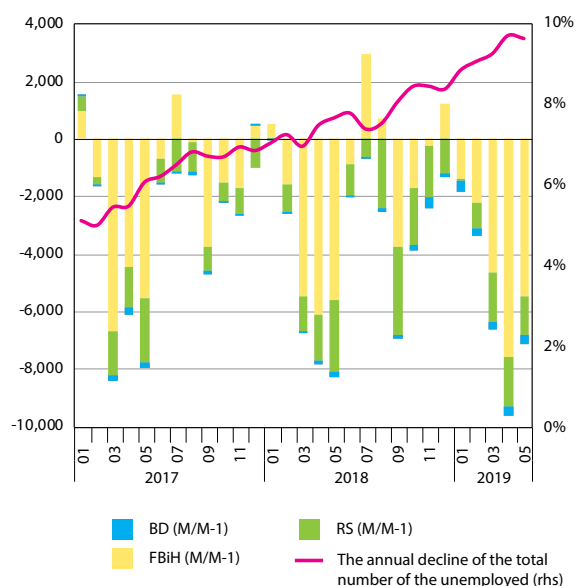
G08: Deposits, Monthly Changes



Source: Tables 08 and 09

In the end of May, the total deposits amounted to KM 22.28 billion, which was a growth of 8.5% at the annual level. Household deposits kept their growing trend and they additionally increased by KM 84.7 million reaching the level of KM 12.7 billion in May. There were no considerable changes in the deposit trend in the sectors of government and non-financial companies during the reporting month.

G09: Changes of the Number of the Unemployed

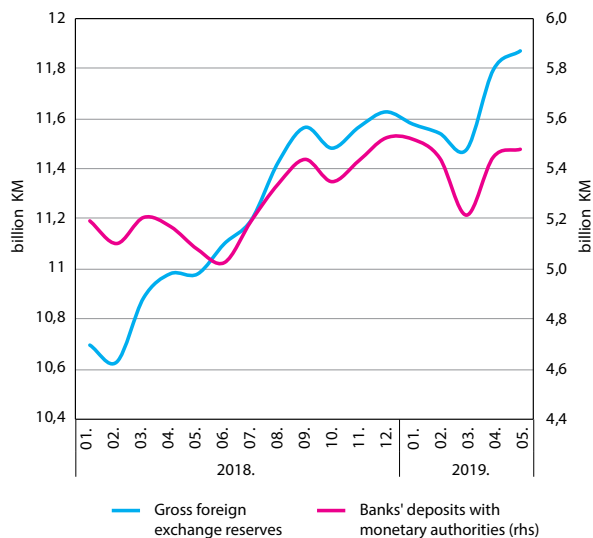


Source: BH Labour and Employment Agency

In May, a rapid downward trend of the number of the unemployed was continued resulting from increased employment and negative demographic trends. Although administrative unemployment remained at a high level, it reached the lowest level in the two previous ten year periods. The number of the unemployed decreased at the annual level by 43,382 persons or 9.6%.



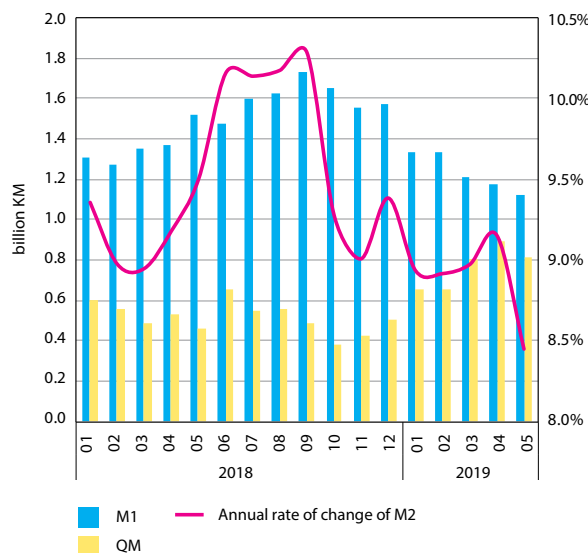
G10: Gross Foreign Exchange Reserves of the CBBH and Banks' Deposits with Monetary Authorities



Source: Tables 02 and 03

The foreign exchange reserves reached KM 11.8 billion in the end of May, firstly due to a positive balance of KM purchase and sale (Table 02) which was recorded with commercial banks, which was the cause of the growth of banks' deposits with monetary authorities. The trend of banks and their clients' increased demand for the local currency was kept during May. The total increase of the foreign exchange reserves since the beginning of the year was KM 242.4 million (2.1%).

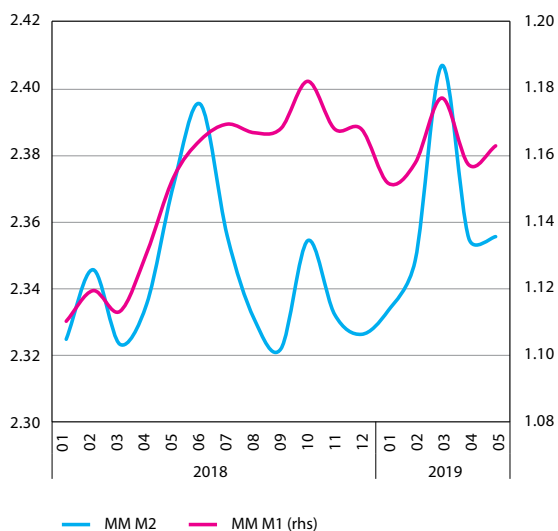
G11: Annual Changes of Money Supply Components and Annual Rates of Money Supply Change



Source: Table 04

Following a strong growth of money supply at the annual level in the second and third quarters of the last year, slowdown took place and return to the values recorded before the mentioned growth. Although M1, as the most liquid component of broad money supply remained the main driver of growth, it is encouraging to see quasi money recording also significant changes, as the quasi money structure includes term deposits.

G12: Monetary Multiplication

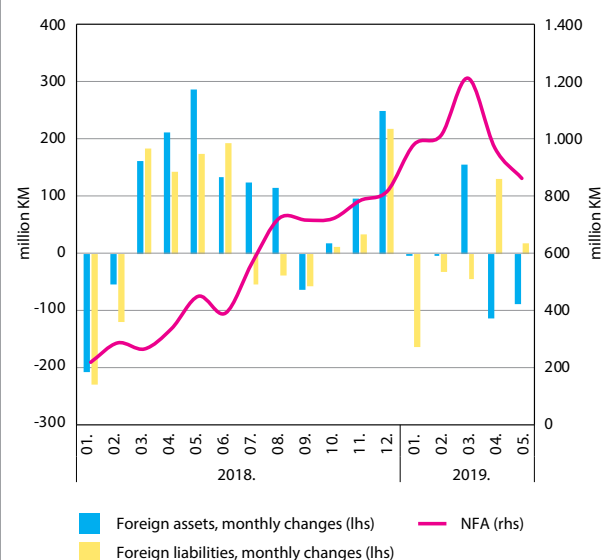


Source: Table 04

The mentioned changes in money supply component trends were also reflected in monetary multiplication. While monetary multiplier for M1 did not record higher oscillations in the previous year, M2 showed considerable volatility. After reserve money increased faster than broad money supply in the second half of 2018, acceleration took place since the beginning of this year, mainly due to a faster growth of quasi money. However, due to a strong growth of reserve money in April, the trend changed, which was confirmed by the data for May.



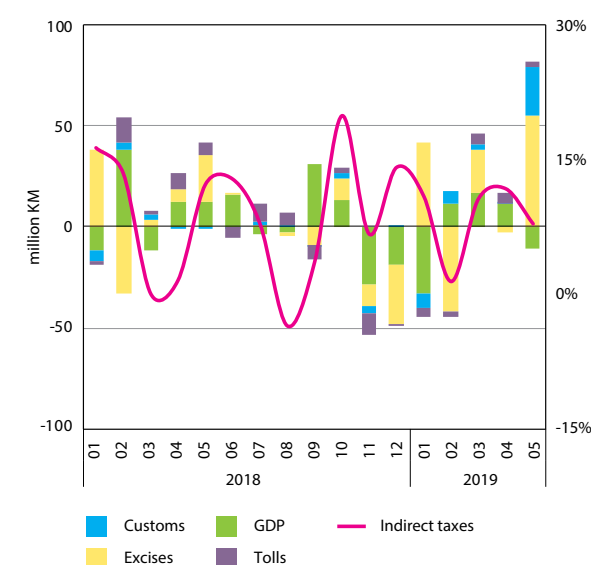
G13: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

In May 2019, foreign assets of commercial banks decreased (2.3%) and foreign liabilities increased (0.6%) at the monthly level. The items which contributed to the decrease of foreign assets were foreign currency in banks' vaults, other loans and transferable deposits, while other deposits increased. The increase of foreign liabilities was due to the increase of loans with non-residents and other deposits, while transferable deposits decreased. In May 2019, net foreign assets were at the level of KM 860.2 million.

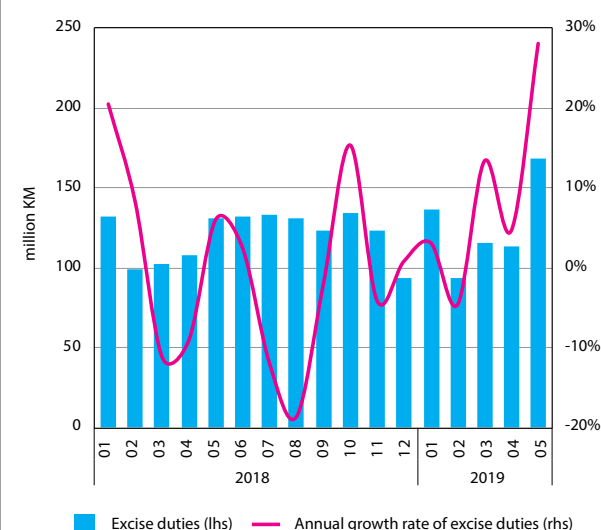
G14: Monthly Changes of Indirect Taxes



Source: ITA

In May, monthly growth of revenues from indirect taxes was recorded, mainly as a result of the growth of excise duties and tolls. The monthly growth of indirect taxes amounted to KM 30.0 million. Regarding the indirect tax components, VAT declined on monthly basis. The total collected revenues from indirect taxes in the first five months amounted to KM 2.59 billion, and compared to the previous year, they increased by 8.8%.

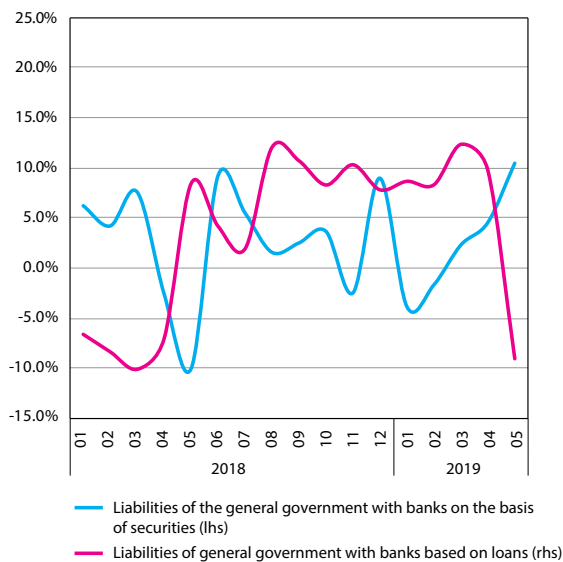
G15: Annual Growth Rate of Excise Duties



Source: Indirect Taxation Authority

In the first five months, much better collection of revenues from excise duties was recorded compared to the same period of the previous year. In the mentioned period, KM 628.2 million was collected on the basis of excise duties, which was a growth of KM 55.4 million compared to the same period of the previous year. A better collection of excise duties in the current month resulted firstly from stable collection of excise duties on domestic tobacco products.

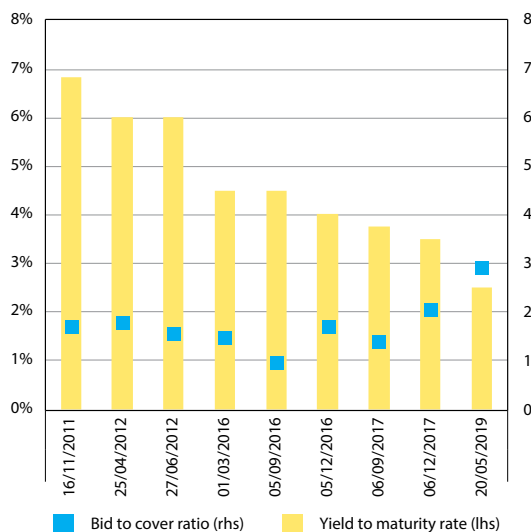
G16: Liabilities of general government with commercial banks, annual changes



Source: CBBH

In May, the liabilities based on the issued securities of the general government increased at the annual level, while those based on loans decreased. In the end of May, the total general government sector debt on the mentioned two bases amounted to KM 2.44 billion, which was an annual growth of liabilities in the amount of KM 121.6 million or 5.2 %. Banking sector exposure to the general government sector in the end of May was 7.7% of the total banking sector assets.

G17: The Issue of Seven Year Bonds in Republika Srpska

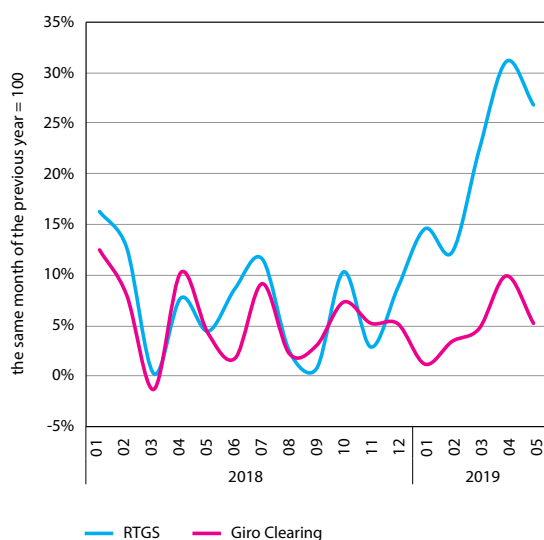


Source: BLSE.

Note: X axis shows the issue date. Bid to cover ratio is a relation between demand and supply for the issue in primary market.

After a year and a half, Republika Srpska for the ninth time issued seven year bonds in the nominal value of KM 35 million at the coupon interest rate of 3.5%. Due to a very high demand which exceeded the offer almost three times, the bonds were sold at the price above their nominal value and at the yield to maturity rate (2.49%) lower than coupon interest rate. This issue of seven year bonds was performed at the lowest yield to maturity rate so far, with the so far highest demand, in relative terms.

G18: The Value of Turnover in BH Interbank Payment System



Source: CBBH

The turnover in interbank payment system in May amounted to KM 10.28 billion, which was effected in the total of 3.74 million transactions. The total turnover in May was slightly lower than the turnover in April, as the turnover slowed down in RTGS (m/m-1), which had increased for two successive months, at a two digit rate. Annual growth rate (m/m-12) remained a two digit number, while it was above 5% in Giro Clearing. The turnover in RTGS increased by 26.8%, and in Giro Clearing by 5.2% at the annual level.

## STATISTICAL APPENDIX

T01:	Main Economic Indicators
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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, 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. (napomena uz tabelu T

-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			
	04/2019	03/2019	12/2018	04/2018
<b>FINANCIAL SECTOR</b>	in KM million			
<b>Monetary sector</b>				
Money supply M2	24,661	1.1%	1.9%	9.2%
Foreign currency reserves	11,791	2.8%	1.4%	7.4%
Average balance of reserve accounts with CBBH	5,477	1.8%	0.8%	6.5%
<b>Banking sector</b>				
Total loans	19,940	0.9%	2.3%	6.1%
Total deposits	22,258	1.1%	2.3%	9.6%
<b>Non-banking sector</b>				
BLSE turnover	54.3	25.8%	0.0%	269.7%
SASE turnover	19.6	110.4%	-81.6%	198.5%
Turnover in RTGS	8,740	13.0%	2.6%	31.1%
Turnover in giro clearing system	1,583	9.8%	0.2%	9.9%
	in points			
BIRS	693.2	-3.27%	22.59%	35.06%
SASX 30	1,216.05	0.61%	7.07%	16.32%
<b>REAL SECTOR</b>	in persons			
Consumer prices - BH		-0.3%	0.3%	0.8%
Industrial production - BH		-3.7%	-5.3%	-4.5%
Number of unemployed persons-BH	413,826	-2.3%	-4.9%	-9.7%
<b>EXTERNAL SECTOR</b>	in KM million			
		03/2019	12/2018	04/2018
Imports	1,626.8	-8.2%	6.6%	4.8%
Exports	954.1	-3.5%	3.0%	-2.4%
<b>PUBLIC FINANCE</b>	in KM million			
Net indirect taxes	537.8	5.2%	10.2%	11.8%
VAT	328.6	3.6%	2.0%	8.4%
Excise duties	113.4	-2.2%	20.1%	4.7%
Customs fees	27.9	1.1%	12.0%	16.7%

**T02: Buying and Selling of KM**  
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2008		4,933,211	5,564,318	-631,108	5,304,973
2009		4,197,642	4,234,491	-36,849	5,268,124
2010		5,273,777	5,014,550	259,227	5,527,351
2011		5,088,041	5,162,710	-74,669	5,452,682
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
2018	01	852,932	715,889	137,043	9,655,865
	02	657,348	733,451	-76,103	9,579,761
	03	787,989	572,265	215,724	9,795,486
	04	728,905	631,048	97,857	9,893,342
	05	708,444	687,829	20,615	9,913,958
	06	1,206,578	1,164,568	42,010	9,955,968
	07	989,316	818,859	170,457	10,126,425
	08	901,336	660,206	241,130	10,367,555
	09	830,216	714,442	115,773	10,483,328
	10	1,000,186	1,059,977	-59,791	10,423,537
	11	1,043,430	976,896	66,534	10,490,071
	12	1,085,753	1,045,085	40,668	10,530,740
2019	01	1,036,312	1,129,614	-93,302	10,437,437
	02	762,888	784,795	-21,907	10,415,531
	03	814,865	997,379	-182,514	10,233,017
	04	1,252,277	867,879	384,398	10,617,415
	05	967,429	928,455	38,974	10,656,389

**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
2008	12	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3
2009	12	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7
2010	12	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011	12	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
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
2018	01	203.3	5.2	245.2	2,571.7	0.0	7,671.3	10,696.6	10,694.1	10,117.3	576.8
	02	202.9	1.8	245.6	2,493.1	0.0	7,686.2	10,629.5	10,626.2	10,037.2	589.0
	03	202.1	1.7	245.5	2,513.1	0.0	7,922.2	10,884.7	10,881.5	10,252.4	629.1
	04	204.4	5.7	245.5	2,475.3	0.0	8,049.6	10,980.6	10,978.0	10,366.3	611.6
	05	208.5	2.0	245.7	2,392.8	0.0	8,129.8	10,978.9	10,976.7	10,369.9	606.8
	06	201.3	2.0	246.0	2,471.0	0.0	8,179.3	11,099.6	11,097.6	10,466.4	631.2
	07	196.5	6.0	245.9	2,492.1	0.0	8,252.9	11,193.4	11,191.5	10,585.7	605.9
	08	194.4	2.2	249.2	2,560.8	0.0	8,416.2	11,422.7	11,420.3	10,822.1	598.2
	09	192.8	1.5	249.1	2,625.5	0.0	8,492.8	11,561.7	11,559.7	10,992.3	567.4
	10	201.6	5.8	248.6	2,647.2	0.0	8,375.8	11,479.0	11,476.1	10,880.7	595.4
	11	202.8	2.2	248.7	2,692.6	0.0	8,416.4	11,562.8	11,560.5	10,943.1	617.3
	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	01	216.7	3.4	287.0	2,706.7	0.0	8,360.9	11,574.8	11,572.2	10,892.9	679.3
	02	216.8	0.0	286.9	2,782.7	0.0	8,251.7	11,538.2	11,536.0	10,867.1	669.0
	03	216.2	0.0	286.2	2,672.5	0.0	8,298.3	11,473.3	11,471.6	10,740.8	730.8
	04	214.9	3.6	288.1	2,887.5	0.0	8,397.0	11,791.0	11,787.8	11,071.5	716.3
	05	219.5	0.5	294.7	2,900.1	0.0	8,450.7	11,865.6	11,863.6	11,105.9	757.7

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

**Notes:** 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. 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
2008	12	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,107.2	3,864.7	5,704.0	5,691.2	6,748.1	12,439.3
2009	12	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.0	4,241.0	5,648.9	5,545.8	7,163.3	12,709.1
2010	12	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011	12	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
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
2018	01	4,282.9	5,191.4	86.5	3,532.9	7,080.7	4,084.6	1,852.9	5,674.9	9,560.8	10,613.6	11,612.4	22,226.0
	02	4,302.9	5,100.7	85.9	3,564.6	7,057.2	4,091.0	1,863.2	5,682.6	9,489.5	10,621.9	11,636.8	22,258.6
	03	4,342.7	5,205.3	85.8	3,637.7	7,085.6	4,088.1	1,889.1	5,680.9	9,633.8	10,723.3	11,658.1	22,381.4
	04	4,407.7	5,168.7	98.2	3,675.7	7,263.1	4,103.2	1,877.5	5,674.2	9,674.7	10,938.8	11,654.9	22,593.7
	05	4,452.1	5,077.4	97.8	3,680.4	7,423.4	4,130.0	1,912.5	5,681.0	9,627.3	11,103.8	11,723.6	22,827.4
	06	4,515.4	5,024.3	98.1	3,756.0	7,467.9	4,143.6	2,030.8	5,686.8	9,637.8	11,223.9	11,861.2	23,085.2
	07	4,621.4	5,191.6	110.2	3,852.6	7,751.3	4,141.8	1,944.6	5,686.0	9,923.2	11,603.9	11,772.4	23,376.3
	08	4,717.6	5,339.0	110.7	3,929.3	7,933.9	4,168.9	1,983.9	5,682.6	10,167.4	11,863.2	11,835.5	23,698.7
	09	4,717.2	5,437.8	112.6	3,946.4	8,046.8	4,140.1	1,966.6	5,740.1	10,267.6	11,993.2	11,846.8	23,840.0
	10	4,693.0	5,348.5	126.2	3,878.9	8,141.8	4,142.1	2,016.2	5,759.3	10,167.7	12,020.6	11,917.6	23,938.2
	11	4,670.3	5,432.5	125.4	3,870.6	8,075.0	4,168.9	1,954.4	5,785.0	10,228.2	11,945.6	11,908.3	23,853.9
	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	01	4,719.9	5,518.6	137.7	3,914.7	8,034.5	2,626.2	2,203.4	7,432.6	10,376.2	11,949.2	12,262.2	24,211.4
	02	4,743.1	5,443.7	136.8	3,959.1	7,992.0	2,591.3	2,174.5	7,525.9	10,323.6	11,951.2	12,291.6	24,242.8
	03	4,782.7	5,214.4	135.8	4,007.7	7,920.8	2,699.6	2,300.4	7,460.6	10,132.9	11,928.5	12,460.6	24,389.1
	04	4,875.2	5,447.3	149.4	4,038.7	8,078.6	2,700.7	2,375.8	7,467.5	10,471.9	12,117.2	12,544.0	24,661.2
	05	4,882.6	5,478.2	148.8	4,101.6	8,119.4	2,746.4	2,349.6	7,438.5	10,509.6	12,221.0	12,534.6	24,755.6

Revised data for April 2019.

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.

**Notes:**

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		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		TOTAL
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2008	12	9,429.7	-6,000.0	3,429.7	-1,655.8	148.3	256.4	6,751.6	169.2	6,804.5	12,474.1	15,903.8
2009	12	9,430.9	-5,386.9	4,043.9	-1,294.6	195.6	268.2	6,682.5	103.0	6,411.3	12,365.8	16,409.8
2010	12	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1
2011	12	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2
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
2018	01	13,305.2	-2,362.0	10,943.2	-119.0	500.7	399.6	8,314.2	85.1	8,705.3	17,885.9	28,829.1
	02	13,184.6	-2,241.9	10,942.6	-205.5	494.9	398.9	8,443.0	87.7	8,732.1	17,951.1	28,893.7
	03	13,601.3	-2,424.5	11,176.9	-379.1	485.5	390.0	8,543.9	93.4	8,820.8	17,954.5	29,131.3
	04	13,908.9	-2,565.1	11,343.8	-444.1	486.5	400.8	8,532.2	92.6	8,908.7	17,976.6	29,320.4
	05	14,193.5	-2,738.2	11,455.3	-401.0	487.4	403.2	8,506.1	97.1	8,997.6	18,090.5	29,545.7
	06	14,447.9	-2,930.5	11,517.4	-409.0	481.3	415.6	8,601.9	122.6	9,063.3	18,275.8	29,793.2
	07	14,664.3	-2,876.2	11,788.2	-356.5	473.8	418.4	8,609.0	124.0	9,129.5	18,398.3	30,186.5
	08	15,007.1	-2,837.0	12,170.1	-388.8	494.5	412.2	8,556.6	124.6	9,176.1	18,375.1	30,545.3
	09	15,082.4	-2,779.6	12,302.9	-418.5	491.9	415.8	8,577.2	127.8	9,223.4	18,417.6	30,720.4
	10	15,016.8	-2,792.2	12,224.6	-371.8	494.5	424.7	8,680.7	125.2	9,276.2	18,629.6	30,854.2
	11	15,196.1	-2,824.5	12,371.6	-541.7	493.3	424.3	8,602.5	127.9	9,278.8	18,385.1	30,756.7
	12	15,505.5	-3,041.1	12,464.4	-463.7	496.0	427.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4
2019	01	15,455.6	-2,877.2	12,578.3	-447.7	486.1	425.0	8,651.1	122.8	9,302.8	18,540.2	31,118.5
	02	15,417.9	-2,844.6	12,573.3	-435.8	476.7	423.3	8,713.4	126.0	9,350.7	18,654.4	31,227.7
	03	15,508.1	-2,800.1	12,707.9	-492.7	476.0	426.5	8,789.8	124.4	9,461.6	18,785.6	31,493.5
	04	15,712.8	-2,931.5	12,781.3	-493.6	467.7	422.4	8,889.6	129.7	9,552.0	18,967.7	31,749.1
	05	15,698.7	-2,947.0	12,751.7	-438.8	482.2	431.0	8,912.7	128.5	9,643.9	19,159.6	31,911.3

Revised data for April 2019.

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

**Notes:**

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

**T05: Monetary Survey**  
 - end of period, KM million -

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)				Quasi Money (QM)								
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Currency		Transfer Deposits in Foreign Currency	Other Deposits in Dom. Currency	Other Deposits in Foreign Currency			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
2008	12	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3
2009	12	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2
2010	12	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011	12	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
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
2018	01	3,532.9	7,080.7	10,613.6	1,852.9	4,084.6	5,674.9	11,612.4	22,226.0	8.0	451.5	4,644.4	1,499.1	28,829.1
	02	3,564.6	7,057.2	10,621.9	1,863.2	4,091.0	5,682.6	11,636.8	22,258.6	7.9	438.8	4,680.9	1,507.4	28,893.7
	03	3,637.7	7,085.6	10,723.3	1,889.1	4,088.1	5,680.9	11,658.1	22,381.4	7.9	453.0	4,737.3	1,551.7	29,131.3
	04	3,675.7	7,263.1	10,938.8	1,877.5	4,103.2	5,674.2	11,654.9	22,593.7	8.0	458.8	4,731.4	1,528.5	29,320.4
	05	3,680.4	7,423.4	11,103.8	1,912.5	4,130.0	5,681.0	11,723.6	22,827.4	8.0	468.7	4,721.6	1,520.2	29,545.7
	06	3,756.0	7,467.9	11,223.9	2,030.8	4,143.6	5,686.8	11,861.2	23,085.2	8.0	466.4	4,725.3	1,508.3	29,793.2
	07	3,852.6	7,751.3	11,603.9	1,944.6	4,141.8	5,686.0	11,772.4	23,376.3	8.0	463.1	4,733.9	1,605.2	30,186.5
	08	3,929.3	7,933.9	11,863.2	1,983.9	4,168.9	5,682.6	11,835.5	23,698.7	8.0	466.9	4,828.3	1,543.4	30,545.3
	09	3,946.4	8,046.8	11,993.2	1,966.6	4,140.1	5,740.1	11,846.8	23,840.0	7.9	477.5	4,806.2	1,588.8	30,720.4
	10	3,878.9	8,141.8	12,020.6	2,016.2	4,142.1	5,759.3	11,917.6	23,938.2	8.0	474.8	4,860.2	1,573.1	30,854.2
	11	3,870.6	8,075.0	11,945.6	1,954.4	4,168.9	5,785.0	11,908.3	23,853.9	8.0	466.6	4,854.6	1,573.7	30,756.7
	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	4,849.8	1,505.0	31,021.4
2019	01	3,914.7	8,034.5	11,949.2	2,203.4	2,626.2	7,432.6	12,262.2	24,211.4	8.0	470.3	4,927.3	1,501.6	31,118.5
	02	3,959.1	7,992.0	11,951.2	2,174.5	2,591.3	7,525.9	12,291.6	24,242.8	7.9	479.6	4,962.0	1,535.3	31,227.7
	03	4,007.7	7,920.8	11,928.5	2,300.4	2,699.6	7,460.6	12,460.6	24,389.1	7.9	499.3	5,061.6	1,535.6	31,493.5
	04	4,038.7	8,078.6	12,117.2	2,375.8	2,700.7	7,467.5	12,544.0	24,661.2	8.0	490.5	5,082.5	1,507.0	31,749.1
	05	4,101.6	8,119.4	12,221.0	2,349.6	2,746.4	7,438.5	12,534.6	24,755.6	8.0	495.6	5,115.9	1,536.2	31,911.3

Revised data for April 2019.

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.

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.

**Notes:**

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 milion -

ASSETS					LIABILITIES						
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total
					Cash Outside Monetary Authorities						
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
2008	12	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6
2009	12	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8
2010	12	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	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	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	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	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	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	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	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2018	01	10,724.4	1.5	10,726.0	4,282.9	9,560.8	2.5	556.5	652.2	-46.1	10,726.0
	02	10,657.3	1.7	10,659.0	4,302.9	9,489.5	3.3	547.7	663.6	-45.0	10,659.0
	03	10,912.5	2.0	10,914.5	4,342.7	9,633.8	3.2	618.6	704.4	-45.5	10,914.5
	04	11,008.4	1.6	11,010.0	4,407.7	9,674.7	2.6	691.6	693.5	-52.4	11,010.0
	05	11,006.7	1.9	11,008.5	4,452.1	9,627.3	2.1	742.6	688.9	-52.4	11,008.5
	06	11,127.4	2.1	11,129.5	4,515.4	9,637.8	2.0	828.7	713.5	-52.5	11,129.5
	07	11,221.2	1.7	11,222.8	4,621.4	9,923.2	1.8	662.4	687.1	-51.8	11,222.8
	08	11,450.6	1.8	11,452.4	4,717.6	10,167.4	2.4	654.7	680.2	-52.3	11,452.4
	09	11,589.5	1.9	11,591.4	4,717.2	10,267.6	2.0	724.7	649.2	-52.1	11,591.4
	10	11,506.8	1.7	11,508.5	4,693.0	10,167.7	2.9	713.0	676.7	-51.8	11,508.5
	11	11,590.6	1.7	11,592.3	4,670.3	10,228.2	2.3	714.9	698.5	-51.6	11,592.3
	12	11,651.0	2.1	11,653.1	4,750.6	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2019	01	11,602.6	1.4	11,604.0	4,719.9	10,376.2	2.6	516.7	760.8	-52.2	11,604.0
	02	11,566.0	1.6	11,567.6	4,743.1	10,323.6	2.1	543.5	750.1	-51.7	11,567.6
	03	11,501.2	1.9	11,503.1	4,782.7	10,132.9	1.7	607.9	812.1	-51.5	11,503.1
	04	11,818.9	1.6	11,820.5	4,875.2	10,471.9	3.2	599.6	796.9	-51.2	11,820.5
	05	11,893.4	1.8	11,895.2	4,882.6	10,509.6	1.9	596.3	838.2	-50.8	11,895.2

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.

**Notes:**

The CBBH (monetary authorities) foreign assets comprise gold, foreign currency in CBBH vault, foreign currency deposits with foreign banks, SDR holdings, foreign securities and other. Claims on domestic sectors consist of claims on employees of CBBH for the 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 (Account 1 and 2). Deposits of central government with CBBH are transferable and other deposits of BH Institutions, Entity governments, Entity social security funds and those of Brčko District in domestic currency. Shares and other equity are comprised of equity, current year result, general and special reserves and revaluation/ adjustment. 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
2008	12	3,393.3	3,106.1	265.5	256.4	6,751.6	169.2	6,802.8	20,744.9
2009	12	3,632.0	3,190.3	355.5	268.2	6,682.5	103.0	6,409.8	20,641.1
2010	12	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3
2011	12	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9
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
2018	01	5,948.5	2,580.7	2,261.1	399.6	8,314.2	85.1	8,705.0	28,294.1
	02	5,847.1	2,527.2	2,239.2	398.9	8,443.0	87.7	8,731.8	28,274.9
	03	6,017.4	2,688.8	2,217.6	390.0	8,543.9	93.4	8,820.4	28,771.5
	04	5,907.7	2,900.5	2,234.5	400.8	8,532.2	92.6	8,908.4	28,976.7
	05	5,865.6	3,186.8	2,322.8	403.2	8,506.1	97.1	8,997.2	29,378.9
	06	5,801.0	3,320.5	2,546.6	415.6	8,601.9	122.6	9,062.9	29,871.0
	07	5,965.2	3,443.2	2,345.7	418.4	8,609.0	124.0	9,129.3	30,034.8
	08	6,137.2	3,556.6	2,369.3	412.2	8,556.6	124.6	9,175.8	30,332.2
	09	6,211.2	3,492.9	2,363.1	415.8	8,577.2	127.8	9,223.0	30,411.1
	10	6,163.8	3,510.0	2,375.6	424.7	8,680.7	125.2	9,276.0	30,555.9
	11	6,235.9	3,605.5	2,322.4	424.3	8,602.5	127.9	9,278.5	30,597.0
	12	6,296.9	3,854.5	2,281.9	427.0	8,654.6	136.8	9,305.9	30,957.6
2019	01	6,383.7	3,853.0	2,290.9	425.0	8,651.1	122.8	9,302.6	31,029.1
	02	6,269.3	3,851.9	2,293.0	423.3	8,713.4	126.0	9,350.5	31,027.6
	03	5,987.6	4,006.9	2,360.4	426.5	8,789.8	124.4	9,461.2	31,156.8
	04	6,297.5	3,893.9	2,384.5	422.4	8,889.6	129.7	9,551.8	31,569.5
	05	6,272.5	3,805.3	2,443.7	431.0	8,912.7	128.5	9,643.7	31,637.4

Revised data for April 2019.

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.

**Notes:**

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. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. 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
2008	12	1,749.7	3,381.4	1,107.2	1,776.2	3,864.7	17.9	264.3	5,999.0	2,271.6	312.9	20,744.9
2009	12	1,397.9	3,530.3	1,078.0	1,844.3	4,241.0	13.6	446.7	5,386.1	2,319.4	383.9	20,641.1
2010	12	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011	12	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
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
2018	01	1,322.7	6,994.2	1,852.9	4,084.6	5,674.9	8.0	451.5	2,359.4	3,992.2	1,553.6	28,294.1
	02	1,402.1	6,971.3	1,863.2	4,091.0	5,682.6	7.9	438.8	2,238.6	4,017.3	1,562.0	28,274.9
	03	1,492.7	6,999.8	1,889.1	4,088.1	5,680.9	7.9	453.0	2,421.2	4,032.8	1,705.8	28,771.5
	04	1,500.5	7,164.8	1,877.5	4,103.2	5,674.2	8.0	458.8	2,562.4	4,037.9	1,589.3	28,976.7
	05	1,493.8	7,325.6	1,912.5	4,130.0	5,681.0	8.0	468.7	2,736.0	4,032.7	1,590.6	29,378.9
	06	1,645.6	7,369.8	2,030.8	4,143.6	5,686.8	8.0	466.4	2,928.5	4,011.8	1,579.6	29,871.0
	07	1,566.0	7,641.1	1,944.6	4,141.8	5,686.0	8.0	463.1	2,874.3	4,046.8	1,663.1	30,034.8
	08	1,608.9	7,823.2	1,983.9	4,168.9	5,682.6	8.0	466.9	2,834.6	4,148.1	1,607.1	30,332.2
	09	1,565.1	7,934.2	1,966.6	4,140.1	5,740.1	7.9	477.5	2,777.6	4,156.9	1,645.0	30,411.1
	10	1,539.8	8,015.5	2,016.2	4,142.1	5,759.3	8.0	474.8	2,789.3	4,183.5	1,627.5	30,555.9
	11	1,655.9	7,949.7	1,954.4	4,168.9	5,785.0	8.0	466.6	2,822.2	4,156.1	1,630.4	30,597.0
	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,130.0	1,560.0	30,957.6
2019	01	1,735.8	7,896.8	2,203.4	2,626.2	7,432.6	8.0	470.3	2,874.7	4,166.6	1,614.8	31,029.1
	02	1,708.8	7,855.3	2,174.5	2,591.3	7,525.9	7.9	479.6	2,842.4	4,212.0	1,629.9	31,027.6
	03	1,769.2	7,785.0	2,300.4	2,699.6	7,460.6	7.9	499.3	2,798.4	4,249.5	1,586.9	31,156.8
	04	1,810.9	7,929.2	2,375.8	2,700.7	7,467.5	8.0	490.5	2,928.2	4,285.5	1,573.2	31,569.5
	05	1,804.0	7,970.6	2,349.6	2,746.4	7,438.5	8.0	495.6	2,945.0	4,277.7	1,601.9	31,637.4

Revised data for April 2019.

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.

**Notes:**

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)
2008	12	4,904.3	6,970.0	11,874.4	3,427.5	10,708.6	14,136.1
2009	12	5,214.4	6,877.0	12,091.4	3,391.5	10,293.3	13,684.8
2010	12	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011	12	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
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
2018	01	9,788.6	10,132.1	19,920.7	4,206.8	14,159.5	18,366.4
	02	9,866.6	10,137.1	20,003.7	4,319.8	14,193.4	18,513.1
	03	9,980.6	10,164.4	20,145.0	4,428.4	14,266.7	18,695.1
	04	10,135.4	10,179.3	20,314.7	4,383.8	14,415.6	18,799.4
	05	10,322.3	10,215.1	20,537.4	4,382.5	14,596.8	18,979.3
	06	10,645.1	10,226.7	20,871.7	4,391.5	14,786.6	19,178.0
	07	10,750.7	10,224.1	20,974.8	4,370.2	14,856.7	19,226.9
	08	11,012.9	10,250.1	21,262.9	4,345.5	14,918.1	19,263.6
	09	11,073.9	10,268.0	21,341.9	4,345.6	14,985.8	19,331.4
	10	11,205.0	10,264.5	21,469.5	4,428.0	15,061.3	19,489.4
	11	11,206.6	10,303.8	21,510.4	4,339.3	15,069.9	19,409.1
	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2019	01	11,457.3	10,436.4	21,893.7	4,283.7	15,159.5	19,443.2
	02	11,360.0	10,494.6	21,854.6	4,353.5	15,180.4	19,533.9
	03	11,479.5	10,534.2	22,013.7	4,410.2	15,343.8	19,754.1
	04	11,743.8	10,514.2	22,258.0	4,496.9	15,442.9	19,939.8
	05	11,653.1	10,630.1	22,283.1	4,505.1	15,568.9	20,074.0

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

**Notes:**

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: Currency Structure of Deposits and Loans of Commercial Banks**  
- end of period, KM million -

Year	Month	DEPOSITS				LOANS			
		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
2008	12	5,854.7	5,449.9	569.8	11,874.4	13,062.0	613.4	460.6	14,136.1
2009	12	6,121.6	5,466.7	503.1	12,091.4	12,617.6	667.2	400.1	13,684.8
2010	12	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011	12	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
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
2018	01	12,197.5	7,045.3	678.0	19,920.7	18,233.5	128.6	4.2	18,366.4
	02	12,259.8	7,047.8	696.1	20,003.7	18,382.3	126.7	4.2	18,513.1
	03	12,374.4	7,063.5	707.2	20,145.0	18,567.1	123.8	4.3	18,695.1
	04	12,567.9	7,057.1	689.7	20,314.7	18,678.0	119.7	1.7	18,799.4
	05	12,747.7	7,075.4	714.4	20,537.4	18,860.2	117.6	1.5	18,979.3
	06	12,834.4	7,336.5	700.8	20,871.7	19,065.4	111.2	1.5	19,178.0
	07	13,028.3	7,244.5	702.0	20,974.8	19,116.0	109.5	1.5	19,226.9
	08	13,277.0	7,264.6	721.3	21,262.9	19,154.0	108.2	1.4	19,263.6
	09	13,315.3	7,310.1	716.6	21,341.9	19,223.7	106.3	1.4	19,331.4
	10	13,431.4	7,315.8	722.3	21,469.5	19,385.8	102.1	1.4	19,489.4
	11	13,451.2	7,337.8	721.4	21,510.4	19,308.5	99.3	1.3	19,409.1
	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2019	01	11,889.5	9,282.0	722.2	21,893.7	8,732.8	10,671.8	38.6	19,443.2
	02	11,748.7	9,395.4	710.5	21,854.6	8,850.6	10,645.2	38.1	19,533.9
	03	11,843.3	9,450.2	720.2	22,013.7	9,013.4	10,703.4	37.3	19,754.1
	04	12,063.0	9,478.3	716.8	22,258.0	9,194.2	10,712.7	32.9	19,939.8
	05	12,119.4	9,429.7	734.0	22,283.1	9,352.2	10,689.2	32.7	20,074.0

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.

**Notes:**

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 Transferable 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 Non-financial 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
2008	12	52.3	255.2	271.7	204.0	108.2	137.5	781.8	1,328.9	161.3	1,558.8	44.7	4,904.3
2009	12	41.4	416.0	352.7	187.9	148.6	146.5	852.2	1,280.0	173.1	1,601.4	14.5	5,214.4
2010	12	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011	12	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012	12	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013	12	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015	12	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2016	12	94.9	520.2	399.6	255.6	58.1	190.1	523.9	2,313.6	251.1	3,431.4	18.0	8,056.6
2017	12	150.8	612.8	575.2	305.9	130.0	230.2	618.1	2,775.5	281.5	3,858.3	19.6	9,558.1
2018	12	122.8	932.2	691.9	365.7	261.0	273.7	724.0	3,095.3	303.2	4,523.7	24.9	11,318.5
2018	01	156.4	661.2	550.2	336.3	123.9	232.3	653.0	2,882.8	298.0	3,872.0	22.7	9,788.6
	02	151.5	718.6	569.3	357.8	162.1	243.2	697.5	2,664.5	310.6	3,970.5	21.0	9,866.6
	03	150.2	763.6	598.0	355.2	177.9	276.4	735.0	2,586.0	306.0	4,012.3	20.1	9,980.6
	04	140.6	755.8	604.0	361.9	196.7	260.6	795.6	2,571.6	305.9	4,122.5	20.3	10,135.4
	05	143.9	774.4	627.0	363.3	165.8	296.0	787.8	2,690.3	311.9	4,141.5	20.3	10,322.3
	06	145.2	902.3	645.1	373.8	196.8	281.3	748.2	2,815.4	317.5	4,201.4	18.0	10,645.1
	07	134.4	826.4	645.1	379.4	204.2	308.0	819.0	2,845.4	326.1	4,244.3	18.4	10,750.7
	08	136.2	850.6	691.5	392.7	219.0	309.1	830.5	2,939.9	328.5	4,282.7	32.1	11,012.9
	09	142.2	809.1	718.3	406.6	221.9	295.2	875.5	2,930.5	327.2	4,326.3	21.2	11,073.9
	10	122.6	817.8	750.2	402.2	232.9	277.9	916.5	3,011.3	316.0	4,330.3	27.4	11,205.0
	11	143.5	894.7	730.7	401.1	264.5	272.0	797.5	2,990.3	306.2	4,384.9	21.4	11,206.6
	12	122.8	932.2	691.9	365.7	261.0	273.7	724.0	3,095.3	303.2	4,523.7	24.9	11,318.5
2019	01	140.2	939.9	671.5	390.1	277.0	265.2	728.9	3,101.0	333.8	4,586.1	23.5	11,457.3
	02	141.1	925.7	689.3	390.6	263.5	265.6	738.1	2,900.8	336.2	4,686.1	23.0	11,360.0
	03	131.5	948.0	727.6	403.0	314.7	263.0	667.3	2,879.5	331.1	4,784.1	29.8	11,479.5
	04	121.2	1,040.8	759.4	401.0	276.8	238.0	714.7	2,976.6	318.9	4,856.0	40.4	11,743.8
	05	117.9	952.6	772.1	397.7	262.3	252.1	704.9	2,920.4	339.9	4,911.6	21.6	11,653.1

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

**Notes:**

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. Sight deposits represent liabilities of commercial banks related to transaction accounts and sight deposits in domestic and foreign currency.

**T11: Structure of Other 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 Non-financial 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
2008	12	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009	12	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010	12	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011	12	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012	12	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013	12	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014	12	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015	12	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2016	12	73.4	226.3	26.4	22.3	34.7	771.4	695.9	474.2	123.4	7,229.7	17.6	9,695.5
2017	12	116.6	243.8	24.3	34.4	22.9	816.8	766.7	554.4	102.6	7,412.8	15.7	10,111.0
2018	12	62.6	267.5	41.9	37.4	16.7	873.7	758.4	627.8	95.7	7,622.7	26.9	10,431.3
2018	01	114.8	225.9	21.4	27.7	31.8	806.6	761.3	609.6	101.8	7,415.6	15.5	10,132.1
	02	114.8	214.5	21.2	27.4	34.2	812.5	752.3	606.1	101.4	7,430.5	22.4	10,137.1
	03	114.5	249.4	21.8	27.3	31.6	796.4	757.0	597.7	100.7	7,446.7	21.3	10,164.4
	04	113.3	257.2	38.6	26.5	31.4	801.6	771.6	593.7	94.1	7,431.3	20.1	10,179.3
	05	113.0	259.2	38.7	33.7	31.9	799.3	768.7	613.8	96.7	7,439.9	20.3	10,215.1
	06	113.3	256.5	38.6	31.1	26.5	808.9	768.9	613.9	97.5	7,450.4	21.0	10,226.7
	07	110.9	261.6	40.4	36.6	23.7	793.4	798.3	585.4	96.3	7,452.6	24.9	10,224.1
	08	110.2	262.9	40.7	36.2	25.4	842.5	768.2	574.3	94.8	7,476.1	18.7	10,250.1
	09	108.7	250.1	43.5	36.2	28.9	834.7	737.9	604.9	94.8	7,506.9	21.5	10,268.0
	10	106.9	232.9	42.0	38.3	23.3	850.0	701.8	617.2	99.2	7,534.4	18.5	10,264.5
	11	65.7	261.0	41.9	38.2	23.2	858.1	720.2	612.9	98.9	7,564.4	19.3	10,303.8
	12	62.6	267.5	41.9	37.4	16.7	873.7	758.4	627.8	95.7	7,622.7	26.9	10,431.3
2019	01	102.2	261.9	41.1	37.0	13.5	873.3	771.7	553.8	93.3	7,669.3	19.4	10,436.4
	02	102.9	259.4	40.3	37.0	15.1	869.7	793.5	537.7	93.5	7,726.4	19.1	10,494.6
	03	100.7	259.3	40.8	37.1	13.9	871.0	845.0	529.0	93.5	7,724.4	19.5	10,534.2
	04	100.1	230.9	41.3	37.1	15.0	873.4	852.0	514.2	98.6	7,729.9	21.6	10,514.2
	05	98.5	330.3	41.6	37.9	16.4	867.2	838.7	518.5	98.8	7,759.1	23.3	10,630.1

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

**Notes:**

Time and savings deposits represent liabilities of commercial banks related to time and savings deposits up to 3 months, from 3 months to 1 year, from 1 year to 3 years, and over 3 years, in domestic and foreign currency.

**T12: Structure of Short-terms 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
2008	12	0.0	6.0	2.3	10.4	0.1	69.8	76.5	2,579.8	32.8	645.7	4.2	3,427.5
2009	12	3.2	8.7	2.2	31.7	33.5	33.4	80.0	2,459.8	10.6	716.4	12.0	3,391.5
2010	12	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011	12	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012	12	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013	12	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014	12	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015	12	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2016	12	0.0	48.0	1.6	19.8	8.5	27.2	90.4	3,030.0	7.2	904.9	14.9	4,152.6
2017	12	0.0	44.3	1.4	15.7	7.8	33.8	73.2	3,163.2	10.2	896.4	15.4	4,261.5
2018	12	0.0	60.2	1.1	12.8	4.3	40.6	89.6	3,151.5	6.2	911.3	12.1	4,289.8
2018	01	0.0	34.9	0.4	15.7	7.4	27.8	72.3	3,116.4	10.1	906.7	15.1	4,206.8
	02	0.0	40.3	0.3	15.9	6.9	31.7	73.4	3,232.9	12.0	891.3	15.1	4,319.8
	03	0.0	56.9	0.2	14.3	6.4	40.2	69.4	3,310.7	11.9	902.4	15.9	4,428.4
	04	0.0	50.1	0.2	14.7	5.9	34.4	65.1	3,281.6	11.9	904.1	15.9	4,383.8
	05	0.0	58.2	0.3	14.3	5.3	33.1	70.2	3,260.8	11.0	913.4	15.8	4,382.5
	06	0.0	60.3	0.4	13.9	4.6	45.2	84.0	3,258.8	7.6	905.7	10.9	4,391.5
	07	0.0	54.7	0.2	13.8	3.9	41.5	88.7	3,241.7	6.6	907.6	11.4	4,370.2
	08	0.0	85.7	0.8	13.8	3.0	37.3	85.0	3,193.1	6.8	908.9	11.1	4,345.5
	09	0.0	84.5	0.9	13.9	2.8	38.3	85.6	3,189.5	6.6	911.4	12.1	4,345.6
	10	0.0	78.2	0.7	14.0	2.6	32.4	94.1	3,270.1	4.2	919.8	11.8	4,428.0
	11	0.0	77.0	0.7	13.7	2.4	35.4	86.1	3,200.0	5.3	906.8	11.8	4,339.3
	12	0.0	60.2	1.1	12.8	4.3	40.6	89.6	3,151.5	6.2	911.3	12.1	4,289.8
2019	01	0.0	58.6	0.7	12.1	2.5	32.1	88.1	3,184.6	6.2	898.0	0.9	4,283.7
	02	0.0	53.0	0.7	13.7	2.5	29.5	93.8	3,266.5	6.0	887.1	0.8	4,353.5
	03	0.0	52.7	0.6	12.8	2.5	32.1	92.9	3,302.1	8.0	905.5	1.1	4,410.2
	04	0.0	57.5	0.9	12.7	2.5	34.7	91.0	3,388.4	8.3	899.5	1.1	4,496.9
	05	0.0	57.6	0.9	12.5	2.5	33.4	92.7	3,397.1	8.7	898.8	0.9	4,505.1

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

**Notes:**

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. The total of claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in total amount, because source data do not provide a maturity structure of claims for governments and funds. Short-term loans represent claims of commercial banks on all domestic institutional sectors up to one year, in domestic and foreign currency.

**T13: Structure of Long-terms 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
2008	12	1.7	95.6	0.9	132.5	13.5	73.9	177.2	4,142.2	19.5	6,051.1	0.5	10,708.6
2009	12	1.4	89.2	2.1	155.5	19.7	43.6	185.8	4,186.9	17.4	5,590.8	0.9	10,293.3
2010	12	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011	12	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012	12	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013	12	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014	12	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015	12	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2016	12	0.0	295.5	231.5	262.0	95.7	25.2	281.5	4,673.3	11.9	7,171.4	0.5	13,048.5
2017	12	0.0	333.7	207.8	276.3	79.5	49.6	328.4	5,156.5	11.6	7,717.3	0.2	14,160.9
2018	12	0.0	328.5	185.7	279.4	169.9	85.0	331.7	5,471.5	14.1	8,330.0	0.4	15,196.1
2018	01	0.0	334.4	201.3	273.5	76.9	44.5	322.7	5,163.7	11.5	7,730.9	0.2	14,159.5
	02	0.0	328.3	198.8	269.9	74.3	41.5	320.8	5,177.5	11.5	7,770.5	0.2	14,193.4
	03	0.0	316.1	192.0	269.6	72.2	41.9	315.9	5,200.0	11.7	7,847.1	0.3	14,266.7
	04	0.0	356.7	186.7	269.6	69.0	46.6	330.9	5,216.3	11.9	7,927.4	0.3	14,415.6
	05	0.0	352.3	183.2	274.6	174.5	52.2	328.2	5,209.5	12.1	8,010.0	0.3	14,596.8
	06	0.0	352.1	176.4	275.6	177.9	65.7	326.8	5,306.8	16.8	8,088.3	0.3	14,786.6
	07	0.0	346.4	170.7	273.9	174.9	70.6	324.9	5,329.4	16.4	8,149.3	0.2	14,856.7
	08	0.0	339.2	185.1	280.0	175.8	75.1	322.4	5,327.2	15.5	8,197.6	0.2	14,918.1
	09	0.0	338.2	182.1	278.7	176.9	78.0	325.5	5,347.8	15.6	8,242.7	0.3	14,985.8
	10	0.0	340.0	181.6	280.5	173.8	81.0	325.8	5,377.0	15.5	8,285.6	0.5	15,061.3
	11	0.0	339.5	181.5	279.8	170.9	80.4	333.4	5,367.0	15.6	8,301.6	0.4	15,069.9
	12	0.0	328.5	185.7	279.4	169.9	85.0	331.7	5,471.5	14.1	8,330.0	0.4	15,196.1
2019	01	0.0	327.2	179.5	276.5	169.0	79.8	325.7	5,433.1	13.5	8,354.8	0.4	15,159.5
	02	0.0	318.2	175.9	269.3	178.8	78.8	318.2	5,413.8	13.0	8,413.7	0.4	15,180.4
	03	0.0	355.0	171.8	267.4	179.4	80.6	322.4	5,453.5	13.3	8,500.2	0.4	15,343.8
	04	0.0	362.5	163.6	267.4	178.9	82.2	320.1	5,468.7	13.1	8,586.1	0.4	15,442.9
	05	0.0	356.1	160.7	285.2	177.7	87.5	327.1	5,478.7	12.9	8,682.8	0.3	15,568.9

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

**Notes:**

Total claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in the total amount, because the source data do not provide the maturity structure of claims for governments and funds. Long-term loans represent claims of commercial banks on all domestic institutional sectors over one year in domestic and foreign currency.

**T14: Interest Rates on Loans to Households**  
 - percentages per annum -

		Loans in KM							Loans in KM Indexed to Foreign Currency								* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For other Purposes			For Consumption			For Housing Needs			For other Purposes			Loans in KM			Loans in KM Indexed to Foreign Currency
Year	Period	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rates 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																			
2018	01	4.410	3.721	6.279	6.334	...	...	...	4.118	4.102	4.409	4.576	6.409	5.591	6.482	12.305	14.668	11.140	
	02	5.400	3.562	6.184	6.160	...	6.384	...	4.054	...	4.140	4.517	6.469	5.484	6.042	12.321	14.699	11.139	
	03	5.559	...	6.484	5.670	...	6.939	...	3.983	5.045	4.040	4.352	6.046	5.679	6.095	12.389	14.704	11.144	
	04	...	3.854	6.180	5.550	...	6.775	...	3.935	3.566	3.919	4.178	5.987	5.774	6.056	12.345	14.703	11.156	
	05	...	5.046	5.813	5.566	...	7.268	...	3.752	...	3.952	3.665	6.391	5.615	5.969	12.389	14.705	11.155	
	06	4.983	5.079	5.700	5.411	...	7.282	...	3.922	5.523	4.175	4.095	6.220	5.343	5.721	12.375	14.695	11.137	
	07	6.096	4.330	5.690	5.439	...	6.331	...	3.694	4.007	4.137	4.083	6.316	5.795	6.111	12.355	14.689	11.112	
	08	5.171	4.300	5.589	5.493	...	6.761	...	3.720	...	3.887	4.119	6.209	5.322	5.969	12.360	14.636	11.073	
	09	6.878	4.543	5.601	5.412	...	...	...	3.642	...	4.177	4.095	6.494	5.335	5.734	12.362	14.664	11.065	
	10	5.132	4.271	5.451	5.499	...	6.979	...	3.635	3.594	3.989	3.945	6.345	5.270	5.767	12.345	14.660	11.029	
	11	5.268	4.047	5.645	5.426	...	...	...	3.771	...	4.104	3.754	6.765	5.577	5.520	12.237	14.626	10.963	
	12	5.817	3.701	5.479	5.262	...	...	...	3.637	3.166	3.820	4.022	6.632	5.616	5.469	12.202	14.619	10.880	
2019	01	5.590	4.250	5.768	5.437	...	...	...	3.667	3.472	3.797	3.735	6.523	5.328	5.791	12.221	14.609	10.817	
	02	...	5.343	5.638	5.501	...	...	...	3.535	3.461	3.598	3.987	6.341	5.458	5.886	12.216	14.618	10.796	
	03	5.608	4.671	5.507	5.443	...	...	...	3.698	3.764	3.643	3.648	6.213	5.484	5.602	12.240	14.632	10.799	
	04	4.509	4.625	5.532	5.288	...	...	...	3.512	3.220	3.621	4.041	6.112	5.702	5.580	12.228	14.628	10.817	
	05	4.958	4.483	5.461	5.362	...	5.423	...	3.440	...	3.694	3.683	6.194	5.531	5.598	12.228	14.626	10.742	
Loan amount (new business)																	- KM thousand -		
2018	01	212	169	39,637	11,440	...	...	...	13,971	587	2,264	4,860	57,049	18,579	28,440	532,585	89,059	55,946	
	02	122	225	47,781	15,515	...	322	...	15,623	...	3,774	5,049	58,245	21,594	50,775	495,676	86,605	56,057	
	03	118	...	50,679	31,146	...	513	...	16,417	100	4,795	5,800	100,126	9,412	36,001	522,759	86,013	55,255	
	04	...	236	57,002	39,013	...	426	...	16,320	166	3,745	10,213	101,440	14,645	22,295	521,775	86,153	55,292	
	05	...	266	74,087	35,748	...	1,106	...	20,800	...	3,558	16,428	82,170	12,856	22,987	527,666	86,224	55,325	
	06	363	521	67,108	32,318	...	396	...	19,818	465	6,350	62,408	71,199	18,292	31,883	523,546	85,450	55,426	
	07	63	183	68,748	29,437	...	911	...	17,829	451	3,408	11,056	71,329	5,007	22,824	523,790	85,285	56,284	
	08	304	160	56,968	26,790	...	817	...	17,261	...	4,133	10,082	60,148	11,307	21,175	528,032	85,050	56,595	
	09	406	155	66,691	27,814	...	...	...	16,976	...	3,177	11,140	49,770	10,152	23,291	529,440	84,821	56,699	
	10	23	447	76,058	30,712	...	800	...	21,278	235	4,437	10,978	54,634	13,068	25,132	538,137	85,168	56,903	
	11	84	270	70,846	21,615	...	...	...	15,532	...	3,956	14,416	49,741	9,458	27,896	534,276	86,436	56,211	
	12	34	346	66,009	27,336	...	...	...	17,610	155	3,340	9,211	47,731	10,078	27,896	526,750	85,550	55,624	
2019	01	28	252	56,641	22,235	...	...	...	20,048	552	3,177	8,187	43,919	9,035	32,596	529,297	85,147	55,006	
	02	...	421	73,979	31,400	...	...	...	17,058	432	3,140	9,999	53,920	10,071	37,467	518,220	84,324	54,391	
	03	111	301	90,498	38,691	...	...	...	14,428	365	4,918	14,313	63,333	13,137	32,553	529,423	83,653	54,317	
	04	20	330	96,542	42,649	...	...	...	23,378	627	9,256	11,520	68,669	12,926	32,260	527,760	83,257	54,396	
	05	14	296	86,943	41,985	...	30	...	29,856	...	7,011	9,165	61,052	11,926	27,273	529,546	82,936	54,283	

**Notes:**

\* 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 based on credit cards and overdrafts to households.

**T15: Interest Rates on Loans to Non-financial Corporations**  
 - percentages per annum -

		LOANS IN KM				LOANS IN KM INDEXED TO FOREIGN CURRENCY								
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million	* Revolving Loans and Overdrafts	
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2018	01	5.126	5.142	3.576	3.176	4.472	4.536	4.257	4.121	3.814	4.320	3.087	4.053	4.046
	02	4.706	4.683	3.975	3.379	4.706	4.614	4.239	4.495	3.420	4.326	3.164	3.982	4.000
	03	4.955	5.138	3.627	3.294	4.298	4.278	4.752	4.231	3.964	4.282	4.381	3.943	3.981
	04	4.991	4.733	3.587	3.224	4.536	4.384	4.210	4.294	3.251	3.470	3.607	3.880	3.919
	05	4.809	4.629	3.316	3.633	4.588	4.021	4.161	4.103	3.027	3.706	4.106	3.835	3.848
	06	4.622	4.503	3.149	3.942	4.243	4.421	4.520	3.908	3.112	3.782	3.777	3.773	3.829
	07	4.437	4.341	3.213	3.428	4.285	4.385	3.931	4.044	3.284	3.989	4.348	3.738	3.755
	08	4.793	4.273	3.061	3.358	4.294	4.340	4.197	4.787	3.302	4.014	3.843	3.666	3.742
	09	4.529	4.288	3.314	3.324	4.130	4.004	4.264	4.843	3.037	4.181	3.555	3.616	3.761
	10	4.590	4.333	3.006	3.151	4.068	4.051	4.010	4.255	3.140	3.742	3.443	3.553	3.709
	11	4.376	4.490	3.062	3.120	4.046	4.003	4.060	4.186	3.205	3.591	4.786	3.500	3.652
	12	4.247	4.069	3.100	3.253	4.204	3.910	3.672	3.800	3.321	3.571	4.480	3.497	3.594
2019	01	4.364	4.468	2.954	3.327	4.223	3.656	4.346	4.079	3.667	3.578	3.320	3.416	3.535
	02	4.004	4.566	2.906	3.795	4.284	4.089	4.972	3.912	3.023	3.804	3.736	3.380	3.499
	03	4.031	4.367	3.155	3.267	4.008	4.350	4.354	4.077	3.118	4.103	3.593	3.388	3.474
	04	4.188	4.315	2.869	2.974	4.129	4.133	4.506	4.056	3.210	4.196	3.657	3.348	3.436
	05	4.294	4.319	2.967	3.116	4.060	3.777	4.597	4.097	3.339	4.086	3.505	3.322	3.418
Loan amount (new business) - KM thousand -														
2018	01	26,284	9,334	25,642	25,775	8,604	8,503	6,613	19,042	8,240	8,569	44,073	2,153,632	691,371
	02	36,707	16,676	39,058	29,150	9,729	10,624	6,243	10,648	11,656	8,943	34,115	2,204,575	733,008
	03	51,176	14,649	57,455	36,120	9,275	16,077	4,421	24,825	13,245	19,409	10,724	2,303,711	750,730
	04	45,319	16,646	35,468	27,706	9,493	12,029	4,794	20,271	15,299	8,037	19,414	2,263,626	766,690
	05	46,397	20,005	42,641	20,000	10,627	13,404	4,489	21,480	10,120	12,983	12,350	2,229,831	782,297
	06	47,042	22,294	57,663	39,022	9,285	12,272	7,015	15,549	15,970	19,121	36,703	2,276,166	774,501
	07	39,743	17,053	58,112	92,605	13,556	12,689	5,795	19,497	11,490	9,490	29,832	2,254,301	774,028
	08	38,053	15,006	42,605	25,280	7,335	6,208	4,094	24,342	7,412	6,146	28,370	2,248,486	754,618
	09	45,339	12,695	42,496	33,906	10,667	6,788	3,180	16,040	7,470	7,156	16,860	2,260,036	727,701
	10	42,313	18,923	59,433	46,913	8,331	6,707	3,497	15,945	9,224	15,921	34,463	2,342,848	724,913
	11	45,727	17,506	48,056	67,616	8,480	9,818	2,579	14,953	6,940	12,307	20,560	2,349,588	717,502
	12	51,404	26,718	62,726	79,085	8,815	14,021	3,637	23,544	11,311	9,906	25,588	2,367,482	686,874
2019	01	27,280	11,317	40,127	9,500	5,582	8,243	3,673	13,085	5,040	9,181	17,100	2,402,212	677,951
	02	42,333	14,896	43,008	10,070	6,620	10,008	1,607	23,785	10,301	6,582	15,036	2,468,233	671,193
	03	52,434	19,332	34,536	55,712	9,334	13,092	4,994	29,924	9,390	3,051	21,566	2,559,856	661,606
	04	52,145	23,659	63,295	37,040	8,739	7,683	3,128	23,608	5,590	13,728	42,343	2,629,111	655,892
	05	44,681	17,033	42,586	37,867	10,785	8,470	4,948	24,221	6,535	16,081	36,937	2,621,433	660,096

**Notes:**

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.



**T16: Interest Rates on Deposits of Households and Non-financial Companies**  
 - percentages per annum -

		HOUSEHOLDS										NON-FINANCIAL COMPANIES									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	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	* Overnight Deposits
Weighted monthly averages																					
2018	01	0.372	1.392	1.278	0.064	0.322	1.172	1.411	0.060	0.438	0.045	0.766	1.209	...	0.039	0.491	...	...	0.021	0.034	
	02	0.295	1.449	1.382	0.068	0.268	1.232	1.374	0.059	0.423	0.045	0.467	1.266	...	0.037	...	...	...	0.026	0.037	
	03	0.319	1.244	1.515	0.061	0.267	1.078	1.474	0.060	0.214	0.045	0.603	0.825	1.319	0.035	...	...	1.104	0.017	0.034	
	04	0.246	1.152	1.257	0.059	0.324	1.131	1.566	0.057	0.465	0.046	0.461	1.399	1.988	0.036	...	...	...	0.022	0.039	
	05	0.335	1.234	1.454	0.056	0.239	1.141	1.312	0.060	0.549	0.045	0.329	0.971	1.581	0.037	...	...	...	0.033	0.029	
	06	0.384	1.182	1.482	0.050	0.242	1.296	1.340	0.057	0.834	0.044	0.579	1.023	1.731	0.039	...	...	...	0.024	0.032	
	07	0.273	1.312	1.221	0.049	0.669	1.388	1.397	0.058	0.641	0.045	0.623	1.280	1.675	0.032	...	1.085	...	0.035	0.034	
	08	0.233	1.252	1.424	0.050	0.255	1.149	1.513	0.057	0.581	0.044	0.416	1.322	1.772	0.037	0.191	...	...	0.038	0.027	
	09	0.280	1.269	1.327	0.054	0.256	1.103	1.768	0.057	0.841	0.043	0.531	1.147	1.757	0.036	...	...	...	0.040	0.032	
	10	0.458	1.123	1.250	0.052	0.346	1.096	1.244	0.055	0.850	0.042	0.510	1.068	1.053	0.036	...	1.428	...	0.047	0.060	
	11	0.268	1.220	1.410	0.054	0.228	1.210	1.416	0.055	1.871	0.043	0.445	1.278	1.406	0.041	...	0.848	1.754	0.029	0.039	
	12	0.344	1.262	1.448	0.053	0.252	1.368	1.658	0.055	1.036	0.042	0.706	1.137	1.958	0.082	1.003	0.973	...	0.027	0.043	
2019	01	0.304	1.052	1.290	0.051	0.225	1.083	1.577	0.056	0.915	0.043	0.452	0.997	2.056	0.033	0.970	...	...	0.032	0.045	
	02	0.321	1.126	1.405	0.063	0.298	1.080	1.862	0.056	0.867	0.043	0.343	0.864	1.978	0.032	...	0.966	...	0.023	0.037	
	03	0.311	1.083	1.296	0.065	0.275	1.010	1.331	0.054	0.730	0.043	0.420	1.745	1.774	0.031	0.807	1.150	...	0.031	0.043	
	04	0.236	0.989	1.402	0.061	0.291	0.956	1.268	0.054	0.976	0.043	0.427	0.835	1.897	0.080	0.397	1.052	...	0.027	0.039	
	05	0.434	1.007	1.496	0.061	0.300	0.949	1.503	0.054	0.672	0.043	0.186	1.265	1.139	0.025	...	...	...	0.028	0.046	
Deposit amount (new business)																					
- KM thousand -																					
2018	01	8,183	28,996	21,758	3,438,403	16,150	39,060	38,522	1,299,171	2,742	290,644	8,470	5,778	...	2,804,911	1,057	...	...	759,431	79,593	
	02	6,260	26,231	20,210	3,502,070	9,351	41,315	29,059	1,311,981	2,897	295,686	4,329	5,089	...	2,665,982	...	...	...	752,687	90,705	
	03	7,953	21,689	24,673	3,536,465	9,926	36,217	55,593	1,367,209	2,399	297,614	7,319	20,240	4,770	2,620,671	...	...	38,312	724,046	106,056	
	04	7,358	19,445	17,648	3,633,705	10,536	35,225	50,025	1,381,765	2,620	299,233	39,517	5,735	3,864	2,690,584	...	...	...	733,387	80,018	
	05	6,997	21,251	27,033	3,639,044	9,061	37,638	30,092	1,322,493	2,375	313,928	10,109	3,135	6,554	2,771,208	...	...	...	769,402	76,225	
	06	10,346	17,494	25,213	3,683,549	12,989	35,676	32,135	1,417,796	3,570	310,901	34,349	13,155	2,615	2,775,861	...	...	...	856,594	65,769	
	07	5,489	19,475	19,124	3,740,431	22,843	37,059	49,435	1,419,549	3,009	313,425	27,254	9,748	10,215	3,022,843	...	1,093	...	774,677	65,493	
	08	6,380	20,440	21,119	3,760,448	12,890	37,250	63,955	1,435,512	5,509	313,092	25,653	2,205	407	3,109,368	1,622	...	...	789,130	84,750	
	09	7,529	18,201	21,246	3,795,835	10,098	33,653	71,290	1,439,473	4,245	318,904	12,881	12,911	3,607	3,187,829	...	...	...	784,767	73,558	
	10	17,498	22,070	19,791	3,775,326	11,857	40,411	47,626	1,466,705	3,206	323,393	26,793	3,805	1,080	3,271,334	...	10,544	...	820,653	75,981	
	11	6,790	22,277	28,109	3,837,010	11,483	45,164	44,313	1,462,278	22,643	319,819	8,891	39,212	33,565	3,199,713	...	24,874	24,487	751,461	71,217	
	12	13,211	26,379	34,047	3,938,041	9,431	50,050	73,670	1,482,740	4,001	319,831	54,947	9,121	39,381	3,229,644	10,788	3,815	...	741,850	64,148	
2019	01	7,868	19,615	29,052	4,025,574	12,908	43,278	61,083	1,508,836	5,471	321,359	13,284	17,436	26,425	3,275,169	11,666	...	...	761,814	61,657	
	02	6,628	23,388	28,925	4,109,172	11,592	37,469	96,213	1,528,070	2,478	323,552	2,733	4,111	2,841	3,136,753	...	687	...	712,341	59,994	
	03	7,525	20,609	31,948	4,135,828	9,721	31,208	46,410	1,598,878	2,473	326,522	14,981	53,909	11,038	3,058,858	39,411	1,775	...	738,413	63,474	
	04	7,272	16,820	38,713	4,175,142	10,422	33,576	52,218	1,608,517	4,487	325,880	4,662	9,884	48,568	3,176,951	5,996	2,386	...	730,733	59,832	
	05	9,008	21,105	42,690	4,238,484	9,379	30,804	50,728	1,621,669	3,579	330,473	2,914	36,468	5,468	3,112,024	...	...	...	657,172	63,189	

**Notes:**

\* 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.

**T17: Average Required Reserves**  
 - 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
2008		17,320,130	2,961,865	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
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
2018	01	22,408,516	2,240,852	5,005,391	2,764,539
	02	22,437,158	2,243,716	5,021,367	2,777,651
	03	22,513,890	2,251,389	5,097,692	2,846,303
	04	22,805,136	2,280,514	5,144,656	2,864,142
	05	23,098,267	2,309,827	5,184,855	2,875,028
	06	23,409,623	2,340,962	5,028,943	2,687,980
	07	23,930,408	2,393,041	5,152,205	2,759,164
	08	24,136,702	2,413,670	5,250,319	2,836,649
	09	24,316,621	2,431,662	5,354,192	2,922,530
	10	24,360,159	2,436,016	5,358,800	2,922,784
	11	24,483,363	2,448,336	5,430,886	2,982,550
	12	24,545,168	2,454,517	5,433,503	2,978,986
2019	01	24,910,437	2,491,044	5,554,253	3,063,209
	02	24,936,342	2,493,634	5,526,285	3,032,651
	03	24,923,712	2,492,371	5,377,859	2,885,487
	04	25,230,323	2,523,032	5,477,014	2,953,982
	05	25,333,594	2,533,359	5,511,661	2,978,302

**Notes:**

From 1 July 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 01 May 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 1 September 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 and other currency expressed in KM.

**T18: Required Reserves by Maintenance Periods**  
- KM thousand -

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
05/2018	13	13,000,501	10,049,545	23,050,046	2,305,005	5,199,692	2,894,688	-160.8	0.0
	14	13,022,590	10,078,023	23,100,613	2,310,061	5,216,629	2,906,567	-161.5	0.0
	15	13,059,235	10,084,906	23,144,141	2,314,414	5,138,244	2,823,830	-172.6	0.0
06	16	13,166,631	10,186,437	23,353,068	2,335,307	5,068,756	2,733,449	-151.9	0.0
	17	13,169,001	10,261,597	23,430,598	2,343,060	5,038,610	2,695,550	-149.8	0.0
	18	13,089,143	10,356,059	23,445,203	2,344,520	4,979,462	2,634,942	-146.4	0.0
07	19	13,145,505	10,512,467	23,657,972	2,365,797	5,078,464	2,712,667	-150.7	0.0
	20	13,379,579	10,727,991	24,107,569	2,410,757	5,153,908	2,743,151	-152.4	0.0
	21	13,408,130	10,617,551	24,025,682	2,402,568	5,224,244	2,821,676	-172.4	0.0
08	22	13,441,545	10,634,538	24,076,082	2,407,608	5,202,557	2,794,949	-155.3	0.0
	23	13,535,860	10,613,885	24,149,745	2,414,975	5,239,336	2,824,361	-156.9	0.0
	24	13,580,073	10,604,206	24,184,279	2,418,428	5,309,064	2,890,636	-176.6	0.0
09	25	13,669,488	10,633,249	24,302,737	2,430,274	5,361,473	2,931,199	-162.8	0.0
	26	13,723,864	10,611,877	24,335,741	2,433,574	5,325,251	2,891,677	-160.6	0.0
	27	13,668,781	10,642,603	24,311,384	2,431,138	5,375,852	2,944,714	-163.6	0.0
10	28	13,734,083	10,637,605	24,371,688	2,437,169	5,408,408	2,971,239	-165.1	0.0
	29	13,776,823	10,602,222	24,379,045	2,437,904	5,316,204	2,878,299	-159.9	0.0
	30	13,722,732	10,607,013	24,329,745	2,432,974	5,351,789	2,918,815	-178.4	0.0
11	31	13,819,701	10,647,259	24,466,960	2,446,696	5,409,406	2,962,710	-164.6	0.0
	32	13,903,771	10,620,877	24,524,648	2,452,465	5,442,841	2,990,376	-166.1	0.0
	33	13,849,917	10,608,564	24,458,481	2,445,848	5,440,412	2,994,564	-166.4	0.0
12	34	13,905,086	10,598,200	24,503,286	2,450,329	5,468,694	3,018,365	-167.7	0.0
	35	13,879,977	10,598,028	24,478,005	2,447,800	5,352,360	2,904,559	-161.4	0.0
	36	13,867,169	10,787,045	24,654,214	2,465,421	5,479,456	3,014,034	-184.2	0.0
01/2019	01	14,160,453	10,800,507	24,960,961	2,496,096	5,589,992	3,093,896	-171.9	0.0
	02	14,185,277	10,697,612	24,882,889	2,488,289	5,521,944	3,033,655	-168.5	0.0
	03	14,172,933	10,714,527	24,887,460	2,488,746	5,550,822	3,062,076	-187.1	0.0
02	04	14,345,964	10,674,087	25,020,052	2,502,005	5,535,248	3,033,243	-168.5	0.0
	05	14,350,878	10,574,817	24,925,696	2,492,570	5,531,514	3,038,944	-168.8	0.0
	06	14,282,339	10,580,939	24,863,278	2,486,328	5,512,094	3,025,766	-134.5	0.0
03	07	14,348,866	10,606,030	24,954,897	2,495,490	5,470,749	2,975,259	-165.3	0.0
	08	14,362,430	10,560,420	24,922,850	2,492,285	5,361,382	2,869,097	-159.4	0.0
	09	14,303,932	10,589,458	24,893,390	2,489,339	5,301,445	2,812,106	-171.9	0.0
04	10	14,394,190	10,667,412	25,061,601	2,506,160	5,488,966	2,982,806	-165.7	0.0
	11	14,496,750	10,853,041	25,349,791	2,534,979	5,490,307	2,955,328	-164.2	0.0
	12	14,441,325	10,838,252	25,279,577	2,527,958	5,451,769	2,923,811	-162.4	0.0
05	13	14,630,923	10,712,149	25,343,071	2,534,307	5,504,627	2,970,320	-330.0	0.0
	14	14,679,037	10,669,592	25,348,628	2,534,863	5,532,294	2,997,431	-333.0	0.0
	15	14,656,741	10,652,342	25,309,083	2,530,908	5,498,064	2,967,156	-362.7	0.0

**Notes:**  
See Note for Table T17.

## T19: Index of Industrial Production

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
2008	12	...	...	108.0	205.0	110.1	...
2009	12	...	...	90.0	68.0	93.4	...
2010	12	...	...	110.8	107.5	103.6	...
2011	12	...	...	90.8	94.2	96.2	...
2012	12	...	...	99.6	100.0	95.5	...
2013	12	...	...	107.8	104.7	102.8	...
2014	12	...	...	97.9	99.7	101.4	...
2015	12	...	...	101.7	99.5	103.2	...
2016	12	...	...	103.8	118.4	111.6	...
2017	12	...	...	100.4	97.3	111.1	...
2018	12	...	...	100.8	104.2	108.6	...
2018	01	96.6	79.0	113.1	98.2	100.5	93.3
	02	97.5	113.9	103.8	105.2	102.6	95.3
	03	107.5	110.8	101.4	106.3	112.5	104.5
	04	97.6	102.1	101.4	112.6	107.7	100.0
	05	97.4	100.9	99.0	121.2	109.2	101.2
	06	99.4	92.6	96.5	95.6	106.1	98.5
	07	108.2	109.0	99.5	114.1	115.0	106.8
	08	98.1	82.2	97.2	98.1	106.7	99.1
	09	100.6	114.0	99.9	103.7	111.3	103.4
	10	107.7	103.9	102.2	105.9	118.6	110.1
	11	95.7	96.2	100.0	95.1	114.0	105.9
	12	93.3	99.9	98.2	96.9	108.6	100.9
2019	01	93.7	72.0	95.3	88.3	94.0	85.9
	02	102.1	114.0	99.8	88.3	99.0	90.5
	03	108.5	106.0	100.7	84.5	106.7	97.5
	04	99.0	89.1	102.2	73.8	102.8	94.0
	05	98.4	111.7	103.2	81.8	105.2	96.2

Source: Agency for Statistics of BH, Federal Statistical Bureau of FBH (corrected data) and Republic Statistics Bureau of RS.

## Notes:

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

## T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
2008	12	...	103.8	107.4	...	107.5	107.5
2009	12	...	100.0	99.6	...	100.0	99.6
2010	12	...	103.1	102.1	...	103.1	102.1
2011	12	...	103.1	103.7	...	103.1	103.7
2012	12	...	101.8	102.1	...	101.9	102.1
2013	12	...	98.8	99.9	...	...	...
2014	12	...	99.6	99.1	...	...	...
2015	12	...	98.4	98.6	...	...	...
2016	12	...	99.7	98.9	...	...	...
2017	12	...	101.3	101.2	...	...	...
2018	12	...	101.6	101.4	...	...	...
2018	01	100.2	100.3	100.3	n/a	n/a	n/a
	02	101.0	100.9	100.6	n/a	n/a	n/a
	03	100.4	101.1	100.8	n/a	n/a	n/a
	04	99.6	101.0	100.8	n/a	n/a	n/a
	05	100.2	101.3	100.9	n/a	n/a	n/a
	06	100.0	101.9	101.2	n/a	n/a	n/a
	07	99.3	101.8	101.2	n/a	n/a	n/a
	08	99.9	101.8	101.3	n/a	n/a	n/a
	09	100.5	101.7	101.3	n/a	n/a	n/a
	10	100.9	101.8	101.4	n/a	n/a	n/a
	11	100.1	101.8	101.4	n/a	n/a	n/a
	12	101.1	101.6	101.4	n/a	n/a	n/a
2019	01	100.1	101.5	101.5	n/a	n/a	n/a
	02	100.4	100.9	101.2	n/a	n/a	n/a
	03	100.1	100.7	101.0	n/a	n/a	n/a
	04	99.7	100.8	101.0	n/a	n/a	n/a
	05	100.2	100.8	100.9	n/a	n/a	n/a

Source: BH Agency for Statistics

## Notes:

Consumer Price Index with temporary reductions of prices is a type of Consumer Price Index, in calculation of which, we take in account the reductions in prices of certain goods and services, in accordance with the EU Regulation, No 2602/2000.

**T21: Balance of Payments: Summary Table**  
- KM million -

CURRENT AND CAPITAL ACCOUNTS							FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
Period	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2008	-10,197	1,912	943	3,827	383	-3,132	-3,300	-167
2009	-7,436	1,552	955	3,341	350	-1,238	-1,131	107
2010	-7,186	1,713	413	3,529	389	-1,142	-957	184
2011	-7,827	1,593	211	3,540	357	-2,127	-2,039	88
2012	-7,779	1,631	205	3,676	334	-1,933	-1,806	127
2013	-7,099	1,624	357	3,694	337	-1,088	-909	179
2014	-7,874	1,676	224	3,969	442	-1,563	-1,428	135
2015	-7,191	1,915	194	3,570	360	-1,153	-1,190	-37
2016	-7,061	2,081	81	3,507	297	-1,094	-945	149
2017	-7,384	2,257	-139	3,790	302	-1,174	-998	176
2018	-7,529	2,458	-169	3,868	310	-1,061	-858	203
2011 Q1	-1,580	357	88	808	84	-243	-404	-160
Q2	-1,973	386	12	885	92	-598	-565	34
Q3	-2,088	432	99	920	91	-546	-398	148
Q4	-2,185	418	11	927	90	-739	-673	67
2012 Q1	-1,744	341	98	827	75	-403	-537	-134
Q2	-1,865	418	-108	930	80	-545	-409	136
Q3	-2,200	497	100	943	91	-569	-428	141
Q4	-1,969	374	115	977	88	-415	-432	-16
2013 Q1	-1,607	338	83	837	78	-272	-449	-177
Q2	-1,618	436	-106	926	80	-282	-215	67
Q3	-1,869	481	128	951	91	-218	-25	192
Q4	-2,005	370	251	980	89	-316	-220	96
2014 Q1	-1,733	388	81	833	76	-355	-472	-117
Q2	-1,912	395	-86	989	85	-528	-367	162
Q3	-2,135	509	68	1,071	153	-335	-172	163
Q4	-2,094	384	161	1,076	128	-344	-417	-72
2015 Q1	-1,564	386	52	877	99	-150	-353	-203
Q2	-1,880	514	-35	901	99	-401	-375	26
Q3	-1,938	600	-17	891	80	-384	-246	139
Q4	-1,809	415	193	901	82	-217	-216	1
2016 Q1	-1,537	408	36	745	68	-280	-256	24
Q2	-1,858	547	-20	904	77	-350	-247	102
Q3	-1,788	624	16	927	77	-145	-43	102
Q4	-1,877	501	49	931	75	-320	-399	-79
2017 Q1	-1,603	441	15	840	72	-235	-344	-109
Q2	-1,976	617	-117	993	76	-407	-233	174
Q3	-1,876	678	-71	981	77	-210	-36	174
Q4	-1,929	522	34	976	76	-321	-384	-64
2018 Q1	-1,693	433	-16	854	72	-349	-424	-75
Q2	-1,906	706	-74	1,019	76	-178	-50	128
Q3	-2,002	757	-59	1,016	81	-206	-24	182
Q4	-1,928	562	-21	979	80	-328	-359	-32
2019 Q1	-1,901	504	40	880	79	-398	-254	144

Source: CBBH, Balance of Payment Statistics.

**Notes:**

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

**T22: Balance of Payments: Current and Capital Accounts**  
 - KM million -

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Current account - Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2008	12,543	16,058	-3,515	4,158	14,355	2,694	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,756	11,193	2,446	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	5,015	12,201	2,518	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	6,029	13,856	2,374	781	935	725	3,818	278	357	0	357
2012	13,311	15,577	-2,266	6,067	13,846	2,416	785	874	669	3,954	277	334	0	334
2013	13,873	15,297	-1,425	6,645	13,743	2,391	768	864	507	3,973	279	337	0	337
2014	14,518	16,523	-2,005	6,847	14,721	2,449	774	955	731	4,267	298	442	0	442
2015	14,807	16,319	-1,513	7,194	14,385	2,775	860	928	734	3,909	339	360	0	360
2016	15,441	16,832	-1,391	7,699	14,759	2,961	880	929	847	3,852	345	297	0	297
2017	17,685	19,161	-1,476	9,340	16,724	3,235	977	959	1,098	4,152	362	302	0	302
2018	18,768	20,139	-1,371	10,083	17,612	3,482	1,023	941	1,110	4,262	394	310	0	310
2011 Q1	3,017	3,344	-327	1,429	3,010	495	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,539	3,512	557	171	227	215	956	72	92	0	92
Q3	3,523	4,161	-637	1,545	3,633	735	302	255	156	989	68	91	0	91
Q4	3,338	4,166	-829	1,516	3,702	587	169	237	225	997	70	90	0	90
2012 Q1	2,903	3,381	-478	1,338	3,082	472	131	199	101	894	67	75	0	75
Q2	3,487	4,112	-625	1,660	3,525	611	192	218	326	997	68	80	0	80
Q3	3,588	4,248	-660	1,547	3,747	792	295	233	133	1,016	73	91	0	91
Q4	3,333	3,836	-504	1,522	3,491	541	167	223	109	1,047	70	88	0	88
2013 Q1	3,082	3,432	-350	1,491	3,098	478	141	207	123	906	70	78	0	78
Q2	3,646	4,007	-361	1,806	3,424	625	190	218	323	996	70	80	0	80
Q3	3,689	3,998	-308	1,683	3,552	755	274	231	103	1,019	68	91	0	91
Q4	3,455	3,860	-405	1,664	3,669	532	163	208	-43	1,051	71	89	0	89
2014 Q1	3,198	3,629	-432	1,546	3,279	524	136	225	144	903	70	76	0	76
Q2	3,582	4,195	-613	1,698	3,610	585	190	238	324	1,060	71	85	0	85
Q3	3,989	4,477	-488	1,792	3,927	789	280	258	190	1,151	80	153	0	153
Q4	3,749	4,222	-472	1,811	3,905	551	167	235	73	1,153	76	128	0	128
2015 Q1	3,392	3,641	-249	1,666	3,230	539	153	238	186	949	72	99	0	99
Q2	3,730	4,230	-500	1,802	3,682	720	206	219	254	989	88	99	0	99
Q3	4,021	4,485	-464	1,869	3,807	924	324	249	266	979	88	80	0	80
Q4	3,663	3,963	-300	1,858	3,667	592	177	222	28	992	91	82	0	82
2016 Q1	3,277	3,625	-348	1,657	3,194	569	160	221	186	830	85	68	0	68
Q2	3,904	4,331	-427	1,950	3,808	743	195	223	243	988	84	77	0	77
Q3	4,216	4,438	-222	1,985	3,773	965	341	256	239	1,011	84	77	0	77
Q4	4,044	4,438	-395	2,107	3,984	685	183	229	179	1,023	91	75	0	75
2017 Q1	3,809	4,117	-307	2,043	3,646	605	165	231	216	930	90	72	0	72
Q2	4,457	4,940	-484	2,302	4,278	835	218	240	357	1,080	87	76	0	76
Q3	4,888	5,176	-288	2,491	4,367	1,068	391	256	327	1,073	92	77	0	77
Q4	4,531	4,928	-397	2,505	4,434	726	204	233	199	1,068	92	76	0	76
2018 Q1	4,127	4,549	-422	2,309	4,002	637	204	235	251	946	92	72	0	72
Q2	4,856	5,111	-255	2,586	4,492	923	217	232	306	1,115	96	76	0	76
Q3	5,113	5,401	-287	2,609	4,611	1,152	394	244	302	1,109	94	81	0	81
Q4	4,672	5,079	-408	2,580	4,508	770	208	229	250	1,092	113	80	0	80
2019 Q1	4,262	4,739	-477	2,312	4,213	692	188	286	247	971	91	79	0	79

Source: CBBH, Balance of Payment Statistics.

**Notes:**

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



**T23: Balance of Payments: Financial Account**  
 - KM million -

**FINANCIAL ACCOUNT**

Period	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*
2008	-1,315	29	-1,551	-462	-3,300
2009	-344	274	-957	-104	-1,131
2010	-532	173	-857	258	-957
2011	-674	46	-1,378	-33	-2,039
2012	-506	19	-1,391	73	-1,806
2013	-342	144	-1,420	709	-909
2014	-784	107	-1,463	712	-1,428
2015	-509	110	-1,671	881	-1,190
2016	-502	167	-1,541	930	-945
2017	-646	153	-1,642	1,136	-998
2018	-745	233	-1,455	1,114	-858
2011 Q1	-174	-2	56	-282	-404
2011 Q2	-78	98	-524	-60	-565
2011 Q3	-208	-35	-287	132	-398
2011 Q4	-213	-14	-623	177	-673
2012 Q1	-26	-6	-191	-314	-537
2012 Q2	-134	45	-90	-230	-409
2012 Q3	-107	-18	-697	394	-428
2012 Q4	-240	-2	-413	224	-432
2013 Q1	-295	51	-37	-168	-449
2013 Q2	-164	26	-317	241	-215
2013 Q3	4	21	-498	447	-25
2013 Q4	113	46	-568	189	-220
2014 Q1	-250	13	-75	-161	-472
2014 Q2	-230	31	-330	163	-367
2014 Q3	-116	-20	-661	625	-172
2014 Q4	-189	83	-396	85	-417
2015 Q1	-105	-14	-183	-52	-353
2015 Q2	-210	-44	-334	213	-375
2015 Q3	-105	77	-595	378	-246
2015 Q4	-89	91	-559	342	-216
2016 Q1	-162	2	-34	-62	-256
2016 Q2	-51	46	-395	152	-247
2016 Q3	-120	79	-695	692	-43
2016 Q4	-169	39	-417	148	-399
2017 Q1	-306	66	152	-257	-344
2017 Q2	-77	22	-438	260	-233
2017 Q3	-136	62	-710	747	-36
2017 Q4	-127	3	-646	386	-384
2018 Q1	-259	-19	-450	304	-424
2018 Q2	-149	23	-157	233	-50
2018 Q3	-224	72	-426	555	-24
2018 Q4	-113	157	-421	22	-359
2019 Q1	-225	35	161	-225	-254

Source: CBBH, Balance of Payment Statistics.

**Notes:**

\*Total value includes the value of financial derivatives.

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition).

The detailed information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics)

**T24: 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)x100
2008		6,712	16,293	-9,581	41.2
2009		5,530	12,348	-6,818	44.8
2010		7,096	13,616	-6,521	52.1
2011		8,222	15,525	-7,303	53.0
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	19,270	-7,370	61.8
2018	01	908	1,257	-349	72.2
	02	907	1,419	-513	63.9
	03	974	1,726	-752	56.4
	04	977	1,552	-574	63.0
	05	1,015	1,734	-719	58.5
	06	1,055	1,666	-611	63.3
	07	1,076	1,755	-679	61.3
	08	909	1,577	-668	57.6
	09	1,025	1,659	-634	61.8
	10	1,069	1,797	-728	59.5
	11	1,061	1,603	-543	66.2
	12	926	1,526	-600	60.7
2019	01	855	1,289	-433	66.4
	02	926	1,549	-623	59.8
	03	989	1,773	-784	55.8
	04	1,035	1,750	-715	59.1
	05	1,028	1,809	-781	56.8

**Notes:**

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.

**T25: BH - Exports by Country of Destination**  
 - KM thousand -

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	Other countries	Total
2008		913,488	1,156,836	843,065	942,040	614,875	415,224	20,524	231,444	1,574,194	6,711,690
2009		814,110	944,144	702,356	741,441	463,129	325,370	51,853	229,506	1,259,290	5,531,199
2010		1,085,936	1,070,625	862,022	894,775	611,744	470,584	81,662	310,180	1,707,975	7,095,503
2011		1,215,957	1,204,440	963,546	1,001,879	706,818	619,042	150,054	300,430	2,059,947	8,222,112
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	1,464,040	1,352,791	1,251,801	1,057,052	1,020,991	323,223	401,455	3,287,399	11,900,289
2018	01	141,488	108,967	105,165	85,280	78,103	75,258	20,064	27,074	266,495	907,892
	02	136,237	103,788	98,001	93,558	82,029	75,716	27,519	27,264	262,639	906,750
	03	143,064	116,106	110,234	97,736	86,619	77,729	42,901	29,782	269,637	973,807
	04	158,390	125,906	106,966	93,265	83,472	86,796	23,674	36,225	262,777	977,470
	05	138,326	123,377	120,706	101,856	90,954	80,237	39,862	35,190	284,114	1,014,622
	06	152,692	121,955	128,166	96,113	90,391	90,021	37,298	37,119	300,942	1,054,698
	07	148,152	137,541	139,243	117,047	96,389	93,662	28,974	38,220	276,655	1,075,883
	08	136,430	126,957	74,021	110,679	81,668	90,767	14,885	32,487	240,806	908,701
	09	156,479	128,682	126,923	107,931	92,733	90,042	17,223	30,595	274,265	1,024,872
	10	157,992	132,704	127,841	118,913	98,840	104,727	15,129	37,509	274,972	1,068,627
	11	155,454	121,946	122,811	115,216	93,008	92,753	25,101	32,154	302,284	1,060,728
	12	116,833	116,112	92,715	114,205	82,846	63,283	30,593	37,836	271,815	926,240
2019	01	140,865	117,300	102,243	87,820	79,802	80,028	15,091	24,901	207,325	855,373
	02	146,489	116,715	108,255	100,785	83,465	81,297	25,806	29,847	233,781	926,441
	03	145,097	128,767	118,382	109,851	89,241	92,203	29,582	32,883	243,127	989,133
	04	147,533	132,146	118,803	113,634	85,889	100,722	24,350	32,156	279,848	1,035,081
	05	143,735	123,533	117,458	111,123	88,330	102,362	25,813	41,031	274,923	1,028,307

**Notes:**

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".

**T26: BH - Imports by Country of Origin**  
 - KM thousand -

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2008		1,914,630	1,520,914	1,725,962	2,779,927	748,615	963,337	344,006	863,067	606,669	4,825,390	16,292,516
2009		1,395,705	1,243,234	1,283,006	1,855,136	557,106	758,953	865,684	366,818	455,395	3,574,143	12,355,179
2010		1,424,980	1,210,391	1,429,477	2,058,946	655,539	808,852	1,189,105	379,083	489,083	3,970,781	13,616,238
2011		1,648,403	1,381,687	1,465,645	2,226,507	774,881	828,564	1,635,091	450,110	491,679	4,622,860	15,525,428
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		2,297,536	2,170,886	2,070,731	1,915,819	1,339,271	916,995	892,386	874,325	672,988	6,119,147	19,270,086
2018	01	146,712	137,844	124,445	133,257	98,906	63,462	35,261	50,067	41,320	425,876	1,257,150
	02	186,496	156,146	149,309	117,218	96,861	64,284	83,715	60,161	55,953	449,344	1,419,487
	03	207,947	195,015	184,704	140,779	124,850	85,042	158,299	79,033	56,574	493,719	1,725,962
	04	186,495	186,463	167,453	147,673	101,410	76,697	58,366	80,419	57,592	489,377	1,551,946
	05	195,394	199,895	184,411	165,391	107,116	79,059	132,886	85,818	62,200	521,534	1,733,705
	06	200,122	205,477	185,837	161,910	102,157	84,605	71,943	69,983	61,466	522,391	1,665,892
	07	200,795	195,818	168,099	175,321	111,555	84,031	175,258	71,424	58,228	514,396	1,754,925
	08	185,962	152,602	196,319	176,649	120,981	73,215	27,194	69,244	51,684	522,725	1,576,574
	09	194,919	175,344	175,450	166,186	130,709	82,209	37,359	74,876	57,047	564,639	1,658,739
	10	205,491	201,815	183,760	209,907	130,496	84,905	36,724	82,391	57,600	603,522	1,796,610
	11	195,947	181,874	178,528	177,179	115,082	71,629	32,815	74,316	56,488	519,457	1,603,316
	12	191,256	182,594	172,417	144,349	99,147	67,858	42,565	76,593	56,835	492,167	1,525,782
2019	01	146,543	142,393	130,470	130,482	103,378	62,358	48,702	56,385	49,862	418,159	1,288,732
	02	186,485	172,408	159,383	147,726	123,304	70,278	48,109	73,291	54,425	514,045	1,549,452
	03	223,823	198,350	187,433	168,514	133,524	83,596	52,871	88,363	65,383	570,963	1,772,822
	04	217,596	203,748	169,297	191,425	108,378	82,021	56,381	92,345	59,610	569,649	1,750,451
	05	232,825	214,068	186,850	188,147	133,123	80,179	56,126	86,068	65,807	565,843	1,809,036

**Notes:**

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".

**T27: Average Middle Exchange Rates of Convertible Mark**

Year	Month	EMU	Croatia	Czech R.	Hungary	Japan	Switzer- land	Turkey	UK	SAD	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2008		1.955830	27.072193	0.078403	0.778567	1.299707	1.233196	1.030147	2.462700	1.336615	...	2.406718
2009		1.955830	26.641714	0.074058	0.698858	1.504078	1.295257	0.904894	2.195821	1.406763	...	2.083674
2010		1.955830	26.836049	0.077335	0.710646	1.684634	1.417637	0.979613	2.280434	1.476950	...	1.903300
2011		1.955830	26.296474	0.079574	0.702511	1.765578	1.589068	0.840993	2.253721	1.406117	...	1.918824
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
2018	01	1.955830	26.306147	0.076788	0.632318	1.445233	1.667877	0.425643	2.213129	1.605994	0.249544	1.648667
	02	1.955830	26.292364	0.077279	0.627822	1.464722	1.694417	0.418453	2.213529	1.581661	0.250277	1.651594
	03	1.955830	26.293653	0.076921	0.626250	1.496388	1.675438	0.408381	2.215036	1.586829	0.250962	1.654033
	04	1.955830	26.353356	0.077109	0.627454	1.481313	1.646714	0.392404	2.242330	1.593341	0.252947	1.654666
	05	1.955830	26.456231	0.076360	0.617894	1.506116	1.656547	0.375068	2.228834	1.651760	0.259378	1.654735
	06	1.955830	26.493736	0.075868	0.606905	1.523129	1.692140	0.362173	2.227562	1.675174	0.259482	1.655565
	07	1.955830	26.441058	0.075613	0.601840	1.503018	1.682491	0.352241	2.204270	1.674952	0.249486	1.656842
	08	1.955830	26.342139	0.076164	0.605896	1.526468	1.712256	0.292050	2.181583	1.694907	0.247438	1.656226
	09	1.955830	26.322248	0.076329	0.602164	1.499701	1.734367	0.265010	2.189926	1.677303	0.244749	1.653604
	10	1.955830	26.343141	0.075775	0.603874	1.508889	1.713704	0.291767	2.216813	1.702322	0.246121	1.651173
	11	1.955830	26.323022	0.075433	0.606997	1.519433	1.718087	0.319983	2.221063	1.720951	0.247997	1.652686
	12	1.955830	26.412717	0.075657	0.605953	1.529820	1.731710	0.323689	2.179189	1.718630	0.249268	1.653531
2019	01	1.955830	26.329803	0.076262	0.611273	1.571137	1.731634	0.318838	2.205778	1.712804	0.251960	1.652127
	02	1.955830	26.378612	0.076015	0.615150	1.563371	1.720479	0.326976	2.236997	1.722720	0.255591	1.653868
	03	1.955830	26.354816	0.076174	0.618919	1.556451	1.729315	0.315762	2.279141	1.730207	0.257779	1.656751
	04	1.955830	26.326537	0.076172	0.609198	1.558495	1.728201	0.302340	2.268819	1.740334	0.259146	1.657505
	05	1.955830	26.363667	0.075934	0.602190	1.587865	1.728039	0.288749	2.247635	1.748101	0.255348	1.657979

**T28: Foreign Debt Servicing**  
 - KM thousand -

Creditor	Repayment plan 2019			Performed in 2019		Total at the end of February
	Principal	Interest	Total	Principal	Interest	
<b>Public Creditors</b>	<b>628,194</b>	<b>120,931</b>	<b>749,125</b>	<b>239,079</b>	<b>54,316</b>	<b>293,395</b>
<b>International and Regional Organizations</b>	<b>492,193</b>	<b>95,928</b>	<b>588,121</b>	<b>202,193</b>	<b>44,969</b>	<b>247,162</b>
European Investment Bank	78,705	23,735	102,440	29,762	10,354	40,116
European Bank for Reconstruction and Development	115,240	5,761	121,000	39,540	2,461	42,001
World Bank - IDA	104,283	39,173	143,456	38,376	15,846	54,222
World Bank- IBRD <sup>1)</sup>	45,701	10,390	56,091	20,534	7,065	27,599
Council of Europe Development Bank <sup>1)</sup>	4,048	1,959	6,007	700	399	1,099
International Fund for Agriculture Development	3,424	709	4,133	1,740	339	2,079
IMF	113,410	10,287	123,698	63,719	6,548	70,267
European Union – European Commission	27,382	3,914	31,295	7,823	1,956	9,779
<b>Government and Government Agencies</b>	<b>136,000</b>	<b>25,003</b>	<b>161,003</b>	<b>36,885</b>	<b>9,347</b>	<b>46,232</b>
Paris Club <sup>1)</sup>	41,630	8,111	49,741	11,302	2,644	13,945
Saudi Development Fund	8,516	2,049	10,565	4,249	907	5,156
Other Bilateral	85,854	14,843	100,697	21,335	5,796	27,131
<b>Private Creditors</b>	<b>36,377</b>	<b>937</b>	<b>37,314</b>	<b>0</b>	<b>3</b>	<b>3</b>
London Club <sup>1)</sup>	36,377	937	37,314	0	3	3
<b>Total</b>	<b>664,571</b>	<b>121,868</b>	<b>786,439</b>	<b>239,079</b>	<b>54,319</b>	<b>293,398</b>

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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