



Monthly Economic Survey

APRIL
2020

CENTRAL BANK BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
APRIL 2020

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Editors:

- Belma Čolaković, Ph.D.
- Elma Hasanović, M.Sc.

SUMMARY

Since the beginning of the year, a decline of industrial production has been obvious, as a continuing trend from the previous year, which was additionally deteriorated in April due to the outbreak of the COVID-19 pandemic.

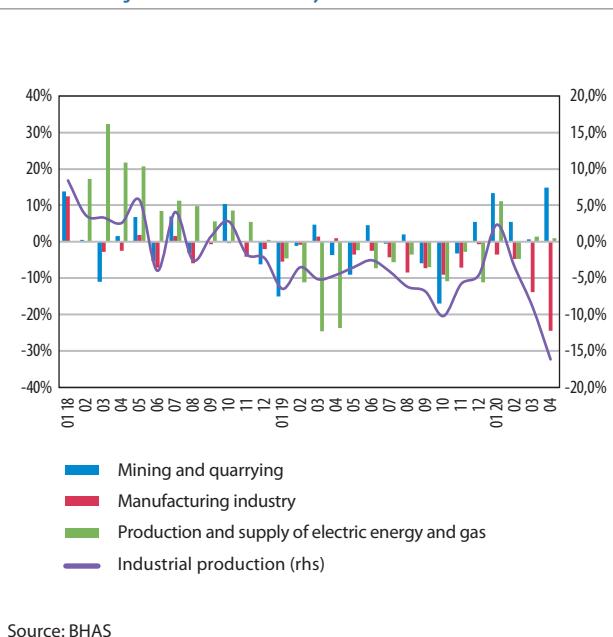
In April, a decline of output was recorded in all the manufacturing activities except for chemical industry (Graph 1). The record-high increase of the number of the unemployed was recorded in April, which was particularly evident in FBH, as a result of the coronavirus pandemic, accompanied with a slow decline of wages at the monthly level (Graph 2). Due to the strong impact of the COVID-19 pandemic, which slowed down or stopped the global flow of goods and services, a significant growth of unemployment was recorded in many countries (Graph 3). Internationally, oil prices recorded a historic decline (Graph 4). At the monthly level, a decline of consumer prices in BH was recorded, due to a seasonal decrease of utility costs and a decrease of transport prices (Graph 5).

The increase of the CBBH foreign exchange reserves in April was mainly caused by the inflow of funds from the International Monetary Fund on the basis of the Rapid Financing Instrument, for mitigating the economic consequences of the pandemic. The currency board coverage in April considerably exceeded the minimum level prescribed by the law (Graph 6). The changes in monetary aggregates in April, compared to March, were mainly under the impact of the reserve money changes, so there were no significant changes in the speed of money multiplication (Graph 7). Bank liquidity, observing the average balances in the reserve accounts with the CBBH, did not change significantly due to the pandemic (Graph 8).

In April, the indirect taxes revenues declined sharply, as a consequence of declaring the COVID-19 pandemic, which was mainly impacted by the decline of the revenues from VAT (Graphs 9 and 10). The general government debt with commercial banks on the basis of securities continued to grow (Graph 11). Republika Srpska issued debt three times in April, which was the main trading on the stock exchange during the observed month (Graphs 12 and 13). Credit growth slowed down significantly over the observed month (Graph 14).

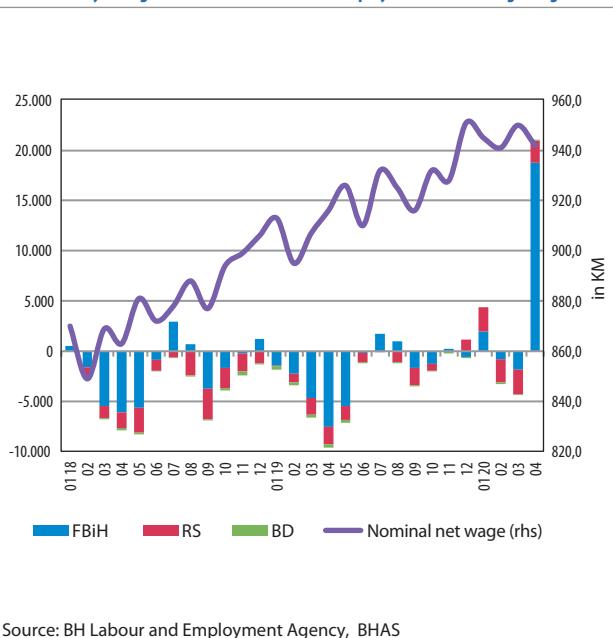
Record decreases of both exports and imports were registered in March and April due to the coronavirus pandemic (Graph 15 and 16). The nominal effective exchange rate (NEER) indicates a slow appreciation of KM against the currencies of the main trading partners (Graph 17). Due to the starting of the new provisional pandemic asset purchase programme, the low yields on ten year bonds of the high rating euro area countries went further down (Graph 18).

G01: Annual Changes of Industrial Production by Activities



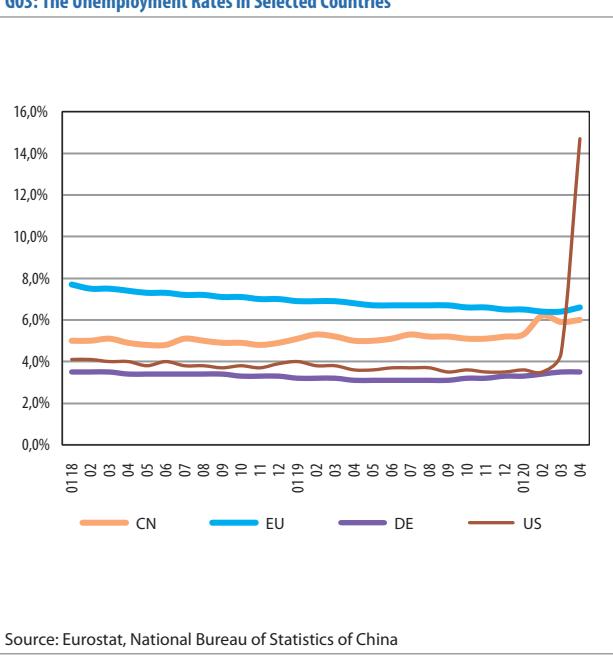
A sharp decline of industrial output, which had been the feature of the entire previous year, resulting from the halt of the operations of some strategic companies and a lower foreign demand, was made even stronger due to the coronacrisis effects. In April, a strong decline of output was recorded in all the manufacturing activities, except for the production of pharmaceutical products (the annual growth of 14.8%). Observing the first four month period, compared to the same period of the previous year, industrial output decreased by 6.8%. Over the same period, in the activities of production and distribution of electric energy and gas, and mining, a growth of production was recorded, while the sharp decline of manufacturing industry had the strongest effect on the decline of the overall industrial production.

G02: Monthly Changes of the Number of the Unemployed and the Average Wage Trend

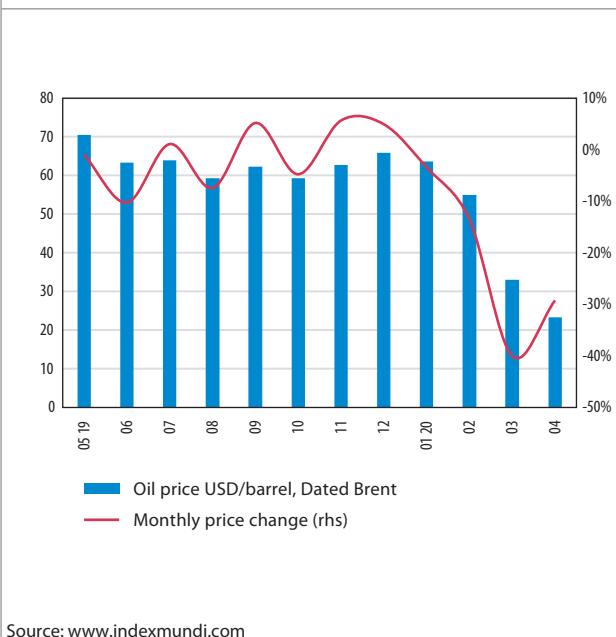


The record-high increase of the number of the unemployed was recorded in April, this being particularly evident in FBiH, resulting from the coronavirus pandemic. At the annual level, the growth of the number of the unemployed was 1.4%, which ended the continuing unemployment downward trend from earlier years. The nominal net wages decreased slowly at the monthly level, with the wage growth at the annual level still amounting to 2.8%.

G03: The Unemployment Rates in Selected Countries

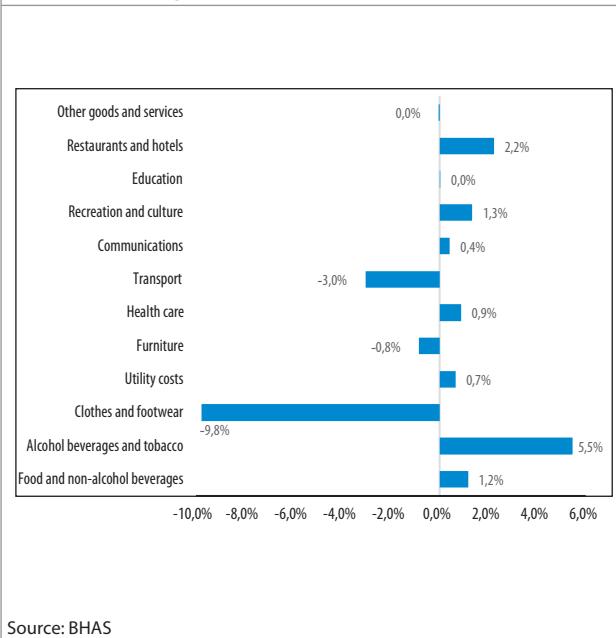


Due to the strong influence of the COVID-19 pandemic, which slowed down or stopped the global flow of goods and services, a strong growth of unemployment was recorded in many countries, which was particularly evident in the most significant world economy. In the end of April, the number of the unemployed in the EU was stagnating, as a result of numerous interventions for preserving jobs, therefore, the actual effect of the coronacrisis on the unemployment rate is expected in the second half of the year.

G04: Oil Prices in the World Market

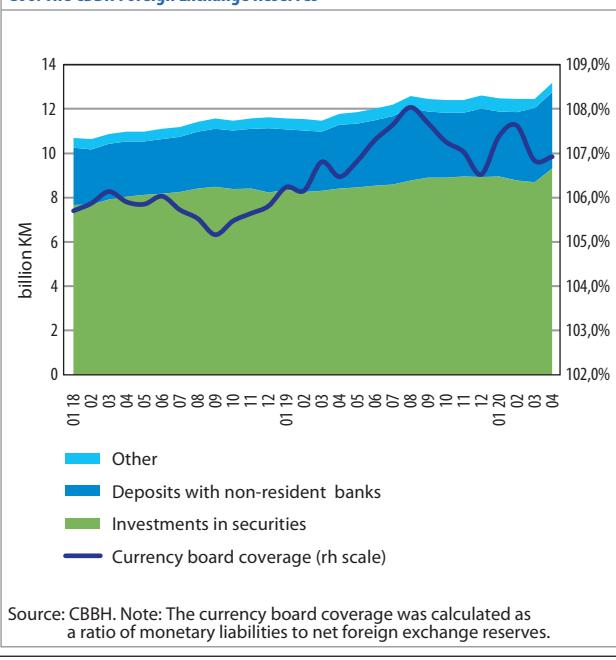
Source: www.indexmundi.com

The oil price in the global markets has been decreasing since the beginning of the year, due to the slowdown of economic activities globally. The historically sharpest decline of prices took place in March. The reasons of such significant decrease of prices were the ongoing coronavirus pandemic, which almost completely blocked the demand for oil, while, on the other hand, the tensions among the leading oil producers were the main reason of the price decrease with regard to supply. So, it happened that on 20 April, the oil price in the global market had a negative value, due to the lack of space for the produced oil storage. Thus, in April, the average oil price amounted to 23.3USD/barrel, which was a decrease of the price by 29.2% at the monthly level.

G05: The Annual Change of Consumer Prices in the First Four Months

Source: BHAS

At the monthly level, a decline of consumer prices was recorded (1.1%), due to the seasonal decrease of utility costs, and the decrease of transport prices. Observing the first four month period on the annual basis, the stagnation of the average consumer prices was mainly determined by a considerable decline of clothes and footwear prices, and transport prices, which annulled the strong growth of the prices in the categories of alcohol beverages and tobacco, and food and beverages.

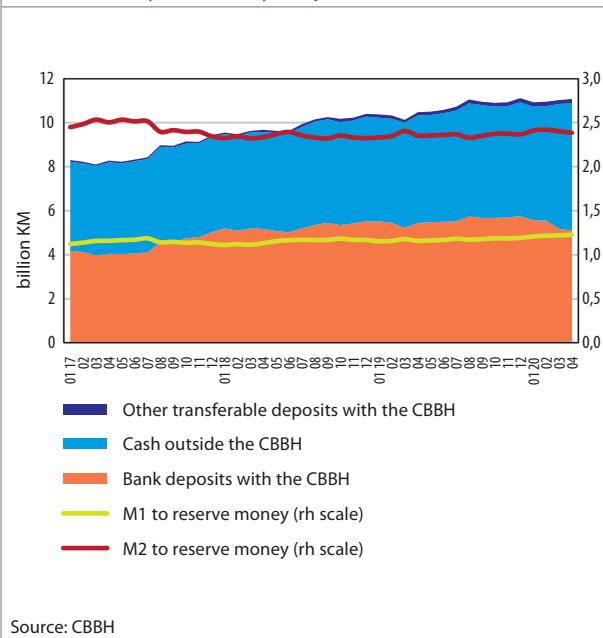
G06: The CBBH Foreign Exchange Reserves

Source: CBBH. Note: The currency board coverage was calculated as a ratio of monetary liabilities to net foreign exchange reserves.

The CBBH foreign exchange reserves increased by KM 718 million (5.76%) compared to March, to the level of KM 13.18 billion in the end of April. The increase was mainly due to the inflow of funds from the International Monetary Fund on the basis of the Rapid Financing Instrument (around EUR 330 million), for the needs of mitigating the economic consequences of the pandemic.

The currency board coverage in April significantly exceeded the legally defined minimum of 100%, which contributed to the keeping of confidence in the local currency stability even after the state of emergency and natural disaster was declared in the country due to the pandemic.

G07: Reserve Money and the Money Multiplication Rate

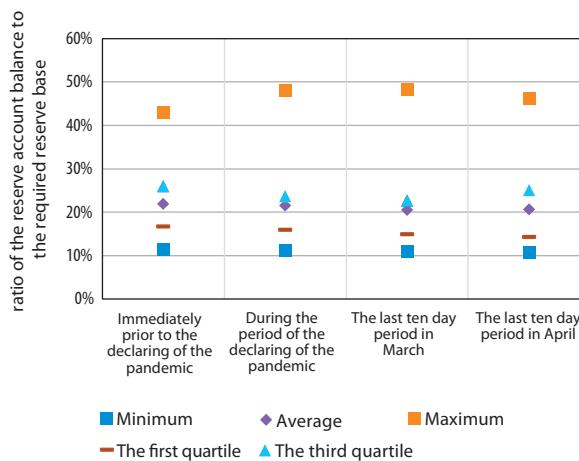


Source: CBBH

Upon the declaration of the state of emergency and natural disaster due the pandemic in mid March, a precomposition in the reserve money structure took place. In April, banks' reserve accounts with the CBBH decreased compared to the previous month (by only KM 71 million, or 1.37%), but the amount of cash outside the CBBH increased by a slightly higher amount (KM 98.4 million) compared to March.

As the changes in monetary aggregates in April, compared to March, were mainly under the impact of the reserve money changes, significant changes in money multiplication speed were not recorded

G08: Banks' Reserve Accounts with the CBBH



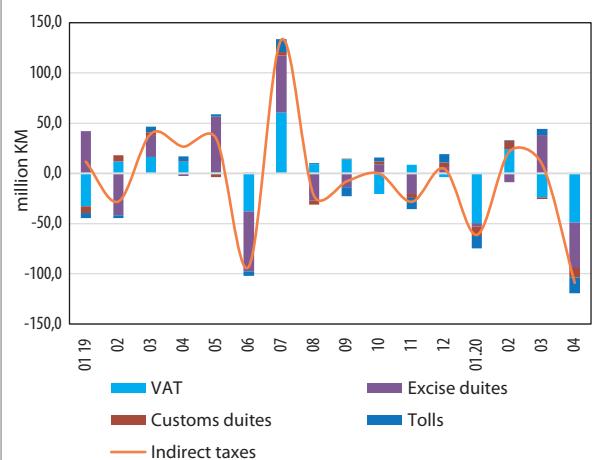
Source: CBBH. Note: FBH Development Bank is not included.

Bank liquidity, observing the average balance in reserve account with the CBBH, did not change significantly due to the pandemic. The implicit required reserve rate for the entire system, presented as the average value in the graph, was above 20% in the end of April.

The first quartile level was slightly lower compared to the period before the declaring of the pandemic, as some of the largest banks increased cash holdings in their vaults, and decreased their balances in accounts with the CBBH. As accounts with the CBBH are only a part of highly liquid assets of banks, there are no indications that bank liquidity was significantly reduced compared to the beginning of March.

In the last calculation period in April, the average required reserve amounted to KM 2.67 billion, with the average excess reserves amounting to KM 2.40 billion. The required reserve policy remained the same.

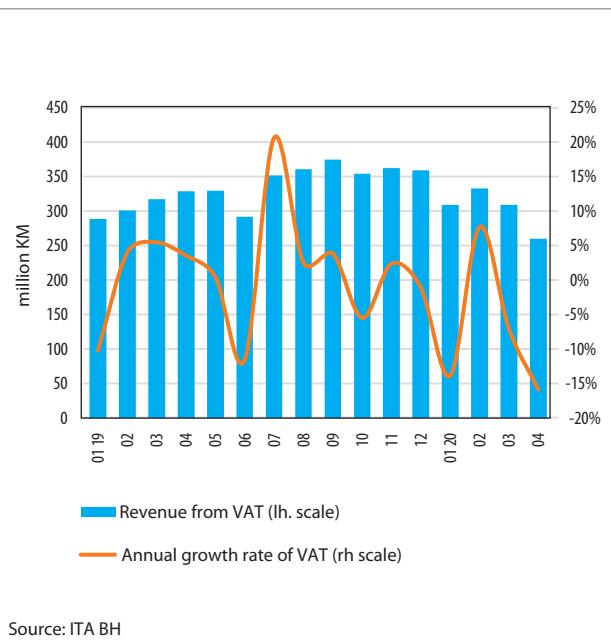
G09: Monthly Changes of Indirect Taxes



Source: ITA BH

A sharp decline of the indirect tax revenues was recorded in April, resulting from the declaring of the COVID-19 pandemic. All the components of indirect taxes declined, the VAT having the largest share in the decline of the revenues, being the most important component. In April, the collection of the revenues was lower by even KM 109 million at the monthly level (-20.6%). The total collected revenues from indirect taxes in the first four months amounted to KM 1.96 billion and, compared to the same period of the previous year, they decreased by 3%.

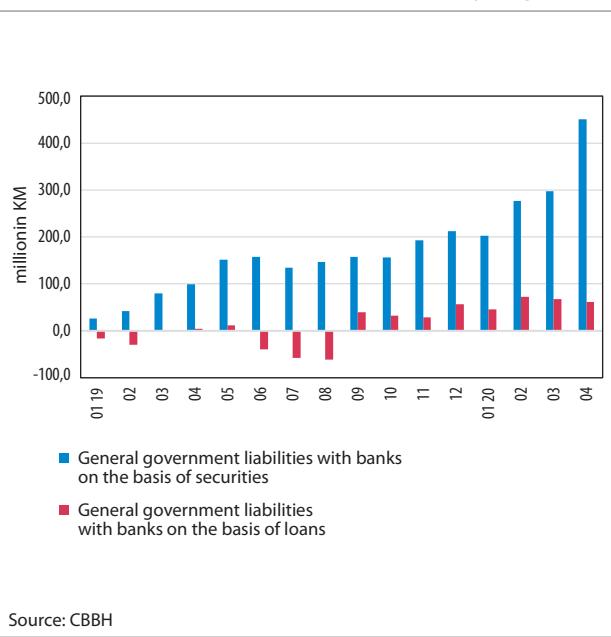
G10: Revenue from VAT



Source: ITA BH

Monthly decrease of the revenues from VAT was continued, which had started in March as a result of the suspension of economic activities due to the COVID-19 pandemic. In April, KM 260.5 million was collected on this basis, which was lower by KM 68.1 million compared to the same period of the previous year. At the same time, in the first four months, KM 1.21 billion was collected, which was lower by KM 68.1 million (-1.9%) compared to the previous year. In the months to come, with the relaxation of the restrictive measures introduced due to the pandemic, the revenue collection is expected to stabilise.

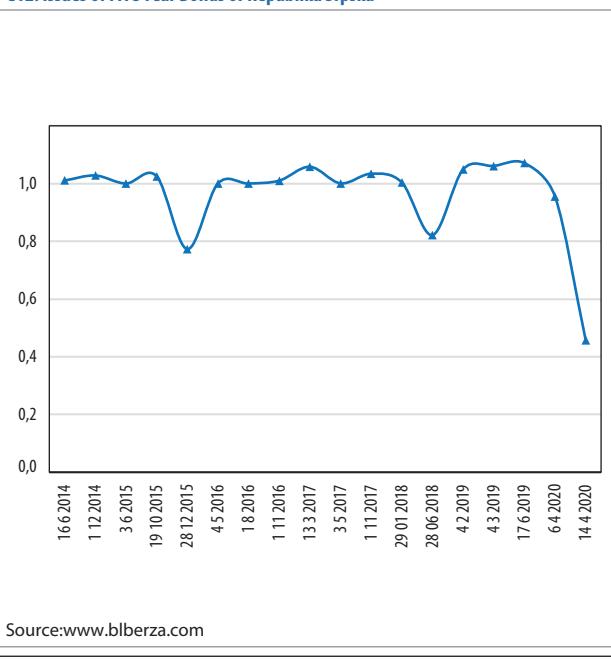
G11: General Government Debt with Commercial Banks, Monthly Changes



Source: CBBH

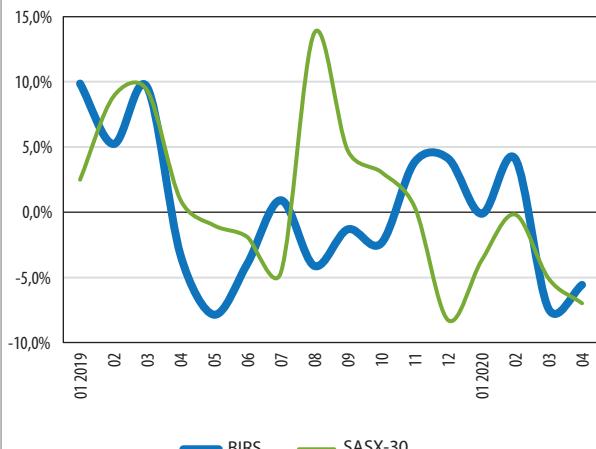
A considerable increase of banking sector exposure to the government sector was recorded in April. On the basis of securities, the debt increased by even KM 153 million at the monthly level or by 10%. Such considerable increase resulted from the borrowing after declaring the COVID-19 pandemic and the decline of the budget revenues of the entity governments. At the annual level, the debt based on securities increased by KM 350.4 million or 26.3%. The banking sector exposure to the general government sector in the end of April was 8.6% in per cents of the banking sector assets.

G12: Issues of Five Year Bonds of Republika Srpska



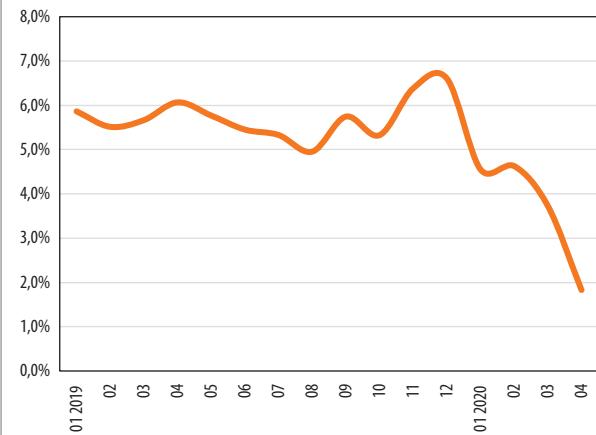
Source: www.blberza.com

Due to decreased public revenues and decreased tax base, Republika Srpska had even three debt issues during April. It issued six month treasury bills once, and five year bonds twice. In both maturity segments, interest rate increased and demand for public debt issues decreased. In the second April issue of public debt bonds of Republika Srpska, only 46% of the planned amount was sold.

G13: The Main SASE and BLSE Indices, Annual Changes

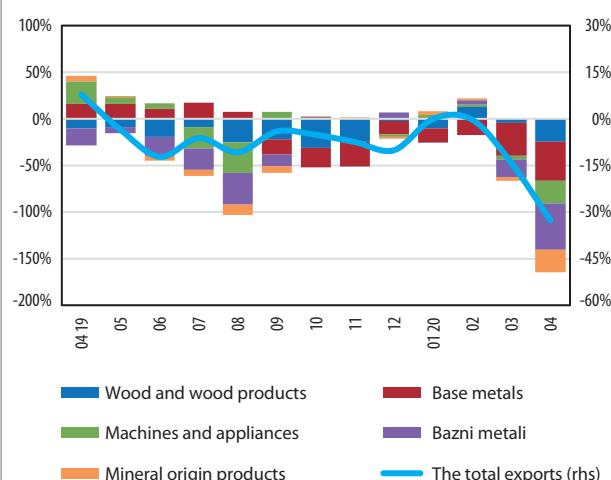
Source: BLSE and SASE

Only 8% of the total trading was realised on SASE in April. On BLSE, the primary market of bonds and treasury bills of Republika Srpska accounted for even 97%. The low liquidity of BH stock market and low economic activity had a decisive effect on the decline of the stock market. Compared to the previous month, BIRS and SASX-30 lost 5.6% and 7% of their values. The low liquidity of the stock market limits the level of investment and economic entities borrowing in the financial market.

G14: Lending in BH Banking Sector, Annual Changes

Source: CBBH

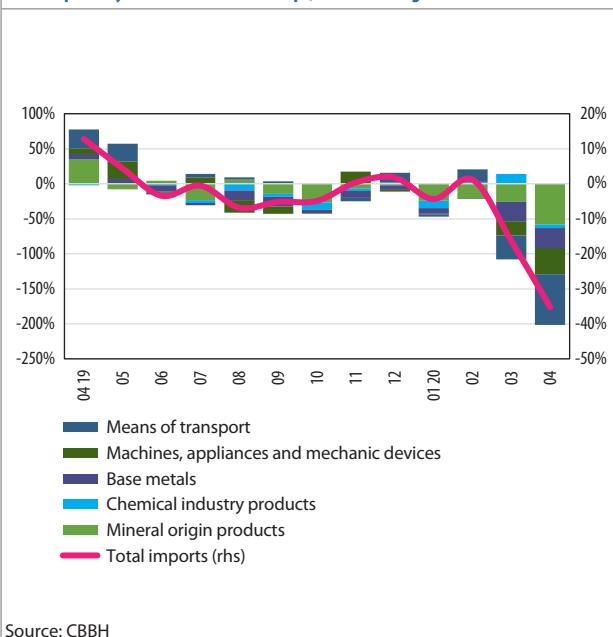
The annual growth rate of the total loans additionally decreased by 1.9 pp amounting to 1.8% in April. The credit decrease was the strongest in the sector of entity and cantonal governments, but the government sector issued additional debt in the domestic financial market, while the prevailing buyers of the issued financial instruments were actually the local banks. At the monthly level, there was a decrease of lending to non-financial private companies (0.9%) and households (1%), while the overall lending decreased by 0.9%.

G15: Exports by the Main Product Groups, Annual Changes

Source: BHAS

Since the beginning of the year, exports decreased at the annual level, with cumulative decrease in the first four months being 12.7%. Due to the coronavirus pandemic in March and April, the record decrease of exports was registered. In April, exports at the annual level decreased by 32.7%. Over the previous two months, all the main exporting groups of products declined sharply. In April, the exports of furniture decreased by 50%, the exports of base metals by 42%, while the exports of wood, mineral origin products and machines and appliances decreased by one fourth.

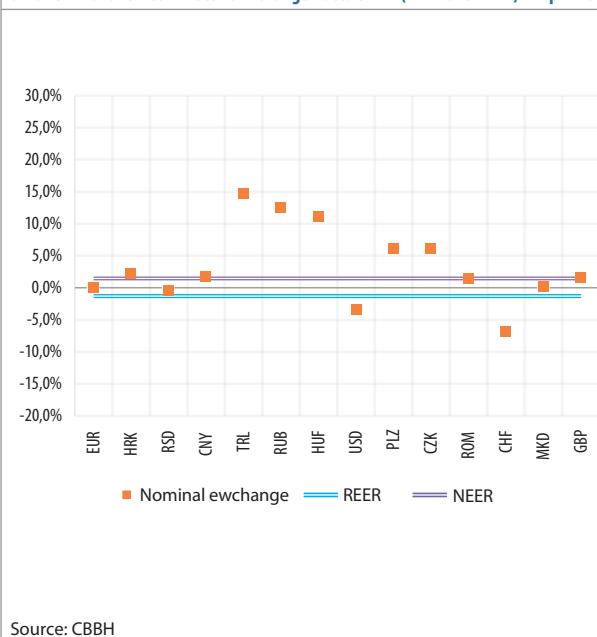
G16: Imports by the Main Product Groups, Annual Changes



Source: CBBH

The same as in the case of exports, imports have been negative since the beginning of the year. Imports decreased strongly during March and April due to the coronavirus pandemic. The annual rate of import decrease in April amounted to 35.2%. The most significant decrease of imports was recorded with means of transport, amounting to 70%. The imports of mineral origin products decreased by 58.2%, and all the other product groups decreased significantly at the annual level. Cumulative decrease in the first four months was 14.8% compared to the same period of the previous year.

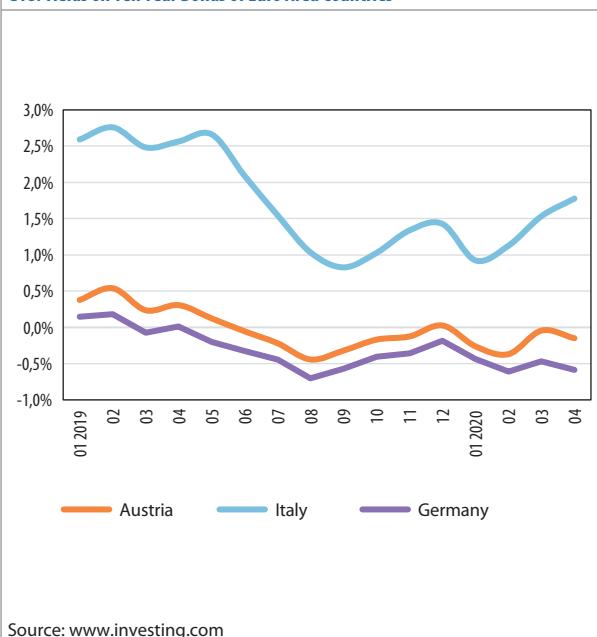
G17: Nominal and Real Effective Exchange Rates of KM (NEER and REER) in April 2020



Source: CBBH

The nominal effective exchange rate (NEER) indicated a low appreciation of KM in relation to the currencies of the main trade partners (1.2%), while in real effective exchange rate (REER) a low depreciation was recorded in April in the amount of 0.9% at the annual level. The currencies are in the order of the significance of the country in trade exchange. The appreciation of NEER was brought about by the nominal appreciation of KM in relation to the currencies of developing countries, resulting from the trend of EUR (our peg currency) to US dollar.

G18: Yields on Ten Year Bonds of Euro Area Countries



Source: www.investing.com

Due to the starting of the new provisional pandemic asset purchase programme, the low yields on the euro area high rating countries' ten year bonds decreased additionally. However, the countries with high levels of debt such as Italy went through the period of yield growth as the ECB during March sent to public the messages that it did not intend to influence the yield spread among countries, which led to provisional mass sale of Italian bonds and the yield growth. The change of the ECB position calmed down this segment of the euro area public debt, with the yields on Italian debt still remaining on a high level, partly due to the change of credit rating which took place in the end of April. Direct consequences of high yields and decline of the bond prices were suffered by Italian banks with significant exposure to this market, some of them being the owners of BH banks.

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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

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

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

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

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

- By order of the FBH Banking Agency, in June 2010, one bank made a reclassification of about KM 300 million of claims based on securities on domestic institutional sectors to the claims on non-residents. In December 2010, the same bank made this reclassification, retroactively, in the respective amounts for the period from August 2009 when the error occurred, until May 2010. The above reclassification was reflected in the increase in foreign assets and decrease in other items net.

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

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

- 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.

T01: Main Economic Indicators

	Changes compared to				
	04 2020	03 2020	12 2019	04 2019	
FINANCIAL SECTOR		in KM million			
Monetary sector					
Money supply M2	26.446	-0,3%	0,4%	7,2%	
Foreign currency reserves	13.179	5,8%	4,6%	11,8%	
Average balance of reserve accounts with CBBH	5.062	-4,8%	-10,6%	-6,7%	
Banking sector					
Total loans	20.304	-0,9%	-2,3%	1,8%	
Total deposits	23.371	-1,0%	-1,9%	5,0%	
Non-banking sector					
BLSE turnover	216,7	696,4%	253,7%	299,1%	
SASE turnover	18,7	-32,9%	-74,8%	-4,6%	
Turnover in RTGS	6.101	-12,4%	-42,7%	-30,2%	
Turnover in giro clearing system	1.302	-11,5%	-26,0%	-17,7%	
in points					
BIRS	562	-5,58%	-9,10%	-18,92%	
SASX 30	1314	3,91%	1,97%	8,04%	
REAL SECTOR		in persons	03 2020	12 2019	04 2019
Consumer prices - BH			-1,1%	-1,1%	-1,2%
Industrial production - BH			-11,2%	-16,1%	-16,1%
Number of unemployed persons - BH	419.582	5,3%	4,4%	1,4%	
EXTERNAL SECTOR		Changes compared to			
in KM million		03 2020	12 2019	04 2019	
Imports	1.133	-23,6%	-27,0%	-35,2%	
Exports	696	-17,9%	-16,4%	-32,7%	
PUBLIC FINANCE		in KM million	03 2020	12 2019	04 2019
Net indirect taxes	419,2	-22,05%	-24,9%	-20,6%	
VAT	260,5	-20,7%	-27,4%	-15,9%	
Excise duties	100,6	-11,3%	-16,0%	-31,0%	
Customs fees	15,2	-45,5%	-45,3%	-38,5%	

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
2019		11.385.556	10.533.525	852.031	11.382.771
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
	06	851.020	806.473	44.547	10.700.936
	07	1.011.937	828.952	182.985	10.883.920
	08	1.049.168	725.280	323.889	11.207.809
	09	758.706	849.100	-90.394	11.117.415
	10	859.959	874.260	-14.301	11.103.114
	11	860.935	830.668	30.267	11.133.381
	12	1.160.061	910.670	249.390	11.382.771
2020.	01	639.026	844.308	-205.282	11.177.489
	02	826.631	863.514	-36.883	11.140.606
	03	998.579	915.552	83.027	11.223.633
	04	664.826	652.487	12.339	11.235.972

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
2019	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
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
	06	232,7	0,5	294,8	2.947,0	0,0	8.547,2	12.022,2	12.019,9	11.202,3	817,6
	07	239,7	4,1	294,9	3.078,7	0,0	8.585,5	12.202,9	12.200,8	11.334,9	866,0
	08	259,7	1,3	304,3	3.262,0	0,0	8.767,8	12.595,1	12.592,3	11.655,5	936,8
	09	253,6	0,1	304,2	2.981,1	0,0	8.913,9	12.452,9	12.450,4	11.562,7	887,7
	10	254,8	2,6	304,9	2.935,9	0,0	8.892,4	12.390,5	12.388,4	11.550,1	838,4
	11	249,5	0,2	304,9	2.889,2	0,0	8.948,2	12.392,0	12.389,9	11.576,1	813,8
	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2020	01	269,1	5,1	328,3	2.934,6	0,0	8.943,3	12.480,3	12.477,8	11.619,9	857,9
	02	269,9	3,0	328,2	3.084,8	0,0	8.778,9	12.464,7	12.462,5	11.579,6	883,0
	03	267,5	3,0	139,8	3.360,9	0,0	8.689,5	12.460,6	12.458,7	11.661,5	797,3
	04	288,0	4,7	127,6	3.445,1	0,0	9.313,3	13.178,5	13.175,9	12.323,0	853,0

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.

TO4: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Cash 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
2019	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7
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
	06	4.924,0	5.495,8	149,8	4.126,6	8.208,0	2.786,6	2.387,5	7.440,0	10.569,6	12.334,6	12.614,1	24.948,6
	07	5.031,9	5.533,0	162,2	4.226,4	8.447,6	2.806,5	2.476,8	7.458,1	10.727,1	12.674,1	12.741,4	25.415,5
	08	5.131,7	5.759,3	161,3	4.313,2	8.623,3	2.847,5	2.460,6	7.492,1	11.052,3	12.936,6	12.800,2	25.736,7
	09	5.114,2	5.683,8	162,0	4.268,5	8.628,2	2.907,6	2.481,7	7.481,8	10.960,0	12.896,7	12.871,1	25.767,8
	10	5.068,5	5.670,8	175,6	4.243,1	8.706,0	2.936,2	2.524,5	7.507,1	10.915,0	12.949,1	12.967,8	25.916,9
	11	5.061,4	5.701,2	175,3	4.241,1	8.716,6	2.955,4	2.562,0	7.514,3	10.937,9	12.957,7	13.031,7	25.989,4
	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7
2020	01	5.172,3	5.569,7	187,9	4.262,7	8.934,2	3.047,9	2.519,4	7.597,0	10.929,9	13.196,9	13.164,3	26.361,2
	02	5.217,5	5.550,3	187,9	4.321,5	8.992,9	3.112,7	2.477,6	7.614,9	10.955,7	13.314,3	13.205,2	26.519,5
	03	5.684,0	5.172,4	186,4	4.683,9	8.790,1	3.023,2	2.564,2	7.476,0	11.042,7	13.474,0	13.063,5	26.537,5
	04	5.782,4	5.101,4	200,7	4.796,5	8.792,6	2.987,9	2.544,3	7.324,3	11.084,4	13.589,2	12.856,5	26.445,7

Revised data for period December 2019 – March 2020.

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 -

Year	Month	ASSETS											
		Foreign Assets (Net)				Claims on Domestic Sectors							
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	
2019	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
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	
	06	15.990,1	-3.098,1	12.892,0	-584,4	488,1	429,2	9.011,0	151,2	9.724,2	19.219,2	32.111,3	
	07	16.403,1	-3.050,2	13.353,0	-560,3	478,7	415,6	9.009,3	133,4	9.812,1	19.288,8	32.641,8	
	08	16.877,3	-2.969,2	13.908,1	-655,4	475,6	423,2	8.927,6	139,0	9.854,9	19.165,0	33.073,1	
	09	16.813,5	-2.983,5	13.830,0	-678,8	495,1	427,9	8.967,4	148,5	9.923,3	19.283,5	33.113,4	
	10	16.754,3	-2.891,4	13.862,9	-726,3	492,1	433,8	9.002,1	148,5	9.983,2	19.333,3	33.196,2	
	11	16.750,5	-2.869,1	13.881,3	-771,6	493,8	497,0	9.045,3	142,5	10.006,7	19.413,7	33.295,0	
	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2020	01	17.113,5	-2.977,8	14.135,7	-571,3	504,0	496,8	8.801,7	141,9	9.868,5	19.241,5	33.377,1	
	02	17.171,8	-2.942,4	14.229,4	-487,0	505,7	491,4	8.840,1	143,3	9.918,4	19.411,8	33.641,2	
	03	16.899,0	-2.876,9	14.022,0	-448,3	508,7	486,9	8.876,1	147,4	9.938,5	19.509,3	33.531,4	
	04	17.598,9	-2.943,7	14.655,3	-917,1	506,2	481,1	8.794,7	147,8	9.845,0	18.857,6	33.512,9	

Revised data for period December 2019 – March 2020.

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. Curr.	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.	Securities	Loans	Shares and Other Equity	Other Items (Net)	Total				
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14	
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	
2019	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6	
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	
	06	4.126,6	8.208,0	12.334,6	2.387,5	2.786,6	7.440,0	12.614,1	24.948,6	8,0	503,9	5.141,3	1.509,5	32.111,3	
	07	4.226,4	8.447,6	12.674,1	2.476,8	2.806,5	7.458,1	12.741,4	25.415,5	8,0	504,5	5.241,5	1.472,3	32.641,8	
	08	4.313,2	8.623,3	12.936,6	2.460,6	2.847,5	7.492,1	12.800,2	25.736,7	7,9	520,6	5.350,1	1.457,7	33.073,1	
	09	4.268,5	8.628,2	12.896,7	2.481,7	2.907,6	7.481,8	12.871,1	25.767,8	7,9	511,7	5.313,1	1.512,9	33.113,4	
	10	4.243,1	8.706,0	12.949,1	2.524,5	2.936,2	7.507,1	12.967,8	25.916,9	8,0	516,8	5.298,8	1.455,8	33.196,2	
	11	4.241,1	8.716,6	12.957,7	2.562,0	2.955,4	7.514,3	13.031,7	25.989,4	8,0	523,3	5.260,4	1.513,9	33.295,0	
	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6	
2020	01	4.262,7	8.934,2	13.196,9	2.519,4	3.047,9	7.597,0	13.164,3	26.361,2	8,0	534,6	5.070,0	1.403,3	33.377,1	
	02	4.321,5	8.992,9	13.314,3	2.477,6	3.112,7	7.614,9	13.205,2	26.519,5	7,9	544,1	5.117,2	1.452,4	33.641,2	
	03	4.683,9	8.790,1	13.474,0	2.564,2	3.023,2	7.476,0	13.063,5	26.537,5	7,9	535,8	5.033,0	1.417,1	33.531,4	
	04	4.796,5	8.792,6	13.589,2	2.544,3	2.987,9	7.324,3	12.856,5	26.445,7	8,0	545,0	5.093,8	1.420,4	33.512,9	

Revised data for period December 2019 – March 2020.

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.

TO6: Balance Sheet of CBBH

- end of period, KM million -

ASSETS							LIABILITIES						
Rezervni novac													
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2008	12	6.323,6	2,1	6.325,6	2.552,4	3.144,2	7,4	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	3.375,1	6,0	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	3.393,5	8,7	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	3.192,8	11,1	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	3.040,6	13,5	5.801,7	1,2	185,3	575,7	-25,9	6.538,0
2013	12	7.096,2	1,7	7.097,8	2.909,9	3.475,3	15,9	6.401,0	1,0	258,2	466,3	-28,7	7.097,8
2014	12	7.853,4	1,6	7.855,1	3.210,5	3.751,1	38,3	6.999,9	1,1	293,2	585,0	-24,2	7.855,1
2015	12	8.634,1	1,5	8.635,7	3.499,5	4.063,5	51,7	7.614,7	1,3	449,9	593,7	-24,0	8.635,7
2016	12	9.559,0	1,5	9.560,4	4.066,8	4.269,1	52,0	8.387,9	2,2	538,4	667,4	-35,5	9.560,4
2017	12	10.584,4	2,2	10.586,6	4.319,4	5.033,1	76,1	9.428,5	1,6	548,6	652,6	-44,8	10.586,6
2018	12	11.651,0	2,1	11.653,1	4.750,6	5.523,3	125,5	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2019	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2019	01	11.602,6	1,4	11.604,0	4.719,9	5.518,6	137,7	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	5.443,7	136,8	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	5.214,4	135,8	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	5.447,3	149,4	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	5.478,2	148,8	10.509,6	1,9	596,3	838,2	-50,8	11.895,2
	06	12.050,0	2,0	12.052,0	4.924,0	5.495,8	149,8	10.569,6	2,4	632,7	897,7	-50,3	12.052,0
	07	12.230,7	1,7	12.232,4	5.031,9	5.533,0	162,2	10.727,1	2,0	607,7	945,5	-50,0	12.232,4
	08	12.622,9	1,8	12.624,7	5.131,7	5.759,3	161,3	11.052,3	2,8	603,1	1.016,1	-49,8	12.624,7
	09	12.480,7	2,0	12.482,7	5.114,2	5.683,8	162,0	10.960,0	2,5	602,7	966,8	-49,4	12.482,7
	10	12.418,3	1,6	12.419,9	5.068,5	5.670,8	175,6	10.915,0	2,1	635,1	919,6	-51,8	12.419,9
	11	12.419,8	1,7	12.421,5	5.061,4	5.701,2	175,3	10.937,9	2,1	638,2	894,6	-51,3	12.421,5
	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2020	01	12.508,1	1,4	12.509,6	5.172,3	5.569,7	187,9	10.929,9	2,5	689,9	943,5	-56,3	12.509,6
	02	12.492,5	1,8	12.494,3	5.217,5	5.550,3	187,9	10.955,7	2,1	623,9	968,4	-55,7	12.494,3
	03	12.488,4	2,6	12.491,0	5.684,0	5.172,4	186,4	11.042,7	1,9	618,7	884,0	-56,3	12.491,0
	04	13.206,4	1,3	13.207,6	5.782,4	5.101,4	200,7	11.084,4	2,6	1.238,6	938,4	-56,4	13.207,6

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

Note:

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

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks. The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

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

T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

Year	Month	ASSETS								
		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	
2019	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
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	
	06	6.305,2	3.940,7	2.400,2	429,2	9.011,0	151,2	9.723,8	31.961,3	
	07	6.344,4	4.172,4	2.356,9	415,6	9.009,3	133,4	9.811,9	32.243,9	
	08	6.581,8	4.254,4	2.364,6	423,2	8.927,6	139,0	9.854,6	32.545,3	
	09	6.532,6	4.332,8	2.477,7	427,9	8.967,4	148,5	9.923,0	32.809,9	
	10	6.500,2	4.336,0	2.469,3	433,8	9.002,1	148,5	9.983,0	32.872,9	
	11	6.524,4	4.330,7	2.502,1	497,0	9.045,3	142,5	10.006,4	33.048,4	
	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2020	01	6.490,0	4.605,3	2.528,5	496,8	8.801,7	141,9	9.868,3	32.932,5	
	02	6.451,5	4.679,4	2.627,5	491,4	8.840,1	143,3	9.918,1	33.151,2	
	03	6.192,3	4.410,6	2.644,2	486,9	8.876,1	147,4	9.938,2	32.695,7	
	04	6.099,7	4.392,6	2.791,1	481,1	8.794,7	147,8	9.844,8	32.551,9	

Revised data for period December 2019 – March 2020.

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 Sheets of Commercial Banks in BH

- end of period, KM million -

Year	Month	LIABILITIES											
		Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12	
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	
2019	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
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	
	06	1.863,9	8.058,2	2.387,5	2.786,6	7.440,0	8,0	503,9	3.095,7	4.243,6	1.574,0	31.961,3	
	07	1.830,8	8.285,4	2.476,8	2.806,5	7.458,1	8,0	504,5	3.048,1	4.296,0	1.529,8	32.243,9	
	08	1.941,3	8.462,0	2.460,6	2.847,5	7.492,1	7,9	520,6	2.966,4	4.333,9	1.513,0	32.545,3	
	09	2.058,7	8.466,2	2.481,7	2.907,6	7.481,8	7,9	511,7	2.981,0	4.346,3	1.566,9	32.809,9	
	10	2.068,4	8.530,4	2.524,5	2.936,2	7.507,1	8,0	516,8	2.889,3	4.379,2	1.513,0	32.872,9	
	11	2.141,7	8.541,3	2.562,0	2.955,4	7.514,3	8,0	523,3	2.867,1	4.365,8	1.569,5	33.048,4	
	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2020	01	1.906,0	8.746,3	2.519,4	3.047,9	7.597,0	8,0	534,6	2.975,3	4.126,6	1.471,5	32.932,5	
	02	1.984,9	8.805,0	2.477,6	3.112,7	7.614,9	7,9	544,1	2.940,3	4.148,9	1.515,0	33.151,2	
	03	1.965,1	8.603,7	2.564,2	3.023,2	7.476,0	7,9	535,8	2.875,0	4.149,0	1.495,6	32.695,7	
	04	1.963,5	8.591,9	2.544,3	2.987,9	7.324,3	8,0	545,0	2.941,1	4.155,4	1.490,5	32.551,9	

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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
2019	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
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
	06	11.790,3	10.719,7	22.510,0	4.539,7	15.683,6	20.223,3
	07	12.085,0	10.746,5	22.831,5	4.535,0	15.716,7	20.251,6
	08	12.310,6	10.866,8	23.177,3	4.516,8	15.701,0	20.217,8
	09	12.304,9	11.065,0	23.369,9	4.559,8	15.882,2	20.442,0
	10	12.371,9	11.168,7	23.540,6	4.588,7	15.938,5	20.527,1
	11	12.470,4	11.218,2	23.688,6	4.643,5	16.004,3	20.647,8
	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2020	01	12.484,0	11.306,5	23.790,5	4.434,3	15.893,7	20.327,9
	02	12.515,1	11.453,8	23.968,9	4.448,8	15.988,9	20.437,7
	03	12.268,9	11.337,3	23.606,2	4.468,9	16.021,6	20.490,5
	04	12.223,0	11.147,9	23.370,8	4.442,4	15.862,1	20.304,5

Revised data for January 2020.

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: Structure of Deposits and Loans of Commercial Banks by Currency

- 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	
2019	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
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	
	06	12.255,2	9.530,2	724,7	22.510,0	9.458,6	10.731,8	33,0	20.223,3	
	07	12.484,0	9.610,6	736,9	22.831,5	9.489,0	10.729,6	33,0	20.251,6	
	08	12.729,6	9.710,3	737,5	23.177,3	9.500,7	10.684,4	32,7	20.217,8	
	09	12.905,0	9.715,9	749,0	23.369,9	9.705,3	10.704,2	32,5	20.442,0	
	10	13.029,5	9.735,6	775,4	23.540,6	9.788,2	10.708,1	30,9	20.527,1	
	11	13.041,5	9.614,4	1.032,8	23.688,6	9.850,3	10.767,1	30,4	20.647,8	
	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2020	01	13.222,6	9.569,3	998,6	23.790,5	9.736,9	10.563,2	27,8	20.327,9	
	02	13.388,8	9.583,8	996,3	23.968,9	9.848,6	10.562,0	27,1	20.437,7	
	03	13.090,4	9.533,2	982,6	23.606,2	9.883,7	10.580,4	26,4	20.490,5	
	04	12.991,9	9.392,7	986,2	23.370,8	9.785,5	10.492,9	26,1	20.304,5	

Revised data for January 2020.

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 Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14=3...+13
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
2019	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
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
	06	88,9	990,6	754,3	393,4	265,2	258,4	665,7	3.072,7	343,4	4.936,3	21,4	11.790,3
	07	99,1	936,0	793,1	395,4	287,6	273,8	757,4	3.234,0	345,4	4.942,4	20,7	12.085,0
	08	119,8	983,1	828,0	388,0	285,1	260,2	760,0	3.362,6	344,2	4.957,5	22,1	12.310,6
	09	134,5	938,0	880,8	377,8	284,4	266,0	779,8	3.292,2	340,4	4.989,0	22,2	12.304,9
	10	122,6	881,0	902,6	385,9	313,4	240,4	742,9	3.377,6	352,1	5.029,8	23,8	12.371,9
	11	140,0	886,5	899,4	389,2	340,7	263,8	702,7	3.377,6	358,7	5.089,6	22,1	12.470,4
	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2020	01	116,5	900,8	776,5	428,6	200,9	290,4	686,0	3.414,7	360,2	5.284,2	25,2	12.484,0
	02	126,6	944,2	773,6	444,0	161,7	275,4	778,2	3.284,2	357,5	5.346,1	23,7	12.515,1
	03	126,9	812,0	788,3	466,3	162,1	261,2	789,1	3.277,5	364,4	5.197,0	24,2	12.268,9
	04	152,5	752,4	768,9	438,0	181,9	252,4	843,1	3.150,5	360,7	5.299,5	23,2	12.223,0

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 Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3...+13
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
2019	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
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
	06	96,5	365,0	41,9	45,9	31,8	899,5	833,5	515,0	93,8	7.773,6	23,5	10.719,7
	07	94,7	358,9	41,8	50,0	28,3	917,5	794,9	529,3	100,0	7.796,7	34,5	10.746,5
	08	93,0	401,4	43,1	49,1	32,8	908,8	805,9	528,1	101,2	7.864,4	39,0	10.866,8
	09	94,1	551,8	45,1	56,2	29,8	898,4	764,5	572,7	107,0	7.903,4	42,1	11.065,0
	10	92,9	608,8	44,2	52,6	23,7	891,5	808,1	579,1	103,9	7.922,4	41,5	11.168,7
	11	94,2	629,6	42,6	53,2	24,7	892,6	809,1	591,7	100,3	7.941,7	38,5	11.218,2
	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2020	01	30,1	604,9	89,6	44,3	26,6	853,1	841,8	657,7	102,2	8.024,1	32,2	11.306,5
	02	89,5	615,2	111,4	47,3	21,6	876,9	857,8	647,5	100,3	8.053,0	33,4	11.453,8
	03	128,6	687,4	101,4	39,4	22,0	890,3	857,7	584,9	99,6	7.893,7	32,2	11.337,3
	04	128,4	676,6	79,2	39,2	30,5	856,8	844,9	584,9	97,7	7.776,4	33,2	11.147,9

Revised data for January 2020.

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 -

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		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	
2019	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
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	
	06	0,0	19,2	0,6	12,7	2,5	54,2	95,5	3.441,6	9,1	903,2	1,1	4.539,7	
	07	0,0	17,5	0,6	13,8	2,5	37,6	84,0	3.454,0	9,6	913,3	2,1	4.535,0	
	08	0,0	17,4	0,4	14,1	2,5	41,8	86,2	3.425,2	9,5	918,4	1,3	4.516,8	
	09	0,0	16,3	0,9	14,0	2,7	49,1	97,2	3.441,5	7,8	929,0	1,4	4.559,8	
	10	0,0	17,4	0,6	11,5	1,4	46,1	100,4	3.479,2	5,6	925,3	1,2	4.588,7	
	11	0,0	17,6	0,3	14,7	1,7	41,6	105,2	3.534,8	5,1	921,1	1,4	4.643,5	
	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
2020	01	0,0	17,2	0,1	13,1	2,2	44,2	99,3	3.409,8	6,9	840,4	1,1	4.434,3	
	02	0,0	17,4	0,5	12,3	2,7	44,7	95,4	3.429,2	8,3	837,1	1,3	4.448,8	
	03	0,0	16,5	0,5	11,9	3,3	39,9	98,2	3.450,7	7,9	839,0	1,1	4.468,9	
	04	0,0	17,5	0,4	13,7	3,8	35,8	92,9	3.460,5	8,9	807,7	1,1	4.442,4	

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 – terms 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 -

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		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	
2019	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5	
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	
	06	0,0	342,2	155,8	293,6	175,8	89,2	322,1	5.532,3	13,5	8.758,7	0,3	15.683,6	
	07	0,0	335,4	148,0	293,1	173,9	88,2	319,9	5.514,2	13,4	8.830,3	0,3	15.716,7	
	08	0,0	334,7	145,6	292,1	173,2	89,5	325,3	5.456,4	13,4	8.870,5	0,3	15.701,0	
	09	0,0	419,6	164,4	292,3	171,8	91,6	319,0	5.480,8	13,4	8.929,0	0,3	15.882,2	
	10	0,0	416,3	160,2	296,7	170,1	95,2	321,8	5.475,8	13,6	8.988,4	0,3	15.938,5	
	11	0,0	411,8	158,8	297,0	168,8	92,6	380,1	5.463,9	13,7	9.017,3	0,3	16.004,3	
	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5	
2020	01	0,0	393,5	164,1	301,7	196,2	90,2	385,7	5.355,5	13,3	8.992,9	0,7	15.893,7	
	02	0,0	388,2	162,6	305,6	224,6	90,8	384,2	5.375,5	13,1	9.043,6	0,6	15.988,9	
	03	0,0	383,0	155,7	315,8	222,9	99,5	376,9	5.391,2	12,9	9.063,0	0,7	16.021,6	
	04	0,0	378,7	152,4	315,4	221,4	103,7	376,5	5.300,8	13,2	8.999,3	0,7	15.862,1	

Revised data for January 2020.

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 - terms 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

	Year	Interest Rates on Loans in KM				Interest Rates on Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			Interest Rates on Loans in KM Indexed to Foreign Currency			
		For Consumption		For Other Purposes		For Consumption		For Housing Needs			For Other Purposes			Interest Rates on Loans in KM				
Period	Year	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages															percentages per annum			
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
	06	4,424	4,331	5,519	5,447	...	...	3,555	...	3,794	3,815	6,224	5,692	5,837	12,239	14,642	10,737
	07	4,368	4,558	5,622	5,731	...	...	3,577	...	3,932	3,746	6,202	5,007	5,958	12,226	14,624	10,773
	08	4,029	4,524	5,699	5,859	...	...	3,575	...	3,887	3,768	6,310	5,731	5,963	12,223	14,620	10,750
	09	3,825	4,670	5,551	5,676	...	6,908	...	3,740	3,847	3,765	3,984	6,536	5,473	5,984	12,204	14,650	10,742
	10	3,762	4,943	5,858	5,555	...	...	3,467	3,740	3,915	3,742	6,539	5,491	5,841	12,203	14,646	10,607
	11	3,717	5,110	5,596	5,580	...	...	3,495	...	3,720	3,799	6,496	5,302	5,873	12,116	14,642	10,556
	12	3,917	3,380	5,863	5,580	...	...	3,502	3,353	3,826	3,875	6,152	5,637	5,668	12,042	14,674	10,467
2020	01	3,908	3,473	5,805	5,576	...	6,804	...	3,534	3,590	3,865	3,785	6,041	5,458	5,952	12,102	14,701	10,375
	02	3,926	3,748	5,766	5,717	...	...	3,574	3,796	3,896	3,983	6,002	5,237	5,879	12,149	14,706	10,378
	03	3,373	5,804	5,800	5,583	...	5,833	...	3,527	3,535	3,664	3,753	6,119	5,251	5,847	12,211	14,696	10,397
	04	...	...	5,748	5,380	...	...	3,716	...	4,169	4,270	5,796	5,530	5,709	12,217	14,668	10,347
Loan amount (new business)															- KM thousand -			
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	
	06	169	182	77,245	35,696	...	...	18,307	...	4,152	13,330	58,649	10,501	25,461	532,419	81,041	54,383
	07	112	227	86,387	32,050	...	...	19,036	...	3,914	15,944	66,592	2,981	28,074	539,561	82,551	55,209
	08	137	323	63,903	27,822	...	...	18,958	...	3,514	12,526	46,894	8,460	22,383	545,624	81,944	55,442
	09	163	178	74,568	31,663	...	797	...	19,163	707	2,699	12,927	47,159	8,378	22,320	552,372	82,109	55,578
	10	190	169	75,848	34,715	...	...	21,984	438	3,974	14,103	54,985	10,011	27,307	554,634	82,146	55,459
	11	188	95	63,713	25,566	...	...	22,670	...	3,085	15,421	47,612	9,195	24,799	554,031	80,527	55,177
	12	149	225	53,829	26,426	...	-	21,834	288	4,641	13,531	66,117	8,097	27,474	521,600	79,533	55,217	
2020	01	136	238	44,999	23,756	...	281	...	14,861	334	2,789	6,353	37,101	7,786	20,901	538,630	76,675	53,588
	02	92	192	58,715	36,159	...	...	17,465	155	2,356	7,640	52,727	11,828	35,580	529,994	75,392	52,929
	03	55	74	46,992	25,625	...	848	...	15,388	527	2,222	5,760	50,277	8,870	27,085	530,474	73,462	51,903
	04	...	...	14,168	7,541	...	...	9,410	...	2,773	5,983	25,423	2,886	6,901	502,821	71,257	49,777

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.

T15: Interest Rates on Loans to Non-financial Corporations

Year	Period	Loans in KM				Loans in KM Indexed to Foreign Currency							* Revolving Loans and Overdrafts	
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to 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			
		Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 5 Years IRF			
Weighted monthly averages														
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
	06	4,217	4,395	2,813	3,024	4,307	3,906	4,650	3,821	3,071	3,994	3,155	3,287	3,345
	07	4,020	4,294	2,893	2,266	4,004	3,891	4,170	3,781	3,028	4,744	3,545	3,255	3,301
	08	3,971	4,431	2,989	2,351	4,036	4,049	4,695	4,101	2,921	...	3,240	3,270	3,259
	09	4,201	4,161	3,041	2,375	4,032	4,550	4,433	4,456	...	3,839	3,165	3,267	3,261
	10	3,995	4,012	3,027	2,356	4,255	3,875	4,827	4,839	2,985	3,312	3,338	3,206	3,237
	11	4,405	4,065	2,932	2,115	4,543	3,778	4,468	4,560	3,030	3,850	4,110	3,184	3,200
	12	3,753	4,095	2,881	2,470	4,127	4,166	4,757	3,944	3,161	3,248	4,133	3,167	3,168
2020	01	4,045	3,990	2,768	...	4,221	4,464	5,160	4,367	3,350	...	3,990	3,130	3,166
	02	3,797	4,221	2,614	2,222	4,179	4,109	4,380	3,985	3,400	...	3,643	3,014	3,139
	03	3,735	4,210	2,974	2,665	4,026	3,975	4,879	3,865	3,277	4,398	3,163	3,014	2,940
	04	3,765	4,303	2,828	2,582	4,065	4,239	4,210	4,042	...	...	3,235	2,999	2,966
Loan amount (new business)														- KM thousand -
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
	06	44.763	15.394	48.013	31.180	8.624	6.261	3.032	23.777	7.450	9.434	31.300	2.698.407	672.905
	07	55.214	14.100	70.802	49.605	9.217	8.709	5.586	17.317	7.877	4.451	30.450	2.661.271	682.302
	08	41.102	9.170	43.524	44.326	8.161	5.176	2.370	17.542	7.936	...	21.000	2.606.130	685.155
	09	45.601	17.317	67.434	66.944	4.543	4.290	3.318	17.453	...	4.456	52.754	2.620.146	678.912
	10	45.515	14.546	31.668	43.950	7.564	10.835	1.909	13.081	8.685	7.392	35.383	2.669.842	674.124
	11	49.934	15.781	45.491	29.080	6.446	9.107	3.278	20.121	10.265	9.068	19.975	2.672.974	683.913
	12	64.463	19.573	71.859	51.384	9.787	11.485	2.785	22.801	6.636	7.045	69.916	2.655.796	687.510
2020	01	29.705	9.303	28.386	...	6.424	3.347	1.043	11.334	3.100	...	14.792	2.630.696	666.601
	02	40.983	13.415	44.667	69.911	7.693	9.719	1.311	23.252	7.580	...	25.072	2.562.770	378.590
	03	53.930	13.172	67.567	25.386	3.242	7.626	2.785	15.499	3.850	7.741	46.514	2.583.159	385.311
	04	61.294	5.948	49.471	47.740	15.020	8.045	2.854	27.214	...	...	16.000	2.559.463	381.498

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

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					
Year	Period	With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		
		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	With Agreed Maturity	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	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	*Overnight Deposits
Weighted monthly averages																	- percentages per annum -						
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	...	...	...	...	...	...	...
	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	...	...	...
	06	0,313	1,024	1,241	0,061	0,346	1,118	1,601	0,053	0,705	0,042	0,517	1,242	1,050	0,029	0,346	...	...	0,033	0,030	...	...	...
	07	0,335	0,942	1,419	0,060	0,390	1,023	1,556	0,052	0,485	0,042	0,857	1,578	1,287	0,028	0,041	...	...	0,022	0,040	...	...	...
	08	0,327	1,135	1,435	0,060	0,783	1,043	1,443	0,052	0,725	0,041	0,722	1,387	1,212	0,030	...	...	...	0,025	0,035	...	...	...
	09	0,427	0,944	1,365	0,062	0,391	0,982	1,530	0,053	0,862	0,041	0,782	1,060	1,834	0,030	0,465	...	...	0,030	0,031	...	...	...
	10	0,239	1,046	1,320	0,060	0,341	1,051	1,329	0,052	0,862	0,041	0,960	1,021	1,518	0,033	0,838	1,465	...	0,026	0,026	...	...	...
	11	0,528	1,084	1,324	0,061	0,593	0,929	1,536	0,051	0,879	0,040	0,585	0,723	1,415	0,034	0,980	1,104	...	0,025	0,032	...	...	...
	12	0,299	1,137	1,232	0,061	0,378	1,158	1,570	0,051	0,944	0,040	0,445	1,229	1,491	0,031	0,864	1,012	1,305	0,029	0,028	...	...	...
Deposit amount (new business)																	- KM thousand -						
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	...	...	...
	06	6.939	16.596	22.702	4.266.965	11.583	31.698	34.863	1.622.784	1.704	330.867	4.315	22.558	24.841	3.236.078	630	...	...	699.894	61.807	...	...	...
	07	7.609	29.924	35.623	4.269.225	11.746	36.352	49.177	1.622.959	3.809	334.606	23.755	17.191	9.134	3.412.506	22.978	...	...	781.418	69.390	...	...	...
	08	7.089	22.771	31.474	4.304.015	36.364	36.889	58.406	1.611.868	4.998	335.822	5.724	46.684	24.535	3.508.078	...	...	...	783.161	61.521	...	...	...
	09	8.790	23.579	30.868	4.206.077	10.256	31.695	47.962	1.579.862	3.919	340.016	28.752	11.984	3.800	3.461.213	1.839	...	...	782.047	63.467	...	...	...
	10	9.977	20.872	31.068	4.442.894	9.864	30.676	47.505	1.638.093	3.010	340.470	2.433	3.357	8.763	3.524.923	822	49.485	...	758.871	94.671	...	...	...
	11	9.673	19.712	30.780	4.404.062	13.841	32.953	43.113	1.665.877	7.330	342.044	7.856	3.277	23.045	3.461.441	10.065	6.954	...	785.131	88.222	...	...	...
	12	16.084	22.228	28.581	4.537.961	10.740	44.538	70.124	1.658.352	4.723	345.752	36.636	31.437	16.943	3.552.249	7.182	23.959	2.265	709.023	86.536	...	...	...
2020	01	8.575	20.289	24.730	4.590.846	11.702	38.613	47.156	1.673.742	3.170	349.840	13.926	42.857	5.348	3.423.232	...	...	...	726.107	79.567	...	...	...
	02	7.877	22.482	31.084	4.715.874	39.704	49.767	30.230	1.672.173	1.353	346.685	1.698	598	5.814	3.284.794	...	2.152	...	698.557	75.015	...	...	...
	03	8.143	19.370	22.126	4.542.921	9.313	25.388	24.837	1.630.633	3.683	334.430	22.927	31.450	...	2.985.306	...	6.962	...	719.569	96.078	...	...	...
	04	8.503	12.844	13.753	4.619.674	12.964	17.442	26.436	1.647.110	1.343	344.706	25.540	11.192	...	3.220.977	...	...	...	724.733	73.683	...	...	...

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 Reserve Requirements

- KM thousand -

Year 1	Month 2	Base for Required Re-serve Calculation 3	Average Reserve Requirement 4	Average Balance on the Reserve Accounts 5	Balance 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
2019		25.752.968	2.575.297	5.589.021	3.013.724
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
	06	25.473.415	2.547.342	5.534.936	2.987.594
	07	25.759.327	2.575.933	5.502.711	2.926.778
	08	26.075.857	2.607.586	5.675.195	3.067.609
	09	26.387.142	2.638.714	5.812.973	3.174.259
	10	26.507.574	2.650.757	5.672.488	3.021.731
	11	26.630.066	2.663.007	5.704.901	3.041.894
	12	26.867.825	2.686.782	5.717.970	3.031.188
2020.	01	27.014.743	2.701.474	5.744.921	3.043.447
	02	27.228.745	2.722.875	5.645.575	2.922.701
	03	27.190.309	2.719.031	5.366.186	2.647.155
	04	26.744.903	2.674.490	5.110.349	2.435.859

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 u month. From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

From January 1st, 2008 required reserves rate was increased from 15% to 18%. From October 11th, 2008 required reserves rate was declined from 18% to 14%.

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

T18: Required Reserves by Maintenance Periods

- KM thousand -

Base for Calculation of Reserve Requirement										
Month	Maintenance Period	In KM	In KM with the currency clause	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5	6=(3+4+5)	7=(6*OR)	8	9=(8-7)	10	11
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
06	16	14.745.379	-	10.681.486	25.426.865	2.542.686	5.534.120	2.991.434	-332,4	0,0
	17	14.749.969	-	10.745.900	25.495.869	2.549.587	5.521.604	2.972.017	-330,2	0,0
	18	14.774.407	-	10.723.104	25.497.512	2.549.751	5.549.083	2.999.331	-333,3	0,0
07	19	14.919.578	-	10.795.513	25.715.091	2.571.509	5.518.207	2.946.697	-327,4	0,0
	20	14.917.707	-	10.850.883	25.768.590	2.576.859	5.476.406	2.899.547	-322,2	0,0
	21	14.940.694	-	10.853.606	25.794.300	2.579.430	5.513.519	2.934.089	-358,6	0,0
08	22	15.094.330	-	10.877.124	25.971.454	2.597.145	5.621.755	3.024.610	-336,1	0,0
	23	15.198.959	-	10.880.824	26.079.783	2.607.978	5.650.792	3.042.813	-338,1	0,0
	24	15.250.302	-	10.926.033	26.176.335	2.617.634	5.753.038	3.135.405	-383,2	0,0
09	25	15.427.475	-	10.910.928	26.338.403	2.633.840	5.866.078	3.232.238	-359,1	0,0
	26	15.516.784	-	10.901.510	26.418.294	2.641.829	5.821.481	3.179.652	-353,3	0,0
	27	15.471.093	-	10.933.637	26.404.730	2.640.473	5.751.360	3.110.887	-432,1	0,0
10	28	15.566.442	-	10.952.258	26.518.700	2.651.870	5.749.885	3.098.015	-430,3	0,0
	29	15.650.991	-	10.874.500	26.525.491	2.652.549	5.608.892	2.956.343	-410,6	0,0
	30	15.628.689	-	10.849.843	26.478.532	2.647.853	5.658.688	3.010.835	-460,0	0,0
11	31	15.715.677	-	10.875.482	26.591.159	2.659.116	5.691.945	3.032.829	-421,2	0,0
	32	15.772.442	-	10.852.298	26.624.740	2.662.474	5.707.592	3.045.118	-422,9	0,0
	33	15.773.484	-	10.900.816	26.674.300	2.667.430	5.715.166	3.047.736	-423,3	0,0
12	34	15.834.434	-	10.942.990	26.777.424	2.677.742	5.749.385	3.071.643	-426,6	0,0
	35	15.895.649	-	10.995.780	26.891.428	2.689.143	5.733.926	3.044.783	-422,9	0,0
	36	15.880.184	-	11.054.438	26.934.622	2.693.462	5.670.600	2.977.138	-454,8	0,0
01 2020	01	16.052.787	-	11.173.694	26.700.297	2.670.030	5.759.154	3.089.124	-421,7	0,0
	02	16.081.087	-	11.106.057	27.187.144	2.718.714	5.780.468	3.061.754	-425,2	0,0
	03	16.095.074	-	11.061.716	27.156.789	2.715.679	5.695.143	2.979.464	-455,2	0,0
02	04	13.744.780	2.420.265	11.070.174	27.235.218	2.723.522	5.749.244	3.025.722	-420,2	0,0
	05	13.570.995	2.717.018	10.915.382	27.203.394	2.720.339	5.635.993	2.915.653	-405,0	0,0
	06	13.483.661	2.811.949	10.952.014	27.247.624	2.724.762	5.551.489	2.826.726	-353,3	0,0
03	07	13.546.314	2.840.498	10.902.931	27.289.743	2.728.974	5.559.990	2.831.015	-393,2	0,0
	08	13.540.279	2.847.915	10.841.064	27.229.258	2.722.926	5.383.948	2.661.022	-369,6	0,0
	09	13.267.043	2.990.234	10.794.647	27.051.925	2.705.192	5.154.621	2.449.429	-374,2	0,0
04	10	13.104.933	2.991.600	10.749.000	26.845.534	2.684.553	5.162.131	2.477.578	-344,1	0,0
	11	13.066.951	2.980.699	10.696.605	26.744.255	2.674.425	5.106.628	2.432.203	-337,8	0,0
	12	13.031.102	2.962.034	10.651.786	26.644.921	2.664.492	5.062.288	2.397.796	-333,0	0,0

Notes:

See Note for Table T17.

T19: Industrial Production Index

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / 2015	Month / Average of Previous Year
		FBH	RS	FBH	RS		
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	...
2019	12	...	...	88,1	97,3	103,7	...
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
	06	96,8	103,9	100,5	91,8	103,4	94,5
	07	105,8	108,3	98,3	91,2	110,3	100,8
	08	89,6	92,6	89,8	102,8	100,1	91,5
	09	105,1	100,6	93,9	90,8	103,7	94,8
	10	106,0	94,6	92,4	82,7	106,5	97,4
	11	98,5	106,9	95,2	91,9	107,4	98,2
	12	95,1	100,4	97,1	92,4	103,7	94,8
2020	01	97,9	81,7	101,4	104,8	96,2	87,9
	02	100,2	97,2	99,5	89,4	95,5	87,3
	03	96,5	114,6	88,5	96,6	97,1	88,8
	04	91,4	84,1	81,6	91,2	86,2	78,8

Source: Agency for Statistics of BH, Institute for Statistics of FBH (corrected data) and Republika Srpska Institute of Statistics.

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/ 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	...	...	...
2019	12	...	100,3	100,6	...	...	...
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
	06	99,5	100,3	100,8	n/a	n/a	n/a
	07	99,4	100,5	100,8	n/a	n/a	n/a
	08	99,7	100,3	100,7	n/a	n/a	n/a
	09	100,5	100,3	100,7	n/a	n/a	n/a
	10	100,8	100,1	100,6	n/a	n/a	n/a
	11	100,1	100,1	100,6	n/a	n/a	n/a
	12	99,9	100,3	100,6	n/a	n/a	n/a
2020	01	100,5	100,7	100,7	n/a	n/a	n/a
	02	100,1	100,3	100,5	n/a	n/a	n/a
	03	99,9	100,1	100,4	n/a	n/a	n/a
	04	98,9	98,8	100	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	1.698	224	3.969	442	-1.541	-1.428	113		
2015	-7.176	1.959	194	3.573	364	-1.086	-885	201		
2016	-7.089	2.133	40	3.507	300	-1.109	-822	286		
2017	-7.417	2.330	-114	3.838	342	-1.021	-792	229		
2018	-7.494	2.483	-97	3.868	315	-924	-683	241		
2019	-7.972	2.635	-56	4.157	316	-919	-539	381		
2012 Q1	-1.744	341	98	827	75	-403	-537	-134		
2012 Q2	-1.865	418	-108	930	80	-545	-409	136		
2012 Q3	-2.200	497	100	943	91	-569	-428	141		
2012 Q4	-1.969	374	115	977	88	-415	-432	-16		
2013 Q1	-1.607	338	83	837	78	-272	-449	-177		
2013 Q2	-1.618	436	-106	926	80	-282	-215	67		
2013 Q3	-1.869	481	128	951	91	-218	-25	192		
2013 Q4	-2.005	370	251	980	89	-316	-220	96		
2014 Q1	-1.733	393	81	833	76	-351	-472	-122		
2014 Q2	-1.912	402	-86	989	85	-522	-367	155		
2014 Q3	-2.135	513	68	1.071	153	-330	-172	158		
2014 Q4	-2.094	390	161	1.076	128	-338	-417	-78		
2015 Q1	-1.560	373	52	880	100	-156	-276	-120		
2015 Q2	-1.876	514	-35	901	99	-397	-286	111		
2015 Q3	-1.934	652	-17	891	83	-325	-209	116		
2015 Q4	-1.805	420	193	901	82	-209	-114	94		
2016 Q1	-1.543	421	31	745	70	-276	-361	-85		
2016 Q2	-1.866	567	-28	904	77	-345	-204	141		
2016 Q3	-1.796	649	13	927	78	-129	53	182		
2016 Q4	-1.885	497	23	931	75	-359	-310	49		
2017 Q1	-1.610	458	28	852	82	-191	-314	-123		
2017 Q2	-1.984	614	-129	1.005	86	-408	-211	197		
2017 Q3	-1.884	726	-77	993	88	-155	33	188		
2017 Q4	-1.938	532	65	988	86	-268	-300	-33		
2018 Q1	-1.683	431	-8	854	72	-334	-446	-112		
2018 Q2	-1.902	655	-59	1.019	76	-211	-60	151		
2018 Q3	-1.989	815	-46	1.016	86	-118	30	148		
2018 Q4	-1.920	583	16	979	80	-262	-208	54		
2019 Q1	-1.874	489	5	917	78	-385	-427	-42		
2019 Q2	-2.083	741	-105	1.081	80	-287	-160	127		
2019 Q3	-1.988	843	-9	1.063	80	-12	133	145		
2019 Q4	-2.026	561	54	1.096	79	-235	-84	151		

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, 6th edition).

The detailed information can be found on the web, at www.cbbh.ba/statistics

T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT		
	Total			Goods		Services		Primary Income		Secondary Income					
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	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	14.521	16.504	-1.983	6.847	14.721	2.452	754	955	731	4.267	298	442	0	442	
2015	14.997	16.447	-1.450	7.196	14.372	2.964	1.004	928	734	3.909	336	364	0	364	
2016	15.650	17.059	-1.409	7.700	14.789	3.170	1.037	929	889	3.852	345	300	0	300	
2017	17.973	19.336	-1.363	9.341	16.758	3.470	1.141	962	1.076	4.200	362	342	0	342	
2018	19.289	20.528	-1.239	10.418	17.912	3.669	1.185	940	1.036	4.262	394	315	0	315	
2019	19.679	20.915	-1.236	10.174	18.146	3.937	1.302	1.004	1.060	4.565	407	316	0	316	
2012 Q1	2.903	3.381	-478	1.338	3.082	472	131	199	101	894	67	75	0	75	
2012 Q2	3.487	4.112	-625	1.660	3.525	611	192	218	326	997	68	80	0	80	
2012 Q3	3.588	4.248	-660	1.547	3.747	792	295	233	133	1.016	73	91	0	91	
2012 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	
2013 Q2	3.646	4.007	-361	1.806	3.424	625	190	218	323	996	70	80	0	80	
2013 Q3	3.689	3.998	-308	1.683	3.552	755	274	231	103	1.019	68	91	0	91	
2013 Q4	3.455	3.860	-405	1.664	3.669	532	163	208	-43	1.051	71	89	0	89	
2014 Q1	3.198	3.625	-427	1.546	3.279	525	132	225	144	903	70	76	0	76	
2014 Q2	3.582	4.189	-607	1.698	3.610	586	184	238	324	1.060	71	85	0	85	
2014 Q3	3.990	4.473	-483	1.792	3.927	790	277	258	190	1.151	80	153	0	153	
2014 Q4	3.750	4.216	-466	1.811	3.905	551	161	235	73	1.153	76	128	0	128	
2015 Q1	3.420	3.676	-255	1.666	3.227	566	194	238	186	949	69	100	0	100	
2015 Q2	3.766	4.262	-496	1.803	3.679	756	241	219	254	989	88	99	0	99	
2015 Q3	4.107	4.515	-408	1.870	3.804	1.010	358	249	266	979	88	83	0	83	
2015 Q4	3.703	3.994	-291	1.858	3.663	632	212	222	28	992	91	82	0	82	
2016 Q1	3.325	3.671	-346	1.657	3.200	617	195	221	190	830	85	70	0	70	
2016 Q2	3.955	4.377	-422	1.950	3.816	794	227	223	250	988	84	77	0	77	
2016 Q3	4.292	4.498	-207	1.985	3.781	1.040	391	256	242	1.011	84	78	0	78	
2016 Q4	4.079	4.513	-434	2.107	3.992	719	223	229	206	1.023	91	75	0	75	
2017 Q1	3.876	4.149	-273	2.043	3.653	659	202	232	204	942	90	82	0	82	
2017 Q2	4.517	5.011	-494	2.302	4.287	882	268	240	369	1.092	87	86	0	86	
2017 Q3	4.990	5.232	-242	2.491	4.375	1.157	431	256	334	1.086	92	88	0	88	
2017 Q4	4.591	4.945	-354	2.505	4.442	772	241	234	170	1.080	92	86	0	86	
2018 Q1	4.244	4.650	-406	2.391	4.073	674	243	233	241	946	92	72	0	72	
2018 Q2	4.950	5.237	-287	2.672	4.574	932	278	230	289	1.115	96	76	0	76	
2018 Q3	5.280	5.484	-204	2.692	4.681	1.238	423	241	287	1.109	94	86	0	86	
2018 Q4	4.816	5.157	-342	2.664	4.584	824	241	236	219	1.092	113	80	0	80	
2019 Q1	4.360	4.823	-463	2.367	4.241	731	242	255	249	1.008	91	78	0	78	
2019 Q2	5.161	5.528	-367	2.692	4.775	1.056	315	234	339	1.179	99	80	0	80	
2019 Q3	5.303	5.394	-91	2.584	4.572	1.307	464	242	251	1.170	106	80	0	80	
2019 Q4	4.855	5.170	-314	2.531	4.557	843	282	273	219	1.208	111	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, 6th edition). The detailed information can be found on the web, at www.cbbh.ba/statistics

T23: Balance of Payments: Financial Account

- KM million -

FINANCIAL ACCOUNT						
Period	Direct investment	Portfolio investment	Financial derivatives	Other investment	Reserve assets	Total
2008	-1.315	29	0	-1.551	-462	-3.300
2009	-344	274	0	-957	-104	-1.131
2010	-532	173	0	-857	258	-957
2011	-674	46	0	-1.378	-33	-2.039
2012	-506	19	0	-1.391	73	-1.806
2013	-342	144	0	-1.420	709	-909
2014	-784	107	0	-1.463	712	-1.428
2015	-509	110	0	-1.366	881	-885
2016	-550	167	1	-1.370	930	-822
2017	-645	157	1	-1.440	1.136	-792
2018	-838	255	-5	-1.209	1.114	-683
2019	-939	229	-1	-762	935	-539
2012 Q1	-26	-6	0	-191	-314	-537
2012 Q2	-134	45	0	-90	-230	-409
2012 Q3	-107	-18	0	-697	394	-428
2012 Q4	-240	-2	0	-413	224	-432
2013 Q1	-295	51	0	-37	-168	-449
2013 Q2	-164	26	0	-317	241	-215
2013 Q3	4	21	0	-498	447	-25
2013 Q4	113	46	0	-568	189	-220
2014 Q1	-250	13	0	-75	-161	-472
2014 Q2	-230	31	0	-330	163	-367
2014 Q3	-116	-20	0	-661	625	-172
2014 Q4	-189	83	0	-396	85	-417
2015 Q1	-105	-14	0	-106	-52	-276
2015 Q2	-210	-44	0	-245	213	-286
2015 Q3	-105	77	0	-558	378	-209
2015 Q4	-89	91	0	-458	342	-114
2016 Q1	-172	1	0	-129	-62	-361
2016 Q2	-59	47	0	-344	152	-204
2016 Q3	-123	80	0	-596	692	53
2016 Q4	-197	39	0	-301	148	-310
2017 Q1	-303	68	1	178	-257	-314
2017 Q2	-87	22	0	-405	260	-211
2017 Q3	-141	64	0	-637	747	33
2017 Q4	-114	4	0	-576	386	-300
2018 Q1	-293	-19	0	-437	304	-446
2018 Q2	-148	23	-1	-168	233	-60
2018 Q3	-264	82	-1	-342	555	30
2018 Q4	-132	168	-3	-262	22	-208
2019 Q1	-270	65	0	4	-225	-427
2019 Q2	-402	112	0	-363	492	-160
2019 Q3	-176	13	-1	-85	382	133
2019 Q4	-91	39	0	-318	286	-84

Source: CBBH, Balance of Payment Statistics.**Notes:**The detailed information can be found on the web, at www.cbbh.ba/statistics

T24: BH Foreign Trade

- KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
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	19.274	-7.374	61,7
2019		11.492	19.498	-8.006	58,9
2019	01	856	1.293	-437	66,2
	02	926	1.550	-623	59,8
	03	989	1.773	-784	55,8
	04	1.035	1.750	-716	59,1
	05	1.028	1.809	-781	56,8
	06	996	1.608	-613	61,9
	07	1.006	1.746	-740	57,6
	08	845	1.526	-681	55,4
	09	984	1.573	-589	62,6
	10	1.013	1.709	-695	59,3
	11	981	1.609	-628	61,0
	12	833	1.553	-720	53,6
2020	01	856	1.236	-380	69,3
	02	924	1.568	-644	58,9
	03	849	1.483	-635	57,2
	04	696	1.133	-437	61,4

Notes:

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

T25: Exports goods 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	1.464.002	1.352.791	1.251.474	1.057.052	1.020.991	323.223	402.113	3.287.069	11.900.251
2019		1.675.709	1.399.922	1.300.534	1.308.885	1.006.226	1.089.881	292.554	407.211	3.011.551	11.492.472
2019	01	141.013	117.423	102.243	88.048	79.858	80.092	15.091	24.901	207.708	856.376
	02	146.489	116.717	108.255	100.785	83.465	81.297	25.806	29.847	233.781	926.443
	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	32.027	279.763	1.034.867
	05	143.735	123.540	117.458	111.123	88.330	102.362	25.813	41.170	274.632	1.028.163
	06	135.534	113.298	139.819	103.998	82.513	91.049	21.020	35.732	272.639	995.601
	07	143.879	123.312	125.687	124.417	90.746	97.842	19.180	36.910	243.688	1.005.663
	08	126.514	103.501	66.934	105.959	65.956	105.144	15.636	31.722	223.537	844.904
	09	144.909	113.886	109.967	113.234	89.980	94.500	30.561	36.695	249.987	983.719
	10	148.655	114.153	110.603	111.347	86.423	91.369	27.651	36.315	286.941	1.013.456
	11	147.936	111.165	103.499	104.426	93.364	87.639	29.441	34.150	269.800	981.420
	12	104.414	102.014	78.884	122.062	70.460	65.663	28.424	34.859	225.947	832.728
2020.	01	140.807	107.503	84.751	90.825	71.886	77.789	33.029	22.141	227.403	856.135
	02	149.535	121.264	89.989	91.294	88.020	88.510	27.954	34.913	232.181	923.660
	03	135.880	123.903	62.824	88.438	81.087	83.594	19.236	32.023	221.519	848.505
	04	112.836	109.722	53.771	79.734	58.964	73.166	12.983	23.413	171.806	696.394

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		2.297.072	2.170.785	2.070.768	1.915.158	1.339.232	917.011	892.371	874.490	672.990	6.124.091	19.273.968
2019		2.337.749	2.333.081	2.150.167	2.020.594	1.449.423	906.606	451.192	964.624	721.547	6.163.499	19.498.482
2019	01	147.119	142.410	130.473	130.691	104.409	62.362	48.704	56.385	49.871	420.476	1.292.899
	02	186.490	172.430	159.383	147.783	123.304	70.278	48.109	73.291	54.425	514.121	1.549.613
	03	223.823	198.350	187.433	168.514	133.524	83.596	52.885	88.363	65.383	570.987	1.772.859
	04	217.596	203.748	169.297	191.425	108.378	82.021	56.380	92.345	59.610	569.649	1.750.450
	05	232.852	214.051	186.874	188.149	133.109	80.179	56.134	86.112	65.807	565.833	1.809.099
	06	186.541	199.997	178.740	162.943	115.622	75.299	38.482	75.221	60.316	515.319	1.608.480
	07	212.594	216.021	192.463	201.885	125.654	77.760	24.767	78.468	61.173	554.724	1.745.508
	08	181.887	166.813	192.833	176.504	120.587	65.039	22.319	79.591	57.712	463.095	1.526.382
	09	187.016	204.584	188.749	160.143	113.678	72.935	22.608	79.091	54.181	489.621	1.572.606
	10	193.844	228.854	195.962	177.327	132.142	82.159	24.650	86.817	67.676	519.128	1.708.558
	11	187.228	199.133	182.926	162.168	127.898	85.467	30.130	81.201	66.672	486.529	1.609.352
	12	180.759	186.691	185.033	153.062	111.118	69.511	26.023	87.741	58.722	494.017	1.552.677
2020	01	149.803	154.277	133.593	120.760	103.823	61.197	31.890	56.900	47.202	376.848	1.236.294
	02	199.180	185.870	158.717	130.014	130.944	74.552	38.579	79.246	57.499	513.184	1.567.786
	03	192.167	152.433	154.766	140.873	92.871	74.548	34.967	82.041	63.250	495.301	1.483.218
	04	135.083	112.724	142.371	100.494	87.770	57.726	32.077	55.946	49.406	359.889	1.133.485

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 KM

	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia	
Year	Month	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
2019		1,955830	26,365089	0,076197	0,601572	1,603053	1,758109	0,307940	2,230125	1,747204	0,252963	1,659447
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
	06	1,955830	26,398150	0,076344	0,606053	1,603326	1,750965	0,297850	2,195732	1,733912	0,251246	1,658366
	07	1,955830	26,462391	0,076584	0,601501	1,610390	1,765626	0,307488	2,177709	1,742289	0,253344	1,660465
	08	1,955830	26,468486	0,075838	0,598628	1,653818	1,794798	0,312183	2,136978	1,758385	0,249481	1,660635
	09	1,955830	26,426230	0,075603	0,588602	1,652743	1,792853	0,311053	2,193658	1,775687	0,249560	1,663057
	10	1,955830	26,306640	0,076103	0,589948	1,637729	1,781706	0,306041	2,233663	1,770379	0,249278	1,663845
	11	1,955830	26,283935	0,076614	0,587002	1,625323	1,781388	0,308303	2,278912	1,768661	0,251940	1,664403
	12	1,955830	26,282289	0,076697	0,591211	1,613039	1,789342	0,301150	2,307678	1,761559	0,251137	1,664006
2020	01	1,955830	26,279657	0,077513	0,585676	1,610655	1,815112	0,297118	2,302497	1,760392	0,254269	1,663573
	02	1,955830	26,243698	0,078077	0,580170	1,628638	1,835891	0,295843	2,327277	1,792315	0,256328	1,663504
	03	1,955830	25,862361	0,074014	0,567939	1,644355	1,846850	0,279727	2,194793	1,770131	0,252223	1,663610
	04	1,955830	25,748551	0,071812	0,548246	1,668842	1,854896	0,263592	2,233081	1,801671	0,254603	1,663619

T28: Foreign Debt Servicing

- KM thousand -

Creditor	Repayment Plan 2020			Performed in 2020		
	Principal	Interest	Total	Principal	Interest	Total at the end of April
Public Creditors	602.004	130.391	732.395	155.919	45.121	201.040
<i>International and Regional Organizations</i>	432.535	106.788	539.323	121.492	38.039	159.531
European Investment Bank	96.767	24.372	121.138	35.182	8.705	43.887
European Bank for Reconstruction and Development	127.586	6.867	134.453	23.504	2.017	25.521
World Bank - IDA	122.159	38.553	160.712	45.281	17.879	63.160
World Bank- IBRD1)	51.889	20.838	72.727	11.148	4.518	15.666
Council of Europe Development Bank1)	6.454	1.768	8.221	704	468	1.172
International Fund for Agriculture Development	4.210	837	5.047	1.761	356	2.118
IMF	0	10.040	10.040	0	2.140	2.140
European Union – European Commission	23.470	3.513	26.983	3.912	1.956	5.867
<i>Government and Government Agencies</i>	169.470	23.603	193.073	34.428	7.081	41.509
Paris Club1)	46.987	6.845	53.832	0	705	705
Saudi Development Fund	8.547	2.065	10.612	4.414	956	5.370
Other Bilateral	113.936	14.693	128.629	30.014	5.420	35.434
Private Creditors	36.377	326	36.703	0	3	3
London Club ¹⁾	36.377	326	36.703	0	3	3
Total	638.381	130.717	769.098	155.919	45.124	201.043

Source: BH Ministry of Finance and Treasury¹⁾ Debt incurred before 1992.

PUBLISHER

Central Bank of Bosnia and Herzegovina
25 Maršala Tita St, 71000 Sarajevo
Tel. + 387 33 278 100, 663 630
Fax +387 33 278 188
www.cbbh.ba
e-mail: contact@cbbh.ba

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