



# Monthly Economic Survey

APRIL  
2017

CENTRAL BANK OF BOSNIA AND HERZEGOVINA  
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY  
APRIL 2017

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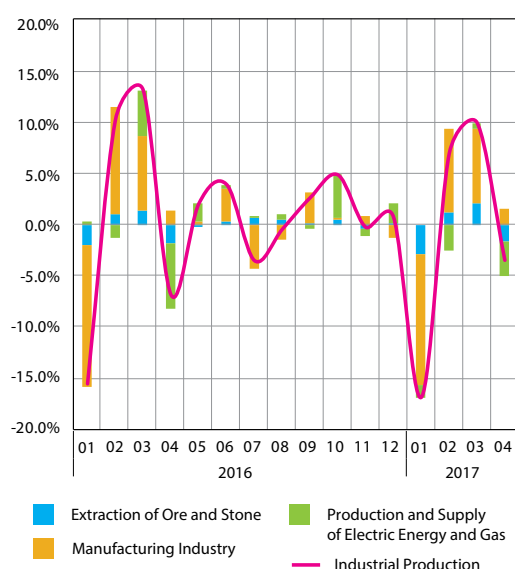
### Editors in Chief:

- Belma Čolaković, Ph.D.
- Antonio Musa

## INTRODUCTORY SUMMARY

In April, the industrial production increased at the annual level (Graph 01), with the simultaneous growth of the general price level, primarily as a result of the growth of the prices in the transport section (Graph 02). The inflation rate in the euro area was close to the target level, while the unemployment recorded the lowest level in the previous years (Graph 03). Due to the increase of the economic activity and the increased control of the working status of employees, the downward trend of the number of the unemployed was continued (Graph 04). The planned amount of foreign debt repayment of the general government recorded a growth compared to the previous year, but the highest pressure of repayment is expected in the end of the current year (Graph 05). The government sector revenues, firstly the revenues from the collection of indirect taxes recorded a growing trend (Graph 06), due to a good collection of all the main kinds of taxes, which resulted in the increase of cumulative collection of indirect taxes compared to the same period of the previous year (Graph 07). The lending activities recorded a slow growth (Graph 08), while deposits continued to grow, primarily due to the growth of the household deposits and the government sector deposits (Graph 09). In April, at the monthly level, foreign assets and foreign liabilities of commercial banks increased (Graph 10). Real exchange rate of KM depreciated against the currencies of the main trade partners, which had a positive effect on the competitiveness of our products abroad (Graph 11). A high growth rate of exports was recorded due to the growth of the exports of almost all the main product groups (Graph 12), with the simultaneous high growth rate of imports (Graph 13). After a decrease in the first quarter due to bank activities, the foreign exchange reserves recorded a significant growth in April (Graph 14). Excess funds in reserve accounts with the CBBH were quite high, but the implicit rates by individual banks included significant differences (Graph 15). The value of transactions in giro clearing and RTGS recorded a small increase (Graph 16). The trend of the increase of money supply continued, with the deposits in the domestic currency having the predominating role (Graph 17). The issues of the public debt of the Entities kept the key role in the total trading at the capital market, where a significant decline of yields on treasury bills and bonds was recorded compared to earlier years (Graph 18).

G01: Contribution to the Monthly Rates of Industrial Production Trend

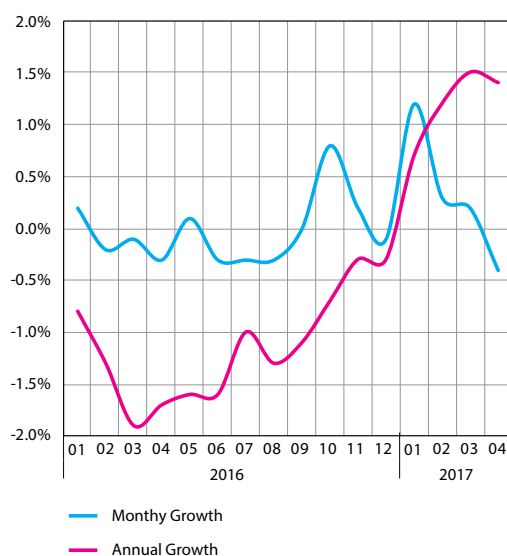


Source: BHAS

In April 2017, a decline of industrial production at the monthly level was recorded while a growth was recorded at the annual level. Over the previous two years, the growth of manufacturing industry in April was not sufficient to compensate for the usual decline of the production of electric energy and mining due to the seasonal impact. In the period January- April 2017, compared to the same period of the previous year, a growth of industrial production output was recorded by 2.7%.

Observing the structure of the annual growth rate, a growth was recorded in all the industrial areas in April, and the growth of manufacturing industry amounted to 2.2%, that of production and distribution of electric energy and gas 5.5%, and that of mining 6.8%.

G02: Rates of Price Changes in BH



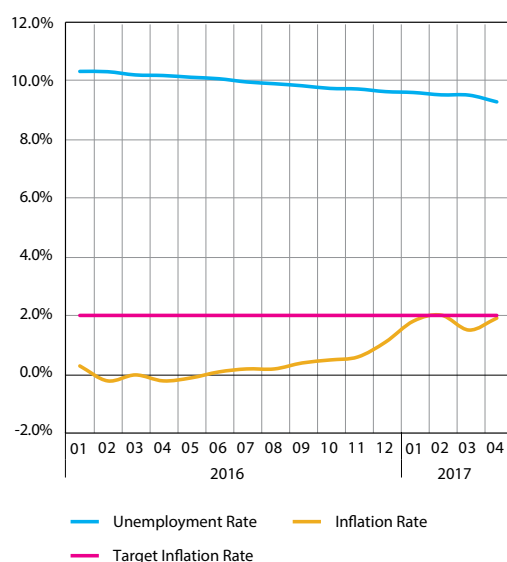
Source: BHAS

The monthly decline of the prices in April amounted to 0.4%, which ended the trend of the monthly price growth present since the beginning of the current year. The annual inflation rate amounted to 1.4% and compared to the previous month it was lower by 10 basis points.

In April, the strongest impact on the monthly decline of the general price level came from the seasonal effect of the decline of the prices of dwelling and other utility expenses (4.9%), and furniture and other house appliances (0.6%). At the same time, a growth was recorded in the section of clothes and footwear (1.5%), and food and non-alcohol beverages (0.7%).

Observed at the annual basis, the growth of the general price level was mainly determined by the growth of the prices in the sections related to transport (the annual rate of the price growth 7.9%), alcohol beverages and tobacco (the annual rate of the price growth 4.1%), and dwelling and other utility expenses (the annual rate of the price growth 2.1%).

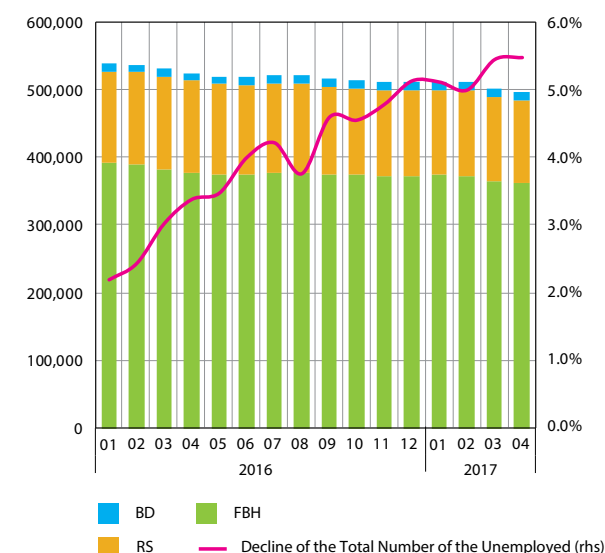
G03: Unemployment and Inflation in the Euro Area



Source: ECB

The inflation rate in the euro area came close to the ECB target inflation. The decline of the unemployment rate started in May 2013 and was maintained in April 2017. The reached unemployment rate of 9.3% was the lowest unemployment rate in the euro area since April 2009. The decline of unemployment was influenced by credit growth, the growth of domestic demand, the global economic recovery, and also the competitive exchange rate of euro compared to the currencies of the key trade partners of the euro area countries. Due to the growth of inflation and the decrease of unemployment, the probability of the growth of the interest rates in the euro area increased.

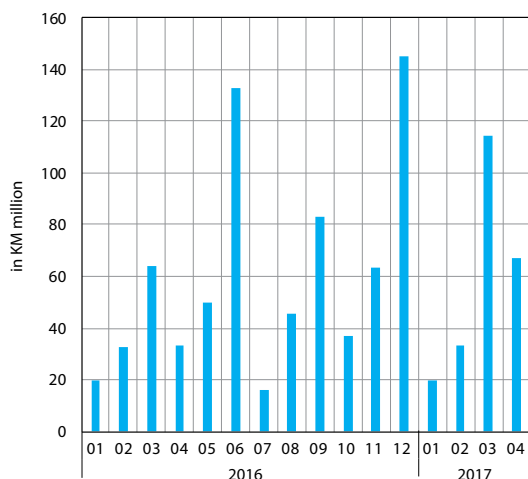
G04: Unemployment in BH



Source: BH Agency for Work and Employment

In April, the decreasing trend of the number of the unemployed was continued in BH which was particularly stressed since the beginning of 2014 as a result of the increased employment, due to the growth of economic activity and the increased control of the working status of employees. The number of the unemployed in April decreased compared to the previous month by 6,117 persons or 1.2%. Observed at the annual level, the number of the unemployed was lower by 28,656 persons or 5.5%.

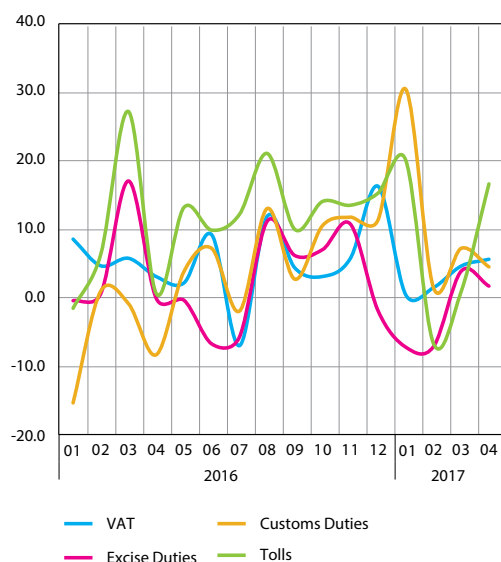
G05: Servicing of the Foreign Debt of the General Government Sector



Source: CBBH

In the first four months of 2017, the foreign debt of the general government sector was serviced in the amount of KM 234.3 million. According to the data of the Ministry of Finance and Treasury of BH, the planned amount of the foreign debt repayment in this year is KM 963.0 million, this being higher compared to the previous year by KM 228.1 million. The strongest pressure of the foreign debt repayment is expected in the last quarter, as it was also the case in the previous years.

G06: Annual Growth Rates of Indirect Taxes

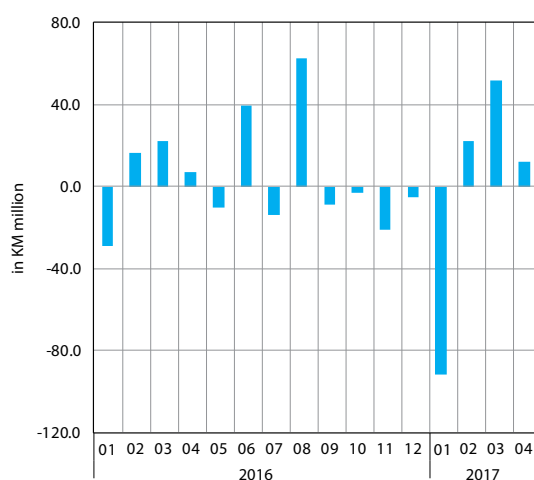


Source: Indirect Taxation Authority

In April, the trend of the positive annual growth rates was continued for all the main kinds of indirect taxes. The annual growth rate of the revenues from VAT was recorded at the level of 5.6% and it was slightly higher compared to the previous growth rates at the annual level. The tolls recorded a higher growth at the annual level (16.7%). In April, KM 473.4 million was collected from net indirect taxes, which represented the annual growth of KM 33.6 million (7.6%).



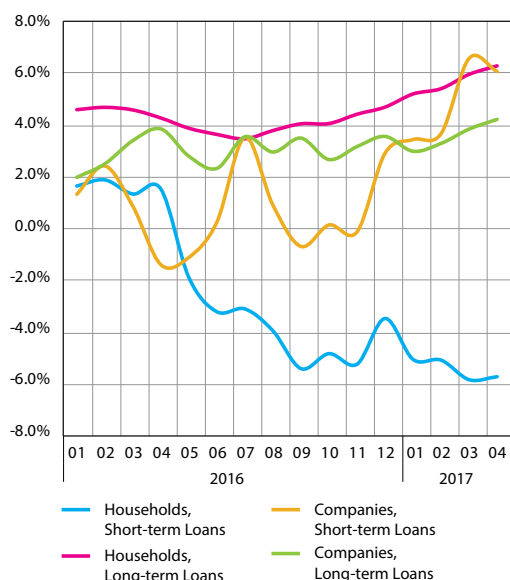
G07: Indirect Taxes, Monthly Changes



Source: Indirect Taxation Authority

After the usual decline in the monthly collection of the revenues in the beginning of the year, positive trends of the collection of the revenues took place at the monthly level. The cumulative collection of the revenues for the first four months amounted to KM 1.73 billion, which was the annual growth of KM 60 million (3.6%) compared to the same cumulative period of the previous year.

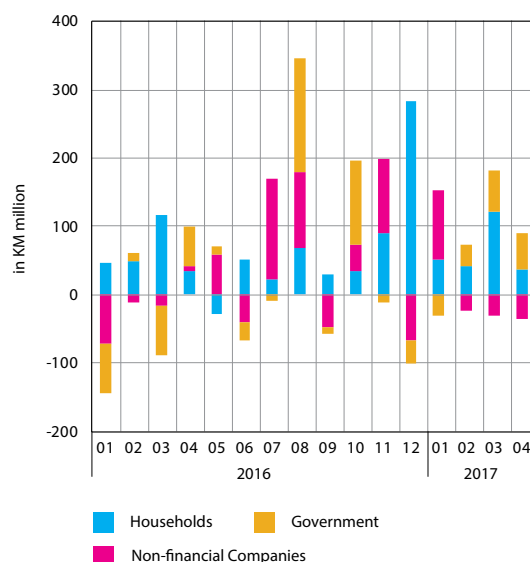
G08: Loans, Annual Growth Rates



Source: Tables 12 and 13

In the end of April, the total loans amounted to KM 17.67 billion, which was the growth of 4.3% at the annual level. The annual growth rates of the loans to non-financial companies had positive growth rates, 6.1% for short-term and 4.2% for long-term loans, which indicates the beginning of the recovery of lending to this sector. The short-term loans to households continued their declining trend at the annual level, which was present since May 2016, while the long-term loans to this sector recorded the upward trend and their annual growth rate amounted to 6.3% in April.

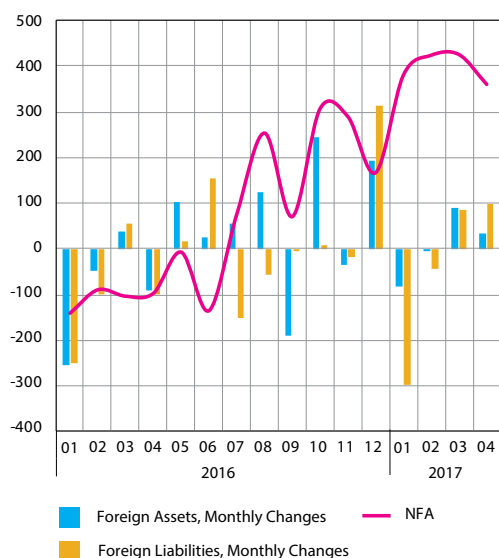
G09: Deposits, Monthly Changes



Source: Tables 10 and 11

In the end of April, the total deposits amounted to KM 18.19 billion, which was the growth of 9.3% at the annual level. Household deposits continued their upward trend. Government sector deposits kept their growth trend for the third successive month due to the issue of the securities by the Entity governments (the FBH Government issued treasury bills in the value of KM 30 million in April 2017), and also a stable revenue from indirect taxes at all the levels of authorities. Household deposits increased by the additional amount of KM 37.7 million at the monthly level in April and reached the level of KM 10.91 billion.

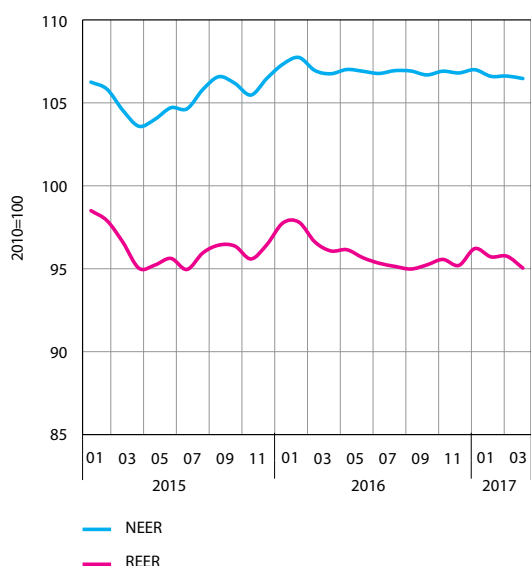
G10: Foreign Assets and Liabilities of Commercial Banks



Source: Table 07

The graph illustrates the increase of the foreign assets and liabilities of commercial banks at the monthly level in April. The growth of the foreign assets was mainly caused by the growth of foreign currency in the vault (KM 40.9 million). A slightly higher growth of the foreign liabilities compared to the foreign assets was mainly caused by the growth of deposits, both transferable deposits (KM 29.8 million) and also other deposits (KM 48.3 million), and also the growth of the loans from non-residents (KM 15.4 million).

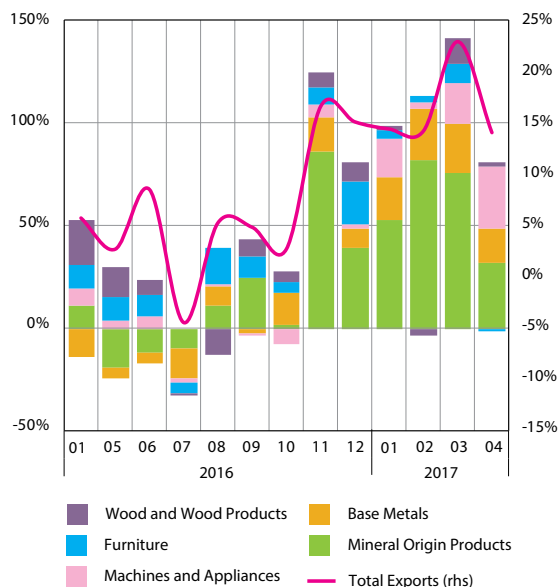
G11: Nominal and Real Effective Exchange Rates of KM (NEER and REER)



Source: CBBH

Nominal effective exchange rate of KM (NEER) depreciated both at the monthly and annual level, but the annual depreciation was slightly higher (29bp), while at the monthly level, NEER depreciated by 15bp. NEER stabilized, as Russian ruble strengthened from the beginning of the year in relation to EUR, and consequently, also in relation to KM, which was the basic reason of a slow depreciation of NEER, however, depreciation against US dollar was also recorded. Real effective exchange rate of KM (REER) depreciated at the annual level by 1.04pp, so the declining trend of REER continued in the first half of 2017. REER also recorded a decline at the monthly level by 72bp. The depreciation trend of REER, although slower, had a positive impact on the competitiveness of our products abroad.

G12: Exports by the Main Product Groups, Annual Growth Rates

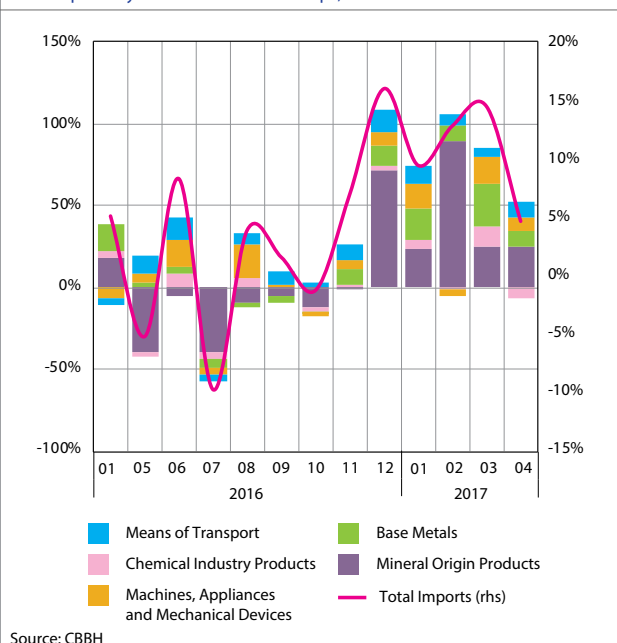


Source: CBBH

The annual growth rate of the exports in April amounted to 14.0%. The exports of mineral origin products and machines and appliances and electric devices increased by one third. The exports of base metals increased at the rate of 16.6%, while the exports of wood products recorded a slightly lower growth rate of 2.0%. Out of the main product groups, only the exports of furniture decreased by 1.1%. The export growth rate for the first four months was slightly higher amounting to 16.5%.

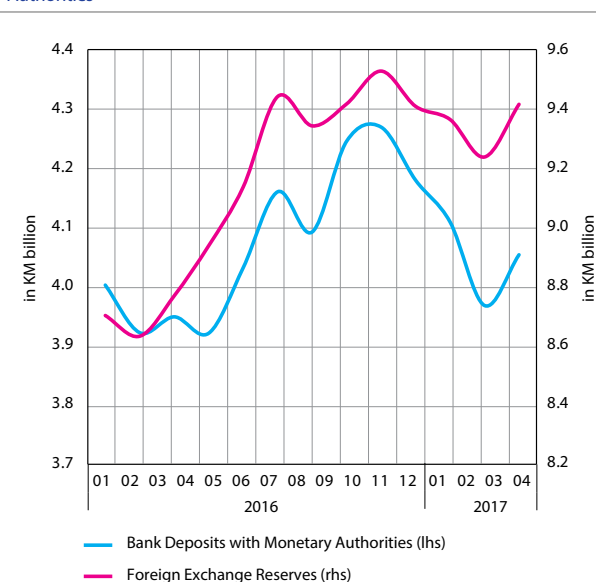


G13: Imports by the Main Product Groups, Annual Growth Rates



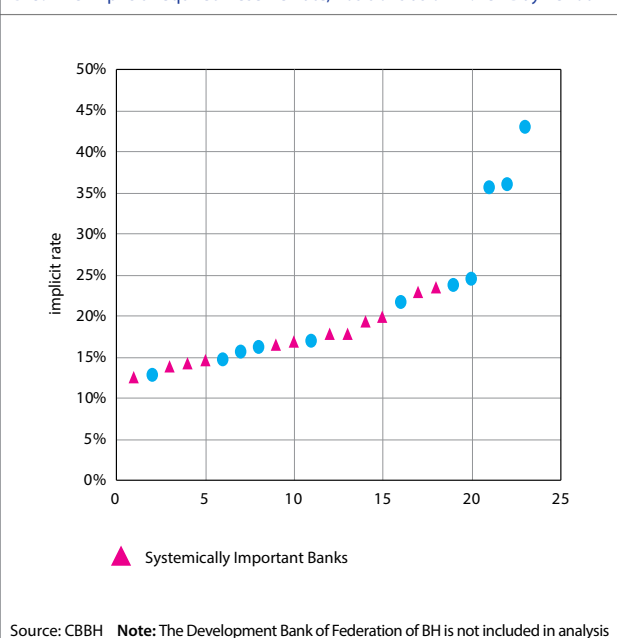
In April, the import growth rate was 4.8%. The most significant growth was recorded with the imports of oil and oil derivatives (25.0%), although the other main product groups also recorded a significant growth, except for the imports of chemical industry products, where the imports decreased at the annual level by 6.7%. Since the beginning of the year, the import growth rate amounted to 10.4%, so the high growth rate of imports in the first four months resulted from the increase of the imports of oil and oil derivatives and base metals, as the growth of these prices in the global markets caused the increase of the imports value.

G14: The CBBH Foreign Exchange Reserves and Bank Deposits with Monetary Authorities



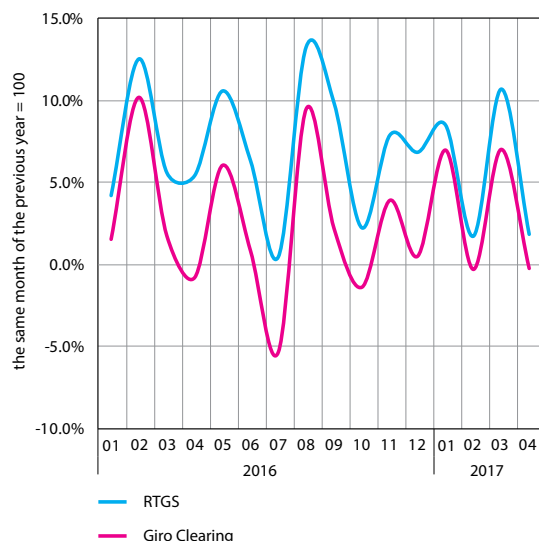
The expected pressure on the foreign exchange reserves due to the bank activities resulted in the decrease of the foreign exchange reserves in the first three months. In the fourth month, the foreign exchange reserves recorded a significant monthly growth in the amount of KM 177.9 million, by which the decline compared to the end of the previous year was reduced to KM 112.1 million. The banks expressed a significant demand for the domestic currency which resulted in a positive balance of KM purchase and sale and the increase of the amount of the deposits with the central bank.

G15: The Implicit Required Reserve Rate, Positions as of 12. Ten Day Period



The implicit required reserve rate represents the ratio of the total average amount of funds in the reserve accounts of commercial banks and the total base for the required reserve calculation. Although excess funds in the reserve accounts with the CBBH were quite high (KM 1.90 billion as of the last ten day period in April), the implicit rates by individual banks include significant differences. The three banks recording the highest implicit rates are the banks with smaller market shares. Six banks, including four systemically important banks, have implicit rates below 15%. Although the required reserve rate by itself is not sufficient to estimate the liquidity of an individual bank, it can point out the need for a more detailed analysis of other indicators in order to obtain the complete picture.

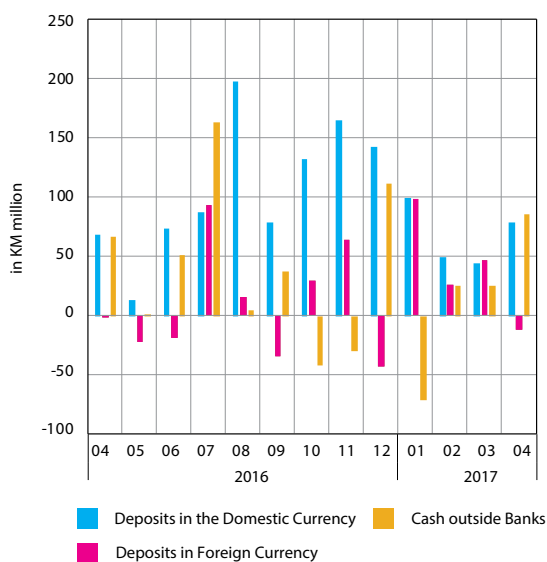
G16: The Growth Rate of the Number of Transactions in Internal Interbank Payment Transactions



Source: CBBH

In April, at the annual level, the growth of the number of transactions slowed down in both segments of the payment system. The number of transactions in giro clearing was lower by 0.23%, and in RTGS, a slow growth was recorded of 1.81% (m/m-12). Compared to the previous month, the number of transactions was lower by 10.12% (giro clearing) and by 7.84% (RTGS). The slow growth of the number of transactions caused the slow-down of the growth rates of the values of interbank payment transactions at the annual level. The growth of the value of transactions in RTGS was 5.9%, and that in giro clearing was 0.92% (m/m-12).

G17: Monthly Changes of Money Supply Components



Source: Table 03

The upward trend of money supply was continued during 2017, where the deposits in the domestic currency had a dominating role. At the monthly level, the highest contribution to the increase of money supply in April came from cash outside banks. While they recorded a growth in the first three months, foreign currency deposits recorded a decrease in the fourth month.

G18: The Yield Curve - Republika Srpska



Source: BLSE

In the market of six month treasury bills, the yields in the secondary market compared to the end of March increased by 0.14 bp, and those on the two year maturity segment by 0.36 bp. The cause of the shift of the yield curve was a decline of the average price of the bonds (ORS index) by 1%, which took place in the very end of April at a very low trading level of KM 59.1 thousand. Yet, the yields in the secondary market of the public debt of Republika Srpska remained significantly lower than those recorded a year ago, and that difference in the market of five year bonds reached even 254 bp.

## STATISTICAL APPENDIX

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

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

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

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

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

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

In February 2011, one bank from the Federation of BH made the reclassification of approximately KM 80 million of deposits, from deposits of public enterprises to entity government deposits, in accordance with IMF recommendations.

By order of the Federal Banking Agency in June 2010 one bank has made a reclassification of about KM 300 million 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 of other items net.

One bank from the Federation of BH made a reclassification of financial instruments in the foreign assets for the period January -August 2010 amounting to about KM 40 million. Claims on non-residents based on loans were reclassified into claims on non-residents based on 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. 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 have defined a new way of recording claims classified in category "E", accounting and recording of interest on non-performing assets and calculation of general and special provisions, RS banks, in the data for December 2010 implemented the mentioned regulations, by transferring these items from off-balance records into balance sheet. The correction was reflected on the assets side, as increase of loans in the amount of KM 144 million, and increase of due interest in the amount of KM 36 million, and on the liabilities side, as increase in provisions for loan losses amounting to KM 180 million within the capital account.

## T01: Main Economic Indicators

	Changes compared to			
	04/2017	03/2017	12/2016	04/2016
<b>FINANCIAL SECTOR</b>	in KM million			
<b>Monetary sector</b>				
Money supply M2	20,694	0.7%	2.5%	9.4%
Foreign currency reserves	9,419	1.9%	-1.2%	8.2%
Average balance of reserve accounts with CBBH	3,924	2.8%	-6.8%	-2.1%
<b>Banking sector</b>				
Total loans	17,670	0.5%	2.7%	4.3%
Total deposits	18,191	0.5%	2.5%	9.3%
<b>Non-banking sector</b>				
BLSE turnover	27.0	-58.7%	-48.1%	-34.0%
SASE turnover	68.9	154.0%	-60.9%	-27.3%
Turnover in RTGS	6,192	-1.80%	-20.07%	5.90%
Turnover in giro clearing system	1,307	-6.35%	-12.00%	0.92%
	in points			
BIRS	579.94	-2.53%	6.09%	-2.69%
SASX 30	965.1	1.75%	-0.72%	3.74%
<b>REAL SECTOR</b>	in persons			
Consumer prices - BH		-0.4%	1.3%	1.4%
Industrial production - BH		-3.5%	-5.9%	3.3%
Number of unemployed persons-BH	495,405	-1.2%	-2.9%	-5.5%
<b>EXTERNAL SECTOR</b>	in KM million			
		03/2017	12/2016	04/2016
Imports	1,505	-4.0%	0.5%	4.8%
Exports	914	-3.3%	9.8%	14.0%
<b>PUBLIC FINANCE</b>	in KM million			
Net indirect taxes	473.4	2.7%	-1.1%	7.6%
VAT	290.4	3.2%	-7.8%	5.6%
Excise duties	119.0	3.6%	14.0%	1.7%
Customs fees	20.7	-17.5%	-15.2%	4.5%

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

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2006		3,316,074	2,181,712	1,134,362	4,880,802
2007		3,878,146	2,822,867	1,055,279	5,936,081
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
2016	01	419,251	440,548	-21,297	7,578,521
	02	435,989	528,476	-92,487	7,486,034
	03	513,049	489,620	23,429	7,509,464
	04	608,278	476,553	131,726	7,641,189
	05	475,741	547,104	-71,363	7,569,826
	06	566,797	476,337	90,460	7,660,287
	07	933,565	785,144	148,421	7,808,707
	08	957,332	734,676	222,656	8,031,363
	09	741,331	541,566	199,765	8,231,128
	10	813,443	791,919	21,523	8,252,651
	11	460,075	351,137	108,938	8,361,589
	12	560,999	458,959	102,040	8,463,629
2017	01	314,881	418,412	-103,531	8,360,098
	02	312,555	375,373	-62,819	8,297,280
	03	421,708	529,257	-107,550	8,189,730
	04	522,189	364,058	158,131	8,347,861

**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
2006	12	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1
2007	12	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7
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
2016	01	192.2	3.8	100.5	937.4	0.0	7,404.0	8,637.7	8,636.4	8,046.2	590.2
	02	211.2	3.9	100.1	656.0	0.0	7,603.2	8,574.5	8,573.3	7,950.8	622.5
	03	204.3	3.8	106.1	1,184.0	0.0	7,095.2	8,593.3	8,591.3	7,974.2	617.1
	04	213.0	3.8	111.3	1,966.5	0.0	6,411.5	8,706.1	8,704.5	8,108.8	595.7
	05	204.7	1.2	123.8	2,271.3	0.0	6,035.2	8,636.3	8,635.1	8,034.6	600.5
	06	223.8	3.9	129.1	2,357.5	0.0	6,058.4	8,772.7	8,771.5	8,125.7	645.8
	07	228.2	6.6	135.4	2,633.0	0.0	5,938.7	8,941.9	8,939.1	8,283.3	655.8
	08	220.0	4.0	151.0	2,834.5	0.0	5,930.3	9,139.8	9,137.4	8,495.5	641.9
	09	220.2	2.7	156.7	2,943.2	0.0	6,122.6	9,445.3	9,443.5	8,797.5	646.0
	10	219.6	2.7	163.3	2,880.7	0.0	6,079.9	9,346.2	9,343.3	8,722.2	621.1
	11	208.2	2.6	171.9	2,856.0	0.0	6,181.6	9,420.3	9,417.5	8,824.7	592.8
	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	01	213.8	6.1	208.3	2,718.9	0.0	6,265.1	9,412.2	9,409.3	8,833.0	576.3
	02	221.4	2.6	212.6	2,629.2	0.0	6,302.0	9,367.8	9,365.3	8,759.3	606.0
	03	218.4	2.6	212.6	2,590.1	0.0	6,217.5	9,241.2	9,239.2	8,651.4	587.8
	04	217.8	6.2	212.7	2,760.3	0.0	6,222.1	9,419.0	9,416.7	8,824.0	592.7

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

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



**T04: Monetary Aggregates**  
 - end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11 = 3+4+5	12 = 6+7	13 = 8+9+10	14 = 12+13
2006	12	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	691.3	3,105.4	5,056.6	4,739.8	5,162.0	9,901.8
2007	12	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	833.8	3,661.1	6,229.0	5,731.9	6,221.3	11,953.2
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
2016	01	3,449.1	4,116.9	44.3	3,017.1	5,085.4	3,581.6	1,370.8	5,546.4	7,610.3	8,102.5	10,498.9	18,601.3
	02	3,484.3	3,987.6	49.4	3,013.8	5,119.9	3,574.6	1,396.8	5,523.3	7,521.4	8,133.7	10,494.7	18,628.4
	03	3,503.2	3,942.2	50.4	3,035.4	5,193.0	3,631.1	1,419.9	5,510.5	7,495.8	8,228.4	10,561.5	18,789.8
	04	3,543.6	4,002.9	60.0	3,102.1	5,221.3	3,671.2	1,431.8	5,496.7	7,606.5	8,323.3	10,599.7	18,923.0
	05	3,597.1	3,922.6	6.0	3,103.9	5,275.9	3,629.6	1,438.1	5,468.3	7,525.7	8,379.8	10,536.0	18,915.8
	06	3,622.2	3,949.4	34.8	3,155.7	5,330.8	3,647.9	1,429.9	5,457.9	7,606.4	8,486.5	10,535.7	19,022.2
	07	3,773.3	3,921.8	27.2	3,318.4	5,484.9	3,581.7	1,529.9	5,452.2	7,722.2	8,803.2	10,563.8	19,367.0
	08	3,907.9	4,032.2	27.8	3,323.1	5,646.6	3,617.7	1,529.7	5,467.5	7,967.8	8,969.7	10,614.9	19,584.7
	09	3,985.4	4,160.1	31.2	3,361.1	5,636.9	3,706.1	1,503.7	5,460.2	8,176.8	8,998.1	10,670.0	19,668.0
	10	4,004.2	4,092.3	43.0	3,318.6	5,789.3	3,685.6	1,544.2	5,448.5	8,139.5	9,107.9	10,678.4	19,786.2
	11	3,980.2	4,245.3	48.3	3,289.5	5,882.5	3,758.2	1,604.6	5,452.0	8,273.8	9,172.0	10,814.8	19,986.8
	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	01	4,054.7	4,179.7	61.0	3,330.9	5,978.3	3,903.9	1,621.4	5,490.3	8,295.4	9,309.1	11,015.6	20,324.7
	02	4,050.6	4,109.2	61.2	3,356.7	5,989.4	3,942.6	1,618.1	5,519.1	8,220.9	9,346.1	11,079.8	20,425.9
	03	4,074.4	3,968.5	60.6	3,382.4	5,992.4	3,984.5	1,592.7	5,591.7	8,103.4	9,374.8	11,168.8	20,543.6
	04	4,138.7	4,054.0	72.2	3,467.3	6,100.4	3,954.6	1,603.3	5,568.8	8,264.9	9,567.6	11,126.6	20,694.3

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

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

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

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

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

ASSETS												
Foreign Assets (Net)					Claims on Domestic Sectors							
Year	Month	Foreign Assets	Foreign Liabilities		Claims on Central Government (net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors		TOTAL
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2006	12	7,835.7	-3,696.4	4,139.3	-971.9	62.3	248.3	4,086.1	89.4	4,450.8	7,965.0	12,104.3
2007	12	10,285.0	-4,818.5	5,466.5	-2,378.4	96.1	271.3	5,315.7	159.6	5,793.5	9,257.9	14,724.4
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
2016	01	10,885.7	-2,362.4	8,523.3	234.0	530.8	404.7	7,419.8	68.5	7,853.4	16,511.2	25,034.5
	02	10,773.3	-2,261.9	8,511.4	242.4	531.3	393.8	7,516.4	70.2	7,866.1	16,620.1	25,131.4
	03	10,831.5	-2,316.2	8,515.3	307.3	525.7	384.6	7,537.8	80.6	7,920.8	16,756.9	25,272.2
	04	10,853.2	-2,218.2	8,634.9	251.5	523.2	383.5	7,573.4	70.4	7,957.9	16,759.8	25,394.8
	05	10,887.8	-2,232.6	8,655.3	269.8	523.9	377.6	7,486.5	69.4	7,961.8	16,689.0	25,344.2
	06	11,049.1	-2,385.3	8,663.8	228.4	525.4	378.2	7,553.4	81.6	7,993.1	16,760.1	25,423.9
	07	11,275.8	-2,233.9	9,041.8	188.0	519.4	378.2	7,629.5	76.8	8,017.3	16,809.3	25,851.1
	08	11,596.6	-2,179.0	9,417.5	168.2	502.7	377.3	7,526.4	66.4	8,031.7	16,672.8	26,090.3
	09	11,713.4	-2,172.2	9,541.2	63.6	538.7	389.6	7,527.6	66.7	8,056.9	16,643.0	26,184.2
	10	11,857.4	-2,180.8	9,676.6	-23.4	529.1	385.0	7,573.1	66.2	8,111.7	16,641.9	26,318.5
	11	11,896.5	-2,162.8	9,733.6	29.6	527.4	384.6	7,613.7	64.9	8,136.6	16,756.8	26,490.4
	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	01	11,996.6	-2,180.7	9,815.9	199.3	512.3	372.1	7,704.5	60.9	8,126.2	16,975.4	26,791.3
	02	11,950.5	-2,135.1	9,815.4	225.1	507.5	377.6	7,812.4	62.4	8,157.9	17,143.0	26,958.3
	03	11,911.9	-2,221.1	9,690.7	239.8	499.1	380.1	7,936.1	78.7	8,252.1	17,385.8	27,076.5
	04	12,124.4	-2,321.3	9,803.1	216.2	499.2	379.2	7,977.7	76.3	8,326.5	17,475.1	27,278.2

Revised data for 2016.

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

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

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

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)				Quasi Money (QM)								
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Currency			Transfer Deposits in Foreign Currency	Other Deposits in Dom. Currency	Other Deposits in Foreign Currency		Securities	Loans	Shares and other Equity	Other Items (net)	TOTAL
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2006	12	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4
2007	12	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2
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
2016	01	3,017.1	5,085.4	8,102.5	1,370.8	3,581.6	5,546.4	10,498.9	18,601.3	8.0	597.0	4,227.7	1,600.4	25,034.5
	02	3,013.8	5,119.9	8,133.7	1,396.8	3,574.6	5,523.3	10,494.7	18,628.4	7.9	588.2	4,287.5	1,619.4	25,131.4
	03	3,035.4	5,193.0	8,228.4	1,419.9	3,631.1	5,510.5	10,561.5	18,789.8	7.9	585.3	4,310.5	1,578.6	25,272.2
	04	3,102.1	5,221.3	8,323.3	1,431.8	3,671.2	5,496.7	10,599.7	18,923.0	8.0	587.4	4,322.2	1,554.1	25,394.8
	05	3,103.9	5,275.9	8,379.8	1,438.1	3,629.6	5,468.3	10,536.0	18,915.8	8.0	537.6	4,399.5	1,483.3	25,344.2
	06	3,155.7	5,330.8	8,486.5	1,429.9	3,647.9	5,457.9	10,535.7	19,022.2	8.0	528.7	4,401.3	1,463.7	25,423.9
	07	3,318.4	5,484.9	8,803.2	1,529.9	3,581.7	5,452.2	10,563.8	19,367.0	8.0	533.9	4,495.4	1,446.8	25,851.1
	08	3,323.1	5,646.6	8,969.7	1,529.7	3,617.7	5,467.5	10,614.9	19,584.7	7.9	525.3	4,517.5	1,455.0	26,090.3
	09	3,361.1	5,636.9	8,998.1	1,503.7	3,706.1	5,460.2	10,670.0	19,668.0	7.9	520.6	4,541.4	1,446.1	26,184.2
	10	3,318.6	5,789.3	9,107.9	1,544.2	3,685.6	5,448.5	10,678.4	19,786.2	8.0	528.6	4,449.4	1,546.3	26,318.5
	11	3,289.5	5,882.5	9,172.0	1,604.6	3,758.2	5,452.0	10,814.8	19,986.8	8.0	511.9	4,456.6	1,527.1	26,490.4
	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	01	3,330.9	5,978.3	9,309.1	1,621.4	3,903.9	5,490.3	11,015.6	20,324.7	8.0	505.7	4,447.8	1,505.1	26,791.3
	02	3,356.7	5,989.4	9,346.1	1,618.1	3,942.6	5,519.1	11,079.8	20,425.9	7.9	505.7	4,509.7	1,509.1	26,958.3
	03	3,382.4	5,992.4	9,374.8	1,592.7	3,984.5	5,591.7	11,168.8	20,543.6	7.9	503.9	4,533.2	1,487.9	27,076.5
	04	3,467.3	6,100.4	9,567.6	1,603.3	3,954.6	5,568.8	11,126.6	20,694.3	8.0	503.7	4,581.9	1,490.4	27,278.2

Revised data for 2016.

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

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

**T06: Balance Sheet of CBBH**  
 - end of period, KM milion -

		ASSETS			LIABILITIES						
		Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total
Year	Month				Cash Outside Monetary Authorities						
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
2006	12	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8
2007	12	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5
2008	12	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6
2009	12	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8
2010	12	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	12	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2016	01	8,665.5	1.2	8,666.8	3,449.1	7,610.3	1.3	436.0	643.1	-23.8	8,666.8
	02	8,602.3	1.3	8,603.6	3,484.3	7,521.4	1.1	429.5	675.4	-23.8	8,603.6
	03	8,621.1	1.5	8,622.6	3,503.2	7,495.8	2.0	478.4	670.2	-23.8	8,622.6
	04	8,733.9	1.3	8,735.2	3,543.6	7,606.5	1.6	502.3	666.6	-41.7	8,735.2
	05	8,664.1	1.4	8,665.5	3,597.1	7,525.7	1.1	508.9	672.2	-42.5	8,665.5
	06	8,800.5	1.5	8,802.0	3,622.2	7,606.4	1.2	519.3	718.4	-43.4	8,802.0
	07	8,969.7	1.3	8,971.0	3,773.3	7,722.2	2.8	561.1	727.4	-42.5	8,971.0
	08	9,167.6	1.4	9,169.0	3,907.9	7,967.8	2.4	527.7	713.4	-42.3	9,169.0
	09	9,473.1	1.4	9,474.5	3,985.4	8,176.8	1.8	620.7	718.6	-43.4	9,474.5
	10	9,374.0	1.2	9,375.3	4,004.2	8,139.5	2.9	582.6	692.4	-42.2	9,375.3
	11	9,448.1	1.3	9,449.4	3,980.2	8,273.8	2.8	550.8	665.5	-43.6	9,449.4
	12	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2017	01	9,440.0	1.0	9,441.1	4,054.7	8,295.4	2.9	537.6	642.2	-37.1	9,441.1
	02	9,395.6	1.0	9,396.6	4,050.6	8,220.9	2.5	538.4	672.4	-37.6	9,396.6
	03	9,269.0	2.0	9,271.0	4,074.4	8,103.4	2.0	548.0	655.1	-37.5	9,271.0
	04	9,446.9	1.5	9,448.3	4,138.7	8,264.9	2.4	559.1	667.9	-46.0	9,448.3

Revised data for 2016.

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

**Notes:** The CBBH (monetary authorities) foreign assets comprise gold, foreign currency in CBBH vault, foreign currency deposits with foreign banks, SDR holdings, foreign securities and other. Claims on domestic sectors consist of claims on employees of CBBH for the long-term loans and claims on commercial banks on the basis of settlement accounts. Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the central bank (monetary authorities) and cash outside commercial banks. The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Account 1 and 2). Deposits of central government with CBBH are transferable and other deposits of BH Institutions, Entity governments, Entity social security funds and those of Brčko District in domestic currency. Shares and other equity are comprised of equity, current year result, general and special reserves and revaluation/ adjustment. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets.

**T07: Consolidated Balance Sheet of Commercial Banks in BH**  
 - end of period, KM million -

ASSETS									
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total
1	2	3	4	5	6	7	8	9	10 = 3+...+9
2006	12	3,063.6	2,356.1	69.8	248.3	4,086.1	89.4	4,448.9	14,362.2
2007	12	4,022.9	3,558.6	127.5	271.3	5,315.7	159.6	5,791.7	19,247.3
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
2016	01	4,552.7	2,220.2	2,132.5	404.7	7,419.8	68.5	7,852.8	24,651.2
	02	4,460.9	2,171.0	2,141.9	393.8	7,516.4	70.2	7,865.5	24,619.6
	03	4,412.9	2,210.3	2,163.7	384.6	7,537.8	80.6	7,920.2	24,710.2
	04	4,448.1	2,119.2	2,178.0	383.5	7,573.4	70.4	7,957.4	24,730.0
	05	4,387.6	2,223.8	2,206.7	377.6	7,486.5	69.4	7,961.3	24,712.8
	06	4,419.8	2,248.6	2,149.7	378.2	7,553.4	81.6	7,992.5	24,823.9
	07	4,380.6	2,306.0	2,133.5	378.2	7,629.5	76.8	8,016.9	24,921.5
	08	4,622.3	2,428.9	2,199.0	377.3	7,526.4	66.4	8,031.2	25,251.6
	09	4,788.8	2,240.3	2,174.9	389.6	7,527.6	66.7	8,056.4	25,244.3
	10	4,779.5	2,483.3	2,142.8	385.0	7,573.1	66.2	8,111.3	25,541.3
	11	4,937.6	2,448.3	2,153.7	384.6	7,613.7	64.9	8,136.1	25,739.0
	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7
2017	01	4,906.3	2,556.6	2,244.7	372.1	7,704.5	60.9	8,125.8	25,971.0
	02	4,804.7	2,554.9	2,265.3	377.6	7,812.4	62.4	8,157.5	26,034.8
	03	4,661.8	2,642.9	2,302.9	380.1	7,936.1	78.7	8,251.6	26,254.0
	04	4,728.2	2,677.5	2,322.2	379.2	7,977.7	76.3	8,326.1	26,487.3

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, Main Bank RS, Brčko District (from July 2001 until November 2002), NBRS (until December 1998) and the NBBH (until November 2002). Mutual claims and liabilities among the commercial banks have been consolidated. 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). Balance sheets of commercial banks of Federation of BH in addition to active sub-balance sheets include data from passive sub-balance sheets as well. Passive sub-balance sheets include liabilities arising from foreign loans and frozen foreign currency deposits of citizens, which occurred until 31 March 1992. These liabilities will be taken over, in the process of privatisation, by Ministry of Finance of Federation of BH in accordance with the entity Law on Opening Balance Sheets of Enterprises and Banks and Law on Privatisation.

**T07: Consolidated Balance Sheet of Commercial Banks in BH**  
 - end of period, KM million -

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2006	12	853.3	2,751.0	691.3	1,365.4	3,105.4	0.0	114.0	3,695.4	1,596.3	190.2	14,362.2
2007	12	2,335.0	3,534.4	833.8	1,726.5	3,661.1	5.2	106.1	4,817.5	1,968.6	259.1	19,247.3
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
2016	01	931.8	5,041.1	1,370.8	3,581.6	5,546.4	8.0	597.0	2,361.1	3,584.7	1,628.7	24,651.2
	02	938.8	5,070.4	1,396.8	3,574.6	5,523.3	7.9	588.2	2,260.8	3,612.1	1,646.7	24,619.6
	03	852.2	5,142.5	1,419.9	3,631.1	5,510.5	7.9	585.3	2,314.2	3,640.3	1,606.2	24,710.2
	04	901.0	5,161.3	1,431.8	3,671.2	5,496.7	8.0	587.4	2,216.6	3,655.7	1,600.3	24,730.0
	05	904.1	5,269.9	1,438.1	3,629.6	5,468.3	8.0	537.6	2,231.4	3,727.3	1,498.5	24,712.8
	06	876.7	5,296.0	1,429.9	3,647.9	5,457.9	8.0	528.7	2,384.0	3,682.9	1,511.9	24,823.9
	07	865.1	5,457.7	1,529.9	3,581.7	5,452.2	8.0	533.9	2,231.1	3,768.0	1,493.9	24,921.5
	08	1,000.5	5,618.9	1,529.7	3,617.7	5,467.5	7.9	525.3	2,176.6	3,804.0	1,503.5	25,251.6
	09	952.0	5,605.7	1,503.7	3,706.1	5,460.2	7.9	520.6	2,170.4	3,822.8	1,494.8	25,244.3
	10	1,054.4	5,746.3	1,544.2	3,685.6	5,448.5	8.0	528.6	2,177.8	3,757.1	1,590.9	25,541.3
	11	1,045.9	5,834.2	1,604.6	3,758.2	5,452.0	8.0	511.9	2,160.0	3,791.1	1,573.1	25,739.0
	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	01	995.7	5,917.2	1,621.4	3,903.9	5,490.3	8.0	505.7	2,177.8	3,805.6	1,545.4	25,971.0
	02	994.4	5,928.2	1,618.1	3,942.6	5,519.1	7.9	505.7	2,132.6	3,837.3	1,548.8	26,034.8
	03	1,016.2	5,931.8	1,592.7	3,984.5	5,591.7	7.9	503.9	2,219.1	3,878.1	1,528.1	26,254.0
	04	1,047.8	6,028.1	1,603.3	3,954.6	5,568.8	8.0	503.7	2,319.0	3,913.9	1,540.2	26,487.3

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)
2006	12	4,004.4	4,758.1	8,762.5	2,057.0	6,755.6	8,812.6
2007	12	5,105.8	6,980.7	12,086.5	2,541.4	8,954.2	11,495.5
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
2016	01	6,940.0	9,508.6	16,448.6	4,125.4	12,646.9	16,772.3
	02	7,002.9	9,478.5	16,481.4	4,194.1	12,667.7	16,861.9
	03	7,071.1	9,464.1	16,535.2	4,195.1	12,732.6	16,927.7
	04	7,157.4	9,483.6	16,640.9	4,162.2	12,786.5	16,948.7
	05	7,268.7	9,420.7	16,689.4	4,095.7	12,749.1	16,844.9
	06	7,259.4	9,430.5	16,689.8	4,137.2	12,806.1	16,943.3
	07	7,515.3	9,352.6	16,868.0	4,156.9	12,872.4	17,029.3
	08	7,775.2	9,440.6	17,215.8	4,119.7	12,848.4	16,968.2
	09	7,683.0	9,528.6	17,211.6	4,114.8	12,907.6	17,022.5
	10	7,990.2	9,473.3	17,463.5	4,165.6	12,906.6	17,072.2
	11	8,115.4	9,564.3	17,679.7	4,151.3	12,997.2	17,148.5
	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017	01	8,173.7	9,741.3	17,914.9	4,173.8	13,005.8	17,179.6
	02	8,180.7	9,808.2	17,988.9	4,286.5	13,049.9	17,336.4
	03	8,116.6	9,988.3	18,104.9	4,346.3	13,233.5	17,579.8
	04	8,254.8	9,935.8	18,190.6	4,319.4	13,350.5	17,669.9

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

**Notes:**

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



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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2006	12	4,886.2	3,315.8	560.5	8,762.5	8,192.6	426.9	193.1	8,812.6
2007	12	6,215.6	5,292.2	578.7	12,086.5	10,646.4	460.0	389.1	11,495.5
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
2016	01	9,411.7	6,368.6	668.3	16,448.6	16,548.6	217.2	6.5	16,772.3
	02	9,434.9	6,388.7	657.9	16,481.4	16,637.5	218.0	6.4	16,861.9
	03	9,492.1	6,393.5	649.6	16,535.2	16,708.2	213.8	5.7	16,927.7
	04	9,584.4	6,400.4	656.2	16,640.9	16,730.2	213.0	5.5	16,948.7
	05	9,654.2	6,379.3	656.0	16,689.4	16,624.7	214.6	5.6	16,844.9
	06	9,632.8	6,399.2	657.8	16,689.8	16,724.7	212.9	5.6	16,943.3
	07	9,722.7	6,483.3	661.9	16,868.0	16,811.7	212.1	5.6	17,029.3
	08	10,043.5	6,508.6	663.7	17,215.8	16,753.1	209.6	5.5	16,968.2
	09	10,116.4	6,436.2	659.0	17,211.6	16,813.9	203.7	4.9	17,022.5
	10	10,337.2	6,458.7	667.7	17,463.5	16,864.3	202.9	5.1	17,072.2
	11	10,468.8	6,518.6	692.3	17,679.7	16,935.0	208.5	5.0	17,148.5
	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017	01	10,663.5	6,555.1	696.3	17,914.9	16,972.8	201.9	5.0	17,179.6
	02	10,721.4	6,565.2	702.3	17,988.9	17,130.9	200.5	5.0	17,336.4
	03	10,791.0	6,603.6	710.3	18,104.9	17,377.1	197.8	4.9	17,579.8
	04	10,893.0	6,588.2	709.5	18,190.6	17,464.4	200.6	5.0	17,669.9

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.

From September 2004, change in structure of loans by currency is result of implementation of recommendations of IMF Mission for monetary and financial statistics in BH from May 2004. According to that, all loans in KM which include currency clause (indexed to euro), should be classified as loans in KM (domestic currency).

Data on structure of deposits and loans by currency in Republika Srpska until September 1999 are not available, so for this period the total amount of deposits and loans in RS is included in the column Total.

**T10: Structure of Transferable Deposits with Commercial Banks by Sector**  
- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	44.2	393.7	348.6	169.8	124.3	156.0	697.6	1,067.2	139.6	853.3	10.1	4,004.4
2007	12	45.7	544.5	381.0	242.0	147.5	186.2	740.3	1,321.0	176.2	1,311.7	9.6	5,105.8
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
2016	01	111.9	379.3	308.8	225.3	36.8	190.7	466.1	2,076.5	251.7	2,869.5	23.4	6,940.0
	02	116.8	382.7	310.9	221.0	36.2	191.8	510.3	2,036.5	256.8	2,917.2	22.8	7,002.9
	03	101.1	367.9	317.6	228.2	39.6	220.6	515.6	2,011.3	259.7	2,984.8	24.5	7,071.1
	04	119.7	398.7	314.6	239.7	45.9	210.7	515.8	1,995.5	265.6	3,023.5	27.7	7,157.4
	05	118.9	392.7	320.1	248.3	49.0	220.5	494.0	2,093.3	267.6	3,038.0	26.3	7,268.7
	06	159.5	337.1	318.6	247.0	36.9	229.6	514.1	2,049.3	256.0	3,089.1	22.2	7,259.4
	07	152.1	328.5	313.2	256.7	47.2	231.1	571.7	2,208.4	263.5	3,120.1	22.8	7,515.3
	08	166.6	408.5	344.9	259.4	51.6	206.8	594.6	2,308.1	270.7	3,139.1	24.9	7,775.2
	09	117.9	401.6	396.6	242.3	54.2	236.7	524.5	2,261.7	264.0	3,162.7	20.8	7,683.0
	10	127.0	521.0	417.2	242.8	51.7	286.4	607.8	2,270.1	263.4	3,182.9	19.9	7,990.2
	11	105.0	491.6	408.1	248.9	80.1	322.9	569.4	2,359.2	263.6	3,247.4	19.2	8,115.4
	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	01	102.1	470.0	406.3	241.7	63.0	212.1	595.0	2,347.7	273.1	3,444.2	18.6	8,173.7
	02	103.8	459.8	414.5	266.9	70.8	222.3	546.1	2,322.3	274.9	3,480.3	18.9	8,180.7
	03	94.2	421.5	449.2	269.5	76.5	198.8	558.1	2,239.5	259.7	3,531.8	17.9	8,116.6
	04	106.7	444.6	458.1	277.8	72.2	225.4	637.2	2,185.2	257.7	3,565.3	24.7	8,254.8

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, Main Bank RS, Brčko Branch (from July 2001 until November 2002), deposits with NBR5 (until December 1998), deposits with NBBH (until November 2002) and deposits with the Payment Bureaus Sarajevo and Mostar (until November 1999). Sight deposits represent liabilities of commercial banks related to transaction accounts and sight deposits in domestic and foreign currency.

**T11: Structure of Other Deposits with Commercial Banks by Sector**  
- end of period, KM million -

## DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007	12	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
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
2016	01	138.9	202.4	25.3	32.7	39.3	714.1	698.9	481.3	118.6	7,041.5	15.7	9,508.6
	02	136.1	208.5	26.8	39.5	36.0	695.0	696.0	467.8	114.9	7,041.7	16.2	9,478.5
	03	85.9	200.1	26.8	39.0	36.4	684.4	688.3	479.2	112.9	7,089.5	21.6	9,464.1
	04	67.4	213.2	26.9	41.5	35.1	696.4	694.1	494.4	111.0	7,086.1	17.6	9,483.6
	05	64.3	217.0	21.9	40.8	41.5	693.5	687.1	484.4	111.5	7,042.7	15.9	9,420.7
	06	65.0	219.3	21.8	40.6	40.3	703.1	670.2	485.4	120.4	7,043.4	20.7	9,430.5
	07	64.0	218.7	21.9	39.9	36.0	710.6	600.0	485.8	119.9	7,035.7	20.1	9,352.6
	08	93.6	219.3	21.1	36.6	42.5	726.7	583.6	491.4	119.3	7,084.4	22.2	9,440.6
	09	107.1	222.9	24.2	35.8	32.3	725.0	649.3	494.2	125.1	7,090.6	22.2	9,528.6
	10	78.1	224.0	22.5	35.6	37.0	736.6	597.5	492.9	120.9	7,104.7	23.4	9,473.3
	11	74.7	237.2	27.9	30.1	42.2	736.6	669.2	477.8	119.7	7,130.5	18.4	9,564.3
	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	01	73.3	238.3	20.9	29.3	35.4	771.6	689.7	476.4	121.0	7,269.4	15.9	9,741.3
	02	70.8	239.4	19.7	30.3	36.3	779.9	743.9	472.3	123.9	7,274.2	17.5	9,808.2
	03	71.4	308.1	20.1	30.3	32.7	783.7	745.6	510.3	124.3	7,343.1	18.9	9,988.3
	04	70.1	307.1	20.2	34.1	35.2	782.9	692.8	503.4	122.9	7,347.4	19.7	9,935.8

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

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

**T12: Structure of Short-terms Loans of Commercial Banks by Sector**  
- end of period, KM million -

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	0.1	6.2	2.2	1.4	0.1	30.1	77.6	1,453.4	11.8	466.6	7.5	2,057.0
2007	12	0.0	6.3	2.3	0.3	0.0	53.5	73.8	1,819.0	17.0	564.5	4.6	2,541.4
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
2016	01	0.0	64.3	5.2	21.6	35.2	22.7	92.1	2,913.5	6.4	938.2	26.0	4,125.4
	02	0.0	60.8	14.2	20.6	22.4	24.6	88.1	2,996.9	6.8	934.8	25.0	4,194.1
	03	0.1	62.1	14.8	20.2	22.1	36.1	80.4	2,987.9	6.6	940.5	24.5	4,195.1
	04	0.0	45.7	14.9	19.8	13.9	26.0	76.5	3,000.2	6.7	936.0	22.6	4,162.2
	05	0.0	46.9	17.6	19.9	9.6	25.5	71.6	2,954.6	8.5	922.8	18.6	4,095.7
	06	0.0	46.2	16.5	19.1	8.6	36.2	75.7	2,998.0	9.5	908.9	18.4	4,137.2
	07	0.0	45.9	17.1	18.4	8.7	31.4	76.3	3,021.8	9.6	909.2	18.4	4,156.9
	08	0.0	53.9	13.9	17.4	60.3	20.9	77.5	2,943.3	9.2	905.7	17.6	4,119.7
	09	0.0	47.4	14.0	20.4	60.4	21.8	92.5	2,936.9	8.9	897.5	15.1	4,114.8
	10	0.0	46.9	8.2	20.4	60.5	21.5	91.9	2,981.8	8.5	910.6	15.3	4,165.6
	11	0.0	52.1	3.8	20.2	60.0	22.0	93.1	2,972.9	7.9	904.7	14.7	4,151.3
	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	01	0.0	53.5	4.3	20.0	50.8	22.2	90.2	3,019.7	7.0	891.4	14.7	4,173.8
	02	0.0	63.1	7.4	20.8	61.1	23.5	72.1	3,127.0	7.8	887.8	15.9	4,286.5
	03	0.0	52.6	8.3	21.0	52.0	32.3	80.6	3,190.1	7.6	886.2	15.8	4,346.3
	04	0.0	49.1	8.0	21.4	35.1	34.9	79.0	3,185.2	7.3	883.1	16.2	4,319.4

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, Main Bank RS, Brčko Branch (from July 2001 until November 2002), loans with NBRS (until December 1998) and NBBH (until November 2002). The total of claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in total amount, because source data do not provide a maturity structure of claims for governments and funds. Short-term loans represent claims of commercial banks on all domestic institutional sectors up to one year, in domestic and foreign currency. Claims on BH Institutions have been reclassified since April 2010.

**T13: Structure of Long-terms Loans of Commercial Banks by Sector**  
- end of period, KM million -

## LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	0.0	0.4	1.3	56.2	0.6	31.8	167.7	2,592.7	10.3	3,893.0	1.5	6,755.6
2007	12	0.7	8.8	1.1	92.3	15.5	77.9	195.0	3,439.2	18.5	5,104.4	0.9	8,954.2
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
2016	01	0.0	407.7	221.5	279.2	96.5	31.2	309.3	4,471.9	13.8	6,813.5	2.1	12,646.9
	02	0.0	407.9	216.5	276.8	94.0	31.9	302.4	4,487.0	13.6	6,835.6	2.0	12,667.7
	03	0.0	400.7	213.0	274.6	91.5	30.8	300.8	4,517.5	13.6	6,888.0	2.1	12,732.6
	04	0.0	388.1	207.9	277.1	89.0	30.6	303.3	4,539.8	13.5	6,935.1	2.0	12,786.5
	05	0.0	371.6	207.1	274.5	91.0	29.8	302.6	4,501.6	11.9	6,958.7	0.5	12,749.1
	06	0.0	358.2	205.4	279.8	88.5	31.5	298.9	4,523.7	11.7	7,008.0	0.5	12,806.1
	07	0.0	351.2	199.2	277.0	106.2	30.9	298.3	4,575.4	11.5	7,022.3	0.5	12,872.4
	08	0.0	344.1	194.9	273.3	103.9	30.9	296.2	4,549.8	11.3	7,043.5	0.5	12,848.4
	09	0.0	325.0	229.1	272.0	104.6	30.0	293.3	4,561.5	11.0	7,080.6	0.5	12,907.6
	10	0.0	315.8	229.3	268.2	102.0	29.5	289.4	4,541.1	11.8	7,118.0	1.4	12,906.6
	11	0.0	309.3	235.4	264.9	99.5	28.0	287.8	4,608.4	12.1	7,151.3	0.5	12,997.2
	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	01	0.0	288.6	226.2	259.0	101.1	23.9	278.2	4,646.3	11.7	7,170.5	0.4	13,005.8
	02	0.0	282.6	222.2	254.6	100.3	24.6	301.7	4,645.9	10.0	7,207.5	0.4	13,049.9
	03	0.0	324.5	216.5	250.5	95.7	31.1	295.8	4,708.6	9.8	7,300.7	0.4	13,233.5
	04	0.0	318.0	211.9	255.1	106.4	26.5	296.5	4,752.2	10.3	7,373.1	0.4	13,350.5

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

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

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

		Loans in KM					Loans in KM Indexed to Foreign Currency										* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For other Purposes		For Consumption			For Housing Needs			For other Purposes			Loans in KM			Loans in KM Indexed to Foreign Currency	
Year	Period	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts	
Weighted monthly averages																			
2016	01	7.251	...	7.194	7.046	...	7.231	...	5.491	5.895	6.053	5.552	8.082	7.233	7.729	12.270	14.783	12.606	
	02	6.911	5.576	7.184	6.796	...	7.149	...	5.680	...	6.360	5.829	8.011	7.251	7.886	12.598	14.711	12.488	
	03	6.652	5.783	7.013	6.704	...	7.827	...	5.529	5.962	5.753	5.662	8.008	7.073	7.920	12.574	14.685	12.378	
	04	...	6.296	6.917	6.701	...	...	...	5.558	6.001	5.098	5.442	8.128	7.082	7.313	12.511	14.688	12.302	
	05	...	6.166	6.922	6.688	...	...	...	5.638	6.018	5.299	5.415	8.261	6.800	6.902	12.537	14.661	12.262	
	06	...	6.046	6.889	6.573	...	...	...	5.599	6.114	6.016	5.768	8.236	6.999	6.843	12.432	14.657	12.179	
	07	6.595	6.014	7.051	6.573	...	...	...	5.472	6.042	5.934	5.767	8.314	7.002	6.825	12.480	14.594	12.169	
	08	6.361	5.897	7.000	6.677	...	...	...	5.383	5.924	5.741	5.612	8.170	7.046	6.931	12.492	14.636	12.144	
	09	7.888	6.291	6.751	6.407	...	7.837	...	5.314	6.046	5.681	5.628	8.039	6.946	6.960	12.450	14.642	12.065	
	10	7.934	5.818	6.796	6.190	...	7.878	...	5.168	6.742	5.700	5.595	7.836	7.316	6.471	12.441	14.637	11.996	
	11	8.219	6.387	6.729	6.068	...	...	...	5.400	6.318	5.654	5.270	7.628	6.868	6.418	12.420	14.704	11.868	
	12	8.150	6.060	6.986	6.214	...	7.349	...	5.156	5.981	5.330	5.277	7.584	6.714	6.450	12.346	14.688	11.680	
2017	01	6.454	5.934	7.574	6.724	...	7.922	...	5.087	5.589	5.279	5.400	7.581	6.894	7.071	12.383	14.685	11.618	
	02	...	6.300	7.563	6.576	...	8.020	...	4.952	5.129	4.924	5.176	7.588	6.972	7.381	12.431	14.686	11.556	
	03	7.622	...	7.223	6.130	...	...	...	4.624	4.655	4.944	4.922	7.173	6.683	6.949	12.419	14.690	11.491	
	04	8.125	...	6.767	6.102	...	7.351	...	4.394	4.271	4.927	4.577	7.138	6.871	6.747	12.397	14.698	11.500	
Loan amount (new business)																	- KM thousand -		
2016.	01.	106	...	27,962	12,542	...	47	...	8,303	399	760	1,536	67,036	8,125	10,034	608,790	90,085	55,959	
	02.	137	150	36,456	20,165	...	163	...	10,432	...	757	2,436	88,195	13,178	10,472	523,505	97,932	56,062	
	03.	145	151	40,977	28,275	...	65	...	11,456	671	899	5,019	105,742	15,351	11,208	523,751	92,649	56,313	
	04.	...	83	42,521	31,441	...	...	...	9,799	244	1,469	5,152	97,587	13,037	9,931	517,271	93,208	56,560	
	05.	...	72	50,531	28,658	...	...	...	10,949	460	1,193	4,033	78,711	12,729	10,782	526,270	96,098	56,521	
	06.	...	107	65,966	30,280	...	...	...	12,461	1,444	5,434	12,288	86,531	14,591	17,930	519,983	95,912	56,731	
	07.	33	150	44,212	21,385	...	...	...	9,291	1,998	4,388	9,811	76,463	15,252	22,410	522,122	94,772	57,129	
	08.	36	114	41,490	21,072	...	...	...	8,700	665	2,099	8,145	84,949	10,320	19,093	526,818	94,421	57,888	
	09.	89	134	51,433	21,188	...	456	...	10,611	471	2,142	6,245	74,711	13,858	22,524	522,764	94,377	58,313	
	10.	57	116	74,406	23,678	...	352	...	11,090	527	2,311	6,486	58,257	20,462	28,227	534,928	93,846	58,377	
	11.	67	108	64,869	21,270	...	...	...	10,674	503	2,386	4,974	70,347	11,772	29,908	534,145	93,641	58,009	
	12.	37	207	55,519	23,435	...	491	...	10,141	961	1,275	5,159	70,540	23,133	18,529	521,185	93,033	59,127	
2017	01	18	151	40,976	16,670	...	169	...	7,648	1,276	1,158	2,856	48,875	16,338	23,249	527,743	91,926	58,708	
	02	...	234	45,212	20,836	...	308	...	7,672	714	1,847	4,524	62,982	18,981	36,384	519,382	90,541	58,456	
	03	108	...	83,797	34,527	...	...	...	18,397	785	4,030	6,956	95,839	29,969	45,111	517,808	90,381	58,126	
	04	44	...	74,011	31,854	...	589	...	19,559	1,033	4,023	4,784	75,808	23,046	48,605	513,717	89,470	57,666	

**Notes:**

Revised data series on the interest rates for the period January 2012- November 2015, applying new rules of validation and editing for finding out and correction of inconsistency and significant deviations in the data series.

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

IRF – initial rate fixation

... insufficient data to be published

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

No data for interest rates on loans in foreign currency based on credit cards and overdrafts to households.

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

		LOANS IN KM				LOANS IN KM INDEXED TO FOREIGN CURRENCY								
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million	* Revolving Loans and Overdrafts	
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2016	01	6.698	6.265	5.238	...	7.916	6.384	5.905	5.940	5.878	6.424	5.670	5.469	5.949
	02	6.593	6.935	5.240	3.917	7.700	5.594	5.705	6.019	5.079	4.684	5.197	5.364	5.908
	03	6.055	6.370	4.592	4.251	7.256	5.751	5.571	5.795	5.313	5.388	5.866	5.345	5.824
	04	6.295	6.048	5.157	4.281	7.819	5.496	5.424	5.857	5.580	4.985	4.967	5.232	5.801
	05	6.298	6.075	4.682	4.391	7.674	5.214	5.213	5.531	5.231	5.513	...	5.151	5.795
	06	6.223	6.060	4.612	4.119	7.495	5.072	5.021	5.873	5.519	6.193	4.595	5.031	5.621
	07	6.022	6.048	4.537	4.457	7.424	5.985	5.772	5.726	5.093	5.628	4.129	5.005	5.531
	08	6.226	6.165	4.450	4.938	7.588	5.024	5.636	5.911	5.292	5.810	5.036	4.985	5.284
	09	6.168	5.882	4.525	5.036	7.298	5.652	5.267	5.470	5.293	5.506	4.602	4.883	5.353
	10	6.120	5.823	5.368	5.567	7.373	5.258	5.355	5.105	5.465	5.140	4.710	4.831	5.177
	11	5.886	5.538	5.105	4.641	7.371	5.208	5.241	5.674	4.672	5.142	4.727	4.805	4.943
	12	5.977	5.420	4.623	4.315	7.029	4.882	5.008	5.628	4.448	4.854	4.463	4.707	4.868
2017	01	5.816	5.377	4.619	4.287	6.977	5.339	4.733	5.212	4.200	4.695	4.932	4.644	4.811
	02	5.581	5.509	4.527	4.112	6.893	4.872	4.630	5.545	4.641	4.753	5.272	4.565	4.742
	03	5.453	5.398	4.187	3.969	7.087	5.199	4.886	5.220	4.317	4.474	5.127	4.489	4.692
	04	5.411	5.233	3.898	3.962	7.155	5.018	4.782	5.577	4.046	4.165	4.600	4.425	4.754
Loan amount (new business) - KM thousand -														
2016	01	26,177	7,529	18,920	...	13,394	4,133	2,458	18,173	7,846	5,500	27,110	1,645,311	497,290
	02	31,633	8,941	38,777	41,554	9,312	8,904	4,215	16,643	6,486	10,833	42,926	1,717,090	492,678
	03	40,348	15,106	43,648	30,747	20,325	10,367	6,401	25,105	5,118	9,515	22,943	1,715,649	468,665
	04	34,311	18,848	28,448	14,500	17,952	10,713	8,504	25,677	9,376	11,758	23,993	1,764,276	441,149
	05	31,551	13,065	51,416	35,185	16,049	8,949	4,295	15,607	8,183	2,200	...	1,837,080	412,853
	06	37,450	11,794	58,083	37,319	18,506	13,256	7,728	14,875	10,205	6,899	29,138	1,864,156	422,212
	07	34,232	9,458	51,329	9,934	16,645	6,420	6,623	11,908	6,967	18,396	62,460	1,874,842	414,861
	08	32,087	10,076	43,172	25,794	15,254	6,923	3,164	8,994	11,523	10,602	37,894	1,793,609	420,991
	09	34,232	9,458	51,329	9,934	16,645	6,420	6,623	11,908	6,967	18,396	62,460	1,874,842	414,861
	10	32,087	10,076	43,172	25,794	15,254	6,923	3,164	8,994	11,523	10,602	37,894	1,793,609	420,991
	11	33,249	9,941	49,295	19,410	14,380	8,986	4,637	17,609	10,300	15,309	19,055	1,859,846	435,694
	12	48,482	19,022	68,596	35,951	23,726	15,794	5,580	10,638	6,238	18,458	45,779	1,865,259	461,392
2017	01	25,430	9,392	43,177	43,855	9,709	5,441	3,702	13,662	8,326	4,885	14,700	1,854,822	459,656
	02	34,167	16,415	35,583	27,326	16,352	8,650	3,028	11,811	6,973	6,372	58,476	1,959,903	458,202
	03	45,743	20,558	58,211	45,750	20,666	11,779	5,066	34,278	9,467	15,618	41,566	1,981,951	449,053
	04	40,527	14,074	58,860	19,825	15,109	12,479	7,696	17,797	5,435	10,886	103,919	2,023,042	432,400

**Notes:**

Revised data series on the interest rates for the period January 2012- November 2015, applying new rules of validation and editing for finding out and correction of inconsistency and significant deviations in the data series.

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

IRF – initial rate fixation

... insufficient data to be published

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

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



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

		HOUSEHOLDS										NON-FINANCIAL COMPANIES									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	With Agreed Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	* Overnight Deposits	* Overnight Deposits
Weighted monthly averages																					
2016	01	0.887	1.973	2.586	0.098	0.886	2.135	2.396	0.121	0.744	0.066	0.858	1.484	1.884	0.099	0.348	...	2.567	0.089	0.071	
	02	0.828	2.073	2.269	0.086	0.868	2.199	2.565	0.115	0.648	0.066	0.997	1.371	2.102	0.103	...	...	...	0.089	0.149	
	03	0.854	1.889	2.123	0.084	0.858	2.243	2.524	0.124	0.748	0.064	0.844	2.169	2.483	0.091	0.254	2.269	...	0.065	0.052	
	04	0.738	1.947	2.092	0.078	0.756	2.012	2.245	0.123	0.576	0.068	0.756	2.881	2.897	0.097	...	2.012	...	0.080	0.046	
	05	0.685	1.997	2.210	0.076	0.618	1.957	2.114	0.123	1.467	0.066	0.413	1.561	...	0.087	...	...	2.214	0.081	0.056	
	06	0.660	1.992	2.075	0.076	0.580	1.975	2.235	0.122	0.524	0.066	1.210	1.797	2.490	0.077	...	...	...	0.085	0.056	
	07	0.583	1.930	2.002	0.075	0.679	1.916	2.084	0.122	0.542	0.066	0.355	1.398	2.060	0.082	...	...	...	0.084	0.050	
	08	0.626	1.877	2.006	0.075	0.548	1.740	2.247	0.115	0.472	0.066	0.353	1.327	2.876	0.081	...	1.184	...	0.065	0.053	
	09	0.609	2.101	1.873	0.073	0.602	1.791	2.344	0.114	0.590	0.067	0.306	1.697	2.191	0.081	...	1.345	...	0.076	0.065	
	10	0.578	2.116	2.011	0.072	0.583	2.002	2.063	0.112	0.579	0.066	0.451	2.382	1.723	0.097	...	...	...	0.080	0.068	
	11	0.657	1.721	2.056	0.086	0.560	1.655	2.041	0.109	0.524	0.058	0.471	1.669	2.532	0.085	...	...	...	0.088	0.058	
	12	0.548	1.698	2.102	0.093	0.545	1.531	2.211	0.106	0.423	0.057	0.456	1.393	1.822	0.085	0.915	...	2.124	0.083	0.048	
2017	01	0.550	1.570	2.028	0.070	0.434	1.516	2.006	0.093	0.324	0.056	0.720	1.538	...	0.078	...	...	...	0.086	0.043	
	02	0.473	1.655	1.814	0.067	0.402	1.429	1.705	0.089	0.415	0.055	0.602	1.233	1.435	0.081	...	...	1.772	0.079	0.047	
	03	0.369	1.779	1.757	0.077	0.462	1.593	2.103	0.087	0.289	0.059	0.923	1.023	2.102	0.072	...	1.349	...	0.073	0.046	
	04	0.352	1.700	1.639	0.066	0.304	1.539	1.606	0.086	0.449	0.060	0.468	0.712	2.187	0.067	...	1.263	...	0.056	0.035	
Deposit amount (new business)																					
- KM thousand -																					
2016	01	11,240	25,600	36,621	2,438,741	17,452	49,625	34,577	931,856	4,951	231,340	16,410	1,430	3,951	1,959,193	5,770	...	9,847	465,256	72,389	
	02	11,642	31,281	24,540	2,613,303	14,818	54,515	50,182	868,926	6,549	231,936	11,776	8,630	15,423	1,953,934	...	...	...	504,575	139,199	
	03	11,189	24,668	24,648	2,679,926	19,072	53,614	67,533	946,872	5,488	233,848	17,459	9,296	11,178	1,919,101	658	11,896	...	520,804	61,682	
	04	11,060	23,093	20,394	2,714,215	16,748	45,533	48,099	962,875	3,571	235,362	9,172	6,763	5,728	1,911,319	...	10,768	...	509,585	69,424	
	05	11,677	27,193	23,482	2,729,426	17,089	50,884	45,533	968,498	8,333	240,701	13,036	4,835	...	2,000,896	...	...	24,188	509,343	64,471	
	06	7,749	27,071	27,146	2,739,820	11,569	48,074	44,270	978,423	1,884	246,919	28,572	6,695	7,251	1,977,655	...	...	...	506,733	58,391	
	07	9,684	27,582	17,717	2,767,449	17,380	53,125	38,785	989,205	3,946	247,707	8,907	2,300	3,485	2,107,084	...	...	...	586,939	65,339	
	08	10,270	30,771	23,464	2,796,913	19,468	61,139	57,014	997,921	4,217	248,388	26,388	15,850	4,541	2,223,449	...	7,913	...	572,240	72,158	
	09	9,684	27,582	17,717	2,767,449	17,380	53,125	38,785	989,205	3,946	247,707	26,388	15,850	4,541	2,223,449	...	7,913	...	572,240	72,158	
	10	10,270	30,771	23,464	2,796,913	19,468	61,139	57,014	997,921	4,217	248,388	5,405	48,860	19,773	2,146,882	...	...	...	535,139	75,709	
	11	8,073	40,047	19,619	2,810,542	13,746	51,271	59,906	1,000,674	4,301	248,149	17,121	34,390	2,363	2,217,050	...	...	...	538,920	71,230	
	12	12,326	33,407	37,407	3,052,215	15,650	50,354	53,399	1,046,384	3,090	261,142	19,822	14,794	8,874	2,168,102	1,663	...	17,116	523,643	75,169	
2017	01	11,586	23,640	27,354	3,065,931	14,340	43,252	41,055	1,075,798	3,178	264,891	18,288	5,201	...	2,213,016	...	...	...	556,809	84,397	
	02	10,803	24,114	24,581	3,090,258	13,943	42,639	39,652	1,084,848	2,368	269,560	8,903	3,657	35,301	2,153,024	...	...	29,477	543,752	86,127	
	03	7,974	29,053	26,301	3,124,024	10,743	54,799	90,492	1,084,142	5,145	272,508	11,298	5,761	8,952	2,115,039	...	1,452	...	556,432	89,103	
	04	7,753	19,368	18,987	3,163,551	11,617	44,186	38,155	1,097,170	2,424	268,915	6,439	8,151	17,561	2,122,509	...	3,357	...	540,883	97,095	

**Notes:**

Revised data series on the interest rates for the period January 2012- November 2015, applying new rules of validation and editing for finding out and correction of inconsistency and significant deviations in the data series.

\* Interest rates on sight deposits and their amounts refer to the outstanding amounts.

Interest rates on deposit with agreed maturity and their amounts refer to new business.

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

**T17: Average Required Reserves**  
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17,320,130	2,961,865	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2016	01	17,382,721	1,504,274	4,110,684	2,606,410
	02	17,255,339	1,492,001	4,071,968	2,579,967
	03	17,205,002	1,489,635	3,985,339	2,495,704
	04	17,222,773	1,492,629	4,007,355	2,514,726
	05	17,256,308	1,497,435	3,980,385	2,482,950
	06	17,335,400	1,505,667	3,975,296	2,469,629
	07	19,259,784	1,925,978	3,964,489	2,038,511
	08	19,496,034	1,949,603	4,016,769	2,067,165
	09	19,732,227	1,973,223	4,082,200	2,108,977
	10	19,752,708	1,975,271	4,156,445	2,181,174
	11	19,961,910	1,996,191	4,152,193	2,156,002
	12	20,070,713	2,007,071	4,188,236	2,181,165
2017	01	20,383,300	2,038,330	4,193,367	2,155,037
	02	20,360,577	2,036,058	4,137,602	2,101,544
	03	20,440,989	2,044,099	4,037,032	1,992,933
	04	20,594,783	2,059,478	3,924,350	1,864,872

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

From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to a month.

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

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

\*The base for calculation of required reserves includes deposits and borrowed funds in domestic and other currency expressed in KM.

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

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
01 / 2016	01	9,426,697	8,013,549	17,440,246	1,509,590	4,072,457	2,562,867	0.0	0.0
	02	9,445,369	7,917,798	17,363,167	1,502,512	4,124,702	2,622,190	0.0	0.0
	03	9,415,023	7,929,726	17,344,749	1,500,720	4,134,893	2,634,174	0.0	0.0
02	04	9,382,839	7,923,734	17,306,573	1,496,783	4,095,984	2,599,201	0.0	0.0
	05	9,344,363	7,884,997	17,229,360	1,489,189	4,058,404	2,569,216	0.0	0.0
	06	9,348,796	7,881,287	17,230,084	1,490,030	4,061,516	2,571,486	0.0	0.0
03	07	9,375,043	7,884,933	17,259,976	1,493,424	4,021,100	2,527,676	0.0	0.0
	08	9,374,610	7,827,134	17,201,744	1,490,161	3,973,212	2,483,050	0.0	0.0
	09	9,316,973	7,836,314	17,153,287	1,485,318	3,961,705	2,476,387	0.0	0.0
04	10	9,380,234	7,787,387	17,167,621	1,487,328	4,008,649	2,521,321	0.0	0.0
	11	9,449,131	7,783,741	17,232,873	1,493,501	3,989,974	2,496,472	0.0	0.0
	12	9,472,941	7,794,884	17,267,826	1,497,059	4,023,443	2,526,384	0.0	0.0
05	13	9,532,933	7,777,375	17,310,308	1,501,017	4,015,290	2,514,273	0.0	0.0
	14	9,486,103	7,760,641	17,246,745	1,497,422	3,977,984	2,480,562	0.0	0.0
	15	9,448,012	7,763,861	17,211,873	1,493,865	3,947,879	2,454,014	0.0	0.0
06	16	9,544,393	17,328,215	17,328,215	1,505,360	4,002,701	2,497,341	0.0	0.0
	17	9,610,062	17,373,647	17,373,647	1,509,426	3,966,727	2,457,301	0.0	0.0
	18	9,549,194	17,304,340	17,304,340	1,502,215	3,956,461	2,454,246	0.0	0.0
07	19	10,120,795	8,955,448	19,076,243	1,907,624	3,973,495	2,065,870	-114.8	0.0
	20	10,122,324	9,213,336	19,335,660	1,933,566	3,975,912	2,042,346	-113.5	0.0
	21	10,167,079	9,200,370	19,367,449	1,936,745	3,944,061	2,007,316	-122.7	0.0
08	22	10,208,188	9,186,027	19,394,214	1,939,421	3,999,218	2,059,796	-114.4	0.0
	23	10,298,366	9,194,939	19,493,305	1,949,330	4,026,286	2,076,955	-115.4	0.0
	24	10,412,435	9,188,147	19,600,582	1,960,058	4,024,802	2,064,744	-126.2	0.0
09	25	10,515,095	9,187,548	19,702,643	1,970,264	4,049,633	2,079,369	-115.5	0.0
	26	10,568,799	9,151,353	19,720,152	1,972,015	4,093,227	2,121,212	-117.8	0.0
	27	10,629,848	9,144,038	19,773,885	1,977,389	4,103,740	2,126,352	-118.1	0.0
10	28	10,612,552	9,113,749	19,726,301	1,972,630	4,152,295	2,179,664	-121.1	0.0
	29	10,654,483	9,086,374	19,740,857	1,974,086	4,165,833	2,191,747	-121.8	0.0
	30	10,655,649	9,135,317	19,790,966	1,979,097	4,151,207	2,172,111	-132.7	0.0
11	31	10,813,836	9,115,507	19,929,343	1,992,934	4,119,841	2,126,907	-118.2	0.0
	32	10,861,365	9,102,309	19,963,674	1,996,367	4,134,052	2,137,685	-118.8	0.0
	33	10,852,804	9,139,910	19,992,714	1,999,271	4,202,687	2,203,416	-122.4	0.0
12	34	10,940,806	9,129,895	20,070,701	2,007,070	4,211,320	2,204,250	-122.5	0.0
	35	10,929,343	9,133,345	20,062,688	2,006,269	4,150,501	2,144,232	-119.1	0.0
	36	10,903,305	9,175,445	20,078,749	2,007,875	4,202,888	2,195,013	-134.1	0.0
01 / 2017	01	11,043,284	20,338,417	20,338,417	2,033,842	4,222,420	2,188,579	-121.6	0.0
	02	11,166,757	20,455,547	20,455,547	2,045,555	4,180,892	2,135,337	-118.6	0.0
	03	11,118,181	20,355,937	20,355,937	2,035,594	4,176,789	2,141,195	-130.9	0.0
02	04	11,151,605	20,394,973	20,394,973	2,039,497	4,174,664	2,135,167	-118.6	0.0
	05	11,110,849	20,333,876	20,333,876	2,033,388	4,136,505	2,103,118	-116.8	0.0
	06	11,150,211	20,352,881	20,352,881	2,035,288	4,101,637	2,066,349	-91.8	0.0
03	07	11,190,746	20,400,677	20,400,677	2,040,068	4,105,072	2,065,004	-114.7	0.0
	08	11,218,228	20,468,575	20,468,575	2,046,857	4,038,106	1,991,249	-110.6	0.0
	09	11,232,931	20,453,714	20,453,714	2,045,371	3,967,919	1,922,547	-117.5	0.0
04	10	11,282,156	20,519,314	20,519,314	2,051,931	3,931,627	1,879,696	-104.4	0.0
	11	11,299,560	20,613,418	20,613,418	2,061,342	3,878,513	1,817,171	-101.0	0.0
	12	11,282,763	20,651,616	20,651,616	2,065,162	3,962,909	1,897,747	-105.4	0.0

Note: See the note for Table T17

## T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2010	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2006	12	...	...	...	125.8	...	...
2007	12	...	...	101.3	92.0	...	...
2008	12	...	...	108.0	205.0	...	...
2009	12	...	...	90.0	68.0	...	...
2010	12	...	...	110.8	107.5	...	...
2011	12	...	...	90.8	94.2	...	...
2012	12	...	...	99.6	100.0	...	...
2013	12	...	...	107.8	104.7	...	...
2014	12	...	...	97.9	99.7	...	...
2015	12	...	...	101.7	99.5	...	...
2016	12	...	...	103.8	120.0	...	...
2016	01	88.0	76.8	96.4	93.7	93.5	87.6
	02	104.5	123.3	104.9	104.8	103.1	96.5
	03	110.0	120.4	105.3	122.1	116.6	109.1
	04	100.3	82.8	104.3	102.9	109.5	102.5
	05	98.2	110.4	103.0	106.7	110.8	103.7
	06	102.8	98.2	109.0	104.1	115.1	107.8
	07	93.6	101.3	98.2	106.8	110.9	103.8
	08	100.5	102.0	100.8	107.9	110.5	103.5
	09	100.7	101.6	99.6	114.3	113.3	106.0
	10	106.5	97.5	105.6	106.2	118.7	111.1
	11	98.7	101.5	103.2	109.2	118.4	110.8
	12	100.5	104.8	103.9	119.8	119.2	115.6
2017	01	97.8	98.3	100.4	119.3	99.0	88.7
	02	103.1	97.6	102.2	103.3	105.8	94.8
	03	100.5	98.2	102.5	94.8	116.3	104.2
	04	99.9	105.1	102.3	111.6	112.2	100.6

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

## Notes:

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

## T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
2005	12	...	...	...	...	...	...
2006	12	...	104.6	106.1	...	...	...
2007	12	...	104.9	101.5	...	104.9	101.5
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	...	...	...
2016	01	100.2	99.2	99.2	n/a	n/a	n/a
	02	99.8	98.7	99.0	n/a	n/a	n/a
	03	100.0	98.2	98.7	n/a	n/a	n/a
	04	99.7	98.4	98.6	n/a	n/a	n/a
	05	100.1	98.5	98.6	n/a	n/a	n/a
	06	99.7	98.5	98.6	n/a	n/a	n/a
	07	99.7	99.0	98.7	n/a	n/a	n/a
	08	99.7	98.8	98.7	n/a	n/a	n/a
	09	100.0	98.9	98.7	n/a	n/a	n/a
	10	100.8	99.3	98.7	n/a	n/a	n/a
	11	100.2	99.7	98.8	n/a	n/a	n/a
	12	99.9	99.7	98.9	n/a	n/a	n/a
2017	01	101.2	100.7	100.7	n/a	n/a	n/a
	02	100.3	101.2	100.9	n/a	n/a	n/a
	03	100.2	101.5	101.1	n/a	n/a	n/a
	04	99.6	101.4	101.2	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	-10,472	2,186	943	3,827	383	-3,132	-3,300	-167
2009	-7,632	1,748	955	3,341	350	-1,238	-1,131	107
2010	-7,426	1,953	413	3,529	389	-1,142	-957	184
2011	-8,080	1,847	211	3,540	357	-2,127	-2,039	88
2012	-8,002	1,849	204	3,679	336	-1,934	-1,799	135
2013	-7,316	1,857	350	3,694	337	-1,078	-875	203
2014	-8,101	1,923	203	3,969	442	-1,564	-1,406	159
2015	-7,418	2,086	135	3,621	402	-1,174	-1,061	113
2016	-7,199	2,151	160	3,578	355	-955	-783	172
2008 Q1	-2,308	511	253	815	94	-636	-723	-88
Q2	-2,707	591	194	1,006	106	-810	-849	-39
Q3	-2,832	552	285	1,014	91	-889	-829	60
Q4	-2,625	533	211	992	92	-797	-898	-101
2009 Q1	-1,797	449	220	816	86	-225	-332	-107
Q2	-1,998	422	267	831	90	-388	-520	-132
Q3	-1,906	442	258	877	90	-239	-66	172
Q4	-1,931	434	209	817	84	-386	-213	173
2010 Q1	-1,435	421	94	759	92	-69	-155	-87
Q2	-1,840	505	117	889	101	-227	-39	189
Q3	-2,075	474	87	930	98	-485	-427	59
Q4	-2,076	552	115	951	98	-360	-337	24
2011 Q1	-1,644	420	88	808	84	-244	-404	-159
Q2	-2,038	451	12	885	92	-598	-565	34
Q3	-2,154	496	99	920	91	-548	-398	149
Q4	-2,245	480	11	927	90	-737	-673	64
2012 Q1	-1,798	393	98	828	76	-403	-537	-134
Q2	-1,924	476	-108	930	80	-546	-410	135
Q3	-2,256	552	100	944	91	-569	-419	150
Q4	-2,024	427	115	978	89	-416	-432	-16
2013 Q1	-1,661	395	81	837	78	-270	-432	-162
Q2	-1,676	498	-108	926	80	-279	-215	65
Q3	-1,922	537	128	951	91	-214	-7	207
Q4	-2,058	426	248	980	89	-314	-222	93
2014 Q1	-1,795	453	81	833	76	-352	-462	-110
Q2	-1,967	453	-86	989	85	-526	-357	169
Q3	-2,190	569	62	1,071	153	-336	-166	170
Q4	-2,150	448	147	1,076	128	-351	-420	-70
2015 Q1	-1,620	433	47	892	111	-137	-340	-203
Q2	-1,939	561	-42	915	111	-395	-364	30
Q3	-1,996	634	-21	902	89	-391	-234	157
Q4	-1,864	458	150	912	92	-251	-123	128
2016 Q1	-1,588	438	39	761	82	-268	-253	16
Q2	-1,898	557	4	923	92	-322	-245	77
Q3	-1,807	617	51	945	91	-103	48	151
Q4	-1,905	539	66	949	90	-262	-333	-72

Source: CBBH, Balance of Payment Statistics.

**Notes:**

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

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

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Current account - Total			Goods		Services		Primary Income		Secondary Income				
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance
2008	12,543	16,058	-3,515	3,883	14,355	2,968	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,560	11,193	2,642	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	4,775	12,201	2,757	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	5,776	13,856	2,628	781	935	725	3,818	278	357	0	357
2012	13,313	15,582	-2,269	5,844	13,846	2,639	790	873	669	3,957	277	336	0	336
2013	13,873	15,288	-1,415	6,427	13,743	2,610	753	863	512	3,973	279	337	0	337
2014	14,519	16,525	-2,006	6,620	14,721	2,680	757	953	750	4,266	298	442	0	442
2015	14,776	16,352	-1,576	6,968	14,385	2,917	831	931	797	3,960	339	402	0	402
2016	15,417	16,727	-1,310	7,582	14,781	3,006	855	907	747	3,922	345	355	0	355
2008 Q1	2,747	3,477	-730	862	3,170	648	137	372	119	865	50	94	0	94
Q2	3,239	4,155	-916	1,031	3,738	762	171	388	194	1,058	52	106	0	106
Q3	3,530	4,510	-980	1,072	3,904	912	359	479	194	1,067	53	91	0	91
Q4	3,028	3,917	-889	918	3,543	647	114	417	206	1,046	54	92	0	92
2009 Q1	2,563	2,874	-311	760	2,558	591	142	338	118	873	57	86	0	86
Q2	2,726	3,203	-478	861	2,859	643	220	330	62	892	62	90	0	90
Q3	3,015	3,344	-329	971	2,878	804	363	304	46	935	58	90	0	90
Q4	2,742	3,213	-470	968	2,898	603	169	293	83	879	62	84	0	84
2010 Q1	2,588	2,749	-161	1,017	2,452	549	128	202	108	819	60	92	0	92
Q2	3,092	3,421	-328	1,244	3,084	678	172	218	101	953	64	101	0	101
Q3	3,298	3,881	-583	1,259	3,333	816	341	228	141	995	65	98	0	98
Q4	3,222	3,681	-459	1,255	3,331	715	163	232	118	1,020	69	98	0	98
2011 Q1	3,016	3,344	-328	1,366	3,010	558	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,474	3,512	622	171	227	215	956	72	92	0	92
Q3	3,522	4,161	-639	1,480	3,633	798	302	255	156	989	68	91	0	91
Q4	3,340	4,166	-826	1,457	3,702	649	169	237	225	997	70	90	0	90
2012 Q1	2,904	3,383	-479	1,284	3,082	526	132	199	101	895	67	76	0	76
Q2	3,487	4,113	-626	1,601	3,525	670	194	218	326	998	68	80	0	80
Q3	3,589	4,249	-660	1,491	3,747	848	296	233	133	1,017	73	91	0	91
Q4	3,333	3,838	-505	1,467	3,491	595	168	223	109	1,047	70	89	0	89
2013 Q1	3,082	3,430	-348	1,437	3,098	533	138	206	125	906	70	78	0	78
Q2	3,646	4,005	-359	1,748	3,424	684	186	217	325	996	70	80	0	80
Q3	3,689	3,994	-305	1,630	3,552	808	271	231	103	1,019	68	91	0	91
Q4	3,455	3,859	-403	1,611	3,669	585	159	208	-40	1,051	71	89	0	89
2014 Q1	3,198	3,626	-428	1,485	3,279	586	133	224	144	903	70	76	0	76
Q2	3,582	4,193	-611	1,643	3,610	641	188	238	324	1,060	71	85	0	85
Q3	3,989	4,478	-489	1,736	3,927	845	276	257	195	1,151	80	153	0	153
Q4	3,750	4,228	-479	1,755	3,905	607	160	234	87	1,153	76	128	0	128
2015 Q1	3,393	3,642	-248	1,610	3,230	580	147	239	192	964	72	111	0	111
Q2	3,723	4,228	-505	1,743	3,682	757	197	219	262	1,003	88	111	0	111
Q3	4,004	4,484	-480	1,811	3,807	953	318	250	271	990	88	89	0	89
Q4	3,656	3,998	-343	1,803	3,666	627	169	223	72	1,003	91	92	0	92
2016 Q1	3,267	3,617	-350	1,615	3,203	590	152	216	177	847	85	82	0	82
Q2	3,897	4,312	-414	1,921	3,819	752	195	217	213	1,007	84	92	0	92
Q3	4,209	4,403	-194	1,977	3,784	952	335	251	200	1,029	84	91	0	91
Q4	4,044	4,395	-351	2,069	3,974	712	172	223	157	1,040	91	90	0	90

Source: CBBH, Balance of Payment Statistics.

**Notes:**

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



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

**FINANCIAL ACCOUNT**

Period		Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*
2008		-1,315	29	-1,551	-462	-3,300
2009		-344	274	-957	-104	-1,131
2010		-532	173	-857	258	-957
2011		-674	46	-1,378	-33	-2,039
2012		-506	19	-1,384	73	-1,799
2013		-342	144	-1,387	709	-875
2014		-755	107	-1,470	712	-1,406
2015		-433	109	-1,618	881	-1,061
2016		-483	164	-1,395	930	-783
2008	Q1	-135	-1	-485	-102	-723
	Q2	-263	9	-539	-55	-849
	Q3	-350	4	-760	277	-829
	Q4	-567	17	234	-582	-898
2009	Q1	-258	4	173	-251	-332
	Q2	-107	23	-72	-365	-520
	Q3	65	54	-926	741	-66
	Q4	-44	193	-132	-229	-213
2010	Q1	-153	146	-124	-24	-155
	Q2	-60	43	236	-258	-39
	Q3	-185	-18	-567	343	-427
	Q4	-134	2	-402	197	-337
2011	Q1	-174	-2	56	-282	-404
	Q2	-78	98	-524	-60	-565
	Q3	-208	-35	-287	132	-398
	Q4	-213	-14	-623	177	-673
2012	Q1	-26	-6	-191	-314	-537
	Q2	-134	45	-91	-230	-410
	Q3	-107	-18	-688	394	-419
	Q4	-240	-2	-413	224	-432
2013	Q1	-295	51	-20	-168	-432
	Q2	-164	26	-317	241	-215
	Q3	4	21	-479	447	-7
	Q4	113	46	-570	189	-222
2014	Q1	-239	13	-76	-161	-462
	Q2	-218	31	-333	163	-357
	Q3	-108	-20	-663	625	-166
	Q4	-191	83	-397	85	-420
2015	Q1	-98	-13	-177	-52	-340
	Q2	-199	-44	-334	213	-364
	Q3	-110	76	-578	378	-234
	Q4	-25	90	-530	342	-123
2016	Q1	-161	1	-30	-62	-253
	Q2	-32	46	-410	152	-245
	Q3	-132	82	-595	692	48
	Q4	-157	35	-360	148	-333

Source: CBBH, Balance of Payment Statistics.

**Notes:**

\*Total value includes the value of financial derivatives.

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

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

**T24: BH Foreign Trade Balance**  
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)x100
2006		5,164	11,389	-6,224	45.3
2007		5,937	13,898	-7,962	42.7
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		9,417	16,139	-6,723	58.3
2016	01	632	922	-290	68.5
	02	719	1,237	-518	58.1
	03	770	1,369	-599	56.2
	04	802	1,436	-635	55.8
	05	751	1,305	-554	57.5
	06	841	1,453	-612	57.9
	07	774	1,343	-568	57.7
	08	746	1,328	-582	56.2
	09	829	1,419	-590	58.4
	10	830	1,433	-603	57.9
	11	891	1,397	-506	63.8
	12	832	1,497	-665	55.6
2017	01	723	1,010	-287	71.6
	02	821	1,397	-576	58.8
	03	945	1,569	-623	60.3
	04	914	1,505	-591	60.7

**Notes:**

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

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

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
2006		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2013		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2015		1,412,906	925,166	770,695	1,214,930	748,870	743,062	262,844	2,908,841	8,987,315
2016		1,479,411	985,360	822,846	1,131,096	807,200	730,590	240,704	3,219,408	9,416,616
2016	01	115,705	54,552	36,235	93,984	53,320	52,627	11,245	214,043	631,711
	02	130,567	69,403	49,844	93,936	65,876	60,990	15,910	232,242	718,768
	03	127,607	82,059	62,097	93,648	65,518	59,578	17,785	261,259	769,550
	04	130,384	98,113	67,742	94,670	62,831	63,613	21,460	262,861	801,672
	05	126,752	80,657	59,500	93,717	65,635	61,377	22,290	240,868	750,796
	06	124,056	91,848	69,723	104,809	68,932	68,704	23,258	289,970	841,300
	07	123,464	92,677	73,414	99,362	64,793	58,842	19,204	242,451	774,206
	08	117,064	78,229	77,083	65,042	64,371	61,599	20,175	262,715	746,277
	09	122,524	74,930	77,771	92,293	75,905	63,188	24,100	297,946	828,659
	10	126,392	79,493	81,591	100,348	73,612	65,621	20,772	282,161	829,990
	11	126,476	87,323	84,930	103,042	77,756	67,246	21,997	322,616	891,386
	12	108,420	96,076	82,919	96,247	68,650	47,205	22,506	310,276	832,299
2017	01	122,473	86,991	60,468	79,901	66,608	57,812	20,832	227,607	722,693
	02	124,297	98,151	73,876	95,475	70,487	61,091	22,483	275,054	820,914
	03	132,764	105,078	101,968	103,136	82,472	79,287	27,647	313,123	945,475
	04	130,897	104,775	87,308	102,688	77,435	79,555	28,310	303,374	914,342

**Notes:**

The share of BH exports to the country in total BH exports for 2010 was used as a criterion for presenting the country of exports. Thus, all countries with higher share of exports than 4% of the total BH exports for 2010 are separately presented, while the other countries are presented in the column "Other Countries".

\* Until February 12, 2007, the data on exports to Serbia and Montenegro were presented as exports to Serbia, but since then Serbia and Montenegro have been presented separately.

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

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
2006		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2013		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2015		1,673,068	1,728,431	1,914,123	1,758,287	910,072	773,503	1,091,670	560,859	441,158	411,090	4,589,602	15,851,863
2016		1,617,692	1,828,073	1,998,877	1,899,614	707,993	831,403	1,091,966	556,399	327,745	405,278	4,874,287	16,139,326
2016	01	85,704	105,173	113,690	108,889	41,836	49,380	67,899	31,495	13,881	23,999	279,852	921,798
	02	107,387	135,825	169,751	139,892	50,156	60,893	87,605	41,976	21,362	31,618	390,427	1,236,892
	03	129,052	169,711	178,954	162,075	31,465	71,228	104,328	51,051	26,607	30,864	413,372	1,368,707
	04	134,712	170,642	175,770	176,203	102,230	74,301	81,209	48,142	22,038	34,492	416,740	1,436,478
	05	128,372	144,451	164,394	164,566	29,251	68,094	90,616	45,695	28,497	32,007	408,935	1,304,879
	06	139,672	147,506	172,285	177,504	86,675	81,889	96,966	52,389	31,325	34,768	432,493	1,453,471
	07	159,864	147,874	166,228	168,351	64,220	73,850	88,158	43,806	22,792	34,207	373,347	1,342,699
	08	148,814	156,839	164,785	126,956	64,489	62,037	93,287	44,781	32,506	34,617	398,725	1,327,837
	09	145,247	166,495	179,880	158,474	41,419	74,285	100,959	49,828	35,254	38,178	429,038	1,419,057
	10	146,571	161,984	181,649	175,470	32,907	72,441	93,762	48,621	21,583	36,192	461,579	1,432,758
	11	140,987	158,075	158,489	163,292	63,576	68,837	93,793	47,785	33,753	37,013	431,791	1,397,390
	12	151,310	163,498	173,000	177,941	99,769	74,167	93,384	50,828	38,149	37,324	437,990	1,497,360
2017	01	101,697	99,895	119,660	110,260	31,650	57,094	74,626	42,127	28,960	29,302	314,720	1,009,991
	02	142,683	154,965	163,390	147,330	79,061	70,480	96,962	44,484	59,664	32,428	405,492	1,396,939
	03	155,306	181,207	188,457	184,969	22,283	84,689	103,244	61,687	50,313	43,026	493,488	1,568,669
	04	141,212	164,556	166,774	175,083	115,429	75,581	85,055	49,265	45,315	37,759	449,246	1,505,276

**Notes:**

The share of BH imports from the country in total BH imports for 2010 was used as a criterion for presenting the country of imports. Thus, all countries with higher share of imports than 3% of total BH imports for 2010 are separately presented, while the other countries are presented in the column "Other Countries".

\* Until February 12, 2007, the data on imports from Serbia included imports from Montenegro as well, while since then imports from Montenegro has been included in the column "Other Countries".

T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Hungary	Switzerland	UK	USA	Serbia
		EUR	HRK	HUF	CHF	GBP	USD	RSD
		1	100	100	1	1	1	100
2006		1.955830	26.703006	0.741214	1.243337	2.869188	1.559433	2.327066
2007		1.955830	26.653716	0.778418	1.190857	2.858739	1.429542	2.446287
2008		1.955830	27.072193	0.778567	1.233196	2.462700	1.336615	2.406718
2009		1.955830	26.641714	0.698858	1.295257	2.195821	1.406763	2.083674
2010		1.955830	26.836049	0.710646	1.417637	2.280434	1.476950	1.903300
2011		1.955830	26.296474	0.702511	1.589068	2.253721	1.406117	1.918824
2012		1.955830	26.003868	0.676389	1.622699	2.412276	1.522668	1.732491
2013		1.955830	25.806786	0.658705	1.589326	2.304432	1.473557	1.729721
2014		1.955830	25.619449	0.633710	1.610337	2.426325	1.474019	1.668863
2015		1.955830	25.688577	0.631327	1.832914	2.694477	1.762605	1.619915
2016		1.955830	25.960428	0.627987	1.794449	2.396405	1.768011	1.588875
2016	01	1.955830	25.547063	0.621633	1.789556	2.601235	1.800089	1.597809
	02	1.955830	25.614570	0.630369	1.774315	2.522432	1.760907	1.591798
	03	1.955830	25.868195	0.628440	1.792085	2.506126	1.763368	1.587994
	04	1.955830	26.088529	0.627680	1.789367	2.465692	1.724799	1.592534
	05	1.955830	26.083784	0.621727	1.768876	2.513716	1.728886	1.592696
	06	1.955830	26.011790	0.623129	1.794719	2.484148	1.743092	1.585042
	07	1.955830	26.093416	0.621967	1.800287	2.326581	1.765906	1.585492
	08	1.955830	26.122516	0.630563	1.798182	2.286192	1.743797	1.586007
	09	1.955830	26.087186	0.633773	1.789949	2.297091	1.744021	1.587066
	10	1.955830	26.049658	0.636784	1.796719	2.193704	1.773097	1.587666
	11	1.955830	26.006607	0.633706	1.818895	2.249695	1.809759	1.587767
	12	1.955830	25.940874	0.626430	1.819632	2.315504	1.856330	1.584716
2017	01	1.955830	25.965345	0.633032	1.824732	2.271273	1.842742	1.580371
	02	1.955830	26.263274	0.633686	1.834534	2.292103	1.836119	1.577916
	03	1.955830	26.354475	0.631274	1.826965	2.258384	1.831487	1.578675
	04	1.955830	26.261873	0.628052	1.825140	2.305096	1.826978	1.581230

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

Creditor	Repayment plan 2017			Performed in 2017		Total at the end of April
	Principal	Interest	Total	Principal	Interest	
<b>Public Creditors</b>	<b>767,988</b>	<b>120,297</b>	<b>888,284</b>	<b>195,588</b>	<b>38,681</b>	<b>234,269</b>
<b>International and Regional Organizations</b>	<b>674,402</b>	<b>94,472</b>	<b>768,875</b>	<b>182,436</b>	<b>32,830</b>	<b>215,266</b>
European Investment Bank	69,009	22,574	91,583	21,563	8,030	29,593
European Bank for Reconstruction and Development	111,342	6,499	117,841	13,999	809	14,809
World Bank - IDA	86,854	41,067	127,921	35,181	15,868	51,049
World Bank- IBRD <sup>1)</sup>	45,975	9,666	55,641	11,433	2,420	13,853
Council of Europe Development Bank <sup>1)</sup>	4,302	1,523	5,825	534	144	678
International Fund for Agriculture Development	4,026	642	4,667	620	54	674
IMF	345,071	8,531	353,602	91,283	3,549	94,832
European Union – European Commission	7,823	3,972	11,796	7,823	1,956	9,779
<b>Government and Government Agencies</b>	<b>93,586</b>	<b>25,824</b>	<b>119,410</b>	<b>13,151</b>	<b>5,852</b>	<b>19,003</b>
Paris Club <sup>1)</sup>	33,486	10,589	44,075	0	776	776
Saudi Development Fund	8,126	2,113	10,239	3,700	1,019	4,719
Other Bilateral	51,974	13,121	65,095	9,451	4,057	13,508
<b>Private Creditors</b>	<b>73,046</b>	<b>1,677</b>	<b>74,722</b>	<b>0</b>	<b>3</b>	<b>3</b>
London Club <sup>1)</sup>	73,046	1,677	74,722	0	3	3
<b>Total</b>	<b>841,033</b>	<b>121,973</b>	<b>963,007</b>	<b>195,588</b>	<b>38,684</b>	<b>234,272</b>

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

PUBLISHER

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

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