



Monthly Economic Survey

JANUARY -
FEBRUARY
2019

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
JANUARY-FEBRUARY 2019

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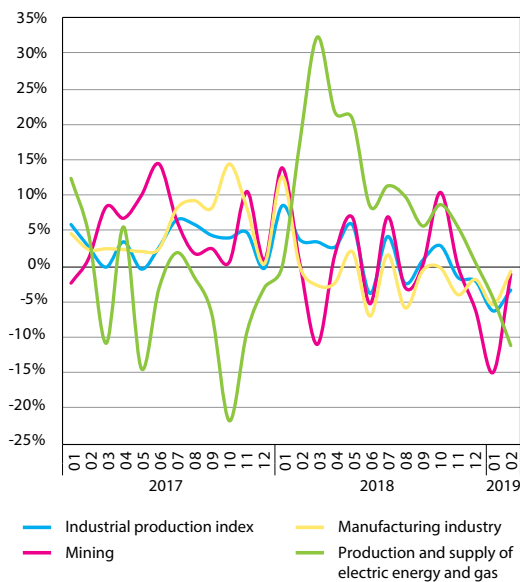
INTRODUCTORY SUMMARY

Industrial production increased slightly over the first two months due to the growth of manufacturing industry, while the output in other industrial branches declined (Graph 01). The highest annual growth rate of the wages since 2009 was recorded, with the highest increase of wages recorded in real estate business, art and entertainment and health care (Graph 02). Inflation in BH remained low, the prices increased fastest in transport and the category of alcohol beverages and tobacco and utility costs (Graph 03).

Retail loans growth remained faster than that of loans to non-financial companies (Graph 04), at the same time, household deposits increased, while deposits of non-financial companies decreased (Graph 05). The growth of the local sector deposits was also reflected in the increase of the reserve account balances with the CBBH (Graph 06). Gross foreign exchange reserves recorded a monthly decline (Graph 07). Money supply increased due to the growth of deposits in foreign currency and cash outside banks (Graph 08). Foreign liabilities of banking sector decreased due to the decrease of other deposits, while foreign assets remained unchanged (Graph 09). A low inflation rate in the euro area delayed the growth of EURIBOR, which also postponed the increase of interest rates on loans in our country (Graph 10).

Revenues from indirect taxes over the first two months recorded a growth (Graph 11), and the growth rate of the toll collection slowed down (Graph 12). The general government debt with commercial banks increased in the form of loans (Graph 13). Exports in the first two months decreased mainly due to decreased exports of oil and oil derivatives, due to the repair of the refinery (Graph 14), while imports increased (Graph 15). Nominal exchange rate and real effective exchange rate measured by consumer prices appreciated (Graph 16). In the RS stock market, the indices increased due to the growth of prices of electric energy sector, while in FBH, the stock market was still (Graph 17). In January and February 2019, the seasonal contraction of the internal payment transaction value took place, which is specific for this part of the year (Graph 18).

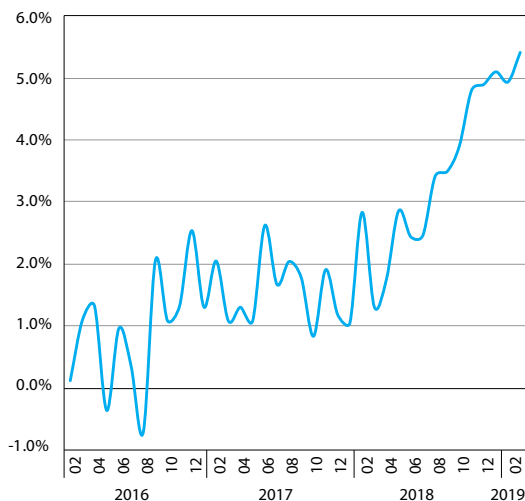
G01: Annual Changes of Industrial Output by Areas



Source: BHAS

In the period January - February of the current year, compared to the same period of the previous year, there was a growth of industrial output by 0.7%. A slow growth of the total output was under the positive effect of manufacturing industry (the annual growth of 2.4%). At the same time, output decreased in the industrial areas of mining, production and distribution of electric energy and gas by 1.8% and 0.5%, respectively.

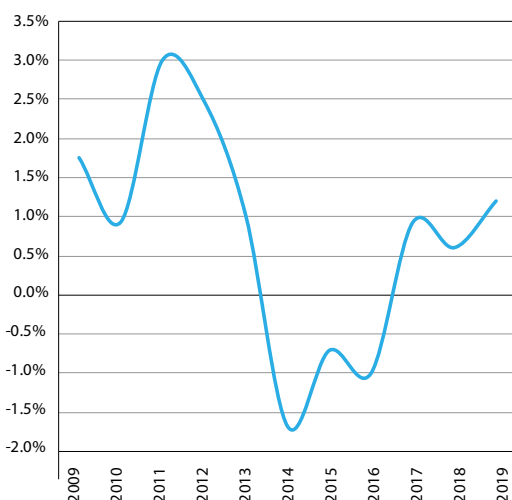
G02: Annual Changes of Nominal Net Wages



Source: BHAS

The average nominal net wage in the end of February was KM 895 and compared to the same month of the previous year it was higher by 5.4%, which was the strongest growth of the nominal wage since 2009. In the end of February of the current year, at the annual level, the stagnation of net wage was recorded only in the area of expert, scientific and technical jobs. At the same time, a significant growth of the nominal net wage was recorded in other activities. The highest growth of net wage was recorded in real estate business (14.5%), art and entertainment (11.6%), trade (9.0%), and health care (8.1%) due to the signing of collective labour agreements in this area. The strong growth of wages was recorded in manufacturing industry (7.1%), financial sector activity (7.0%), education (6.8%), construction (6.4%), and other service activities (5.8%).

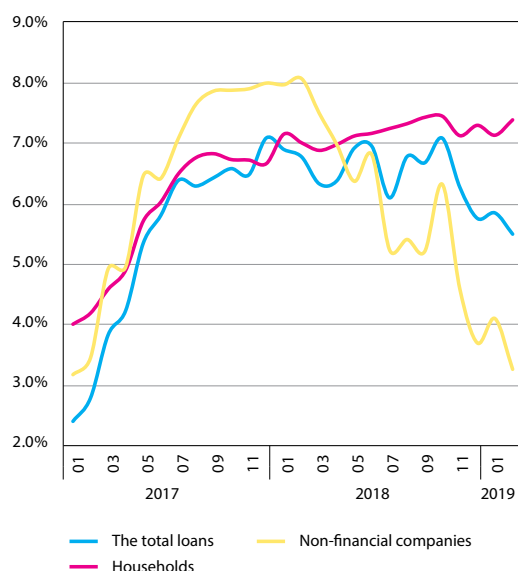
G03: Annual Change of Average Consumer Prices for the First Two Months



Source: BHAS

Observing the first two month period at the annual level, the growth of the general price level (1.2%) was mainly determined by the price growth in the categories related to transport (5.5%), alcohol beverages and tobacco (5.0%), utility costs (3.0%), health care (2.3%), and food and beverages (1.1%). At the same time, the strongest decline of consumer prices in the same period was recorded in the category of clothes and footwear (-10.7%).

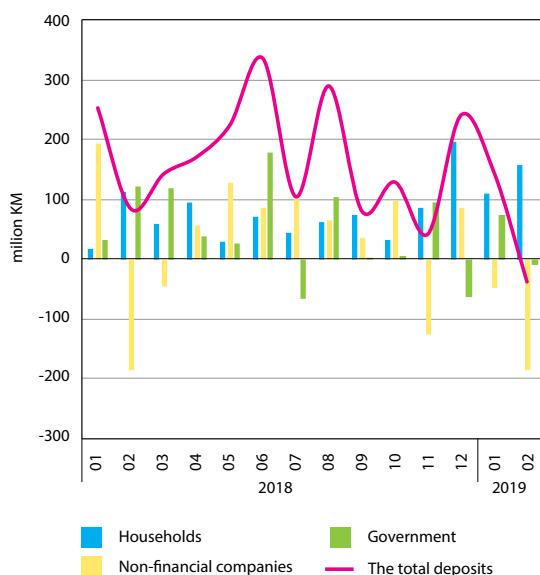
G04: Loans, Annual Growth Rates



Source: Tables 12 and 13

In the end of February, the total loans amounted to KM 19.53 billion, which was the growth of 5.5% at the annual level. Since the beginning of 2018, the annual growth rate of retail loans was at the level slightly above 7%, while that for non-financial companies significantly decreased. The decrease of the annual growth rate of loans to non-financial companies (3.3% in February) indicated a significant slow-down of lending to this sector.

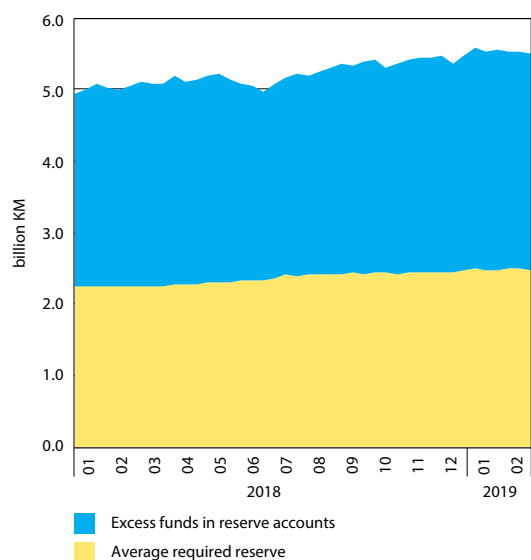
G05: Deposits, Monthly Changes



Source: Tables 10 and 11

The total deposits amounted to KM 21.85 billion in the end of February 2019, which was an increase of KM 104.8 million since December 2018. Over the observed two month period, there were significant changes in the deposit structure based on sectors. Household deposits increased by KM 266 million, while deposits of non-financial companies decreased by KM 235.5 million.

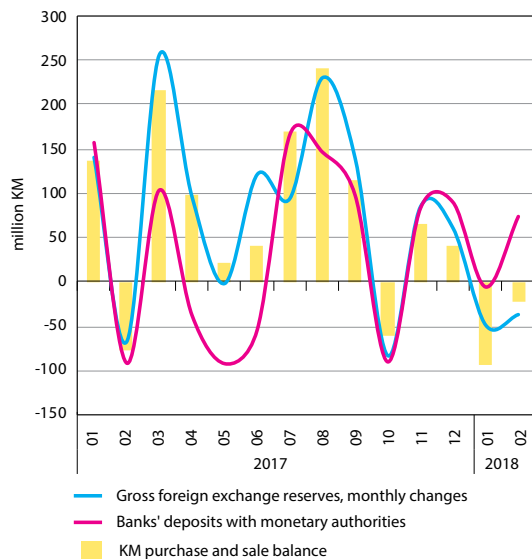
G06: Reserve Account Balance by Ten Day Periods



Source: CBBH

The average required reserve balance in the end of February amounted to KM 2.48 billion, while the average excess funds above the reserve requirement amounted to KM 3.02 billion. The average required reserve increased by KM 247.0 million or by 11.3% due to the increase of domestic sector deposits. Deposits in KM as the base for the required reserve calculation in the end of February increased by 13.8% at the annual level.

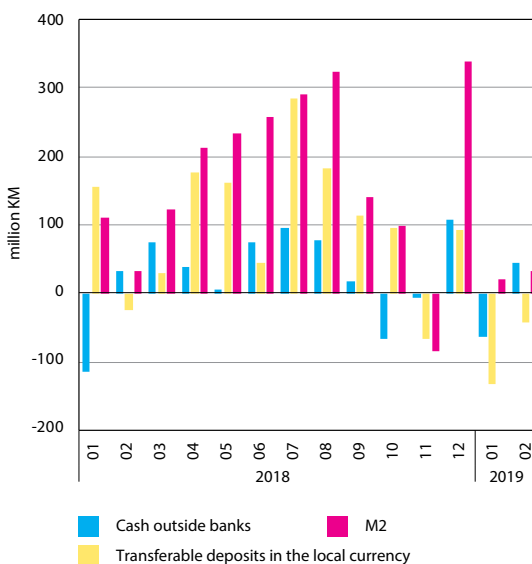
G 07: Gross Foreign Exchange Reserves, Banks' Deposits with Monetary Authorities and the Balance Value



Source: Tables 02, 03 and 04

In February, the CBBH foreign exchange reserves decreased on monthly basis in the amount of KM 36.6 million, due to the negative balance of KM purchase and sale with commercial banks and government depositors with the CBBH. In the end of February 2019, the foreign exchange reserves were higher by KM 908.7 million compared to the same period of the previous year.

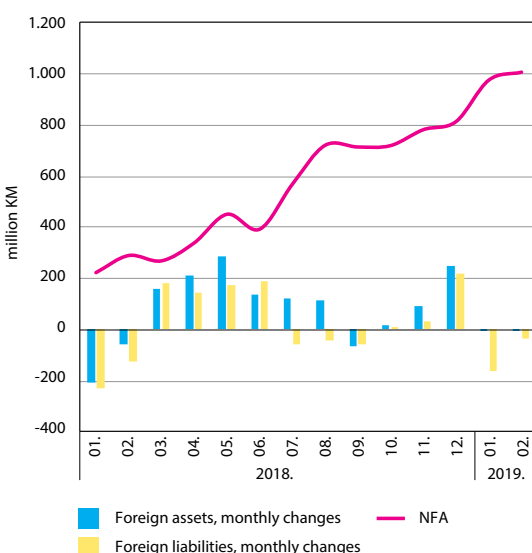
G08: Monthly Changes of M2 Component and Broad Money Supply



Source: Table 05

The monthly growth of money supply in the amount of KM 31.4 million was recorded in February, which was mainly affected by other deposits in foreign currency (KM 93.3 million), and also cash outside banks (KM 44.4 million), while transferable deposits in the local currency had a negative effect on money supply and its growth.

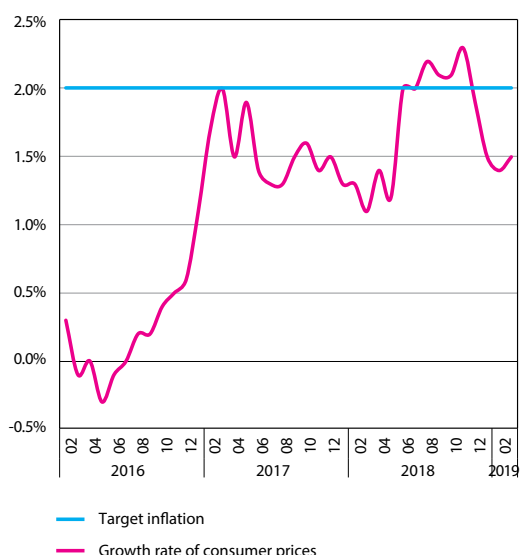
G09: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

In the first two months of the current year there were no significant changes in the foreign assets of commercial banks. Foreign liabilities decreased by KM 196.7 million. The decrease of other deposits mainly (95.5%) accounted for the mentioned change. In addition, loans from non-residents additionally decreased by KM 14.3 million.

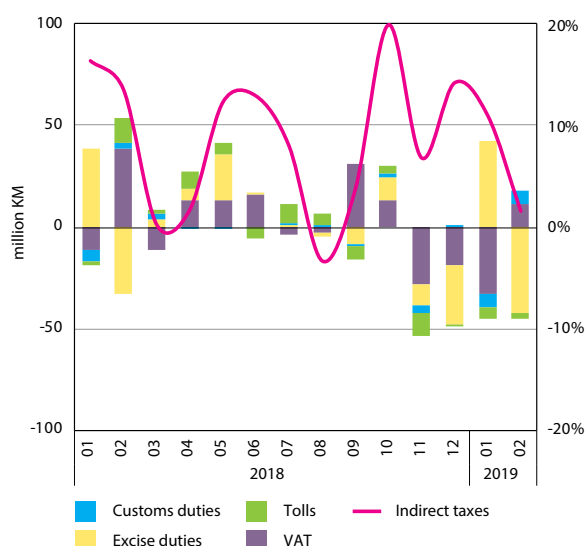
G10: Inflation in the Euro Area



Source: ECB

For the fourth successive month, inflation in the euro area was below 2%. In January and February 2019, the inflation was 1.4% and 1.5% respectively. Inflation was significantly below the target in all the key countries of the euro area. Such inflation trend and the slow-down of economic growth and the revised forecast of the economic growth rates influenced the increase of benchmark rates to be delayed from mid 2019 to the end of 2019. As the European interest rate (EURIBOR) is the base interest rate in most BH agreements with variable rate, the delay of the ECB interest rates increase means at the same time a delay of the increase of the local interest rates and delay of the increase of interest expenditures of BH economy and retail sectors.

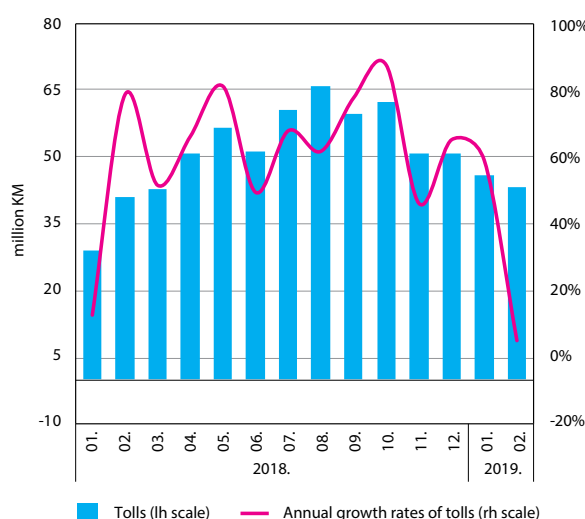
G11: Monthly Changes by Kinds of Indirect Taxes and the Annual Growth Rate of the Total Indirect Taxes



Source: Indirect Taxation Authority

A slightly lower collection of indirect taxes revenues was recorded in February at the monthly level, which is usual for the beginning of the year. The largest decline at the monthly level was registered with excise duties (KM 41.9 million). In February, due to the increase of retail cigarette prices, consumption declined, which resulted in a significant decline of the revenues from excise duties on tobacco. Due to the repair of Bosanski Brod Refinery, the revenues from local excise duties on oil derivatives declined. At the annual level, in the first two months of 2019, the revenues from indirect taxes increased by 6.2%.

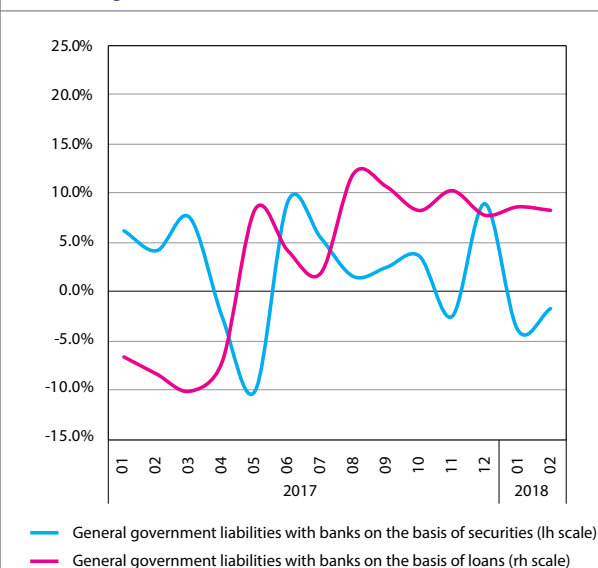
G12: Tolls, Annual Growth Rate



Source: Indirect Taxation Authority

In 2018, there was a significant growth of the revenues from tolls compared to the previous periods, resulting from the increase of the specified purpose toll for the construction of high ways and reconstruction of other roads (charged in the amount of KM 0.25 per litre of derivative). In February 2019, the slowdown of the annual growth rate of toll was recorded, and a rather lower collection at the monthly level was recorded resulting from a decline of turnover in Bosanski Brod Refinery, which was in the repair stage since mid January, so a decline of tolls on the domestic oil derivatives was recorded. In the first two months of 2019, KM 88.7 million was collected, which was higher by KM 18.9 million compared to the same period of the previous year.

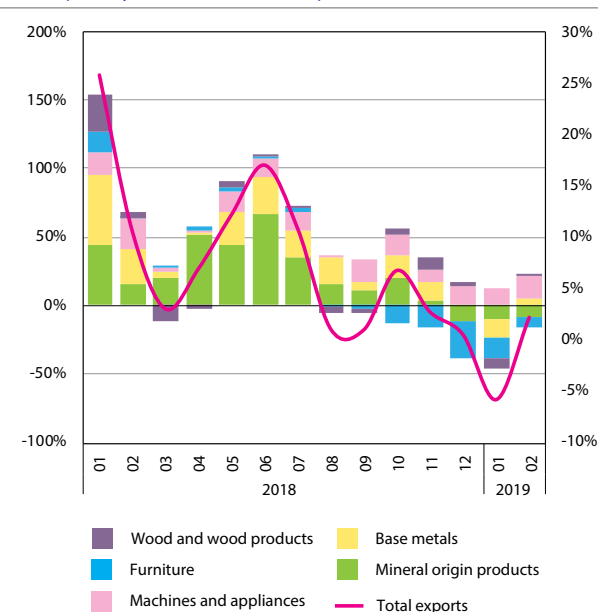
G13: The Debt of the General Government with Commercial Banks, Annual Changes



Source: CBBH

A decline of the liabilities on the basis of issued securities of the general government was recorded in February at the annual level, while the growth was recorded on the basis of loans. In the end of February, the total debt of the general government sector on the mentioned two bases amounted to KM 2.29 billion, which is the annual growth of liabilities in the amount of KM 55.7 million or 2.5%. The banking sector exposure to the general government sector was 7.4% of the total banking sector assets in the end of February.

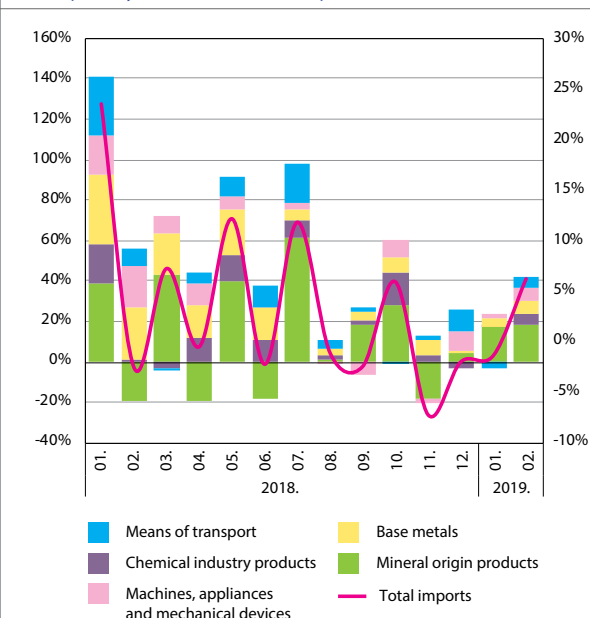
G14: Exports by the Main Product Groups, Annual Growth Rates



Source: CBBH

For the first two months of 2019, exports decreased by 1.8% at the annual level. A decline of 7.8% related to mineral origin products at the annual level in February was recorded, due to the decline of the exports of oil and oil derivatives (oil refinery repair), while the exports of electric energy increased by 11.0%. Base metals exports growth rate was 5.0%, which is in accordance with the growth of the prices of these products in the global market. Only the growth rate of the exports of machines, appliances and electric devices reached a two digit number (16.0%).

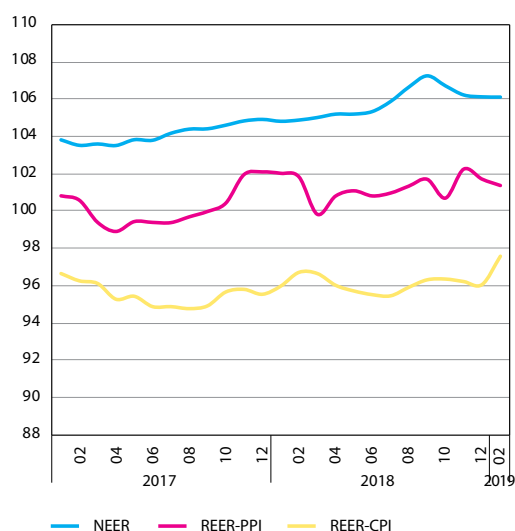
G15: Imports by the Main Product Groups, Annual Growth Rates



Source: CBBH

For the first two months, the annual imports increased by 6.0%. In the first two months, the imports of mineral origin products were higher by 18.3%, with the increase of the imports of this product group brought about by the growth of electric energy imports. The other main import product groups had positive and rather high growth rates.

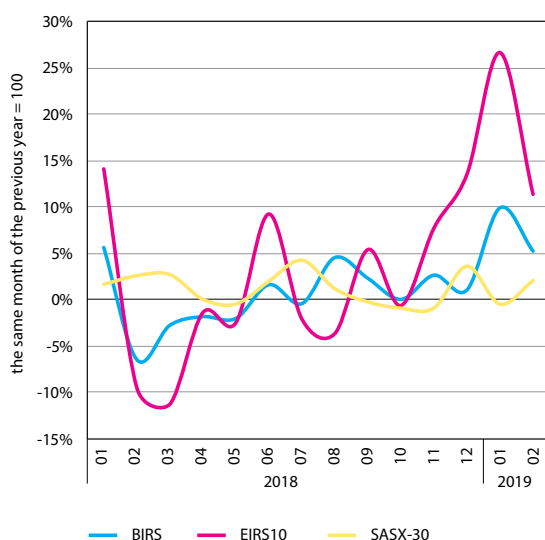
G16: Nominal and Real Effective Exchange Rate of KM (NEER and REER)



Source: CBBH

Compared to December of the previous year, the nominal real effective exchange rate of KM (NEER) remained at the same level, while at the annual level, appreciation by 1.28 pp was recorded. The appreciation of NEER was caused by the nominal appreciation of KM against the currencies of developing countries, resulting from the trend of EUR (our peg currency) in relation to US dollar. On the other hand, REER-CPI appreciated at the monthly level by 1.53 pp, while at the annual level, appreciation was even stronger (1.61 pp). REER-PPI depreciated both at the monthly and annual levels by 34bp and 65bp.

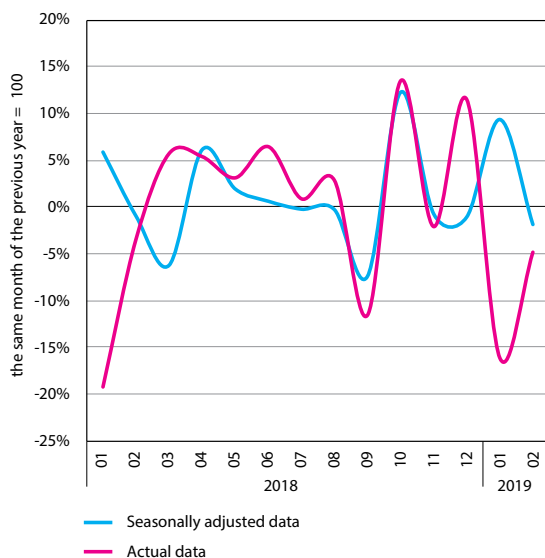
G17: Stock Market Indices on BH Stock Exchanges



Source: BLSE and SASE

In January and February there were large changes in the stock market in Republika Srpska, while the stock market in the Federation of BH was still, measured by SASX-30. BIRS first increased to 9.87% (01/2019/12/2018), and then by 5.23% (02/2019/ 01/2018). The main reason of the growth of BIRS was the growth of stock prices of the electric energy companies, the trend of which is shown by ERS10, which are included in BIRS. The market capitalization of 10 companies from electric energy system of Republika Srpska, measured by ERS 10 first increased by 26.6% (January) and then by 11.4% . The growth was stimulated by a very low market capitalization of these companies, but also the announcement of financial-operative restructuring of electric energy sector in Republika Srpska. The key feature of such significant growth was that it took place at a very low turnover level, and trading was highly speculative.

G18: The Growth Rate of the BH Total Payment Transactions Value



Source: CBBH.

Note: Seasonal adjustment was carried out by method X13 for the period 01/2001-02/2019.

In January and February 2019, seasonal contraction of the internal payment transactions value took place, which is specific for this part of the year. The total internal payment system transactions value (UPP) in January and February was KM 8.47 billion and KM 8.06 billion, respectively. The total internal payment transactions in January declined by 16.5%, and in February by 4.58% (m/m-1). The growth rates calculated on the basis of seasonally adjusted data indicate that the turnover in January increased by 9.34%, and the rate of change in February was -1.9% (m/m-1). Such seasonal effect resulted from a high number of non-working days in January and a lower number of working days in February compared to the average number of working days per month in a year.

STATISTICAL APPENDIX

T01:	Main Economic Indicators
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Note: Brief notes on methodology can be found below each table, while more detailed ones are available at www.cbbh.ba

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	02/2019	Changes compared to		
		01/2019	12/2018	02/2018
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	24,243	0.1%	0.2%	8.9%
Foreign currency reserves	11,538	-0.3%	-0.7%	8.5%
Average balance of reserve accounts with CBBH	2,486	-0.1%	0.8%	11.0%
Banking sector				
Total loans	19,534	0.5%	0.2%	5.5%
Total deposits	21,855	-0.2%	0.5%	9.3%
Non-banking sector				
BLSE turnover	27.8	-64.1%	-48.7%	965.2%
SASE turnover	20.2	-0.1%	-73.8%	-3.6%
Turnover in RTGS	6,749	-6.3%	-20.8%	12.2%
Turnover in giro clearing system	1,310	3.2%	-17.1%	3.4%
	in points			
BIRS	654	5.2%	15.6%	21.7%
SASX 30	1154	2.0%	1.6%	13.4%
REAL SECTOR	in persons			
Consumer prices - BH		0.4%	0.5%	0.9%
Industrial production - BH		5.3%	-8.8%	-3.5%
Number of unemployed persons-BH	430,053	-0.8%	-1.2%	-9.1%
EXTERNAL SECTOR	in KM million			
		01/2019	12/2018	02/2018
Imports	1,549	20.2%	1.5%	9.1%
Exports	926	8.3%	0.0%	2.2%
PUBLIC FINANCE	in KM million			
Net indirect taxes	471.6	-5.6%	-3.4%	1.5%
VAT	300.8	4.0%	-6.6%	-0.2%
Excise duties	94.4	-30.7%	0.0%	-4.6%
Customs fees	24.6	35.9%	-1.2%	12.3%

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
2017		8,476,378	7,421,186	1,055,192	9,518,821
2018		10,792,432	9,780,514	1,011,918	10,530,740
2018	01	852,932	715,889	137,043	9,655,865
	02	657,348	733,451	-76,103	9,579,761
	03	787,989	572,265	215,724	9,795,486
	04	728,905	631,048	97,857	9,893,342
	05	708,444	687,829	20,615	9,913,958
	06	1,206,578	1,164,568	42,010	9,955,968
	07	989,316	818,859	170,457	10,126,425
	08	901,336	660,206	241,130	10,367,555
	09	830,216	714,442	115,773	10,483,328
	10	1,000,186	1,059,977	-59,791	10,423,537
	11	1,043,430	976,896	66,534	10,490,071
	12	1,085,753	1,045,085	40,668	10,530,740
2019	01	1,036,312	1,129,614	-93,302	10,437,437
	02	762,888	784,795	-21,907	10,415,531

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
2017	12	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2018	12	210.0	2.2	274.1	2,911.4	0.0	8,225.4	11,623.2	11,621.4	10,983.3	638.1
2018	01	203.3	5.2	245.2	2,571.7	0.0	7,671.3	10,696.6	10,694.1	10,117.3	576.8
	02	202.9	1.8	245.6	2,493.1	0.0	7,686.2	10,629.5	10,626.2	10,037.2	589.0
	03	202.1	1.7	245.5	2,513.1	0.0	7,922.2	10,884.7	10,881.5	10,252.4	629.1
	04	204.4	5.7	245.5	2,475.3	0.0	8,049.6	10,980.6	10,978.0	10,366.3	611.6
	05	208.5	2.0	245.7	2,392.8	0.0	8,129.8	10,978.9	10,976.7	10,369.9	606.8
	06	201.3	2.0	246.0	2,471.0	0.0	8,179.3	11,099.6	11,097.6	10,466.4	631.2
	07	196.5	6.0	245.9	2,492.1	0.0	8,252.9	11,193.4	11,191.5	10,585.7	605.9
	08	194.4	2.2	249.2	2,560.8	0.0	8,416.2	11,422.7	11,420.3	10,822.1	598.2
	09	192.8	1.5	249.1	2,625.5	0.0	8,492.8	11,561.7	11,559.7	10,992.3	567.4
	10	201.6	5.8	248.6	2,647.2	0.0	8,375.8	11,479.0	11,476.1	10,880.7	595.4
	11	202.8	2.2	248.7	2,692.6	0.0	8,416.4	11,562.8	11,560.5	10,943.1	617.3
	12	210.0	2.2	274.1	2,911.4	0.0	8,225.4	11,623.2	11,621.4	10,983.3	638.1
2019	01	216.7	3.4	287.0	2,706.7	0.0	8,360.9	11,574.8	11,572.2	10,892.9	679.3
	02	216.8	0.0	286.9	2,782.7	0.0	8,251.7	11,538.2	11,536.0	10,867.1	669.0

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
2017	12	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2018	12	4,750.6	5,523.3	125.5	3,978.6	8,166.4	4,302.2	1,961.4	5,782.4	10,399.4	12,145.1	12,046.0	24,191.1
2018	01	4,282.9	5,191.4	86.5	3,532.9	7,080.7	4,084.6	1,852.9	5,674.9	9,560.8	10,613.6	11,612.4	22,226.0
	02	4,302.9	5,100.7	85.9	3,564.6	7,057.2	4,091.0	1,863.2	5,682.6	9,489.5	10,621.9	11,636.8	22,258.6
	03	4,342.7	5,205.3	85.8	3,637.7	7,085.6	4,088.1	1,889.1	5,680.9	9,633.8	10,723.3	11,658.1	22,381.4
	04	4,407.7	5,168.7	98.2	3,675.7	7,263.1	4,103.2	1,877.5	5,674.2	9,674.7	10,938.8	11,654.9	22,593.7
	05	4,452.1	5,077.4	97.8	3,680.4	7,423.4	4,130.0	1,912.5	5,681.0	9,627.3	11,103.8	11,723.6	22,827.4
	06	4,515.4	5,024.3	98.1	3,756.0	7,467.9	4,143.6	2,030.8	5,686.8	9,637.8	11,223.9	11,861.2	23,085.2
	07	4,621.4	5,191.6	110.2	3,852.6	7,751.3	4,141.8	1,944.6	5,686.0	9,923.2	11,603.9	11,772.4	23,376.3
	08	4,717.6	5,339.0	110.7	3,929.3	7,933.9	4,168.9	1,983.9	5,682.6	10,167.4	11,863.2	11,835.5	23,698.7
	09	4,717.2	5,437.8	112.6	3,946.4	8,046.8	4,140.1	1,966.6	5,740.1	10,267.6	11,993.2	11,846.8	23,840.0
	10	4,693.0	5,348.5	126.2	3,878.9	8,141.8	4,142.1	2,016.2	5,759.3	10,167.7	12,020.6	11,917.6	23,938.2
	11	4,670.3	5,432.5	125.4	3,870.6	8,075.0	4,168.9	1,954.4	5,785.0	10,228.2	11,945.6	11,908.3	23,853.9
	12	4,750.6	5,523.3	125.5	3,978.6	8,166.4	4,302.2	1,961.4	5,782.4	10,399.4	12,145.1	12,046.0	24,191.1
2019	01	4,719.9	5,518.6	137.7	3,914.7	8,034.5	2,626.2	2,203.4	7,432.6	10,376.2	11,949.2	12,262.2	24,211.4
	02	4,743.1	5,443.7	136.8	3,959.1	7,992.0	2,591.3	2,174.5	7,525.9	10,323.6	11,951.2	12,291.6	24,242.8

Revised data for period January - December 2018.

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

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
2017	12	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2
2018	12	15,505.5	-3,041.1	12,464.4	-464.7	496.0	428.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4
2018	01	13,305.2	-2,362.0	10,943.2	-119.0	500.7	399.6	8,314.2	85.1	8,705.3	17,885.9	28,829.1
	02	13,184.6	-2,241.9	10,942.6	-205.5	494.9	398.9	8,443.0	87.7	8,732.1	17,951.1	28,893.7
	03	13,601.3	-2,424.5	11,176.9	-379.1	485.5	390.0	8,543.9	93.4	8,820.8	17,954.5	29,131.3
	04	13,908.9	-2,565.1	11,343.8	-444.1	486.5	400.8	8,532.2	92.6	8,908.7	17,976.6	29,320.4
	05	14,193.5	-2,738.2	11,455.3	-401.0	487.4	403.2	8,506.1	97.1	8,997.6	18,090.5	29,545.7
	06	14,447.9	-2,930.5	11,517.4	-409.0	481.3	415.6	8,601.9	122.6	9,063.3	18,275.8	29,793.2
	07	14,664.3	-2,876.2	11,788.2	-356.5	473.8	418.4	8,609.0	124.0	9,129.5	18,398.3	30,186.5
	08	15,007.1	-2,837.0	12,170.1	-388.8	494.5	412.2	8,556.6	124.6	9,176.1	18,375.1	30,545.3
	09	15,082.4	-2,779.6	12,302.9	-418.5	491.9	415.8	8,577.2	127.8	9,223.4	18,417.6	30,720.4
	10	15,016.8	-2,792.2	12,224.6	-371.8	494.5	424.7	8,680.7	125.2	9,276.2	18,629.6	30,854.2
	11	15,196.1	-2,824.5	12,371.6	-541.7	493.3	424.3	8,602.5	127.9	9,278.8	18,385.1	30,756.7
	12	15,505.5	-3,041.1	12,464.4	-464.7	496.0	428.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4
2019	01	15,455.6	-2,877.2	12,578.3	-447.7	486.1	425.0	8,692.2	122.8	9,302.8	18,581.3	31,159.6
	02	15,417.9	-2,844.6	12,573.3	-435.8	476.7	423.3	8,746.7	126.0	9,350.7	18,687.7	31,261.0

Revised data for period January - December 2018.

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

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
2017	12	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2
2018	12	3,978.6	8,166.4	12,145.1	1,961.4	4,302.2	5,782.4	12,046.0	24,191.1	8.0	467.5	4,848.9	1,505.9	31,021.4
2018	01	3,532.9	7,080.7	10,613.6	1,852.9	4,084.6	5,674.9	11,612.4	22,226.0	8.0	451.5	4,644.4	1,499.1	28,829.1
	02	3,564.6	7,057.2	10,621.9	1,863.2	4,091.0	5,682.6	11,636.8	22,258.6	7.9	438.8	4,680.9	1,507.4	28,893.7
	03	3,637.7	7,085.6	10,723.3	1,889.1	4,088.1	5,680.9	11,658.1	22,381.4	7.9	453.0	4,737.3	1,551.7	29,131.3
	04	3,675.7	7,263.1	10,938.8	1,877.5	4,103.2	5,674.2	11,654.9	22,593.7	8.0	458.8	4,731.4	1,528.5	29,320.4
	05	3,680.4	7,423.4	11,103.8	1,912.5	4,130.0	5,681.0	11,723.6	22,827.4	8.0	468.7	4,721.6	1,520.2	29,545.7
	06	3,756.0	7,467.9	11,223.9	2,030.8	4,143.6	5,686.8	11,861.2	23,085.2	8.0	466.4	4,725.3	1,508.3	29,793.2
	07	3,852.6	7,751.3	11,603.9	1,944.6	4,141.8	5,686.0	11,772.4	23,376.3	8.0	463.1	4,733.9	1,605.2	30,186.5
	08	3,929.3	7,933.9	11,863.2	1,983.9	4,168.9	5,682.6	11,835.5	23,698.7	8.0	466.9	4,828.3	1,543.4	30,545.3
	09	3,946.4	8,046.8	11,993.2	1,966.6	4,140.1	5,740.1	11,846.8	23,840.0	7.9	477.5	4,806.2	1,588.8	30,720.4
	10	3,878.9	8,141.8	12,020.6	2,016.2	4,142.1	5,759.3	11,917.6	23,938.2	8.0	474.8	4,860.2	1,573.1	30,854.2
	11	3,870.6	8,075.0	11,945.6	1,954.4	4,168.9	5,785.0	11,908.3	23,853.9	8.0	466.6	4,854.6	1,573.7	30,756.7
	12	3,978.6	8,166.4	12,145.1	1,961.4	4,302.2	5,782.4	12,046.0	24,191.1	8.0	467.5	4,848.9	1,505.9	31,021.4
2019	01	3,914.7	8,034.5	11,949.2	2,203.4	2,626.2	7,432.6	12,262.2	24,211.4	8.0	470.3	4,926.5	1,543.5	31,159.6
	02	3,959.1	7,992.0	11,951.2	2,174.5	2,591.3	7,525.9	12,291.6	24,242.8	7.9	479.6	4,961.2	1,569.5	31,261.0

Revised data for period January - December 2018.

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

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

Notes:

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

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

ASSETS					LIABILITIES						
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total
					Cash Outside Monetary Authorities						
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
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
2017	12	10,584.4	2.2	10,586.6	4,319.4	9,428.5	1.6	548.6	652.6	-44.8	10,586.6
2018	12	11,651.0	2.1	11,653.1	4,750.6	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2018	01	10,724.4	1.5	10,726.0	4,282.9	9,560.8	2.5	556.5	652.2	-46.1	10,726.0
	02	10,657.3	1.7	10,659.0	4,302.9	9,489.5	3.3	547.7	663.6	-45.0	10,659.0
	03	10,912.5	2.0	10,914.5	4,342.7	9,633.8	3.2	618.6	704.4	-45.5	10,914.5
	04	11,008.4	1.6	11,010.0	4,407.7	9,674.7	2.6	691.6	693.5	-52.4	11,010.0
	05	11,006.7	1.9	11,008.5	4,452.1	9,627.3	2.1	742.6	688.9	-52.4	11,008.5
	06	11,127.4	2.1	11,129.5	4,515.4	9,637.8	2.0	828.7	713.5	-52.5	11,129.5
	07	11,221.2	1.7	11,222.8	4,621.4	9,923.2	1.8	662.4	687.1	-51.8	11,222.8
	08	11,450.6	1.8	11,452.4	4,717.6	10,167.4	2.4	654.7	680.2	-52.3	11,452.4
	09	11,589.5	1.9	11,591.4	4,717.2	10,267.6	2.0	724.7	649.2	-52.1	11,591.4
	10	11,506.8	1.7	11,508.5	4,693.0	10,167.7	2.9	713.0	676.7	-51.8	11,508.5
	11	11,590.6	1.7	11,592.3	4,670.3	10,228.2	2.3	714.9	698.5	-51.6	11,592.3
	12	11,651.0	2.1	11,653.1	4,750.6	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2019	01	11,602.6	1.4	11,604.0	4,719.9	10,376.2	2.6	516.7	760.8	-52.2	11,604.0
	02	11,566.0	1.6	11,567.6	4,743.1	10,323.6	2.1	543.5	750.1	-51.7	11,567.6

Revised data for period January - December 2018.

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
2017	12	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7
2018	12	6,296.9	3,854.5	2,280.9	428.0	8,654.6	136.8	9,305.9	30,957.6
2018	01	5,948.5	2,580.7	2,261.1	399.6	8,314.2	85.1	8,705.0	28,294.1
	02	5,847.1	2,527.2	2,239.2	398.9	8,443.0	87.7	8,731.8	28,274.9
	03	6,017.4	2,688.8	2,217.6	390.0	8,543.9	93.4	8,820.4	28,771.5
	04	5,907.7	2,900.5	2,234.5	400.8	8,532.2	92.6	8,908.4	28,976.7
	05	5,865.6	3,186.8	2,322.8	403.2	8,506.1	97.1	8,997.2	29,378.9
	06	5,801.0	3,320.5	2,546.6	415.6	8,601.9	122.6	9,062.9	29,871.0
	07	5,965.2	3,443.2	2,345.7	418.4	8,609.0	124.0	9,129.3	30,034.8
	08	6,137.2	3,556.6	2,369.3	412.2	8,556.6	124.6	9,175.8	30,332.2
	09	6,211.2	3,492.9	2,363.1	415.8	8,577.2	127.8	9,223.0	30,411.1
	10	6,163.8	3,510.0	2,375.6	424.7	8,680.7	125.2	9,276.0	30,555.9
	11	6,235.9	3,605.5	2,322.4	424.3	8,602.5	127.9	9,278.5	30,597.0
	12	6,296.9	3,854.5	2,280.9	428.0	8,654.6	136.8	9,305.9	30,957.6
2019	01	6,342.6	3,853.0	2,290.9	425.0	8,692.2	122.8	9,302.6	31,029.1
	02	6,236.1	3,851.9	2,293.0	423.3	8,746.7	126.0	9,350.5	31,027.6

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

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
2017	12	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2018	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,129.1	1,560.9	30,957.6
2018	01	1,322.7	6,994.2	1,852.9	4,084.6	5,674.9	8.0	451.5	2,359.4	3,992.2	1,553.6	28,294.1
	02	1,402.1	6,971.3	1,863.2	4,091.0	5,682.6	7.9	438.8	2,238.6	4,017.3	1,562.0	28,274.9
	03	1,492.7	6,999.8	1,889.1	4,088.1	5,680.9	7.9	453.0	2,421.2	4,032.8	1,705.8	28,771.5
	04	1,500.5	7,164.8	1,877.5	4,103.2	5,674.2	8.0	458.8	2,562.4	4,037.9	1,589.3	28,976.7
	05	1,493.8	7,325.6	1,912.5	4,130.0	5,681.0	8.0	468.7	2,736.0	4,032.7	1,590.6	29,378.9
	06	1,645.6	7,369.8	2,030.8	4,143.6	5,686.8	8.0	466.4	2,928.5	4,011.8	1,579.6	29,871.0
	07	1,566.0	7,641.1	1,944.6	4,141.8	5,686.0	8.0	463.1	2,874.3	4,046.8	1,663.1	30,034.8
	08	1,608.9	7,823.2	1,983.9	4,168.9	5,682.6	8.0	466.9	2,834.6	4,148.1	1,607.1	30,332.2
	09	1,565.1	7,934.2	1,966.6	4,140.1	5,740.1	7.9	477.5	2,777.6	4,156.9	1,645.0	30,411.1
	10	1,539.8	8,015.5	2,016.2	4,142.1	5,759.3	8.0	474.8	2,789.3	4,183.5	1,627.5	30,555.9
	11	1,655.9	7,949.7	1,954.4	4,168.9	5,785.0	8.0	466.6	2,822.2	4,156.1	1,630.4	30,597.0
	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,129.1	1,560.9	30,957.6
2019	01	1,735.8	7,896.8	2,203.4	2,626.2	7,432.6	8.0	470.3	2,874.7	4,165.7	1,615.7	31,029.1
	02	1,708.8	7,855.3	2,174.5	2,591.3	7,525.9	7.9	479.6	2,842.4	4,211.1	1,630.8	31,027.6

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

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
2017	12	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2018	01	9,788.6	10,132.1	19,920.7	4,206.8	14,159.5	18,366.4
	02	9,866.6	10,137.1	20,003.7	4,319.8	14,193.4	18,513.1
	03	9,980.6	10,164.4	20,145.0	4,428.4	14,266.7	18,695.1
	04	10,135.4	10,179.3	20,314.7	4,383.8	14,415.6	18,799.4
	05	10,322.3	10,215.1	20,537.4	4,382.5	14,596.8	18,979.3
	06	10,645.1	10,226.7	20,871.7	4,391.5	14,786.6	19,178.0
	07	10,750.7	10,224.1	20,974.8	4,370.2	14,856.7	19,226.9
	08	11,012.9	10,250.1	21,262.9	4,345.5	14,918.1	19,263.6
	09	11,073.9	10,268.0	21,341.9	4,345.6	14,985.8	19,331.4
	10	11,205.0	10,264.5	21,469.5	4,428.0	15,061.3	19,489.4
	11	11,206.6	10,303.8	21,510.4	4,339.3	15,069.9	19,409.1
	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2019	01	11,457.3	10,436.4	21,893.7	4,283.7	15,159.5	19,443.2
	02	11,360.0	10,494.6	21,854.6	4,353.5	15,180.4	19,533.9

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

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
2017	12	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2018	01	12,197.5	7,045.3	678.0	19,920.7	18,233.5	128.6	4.2	18,366.4
	02	12,259.8	7,047.8	696.1	20,003.7	18,382.3	126.7	4.2	18,513.1
	03	12,374.4	7,063.5	707.2	20,145.0	18,567.1	123.8	4.3	18,695.1
	04	12,567.9	7,057.1	689.7	20,314.7	18,678.0	119.7	1.7	18,799.4
	05	12,747.7	7,075.4	714.4	20,537.4	18,860.2	117.6	1.5	18,979.3
	06	12,834.4	7,336.5	700.8	20,871.7	19,065.4	111.2	1.5	19,178.0
	07	13,028.3	7,244.5	702.0	20,974.8	19,116.0	109.5	1.5	19,226.9
	08	13,277.0	7,264.6	721.3	21,262.9	19,154.0	108.2	1.4	19,263.6
	09	13,315.3	7,310.1	716.6	21,341.9	19,223.7	106.3	1.4	19,331.4
	10	13,431.4	7,315.8	722.3	21,469.5	19,385.8	102.1	1.4	19,489.4
	11	13,451.2	7,337.8	721.4	21,510.4	19,308.5	99.3	1.3	19,409.1
	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2019	01	11,889.5	9,282.0	722.2	21,893.7	8,784.3	10,620.3	38.6	19,443.2
	02	11,748.7	9,395.4	710.5	21,854.6	8,850.6	10,645.2	38.1	19,533.9

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

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

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
2017	12	150.8	612.8	575.2	305.9	130.0	230.2	618.1	2,775.5	281.5	3,858.3	19.6	9,558.1
2018	12	122.8	932.2	691.9	365.7	261.0	273.7	724.0	3,095.3	303.2	4,523.7	24.9	11,318.5
2018	01	156.4	661.2	550.2	336.3	123.9	232.3	653.0	2,882.8	298.0	3,872.0	22.7	9,788.6
	02	151.5	718.6	569.3	357.8	162.1	243.2	697.5	2,664.5	310.6	3,970.5	21.0	9,866.6
	03	150.2	763.6	598.0	355.2	177.9	276.4	735.0	2,586.0	306.0	4,012.3	20.1	9,980.6
	04	140.6	755.8	604.0	361.9	196.7	260.6	795.6	2,571.6	305.9	4,122.5	20.3	10,135.4
	05	143.9	774.4	627.0	363.3	165.8	296.0	787.8	2,690.3	311.9	4,141.5	20.3	10,322.3
	06	145.2	902.3	645.1	373.8	196.8	281.3	748.2	2,815.4	317.5	4,201.4	18.0	10,645.1
	07	134.4	826.4	645.1	379.4	204.2	308.0	819.0	2,845.4	326.1	4,244.3	18.4	10,750.7
	08	136.2	850.6	691.5	392.7	219.0	309.1	830.5	2,939.9	328.5	4,282.7	32.1	11,012.9
	09	142.2	809.1	718.3	406.6	221.9	295.2	875.5	2,930.5	327.2	4,326.3	21.2	11,073.9
	10	122.6	817.8	750.2	402.2	232.9	277.9	916.5	3,011.3	316.0	4,330.3	27.4	11,205.0
	11	143.5	894.7	730.7	401.1	264.5	272.0	797.5	2,990.3	306.2	4,384.9	21.4	11,206.6
	12	122.8	932.2	691.9	365.7	261.0	273.7	724.0	3,095.3	303.2	4,523.7	24.9	11,318.5
2019	01	140.2	939.9	671.5	390.1	277.0	265.2	728.9	3,101.0	333.8	4,586.1	23.5	11,457.3
	02	141.1	925.7	689.3	390.6	263.5	265.6	738.1	2,900.8	336.2	4,686.1	23.0	11,360.0

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 NBRIS (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
2017	12	116.6	243.8	24.3	34.4	22.9	816.8	766.7	554.4	102.6	7,412.8	15.7	10,111.0
2018	12	62.6	267.5	41.9	37.4	16.7	873.7	758.4	627.8	95.7	7,622.7	26.9	10,431.3
2018	08	114.8	225.9	21.4	27.7	31.8	806.6	761.3	609.6	101.8	7,415.6	15.5	10,132.1
	09	114.8	214.5	21.2	27.4	34.2	812.5	752.3	606.1	101.4	7,430.5	22.4	10,137.1
	10	114.5	249.4	21.8	27.3	31.6	796.4	757.0	597.7	100.7	7,446.7	21.3	10,164.4
	11	113.3	257.2	38.6	26.5	31.4	801.6	771.6	593.7	94.1	7,431.3	20.1	10,179.3
	12	113.0	259.2	38.7	33.7	31.9	799.3	768.7	613.8	96.7	7,439.9	20.3	10,215.1
	01	113.3	256.5	38.6	31.1	26.5	808.9	768.9	613.9	97.5	7,450.4	21.0	10,226.7
	02	110.9	261.6	40.4	36.6	23.7	793.4	798.3	585.4	96.3	7,452.6	24.9	10,224.1
	03	110.2	262.9	40.7	36.2	25.4	842.5	768.2	574.3	94.8	7,476.1	18.7	10,250.1
	04	108.7	250.1	43.5	36.2	28.9	834.7	737.9	604.9	94.8	7,506.9	21.5	10,268.0
	05	106.9	232.9	42.0	38.3	23.3	850.0	701.8	617.2	99.2	7,534.4	18.5	10,264.5
	06	65.7	261.0	41.9	38.2	23.2	858.1	720.2	612.9	98.9	7,564.4	19.3	10,303.8
	07	62.6	267.5	41.9	37.4	16.7	873.7	758.4	627.8	95.7	7,622.7	26.9	10,431.3
2019	08	102.2	261.9	41.1	37.0	13.5	873.3	771.7	553.8	93.3	7,669.3	19.4	10,436.4
	07	102.9	259.4	40.3	37.0	15.1	869.7	793.5	537.7	93.5	7,726.4	19.1	10,494.6

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
2017	12	0.0	44.3	1.4	15.7	7.8	33.8	73.2	3,163.2	10.2	896.4	15.4	4,261.5
2018	12	0.0	60.2	1.1	12.8	4.3	40.6	89.6	3,151.5	6.2	911.3	12.1	4,289.8
2018	01	0.0	34.9	0.4	15.7	7.4	27.8	72.3	3,116.4	10.1	906.7	15.1	4,206.8
	02	0.0	40.3	0.3	15.9	6.9	31.7	73.4	3,232.9	12.0	891.3	15.1	4,319.8
	03	0.0	56.9	0.2	14.3	6.4	40.2	69.4	3,310.7	11.9	902.4	15.9	4,428.4
	04	0.0	50.1	0.2	14.7	5.9	34.4	65.1	3,281.6	11.9	904.1	15.9	4,383.8
	05	0.0	58.2	0.3	14.3	5.3	33.1	70.2	3,260.8	11.0	913.4	15.8	4,382.5
	06	0.0	60.3	0.4	13.9	4.6	45.2	84.0	3,258.8	7.6	905.7	10.9	4,391.5
	07	0.0	54.7	0.2	13.8	3.9	41.5	88.7	3,241.7	6.6	907.6	11.4	4,370.2
	08	0.0	85.7	0.8	13.8	3.0	37.3	85.0	3,193.1	6.8	908.9	11.1	4,345.5
	09	0.0	84.5	0.9	13.9	2.8	38.3	85.6	3,189.5	6.6	911.4	12.1	4,345.6
	10	0.0	78.2	0.7	14.0	2.6	32.4	94.1	3,270.1	4.2	919.8	11.8	4,428.0
	11	0.0	77.0	0.7	13.7	2.4	35.4	86.1	3,200.0	5.3	906.8	11.8	4,339.3
	12	0.0	60.2	1.1	12.8	4.3	40.6	89.6	3,151.5	6.2	911.3	12.1	4,289.8
2019	01	0.0	58.6	0.7	12.1	2.5	32.1	88.1	3,184.6	6.2	898.0	0.9	4,283.7
	02	0.0	53.0	0.7	13.7	2.5	29.5	93.8	3,266.5	6.0	887.1	0.8	4,353.5

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

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 NBRIS (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
2017	12	0.0	333.7	207.8	276.3	79.5	49.6	328.4	5,156.5	11.6	7,717.3	0.2	14,160.9
2018	12	0.0	328.5	185.7	279.4	169.9	85.0	331.7	5,471.5	14.1	8,330.0	0.4	15,196.1
2018	01	0.0	334.4	201.3	273.5	76.9	44.5	322.7	5,163.7	11.5	7,730.9	0.2	14,159.5
	02	0.0	328.3	198.8	269.9	74.3	41.5	320.8	5,177.5	11.5	7,770.5	0.2	14,193.4
	03	0.0	316.1	192.0	269.6	72.2	41.9	315.9	5,200.0	11.7	7,847.1	0.3	14,266.7
	04	0.0	356.7	186.7	269.6	69.0	46.6	330.9	5,216.3	11.9	7,927.4	0.3	14,415.6
	05	0.0	352.3	183.2	274.6	174.5	52.2	328.2	5,209.5	12.1	8,010.0	0.3	14,596.8
	06	0.0	352.1	176.4	275.6	177.9	65.7	326.8	5,306.8	16.8	8,088.3	0.3	14,786.6
	07	0.0	346.4	170.7	273.9	174.9	70.6	324.9	5,329.4	16.4	8,149.3	0.2	14,856.7
	08	0.0	339.2	185.1	280.0	175.8	75.1	322.4	5,327.2	15.5	8,197.6	0.2	14,918.1
	09	0.0	338.2	182.1	278.7	176.9	78.0	325.5	5,347.8	15.6	8,242.7	0.3	14,985.8
	10	0.0	340.0	181.6	280.5	173.8	81.0	325.8	5,377.0	15.5	8,285.6	0.5	15,061.3
	11	0.0	339.5	181.5	279.8	170.9	80.4	333.4	5,367.0	15.6	8,301.6	0.4	15,069.9
	12	0.0	328.5	185.7	279.4	169.9	85.0	331.7	5,471.5	14.1	8,330.0	0.4	15,196.1
2019	01	0.0	327.2	179.5	276.5	169.0	79.8	325.7	5,433.1	13.5	8,354.8	0.4	15,159.5
	02	0.0	318.2	175.9	269.3	178.8	78.8	318.2	5,413.8	13.0	8,413.7	0.4	15,180.4

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

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

Notes:

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

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

		Loans in KM								Loans in KM Indexed to Foreign Currency								* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For other Purposes		For Consumption		For Housing Needs		For other Purposes		Loans in KM		Loans in KM Indexed to Foreign Currency						
Year	Period	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages																				
2018	01	4.410	3.721	6.279	6.334	...	...	...	4.118	4.102	4.409	4.576	6.409	5.591	6.482	12.305	14.668	11.140
	02	5.400	3.562	6.184	6.160	...	6.384	...	4.054	...	4.140	4.517	6.469	5.484	6.042	12.321	14.699	11.139		
	03	5.559	...	6.484	5.670	...	6.939	...	3.983	5.045	4.040	4.352	6.046	5.679	6.095	12.389	14.704	11.144		
	04	...	3.854	6.180	5.550	...	6.775	...	3.935	3.566	3.919	4.178	5.987	5.774	6.056	12.345	14.703	11.156		
	05	...	5.046	5.813	5.566	...	7.268	...	3.752	...	3.952	3.665	6.391	5.615	5.969	12.389	14.705	11.155		
	06	4.983	5.079	5.700	5.411	...	7.282	...	3.922	5.523	4.175	4.095	6.220	5.343	5.721	12.375	14.695	11.137		
	07	6.096	4.330	5.690	5.439	...	6.331	...	3.694	4.007	4.137	4.083	6.316	5.795	6.111	12.355	14.689	11.112		
	08	5.171	4.300	5.589	5.493	...	6.761	...	3.720	...	3.887	4.119	6.209	5.322	5.969	12.360	14.636	11.073		
	09	6.878	4.543	5.601	5.412	...	...	...	3.642	...	4.177	4.095	6.494	5.335	5.734	12.362	14.664	11.065
	10	5.132	4.271	5.451	5.499	...	6.979	...	3.635	3.594	3.989	3.945	6.345	5.270	5.767	12.345	14.660	11.029		
	11	5.268	4.047	5.645	5.426	...	...	...	3.771	...	4.104	3.754	6.765	5.577	5.520	12.237	14.626	10.963
	12	5.817	3.701	5.479	5.262	...	...	...	3.637	3.166	3.820	4.022	6.632	5.616	5.469	12.202	14.619	10.880
2019	01	5.590	4.250	5.768	5.437	...	...	...	3.667	3.472	3.797	3.735	6.523	5.328	5.791	12.221	14.609	10.817
	02	...	5.343	5.638	5.501	...	...	...	3.534	3.461	3.598	3.987	6.559	5.458	5.886	12.216	14.618	10.796
Loan amount (new business)																		- KM thousand -		
2018	01	212	169	39.637	11.440	...	...	...	13.971	587	2.264	4.860	57.049	18.579	28.440	532.585	89.059	55.946
	02	122	225	47.781	15.515	...	322	...	15.623	...	3.774	5.049	58.245	21.594	50.775	495.676	86.605	56.057		
	03	118	...	50.679	31.146	...	513	...	16.417	100	4.795	5.800	100.126	9.412	36.001	522.759	86.013	55.255		
	04	...	236	57.002	39.013	...	426	...	16.320	166	3.745	10.213	101.440	14.645	22.295	521.775	86.153	55.292		
	05	...	266	74.087	35.748	...	1.106	...	20.800	...	3.558	16.428	82.170	12.856	22.987	527.666	86.224	55.325		
	06	363	521	67.108	32.318	...	396	...	19.818	465	6.350	62.408	71.199	18.292	31.883	523.546	85.450	55.426		
	07	63	183	68.748	29.437	...	911	...	17.829	451	3.408	11.056	71.329	5.007	22.824	523.790	85.285	56.284		
	08	304	160	56.968	26.790	...	817	...	17.261	...	4.133	10.082	60.148	11.307	21.175	528.032	85.050	56.595		
	09	406	155	66.691	27.814	...	...	...	16.976	...	3.177	11.140	49.770	10.152	23.291	529.440	84.821	56.699
	10	23	447	76.058	30.712	...	800	...	21.278	235	4.437	10.978	54.634	13.068	25.132	538.137	85.168	56.903		
	11	84	270	70.846	21.615	...	...	...	15.532	...	3.956	14.416	49.741	9.458	27.896	534.276	86.436	56.211
	12	34	346	66.009	27.336	...	...	...	17.610	155	3.340	9.211	47.731	10.078	27.896	526.750	85.550	55.624
2019	01	28	252	56.641	22.235	...	...	...	20.048	552	3.177	8.187	43.919	9.035	32.596	529.297	85.147	55.006
	02	...	421	73.979	31.400	...	...	...	17.058	432	3.140	9.999	45.588	10.071	37.467	518.220	84.324	54.391

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

No data for interest rates on loans in foreign currency 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							* REVOLVING LOANS AND OVERDRAFTS	
		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		
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2018	01	5.126	5.142	3.576	3.176	4.472	4.536	4.257	4.121	3.814	4.320	3.087	4.053	4.046
	02	4.706	4.683	3.975	3.379	4.706	4.614	4.239	4.495	3.420	4.326	3.164	3.982	4.000
	03	4.955	5.138	3.627	3.294	4.298	4.278	4.752	4.231	3.964	4.282	4.381	3.943	3.981
	04	4.991	4.733	3.587	3.224	4.536	4.384	4.210	4.294	3.251	3.470	3.607	3.880	3.919
	05	4.809	4.629	3.316	3.633	4.588	4.021	4.161	4.103	3.027	3.706	4.106	3.835	3.848
	06	4.622	4.503	3.149	3.942	4.243	4.421	4.520	3.908	3.112	3.782	3.777	3.773	3.829
	07	4.437	4.341	3.213	3.428	4.285	4.385	3.931	4.044	3.284	3.989	4.348	3.738	3.755
	08	4.793	4.273	3.061	3.358	4.294	4.340	4.197	4.787	3.302	4.014	3.843	3.666	3.742
	09	4.529	4.288	3.314	3.324	4.130	4.004	4.264	4.843	3.037	4.181	3.555	3.616	3.761
	10	4.590	4.333	3.006	3.151	4.068	4.051	4.010	4.255	3.140	3.742	3.443	3.553	3.709
	11	4.376	4.490	3.062	3.120	4.046	4.003	4.060	4.186	3.205	3.591	4.786	3.500	3.652
	12	4.247	4.069	3.100	3.253	4.204	3.910	3.672	3.800	3.321	3.571	4.480	3.497	3.594
2019	01	4.364	4.468	2.954	3.327	4.223	3.656	4.346	4.079	3.667	3.578	3.320	3.416	3.535
	02	4.036	4.566	2.906	3.795	4.233	4.089	4.972	3.794	3.023	3.804	3.755	3.380	3.499
Loan amount (new business) - KM thousand -														
2018	01	26,284	9,334	25,642	25,775	8,604	8,503	6,613	19,042	8,240	8,569	44,073	2,153,632	691,371
	02	36,707	16,676	39,058	29,150	9,729	10,624	6,243	10,648	11,656	8,943	34,115	2,204,575	733,008
	03	51,176	14,649	57,455	36,120	9,275	16,077	4,421	24,825	13,245	19,409	10,724	2,303,711	750,730
	04	45,319	16,646	35,468	27,706	9,493	12,029	4,794	20,271	15,299	8,037	19,414	2,263,626	766,690
	05	46,397	20,005	42,641	20,000	10,627	13,404	4,489	21,480	10,120	12,983	12,350	2,229,831	782,297
	06	47,042	22,294	57,663	39,022	9,285	12,272	7,015	15,549	15,970	19,121	36,703	2,276,166	774,501
	07	39,743	17,053	58,112	92,605	13,556	12,689	5,795	19,497	11,490	9,490	29,832	2,254,301	774,028
	08	38,053	15,006	42,605	25,280	7,335	6,208	4,094	24,342	7,412	6,146	28,370	2,248,486	754,618
	09	45,339	12,695	42,496	33,906	10,667	6,788	3,180	16,040	7,470	7,156	16,860	2,260,036	727,701
	10	42,313	18,923	59,433	46,913	8,331	6,707	3,497	15,945	9,224	15,921	34,463	2,342,848	724,913
	11	45,727	17,506	48,056	67,616	8,480	9,818	2,579	14,953	6,940	12,307	20,560	2,349,588	717,502
	12	51,404	26,718	62,726	79,085	8,815	14,021	3,637	23,544	11,311	9,906	25,588	2,367,482	686,874
2019	01	27,280	11,317	40,127	9,500	5,582	8,243	3,673	13,085	5,040	9,181	17,100	2,402,212	677,951
	02	41,183	14,896	43,008	10,070	5,965	10,008	1,607	19,897	10,301	6,582	10,036	2,468,233	671,193

Notes:

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

Notes:

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

T17: Average Required Reserves
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17,320,130	2,961,865	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2017		21,224,853	2,122,485	4,303,340	2,180,855
2018		23,537,084	2,353,708	5,205,234	2,851,526
2018	01	22,408,516	2,240,852	5,005,391	2,764,539
	02	22,437,158	2,243,716	5,021,367	2,777,651
	03	22,513,890	2,251,389	5,097,692	2,846,303
	04	22,805,136	2,280,514	5,144,656	2,864,142
	05	23,098,267	2,309,827	5,184,855	2,875,028
	06	23,409,623	2,340,962	5,028,943	2,687,980
	07	23,930,408	2,393,041	5,152,205	2,759,164
	08	24,136,702	2,413,670	5,250,319	2,836,649
	09	24,316,621	2,431,662	5,354,192	2,922,530
	10	24,360,159	2,436,016	5,358,800	2,922,784
	11	24,483,363	2,448,336	5,430,886	2,982,550
	12	24,545,168	2,454,517	5,433,503	2,978,986
2019	01	24,910,437	2,491,044	5,554,253	3,063,209
	02	24,936,342	2,493,634	5,526,285	3,032,651

Notes:

From 1 July 2016, the required reserves rate applied by the CBBH to the base for calculation of required reserves is 10%. From 1 July 2016, the CBBH applies the new rates for the calculation of fees to the funds in the banks' reserves accounts : in the accounting period, the Central Bank does not charge a fee on the amount of required reserves in commercial banks' reserves accounts, and on the amount of excess reserves, the CBBH charges the fee at the rate equal to 50% of the rate applied to commercial banks' deposits (deposit facility rate) by the European Central Bank. Since 01 May 2015, the Central Bank has calculated the compensation for a bank on the amount of the bank's funds in the reserve account with the Central Bank in the calculation period, as it follows:

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

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

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

From February 1st, 2011 the required reserves rate on deposits and borrowed assets with contracted term of maturity up to one year was declined from 14% to 10%, while the required reserves rate on deposits and borrowed assets with contracted term of maturity over one year is not changed. From August 1st 2011, the remuneration rate is calculated by the weighted average interest rate which were earned by the Central Bank on deposits invested up to a month in the same period; 70% of this rate is calculated on the amount of required reserves while 90% of the same rate is calculated on the amount of excess reserves.

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

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

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

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

T18: Required Reserves by Maintenance Periods
 - KM thousand -

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
01/2018	01	12,425,691	9,967,072	22,392,763	2,239,276	4,942,220	2,702,944	-150.2	0.0
	02	12,500,439	9,913,857	22,414,297	2,241,430	4,997,037	2,755,607	-153.1	0.0
	03	12,525,921	9,892,566	22,418,487	2,241,849	5,076,916	2,835,067	-173.3	0.0
02	04	12,596,692	9,907,970	22,504,662	2,250,466	5,016,308	2,765,842	-153.7	0.0
	05	12,543,108	9,871,149	22,414,257	2,241,426	5,008,529	2,767,104	-153.7	0.0
	06	12,549,371	9,843,184	22,392,555	2,239,255	5,039,264	2,800,009	-124.4	0.0
03	07	12,680,031	9,864,242	22,544,273	2,254,427	5,118,541	2,864,114	-159.1	0.0
	08	12,724,556	9,783,288	22,507,843	2,250,784	5,091,742	2,840,958	-157.8	0.0
	09	12,673,853	9,815,701	22,489,554	2,248,955	5,082,793	2,833,837	-173.2	0.0
04	10	12,735,466	9,918,077	22,653,543	2,265,354	5,182,958	2,917,604	-162.1	0.0
	11	12,859,663	10,004,287	22,863,949	2,286,395	5,118,811	2,832,416	-157.4	0.0
	12	12,878,839	10,019,076	22,897,916	2,289,792	5,132,199	2,842,407	-157.9	0.0
05	13	13,000,501	10,049,545	23,050,046	2,305,005	5,199,692	2,894,688	-160.8	0.0
	14	13,022,590	10,078,023	23,100,613	2,310,061	5,216,629	2,906,567	-161.5	0.0
	15	13,059,235	10,084,906	23,144,141	2,314,414	5,138,244	2,823,830	-172.6	0.0
06	16	13,166,631	10,186,437	23,353,068	2,335,307	5,068,756	2,733,449	-151.9	0.0
	17	13,169,001	10,261,597	23,430,598	2,343,060	5,038,610	2,695,550	-149.8	0.0
	18	13,089,143	10,356,059	23,445,203	2,344,520	4,979,462	2,634,942	-146.4	0.0
07	19	13,145,505	10,512,467	23,657,972	2,365,797	5,078,464	2,712,667	-150.7	0.0
	20	13,379,579	10,727,991	24,107,569	2,410,757	5,153,908	2,743,151	-152.4	0.0
	21	13,408,130	10,617,551	24,025,682	2,402,568	5,224,244	2,821,676	-172.4	0.0
08	22	13,441,545	10,634,538	24,076,082	2,407,608	5,202,557	2,794,949	-155.3	0.0
	23	13,535,860	10,613,885	24,149,745	2,414,975	5,239,336	2,824,361	-156.9	0.0
	24	13,580,073	10,604,206	24,184,279	2,418,428	5,309,064	2,890,636	-176.6	0.0
09	25	13,669,488	10,633,249	24,302,737	2,430,274	5,361,473	2,931,199	-162.8	0.0
	26	13,723,864	10,611,877	24,335,741	2,433,574	5,325,251	2,891,677	-160.6	0.0
	27	13,668,781	10,642,603	24,311,384	2,431,138	5,375,852	2,944,714	-163.6	0.0
10	28	13,734,083	10,637,605	24,371,688	2,437,169	5,408,408	2,971,239	-165.1	0.0
	29	13,776,823	10,602,222	24,379,045	2,437,904	5,316,204	2,878,299	-159.9	0.0
	30	13,722,732	10,607,013	24,329,745	2,432,974	5,351,789	2,918,815	-178.4	0.0
11	31	13,819,701	10,647,259	24,466,960	2,446,696	5,409,406	2,962,710	-164.6	0.0
	32	13,903,771	10,620,877	24,524,648	2,452,465	5,442,841	2,990,376	-166.1	0.0
	33	13,849,917	10,608,564	24,458,481	2,445,848	5,440,412	2,994,564	-166.4	0.0
12	34	13,905,086	10,598,200	24,503,286	2,450,329	5,468,694	3,018,365	-167.7	0.0
	35	13,879,977	10,598,028	24,478,005	2,447,800	5,352,360	2,904,559	-161.4	0.0
	36	13,867,169	10,787,045	24,654,214	2,465,421	5,479,456	3,014,034	-184.2	0.0
01/2019	01	14,160,453	10,800,507	24,960,961	2,496,096	5,589,992	3,093,896	-171.9	0.0
	02	14,185,277	10,697,612	24,882,889	2,488,289	5,521,944	3,033,655	-168.5	0.0
	03	14,172,933	10,714,527	24,887,460	2,488,746	5,550,822	3,062,076	-187.1	0.0
02	04	14,345,964	10,674,087	25,020,052	2,502,005	5,535,248	3,033,243	-168.5	0.0
	05	14,350,878	10,574,817	24,925,696	2,492,570	5,531,514	3,038,944	-168.8	0.0
	06	14,282,339	10,580,939	24,863,278	2,486,328	5,512,094	3,025,766	-134.5	0.0

Notes:

See Note for Table T17.

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2015	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2008	12	...	...	108.0	205.0	110.1	...
2009	12	...	...	90.0	68.0	93.4	...
2010	12	...	...	110.8	107.5	103.6	...
2011	12	...	...	90.8	94.2	96.2	...
2012	12	...	...	99.6	100.0	95.5	...
2013	12	...	...	107.8	104.7	102.8	...
2014	12	...	...	97.9	99.7	101.4	...
2015	12	...	...	101.7	99.5	103.2	...
2016	12	...	...	103.8	118.4	111.6	...
2017	12	...	...	100.4	97.3	111.1	...
2018	12	...	...	100.8	104.2	108.6	...
2018	01	96.6	79.0	113.1	98.2	100.5	93.3
	02	97.5	113.9	103.8	105.2	102.6	95.3
	03	107.5	110.8	101.4	106.3	112.5	104.5
	04	97.6	102.1	101.4	112.6	107.7	100.0
	05	97.4	100.9	99.0	121.2	109.2	101.2
	06	99.4	92.6	96.5	95.6	106.1	98.5
	07	108.2	109.0	99.5	114.1	115.0	106.8
	08	98.1	82.2	97.2	98.1	106.7	99.1
	09	100.6	114.0	99.9	103.7	111.3	103.4
	10	107.7	103.9	102.2	105.9	118.6	110.1
	11	95.7	96.2	100.0	95.1	114.0	105.9
	12	93.3	99.9	98.2	96.9	108.6	100.9
2019	01	93.7	72.0	95.3	88.3	94.0	85.9
	02	102.1	114.0	99.8	88.3	99.0	90.5

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

Notes:

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

T20: Consumer Price Index for BH

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

Source: BH Agency for Statistics

Notes:

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

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

CURRENT AND CAPITAL ACCOUNTS							FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
Period	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2008	-10,197	1,912	943	3,827	383	-3,132	-3,300	-167
2009	-7,436	1,552	955	3,341	350	-1,238	-1,131	107
2010	-7,186	1,713	413	3,529	389	-1,142	-957	184
2011	-7,827	1,593	211	3,540	357	-2,127	-2,039	88
2012	-7,779	1,631	205	3,676	334	-1,933	-1,806	127
2013	-7,099	1,624	357	3,694	337	-1,088	-909	179
2014	-7,874	1,676	224	3,969	442	-1,563	-1,428	135
2015	-7,191	1,915	194	3,570	360	-1,153	-1,190	-37
2016	-7,061	2,081	81	3,507	297	-1,094	-945	149
2017	-7,384	2,257	-139	3,790	302	-1,174	-998	176
2018	-7,529	2,458	-169	3,868	310	-1,061	-858	203
2010 Q1	-1,381	367	94	759	92	-69	-155	-87
Q2	-1,778	444	117	889	101	-227	-39	189
Q3	-2,014	413	87	930	98	-485	-427	59
Q4	-2,013	489	115	951	98	-360	-337	24
2011 Q1	-1,580	357	88	808	84	-243	-404	-160
Q2	-1,973	386	12	885	92	-598	-565	34
Q3	-2,088	432	99	920	91	-546	-398	148
Q4	-2,185	418	11	927	90	-739	-673	67
2012 Q1	-1,744	341	98	827	75	-403	-537	-134
Q2	-1,865	418	-108	930	80	-545	-409	136
Q3	-2,200	497	100	943	91	-569	-428	141
Q4	-1,969	374	115	977	88	-415	-432	-16
2013 Q1	-1,607	338	83	837	78	-272	-449	-177
Q2	-1,618	436	-106	926	80	-282	-215	67
Q3	-1,869	481	128	951	91	-218	-25	192
Q4	-2,005	370	251	980	89	-316	-220	96
2014 Q1	-1,733	388	81	833	76	-355	-472	-117
Q2	-1,912	395	-86	989	85	-528	-367	162
Q3	-2,135	509	68	1,071	153	-335	-172	163
Q4	-2,094	384	161	1,076	128	-344	-417	-72
2015 Q1	-1,564	386	52	877	99	-150	-353	-203
Q2	-1,880	514	-35	901	99	-401	-375	26
Q3	-1,938	600	-17	891	80	-384	-246	139
Q4	-1,809	415	193	901	82	-217	-216	1
2016 Q1	-1,537	408	36	745	68	-280	-256	24
Q2	-1,858	547	-20	904	77	-350	-247	102
Q3	-1,788	624	16	927	77	-145	-43	102
Q4	-1,877	501	49	931	75	-320	-399	-79
2017 Q1	-1,603	441	15	840	72	-235	-344	-109
Q2	-1,976	617	-117	993	76	-407	-233	174
Q3	-1,876	678	-71	981	77	-210	-36	174
Q4	-1,929	522	34	976	76	-321	-384	-64
2018 Q1	-1,693	433	-16	854	72	-349	-424	-75
Q2	-1,906	706	-74	1,019	76	-178	-50	128
Q3	-2,002	757	-59	1,016	81	-206	-24	182
Q4	-1,928	562	-21	979	80	-328	-359	-32

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

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Current account - Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2008	12,543	16,058	-3,515	4,158	14,355	2,694	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,756	11,193	2,446	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	5,015	12,201	2,518	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	6,029	13,856	2,374	781	935	725	3,818	278	357	0	357
2012	13,311	15,577	-2,266	6,067	13,846	2,416	785	874	669	3,954	277	334	0	334
2013	13,873	15,297	-1,425	6,645	13,743	2,391	768	864	507	3,973	279	337	0	337
2014	14,518	16,523	-2,005	6,847	14,721	2,449	774	955	731	4,267	298	442	0	442
2015	14,807	16,319	-1,513	7,194	14,385	2,775	860	928	734	3,909	339	360	0	360
2016	15,441	16,832	-1,391	7,699	14,759	2,961	880	929	847	3,852	345	297	0	297
2017	17,685	19,161	-1,476	9,340	16,724	3,235	977	959	1,098	4,152	362	302	0	302
2018	18,768	20,139	-1,371	10,083	17,612	3,482	1,023	941	1,110	4,262	394	310	0	310
2010 Q1	2,588	2,749	-161	1,071	2,452	495	128	202	108	819	60	92	0	92
Q2	3,092	3,421	-328	1,306	3,084	616	172	218	101	953	64	101	0	101
Q3	3,298	3,881	-583	1,319	3,333	755	341	228	141	995	65	98	0	98
Q4	3,222	3,681	-459	1,318	3,331	652	163	232	118	1,020	69	98	0	98
2011 Q1	3,017	3,344	-327	1,429	3,010	495	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,539	3,512	557	171	227	215	956	72	92	0	92
Q3	3,523	4,161	-637	1,545	3,633	735	302	255	156	989	68	91	0	91
Q4	3,338	4,166	-829	1,516	3,702	587	169	237	225	997	70	90	0	90
2012 Q1	2,903	3,381	-478	1,338	3,082	472	131	199	101	894	67	75	0	75
Q2	3,487	4,112	-625	1,660	3,525	611	192	218	326	997	68	80	0	80
Q3	3,588	4,248	-660	1,547	3,747	792	295	233	133	1,016	73	91	0	91
Q4	3,333	3,836	-504	1,522	3,491	541	167	223	109	1,047	70	88	0	88
2013 Q1	3,082	3,432	-350	1,491	3,098	478	141	207	123	906	70	78	0	78
Q2	3,646	4,007	-361	1,806	3,424	625	190	218	323	996	70	80	0	80
Q3	3,689	3,998	-308	1,683	3,552	755	274	231	103	1,019	68	91	0	91
Q4	3,455	3,860	-405	1,664	3,669	532	163	208	-43	1,051	71	89	0	89
2014 Q1	3,198	3,629	-432	1,546	3,279	524	136	225	144	903	70	76	0	76
Q2	3,582	4,195	-613	1,698	3,610	585	190	238	324	1,060	71	85	0	85
Q3	3,989	4,477	-488	1,792	3,927	789	280	258	190	1,151	80	153	0	153
Q4	3,749	4,222	-472	1,811	3,905	551	167	235	73	1,153	76	128	0	128
2015 Q1	3,392	3,641	-249	1,666	3,230	539	153	238	186	949	72	99	0	99
Q2	3,730	4,230	-500	1,802	3,682	720	206	219	254	989	88	99	0	99
Q3	4,021	4,485	-464	1,869	3,807	924	324	249	266	979	88	80	0	80
Q4	3,663	3,963	-300	1,858	3,667	592	177	222	28	992	91	82	0	82
2016 Q1	3,277	3,625	-348	1,657	3,194	569	160	221	186	830	85	68	0	68
Q2	3,904	4,331	-427	1,950	3,808	743	195	223	243	988	84	77	0	77
Q3	4,216	4,438	-222	1,985	3,773	965	341	256	239	1,011	84	77	0	77
Q4	4,044	4,438	-395	2,107	3,984	685	183	229	179	1,023	91	75	0	75
2017 Q1	3,809	4,117	-307	2,043	3,646	605	165	231	216	930	90	72	0	72
Q2	4,457	4,940	-484	2,302	4,278	835	218	240	357	1,080	87	76	0	76
Q3	4,888	5,176	-288	2,491	4,367	1,068	391	256	327	1,073	92	77	0	77
Q4	4,531	4,928	-397	2,505	4,434	726	204	233	199	1,068	92	76	0	76
2018 Q1	4,127	4,549	-422	2,309	4,002	637	204	235	251	946	92	72	0	72
Q2	4,856	5,111	-255	2,586	4,492	923	217	232	306	1,115	96	76	0	76
Q3	5,113	5,401	-287	2,609	4,611	1,152	394	244	302	1,109	94	81	0	81
Q4	4,672	5,079	-408	2,580	4,508	770	208	229	250	1,092	113	80	0	80

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

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

FINANCIAL ACCOUNT

Period	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*
2008	-1,315	29	-1,551	-462	-3,300
2009	-344	274	-957	-104	-1,131
2010	-532	173	-857	258	-957
2011	-674	46	-1,378	-33	-2,039
2012	-506	19	-1,391	73	-1,806
2013	-342	144	-1,420	709	-909
2014	-784	107	-1,463	712	-1,428
2015	-509	110	-1,671	881	-1,190
2016	-502	167	-1,541	930	-945
2017	-646	153	-1,642	1,136	-998
2018	-745	233	-1,455	1,114	-858
2010 Q1	-153	146	-124	-24	-155
2010 Q2	-60	43	236	-258	-39
2010 Q3	-185	-18	-567	343	-427
2010 Q4	-134	2	-402	197	-337
2011 Q1	-174	-2	56	-282	-404
2011 Q2	-78	98	-524	-60	-565
2011 Q3	-208	-35	-287	132	-398
2011 Q4	-213	-14	-623	177	-673
2012 Q1	-26	-6	-191	-314	-537
2012 Q2	-134	45	-90	-230	-409
2012 Q3	-107	-18	-697	394	-428
2012 Q4	-240	-2	-413	224	-432
2013 Q1	-295	51	-37	-168	-449
2013 Q2	-164	26	-317	241	-215
2013 Q3	4	21	-498	447	-25
2013 Q4	113	46	-568	189	-220
2014 Q1	-250	13	-75	-161	-472
2014 Q2	-230	31	-330	163	-367
2014 Q3	-116	-20	-661	625	-172
2014 Q4	-189	83	-396	85	-417
2015 Q1	-105	-14	-183	-52	-353
2015 Q2	-210	-44	-334	213	-375
2015 Q3	-105	77	-595	378	-246
2015 Q4	-89	91	-559	342	-216
2016 Q1	-162	2	-34	-62	-256
2016 Q2	-51	46	-395	152	-247
2016 Q3	-120	79	-695	692	-43
2016 Q4	-169	39	-417	148	-399
2017 Q1	-306	66	152	-257	-344
2017 Q2	-77	22	-438	260	-233
2017 Q3	-136	62	-710	747	-36
2017 Q4	-127	3	-646	386	-384
2018 Q1	-259	-19	-450	304	-424
2018 Q2	-149	23	-157	233	-50
2018 Q3	-224	72	-426	555	-24
2018 Q4	-113	157	-421	22	-359

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

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		9,418	16,161	-6,743	58.3
2017		11,055	18,186	-7,130	60.8
2018		11,900	19,270	-7,370	61.8
2018	01	908	1,257	-349	72.2
	02	907	1,419	-513	63.9
	03	974	1,726	-752	56.4
	04	977	1,552	-574	63.0
	05	1,015	1,734	-719	58.5
	06	1,055	1,666	-611	63.3
	07	1,076	1,755	-679	61.3
	08	909	1,577	-668	57.6
	09	1,025	1,659	-634	61.8
	10	1,069	1,797	-728	59.5
	11	1,061	1,603	-543	66.2
	12	926	1,526	-600	60.7
2019	01	855	1,289	-434	66.4
	02	926	1,549	-623	59.8

Notes:

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

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	240,751	3,220,854	9,418,109
2017		1,595,704	1,284,200	1,093,685	1,209,035	973,397	899,235	352,507	3,647,618	11,055,383
2018		1,741,537	1,464,040	1,251,801	1,352,791	1,057,052	1,020,991	401,455	3,610,622	11,900,289
2018	01	141,488	108,967	85,280	105,165	78,103	75,258	27,074	286,558	907,892
	02	136,237	103,788	93,558	98,001	82,029	75,716	27,264	290,158	906,750
	03	143,064	116,106	97,736	110,234	86,619	77,729	29,782	312,538	973,807
	04	158,390	125,906	93,265	106,966	83,472	86,796	36,225	286,451	977,470
	05	138,326	123,377	101,856	120,706	90,954	80,237	35,190	323,976	1,014,622
	06	152,692	121,955	96,113	128,166	90,391	90,021	37,119	338,240	1,054,698
	07	148,152	137,541	117,047	139,243	96,389	93,662	38,220	305,629	1,075,883
	08	136,430	126,957	110,679	74,021	81,668	90,767	32,487	255,691	908,701
	09	156,479	128,682	107,931	126,923	92,733	90,042	30,595	291,488	1,024,872
	10	157,992	132,704	118,913	127,841	98,840	104,727	37,509	290,101	1,068,627
	11	155,454	121,946	115,216	122,811	93,008	92,753	32,154	327,385	1,060,728
	12	116,833	116,112	114,205	92,715	82,846	63,283	37,836	302,407	926,240
2019	01	140,865	117,300	87,820	102,243	79,802	80,028	24,709	222,416	855,182
	02	146,489	116,715	100,785	108,255	83,465	81,297	29,722	259,587	926,315

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		1,617,713	1,828,142	1,998,877	1,899,582	729,427	831,403	1,091,966	556,399	327,745	405,278	4,874,484	16,161,014
2017		1,828,432	2,029,997	2,103,758	2,062,127	907,315	912,704	1,186,073	618,743	584,798	451,831	5,499,863	18,185,642
2018		1,915,819	2,070,731	2,297,536	2,170,886	892,386	916,995	1,339,271	672,988	631,241	496,506	5,865,725	19,270,086
2018	01	133,257	124,445	146,712	137,844	35,261	63,462	98,906	41,320	37,660	32,900	405,383	1,257,150
	02	117,218	149,309	186,496	156,146	83,715	64,284	96,861	55,953	51,605	39,219	418,680	1,419,487
	03	140,779	184,704	207,947	195,015	158,299	85,042	124,850	56,574	37,294	37,002	498,456	1,725,962
	04	147,673	167,453	186,495	186,463	58,366	76,697	101,410	57,592	53,464	37,331	479,001	1,551,946
	05	165,391	184,411	195,394	199,895	132,886	79,059	107,116	62,200	63,527	39,625	504,201	1,733,705
	06	161,910	185,837	200,122	205,477	71,943	84,605	102,157	61,466	61,939	36,878	493,557	1,665,892
	07	175,321	168,099	200,795	195,818	175,258	84,031	111,555	58,228	63,347	40,782	481,691	1,754,925
	08	176,649	196,319	185,962	152,602	27,194	73,215	120,981	51,684	54,394	48,350	489,224	1,576,574
	09	166,186	175,450	194,919	175,344	37,359	82,209	130,709	57,047	47,013	46,499	546,004	1,658,739
	10	209,907	183,760	205,491	201,815	36,724	84,905	130,496	57,600	59,232	46,377	580,303	1,796,610
	11	177,179	178,528	195,947	181,874	32,815	71,629	115,082	56,488	50,019	46,803	496,950	1,603,316
	12	144,349	172,417	191,256	182,594	42,565	67,858	99,147	56,835	51,746	44,739	472,275	1,525,782
2019	01	130,482	130,470	146,583	142,393	48,702	62,358	103,378	49,862	61,394	36,302	376,848	1,288,772
	02	147,725	159,359	186,479	172,369	48,109	70,278	123,304	54,425	53,008	44,423	489,692	1,549,169

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	Czech R.	Hungary	Japan	Switzer- land	Turkey	UK	SAD	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2006.		1.955830	26.703006	0.069019	0.741214	1.340471	1.243337	1.090541	2.869188	1.559433	...	2.327066
2007.		1.955830	26.653716	0.070501	0.778418	1.213767	1.190857	1.095670	2.858739	1.429542	...	2.446287
2008.		1.955830	27.072193	0.078403	0.778567	1.299707	1.233196	1.030147	2.462700	1.336615	...	2.406718
2009.		1.955830	26.641714	0.074058	0.698858	1.504078	1.295257	0.904894	2.195821	1.406763	...	2.083674
2010.		1.955830	26.836049	0.077335	0.710646	1.684634	1.417637	0.979613	2.280434	1.476950	...	1.903300
2011.		1.955830	26.296474	0.079574	0.702511	1.765578	1.589068	0.840993	2.253721	1.406117	...	1.918824
2012.		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013.		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014.		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015.		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016.		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017.		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2018.		1.955830	26.365492	0.076267	0.613697	1.500585	1.693763	0.351884	2.210985	1.657498	0.250633	1.653621
2018.	01.	1.955830	26.306147	0.076788	0.632318	1.445233	1.667877	0.425643	2.213129	1.605994	0.249544	1.648667
	02.	1.955830	26.292364	0.077279	0.627822	1.464722	1.694417	0.418453	2.213529	1.581661	0.250277	1.651594
	03.	1.955830	26.293653	0.076921	0.626250	1.496388	1.675438	0.408381	2.215036	1.586829	0.250962	1.654033
	04.	1.955830	26.353356	0.077109	0.627454	1.481313	1.646714	0.392404	2.242330	1.593341	0.252947	1.654666
	05.	1.955830	26.456231	0.076360	0.617894	1.506116	1.656547	0.375068	2.228834	1.651760	0.259378	1.654735
	06.	1.955830	26.493736	0.075868	0.606905	1.523129	1.692140	0.362173	2.227562	1.675174	0.259482	1.655565
	07.	1.955830	26.441058	0.075613	0.601840	1.503018	1.682491	0.352241	2.204270	1.674952	0.249486	1.656842
	08.	1.955830	26.342139	0.076164	0.605896	1.526468	1.712256	0.292050	2.181583	1.694907	0.247438	1.656226
	09.	1.955830	26.322248	0.076329	0.602164	1.499701	1.734367	0.265010	2.189926	1.677303	0.244749	1.653604
	10.	1.955830	26.343141	0.075775	0.603874	1.508889	1.713704	0.291767	2.216813	1.702322	0.246121	1.651173
	11.	1.955830	26.323022	0.075433	0.606997	1.519433	1.718087	0.319983	2.221063	1.720951	0.247997	1.652686
	12.	1.955830	26.412717	0.075657	0.605953	1.529820	1.731710	0.323689	2.179189	1.718630	0.249268	1.653531
2019.	01.	1.955830	26.329803	0.076262	0.611273	1.571137	1.731634	0.318838	2.205778	1.712804	0.251960	1.652127
	02.	1.955830	26.378612	0.076015	0.615150	1.563371	1.720479	0.326976	2.236997	1.722720	0.255591	1.653868

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2019			Performed in 2019		Total at the end of February
	Principal	Interest	Total	Principal	Interest	
Public Creditors	628,194	120,931	749,125	64,123	19,584	83,707
International and Regional Organizations	492,193	95,928	588,121	58,571	18,022	76,593
European Investment Bank	78,705	23,735	102,440	6,460	4,338	10,799
European Bank for Reconstruction and Development	115,240	5,761	121,000	10,874	1,332	12,206
World Bank - IDA	104,283	39,173	143,456	9,925	3,545	13,470
World Bank- IBRD ¹⁾	45,701	10,390	56,091	10,693	3,254	13,947
Council of Europe Development Bank ¹⁾	4,048	1,959	6,007	160	179	339
International Fund for Agriculture Development	3,424	709	4,133	0	0	0
IMF	113,410	10,287	123,698	12,636	3,417	16,053
European Union – European Commission	27,382	3,914	31,295	7,823	1,956	9,779
Government and Government Agencies	136,000	25,003	161,003	5,552	1,562	7,115
Paris Club ¹⁾	41,630	8,111	49,741	0	0	0
Saudi Development Fund	8,516	2,049	10,565	4,249	852	5,100
Other Bilateral	85,854	14,843	100,697	1,304	711	2,014
Private Creditors	36,377	937	37,314	0	3	3
London Club ¹⁾	36,377	937	37,314	0	3	3
Total	664,571	121,868	786,439	64,123	19,587	83,710

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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