



Monthly Economic Survey

JULY
2019

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
JULY 2019

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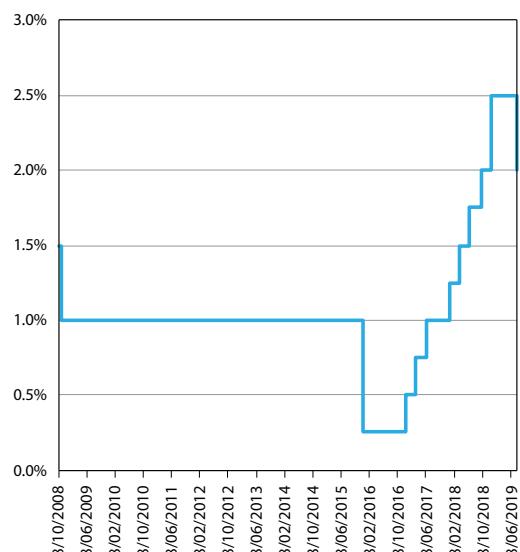
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INTRODUCTORY SUMMARY

Moderate disinflation pressures were one of the reasons why the FED cut its benchmark rate (Graph 1), while disinflation pressures, but very strong ones, were also present in BH (Graph 2). Industrial production decreased at the annual level, with the strongest decline recorded in the production of electric energy and gas (Graph 3). The number of employees increased, as well as net wages, mainly in the service sector (Graph 4). Both loans (Graph 5) and deposits (Graph 6) increased, with the deposit growth being faster than that of loans. Due to domestic sector deposit growth, the average required reserve (Graph 7) and average funds exceeding required reserve were also increasing, while money supply growth still influenced the growth of the most liquid monetary aggregate (Graph 8). Due to seasonal growth of demand for the local currency, foreign exchange reserves increased (Graph 9), and net foreign assets also increased (Graph 10). Both nominal and real effective exchange rates showed depreciation trends since mid previous year (Graph 11), and in the first seven months of 2019, trade deficit increased (Graph 12). In relations with all the foreign trade partners, trade deficit deepened, only the deficit with Serbia decreased slightly (Graph 13). General government sector debt at the annual level increased slightly (Graph 14). At the monthly level, the record growth of revenues on the basis of all indirect taxes was recorded (Graph 15), while revenues from tolls increased at a slower rate (Graph 16). The record growth rates, at the annual level, were also achieved in internal payment transactions, both in Giro Clearing and in RTGS (Graph 17). The Federation of Bosnia and Herzegovina in July issued for the first time ten year bonds with a very high average level of demand (Graph 18).

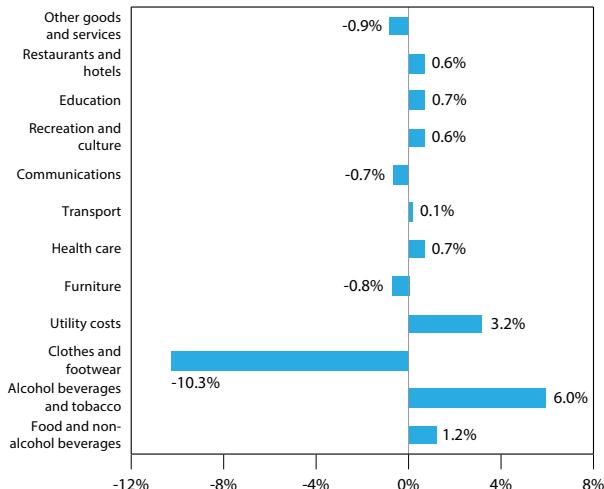
G01: The FED Interest Rates



Source: Eurostat

For the first time after December 2016, the Federal Reserves decreased the benchmark interest rate in July 2019, despite a high and continuous growth of US economy. The interest rate on the federal reserves decreased from 2.5% by 0.25 bp and it was within the range 2.25%-2.5%. Some of the FED reasons to make such a decision were disinflation pressures, unfavourable global economic trends and protectionism in global trade. The expansionary monetary policy of the FED brought about pressure on the ECB to start relaxing its monetary policy again, which in short-term perspective may have a positive effect on BH banking and economic system.

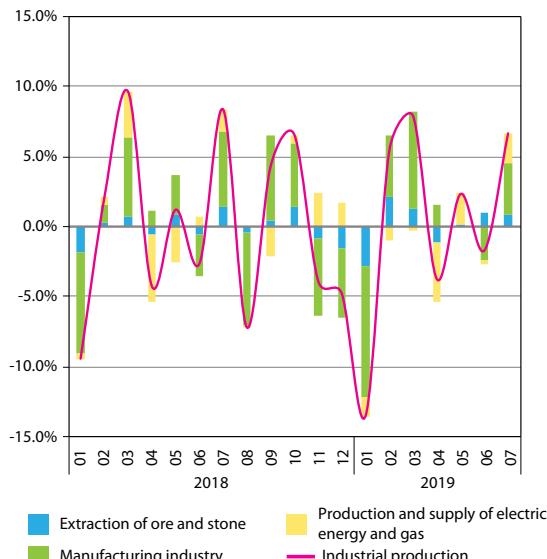
G02: Annual Changes of Consumer Prices by Categories in July



Source: BHAS

Observing on annual basis, a slow growth of the general price level in July (0.5%) was mainly determined by the price growth in the categories related to utility costs, food and beverages, and alcohol beverages and tobacco. At the same time, the strongest decline of consumer prices was continuously recorded in the category of clothes and footwear.

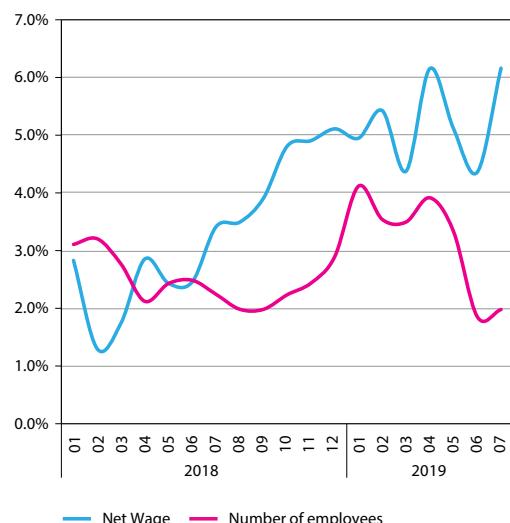
G03: Contribution to Monthly Rates of Industrial Production Trend



Source: BHAS

Industrial production growth at the monthly level was recorded in July, with a strong decline at the annual level. Observing the period January - July 2019, compared to the same period of the previous year, industrial output decreased by 4.2%. Observing the annual change structure, a decline was recorded in July in all the areas of industrial production, the highest one being in production and distribution of electric energy and gas (-11.9), due to a high base effect from the previous year, followed by mining (-2.6%) and manufacturing industry (-2.1%).

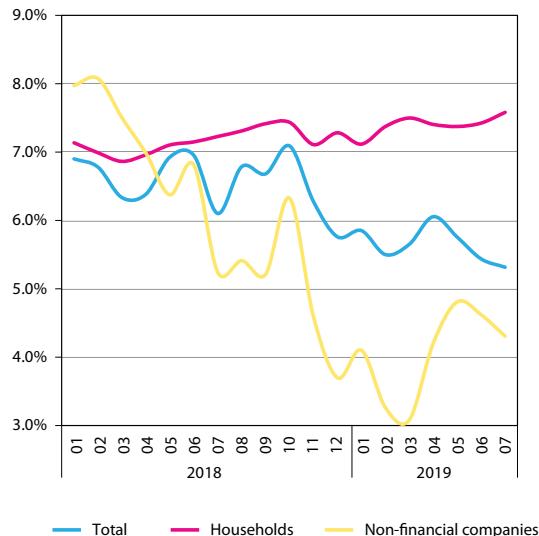
G04: Annual Growth of the Number of Employees and Net Wages



Source: BHAS

The growth of the number of employees at the annual level was brought about by intensive employment in trade, transport, public administration and health sector. The average nominal net wage in the end of July was KM 932. The highest wage growth was recorded in professional and technical activity (13.2%), art and entertainment (11.9%), financial sector activity (10.5%), construction (10.2%) and trade (9.0%).

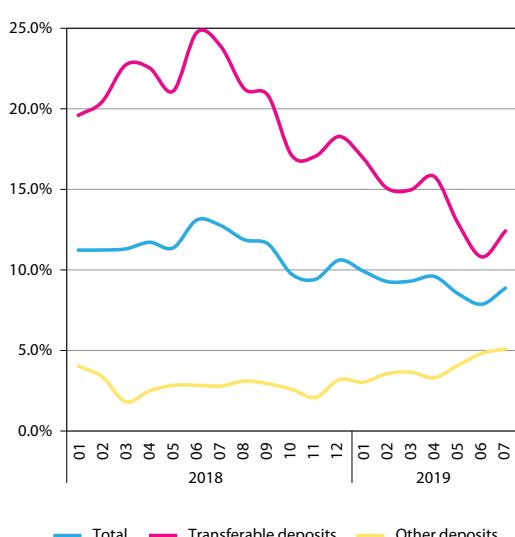
G05: Loans, Annual Growth Rates



Source: Tables 21 and 22

In the end of July, the total loans amounted to KM 20.25 billion, representing a growth of 5.3% at the annual level. The growth of loans to households was stronger than the growth of loans to non-financial companies. In this way, the share of loans to households in the total loans was increasing, reaching 48.1% in July.

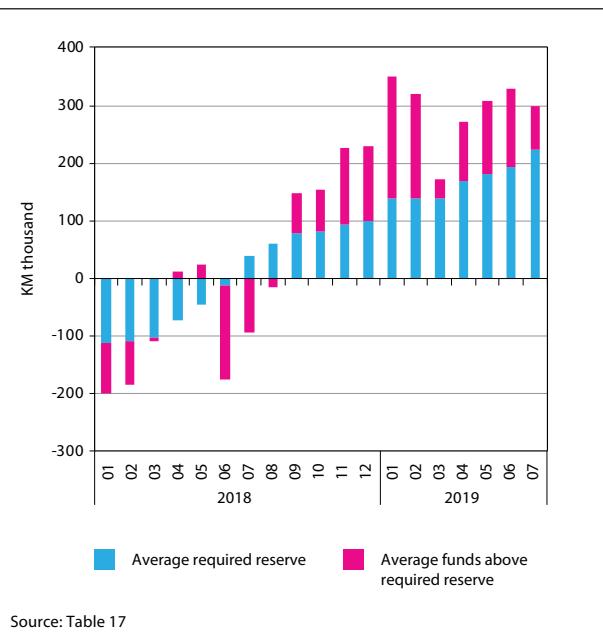
G06: Deposits, Annual Growth Rates



Source: Tables 19 and 20

In the end of July, the total deposits amounted to KM 22.83 billion, which was a growth of 7.8% at the annual level. According to maturity structure, transferable deposits contributed more to the total deposit growth than other deposits. Transferable deposits accounted for 91.7% of the total deposit growth in July compared to June.

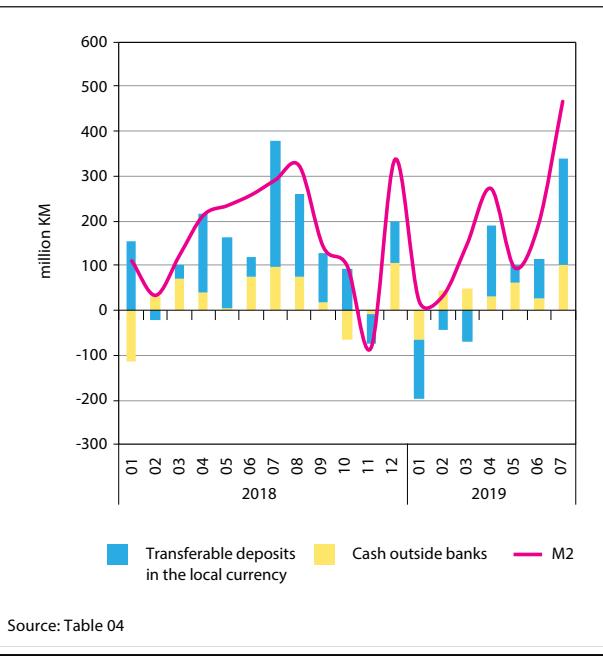
G07: Reserve Account Balance-Deviations from the Average Balance in 2018



Source: Table 17

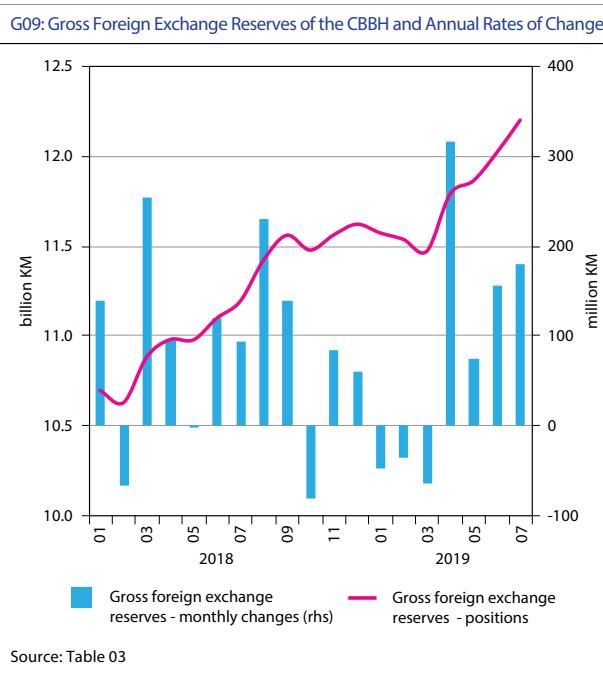
Continuous growth of domestic sector deposits resulted in the growth of the average required reserve, and also the growth of excess funds in reserve accounts. So, excess funds in reserve accounts in 2019 were again around KM 3.00 billion. Compared to the average positions in 2018, in the first seven months, significant deviations were present at the system level, both for the average required reserve and excess funds. The annual growth rate in July was 7.6% for the average required reserve and 6.1% for excess funds.

G08: Growth of Money Supply-Monthly Changes



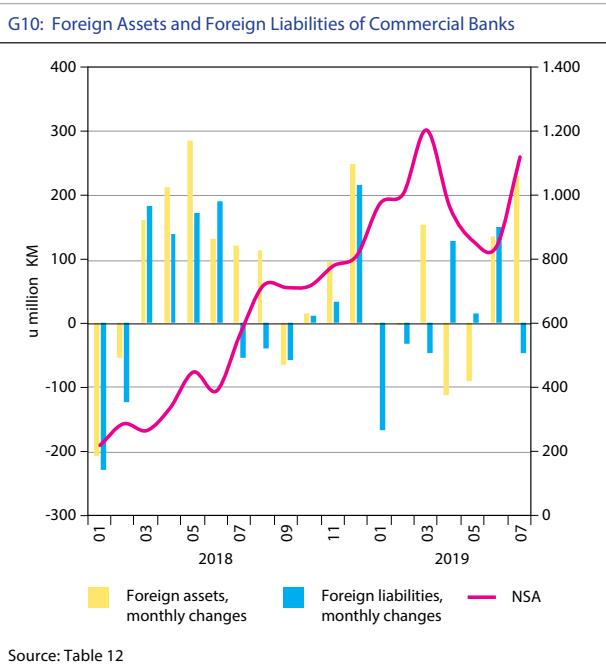
Source: Table 04

The money supply growth was mainly determined by a trend of monetary aggregate M1 for a longer period of time. The total contribution of these components to the 1.9% monthly growth of money supply amounted to 1.4%, while the contribution of quasi money was only 0.5%. In this way, the usually high seasonal demand for liquid assets, local currency deposits and cash outside banks predominantly determined the money supply trend in July.

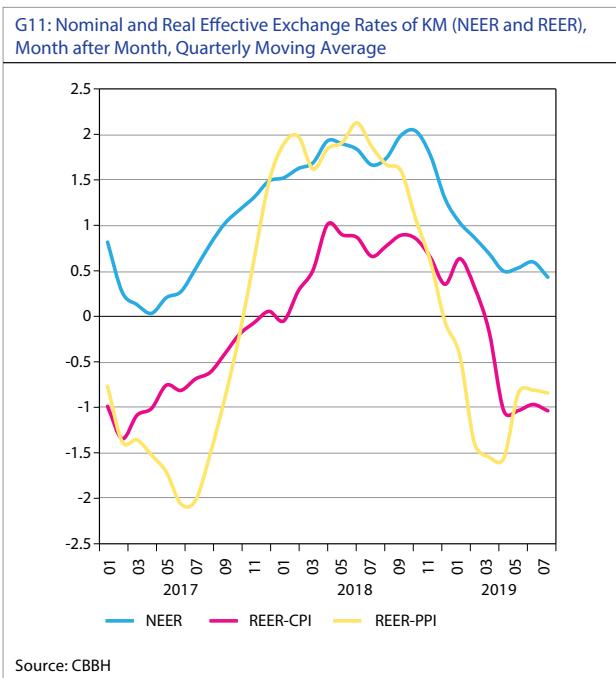


Source: Table 03

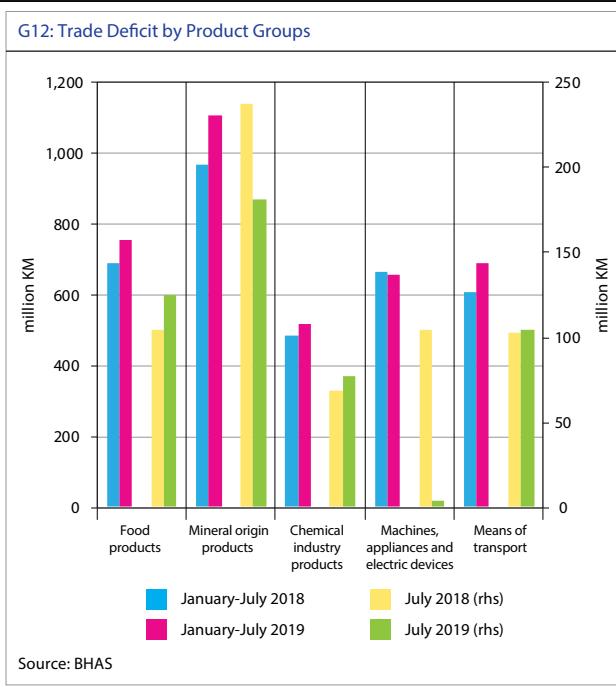
In the fourth month of continuous and considerable increase, gross foreign exchange reserves in the end of July amounted to KM 12.2 billion. Due to seasonal effects, increased demand for the local currency was present, so a positive balance of KM purchase and sale in the amount of KM 183.0 million was recorded with banks, which was the amount of the monthly increase of foreign exchange reserves with the growth rate of 1.5%. At the same time, a growth of 9.0% was recorded at the annual level.



Net foreign assets increased by KM 279.3 million at the monthly level resulting from increased foreign assets and decreased foreign liabilities. Foreign assets mainly increased due to increase of deposits with correspondent banks, while a decrease of foreign liabilities was mainly caused by decrease of non-residents' deposits.

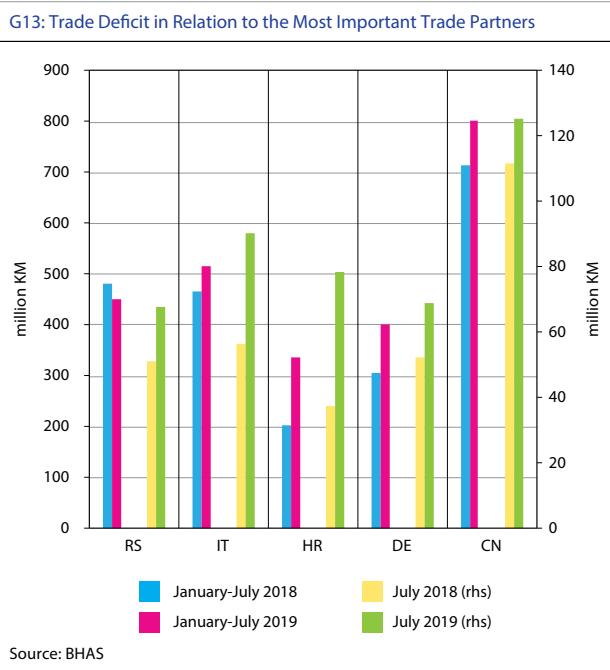


Nominal and real effective exchange rates showed depreciation trend since mid previous year. Nominal effective exchange rate of KM (NEER) in July was lower at the monthly level by 16 bp, while the depreciation of REER was even stronger, measured by both CPI and PPI. Depreciation of NEER was brought about by the nominal depreciation of KM against the currencies of developing countries, as a consequence of the weakening of EUR (our peg currency) against US dollar. Depreciation trend of REER-CPI was present since the beginning of the year, and appreciation was present during the previous two months.

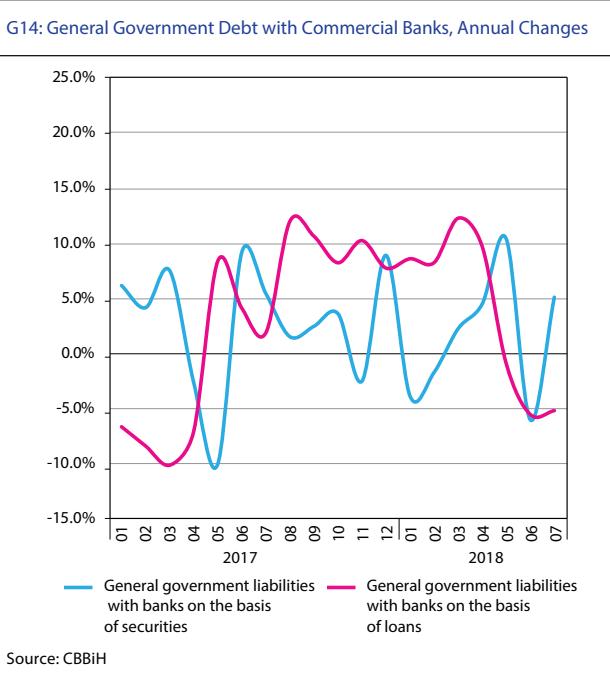


Trade deficit increased by KM 491.3 million (11.7%) at the annual level, observing the cumulative level for the first seven months of 2019. The most significant part of the deficit, the same as in the previous period, was generated within five groups of products. The growth of the prices of oil and oil derivatives, and decreased production due to a halt in the operations of Bosanski Brod refinery mainly impacted the trade deficit deepening compared to the previous year. The trade deficit deepened in the exchange of the main product groups, except in the groups of machines, appliances and electric devices, where trade deficit decreased, which was evident also at the monthly level.

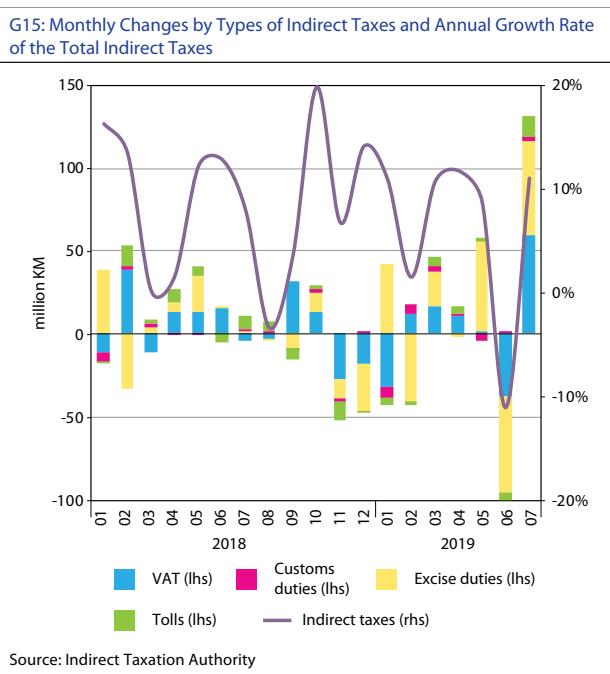
In July, trade deficit decreased also in case of mineral origin products.



The foreign trade deficit in the first seven months increased in relations with all the main trade partners, except with Serbia, where the deficit slightly decreased. In July, compared to the same month of 2018, in exchange with the main trade partners, trade deficit deepened.

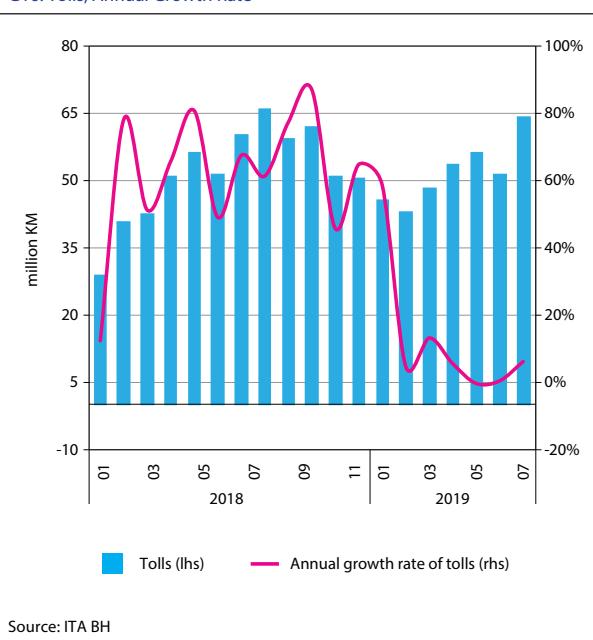


The growth of the general government debt was recorded in July at the annual level. In the end of July, the total general government sector debt on the basis of securities and loans amounted to KM 2.35 billion, which was an annual growth of liabilities in the amount of KM 13.3 million or 0.6%. The banking sector exposure to the general government sector in the end of July was 7.5% in percents of banking sector assets.



The record monthly growth of revenues in all the components of indirect taxes was recorded in July. The highest growth was recorded with excise duties and VAT. The monthly growth of indirect taxes was KM 133.0 million. The total collected revenues from indirect taxes in the first seven months amounted to KM 3.68 billion and compared to the same period of the previous year, they increased by 6.0%.

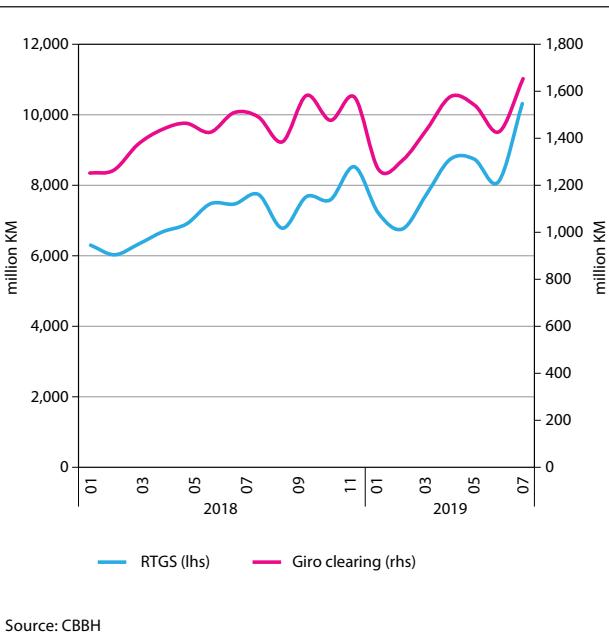
G16: Tolls, Annual Growth Rate



Source: ITA BH

In the recent months, the growth of revenues on the basis of tolls slowed down. Following a decline of the revenues from tolls in the previous month, a growth at the monthly level was recorded in July. KM 64.1 million was collected in July on this basis, which was higher by KM 3.8 million compared to the same period of the previous year. At the same time, in the first seven months, KM 363.0 million was collected, which was higher by 31.5 million compared to the previous year, clearly showing that a positive effect of legislative changes on the collection of the revenues on this basis was continued.

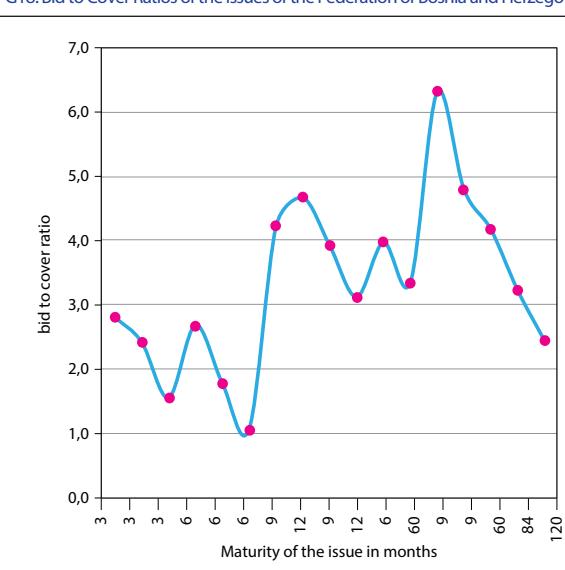
G 17: Transactions in RTGS and Giro Clearing



Source: CBBH

In the reporting period, a record turnover in BH internal payment transactions was achieved, both in RTGS and in GC. Monthly growth rates (m/m-1) of transactions in RTGS and Giro Clearing of 27.59% and 15.92% respectively only partly resulted from the low base effect, i.e. the low turnover level in June. Turnover in RTGS and Giro Clearing of KM 10.32 billion and KM 1.66 billion was higher by 31%, i.e. 16% than the average monthly turnover in the first 6 months of 2019. Such excessive growth of turnover in RTGS, by KM 2.45 billion compared to the average monthly turnover in the first half of 2019 should be particularly monitored, particularly from the view of financial stability and money laundering prevention controls.

G18: Bid to Cover Ratios of the Issues of the Federation of Bosnia and Herzegovina*



Source: SASE Note: * 4/2017 - 7/2019

In July, the Federation of Bosnia and Herzegovina issued for the first time a ten year bond. The issue of bonds in the nominal value of KM 30 million was carried out at the coupon interest rate of 0.8%, and, as the yield to maturity rate was 0.849%, the bond was sold at a discount, i.e. for KM 29.86 million. Although the demand for the issue was quite high, it exceeded the offer by 2.44 times, the realized offer and demand ratio was the lowest since June 2017. A rather low demand was a result of the maturity of the issue, which was by now the longest in the history of public debt of the Federation of Bosnia and Herzegovina.

STATISTICAL APPENDIX

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

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

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

The revised data for the period January 2006 – November 2015 are based on the active sub-balance of the banks with majority state owned capital from the Federation of BH, with the passive sub-balance excluded. Through such supplement of statistics, the users are provided with higher analytical usefulness of data and objective indicators on the current operations of banks in BH. Passive sub-balance includes the liabilities based on foreign loans and old foreign exchange savings of citizens until 31 March 1992 and it does not reflect the current operations of the bank, so this sub-balance in the privatization process will be taken over by the Ministry of Finance of FBH according to the Law on Initial Balance Sheets of Banks and the Law on Privatization, as it has been done for the previously privatized banks. The performed revision mainly influenced the decrease of loans to public companies in a foreign currency, decrease of foreign liabilities, decrease of other items of assets and liabilities on the basis of old foreign exchange savings, and in considerably lower amounts, on items of loans to the Entity Government, fixed assets, non-residents' deposits, shares and capital. The data on the „complete“ balance sheet, with the included passive sub-balance, are still available at: http://statistics.cbbh.ba:4444/Panorama/novaview/SimpleLogin_bs.aspx

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to				
	07/2019	06/2019	12/2018	07/2018	
FINANCIAL SECTOR		in KM million			
Monetary sector					
Money supply M2	25,416	1.9%	5.1%	8.7%	
Foreign currency reserves	12,203	1.5%	5.0%	9.0%	
Average balance of reserve accounts with CBBH	5,503	-0.6%	1.3%	6.8%	
Banking sector					
Total loans	20,252	0.1%	3.9%	5.3%	
Total deposits	22,832	1.4%	5.0%	8.9%	
Non-banking sector					
BLSE turnover	17.8	-64.4%	-67.2%	-85.7%	
SASE turnover	36.0	50.3%	-66.1%	149.0%	
Turnover in RTGS	10,323	27.6%	21.1%	38.4%	
Turnover in giro clearing system	1,659	15.9%	5.1%	9.6%	
in points					
BIRS	619	0.92%	9.48%	21.56%	
SASX 30	1182	-0.82%	4.07%	6.90%	
REAL SECTOR		in persons	06/2019	12/2018	
Consumer prices - BH			-0.6%	-0.5%	
Industrial production - BH			6.7%	1.6%	
Number of unemployed persons-BH	407,109	0.4%	-6.5%	-9.6%	
EXTERNAL SECTOR					
in KM million		Changes compared to			
		06/2019	12/2018	07/2018	
Imports	1,745	8.5%	14.4%	-0.5%	
Exports	1,005	0.9%	8.5%	-6.6%	
PUBLIC FINANCE		in KM million	06/2019	12/2018	
Net indirect taxes	613	27.7%	25.6%	11.1%	
VAT	352	20.7%	9.3%	7.5%	
Excise duties	166	52.4%	75.6%	24.2%	
Customs fees	28	14.9%	11.6%	13.9%	

T02: Buying and Selling of KM
- KM thousand -

Year 1	Month 2	Selling 3	Buying 4	Balance 5(3-4)	Cumulative Balance 6
2008		4,933.211	5,564.318	-631.108	5,304.973
2009		4,197.642	4,234.491	-36.849	5,268.124
2010		5,273.777	5,014.550	259.227	5,527.351
2011		5,088.041	5,162.710	-74.669	5,452.682
2012		5,511.162	5,491.846	19.316	5,471.998
2013		4,588.615	3,918.598	670.017	6,142.015
2014		5,065.358	4,379.047	686.312	6,828.327
2015		5,470.552	4,699.060	771.492	7,599.818
2016		7,485.849	6,622.039	863.811	8,463.629
2017		8,476.378	7,421.186	1,055.192	9,518.821
2018		10,792.432	9,780.514	1,011.918	10,530.740
2018	01	852.932	715.889	137.043	9,655.865
	02	657.348	733.451	-76.103	9,579.761
	03	787.989	572.265	215.724	9,795.486
	04	728.905	631.048	97.857	9,893.342
	05	708.444	687.829	20.615	9,913.958
	06	1,206.578	1,164.568	42.010	9,955.968
	07	989.316	818.859	170.457	10,126.425
	08	901.336	660.206	241.130	10,367.555
	09	830.216	714.442	115.773	10,483.328
	10	1,000.186	1,059.977	-59.791	10,423.537
	11	1,043.430	976.896	66.534	10,490.071
	12	1,085.753	1,045.085	40.668	10,530.740
2019	01	1,036.312	1,129.614	-93.302	10,437.437
	02	762.888	784.795	-21.907	10,415.531
	03	814.865	997.379	-182.514	10,233.017
	04	1,252.277	867.879	384.398	10,617.415
	05	967.429	928.455	38.974	10,656.389
	06	851.020	806.473	44.547	10,700.936
	07	1,011.937	828.952	182.985	10,883.920

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		
				5	6		8					
1	2	3	4	5	6	7	8	9= 3+...+8	10	11	12= 10-11	
2008	12	0,0	0,4	212,2	4.777,8	0,0	1.305,3	6.295,7	6.294,8	5.727,5	567,3	
2009	12	63,3	5,7	107,4	3.300,2	0,0	2.735,4	6.212,1	6.211,2	5.705,5	505,7	
2010	12	66,9	0,0	102,2	3.003,5	0,0	3.285,1	6.457,7	6.456,3	5.969,6	486,8	
2011	12	151,3	1,1	93,6	4.385,6	0,0	1.792,0	6.423,6	6.422,5	5.915,1	507,4	
2012	12	159,0	4,5	133,2	2.334,5	0,0	3.877,4	6.508,6	6.507,4	5.987,0	520,4	
2013	12	164,1	2,7	91,6	2.217,6	0,0	4.592,3	7.068,3	7.067,3	6.659,2	408,1	
2014	12	182,7	5,2	71,8	2.181,7	0,0	5.384,1	7.825,6	7.824,5	7.293,1	531,4	
2015	12	182,3	3,8	128,5	1.003,6	0,0	7.288,1	8.606,3	8.605,0	8.064,6	540,4	
2016	12	205,1	2,6	194,8	2.970,4	0,0	6.158,2	9.531,1	9.529,0	8.926,3	602,6	
2017	12	203,9	1,5	236,4	2.698,6	0,0	7.416,1	10.556,6	10.555,0	9.977,1	577,8	
2018	12	210,0	2,2	274,1	2.911,4	0,0	8.225,4	11.623,2	11.621,4	10.983,3	638,1	
2018	01	203,3	5,2	245,2	2.571,7	0,0	7.671,3	10.696,6	10.694,1	10.117,3	576,8	
	02	202,9	1,8	245,6	2.493,1	0,0	7.686,2	10.629,5	10.626,2	10.037,2	589,0	
	03	202,1	1,7	245,5	2.513,1	0,0	7.922,2	10.884,7	10.881,5	10.252,4	629,1	
	04	204,4	5,7	245,5	2.475,3	0,0	8.049,6	10.980,6	10.978,0	10.366,3	611,6	
	05	208,5	2,0	245,7	2.392,8	0,0	8.129,8	10.978,9	10.976,7	10.369,9	606,8	
	06	201,3	2,0	246,0	2.471,0	0,0	8.179,3	11.099,6	11.097,6	10.466,4	631,2	
	07	196,5	6,0	245,9	2.492,1	0,0	8.252,9	11.193,4	11.191,5	10.585,7	605,9	
	08	194,4	2,2	249,2	2.560,8	0,0	8.416,2	11.422,7	11.420,3	10.822,1	598,2	
	09	192,8	1,5	249,1	2.625,5	0,0	8.492,8	11.561,7	11.559,7	10.992,3	567,4	
	10	201,6	5,8	248,6	2.647,2	0,0	8.375,8	11.479,0	11.476,1	10.880,7	595,4	
	11	202,8	2,2	248,7	2.692,6	0,0	8.416,4	11.562,8	11.560,5	10.943,1	617,3	
	12	210,0	2,2	274,1	2.911,4	0,0	8.225,4	11.623,2	11.621,4	10.983,3	638,1	
2019	01	216,7	3,4	287,0	2.706,7	0,0	8.360,9	11.574,8	11.572,2	10.892,9	679,3	
	02	216,8	0,0	286,9	2.782,7	0,0	8.251,7	11.538,2	11.536,0	10.867,1	669,0	
	03	216,2	0,0	286,2	2.672,5	0,0	8.298,3	11.473,3	11.471,6	10.740,8	730,8	
	04	214,9	3,6	288,1	2.887,5	0,0	8.397,0	11.791,0	11.787,8	11.071,5	716,3	
	05	219,5	0,5	294,7	2.900,1	0,0	8.450,7	11.865,6	11.863,6	11.105,9	757,7	
	06	232,7	0,5	294,8	2.947,0	0,0	8.547,2	12.022,2	12.019,9	11.202,3	817,6	
	07	239,7	4,1	294,9	3.078,7	0,0	8.585,5	12.202,9	12.200,8	11.334,9	866,0	

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 1	Month 2	Cash outside Monetary Authorities 3	Bank Deposits with Monetary Authorities 4	Transf. Dep. of other Domestic Sectors with Monetary Authorities 5	Currency outside Banks 6	Transf. Deposits in Domestic Currency 7	Other Deposits in Domestic Currency 8	Transf. Deposits in Foreign Currency 9	Other Deposits in Foreign Currency 10	Reserve Money	M1 11 = 3+4+5	12= 6+7	QM 13= 8+9+10	M2 14= 12+13
2008	12	2.552,4	3.144,2	7,4	2.302,4	3.388,8	1.776,2	1.107,2	3.864,7	5.704,0	5.691,2	6.748,1	12.439,3	
2009	12	2.267,7	3.375,1	6,0	2.009,5	3.536,3	1.844,3	1.078,0	4.241,0	5.648,9	5.545,8	7.163,3	12.709,1	
2010	12	2.497,5	3.393,5	8,7	2.210,8	3.689,2	1.991,0	1.209,8	4.526,4	5.899,7	5.900,0	7.727,2	13.627,1	
2011	12	2.645,1	3.192,8	11,1	2.366,4	3.819,0	2.285,7	1.100,1	4.846,1	5.848,9	6.185,5	8.231,9	14.417,4	
2012	12	2.747,5	3.040,6	13,5	2.414,3	3.728,4	2.672,7	1.052,9	5.041,4	5.801,7	6.142,7	8.767,0	14.909,7	
2013	12	2.909,9	3.475,3	15,9	2.542,3	4.153,3	3.006,3	1.189,3	5.202,4	6.401,0	6.695,6	9.398,0	16.093,6	
2014	12	3.210,5	3.751,1	38,3	2.814,0	4.496,4	3.377,3	1.301,2	5.280,0	6.999,9	7.310,4	9.958,5	17.268,9	
2015	12	3.499,5	4.063,5	51,7	3.055,3	5.125,6	3.562,6	1.360,4	5.543,3	7.614,7	8.180,9	10.466,3	18.647,2	
2016	12	4.066,8	4.269,1	52,0	3.401,2	5.899,8	3.883,0	1.535,6	5.478,0	8.387,9	9.301,0	10.896,6	20.197,6	
2017	12	4.319,4	5.033,1	76,1	3.648,1	6.924,4	4.091,6	1.816,2	5.636,1	9.428,5	10.572,5	11.543,8	22.116,3	
2018	12	4.750,6	5.523,3	125,5	3.978,6	8.166,4	4.302,2	1.961,4	5.782,4	10.399,4	12.145,1	12.046,0	24.191,1	
2018	01	4.282,9	5.191,4	86,5	3.532,9	7.080,7	4.084,6	1.852,9	5.674,9	9.560,8	10.613,6	11.612,4	22.226,0	
	02	4.302,9	5.100,7	85,9	3.564,6	7.057,2	4.091,0	1.863,2	5.682,6	9.489,5	10.621,9	11.636,8	22.258,6	
	03	4.342,7	5.205,3	85,8	3.637,7	7.085,6	4.088,1	1.889,1	5.680,9	9.633,8	10.723,3	11.658,1	22.381,4	
	04	4.407,7	5.168,7	98,2	3.675,7	7.263,1	4.103,2	1.877,5	5.674,2	9.674,7	10.938,8	11.654,9	22.593,7	
	05	4.452,1	5.077,4	97,8	3.680,4	7.423,4	4.130,0	1.912,5	5.681,0	9.627,3	11.103,8	11.723,6	22.827,4	
	06	4.515,4	5.024,3	98,1	3.756,0	7.467,9	4.143,6	2.030,8	5.686,8	9.637,8	11.223,9	11.861,2	23.085,2	
	07	4.621,4	5.191,6	110,2	3.852,6	7.751,3	4.141,8	1.944,6	5.686,0	9.923,2	11.603,9	11.772,4	23.376,3	
	08	4.717,6	5.339,0	110,7	3.929,3	7.933,9	4.168,9	1.983,9	5.682,6	10.167,4	11.863,2	11.835,5	23.698,7	
	09	4.717,2	5.437,8	112,6	3.946,4	8.046,8	4.140,1	1.966,6	5.740,1	10.267,6	11.993,2	11.846,8	23.840,0	
	10	4.693,0	5.348,5	126,2	3.878,9	8.141,8	4.142,1	2.016,2	5.759,3	10.167,7	12.020,6	11.917,6	23.938,2	
	11	4.670,3	5.432,5	125,4	3.870,6	8.075,0	4.168,9	1.954,4	5.785,0	10.228,2	11.945,6	11.908,3	23.853,9	
	12	4.750,6	5.523,3	125,5	3.978,6	8.166,4	4.302,2	1.961,4	5.782,4	10.399,4	12.145,1	12.046,0	24.191,1	
2019	01	4.719,9	5.518,6	137,7	3.914,7	8.034,5	2.626,2	2.203,4	7.432,6	10.376,2	11.949,2	12.262,2	24.211,4	
	02	4.743,1	5.443,7	136,8	3.959,1	7.992,0	2.591,3	2.174,5	7.525,9	10.323,6	11.951,2	12.291,6	24.242,8	
	03	4.782,7	5.214,4	135,8	4.007,7	7.920,8	2.699,6	2.300,4	7.460,6	10.132,9	11.928,5	12.460,6	24.389,1	
	04	4.875,2	5.447,3	149,4	4.038,7	8.078,6	2.700,7	2.375,8	7.467,5	10.471,9	12.117,2	12.544,0	24.661,2	
	05	4.882,6	5.478,2	148,8	4.101,6	8.119,4	2.746,4	2.349,6	7.438,5	10.509,6	12.221,0	12.534,6	24.755,6	
	06	4.924,0	5.495,8	149,8	4.126,6	8.208,0	2.786,6	2.387,5	7.440,0	10.569,6	12.334,6	12.614,1	24.948,6	
	07	5.031,9	5.533,0	162,2	4.226,4	8.447,6	2.806,5	2.476,8	7.458,1	10.727,1	12.674,1	12.741,4	25.415,5	

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

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

Notes:

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

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

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

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

Year	Month	ASSETS													TOTAL	
		Foreign Assets (Net)					Claims on Domestic Sectors									
		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	12 = 6+...+11	13 = 5+12					
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12				
2008	12	9.429,7	-6.000,0	3.429,7	-1.655,8	148,3	256,4	6.751,6	169,2	6.804,5	12.474,1	15.903,8				
2009	12	9.430,9	-5.386,9	4.043,9	-1.294,6	195,6	268,2	6.682,5	103,0	6.411,3	12.365,8	16.409,8				
2010	12	9.300,8	-4.397,0	4.903,8	-996,9	270,8	351,3	6.965,5	80,2	6.424,3	13.095,3	17.999,1				
2011	12	9.175,9	-3.779,7	5.396,2	-440,3	323,1	360,2	7.166,9	94,0	6.770,1	14.274,0	19.670,2				
2012	12	9.044,2	-3.559,7	5.484,4	-182,6	386,3	390,9	7.473,1	73,7	6.874,4	15.015,8	20.500,2				
2013	12	9.733,5	-3.330,9	6.402,6	-19,1	422,5	451,6	7.556,4	67,4	7.133,6	15.612,5	22.015,1				
2014	12	10.479,7	-2.961,1	7.518,6	71,0	509,1	443,6	7.452,0	61,3	7.502,5	16.039,4	23.557,9				
2015	12	11.107,9	-2.614,6	8.493,3	160,1	537,2	400,0	7.452,6	74,6	7.875,3	16.499,8	24.993,1				
2016	12	12.199,0	-2.476,4	9.722,6	101,8	517,8	375,6	7.743,9	67,2	8.155,8	16.962,0	26.684,6				
2017	12	13.372,4	-2.589,5	10.782,9	-148,7	511,5	406,2	8.354,5	96,5	8.689,3	17.909,4	28.692,2				
2018	12	15.505,5	-3.041,1	12.464,4	-464,7	496,0	428,0	8.654,6	136,8	9.306,3	18.556,9	31.021,4				
2018	01	13.305,2	-2.362,0	10.943,2	-119,0	500,7	399,6	8.314,2	85,1	8.705,3	17.885,9	28.829,1				
	02	13.184,6	-2.241,9	10.942,6	-205,5	494,9	398,9	8.443,0	87,7	8.732,1	17.951,1	28.893,7				
	03	13.601,3	-2.424,5	11.176,9	-379,1	485,5	390,0	8.543,9	93,4	8.820,8	17.954,5	29.131,3				
	04	13.908,9	-2.565,1	11.343,8	-444,1	486,5	400,8	8.532,2	92,6	8.908,7	17.976,6	29.320,4				
	05	14.193,5	-2.738,2	11.455,3	-401,0	487,4	403,2	8.506,1	97,1	8.997,6	18.090,5	29.545,7				
	06	14.447,9	-2.930,5	11.517,4	-409,0	481,3	415,6	8.601,9	122,6	9.063,3	18.275,8	29.793,2				
	07	14.664,3	-2.876,2	11.788,2	-356,5	473,8	418,4	8.609,0	124,0	9.129,5	18.398,3	30.186,5				
	08	15.007,1	-2.837,0	12.170,1	-388,8	494,5	412,2	8.556,6	124,6	9.176,1	18.375,1	30.545,3				
	09	15.082,4	-2.779,6	12.302,9	-418,5	491,9	415,8	8.577,2	127,8	9.223,4	18.417,6	30.720,4				
	10	15.016,8	-2.792,2	12.224,6	-371,8	494,5	424,7	8.680,7	125,2	9.276,2	18.629,6	30.854,2				
	11	15.196,1	-2.824,5	12.371,6	-541,7	493,3	424,3	8.602,5	127,9	9.278,8	18.385,1	30.756,7				
	12	15.505,5	-3.041,1	12.464,4	-463,7	496,0	427,0	8.654,6	136,8	9.306,3	18.556,9	31.021,4				
2019	01	15.455,6	-2.877,2	12.578,3	-447,7	486,1	425,0	8.651,1	122,8	9.302,8	18.540,2	31.118,5				
	02	15.417,9	-2.844,6	12.573,3	-435,8	476,7	423,3	8.713,4	126,0	9.350,7	18.654,4	31.227,7				
	03	15.508,1	-2.800,1	12.707,9	-492,7	476,0	426,5	8.789,8	124,4	9.461,6	18.785,6	31.493,5				
	04	15.712,8	-2.931,5	12.781,3	-493,6	467,7	422,4	8.889,6	129,7	9.552,0	18.967,7	31.749,1				
	05	15.698,7	-2.947,0	12.751,7	-438,8	482,2	431,0	8.912,7	128,5	9.643,9	19.159,6	31.911,3				
	06	15.990,1	-3.098,1	12.892,0	-584,4	488,1	429,2	9.011,0	151,2	9.724,2	19.219,2	32.111,3				
	07	16.403,1	-3.050,2	13.353,0	-560,3	478,7	415,6	9.009,3	133,4	9.812,1	19.288,8	32.641,8				

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

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

Notes:

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

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

Year	Month	LIABILITIES												
		Money Supply (M2)					Quasi Money (QM)							
		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)
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2008	12	2.302,4	3.388,8	5.691,2	1.108,0	1.776,2	3.864,7	6.748,8	12.440,0	17,9	264,3	2.785,2	407,0	15.914,3
2009	12	2.009,5	3.536,3	5.545,8	1.078,7	1.844,3	4.241,0	7.164,0	12.709,8	13,6	446,7	2.835,6	414,5	16.420,2
2010	12	2.210,8	3.689,2	5.900,0	1.210,6	1.991,0	4.526,4	7.727,9	13.627,9	9,1	595,1	3.055,8	721,9	18.009,8
2011	12	2.366,4	3.819,0	6.185,5	1.100,1	2.285,7	4.846,9	8.232,7	14.418,1	0,0	675,3	3.606,4	981,3	19.681,1
2012	12	2.414,3	3.728,4	6.142,7	1.053,0	2.672,7	5.042,2	8.767,8	14.910,5	0,0	712,4	3.780,4	1.107,8	20.511,0
2013	12	2.542,3	4.153,3	6.695,6	1.189,3	3.006,3	5.203,1	9.398,7	16.094,3	0,0	707,9	3.828,8	1.394,7	22.025,7
2014	12	2.814,0	4.496,4	7.310,4	1.301,2	3.377,3	5.280,0	9.958,5	17.268,9	0,0	681,0	3.993,5	1.614,5	23.557,9
2015	12	3.055,3	5.125,6	8.180,9	1.360,4	3.562,6	5.543,3	10.466,3	18.647,2	8,0	599,2	4.148,0	1.590,7	24.993,1
2016	12	3.401,2	5.899,8	9.301,0	1.535,6	3.883,0	5.478,0	10.896,6	20.197,6	8,0	510,0	4.440,4	1.528,6	26.684,6
2017	12	3.648,1	6.924,4	10.572,5	1.816,2	4.091,6	5.636,1	11.543,8	22.116,3	8,0	460,0	4.659,5	1.448,4	28.692,2
2018	12	3.978,6	8.166,4	12.145,1	1.961,4	4.302,2	5.782,4	12.046,0	24.191,1	8,0	467,5	4.848,9	1.505,9	31.021,4
2018	01	3.532,9	7.080,7	10.613,6	1.852,9	4.084,6	5.674,9	11.612,4	22.226,0	8,0	451,5	4.644,4	1.499,1	28.829,1
	02	3.564,6	7.057,2	10.621,9	1.863,2	4.091,0	5.682,6	11.636,8	22.258,6	7,9	438,8	4.680,9	1.507,4	28.893,7
	03	3.637,7	7.085,6	10.723,3	1.889,1	4.088,1	5.680,9	11.658,1	22.381,4	7,9	453,0	4.737,3	1.551,7	29.131,3
	04	3.675,7	7.263,1	10.938,8	1.877,5	4.103,2	5.674,2	11.654,9	22.593,7	8,0	458,8	4.731,4	1.528,5	29.320,4
	05	3.680,4	7.423,4	11.103,8	1.912,5	4.130,0	5.681,0	11.723,6	22.827,4	8,0	468,7	4.721,6	1.520,2	29.545,7
	06	3.756,0	7.467,9	11.223,9	2.030,8	4.143,6	5.686,8	11.861,2	23.085,2	8,0	466,4	4.725,3	1.508,3	29.793,2
	07	3.852,6	7.751,3	11.603,9	1.944,6	4.141,8	5.686,0	11.772,4	23.376,3	8,0	463,1	4.733,9	1.605,2	30.186,5
	08	3.929,3	7.933,9	11.863,2	1.983,9	4.168,9	5.682,6	11.835,5	23.698,7	8,0	466,9	4.828,3	1.543,4	30.545,3
	09	3.946,4	8.046,8	11.993,2	1.966,6	4.140,1	5.740,1	11.846,8	23.840,0	7,9	477,5	4.806,2	1.588,8	30.720,4
	10	3.878,9	8.141,8	12.020,6	2.016,2	4.142,1	5.759,3	11.917,6	23.938,2	8,0	474,8	4.860,2	1.573,1	30.854,2
	11	3.870,6	8.075,0	11.945,6	1.954,4	4.168,9	5.785,0	11.908,3	23.853,9	8,0	466,6	4.854,6	1.573,7	30.756,7
	12	3.978,6	8.166,4	12.145,1	1.961,4	4.302,2	5.782,4	12.046,0	24.191,1	8,0	467,5	4.849,8	1.505,0	31.021,4
2019	01	3.914,7	8.034,5	11.949,2	2.203,4	2.626,2	7.432,6	12.262,2	24.211,4	8,0	470,3	4.927,3	1.501,6	31.118,5
	02	3.959,1	7.992,0	11.951,2	2.174,5	2.591,3	7.525,9	12.291,6	24.242,8	7,9	479,6	4.962,0	1.535,3	31.227,7
	03	4.007,7	7.920,8	11.928,5	2.300,4	2.699,6	7.460,6	12.460,6	24.389,1	7,9	499,3	5.061,6	1.535,6	31.493,5
	04	4.038,7	8.078,6	12.117,2	2.375,8	2.700,7	7.467,5	12.544,0	24.661,2	8,0	490,5	5.082,5	1.507,0	31.749,1
	05	4.101,6	8.119,4	12.221,0	2.349,6	2.746,4	7.438,5	12.534,6	24.755,6	8,0	495,6	5.115,9	1.536,2	31.911,3
	06	4.126,6	8.208,0	12.334,6	2.387,5	2.786,6	7.440,0	12.614,1	24.948,6	8,0	503,9	5.141,3	1.509,5	32.111,3
	07	4.226,4	8.447,6	12.674,1	2.476,8	2.806,5	7.458,1	12.741,4	25.415,5	8,0	504,5	5.241,5	1.472,3	32.641,8

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

local currency positions to foreign currency positions in monetary statistics reports.

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

Notes:

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

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

ASSETS				LIABILITIES							
				Reserve Money							
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash Outside Monetary Authorities	Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total	
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
2008	12	6.323,6	2,1	6.325,6	2.552,4	5.704,0	1,0	23,4	499,3	97,9	6.325,6
2009	12	6.239,9	1,9	6.241,8	2.267,7	5.648,9	0,9	56,7	502,5	33,0	6.241,8
2010	12	6.485,5	1,8	6.487,3	2.497,5	5.899,7	1,4	69,8	533,9	-17,5	6.487,3
2011	12	6.451,4	1,6	6.453,0	2.645,1	5.848,9	1,1	66,2	547,6	-10,8	6.453,0
2012	12	6.536,4	1,6	6.538,0	2.747,5	5.801,7	1,2	185,3	575,7	-25,9	6.538,0
2013	12	7.096,2	1,7	7.097,8	2.909,9	6.401,0	1,0	258,2	466,3	-28,7	7.097,8
2014	12	7.853,4	1,6	7.855,1	3.210,5	6.999,9	1,1	293,2	585,0	-24,2	7.855,1
2015	12	8.634,1	1,5	8.635,7	3.499,5	7.614,7	1,3	449,9	593,7	-24,0	8.635,7
2016	12	9.559,0	1,5	9.560,4	4.066,8	8.387,9	2,2	538,4	667,4	-35,5	9.560,4
2017	12	10.584,4	2,2	10.586,6	4.319,4	9.428,5	1,6	548,6	652,6	-44,8	10.586,6
2018	12	11.651,0	2,1	11.653,1	4.750,6	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2018	01	10.724,4	1,5	10.726,0	4.282,9	9.560,8	2,5	556,5	652,2	-46,1	10.726,0
	02	10.657,3	1,7	10.659,0	4.302,9	9.489,5	3,3	547,7	663,6	-45,0	10.659,0
	03	10.912,5	2,0	10.914,5	4.342,7	9.633,8	3,2	618,6	704,4	-45,5	10.914,5
	04	11.008,4	1,6	11.010,0	4.407,7	9.674,7	2,6	691,6	693,5	-52,4	11.010,0
	05	11.006,7	1,9	11.008,5	4.452,1	9.627,3	2,1	742,6	688,9	-52,4	11.008,5
	06	11.127,4	2,1	11.129,5	4.515,4	9.637,8	2,0	828,7	713,5	-52,5	11.129,5
	07	11.221,2	1,7	11.222,8	4.621,4	9.923,2	1,8	662,4	687,1	-51,8	11.222,8
	08	11.450,6	1,8	11.452,4	4.717,6	10.167,4	2,4	654,7	680,2	-52,3	11.452,4
	09	11.589,5	1,9	11.591,4	4.717,2	10.267,6	2,0	724,7	649,2	-52,1	11.591,4
	10	11.506,8	1,7	11.508,5	4.693,0	10.167,7	2,9	713,0	676,7	-51,8	11.508,5
	11	11.590,6	1,7	11.592,3	4.670,3	10.228,2	2,3	714,9	698,5	-51,6	11.592,3
	12	11.651,0	2,1	11.653,1	4.750,6	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2019	01	11.602,6	1,4	11.604,0	4.719,9	10.376,2	2,6	516,7	760,8	-52,2	11.604,0
	02	11.566,0	1,6	11.567,6	4.743,1	10.323,6	2,1	543,5	750,1	-51,7	11.567,6
	03	11.501,2	1,9	11.503,1	4.782,7	10.132,9	1,7	607,9	812,1	-51,5	11.503,1
	04	11.818,9	1,6	11.820,5	4.875,2	10.471,9	3,2	599,6	796,9	-51,2	11.820,5
	05	11.893,4	1,8	11.895,2	4.882,6	10.509,6	1,9	596,3	838,2	-50,8	11.895,2
	06	12.050,0	2,0	12.052,0	4.924,0	10.569,6	2,4	632,7	897,7	-50,3	12.052,0
	07	12.230,7	1,7	12.232,4	5.031,9	10.727,1	2,0	607,7	945,5	-50,0	12.232,4

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

Notes:

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

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

ASSETS										
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2008	12	3.393,3	3.106,1	265,5	256,4	6.751,6	169,2	6.802,8	20.744,9	
2009	12	3.632,0	3.190,3	355,5	268,2	6.682,5	103,0	6.409,8	20.641,1	
2010	12	3.679,8	2.814,2	465,4	351,3	6.965,5	80,2	6.423,0	20.779,3	
2011	12	3.469,7	2.724,5	904,7	360,2	7.166,9	94,0	6.768,9	21.488,9	
2012	12	3.370,4	2.507,8	1.236,2	390,9	7.473,1	73,7	6.873,3	21.925,4	
2013	12	3.843,7	2.637,3	1.379,4	451,6	7.556,4	67,4	7.131,8	23.067,7	
2014	12	4.115,0	2.626,3	1.854,5	443,6	7.452,0	61,3	7.501,7	24.054,3	
2015	12	4.511,7	2.473,8	2.161,1	400,0	7.452,6	74,6	7.874,7	24.948,5	
2016	12	4.936,6	2.640,0	2.179,1	375,6	7.743,9	67,2	8.155,4	26.097,7	
2017	12	5.711,7	2.787,9	2.197,0	406,2	8.354,5	96,5	8.688,8	28.242,7	
2018	12	6.296,9	3.854,5	2.280,9	428,0	8.654,6	136,8	9.305,9	30.957,6	
2018	01	5.948,5	2.580,7	2.261,1	399,6	8.314,2	85,1	8.705,0	28.294,1	
	02	5.847,1	2.527,2	2.239,2	398,9	8.443,0	87,7	8.731,8	28.274,9	
	03	6.017,4	2.688,8	2.217,6	390,0	8.543,9	93,4	8.820,4	28.771,5	
	04	5.907,7	2.900,5	2.234,5	400,8	8.532,2	92,6	8.908,4	28.976,7	
	05	5.865,6	3.186,8	2.322,8	403,2	8.506,1	97,1	8.997,2	29.378,9	
	06	5.801,0	3.320,5	2.546,6	415,6	8.601,9	122,6	9.062,9	29.871,0	
	07	5.965,2	3.443,2	2.345,7	418,4	8.609,0	124,0	9.129,3	30.034,8	
	08	6.137,2	3.556,6	2.369,3	412,2	8.556,6	124,6	9.175,8	30.332,2	
	09	6.211,2	3.492,9	2.363,1	415,8	8.577,2	127,8	9.223,0	30.411,1	
	10	6.163,8	3.510,0	2.375,6	424,7	8.680,7	125,2	9.276,0	30.555,9	
	11	6.235,9	3.605,5	2.322,4	424,3	8.602,5	127,9	9.278,5	30.597,0	
	12	6.296,9	3.854,5	2.281,9	427,0	8.654,6	136,8	9.305,9	30.957,6	
2019	01	6.383,7	3.853,0	2.290,9	425,0	8.651,1	122,8	9.302,6	31.029,1	
	02	6.269,3	3.851,9	2.293,0	423,3	8.713,4	126,0	9.350,5	31.027,6	
	03	5.987,6	4.006,9	2.360,4	426,5	8.789,8	124,4	9.461,2	31.156,8	
	04	6.297,5	3.893,9	2.384,5	422,4	8.889,6	129,7	9.551,8	31.569,5	
	05	6.272,5	3.805,3	2.443,7	431,0	8.912,7	128,5	9.643,7	31.637,4	
	06	6.305,2	3.940,7	2.400,2	429,2	9.011,0	151,2	9.723,8	31.961,3	
	07	6.344,4	4.172,4	2.356,9	415,6	9.009,3	133,4	9.811,9	32.243,9	

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

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

Notes:

Consolidated balance sheet of commercial banks includes consolidated balance sheets of commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH and it represents consolidation of mutual claims and liabilities among the commercial banks. Banks' reserves consist of cash in the banks' vaults and banks' deposits with the Central Bank of Bosnia and Herzegovina. Foreign assets of commercial banks include: foreign currency in the vaults, transferable and other deposits with non-residents in foreign currency, loans to non-residents, securities of non-residents in foreign currency, and other claims on non-residents.

Claims on general government include claims on all levels of government: the central government (BH Institutions, Entity governments, Entity social security funds and Brčko District) and non-central governments (canton and municipality governments). Claims on other domestic sectors include claims on public non-financial enterprises, private non-financial enterprises, other financial institutions and claims on other domestic sectors (households, non-profit institutions and other unclassified sectors).

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

Year	Month	LIABILITIES												
		Central Government Deposits	Transf. Dep. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total		
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12		
2008	12	1.749,7	3.381,4	1.107,2	1.776,2	3.864,7	17,9	264,3	5.999,0	2.271,6	312,9	20.744,9		
2009	12	1.397,9	3.530,3	1.078,0	1.844,3	4.241,0	13,6	446,7	5.386,1	2.319,4	383,9	20.641,1		
2010	12	1.121,7	3.680,5	1.209,8	1.991,0	4.526,4	9,1	595,1	4.395,7	2.508,4	741,7	20.779,3		
2011	12	955,7	3.807,9	1.100,1	2.285,7	4.846,1	0,0	675,3	3.778,6	3.045,1	994,3	21.488,9		
2012	12	847,2	3.714,8	1.052,9	2.672,7	5.041,4	0,0	712,4	3.558,6	3.191,3	1.134,1	21.925,4		
2013	12	717,8	4.137,4	1.189,3	3.006,3	5.202,4	0,0	707,9	3.329,9	3.348,9	1.427,8	23.067,7		
2014	12	981,3	4.458,2	1.301,2	3.377,3	5.280,0	0,0	681,0	2.960,0	3.408,5	1.606,8	24.054,3		
2015	12	1.014,1	5.073,9	1.360,4	3.562,6	5.543,3	8,0	599,2	2.613,3	3.554,3	1.619,5	24.948,5		
2016	12	1.021,3	5.847,8	1.535,6	3.883,0	5.478,0	8,0	510,0	2.474,2	3.773,0	1.566,9	26.097,7		
2017	12	1.285,6	6.848,3	1.816,2	4.091,6	5.636,1	8,0	460,0	2.587,9	4.006,8	1.502,2	28.242,7		
2018	12	1.665,9	8.040,9	1.961,4	4.302,2	5.782,4	8,0	467,5	3.039,2	4.129,1	1.560,9	30.957,6		
2018	01	1.322,7	6.994,2	1.852,9	4.084,6	5.674,9	8,0	451,5	2.359,4	3.992,2	1.553,6	28.294,1		
	02	1.402,1	6.971,3	1.863,2	4.091,0	5.682,6	7,9	438,8	2.238,6	4.017,3	1.562,0	28.274,9		
	03	1.492,7	6.999,8	1.889,1	4.088,1	5.680,9	7,9	453,0	2.421,2	4.032,8	1.705,8	28.771,5		
	04	1.500,5	7.164,8	1.877,5	4.103,2	5.674,2	8,0	458,8	2.562,4	4.037,9	1.589,3	28.976,7		
	05	1.493,8	7.325,6	1.912,5	4.130,0	5.681,0	8,0	468,7	2.736,0	4.032,7	1.590,6	29.378,9		
	06	1.645,6	7.369,8	2.030,8	4.143,6	5.686,8	8,0	466,4	2.928,5	4.011,8	1.579,6	29.871,0		
	07	1.566,0	7.641,1	1.944,6	4.141,8	5.686,0	8,0	463,1	2.874,3	4.046,8	1.663,1	30.034,8		
	08	1.608,9	7.823,2	1.983,9	4.168,9	5.682,6	8,0	466,9	2.834,6	4.148,1	1.607,1	30.332,2		
	09	1.565,1	7.934,2	1.966,6	4.140,1	5.740,1	7,9	477,5	2.777,6	4.156,9	1.645,0	30.411,1		
	10	1.539,8	8.015,5	2.016,2	4.142,1	5.759,3	8,0	474,8	2.789,3	4.183,5	1.627,5	30.555,9		
	11	1.655,9	7.949,7	1.954,4	4.168,9	5.785,0	8,0	466,6	2.822,2	4.156,1	1.630,4	30.597,0		
	12	1.665,9	8.040,9	1.961,4	4.302,2	5.782,4	8,0	467,5	3.039,2	4.130,0	1.560,0	30.957,6		
2019	01	1.735,8	7.896,8	2.203,4	2.626,2	7.432,6	8,0	470,3	2.874,7	4.166,6	1.614,8	31.029,1		
	02	1.708,8	7.855,3	2.174,5	2.591,3	7.525,9	7,9	479,6	2.842,4	4.212,0	1.629,9	31.027,6		
	03	1.769,2	7.785,0	2.300,4	2.699,6	7.460,6	7,9	499,3	2.798,4	4.249,5	1.586,9	31.156,8		
	04	1.810,9	7.929,2	2.375,8	2.700,7	7.467,5	8,0	490,5	2.928,2	4.285,5	1.573,2	31.569,5		
	05	1.804,0	7.970,6	2.349,6	2.746,4	7.438,5	8,0	495,6	2.945,0	4.277,7	1.601,9	31.637,4		
	06	1.863,9	8.058,2	2.387,5	2.786,6	7.440,0	8,0	503,9	3.095,7	4.243,6	1.574,0	31.961,3		
	07	1.830,8	8.285,4	2.476,8	2.806,5	7.458,1	8,0	504,5	3.048,1	4.296,0	1.529,8	32.243,9		

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

Notes:

Central government deposits include transferable and other deposits in domestic and foreign currency of BH Institutions, Entity governments, Entity social security funds and those of Brčko District. Transferable and other deposits of other domestic sectors in domestic and foreign currency represent banks liabilities towards non-central government (canton and municipality governments), public non-financial enterprises, private non-financial enterprises, other financial institutions and other domestic sectors (households, non-profit institutions and other unclassified sectors). Foreign liabilities of commercial banks include banks liabilities to non-residents based on transferable and other deposits, loans, securities, trade loans and advance payments and other accounts payable. According to a new methodology, loans are presented as a separate financial instrument on the side of liabilities, with which the calculated interest is added.

Shares and other equity include equity, retained earnings, current year result, general and special reserves and adjustment /revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Restricted deposits are also included in other items (net).

T08: Total Deposits and Loans of Commercial Banks
- end of period, KM million -

Year	Month	DEPOSITS			LOANS		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5 (3+4)	6	7	8 (6+7)
2008	12	4.904,3	6.970,0	11.874,4	3.427,5	10.708,6	14.136,1
2009	12	5.214,4	6.877,0	12.091,4	3.391,5	10.293,3	13.684,8
2010	12	5.556,9	6.972,4	12.529,3	3.614,8	10.530,3	14.145,1
2011	12	5.518,1	7.474,1	12.992,2	3.972,1	10.929,9	14.901,9
2012	12	5.306,9	8.018,8	13.325,8	4.271,2	11.271,3	15.542,5
2013	12	5.771,9	8.477,3	14.249,2	4.318,6	11.707,7	16.026,4
2014	12	6.292,8	9.082,5	15.375,2	4.170,2	12.303,3	16.473,5
2015	12	7.038,7	9.492,1	16.530,8	4.164,9	12.701,9	16.866,8
2016	12	8.056,6	9.695,5	17.752,1	4.152,6	13.048,5	17.201,1
2017	12	9.558,1	10.111,0	19.669,1	4.261,5	14.160,9	18.422,4
2018	12	11.318,5	10.431,3	21.749,8	4.289,8	15.196,1	19.485,8
2018	01	9.788,6	10.132,1	19.920,7	4.206,8	14.159,5	18.366,4
	02	9.866,6	10.137,1	20.003,7	4.319,8	14.193,4	18.513,1
	03	9.980,6	10.164,4	20.145,0	4.428,4	14.266,7	18.695,1
	04	10.135,4	10.179,3	20.314,7	4.383,8	14.415,6	18.799,4
	05	10.322,3	10.215,1	20.537,4	4.382,5	14.596,8	18.979,3
	06	10.645,1	10.226,7	20.871,7	4.391,5	14.786,6	19.178,0
	07	10.750,7	10.224,1	20.974,8	4.370,2	14.856,7	19.226,9
	08	11.012,9	10.250,1	21.262,9	4.345,5	14.918,1	19.263,6
	09	11.073,9	10.268,0	21.341,9	4.345,6	14.985,8	19.331,4
	10	11.205,0	10.264,5	21.469,5	4.428,0	15.061,3	19.489,4
	11	11.206,6	10.303,8	21.510,4	4.339,3	15.069,9	19.409,1
	12	11.318,5	10.431,3	21.749,8	4.289,8	15.196,1	19.485,8
2019	01	11.457,3	10.436,4	21.893,7	4.283,7	15.159,5	19.443,2
	02	11.360,0	10.494,6	21.854,6	4.353,5	15.180,4	19.533,9
	03	11.479,5	10.534,2	22.013,7	4.410,2	15.343,8	19.754,1
	04	11.743,8	10.514,2	22.258,0	4.496,9	15.442,9	19.939,8
	05	11.653,1	10.630,1	22.283,1	4.505,1	15.568,9	20.074,0
	06	11.790,3	10.719,7	22.510,0	4.539,7	15.683,6	20.223,3
	07	12.085,0	10.746,5	22.831,5	4.535,0	15.716,7	20.251,6

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

Notes:

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

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

Year	Month	DEPOSITS					LOANS				
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM		
		1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2008	12	5.854,7	5.449,9	569,8	11.874,4	13.062,0	613,4	460,6	14.136,1		
2009	12	6.121,6	5.466,7	503,1	12.091,4	12.617,6	667,2	400,1	13.684,8		
2010	12	6.471,3	5.518,4	539,6	12.529,3	13.499,9	258,9	386,3	14.145,1		
2011	12	6.949,7	5.448,8	593,7	12.992,2	14.582,9	289,1	29,9	14.901,9		
2012	12	7.141,4	5.579,0	605,3	13.325,8	15.290,0	227,4	25,1	15.542,5		
2013	12	7.762,2	5.898,0	589,0	14.249,2	15.770,1	246,0	10,4	16.026,4		
2014	12	8.696,0	6.062,5	616,8	15.375,2	16.246,1	218,6	8,7	16.473,5		
2015	12	9.513,6	6.347,0	670,2	16.530,8	16.642,8	217,5	6,5	16.866,8		
2016	12	10.607,6	6.458,1	686,4	17.752,1	16.990,4	205,6	5,1	17.201,1		
2017	12	12.022,8	6.949,5	696,7	19.669,1	18.285,4	132,6	4,4	18.422,4		
2018	12	13.807,3	7.222,2	720,3	21.749,8	19.386,2	98,2	1,4	19.485,8		
2018	01	12.197,5	7.045,3	678,0	19.920,7	18.233,5	128,6	4,2	18.366,4		
	02	12.259,8	7.047,8	696,1	20.003,7	18.382,3	126,7	4,2	18.513,1		
	03	12.374,4	7.063,5	707,2	20.145,0	18.567,1	123,8	4,3	18.695,1		
	04	12.567,9	7.057,1	689,7	20.314,7	18.678,0	119,7	1,7	18.799,4		
	05	12.747,7	7.075,4	714,4	20.537,4	18.860,2	117,6	1,5	18.979,3		
	06	12.834,4	7.336,5	700,8	20.871,7	19.065,4	111,2	1,5	19.178,0		
	07	13.028,3	7.244,5	702,0	20.974,8	19.116,0	109,5	1,5	19.226,9		
	08	13.277,0	7.264,6	721,3	21.262,9	19.154,0	108,2	1,4	19.263,6		
	09	13.315,3	7.310,1	716,6	21.341,9	19.223,7	106,3	1,4	19.331,4		
	10	13.431,4	7.315,8	722,3	21.469,5	19.385,8	102,1	1,4	19.489,4		
	11	13.451,2	7.337,8	721,4	21.510,4	19.308,5	99,3	1,3	19.409,1		
	12	13.807,3	7.222,2	720,3	21.749,8	19.386,2	98,2	1,4	19.485,8		
2019	01	11.889,5	9.282,0	722,2	21.893,7	8.732,8	10.671,8	38,6	19.443,2		
	02	11.748,7	9.395,4	710,5	21.854,6	8.850,6	10.645,2	38,1	19.533,9		
	03	11.843,3	9.450,2	720,2	22.013,7	9.013,4	10.703,4	37,3	19.754,1		
	04	12.063,0	9.478,3	716,8	22.258,0	9.194,2	10.712,7	32,9	19.939,8		
	05	12.119,4	9.429,7	734,0	22.283,1	9.352,2	10.689,2	32,7	20.074,0		
	06	12.255,2	9.530,2	724,7	22.510,0	9.458,6	10.731,8	33,0	20.223,3		
	07	12.484,0	9.610,6	736,9	22.831,5	9.489,0	10.729,6	33,0	20.251,6		

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

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

Notes:

By order of FBA in March 2010, loans to households with currency clause with one bank were reclassified, from loans in EUR to loans in KM.

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	52,3	255,2	271,7	204,0	108,2	137,5	781,8	1.328,9	161,3	1.558,8	44,7	4.904,3
2009	12	41,4	416,0	352,7	187,9	148,6	146,5	852,2	1.280,0	173,1	1.601,4	14,5	5.214,4
2010	12	58,8	458,1	291,0	194,6	149,7	144,2	723,8	1.444,3	172,4	1.904,0	16,1	5.556,9
2011	12	42,2	413,1	290,9	190,0	154,8	176,9	688,5	1.447,8	182,1	1.917,2	14,7	5.518,1
2012	12	94,0	339,2	231,1	195,2	105,9	161,5	517,5	1.443,4	186,5	2.015,3	17,0	5.306,9
2013	12	65,3	300,8	228,1	172,4	79,0	209,7	615,2	1.667,4	194,4	2.226,8	12,8	5.771,9
2014	12	60,0	412,1	261,4	176,9	61,4	171,5	470,8	1.954,4	247,9	2.462,7	13,7	6.292,8
2015	12	102,2	468,3	312,0	209,3	33,9	198,7	498,8	2.104,8	245,0	2.841,6	24,2	7.038,7
2016	12	94,9	520,2	399,6	255,6	58,1	190,1	523,9	2.313,6	251,1	3.431,4	18,0	8.056,6
2017	12	150,8	612,8	575,2	305,9	130,0	230,2	618,1	2.775,5	281,5	3.858,3	19,6	9.558,1
2018	12	122,8	932,2	691,9	365,7	261,0	273,7	724,0	3.095,3	303,2	4.523,7	24,9	11.318,5
2018	01	156,4	661,2	550,2	336,3	123,9	232,3	653,0	2.882,8	298,0	3.872,0	22,7	9.788,6
	02	151,5	718,6	569,3	357,8	162,1	243,2	697,5	2.664,5	310,6	3.970,5	21,0	9.866,6
	03	150,2	763,6	598,0	355,2	177,9	276,4	735,0	2.586,0	306,0	4.012,3	20,1	9.980,6
	04	140,6	755,8	604,0	361,9	196,7	260,6	795,6	2.571,6	305,9	4.122,5	20,3	10.135,4
	05	143,9	774,4	627,0	363,3	165,8	296,0	787,8	2.690,3	311,9	4.141,5	20,3	10.322,3
	06	145,2	902,3	645,1	373,8	196,8	281,3	748,2	2.815,4	317,5	4.201,4	18,0	10.645,1
	07	134,4	826,4	645,1	379,4	204,2	308,0	819,0	2.845,4	326,1	4.244,3	18,4	10.750,7
	08	136,2	850,6	691,5	392,7	219,0	309,1	830,5	2.939,9	328,5	4.282,7	32,1	11.012,9
	09	142,2	809,1	718,3	406,6	221,9	295,2	875,5	2.930,5	327,2	4.326,3	21,2	11.073,9
	10	122,6	817,8	750,2	402,2	232,9	277,9	916,5	3.011,3	316,0	4.330,3	27,4	11.205,0
	11	143,5	894,7	730,7	401,1	264,5	272,0	797,5	2.990,3	306,2	4.384,9	21,4	11.206,6
	12	122,8	932,2	691,9	365,7	261,0	273,7	724,0	3.095,3	303,2	4.523,7	24,9	11.318,5
2019	01	140,2	939,9	671,5	390,1	277,0	265,2	728,9	3.101,0	333,8	4.586,1	23,5	11.457,3
	02	141,1	925,7	689,3	390,6	263,5	265,6	738,1	2.900,8	336,2	4.686,1	23,0	11.360,0
	03	131,5	948,0	727,6	403,0	314,7	263,0	667,3	2.879,5	331,1	4.784,1	29,8	11.479,5
	04	121,2	1.040,8	759,4	401,0	276,8	238,0	714,7	2.976,6	318,9	4.856,0	40,4	11.743,8
	05	117,9	952,6	772,1	397,7	262,3	252,1	704,9	2.920,4	339,9	4.911,6	21,6	11.653,1
	06	88,9	990,6	754,3	393,4	265,2	258,4	665,7	3.072,7	343,4	4.936,3	21,4	11.790,3
	07	99,1	936,0	793,1	395,4	287,6	273,8	757,4	3.234,0	345,4	4.942,4	20,7	12.085,0

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

Notes:

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka. Sight deposits represent liabilities of commercial banks related to transaction accounts and sight deposits in domestic and foreign currency.

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008.	12.	16,0	1.211,7	21,3	50,1	101,5	334,0	758,5	743,7	78,1	3.647,0	8,2	6.970,0
2009.	12.	4,7	725,3	20,9	48,8	61,7	478,8	753,5	606,0	100,5	4.062,0	14,8	6.877,0
2010.	12.	22,5	383,2	16,8	41,2	49,2	438,8	825,0	504,5	91,2	4.580,4	19,6	6.972,4
2011.	12.	62,8	237,8	24,0	30,0	41,7	567,5	816,3	471,5	79,1	5.134,1	9,2	7.474,1
2012.	12.	31,7	242,0	21,4	27,6	31,0	598,3	778,9	537,8	87,1	5.639,9	23,0	8.018,8
2013.	12.	62,7	170,8	21,0	26,6	35,0	651,4	724,0	531,1	100,3	6.137,1	17,1	8.477,3
2014.	12.	127,1	266,0	36,8	36,0	32,0	674,0	669,6	529,3	115,6	6.579,3	16,6	9.082,5
2015.	12.	129,7	224,7	25,0	36,3	31,9	693,0	688,7	501,9	120,7	7.023,2	17,0	9.492,1
2016.	12.	73,4	226,3	26,4	22,3	34,7	771,4	695,9	474,2	123,4	7.229,7	17,6	9.695,5
2017.	12.	116,6	243,8	24,3	34,4	22,9	816,8	766,7	554,4	102,6	7.412,8	15,7	10.111,0
2018.	12.	62,6	267,5	41,9	37,4	16,7	873,7	758,4	627,8	95,7	7.622,7	26,9	10.431,3
2018.	01.	114,8	225,9	21,4	27,7	31,8	806,6	761,3	609,6	101,8	7.415,6	15,5	10.132,1
	02.	114,8	214,5	21,2	27,4	34,2	812,5	752,3	606,1	101,4	7.430,5	22,4	10.137,1
	03.	114,5	249,4	21,8	27,3	31,6	796,4	757,0	597,7	100,7	7.446,7	21,3	10.164,4
	04.	113,3	257,2	38,6	26,5	31,4	801,6	771,6	593,7	94,1	7.431,3	20,1	10.179,3
	05.	113,0	259,2	38,7	33,7	31,9	799,3	768,7	613,8	96,7	7.439,9	20,3	10.215,1
	06.	113,3	256,5	38,6	31,1	26,5	808,9	768,9	613,9	97,5	7.450,4	21,0	10.226,7
	07.	110,9	261,6	40,4	36,6	23,7	793,4	798,3	585,4	96,3	7.452,6	24,9	10.224,1
	08.	110,2	262,9	40,7	36,2	25,4	842,5	768,2	574,3	94,8	7.476,1	18,7	10.250,1
	09.	108,7	250,1	43,5	36,2	28,9	834,7	737,9	604,9	94,8	7.506,9	21,5	10.268,0
	10.	106,9	232,9	42,0	38,3	23,3	850,0	701,8	617,2	99,2	7.534,4	18,5	10.264,5
	11.	65,7	261,0	41,9	38,2	23,2	858,1	720,2	612,9	98,9	7.564,4	19,3	10.303,8
	12.	62,6	267,5	41,9	37,4	16,7	873,7	758,4	627,8	95,7	7.622,7	26,9	10.431,3
2019.	01.	102,2	261,9	41,1	37,0	13,5	873,3	771,7	553,8	93,3	7.669,3	19,4	10.436,4
	02.	102,9	259,4	40,3	37,0	15,1	869,7	793,5	537,7	93,5	7.726,4	19,1	10.494,6
	03.	100,7	259,3	40,8	37,1	13,9	871,0	845,0	529,0	93,5	7.724,4	19,5	10.534,2
	04.	100,1	230,9	41,3	37,1	15,0	873,4	852,0	514,2	98,6	7.729,9	21,6	10.514,2
	05.	98,5	330,3	41,6	37,9	16,4	867,2	838,7	518,5	98,8	7.759,1	23,3	10.630,1
	06.	96,5	365,0	41,9	45,9	31,8	899,5	833,5	515,0	93,8	7.773,6	23,5	10.719,7
	07.	94,7	358,9	41,8	50,0	28,3	917,5	794,9	529,3	100,0	7.796,7	34,5	10.746,5

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

Notes:

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

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

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13	
2008	12	0,0	6,0	2,3	10,4	0,1	69,8	76,5	2.579,8	32,8	645,7	4,2	3.427,5	
2009	12	3,2	8,7	2,2	31,7	33,5	33,4	80,0	2.459,8	10,6	716,4	12,0	3.391,5	
2010	12	0,1	6,1	2,3	21,9	40,6	28,1	69,1	2.624,0	13,5	801,9	7,1	3.614,8	
2011	12	0,0	11,9	1,4	21,5	26,0	37,4	70,1	2.935,2	5,9	858,4	4,2	3.972,1	
2012	12	0,0	2,6	0,7	22,2	9,9	41,1	73,8	3.188,4	6,7	919,5	6,3	4.271,2	
2013	12	0,0	12,9	0,6	40,1	35,3	28,5	89,2	3.152,2	5,5	942,2	12,1	4.318,6	
2014	12	0,0	26,7	4,0	45,3	26,0	27,4	90,7	2.989,7	4,9	936,4	19,0	4.170,2	
2015	12	0,0	72,0	4,8	22,0	39,4	28,3	86,4	2.944,8	4,2	937,0	26,0	4.164,9	
2016	12	0,0	48,0	1,6	19,8	8,5	27,2	90,4	3.030,0	7,2	904,9	14,9	4.152,6	
2017	12	0,0	44,3	1,4	15,7	7,8	33,8	73,2	3.163,2	10,2	896,4	15,4	4.261,5	
2018	12	0,0	60,2	1,1	12,8	4,3	40,6	89,6	3.151,5	6,2	911,3	12,1	4.289,8	
2018	01	0,0	34,9	0,4	15,7	7,4	27,8	72,3	3.116,4	10,1	906,7	15,1	4.206,8	
	02	0,0	40,3	0,3	15,9	6,9	31,7	73,4	3.232,9	12,0	891,3	15,1	4.319,8	
	03	0,0	56,9	0,2	14,3	6,4	40,2	69,4	3.310,7	11,9	902,4	15,9	4.428,4	
	04	0,0	50,1	0,2	14,7	5,9	34,4	65,1	3.281,6	11,9	904,1	15,9	4.383,8	
	05	0,0	58,2	0,3	14,3	5,3	33,1	70,2	3.260,8	11,0	913,4	15,8	4.382,5	
	06	0,0	60,3	0,4	13,9	4,6	45,2	84,0	3.258,8	7,6	905,7	10,9	4.391,5	
	07	0,0	54,7	0,2	13,8	3,9	41,5	88,7	3.241,7	6,6	907,6	11,4	4.370,2	
	08	0,0	85,7	0,8	13,8	3,0	37,3	85,0	3.193,1	6,8	908,9	11,1	4.345,5	
	09	0,0	84,5	0,9	13,9	2,8	38,3	85,6	3.189,5	6,6	911,4	12,1	4.345,6	
	10	0,0	78,2	0,7	14,0	2,6	32,4	94,1	3.270,1	4,2	919,8	11,8	4.428,0	
	11	0,0	77,0	0,7	13,7	2,4	35,4	86,1	3.200,0	5,3	906,8	11,8	4.339,3	
	12	0,0	60,2	1,1	12,8	4,3	40,6	89,6	3.151,5	6,2	911,3	12,1	4.289,8	
2019	01	0,0	58,6	0,7	12,1	2,5	32,1	88,1	3.184,6	6,2	898,0	0,9	4.283,7	
	02	0,0	53,0	0,7	13,7	2,5	29,5	93,8	3.266,5	6,0	887,1	0,8	4.353,5	
	03	0,0	52,7	0,6	12,8	2,5	32,1	92,9	3.302,1	8,0	905,5	1,1	4.410,2	
	04	0,0	57,5	0,9	12,7	2,5	34,7	91,0	3.388,4	8,3	899,5	1,1	4.496,9	
	05	0,0	57,6	0,9	12,5	2,5	33,4	92,7	3.397,1	8,7	898,8	0,9	4.505,1	
	06	0,0	19,2	0,6	12,7	2,5	54,2	95,5	3.441,6	9,1	903,2	1,1	4.539,7	
	07	0,0	17,5	0,6	13,8	2,5	37,6	84,0	3.454,0	9,6	913,3	2,1	4.535,0	

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

Notes:

Loans to domestic institutional sectors represent claims of commercial banks on all institutional sectors. Loans at the BH level include loans extended by commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka. The total of claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in total amount, because source data do not provide a maturity structure of claims for governments and funds. Short – terms loans represent claims of commercial banks on all domestic institutional sectors up to one year, in domestic and foreign currency.

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

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13	
2008	12	1,7	95,6	0,9	132,5	13,5	73,9	177,2	4.142,2	19,5	6.051,1	0,5	10.708,6	
2009	12	1,4	89,2	2,1	155,5	19,7	43,6	185,8	4.186,9	17,4	5.590,8	0,9	10.293,3	
2010	12	0,1	105,8	40,2	201,6	26,5	27,0	270,8	4.309,5	17,4	5.522,3	9,1	10.530,3	
2011	12	0,0	233,2	42,8	251,1	38,8	25,4	285,3	4.186,7	12,7	5.846,4	7,5	10.929,9	
2012	12	0,0	404,3	68,7	289,5	28,4	19,3	313,0	4.248,8	16,3	5.875,2	7,9	11.271,3	
2013	12	0,0	418,6	77,9	299,4	17,5	23,4	361,5	4.369,0	15,0	6.123,0	2,5	11.707,7	
2014	12	0,0	465,2	161,2	295,2	77,1	20,0	351,4	4.429,6	9,7	6.491,7	2,3	12.303,3	
2015	12	0,0	418,3	225,5	281,7	99,0	31,8	310,3	4.473,4	12,5	6.847,2	2,2	12.701,9	
2016	12	0,0	295,5	231,5	262,0	95,7	25,2	281,5	4.673,3	11,9	7.171,4	0,5	13.048,5	
2017	12	0,0	333,7	207,8	276,3	79,5	49,6	328,4	5.156,5	11,6	7.717,3	0,2	14.160,9	
2018	12	0,0	328,5	185,7	279,4	169,9	85,0	331,7	5.471,5	14,1	8.330,0	0,4	15.196,1	
2018	01	0,0	334,4	201,3	273,5	76,9	44,5	322,7	5.163,7	11,5	7.730,9	0,2	14.159,5	
	02	0,0	328,3	198,8	269,9	74,3	41,5	320,8	5.177,5	11,5	7.770,5	0,2	14.193,4	
	03	0,0	316,1	192,0	269,6	72,2	41,9	315,9	5.200,0	11,7	7.847,1	0,3	14.266,7	
	04	0,0	356,7	186,7	269,6	69,0	46,6	330,9	5.216,3	11,9	7.927,4	0,3	14.415,6	
	05	0,0	352,3	183,2	274,6	174,5	52,2	328,2	5.209,5	12,1	8.010,0	0,3	14.596,8	
	06	0,0	352,1	176,4	275,6	177,9	65,7	326,8	5.306,8	16,8	8.088,3	0,3	14.786,6	
	07	0,0	346,4	170,7	273,9	174,9	70,6	324,9	5.329,4	16,4	8.149,3	0,2	14.856,7	
	08	0,0	339,2	185,1	280,0	175,8	75,1	322,4	5.327,2	15,5	8.197,6	0,2	14.918,1	
	09	0,0	338,2	182,1	278,7	176,9	78,0	325,5	5.347,8	15,6	8.242,7	0,3	14.985,8	
	10	0,0	340,0	181,6	280,5	173,8	81,0	325,8	5.377,0	15,5	8.285,6	0,5	15.061,3	
	11	0,0	339,5	181,5	279,8	170,9	80,4	333,4	5.367,0	15,6	8.301,6	0,4	15.069,9	
	12	0,0	328,5	185,7	279,4	169,9	85,0	331,7	5.471,5	14,1	8.330,0	0,4	15.196,1	
2019	01	0,0	327,2	179,5	276,5	169,0	79,8	325,7	5.433,1	13,5	8.354,8	0,4	15.159,5	
	02	0,0	318,2	175,9	269,3	178,8	78,8	318,2	5.413,8	13,0	8.413,7	0,4	15.180,4	
	03	0,0	355,0	171,8	267,4	179,4	80,6	322,4	5.453,5	13,3	8.500,2	0,4	15.343,8	
	04	0,0	362,5	163,6	267,4	178,9	82,2	320,1	5.468,7	13,1	8.586,1	0,4	15.442,9	
	05	0,0	356,1	160,7	285,2	177,7	87,5	327,1	5.478,7	12,9	8.682,8	0,3	15.568,9	
	06	0,0	342,2	155,8	293,6	175,8	89,2	322,1	5.532,3	13,5	8.758,7	0,3	15.683,6	
	07	0,0	335,4	148,0	293,1	173,9	88,2	319,9	5.514,2	13,4	8.830,3	0,3	15.716,7	

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 -

Year	Period	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				
		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	Floating Rates up to 10 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 10 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages																		
2018	01	4,410	3,721	6,279	6,334	...	...	...	4,118	4,102	4,409	4,576	6,409	5,591	6,482	12,305	14,668	11,140
	02	5,400	3,562	6,184	6,160	...	6,384	...	4,054	...	4,140	4,517	6,469	5,484	6,042	12,321	14,699	11,139
	03	5,559	...	6,484	5,670	...	6,939	...	3,983	5,045	4,040	4,352	6,046	5,679	6,095	12,389	14,704	11,144
	04	...	3,854	6,180	5,550	...	6,775	...	3,935	3,566	3,919	4,178	5,987	5,774	6,056	12,345	14,703	11,156
	05	...	5,046	5,813	5,566	...	7,268	...	3,752	...	3,952	3,665	6,391	5,615	5,969	12,389	14,705	11,155
	06	4,983	5,079	5,700	5,411	...	7,282	...	3,922	5,523	4,175	4,095	6,220	5,343	5,721	12,375	14,695	11,137
	07	6,096	4,330	5,690	5,439	...	6,331	...	3,694	4,007	4,137	4,083	6,316	5,795	6,111	12,355	14,689	11,112
	08	5,171	4,300	5,589	5,493	...	6,761	...	3,720	...	3,887	4,119	6,209	5,322	5,969	12,360	14,636	11,073
	09	6,878	4,543	5,601	5,412	...	...	...	3,642	...	4,177	4,095	6,494	5,335	5,734	12,362	14,664	11,065
	10	5,132	4,271	5,451	5,499	...	6,979	...	3,635	3,594	3,989	3,945	6,345	5,270	5,767	12,345	14,660	11,029
	11	5,268	4,047	5,645	5,426	...	...	...	3,771	...	4,104	3,754	6,765	5,577	5,520	12,237	14,626	10,963
	12	5,817	3,701	5,479	5,262	...	...	...	3,637	3,166	3,820	4,022	6,632	5,616	5,469	12,202	14,619	10,880
2019	01	5,590	4,250	5,768	5,437	...	...	...	3,667	3,472	3,797	3,735	6,523	5,328	5,791	12,221	14,609	10,817
	02	...	5,343	5,638	5,501	...	...	...	3,535	3,461	3,598	3,987	6,341	5,458	5,886	12,216	14,618	10,796
	03	5,608	4,671	5,507	5,443	...	...	...	3,698	3,764	3,643	3,648	6,213	5,484	5,602	12,240	14,632	10,799
	04	4,509	4,625	5,532	5,288	...	...	...	3,512	3,220	3,621	4,041	6,112	5,702	5,580	12,228	14,628	10,817
	05	4,958	4,483	5,461	5,362	...	5,423	...	3,440	...	3,694	3,683	6,194	5,531	5,598	12,228	14,626	10,742
	06	4,424	4,331	5,519	5,447	...	...	...	3,555	...	3,794	3,815	6,224	5,692	5,837	12,239	14,642	10,737
	07	4,368	4,558	5,622	5,731	...	...	...	3,577	...	3,932	3,746	6,202	5,007	5,958	12,226	14,624	10,773
Loan amount (new business)																		
- KM thousand -																		
2018	01	212	169	39,637	11,440	...	...	...	13,971	587	2,264	4,860	57,049	18,579	28,440	532,585	89,059	55,946
	02	122	225	47,781	15,515	...	322	...	15,623	...	3,774	5,049	58,245	21,594	50,775	495,676	86,605	56,057
	03	118	...	50,679	31,146	...	513	...	16,417	100	4,795	5,800	100,126	9,412	36,001	522,759	86,013	55,255
	04	...	236	57,002	39,013	...	426	...	16,320	166	3,745	10,213	101,440	14,645	22,295	521,775	86,153	55,292
	05	...	266	74,087	35,748	...	1,106	...	20,800	...	3,558	16,428	82,170	12,856	22,987	527,666	86,224	55,325
	06	363	521	67,108	32,318	...	396	...	19,818	465	6,350	62,408	71,199	18,292	31,883	523,546	85,450	55,426
	07	63	183	68,748	29,437	...	911	...	17,829	451	3,408	11,056	71,329	5,007	22,824	523,790	85,285	56,284
	08	304	160	56,968	26,790	...	817	...	17,261	...	4,133	10,082	60,148	11,307	21,175	528,032	85,050	56,595
	09	406	155	66,691	27,814	...	...	...	16,976	...	3,177	11,140	49,770	10,152	23,291	529,440	84,821	56,699
	10	23	447	76,058	30,712	...	800	...	21,278	235	4,437	10,978	54,634	13,068	25,132	538,137	85,168	56,903
	11	84	270	70,846	21,615	...	...	...	15,532	...	3,956	14,416	49,741	9,458	27,896	534,276	86,436	56,211
	12	34	346	66,009	27,336	...	...	...	17,610	155	3,340	9,211	47,731	10,078	27,896	526,750	85,550	55,624
2019	01	28	252	56,641	22,235	...	...	...	20,048	552	3,177	8,187	43,919	9,035	32,596	529,297	85,147	55,006
	02	...	421	73,979	31,400	...	...	...	17,058	432	3,140	9,999	53,920	10,071	37,467	518,220	84,324	54,391
	03	111	301	90,498	38,691	...	...	...	14,428	365	4,918	14,313	63,333	13,137	32,553	529,423	83,653	54,317
	04	20	330	96,542	42,649	...	...	...	23,378	627	9,256	11,520	68,669	12,926	32,260	527,760	83,257	54,396
	05	14	296	86,943	41,985	...	30	...	29,856	...	7,011	9,165	61,052	11,926	27,273	529,546	82,936	54,283
	06	169	182	77,245	35,696	...	...	...	18,307	...	4,152	13,330	58,649	10,501	25,461	532,419	81,041	54,383
	07	112	227	86,387	32,050	...	...	...	19,036	...	3,914	15,944	66,592	2,981	28,074	539,561	82,551	55,209

Notes:

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Year	Period	LOANS IN KM				LOANS IN KM INDEXED TO FOREIGN CURRENCY						* Revolving Loans and Overdrafts		
		Over EUR 0.25 Million		Up to an Amount of EUR 0.25 Million		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million up to EUR 1 Million		Over EUR 1 Million				
		Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate 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	
Weighted monthly averages														
2018	01	5,126	5,142	3,576	3,176	4,472	4,536	4,257	4,121	3,814	4,320	3,087	4,053	4,046
	02	4,706	4,683	3,975	3,379	4,706	4,614	4,239	4,495	3,420	4,326	3,164	3,982	4,000
	03	4,955	5,138	3,627	3,294	4,298	4,278	4,752	4,231	3,964	4,282	4,381	3,943	3,981
	04	4,991	4,733	3,587	3,224	4,536	4,384	4,210	4,294	3,251	3,470	3,607	3,880	3,919
	05	4,809	4,629	3,316	3,633	4,588	4,021	4,161	4,103	3,027	3,706	4,106	3,835	3,848
	06	4,622	4,503	3,149	3,942	4,243	4,421	4,520	3,908	3,112	3,782	3,777	3,773	3,829
	07	4,437	4,341	3,213	3,428	4,285	4,385	3,931	4,044	3,284	3,989	4,348	3,738	3,755
	08	4,793	4,273	3,061	3,358	4,294	4,340	4,197	4,787	3,302	4,014	3,843	3,666	3,742
	09	4,529	4,288	3,314	3,324	4,130	4,004	4,264	4,843	3,037	4,181	3,555	3,616	3,761
	10	4,590	4,333	3,006	3,151	4,068	4,051	4,010	4,255	3,140	3,742	3,443	3,553	3,709
	11	4,376	4,490	3,062	3,120	4,046	4,003	4,060	4,186	3,205	3,591	4,786	3,500	3,652
	12	4,247	4,069	3,100	3,253	4,204	3,910	3,672	3,800	3,321	3,571	4,480	3,497	3,594
2019	01	4,364	4,468	2,954	3,327	4,223	3,656	4,346	4,079	3,667	3,578	3,320	3,416	3,535
	02	4,004	4,566	2,906	3,795	4,284	4,089	4,972	3,912	3,023	3,804	3,736	3,380	3,499
	03	4,031	4,367	3,155	3,267	4,008	4,350	4,354	4,077	3,118	4,103	3,593	3,388	3,474
	04	4,188	4,315	2,869	2,974	4,129	4,133	4,506	4,056	3,210	4,196	3,657	3,348	3,436
	05	4,294	4,319	2,967	3,116	4,060	3,777	4,597	4,097	3,339	4,086	3,505	3,322	3,418
	06	4,217	4,395	2,813	3,024	4,307	3,906	4,650	3,821	3,071	3,994	3,155	3,287	3,345
	07	4,020	4,294	2,893	2,266	4,004	3,891	4,170	3,781	3,028	4,744	3,545	3,255	3,301
Loan amount (new business)														- KM thousand -
2018	01	26.284	9.334	25.642	25.775	8.604	8.503	6.613	19.042	8.240	8.569	44.073	2.153.632	691.371
	02	36.707	16.676	39.058	29.150	9.729	10.624	6.243	10.648	11.656	8.943	34.115	2.204.575	733.008
	03	51.176	14.649	57.455	36.120	9.275	16.077	4.421	24.825	13.245	19.409	10.724	2.303.711	750.730
	04	45.319	16.646	35.468	27.706	9.493	12.029	4.794	20.271	15.299	8.037	19.414	2.263.626	766.690
	05	46.397	20.005	42.641	20.000	10.627	13.404	4.489	21.480	10.120	12.983	12.350	2.229.831	782.297
	06	47.042	22.294	57.663	39.022	9.285	12.272	7.015	15.549	15.970	19.121	36.703	2.276.166	774.501
	07	39.743	17.053	58.112	92.605	13.556	12.689	5.795	19.497	11.490	9.490	29.832	2.254.301	774.028
	08	38.053	15.006	42.605	25.280	7.335	6.208	4.094	24.342	7.412	6.146	28.370	2.248.486	754.618
	09	45.339	12.695	42.496	33.906	10.667	6.788	3.180	16.040	7.470	7.156	16.860	2.260.036	727.701
	10	42.313	18.923	59.433	46.913	8.331	6.707	3.497	15.945	9.224	15.921	34.463	2.342.848	724.913
	11	45.727	17.506	48.056	67.616	8.480	9.818	2.579	14.953	6.940	12.307	20.560	2.349.588	717.502
	12	51.404	26.718	62.726	79.085	8.815	14.021	3.637	23.544	11.311	9.906	25.588	2.367.482	686.874
2019	01	27.280	11.317	40.127	9.500	5.582	8.243	3.673	13.085	5.040	9.181	17.100	2.402.212	677.951
	02	42.333	14.896	43.008	10.070	6.620	10.008	1.607	23.785	10.301	6.582	15.036	2.468.233	671.193
	03	52.434	19.332	34.536	55.712	9.334	13.092	4.994	29.924	9.390	3.051	21.566	2.559.856	661.606
	04	52.145	23.659	63.295	37.040	8.739	7.683	3.128	23.608	5.590	13.728	42.343	2.629.111	655.892
	05	44.681	17.033	42.586	37.867	10.785	8.470	4.948	24.221	6.535	16.081	36.937	2.621.433	660.096
	06	44.763	15.394	48.013	31.180	8.624	6.261	3.032	23.777	7.450	9.434	31.300	2.698.407	672.905
	07	55.214	14.100	70.802	49.605	9.217	8.709	5.586	17.317	7.877	4.451	30.450	2.661.271	682.302

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T16: Interest Rates on Deposits of Households and Non-financial Companies

- percentages per annum -

Year	Period	HOUSEHOLDS										NON-FINANCIAL COMPANIES												
		Deposits in KM and Deposits Indexed to Foreign Currency					Deposits in EUR					Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency					Deposits in EUR			Deposits in Foreign Currency		
		With Agreed Maturity			With Agreed Maturity		With Agreed Maturity			With Agreed Maturity		With Agreed Maturity			With Agreed Maturity		With Agreed Maturity			With Agreed Maturity				
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	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				
	03	0,311	1,083	1,296	0,065	0,275	1,010	1,331	0,054	0,730	0,043	0,420	1,745	1,774	0,031	0,807	1,150	...	0,031	0,043				
	04	0,236	0,989	1,402	0,061	0,291	0,956	1,268	0,054	0,976	0,043	0,427	0,835	1,897	0,080	0,397	1,052	...	0,027	0,039				
	05	0,434	1,007	1,496	0,061	0,300	0,949	1,503	0,054	0,672	0,043	0,186	1,265	1,139	0,025	...	...	...	0,028	0,046	
	06	0,313	1,024	1,241	0,061	0,346	1,118	1,601	0,053	0,705	0,042	0,517	1,242	1,050	0,029	0,346	...	...	0,033	0,030		
	07	0,335	0,942	1,419	0,060	0,390	1,023	1,556	0,052	0,485	0,042	0,857	1,578	1,287	0,028	0,041	...	...	0,022	0,040		
Deposit amount (new business)																								
- KM thousand -																								
2018	01	8.183	28.996	21.758	3.438.403	16.150	39.060	38.522	1.299.171	2.742	290.644	8.470	5.778	...	2.804.911	1.057	...	...	759.431	79.593		
	02	6.260	26.231	20.210	3.502.070	9.351	41.315	29.059	1.311.981	2.897	295.686	4.329	5.089	...	2.665.982	...	...	...	752.687	90.705	
	03	7.953	21.689	24.673	3.536.465	9.926	36.217	55.593	1.367.209	2.399	297.614	7.319	20.240	4.770	2.620.671	...	...	38.312	724.046	106.056		
	04	7.358	19.445	17.648	3.633.705	10.536	35.225	50.025	1.381.765	2.620	299.233	39.517	5.735	3.864	2.690.584	...	...	...	733.387	80.018	
	05	6.997	21.251	27.033	3.639.044	9.061	37.638	30.092	1.322.493	2.375	313.928	10.109	3.135	6.554	2.771.208	...	...	...	769.402	76.225	
	06	10.346	17.494	25.213	3.683.549	12.989	35.676	32.135	1.417.796	3.570	310.901	34.349	13.155	2.615	2.775.861	...	...	...	856.594	65.769	
	07	5.489	19.475	19.124	3.740.431	22.843	37.059	49.435	1.419.549	3.009	313.425	27.254	9.748	10.215	3.022.843	1.093	...	...	774.677	65.493		
	08	6.380	20.440	21.119	3.760.448	12.890	37.250	63.955	1.435.512	5.509	313.092	25.653	2.205	407	3.109.368	1.622	...	...	789.130	84.750		
	09	7.529	18.201	21.246	3.795.835	10.098	33.653	71.290	1.439.473	4.245	318.904	12.881	12.911	3.607	3.187.829	...	...	...	784.767	73.558	
	10	17.498	22.070	19.791	3.775.326	11.857	40.411	47.626	1.466.705	3.206	323.393	26.793	3.805	1.080	3.271.334	10.544	...	...	820.653	75.981		
	11	6.790	22.277	28.109	3.837.010	11.483	45.164	44.313	1.462.278	22.643	319.819	8.891	39.212	33.565	3.199.713	...	24.874	24.487	751.461	71.217				
	12	13.211	26.379	34.047	3.938.041	9.431	50.050	73.670	1.482.740	4.001	319.831	54.947	9.121	39.381	3.229.644	10.788	3.815	...	741.850	64.148				
2019	01	7.868	19.615	29.052	4.025.574	12.908	43.278	61.083	1.508.836	5.471	321.359	13.284	17.436	26.425	3.275.169	11.666	...	...	761.814	61.657		
	02	6.628	23.388	28.925	4.109.172	11.592	37.469	96.213	1.528.070	2.478	323.552	2.733	4.111	2.841	3.136.753	687	...	...	712.341	59.994		
	03	7.525	20.609	31.948	4.135.828	9.721	31.208	46.410	1.598.878	2.473	326.522	14.981	53.909	11.038	3.058.858	39.411	1.775	...	738.413	63.474				
	04	7.272	16.820	38.713	4.175.142	10.422	33.576	52.218	1.608.517	4.487	325.880	4.662	9.884	48.568	3.176.951	5.996	2.386	...	730.733	59.832				
	05	9.008	21.105	42.690	4.238.484	9.379	30.804	50.728	1.621.669	3.579	330.473	2.914	36.468	5.468	3.112.024	...	...	...	657.172	63.189	
	06	6.939	16.596	22.702	4.266.965	11.583	31.698	34.863	1.622.784	1.704	330.867	4.315	22.558	24.841	3.236.078	630	...	...	699.894	61.807		
	07	7.609	29.924	35.623	4.269.225	11.746	36.352	49.177	1.622.959	3.809	334.606	23.755	17.191	9.134	3.412.506	22.978	...	...	781.418	69.390		

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 1	Month 2	Base for Required Reserve Calculation 3	Average Reserve Requirement 4	Average Balance on the Reserve Accounts 5	Balance 6=5-4
2008		17.320.130	2.961.865	3.630.571	668.706
2009		16.194.265	1.754.398	3.010.417	1.256.019
2010		15.617.849	1.624.905	3.154.793	1.529.888
2011		15.227.393	1.323.886	2.959.315	1.635.429
2012		14.755.574	1.257.850	2.711.013	1.453.163
2013		15.162.241	1.290.758	3.103.865	1.813.107
2014		15.999.278	1.370.137	3.577.824	2.207.688
2015		16.664.525	1.432.593	3.770.500	2.337.907
2016		20.070.713	2.007.071	4.188.236	2.181.165
2017		21.224.853	2.122.485	4.303.340	2.180.855
2018		23.537.084	2.353.708	5.205.234	2.851.526
2018	01	22.408.516	2.240.852	5.005.391	2.764.539
	02	22.437.158	2.243.716	5.021.367	2.777.651
	03	22.513.890	2.251.389	5.097.692	2.846.303
	04	22.805.136	2.280.514	5.144.656	2.864.142
	05	23.098.267	2.309.827	5.184.855	2.875.028
	06	23.409.623	2.340.962	5.028.943	2.687.980
	07	23.930.408	2.393.041	5.152.205	2.759.164
	08	24.136.702	2.413.670	5.250.319	2.836.649
	09	24.316.621	2.431.662	5.354.192	2.922.530
	10	24.360.159	2.436.016	5.358.800	2.922.784
	11	24.483.363	2.448.336	5.430.886	2.982.550
	12	24.545.168	2.454.517	5.433.503	2.978.986
2019	01	24.910.437	2.491.044	5.554.253	3.063.209
	02	24.936.342	2.493.634	5.526.285	3.032.651
	03	24.923.712	2.492.371	5.377.859	2.885.487
	04	25.230.323	2.523.032	5.477.014	2.953.982
	05	25.333.594	2.533.359	5.511.661	2.978.302
	06	25.473.415	2.547.342	5.534.936	2.987.594
	07	25.759.327	2.575.933	5.502.711	2.926.778

Notes:

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

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

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

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

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

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

From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year. From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0.5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to u month. From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

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

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

T18: Required Reserves by Maintenance Periods

- KM thousand -

Base for Calculation of Reserve Requirement*

Month	Maintenance Period				Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
		in KM	in Other Currencies	Total					
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
07/2018	19	13.145.505	10.512.467	23.657.972	2.365.797	5.078.464	2.712.667	-150,7	0,0
	20	13.379.579	10.727.991	24.107.569	2.410.757	5.153.908	2.743.151	-152,4	0,0
	21	13.408.130	10.617.551	24.025.682	2.402.568	5.224.244	2.821.676	-172,4	0,0
08	22	13.441.545	10.634.538	24.076.082	2.407.608	5.202.557	2.794.949	-155,3	0,0
	23	13.535.860	10.613.885	24.149.745	2.414.975	5.239.336	2.824.361	-156,9	0,0
	24	13.580.073	10.604.206	24.184.279	2.418.428	5.309.064	2.890.636	-176,6	0,0
09	25	13.669.488	10.633.249	24.302.737	2.430.274	5.361.473	2.931.199	-162,8	0,0
	26	13.723.864	10.611.877	24.335.741	2.433.574	5.325.251	2.891.677	-160,6	0,0
	27	13.668.781	10.642.603	24.311.384	2.431.138	5.375.852	2.944.714	-163,6	0,0
10	28	13.734.083	10.637.605	24.371.688	2.437.169	5.408.408	2.971.239	-165,1	0,0
	29	13.776.823	10.602.222	24.379.045	2.437.904	5.316.204	2.878.299	-159,9	0,0
	30	13.722.732	10.607.013	24.329.745	2.432.974	5.351.789	2.918.815	-178,4	0,0
11	31	13.819.701	10.647.259	24.466.960	2.446.696	5.409.406	2.962.710	-164,6	0,0
	32	13.903.771	10.620.877	24.524.648	2.452.465	5.442.841	2.990.376	-166,1	0,0
	33	13.849.917	10.608.564	24.458.481	2.445.848	5.440.412	2.994.564	-166,4	0,0
12	34	13.905.086	10.598.200	24.503.286	2.450.329	5.468.694	3.018.365	-167,7	0,0
	35	13.879.977	10.598.028	24.478.005	2.447.800	5.352.360	2.904.559	-161,4	0,0
	36	13.867.169	10.787.045	24.654.214	2.465.421	5.479.456	3.014.034	-184,2	0,0
01/2019	01	14.160.453	10.800.507	24.960.961	2.496.096	5.589.992	3.093.896	-171,9	0,0
	02	14.185.277	10.697.612	24.882.889	2.488.289	5.521.944	3.033.655	-168,5	0,0
	03	14.172.933	10.714.527	24.887.460	2.488.746	5.550.822	3.062.076	-187,1	0,0
02	04	14.345.964	10.674.087	25.020.052	2.502.005	5.535.248	3.033.243	-168,5	0,0
	05	14.350.878	10.574.817	24.925.696	2.492.570	5.531.514	3.038.944	-168,8	0,0
	06	14.282.339	10.580.939	24.863.278	2.486.328	5.512.094	3.025.766	-134,5	0,0
03	07	14.348.866	10.606.030	24.954.897	2.495.490	5.470.749	2.975.259	-165,3	0,0
	08	14.362.430	10.560.420	24.922.850	2.492.285	5.361.382	2.869.097	-159,4	0,0
	09	14.303.932	10.589.458	24.893.390	2.489.339	5.301.445	2.812.106	-171,9	0,0
04	10	14.394.190	10.667.412	25.061.601	2.506.160	5.488.966	2.982.806	-165,7	0,0
	11	14.496.750	10.853.041	25.349.791	2.534.979	5.490.307	2.955.328	-164,2	0,0
	12	14.441.325	10.838.252	25.279.577	2.527.958	5.451.769	2.923.811	-162,4	0,0
05	13	14.630.923	10.712.149	25.343.071	2.534.307	5.504.627	2.970.320	-330,0	0,0
	14	14.679.037	10.669.592	25.348.628	2.534.863	5.532.294	2.997.431	-333,0	0,0
	15	14.656.741	10.652.342	25.309.083	2.530.908	5.498.064	2.967.156	-362,7	0,0
06	16	14.745.379	10.681.486	25.426.865	2.542.686	5.534.120	2.991.434	-332,4	0,0
	17	14.749.969	10.745.900	25.495.869	2.549.587	5.521.604	2.972.017	-330,2	0,0
	18	14.774.407	10.723.104	25.497.512	2.549.751	5.549.083	2.999.331	-333,3	0,0
07	19	14.919.578	10.795.513	25.715.091	2.571.509	5.518.207	2.946.697	-327,4	0,0
	20	14.917.707	10.850.883	25.768.590	2.576.859	5.476.406	2.899.547	-322,2	0,0
	21	14.940.694	10.853.606	25.794.300	2.579.430	5.513.519	2.934.089	-358,6	0,0

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		
2008	12	...	...	108,0	205,0	110,1	...
2009	12	...	...	90,0	68,0	93,4	...
2010	12	...	...	110,8	107,5	103,6	...
2011	12	...	...	90,8	94,2	96,2	...
2012	12	...	...	99,6	100,0	95,5	...
2013	12	...	...	107,8	104,7	102,8	...
2014	12	...	...	97,9	99,7	101,4	...
2015	12	...	...	101,7	99,5	103,2	...
2016	12	...	...	103,8	118,4	111,6	...
2017	12	...	...	100,4	97,3	111,1	...
2018	12	...	...	100,8	104,2	108,6	...
2018	01	96,6	79,0	113,1	98,2	100,5	93,3
	02	97,5	113,9	103,8	105,2	102,6	95,3
	03	107,5	110,8	101,4	106,3	112,5	104,5
	04	97,6	102,1	101,4	112,6	107,7	100,0
	05	97,4	100,9	99,0	121,2	109,2	101,2
	06	99,4	92,6	96,5	95,6	106,1	98,5
	07	108,2	109,0	99,5	114,1	115,0	106,8
	08	98,1	82,2	97,2	98,1	106,7	99,1
	09	100,6	114,0	99,9	103,7	111,3	103,4
	10	107,7	103,9	102,2	105,9	118,6	110,1
	11	95,7	96,2	100,0	95,1	114,0	105,9
	12	93,3	99,9	98,2	96,9	108,6	100,9
2019	01	93,7	72,0	95,3	88,3	94,0	85,9
	02	102,1	114,0	99,8	88,3	99,0	90,5
	03	108,5	106,0	100,7	84,5	106,7	97,5
	04	99,0	89,1	102,2	73,8	102,8	94,0
	05	98,4	111,7	103,2	81,8	105,2	96,2
	06	96,8	103,9	100,5	91,8	103,4	94,5
	07	105,7	108,3	98,2	91,2	110,3	100,8

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

Notes:

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

T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2008	12	...	103,8	107,4	...	107,5	107,5
2009	12	...	100,0	99,6	...	100,0	99,6
2010	12	...	103,1	102,1	...	103,1	102,1
2011	12	...	103,1	103,7	...	103,1	103,7
2012	12	...	101,8	102,1	...	101,9	102,1
2013	12	...	98,8	99,9	...	...	...
2014	12	...	99,6	99,1	...	...	...
2015	12	...	98,4	98,6	...	...	...
2016	12	...	99,7	98,9	...	...	...
2017	12	...	101,3	101,2	...	...	...
2018	12	...	101,6	101,4	...	...	...
2018	01	100,2	100,3	100,3	n/a	n/a	n/a
	02	101,0	100,9	100,6	n/a	n/a	n/a
	03	100,4	101,1	100,8	n/a	n/a	n/a
	04	99,6	101,0	100,8	n/a	n/a	n/a
	05	100,2	101,3	100,9	n/a	n/a	n/a
	06	100,0	101,9	101,2	n/a	n/a	n/a
	07	99,3	101,8	101,2	n/a	n/a	n/a
	08	99,9	101,8	101,3	n/a	n/a	n/a
	09	100,5	101,7	101,3	n/a	n/a	n/a
	10	100,9	101,8	101,4	n/a	n/a	n/a
	11	100,1	101,8	101,4	n/a	n/a	n/a
	12	101,1	101,6	101,4	n/a	n/a	n/a
2019	01	100,1	101,5	101,5	n/a	n/a	n/a
	02	100,4	100,9	101,2	n/a	n/a	n/a
	03	100,1	100,7	101,0	n/a	n/a	n/a
	04	99,7	100,8	101,0	n/a	n/a	n/a
	05	100,2	100,8	100,9	n/a	n/a	n/a
	06	99,5	100,3	100,8	n/a	n/a	n/a
	07	99,4	100,5	100,8	n/a	n/a	n/a

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 -

Period	CURRENT AND CAPITAL ACCOUNTS					Total	FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
	Goods	Services	Primary Income	Secondary Income	Capital Account			
2008	-10.197	1.912	943	3.827	383	-3.132	-3.300	-167
2009	-7.436	1.552	955	3.341	350	-1.238	-1.131	107
2010	-7.186	1.713	413	3.529	389	-1.142	-957	184
2011	-7.827	1.593	211	3.540	357	-2.127	-2.039	88
2012	-7.779	1.631	205	3.676	334	-1.933	-1.806	127
2013	-7.099	1.624	357	3.694	337	-1.088	-909	179
2014	-7.874	1.698	224	3.969	442	-1.541	-1.428	113
2015	-7.176	1.959	194	3.573	364	-1.086	-885	201
2016	-7.089	2.133	40	3.507	300	-1.109	-822	286
2017	-7.417	2.330	-114	3.838	342	-1.021	-792	229
2018	-7.494	2.483	-97	3.868	315	-924	-683	241
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	393	81	833	76	-351	-472	-122
Q2	-1.912	402	-86	989	85	-522	-367	155
Q3	-2.135	513	68	1.071	153	-330	-172	158
Q4	-2.094	390	161	1.076	128	-338	-417	-78
2015 Q1	-1.560	373	52	880	100	-156	-276	-120
Q2	-1.876	514	-35	901	99	-397	-286	111
Q3	-1.934	652	-17	891	83	-325	-209	116
Q4	-1.805	420	193	901	82	-209	-114	94
2016 Q1	-1.543	421	31	745	70	-276	-361	-85
Q2	-1.866	567	-28	904	77	-345	-204	141
Q3	-1.796	649	13	927	78	-129	53	182
Q4	-1.885	497	23	931	75	-359	-310	49
2017 Q1	-1.610	458	28	852	82	-191	-314	-123
Q2	-1.984	614	-129	1.005	86	-408	-211	197
Q3	-1.884	726	-77	993	88	-155	33	188
Q4	-1.938	532	65	988	86	-268	-300	-33
2018 Q1	-1.683	431	-8	854	72	-334	-446	-112
Q2	-1.902	655	-59	1.019	76	-211	-60	151
Q3	-1.989	815	-46	1.016	86	-118	30	148
Q4	-1.920	583	16	979	80	-262	-208	54
2019 Q1	-1.906	475	46	880	79	-426	-255	171
Q2	-2.113	682	-48	1.012	80	-387	-382	5

Source: CBBH, Balance of Payment Statistics.

Notes:

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

T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT			
	Current account - Total			Goods		Services		Primary Income		Secondary Income						
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance
2008	12.543	16.058	-3.515	4.158	14.355	2.694	782	1.656	713	4.036	209	383	0	383		
2009	11.046	12.634	-1.588	3.756	11.193	2.446	894	1.265	309	3.579	238	350	0	350		
2010	12.200	13.731	-1.531	5.015	12.201	2.518	804	881	468	3.787	257	389	0	389		
2011	13.157	15.640	-2.483	6.029	13.856	2.374	781	935	725	3.818	278	357	0	357		
2012	13.311	15.577	-2.266	6.067	13.846	2.416	785	874	669	3.954	277	334	0	334		
2013	13.873	15.297	-1.425	6.645	13.743	2.391	768	864	507	3.973	279	337	0	337		
2014	14.521	16.504	-1.983	6.847	14.721	2.452	754	955	731	4.267	298	442	0	442		
2015	14.997	16.447	-1.450	7.196	14.372	2.964	1.004	928	734	3.909	336	364	0	364		
2016	15.650	17.059	-1.409	7.700	14.789	3.170	1.037	929	889	3.852	345	300	0	300		
2017	17.973	19.336	-1.363	9.341	16.758	3.470	1.141	962	1.076	4.200	362	342	0	342		
2018	19.289	20.528	-1.239	10.418	17.912	3.669	1.185	940	1.036	4.262	394	315	0	315		
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	3.625	-427	1.546	3.279	525	132	225	144	903	70	76	0	76		
Q2	3.582	4.189	-607	1.698	3.610	586	184	238	324	1.060	71	85	0	85		
Q3	3.990	4.473	-483	1.792	3.927	790	277	258	190	1.151	80	153	0	153		
Q4	3.750	4.216	-466	1.811	3.905	551	161	235	73	1.153	76	128	0	128		
2015 Q1	3.420	3.676	-255	1.666	3.227	566	194	238	186	949	69	100	0	100		
Q2	3.766	4.262	-496	1.803	3.679	756	241	219	254	989	88	99	0	99		
Q3	4.107	4.515	-408	1.870	3.804	1.010	358	249	266	979	88	83	0	83		
Q4	3.703	3.994	-291	1.858	3.663	632	212	222	28	992	91	82	0	82		
2016 Q1	3.325	3.671	-346	1.657	3.200	617	195	221	190	830	85	70	0	70		
Q2	3.955	4.377	-422	1.950	3.816	794	227	223	250	988	84	77	0	77		
Q3	4.292	4.498	-207	1.985	3.781	1.040	391	256	242	1.011	84	78	0	78		
Q4	4.079	4.513	-434	2.107	3.992	719	223	229	206	1.023	91	75	0	75		
2017 Q1	3.876	4.149	-273	2.043	3.653	659	202	232	204	942	90	82	0	82		
Q2	4.517	5.011	-494	2.302	4.287	882	268	240	369	1.092	87	86	0	86		
Q3	4.990	5.232	-242	2.491	4.375	1.157	431	256	334	1.086	92	88	0	88		
Q4	4.591	4.945	-354	2.505	4.442	772	241	234	170	1.080	92	86	0	86		
2018 Q1	4.244	4.650	-406	2.391	4.073	674	243	233	241	946	92	72	0	72		
Q2	4.950	5.237	-287	2.672	4.574	932	278	230	289	1.115	96	76	0	76		
Q3	5.280	5.484	-204	2.692	4.681	1.238	423	241	287	1.109	94	86	0	86		
Q4	4.816	5.157	-342	2.664	4.584	824	241	236	219	1.092	113	80	0	80		
2019 Q1	4.352	4.858	-506	2.373	4.278	716	241	293	247	971	91	79	0	79		
Q2	5.104	5.571	-467	2.705	4.818	1.007	326	286	334	1.106	93	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 and International Investment Position 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 -

Period	FINANCIAL ACCOUNT				
	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	-1.366	881	-885
2016	-550	167	-1.370	930	-822
2017	-645	157	-1.440	1.136	-792
2018	-838	255	-1.209	1.114	-683
2011 Q1	-174	-2	56	-282	-404
Q2	-78	98	-524	-60	-565
Q3	-208	-35	-287	132	-398
Q4	-213	-14	-623	177	-673
2012 Q1	-26	-6	-191	-314	-537
Q2	-134	45	-90	-230	-409
Q3	-107	-18	-697	394	-428
Q4	-240	-2	-413	224	-432
2013 Q1	-295	51	-37	-168	-449
Q2	-164	26	-317	241	-215
Q3	4	21	-498	447	-25
Q4	113	46	-568	189	-220
2014 Q1	-250	13	-75	-161	-472
Q2	-230	31	-330	163	-367
Q3	-116	-20	-661	625	-172
Q4	-189	83	-396	85	-417
2015 Q1	-105	-14	-106	-52	-276
Q2	-210	-44	-245	213	-286
Q3	-105	77	-558	378	-209
Q4	-89	91	-458	342	-114
2016 Q1	-172	1	-129	-62	-361
Q2	-59	47	-344	152	-204
Q3	-123	80	-596	692	53
Q4	-197	39	-301	148	-310
2017 Q1	-303	68	178	-257	-314
Q2	-87	22	-405	260	-211
Q3	-141	64	-637	747	33
Q4	-114	4	-576	386	-300
2018 Q1	-293	-19	-437	304	-446
Q2	-148	23	-168	233	-60
Q3	-264	82	-342	555	30
Q4	-132	168	-262	22	-208
2019 Q1	-236	64	142	-225	-255
Q2	-397	67	-544	492	-382

Source: CBBH, Balance of Payment Statistics.

Notes:

*Total value includes the value of financial derivatives.

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6 th 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
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	907	1.257	-350	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	-542	66,2
	12	926	1.526	-599	60,7
2019	01	855	1.289	-433	66,4
	02	926	1.549	-623	59,8
	03	989	1.773	-784	55,8
	04	1.035	1.750	-716	59,1
	05	1.028	1.809	-781	56,8
	06	996	1.608	-613	61,9
	07	1.005	1.745	-740	57,6

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	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	Other countries	Total
2008		913.488	1.156.836	843.065	942.040	614.875	415.224	20.524	231.444	1.574.194	6.711.690
2009		814.110	944.144	702.356	741.441	463.129	325.370	51.853	229.506	1.259.290	5.531.199
2010		1.085.936	1.070.625	862.022	894.775	611.744	470.584	81.662	310.180	1.707.975	7.095.503
2011		1.215.957	1.204.440	963.546	1.001.879	706.818	619.042	150.054	300.430	2.059.947	8.222.112
2012		1.210.103	1.165.019	939.241	710.002	653.304	654.764	182.874	249.230	2.093.426	7.857.962
2013		1.310.844	1.194.637	1.003.294	766.745	686.503	687.565	174.625	270.745	2.285.317	8.380.275
2014		1.317.490	955.047	1.195.438	800.690	697.785	755.827	234.392	293.818	2.431.255	8.681.742
2015		1.412.906	925.166	1.214.930	770.695	748.870	743.062	354.630	262.844	2.554.212	8.987.315
2016		1.479.411	985.360	1.131.096	822.846	807.200	730.590	401.047	240.751	2.819.806	9.418.109
2017		1.595.704	1.284.200	1.209.035	1.093.685	973.397	899.235	431.094	352.507	3.216.524	11.055.383
2018		1.741.537	1.464.002	1.352.791	1.251.474	1.057.052	1.020.991	323.223	402.113	3.287.069	11.900.251
2018	01	141.488	108.953	105.165	84.953	78.103	75.258	20.064	27.074	266.164	907.221
	02	136.237	103.788	98.001	93.558	82.029	75.716	27.519	27.264	262.639	906.750
	03	143.064	116.079	110.234	97.736	86.619	77.729	42.901	29.782	269.637	973.780
	04	158.390	125.906	106.966	93.265	83.472	86.796	23.674	36.225	262.777	977.470
	05	138.326	123.379	120.706	101.856	90.954	80.237	39.862	35.190	284.114	1.014.624
	06	152.692	121.955	128.166	96.113	90.391	90.021	37.298	37.119	300.942	1.054.698
	07	148.152	137.541	139.243	117.047	96.389	93.662	28.974	38.220	276.655	1.075.883
	08	136.430	126.957	74.021	110.679	81.668	90.767	14.885	32.487	240.806	908.701
	09	156.479	128.682	126.923	107.931	92.733	90.042	17.223	30.595	274.265	1.024.872
	10	157.992	132.704	127.841	118.913	98.840	104.727	15.129	37.843	274.972	1.068.961
	11	155.454	121.946	122.811	115.216	93.008	92.753	25.101	32.280	302.284	1.060.853
	12	116.833	116.112	92.715	114.205	82.846	63.283	30.593	38.034	271.815	926.438
2019	01	140.865	117.300	102.243	87.820	79.802	80.028	15.091	24.901	207.325	855.373
	02	146.489	116.715	108.255	100.785	83.465	81.297	25.806	29.847	233.781	926.441
	03	145.097	128.767	118.382	109.851	89.241	92.203	29.582	32.883	243.127	989.133
	04	147.533	132.146	118.803	113.634	85.889	100.722	24.350	32.027	279.763	1.034.867
	05	143.735	123.540	117.458	111.123	88.330	102.362	25.813	41.170	274.690	1.028.221
	06	135.534	113.298	139.819	103.998	82.513	91.049	21.020	35.732	272.956	995.918
	07	143.879	123.312	125.687	124.417	90.746	97.842	19.180	36.482	243.688	1.005.235

Notes:

Criteria for presenting country is the share of export of the country in total three-year BH export (2016,2017,2018).

Thus, all countries with share higher than 3,0% are separately presented, while the other countries are presented as sum in the column "Other countries".

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

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2008		1.914.630	1.520.914	1.725.962	2.779.927	748.615	963.337	344.006	863.067	606.669	4.825.390	16.292.516
2009		1.395.705	1.243.234	1.283.006	1.855.136	557.106	758.953	865.684	366.818	455.395	3.574.143	12.355.179
2010		1.424.980	1.210.391	1.429.477	2.058.946	655.539	808.852	1.189.105	379.083	489.083	3.970.781	13.616.238
2011		1.648.403	1.381.687	1.465.645	2.226.507	774.881	828.564	1.635.091	450.110	491.679	4.622.860	15.525.428
2012		1.725.796	1.429.362	1.431.534	2.202.545	816.377	803.360	1.493.885	449.381	504.094	4.396.607	15.252.942
2013		1.734.842	1.482.256	1.485.608	1.956.353	914.082	754.344	1.505.995	493.202	521.188	4.321.922	15.169.792
2014		1.869.564	1.653.565	1.629.521	1.851.693	1.359.548	763.235	1.292.467	582.203	532.109	4.665.372	16.199.278
2015		1.914.123	1.758.287	1.728.431	1.673.068	1.091.670	773.503	910.072	644.698	560.859	4.797.152	15.851.863
2016		1.998.877	1.899.582	1.828.142	1.617.713	1.091.966	831.403	729.427	687.349	556.399	4.920.158	16.161.014
2017		2.103.758	2.062.127	2.029.997	1.828.432	1.186.073	912.704	907.315	766.728	618.743	5.769.765	18.185.642
2018		2.297.072	2.170.785	2.070.768	1.915.158	1.339.232	917.011	892.371	874.490	672.990	6.124.091	19.273.968
2018	01	146.357	137.765	124.445	132.594	98.869	63.462	35.260	50.059	41.320	425.332	1.255.462
	02	186.488	156.144	149.309	117.218	96.859	64.284	83.715	60.161	55.953	449.310	1.419.440
	03	207.943	195.015	184.704	140.779	124.850	85.042	158.299	79.033	56.574	493.719	1.725.958
	04	186.495	186.463	167.453	147.673	101.410	76.697	58.366	80.419	57.592	489.370	1.551.939
	05	195.394	199.895	184.411	165.391	107.116	79.059	132.886	85.818	62.200	521.534	1.733.705
	06	200.122	205.477	185.837	161.910	102.157	84.605	71.943	69.983	61.466	522.391	1.665.892
	07	200.795	195.818	168.099	175.321	111.555	84.031	175.258	71.424	58.228	514.399	1.754.927
	08	185.962	152.602	196.319	176.649	120.981	73.230	27.194	69.244	51.684	522.725	1.576.589
	09	194.919	175.344	175.450	166.186	130.709	82.209	37.359	74.876	57.047	567.304	1.661.404
	10	205.478	201.815	183.760	209.907	130.496	84.905	36.724	82.391	57.600	606.419	1.799.494
	11	195.934	181.874	178.528	177.179	115.082	71.629	32.815	74.316	56.488	519.432	1.603.278
	12	191.184	182.575	172.453	144.350	99.148	67.858	42.551	76.767	56.837	492.157	1.525.880
2019	01	146.543	142.393	130.470	130.482	103.378	62.358	48.702	56.385	49.862	418.159	1.288.732
	02	186.485	172.408	159.383	147.726	123.304	70.278	48.109	73.291	54.425	514.045	1.549.452
	03	223.823	198.350	187.433	168.514	133.524	83.596	52.885	88.363	65.383	570.963	1.772.835
	04	217.596	203.748	169.297	191.425	108.378	82.021	56.380	92.345	59.610	569.649	1.750.450
	05	232.852	214.051	186.890	188.149	133.109	80.179	56.134	86.112	65.807	565.833	1.809.116
	06	186.541	199.997	178.687	162.943	115.621	75.299	38.482	75.221	60.316	515.319	1.608.425
	07	212.594	216.021	192.397	201.883	125.654	77.760	24.767	78.468	61.173	554.724	1.745.440

Notes:

Criteria for presenting country is the share of import of the country in total three-year BH import (2016,2017,2018).

Thus, all countries with share higher than 3,0% are separately presented, while the other countries are presented as sum in the column "Other countries".

T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Czech R.	Hungary	Japan	Switzer-land	Turkey	UK	SAD	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2008		1,955830	27,072193	0,078403	0,778567	1,299707	1,233196	1,030147	2,462700	1,336615	...	2,406718
2009		1,955830	26,641714	0,074058	0,698858	1,504078	1,295257	0,904894	2,195821	1,406763	...	2,083674
2010		1,955830	26,836049	0,077335	0,710646	1,684634	1,417637	0,979613	2,280434	1,476950	...	1,903300
2011		1,955830	26,296474	0,079574	0,702511	1,765578	1,589068	0,840993	2,253721	1,406117	...	1,918824
2012		1,955830	26,003868	0,077784	0,676389	1,909803	1,622699	0,845478	2,412276	1,522668	...	1,732491
2013		1,955830	25,806786	0,075328	0,658705	1,512911	1,589326	0,775940	2,304432	1,473557	0,239647	1,729721
2014		1,955830	25,619449	0,071033	0,633710	1,393940	1,610337	0,673375	2,426325	1,474019	0,239264	1,668863
2015		1,955830	25,688577	0,071687	0,631327	1,456462	1,832914	0,650180	2,694477	1,762605	0,280568	1,619915
2016		1,955830	25,960428	0,072346	0,627987	1,628845	1,794449	0,586378	2,396405	1,768011	0,266189	1,588875
2017		1,955830	26,205454	0,074317	0,632480	1,546889	1,761597	0,476205	2,232882	1,735482	0,256628	1,611317
2018		1,955830	26,365492	0,076267	0,613697	1,500585	1,693763	0,351884	2,210985	1,657498	0,250633	1,653621
2018	01	1,955830	26,306147	0,076788	0,632318	1,445233	1,667877	0,425643	2,213129	1,605994	0,249544	1,648667
	02	1,955830	26,292364	0,077279	0,627822	1,464722	1,694417	0,418453	2,213529	1,581661	0,250277	1,651594
	03	1,955830	26,293653	0,076921	0,626250	1,496388	1,675438	0,408381	2,215036	1,586829	0,250962	1,654033
	04	1,955830	26,353356	0,077109	0,627454	1,481313	1,646714	0,392404	2,242330	1,593341	0,252947	1,654666
	05	1,955830	26,456231	0,076360	0,617894	1,506116	1,656547	0,375068	2,228834	1,651760	0,259378	1,654735
	06	1,955830	26,493736	0,075868	0,606905	1,523129	1,692140	0,362173	2,227562	1,675174	0,259482	1,655565
	07	1,955830	26,441058	0,075613	0,601840	1,503018	1,682491	0,352241	2,204270	1,674952	0,249486	1,656842
	08	1,955830	26,342139	0,076164	0,605896	1,526468	1,712256	0,292050	2,181583	1,694907	0,247438	1,656226
	09	1,955830	26,322248	0,076329	0,602164	1,499701	1,734367	0,265010	2,189926	1,677303	0,244749	1,653604
	10	1,955830	26,343141	0,075775	0,603874	1,508889	1,713704	0,291767	2,216813	1,702322	0,246121	1,651173
	11	1,955830	26,323022	0,075433	0,606997	1,519433	1,718087	0,319983	2,221063	1,720951	0,247997	1,652686
	12	1,955830	26,412717	0,075657	0,605953	1,529820	1,731710	0,323689	2,179189	1,718630	0,249268	1,653531
2019	01	1,955830	26,329803	0,076262	0,611273	1,571137	1,731634	0,318838	2,205778	1,712804	0,251960	1,652127
	02	1,955830	26,378612	0,076015	0,615150	1,563371	1,720479	0,326976	2,236997	1,722720	0,255591	1,653868
	03	1,955830	26,354816	0,076174	0,618919	1,556451	1,729315	0,315762	2,279141	1,730207	0,257779	1,656751
	04	1,955830	26,326537	0,076172	0,609198	1,558495	1,728201	0,302340	2,268819	1,740334	0,259146	1,657505
	05	1,955830	26,363667	0,075934	0,602190	1,587865	1,728039	0,288749	2,247635	1,748101	0,255348	1,657979
	06	1,955830	26,398150	0,076344	0,606053	1,603326	1,750965	0,297850	2,195732	1,733912	0,251246	1,658366
	07	1,955830	26,462391	0,076584	0,601501	1,610390	1,765626	0,307488	2,177709	1,742289	0,253344	1,660465

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2019			Performed in 2019		
	Principal	Interest	Total	Principal	Interest	Total at the end of July
Public Creditors	628.194	120.931	749.125	372.336	65.384	437.721
International and Regional Organizations	492.193	95.928	588.121	308.904	53.126	362.030
European Investment Bank	78.705	23.735	102.440	39.278	12.036	51.315
European Bank for Reconstruction and Development	115.240	5.761	121.000	63.548	3.138	66.686
World Bank - IDA	104.283	39.173	143.456	58.029	20.027	78.056
World Bank- IBRD ¹⁾	45.701	10.390	56.091	21.835	8.367	30.202
Council of Europe Development Bank ¹⁾	4.048	1.959	6.007	2.428	713	3.141
International Fund for Agriculture Development	3.424	709	4.133	1.740	339	2.079
IMF	113.410	10.287	123.698	114.223	6.548	120.771
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	63.432	12.259	75.691
Paris Club ¹⁾	41.630	8.111	49.741	20.301	4.282	24.583
Saudi Development Fund	8.516	2.049	10.565	4.249	907	5.156
Other Bilateral	85.854	14.843	100.697	38.883	7.070	45.952
Private Creditors	36.377	937	37.314	18.188	283	18.472
London Club ¹⁾	36.377	937	37.314	18.188	283	18.472
Total	664.571	121.868	786.439	390.525	65.667	456.192

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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