



Centralna banka  
BOSNE I HERCEGOVINE  
Централна банка  
БОСНЕ И ХЕРЦЕГОВИНЕ

# Monthly Economic Survey JULY 2022



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**Monthly Economic  
Survey  
JULY 2022**

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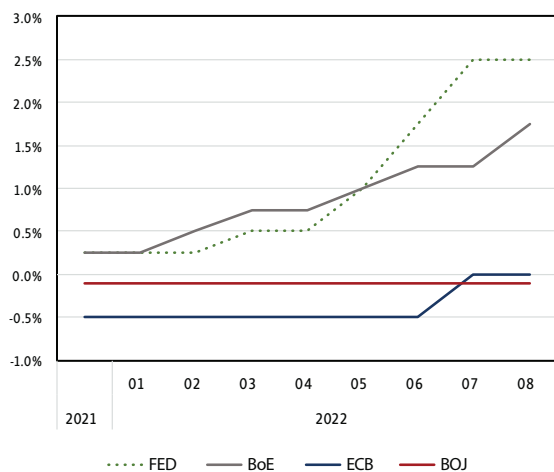
## INTRODUCTION

In response to growing inflationary pressures, more and more leading central banks began to tighten monetary policy, whereby the ECB also increased its reference interest rates, and the yields on ten-year bonds of the euro zone countries recorded a decrease compared to the previous month (Graph 01 and 02). In accordance with the changes in the ECB's key interest rates from July, the CBBH adopted a Decision on amending the Decision on determining and maintaining required reserves and defining the reimbursement fee that will be applied from September 1, 2022 (Graph 03). The main cause of the increase in inflation at the global level, which reached a record level in July, is the further increase in energy prices, which was transmitted to the prices of agricultural products (Graph 04). In BH, a record increase in inflation was also recorded in July, which is generated by the price of food and the price of energy (Graph 05). As a result of the record growth of average consumer prices, nominal net wages continued to grow in July (Graph 06). The increase in the liabilities of the Entities' governments is the result of measures taken to harmonize pensions and salaries due to the strengthening of inflationary pressures (Graph 07). In July, there was a new increase in entity borrowing costs on

the financial market as a consequence of the increase in ECB reference interest rates (Graph 08). Observed at the annual level, there is an increase in income, but monthly data show a decrease in income due to a significant tax refund (Graph 09). In the last two months, a slowdown in the rate of growth of VAT revenue on an annual basis was observed (Graph 10). Industrial production recorded a decline in the last two months, and the largest decline was recorded in the processing industry (Graph 11). The trend of growth in imports and exports continued, which was mostly caused by the rise in commodity prices (Graphs 12 and 13). The coverage of imports by exports in July is at the lowest level in the last two years (Graph 14).

Total deposits with commercial banks recorded monthly growth (Graph 15). Loans to non-financial companies also continue to grow, and housing loans to households stand out due to high growth rates (Graph 16). As a result of the realized positive balance of purchase and sale of KM, there was a significant increase in foreign exchange reserves of the CBBH in July (Graph 17). The growth of reserve money in July is mostly influenced by the growth of cash outside the monetary authorities (Graph 18).

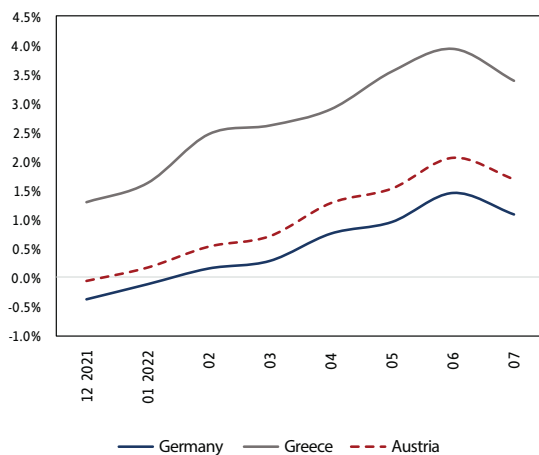
G01: Key Interest Rates of Leading Central Banks



Source: ECB, FED, BoE, BOJ

As a response to increasing inflation pressures, growing number of leading central banks has started tightening its monetary policy or decreasing the degree of its expansiveness, which, along with enhanced uncertainty, contributed to deterioration of global financing conditions, particularly for the countries with underdeveloped financial markets. The FED stands out for the speed of its restrictive monetary policy, which in March raised its benchmark rate by 25 basis points, and by additional 50 basis points in May, and by 75 basis points in July, this being the largest increase in several decades. With the beginning of the announced decrease of the ECB assets, in September, the ECB increased its benchmark rate by 75 basis points, following an increase of 50 basis points from July.

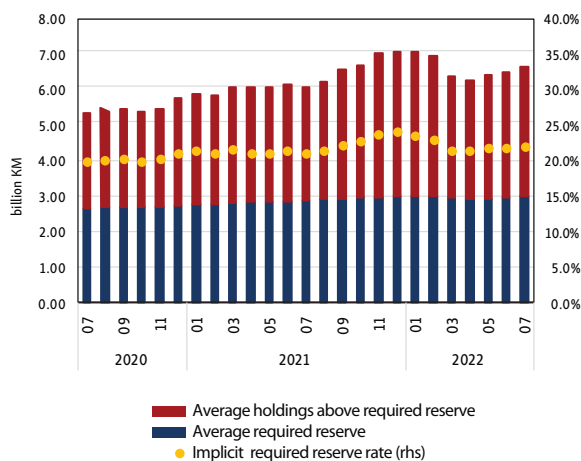
G02: Yield to Maturity Rates in the Market of Ten Year Bonds



Source: CBBH

Compared to the previous month, a decrease of yields on euro area member countries' ten year bonds was seen in July. Compared to the end of the previous year, the growth of interest spread between Germany and other countries, particularly those with high public debt levels, was evident. The highest yields, due to very high inflation levels, were recorded for the EU member countries which are not members of the euro area; Romania, Poland, Czech Republic and Hungary.

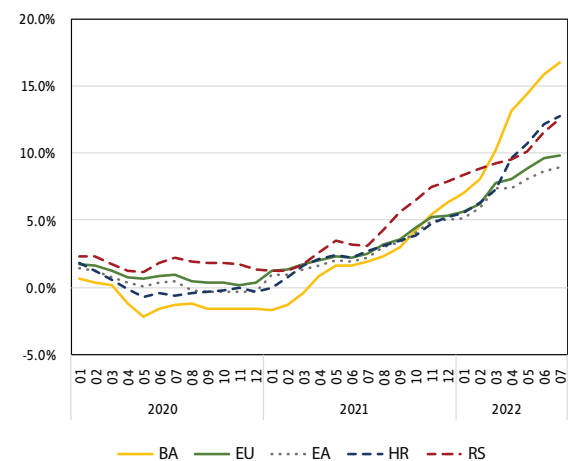
G03: Reserve Accounts and Implicit Required Reserve Rate



Source: CBBH

Compared to the end of June, the RR base increased by KM 394.5 million, so RR amounted to KM 3.08 billion, returning completely to the level from the beginning of the year. Consequently, due to the increase of overall holdings in accounts with the CBBH, the implicit rate in the end of July was 22.07%. According to changes of key interest rates of the ECB from July, the CBBH adopted a Decision on amendment of Decision on setting and maintaining required reserves and setting remuneration to be applied from 01 September 2022. According to this decision, remuneration on holdings above RR was decreased to -0.25%. Also, according to this Decision, remuneration on RR funds for bases in foreign currencies and in KM with currency indexation was also decreased to -0.10%. Remuneration is not calculated on required reserve funds for KM base. In July, the CBBH kept the RR rate unchanged.

G04: Annual Change of Average Consumer Prices in Selected Countries

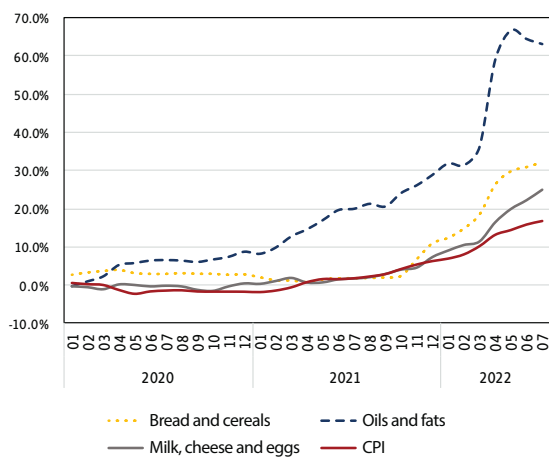


Izvor: Eurostat

The consumer prices level reached its record high in July. The main generators of growth of consumer prices were the prices of gas and electric energy, which brought about the increase of the prices of fertilizers and other agricultural products. The prices of food and electric energy, gas and other fuels increased at the annual level in the EU in July by 13.2% and 43.1%, respectively.

The growth of average consumer prices in the euro area in July amounted to 8.9% at the annual level, which is a rather high level, so it could stay for a longer period than targeted medium term level. Therefore, the ECB increased key interest rates by 75 basis points since September, and they announced several additional increases. In July, the FED again increased the benchmark interest rate by 75 basis points, which represented the fourth increase since the beginning of the year.

G05: Annual Changes of Consumer Prices in BH, in July

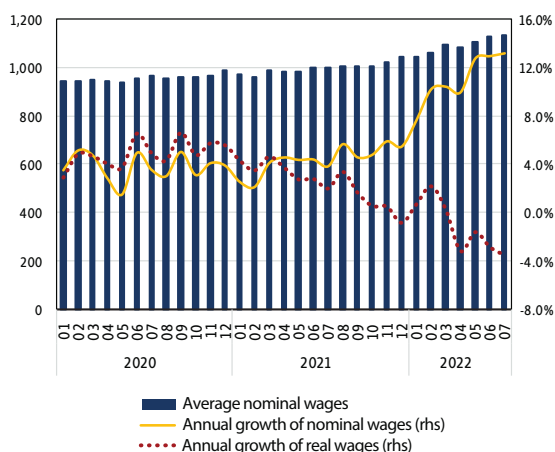


Source: BHAS

In July, a record high growth of average consumer prices was recorded, mainly due to a significant growth of the prices of food and transport (annual growth of 24.7% and 34.2% respectively). In the first seven months of the current year, inflation of 12.2% was recorded compared to the same period of the previous year.

The price category of food in BH has a higher share in consumer basket than in the EU member countries (the weight for food and non-alcohol beverages is 0.33), which is generally a rule for the countries with lower average income per capita. The category of food significantly impacts the overall inflation perception, as food is included in the basic necessities of life. In July, the highest growth of prices in this category was recorded for oils and fats, this being 63% at the annual level.

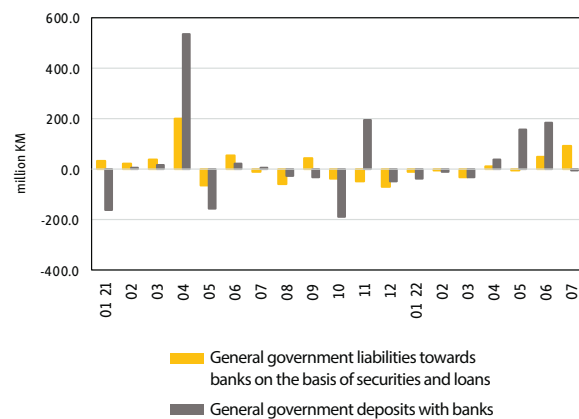
G06: Trend of Average Net Wages



Source: BHAS

The growth of the number of employees was recorded in July, amounting to 2.1% at the annual level. The highest growth of the number of employees was recorded in information and communication, while the largest decline was recorded in real estate business. Labour market, since the beginning of the year, was impacted by a strong growth of nominal net wages which in July recorded an annual growth of 13.2%. The strongest annual growth of nominal net wage in July was recorded in administrative and auxiliary service activities (30.4%) and hotels and catering industry (20.5%). Having in mind a record high growth of average consumer prices in July, real net wages recorded a decline compared to nominal wages.

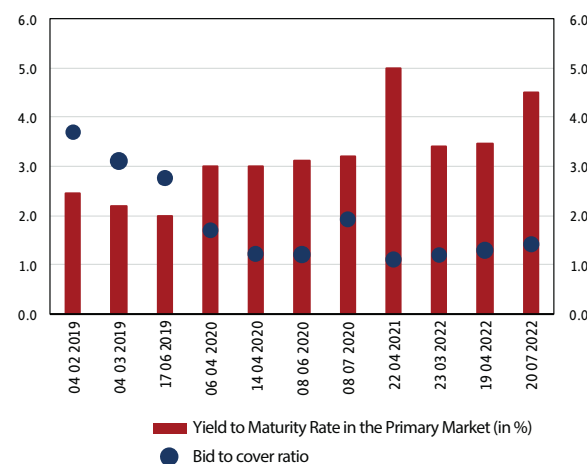
G07: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



Source: CBBH

In July, government sector debt with commercial banks increased by KM 96.0 million at the monthly level, while at the same time, deposits, after a three month long growth, declined by KM 6.8 million. The growth of liabilities of the Entity governments resulted from taken measures related to adjustments of pensions and wages due to growing inflation pressures. In the end of July, the total liabilities of the general government sector with commercial banks amounted to KM 3.18 billion, which is an annual decline of KM 85.9 million or 2.6%. The banking sector exposure to the general government sector in the end of July was 8.7% of the total banking sector assets.

G08: Issue of Five Year Bonds of Republika Srpska

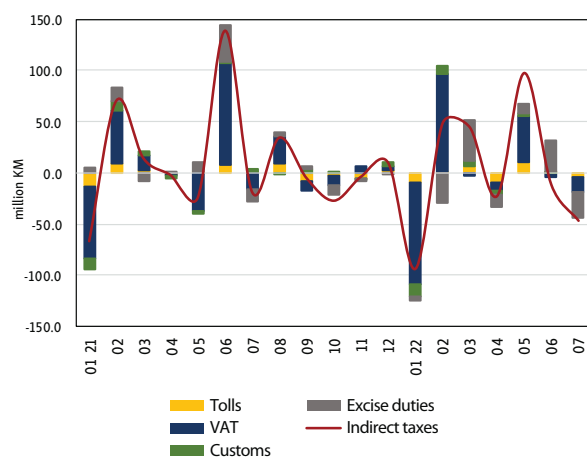


Source: BHAS

Note: The survey of five year bond issues does not include the issues in foreign markets.

In July there was another increase of Entities' borrowing costs at the financial market as a consequence of the change of the European Central Bank monetary policy and the growth of benchmark interest rate. The growth of yield to maturity rate in inflation is determined by the amendment of regulations related to the interest rate spread. In the local market, Republika Srpska can issue a long-term debt at the rates in the range from 4% to 6%, and July issue was sold at the yield to maturity rate of 4.5%. Demand was rather high compared to this year's level, yet very low compared to the historical maximum level of bid to cover ratio in Republika Srpska.

G09: Monthly Changes of Indirect Taxes



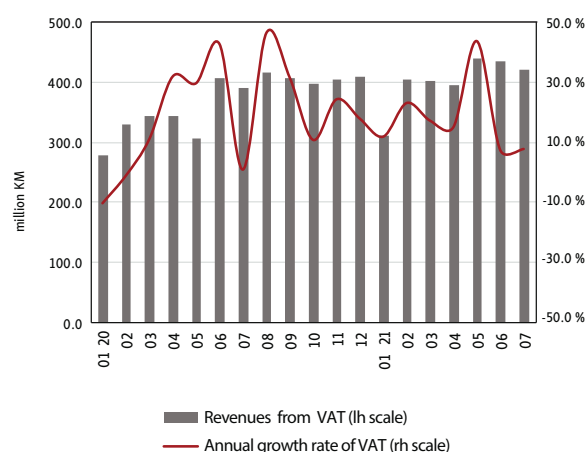
Source: ITA

In July, there was a monthly decline of net collection of indirect tax revenues, mainly due to a strong growth of tax refunds (in July, tax refunds amounted to KM 184.0 million). In the first seven months of 2022, cumulative net revenues from indirect taxes amounted to KM 4.40 billion, which was a growth of KM 633.2 million (16.8%) at the annual level.

At the annual level, there was still a growth of revenues which was mainly brought about by strong inflation pressures. Tax refunds for the first seven months of 2022 were significant, amounting cumulatively to KM 1.14 billion and were higher by 36.1% compared to the same period of the previous year.



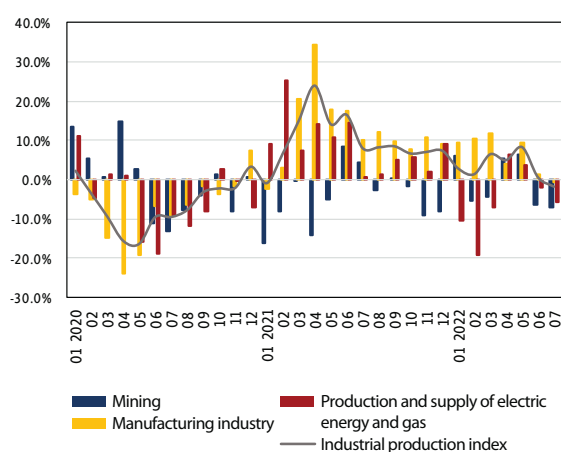
G10: Revenues from VAT



Source: ITA

The growth rate of revenues from VAT at the annual level slowed down since June. As VAT is the main type of taxes providing fund inflows to the Entity budgets, due to the mentioned slowdown, shrinking of fiscal possibilities to finance measures for mitigating inflation pressures is expected in the period ahead. During the first seven months, the cumulative net amount of KM 2.81 billion was collected on the basis of VAT, which is higher by KM 410 million (17.1%) compared to the same period of the previous year. The amount of revenues from VAT, at the annual level, was impacted strongly by the growth of the general price level, also the growth of VAT on imports and the growth of local VAT. The amounts of VAT refunds remained significant following the export growth trend.

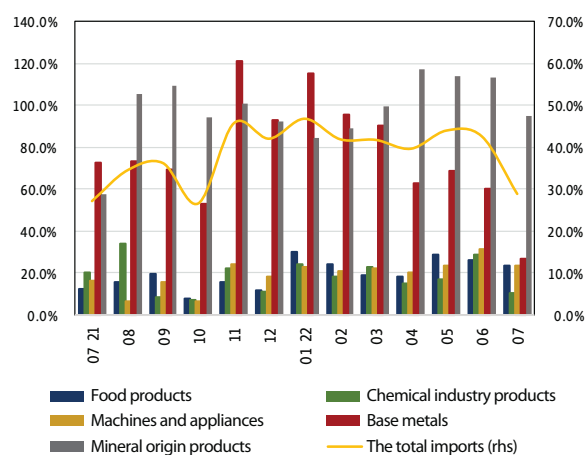
G11: Annual Change of Industrial Production by Areas



Source: BHAS

Industrial production in July slowly declined by 1.9% at the annual level, and a decline of industrial production at the monthly level continued. The largest decline at the annual level was seen in activities of manufacturing industry, and production and supply of electric energy and gas, while a negligible decline was recorded in mining. In the first seven months of the current year, the total industrial production increased by 3.1% compared to the same period of the previous year. For the observed period, manufacturing industry increased by 6.2%, while other activities recorded a decline.

G12: Imports by the Main Product Groups, Annual Changes

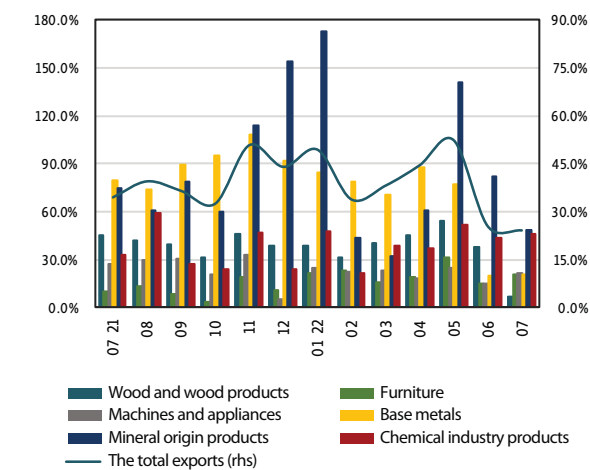


Source: BHAS

The value of imported goods in July amounted to KM 2.47 billion, which is an annual growth of 28.8%, mainly brought about by the growth of prices of imported goods. The highest annual growth of import value in July was recorded in imports of mineral origin products (95.1%), which was almost entirely related to the growth of energy prices in the global market. Imports of base metals also recorded an annual growth of value, the growth being much lower than in previous months. Other most significant import groups of products (machines and appliances, chemical industry products and food products) recorded an annual growth of import value in July, with a rather small part related to quantity growth.



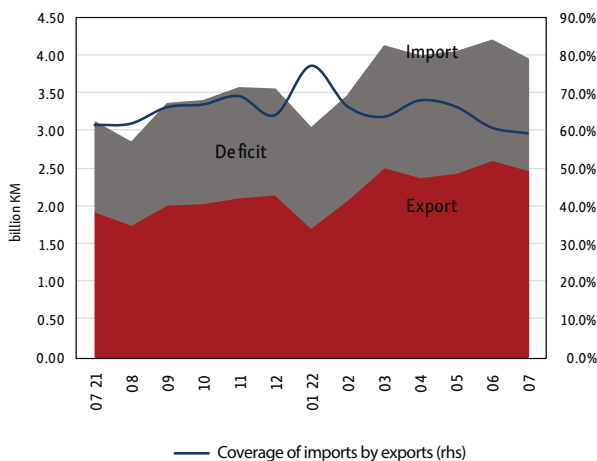
G13: Exports by the Main Product Groups, Annual Changes



Source: BHAS

In July, exports of goods reached KM 1.46 billion, which represents an annual growth of 24.1%. In mid year, growth slowed down compared to the previous period, the recorded growth largely being a consequence of price growth. The highest annual growth rate in July was recorded for mineral origin products (48.2%), the largest part referring to exports of coal and electric energy. Significant growth rates were recorded by chemical industry products (46.0%), machines and appliances (21.3%) and base metals (21.0%). Exports of wood and wood products in July recorded an annual growth of 6.7%, which was the lowest rate since January 2021, resulting only from price effect. The exported quantities were significantly lower than in the previous year, resulting from provisional ban on the exports of wood and some wood products which took effect in the beginning of July.

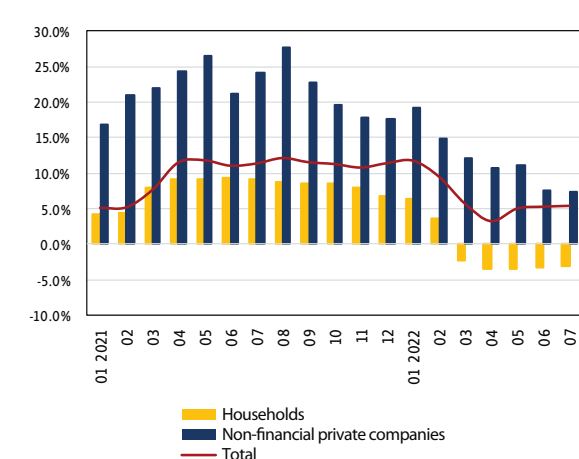
G14: Foreign Trade Commodity Balance and Coverage of Imports by Exports



Source: BHAS

Foreign trade commodity deficit during the first seven months of the current year amounted to KM 5.63 billion, and increased by 45.6% at the annual level, while the coverage of imports by exports over the observed period amounted to 65.2%. BH, as net importer in the international markets of goods, recorded a very high deficit over the recent months, mainly as a consequence of commodity price growth in the global market. Coverage of imports by exports in July amounted to 59.0%, representing the lowest rate over the previous two years. Among the most significant product groups, the lowest rate of coverage was recorded for food products (in July 20.2%), mineral origin products (28.4%) and means of transport (30.3%), while traditionally high coverage was recorded in trade in furniture, footwear, headwear and wood and wood products.

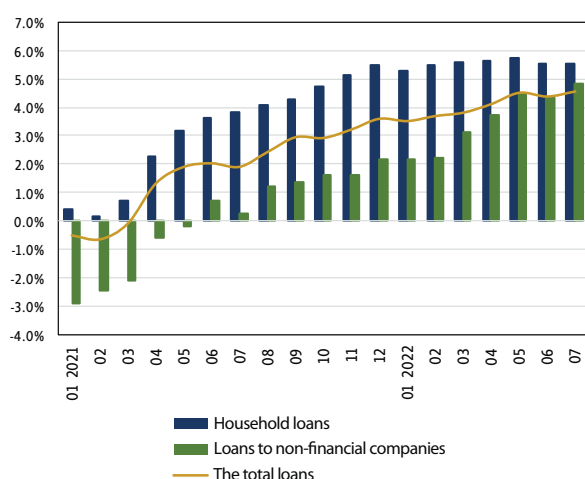
G15: Annual Growth Rates of Bank Deposits



Source: CBBH

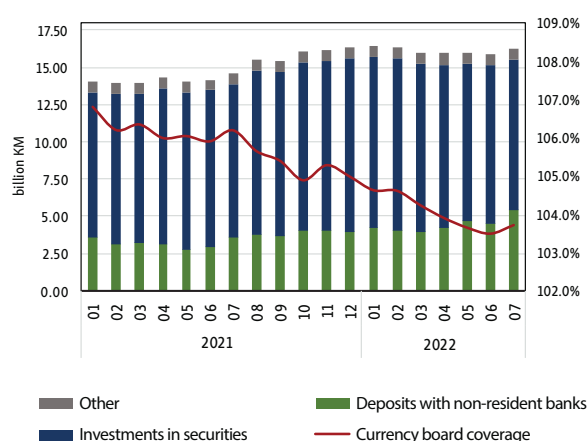
Although a run on banks took place five months ago, the previous dynamics of deposit trend with banks was not yet resumed. So, the annual growth rate of household sector deposits remained negative, but at the monthly level, these deposit recorded growth. Other deposit categories recorded growth both at the annual and at the monthly level, except for deposits of non-financial public companies. Annual growth rate of the total deposits in July amounted to 5.3%, while the monthly rate amounted to 1%.

G16: Annual Growth Rates of Loans in Bosnia and Herzegovina



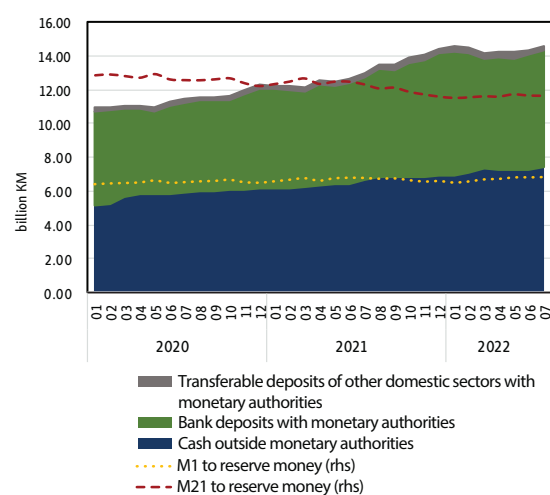
In the reporting period, there were no significant changes in banks' lending to household sector. The highest growth rates were still recorded for housing loans to households, which could be related to a considerable growth of real estate prices. On the other hand, over the previous four months, the continuing growth of loans to non-financial private companies was observed after very low growth rates. The increasing contribution to the annual growth rate of the total loans was coming from loans to non-financial private companies since March 2022.

G17: The CBBH Foreign Exchange Reserves



In the end of July 2022, net foreign exchange reserves amounted to KM 16.26 billion, and compared to June, they increased by KM 368 million. Monthly balance of purchase of sale with commercial banks and internal depositors was positive, amounting to KM 318.3 million, while KM 30.28 million was related to foreign debt repayment. At the annual level, foreign exchange reserves increased by KM 1.67 billion, however, their annual growth slowed down. The coverage of monetary liabilities with the CBBH foreign exchange reserves in the end of July amounted to 103.70%. In the period to come, other changes and expected measures of the leading central banks would influence the value of the invested foreign exchange reserves of the CBBH.

G18: Reserve Money and Monetary Multiplication



The highest contribution to the monthly growth of reserve money in July came from the growth of cash outside monetary authorities in the amount of KM 175.3 million. Following a significant decrease of bank deposits with monetary authorities recorded in the beginning of this year, since April, this component of reserve money increased, amounting to KM 6.89 billion in the end of July. Reserve money was higher than in the same period of last year by KM 1.62 billion. Due to changes in reserve money and monetary aggregates recorded during July, monetary multipliers did not record any significant oscillations. The upward trend of monetary aggregate M2 was present in July mainly under the impact of growth of transferable deposits in the local currency.

## STATISTICAL APPENDIX

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

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

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

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

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

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

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

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

By order of the FBH Banking Agency, in June 2010, one bank made a reclassification of about KM 300 million of claims based

on securities on domestic institutional sectors to the claims on non-residents. In December 2010, the same bank made this reclassification, retroactively, in the respective amounts for the period from August 2009 when the error occurred, until May 2010. The above reclassification was reflected in the increase in foreign assets and decrease in other items net.

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

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

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

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

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

**T01: Main Economic Indicators**

|   |               | Changes compared to |         |          |         |
|---|---------------|---------------------|---------|----------|---------|
|   |               | 07 2022             | 06 2022 | 12 2021  | 07 2021 |
| <b>FINANCIAL SECTOR</b>                       | in KM million |                     |         |          |         |
| <b>Monetary sector</b>                        |               |                     |         |          |         |
| Money supply M2                               | 32,038        | 1.7%                | 1.7%    | 6.5%     |         |
| Foreign currency reserves                     | 16,263        | 2.3%                | -0.5%   | 11.5%    |         |
| Average balance of reserve accounts with CBBH | 6,641         | 2.1%                | -7.3%   | 9.2%     |         |
| <b>Banking sector</b>                         |               |                     |         |          |         |
| Total loans                                   | 21,763        | 0.2%                | 3.3%    | 4.5%     |         |
| Total deposits                                | 28,059        | 1.0%                | 0.8%    | 5.3%     |         |
| <b>Non-banking sector</b>                     |               |                     |         |          |         |
| BLSE turnover                                 | 46.4          | 78.8%               | -21.5%  | 32.0%    |         |
| SASE turnover                                 | 77.8          | -37.2%              | 365.6%  | 2,342.6% |         |
| Turnover in RTGS                              | 10,138        | -11.0%              | -6.2%   | 14.9%    |         |
| Turnover in giro clearing system              | 1,864         | -2.9%               | -8.2%   | 6.8%     |         |
| <b>Stock Exchange Indices</b>                 |               |                     |         |          |         |
|   | in points     |                     |         |          |         |
| BIRS  | 746           | 1.0%                | 11.7%   | 32.7%    |         |
| SASX 30                                       | 1,691         | 0.4%                | -4.2%   | 14.9%    |         |
| <b>REAL SECTOR</b>                            | in persons    | 06 2022             | 12 2021 | 07 2021  |         |
| Consumer prices - BH                          |               | 0.7%                | 11.3%   | 16.7%    |         |
| Industrial production - BH                    |               | -3.5%               | -8.1%   | -1.9%    |         |
| Number of unemployed persons - BH             | 361,774       | 0.6%                | -3.7%   | -8.5%    |         |
| <b>EXTERNAL SECTOR</b>                        |               |                     |         |          |         |
|   | in KM million | Changes compared to |         |          |         |
|   |               | 06 2022             | 12 2021 | 07 2021  |         |
| Imports                                       | 2,475         | -4.9%               | 14.8%   | 28.8%    |         |
| Exports                                       | 1,460         | -7.4%               | 6.0%    | 24.1%    |         |
| <b>PUBLIC FINANCE</b>                         |               |                     |         |          |         |
|   | in KM million | 06 2022             | 12 2021 | 07 2021  |         |
| Net indirect taxes                            | 645.9         | -6.7%               | 2.7%    | 4.1%     |         |
| VAT   | 420.0         | -3.4%               | 2.8%    | 7.6%     |         |
| Excise duties                                 | 137.4         | -15.2%              | 7.0%    | 1.7%     |         |
| Customs fees                                  | 35.4          | 0.0%                | 2.6%    | 27.8%    |         |

| T02: Buying and Selling of KM |       |            |            |           | KM thousand        |
|-------------------------------|-------|------------|------------|-----------|--------------------|
| Year                          | Month | Selling    | Buying     | Balance   | Cumulative Balance |
| 1                             | 2     | 3          | 4          | 5(3-4)    | 6                  |
| 2012                          |       | 5,511,162  | 5,491,846  | 19,316    | 5,471,998          |
| 2013                          |       | 4,588,615  | 3,918,598  | 670,017   | 6,142,015          |
| 2014                          |       | 5,065,358  | 4,379,047  | 686,312   | 6,828,327          |
| 2015                          |       | 5,470,552  | 4,699,060  | 771,492   | 7,599,818          |
| 2016                          |       | 7,485,849  | 6,622,039  | 863,811   | 8,463,629          |
| 2017                          |       | 8,476,378  | 7,421,186  | 1,055,192 | 9,518,821          |
| 2018                          |       | 10,792,432 | 9,780,514  | 1,011,918 | 10,530,740         |
| 2019                          |       | 11,385,556 | 10,533,525 | 852,031   | 11,382,771         |
| 2020                          |       | 11,344,462 | 10,184,558 | 1,159,904 | 12,542,676         |
| 2021                          |       | 9,872,890  | 7,399,673  | 2,473,217 | 15,015,893         |
| 2021                          | 01    | 738,539    | 824,696    | -86,157   | 12,456,519         |
|                               | 02    | 798,017    | 812,156    | -14,140   | 12,442,379         |
|                               | 03    | 1,179,942  | 1,221,038  | -41,096   | 12,401,283         |
|                               | 04    | 1,981,660  | 1,565,602  | 416,058   | 12,817,341         |
|                               | 05    | 512,503    | 491,079    | 21,423    | 12,838,765         |
|                               | 06    | 650,006    | 520,484    | 129,523   | 12,968,287         |
|                               | 07    | 527,398    | 179,125    | 348,272   | 13,316,560         |
|                               | 08    | 807,920    | 274,613    | 533,308   | 13,849,867         |
|                               | 09    | 556,607    | 595,809    | -39,202   | 13,810,665         |
|                               | 10    | 880,230    | 203,631    | 676,599   | 14,487,264         |
|                               | 11    | 624,500    | 378,318    | 246,182   | 14,733,446         |
|                               | 12    | 615,569    | 333,121    | 282,447   | 15,015,893         |
| 2022                          | 01    | 382,250    | 239,410    | 142,840   | 15,158,733         |
|                               | 02    | 438,525    | 536,952    | -98,427   | 15,060,306         |
|                               | 03    | 521,538    | 823,701    | -302,163  | 14,758,143         |
|                               | 04    | 488,502    | 440,565    | 47,937    | 14,806,080         |
|                               | 05    | 464,757    | 405,895    | 58,862    | 14,864,942         |
|                               | 06    | 489,905    | 381,593    | 108,312   | 14,973,255         |
|                               | 07    | 663,166    | 344,861    | 318,305   | 15,291,560         |

## T03: Foreign Reserves of CBBH

end of period, KM million

| Gross Foreign Reserves |       |       |                 |                                |                                 |       |                          |           |                      |                      |                            |
|------------------------|-------|-------|-----------------|--------------------------------|---------------------------------|-------|--------------------------|-----------|----------------------|----------------------|----------------------------|
| Year                   | Month | Gold  | Holdings of SDR | Foreign Currency in CBBH Vault | Deposits with Nonresident Banks | Other | Investment in Securities |           | Net Foreign Reserves | Monetary Liabilities | Net Foreign Assets of CBBH |
| 1                      | 2     | 3     | 4               | 5                              | 6                               | 7     | 8                        | 9=3+...+8 | 10                   | 11                   | 12=10-11                   |
| 2012                   | 12    | 159.0 | 4.5             | 133.2                          | 2,334.5                         | 0.0   | 3,877.4                  | 6,508.6   | 6,507.4              | 5,987.0              | 520.4                      |
| 2013                   | 12    | 164.1 | 2.7             | 91.6                           | 2,217.6                         | 0.0   | 4,592.3                  | 7,068.3   | 7,067.3              | 6,659.2              | 408.1                      |
| 2014                   | 12    | 182.7 | 5.2             | 71.8                           | 2,181.7                         | 0.0   | 5,384.1                  | 7,825.6   | 7,824.5              | 7,293.1              | 531.4                      |
| 2015                   | 12    | 182.3 | 3.8             | 128.5                          | 1,003.6                         | 0.0   | 7,288.1                  | 8,606.3   | 8,605.0              | 8,064.6              | 540.4                      |
| 2016                   | 12    | 205.1 | 2.6             | 194.8                          | 2,970.4                         | 0.0   | 6,158.2                  | 9,531.1   | 9,529.0              | 8,926.3              | 602.6                      |
| 2017                   | 12    | 203.9 | 1.5             | 236.4                          | 2,698.6                         | 0.0   | 7,416.1                  | 10,556.6  | 10,555.0             | 9,977.1              | 577.8                      |
| 2018                   | 12    | 210.0 | 2.2             | 274.1                          | 2,911.4                         | 0.0   | 8,225.4                  | 11,623.2  | 11,621.4             | 10,983.3             | 638.1                      |
| 2019                   | 12    | 254.1 | 0.2             | 322.6                          | 3,102.8                         | 0.0   | 8,917.4                  | 12,597.1  | 12,595.4             | 11,824.2             | 771.2                      |
| 2020                   | 12    | 291.6 | 0.9             | 142.2                          | 3,832.1                         | 0.0   | 9,601.3                  | 13,868.0  | 13,866.3             | 12,970.6             | 895.7                      |
| 2021                   | 12    | 302.0 | 1.9             | 469.6                          | 3,945.1                         | 0.0   | 11,629.6                 | 16,348.1  | 16,345.8             | 15,573.0             | 772.8                      |
| 2021                   | 01    | 285.6 | 3.4             | 143.7                          | 3,534.3                         | 0.0   | 9,795.2                  | 13,762.3  | 13,760.6             | 12,886.0             | 874.5                      |
|                        | 02    | 269.6 | 0.8             | 143.5                          | 3,104.1                         | 0.0   | 10,154.9                 | 13,673.0  | 13,671.2             | 12,875.3             | 795.9                      |
|                        | 03    | 273.3 | 0.9             | 143.1                          | 3,162.9                         | 0.0   | 10,058.9                 | 13,639.0  | 13,636.9             | 12,825.4             | 811.5                      |
|                        | 04    | 276.3 | 3.6             | 143.1                          | 3,087.2                         | 0.0   | 10,523.4                 | 14,033.6  | 14,031.7             | 13,242.6             | 789.1                      |
|                        | 05    | 292.8 | 1.2             | 436.4                          | 2,752.6                         | 0.0   | 10,575.9                 | 14,059.0  | 14,057.2             | 13,260.1             | 797.1                      |
|                        | 06    | 280.3 | 4.2             | 436.4                          | 2,925.2                         | 0.0   | 10,534.5                 | 14,180.6  | 14,178.7             | 13,390.5             | 788.2                      |
|                        | 07    | 286.9 | 6.8             | 437.7                          | 3,611.3                         | 0.0   | 10,245.0                 | 14,587.6  | 14,585.6             | 13,739.3             | 846.3                      |
|                        | 08    | 288.4 | 4.3             | 442.5                          | 3,768.3                         | 0.0   | 10,995.3                 | 15,498.7  | 15,496.9             | 14,672.6             | 824.3                      |
|                        | 09    | 284.8 | 4.4             | 443.6                          | 3,617.1                         | 0.0   | 11,065.2                 | 15,415.1  | 15,412.9             | 14,627.9             | 785.0                      |
|                        | 10    | 289.5 | 4.4             | 443.5                          | 4,016.9                         | 0.0   | 11,293.1                 | 16,047.5  | 16,045.7             | 15,302.2             | 743.5                      |
|                        | 11    | 293.8 | 1.9             | 443.5                          | 4,006.7                         | 0.0   | 11,375.0                 | 16,121.0  | 16,119.1             | 15,313.1             | 806.0                      |
|                        | 12    | 302.0 | 1.9             | 469.6                          | 3,945.1                         | 0.0   | 11,629.6                 | 16,348.1  | 16,345.8             | 15,573.0             | 772.8                      |
| 2022                   | 01    | 300.3 | 4.8             | 471.4                          | 4,198.6                         | 0.0   | 11,467.4                 | 16,442.5  | 16,439.9             | 15,715.2             | 724.7                      |
|                        | 02    | 319.3 | 2.2             | 440.6                          | 4,025.1                         | 0.0   | 11,553.1                 | 16,340.1  | 16,337.5             | 15,619.3             | 718.2                      |
|                        | 03    | 301.3 | 2.1             | 457.0                          | 3,926.1                         | 0.0   | 11,268.7                 | 15,955.3  | 15,952.3             | 15,306.2             | 646.2                      |
|                        | 04    | 309.6 | 5.2             | 453.0                          | 4,254.5                         | 0.0   | 10,932.7                 | 15,955.1  | 15,952.2             | 15,354.8             | 597.4                      |
|                        | 05    | 294.6 | 1.6             | 452.6                          | 4,647.1                         | 0.0   | 10,574.1                 | 15,969.9  | 15,967.3             | 15,407.3             | 560.0                      |
|                        | 06    | 296.7 | 1.6             | 452.6                          | 4,465.2                         | 0.0   | 10,681.4                 | 15,897.5  | 15,895.1             | 15,361.1             | 534.0                      |
|                        | 07    | 297.3 | 8.0             | 455.7                          | 5,452.4                         | 0.0   | 10,052.5                 | 16,265.9  | 16,263.1             | 15,682.8             | 580.4                      |

**Note:**

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

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



| T04: Monetary Aggregates |       |                                   |   |  |                        |                                       |                                     |                                      |                                    |               | end of period, KM million |           |          |  |
|--------------------------|-------|-----------------------------------|---|--|------------------------|---------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|---------------|---------------------------|-----------|----------|--|
| Year                     | Month | Cash outside Monetary Authorities | Bank Deposits with Monetary Authorities | Transf. Dep. of other Domestic Sectors with Monetary Authorities | Currency outside Banks | Transf. Deposits in Domestic Currency | Other Deposits in Domestic Currency | Transf. Deposits in Foreign Currency | Other Deposits in Foreign Currency | Reserve Money | M1                        | QM        | M2       |  |
| 1                        | 2     | 3                                 | 4                                       | 5  | 6                      | 7                                     | 8                                   | 9                                    | 10                                 | 11=3+4+5      | 12=6+7                    | 13=8+9+10 | 14=12+13 |  |
| 2012                     | 12    | 2,747.5                           | 3,040.6                                 | 13.5   | 2,414.3                | 3,728.4                               | 2,672.7                             | 1,052.9                              | 5,041.4                            | 5,801.7       | 6,142.7                   | 8,767.0   | 14,909.7 |  |
| 2013                     | 12    | 2,909.9                           | 3,475.3                                 | 15.9   | 2,542.3                | 4,153.3                               | 3,006.3                             | 1,189.3                              | 5,202.4                            | 6,401.0       | 6,695.6                   | 9,398.0   | 16,093.6 |  |
| 2014                     | 12    | 3,210.5                           | 3,751.1                                 | 38.3   | 2,814.0                | 4,496.4                               | 3,377.3                             | 1,301.2                              | 5,280.0                            | 6,999.9       | 7,310.4                   | 9,958.5   | 17,268.9 |  |
| 2015                     | 12    | 3,499.5                           | 4,063.5                                 | 51.7   | 3,055.3                | 5,125.6                               | 3,562.6                             | 1,360.4                              | 5,543.3                            | 7,614.7       | 8,180.9                   | 10,466.3  | 18,647.2 |  |
| 2016                     | 12    | 4,066.8                           | 4,269.1                                 | 52.0   | 3,401.2                | 5,899.8                               | 3,883.0                             | 1,535.6                              | 5,478.0                            | 8,387.9       | 9,301.0                   | 10,896.6  | 20,197.6 |  |
| 2017                     | 12    | 4,319.4                           | 5,033.1                                 | 76.1   | 3,648.1                | 6,924.4                               | 4,091.6                             | 1,816.2                              | 5,636.1                            | 9,428.5       | 10,572.5                  | 11,543.8  | 22,116.3 |  |
| 2018                     | 12    | 4,750.6                           | 5,523.3                                 | 125.5  | 3,978.6                | 8,166.4                               | 4,302.2                             | 1,961.4                              | 5,782.4                            | 10,399.4      | 12,145.1                  | 12,046.0  | 24,191.1 |  |
| 2019                     | 12    | 5,199.9                           | 5,743.6                                 | 176.6  | 4,330.1                | 8,921.1                               | 2,998.0                             | 2,490.3                              | 7,593.2                            | 11,120.2      | 13,251.2                  | 13,081.5  | 26,332.7 |  |
| 2020                     | 12    | 6,172.5                           | 5,901.1                                 | 231.8  | 5,043.4                | 10,011.8                              | 3,034.7                             | 2,902.5                              | 7,256.6                            | 12,305.4      | 15,055.2                  | 13,193.8  | 28,249.0 |  |
| 2021                     | 12    | 6,923.8                           | 7,219.6                                 | 304.9  | 5,540.0                | 12,387.6                              | 3,044.2                             | 3,300.1                              | 7,243.8                            | 14,448.3      | 17,927.5                  | 13,588.1  | 31,515.6 |  |
| 2021                     | 01    | 6,166.4                           | 5,855.2                                 | 243.0  | 5,027.9                | 10,162.3                              | 3,016.7                             | 2,940.5                              | 7,266.6                            | 12,264.6      | 15,190.2                  | 13,223.8  | 28,414.0 |  |
|                          | 02    | 6,188.9                           | 5,797.1                                 | 242.3  | 5,065.2                | 10,283.6                              | 3,029.3                             | 2,999.6                              | 7,273.9                            | 12,228.2      | 15,348.7                  | 13,302.8  | 28,651.6 |  |
|                          | 03    | 6,222.3                           | 5,654.8                                 | 244.7  | 5,053.8                | 10,367.4                              | 3,035.0                             | 3,033.2                              | 7,336.5                            | 12,121.7      | 15,421.2                  | 13,404.7  | 28,825.9 |  |
|                          | 04    | 6,304.6                           | 5,977.1                                 | 258.6  | 5,152.0                | 10,466.2                              | 3,029.3                             | 3,050.1                              | 7,377.0                            | 12,540.2      | 15,618.1                  | 13,456.4  | 29,074.5 |  |
|                          | 05    | 6,406.0                           | 5,859.1                                 | 258.8  | 5,191.6                | 10,732.5                              | 3,011.7                             | 3,064.8                              | 7,340.6                            | 12,523.9      | 15,924.1                  | 13,417.1  | 29,341.2 |  |
|                          | 06    | 6,441.3                           | 5,941.7                                 | 261.3  | 5,211.3                | 10,931.2                              | 3,111.9                             | 3,043.9                              | 7,326.3                            | 12,644.3      | 16,142.5                  | 13,482.1  | 29,624.6 |  |
|                          | 07    | 6,645.1                           | 6,081.7                                 | 275.0  | 5,432.9                | 11,149.8                              | 3,072.3                             | 3,103.5                              | 7,323.8                            | 13,001.7      | 16,582.8                  | 13,499.6  | 30,082.4 |  |
|                          | 08    | 6,796.3                           | 6,416.7                                 | 291.5  | 5,460.7                | 11,639.1                              | 3,086.0                             | 3,168.3                              | 7,288.9                            | 13,504.5      | 17,099.8                  | 13,543.2  | 30,643.0 |  |
|                          | 09    | 6,814.9                           | 6,346.9                                 | 292.5  | 5,436.2                | 11,658.5                              | 3,107.5                             | 3,119.6                              | 7,326.9                            | 13,454.2      | 17,094.7                  | 13,554.0  | 30,648.7 |  |
|                          | 10    | 6,843.3                           | 6,733.8                                 | 302.7  | 5,469.8                | 11,886.1                              | 3,084.4                             | 3,196.3                              | 7,368.5                            | 13,879.9      | 17,356.0                  | 13,649.3  | 31,005.3 |  |
|                          | 11    | 6,816.9                           | 6,965.9                                 | 304.4  | 5,404.2                | 12,009.3                              | 3,032.5                             | 3,299.5                              | 7,318.7                            | 14,087.2      | 17,413.5                  | 13,650.6  | 31,064.2 |  |
|                          | 12    | 6,923.8                           | 7,219.6                                 | 304.9  | 5,540.0                | 12,387.6                              | 3,044.2                             | 3,300.1                              | 7,243.8                            | 14,448.3      | 17,927.5                  | 13,588.1  | 31,515.6 |  |
| 2022                     | 01    | 6,934.0                           | 7,332.4                                 | 319.3  | 5,481.5                | 12,385.1                              | 3,116.4                             | 3,454.2                              | 7,172.5                            | 14,585.7      | 17,866.6                  | 13,743.1  | 31,609.7 |  |
|                          | 02    | 7,062.7                           | 7,103.0                                 | 317.8  | 5,678.1                | 12,238.7                              | 3,042.3                             | 3,401.9                              | 7,107.6                            | 14,483.5      | 17,916.8                  | 13,551.7  | 31,468.5 |  |
|                          | 03    | 7,333.7                           | 6,496.1                                 | 327.4  | 5,855.3                | 11,970.2                              | 2,872.3                             | 3,344.2                              | 6,881.7                            | 14,157.2      | 17,825.4                  | 13,098.3  | 30,923.7 |  |
|                          | 04    | 7,295.2                           | 6,591.7                                 | 345.3  | 5,938.2                | 12,059.1                              | 2,936.3                             | 3,228.0                              | 6,885.0                            | 14,232.1      | 17,997.3                  | 13,049.3  | 31,046.6 |  |
|                          | 05    | 7,270.0                           | 6,594.8                                 | 355.0  | 5,854.6                | 12,363.9                              | 2,857.4                             | 3,320.8                              | 6,965.5                            | 14,219.8      | 18,218.5                  | 13,143.8  | 31,362.3 |  |
|                          | 06    | 7,222.0                           | 6,828.7                                 | 317.4  | 5,855.3                | 12,552.3                              | 2,907.4                             | 3,201.8                              | 6,992.5                            | 14,368.1      | 18,407.7                  | 13,101.8  | 31,509.4 |  |
|                          | 07    | 7,397.4                           | 6,897.0                                 | 334.5  | 6,070.9                | 12,722.1                              | 2,938.5                             | 3,276.7                              | 7,029.4                            | 14,628.8      | 18,793.0                  | 13,244.6  | 32,037.5 |  |

**Note:**

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.

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

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

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

## T05: Monetary Survey

end of period, KM million

| ASSETS               |       |                |                     |          |                                    |                                      |  |   |  |                                  |               |           |
|----------------------|-------|----------------|---------------------|----------|------------------------------------|--------------------------------------|--|---|--|----------------------------------|---------------|-----------|
| Foreign Assets (Net) |       |                |                     |          | Claims on Domestic Sectors         |                                      |  |   |  |                                  |               | Total     |
| Year                 | Month | Foreign Assets | Foreign Liabilities |          | Claims on Central Government (Net) | Claims on Cantons and Municipalities | Claims on Public Non-financial Enterprises | Claims on Private Non-financial Enterprises | Claims on Other Financial Institutions | Claims on Other Domestic Sectors |               |           |
| 1                    | 2     | 3              | 4                   | 5 = 3+4  | 6                                  | 7                                    | 8  | 9   | 10                                     | 11                               | 12 = 6+...+11 | 13 = 5+12 |
| 2012                 | 12    | 9,044.2        | -3,559.7            | 5,484.4  | -182.6                             | 386.3                                | 390.9                                      | 7,473.1                                     | 73.7                                   | 6,874.4                          | 15,015.8      | 20,500.2  |
| 2013                 | 12    | 9,733.5        | -3,330.9            | 6,402.6  | -19.1                              | 422.5                                | 451.6                                      | 7,556.4                                     | 67.4                                   | 7,133.6                          | 15,612.5      | 22,015.1  |
| 2014                 | 12    | 10,479.7       | -2,961.1            | 7,518.6  | 71.0                               | 509.1                                | 443.6                                      | 7,452.0                                     | 61.3                                   | 7,502.5                          | 16,039.4      | 23,557.9  |
| 2015                 | 12    | 11,107.9       | -2,614.6            | 8,493.3  | 160.1                              | 537.2                                | 400.0                                      | 7,452.6                                     | 74.6                                   | 7,875.3                          | 16,499.8      | 24,993.1  |
| 2016                 | 12    | 12,199.0       | -2,476.4            | 9,722.6  | 101.8                              | 517.8                                | 375.6                                      | 7,743.9                                     | 67.2                                   | 8,155.8                          | 16,962.0      | 26,684.6  |
| 2017                 | 12    | 13,372.4       | -2,589.5            | 10,782.9 | -148.7                             | 511.5                                | 406.2                                      | 8,354.5                                     | 96.5                                   | 8,689.3                          | 17,909.4      | 28,692.2  |
| 2018                 | 12    | 15,505.5       | -3,041.1            | 12,464.4 | -464.7                             | 496.0                                | 428.0                                      | 8,654.6                                     | 136.8                                  | 9,306.3                          | 18,556.9      | 31,021.4  |
| 2019                 | 12    | 17,069.9       | -3,120.0            | 13,949.9 | -679.3                             | 506.7                                | 509.3                                      | 9,070.9                                     | 152.2                                  | 10,024.9                         | 19,584.7      | 33,534.6  |
| 2020                 | 12    | 18,340.2       | -2,326.3            | 16,013.9 | -236.3                             | 538.1                                | 540.8                                      | 8,618.1                                     | 155.0                                  | 9,937.9                          | 19,553.6      | 35,567.5  |
| 2021                 | 12    | 21,065.4       | -1,949.0            | 19,116.3 | -804.4                             | 583.5                                | 532.3                                      | 8,812.6                                     | 164.1                                  | 10,478.3                         | 19,766.3      | 38,882.7  |
| 2021                 | 01    | 18,315.1       | -2,210.9            | 16,104.2 | 9.9                                | 533.1                                | 532.2                                      | 8,540.1                                     | 146.2                                  | 9,915.1                          | 19,676.7      | 35,780.9  |
|                      | 02    | 18,367.4       | -2,171.9            | 16,195.5 | 6.2                                | 529.4                                | 532.7                                      | 8,618.9                                     | 139.7                                  | 9,937.6                          | 19,764.5      | 35,959.9  |
|                      | 03    | 18,432.5       | -2,095.2            | 16,337.3 | -16.1                              | 513.4                                | 518.9                                      | 8,684.9                                     | 144.7                                  | 10,009.3                         | 19,855.0      | 36,192.3  |
|                      | 04    | 18,915.7       | -2,076.5            | 16,839.2 | -352.0                             | 515.9                                | 516.9                                      | 8,739.0                                     | 133.9                                  | 10,069.5                         | 19,623.1      | 36,462.3  |
|                      | 05    | 19,101.3       | -2,066.3            | 17,035.0 | -294.9                             | 512.1                                | 509.9                                      | 8,750.7                                     | 130.7                                  | 10,146.3                         | 19,755.0      | 36,790.0  |
|                      | 06    | 19,149.5       | -1,980.9            | 17,168.6 | -261.7                             | 509.0                                | 510.3                                      | 8,837.3                                     | 133.7                                  | 10,245.0                         | 19,973.6      | 37,142.2  |
|                      | 07    | 19,665.2       | -1,932.9            | 17,732.2 | -276.7                             | 519.2                                | 499.9                                      | 8,782.4                                     | 161.7                                  | 10,305.5                         | 19,992.0      | 37,724.2  |
|                      | 08    | 20,603.3       | -1,889.9            | 18,713.4 | -748.6                             | 509.4                                | 520.2                                      | 8,760.4                                     | 156.8                                  | 10,346.2                         | 19,544.4      | 38,257.8  |
|                      | 09    | 20,441.8       | -1,889.3            | 18,552.5 | -745.2                             | 562.2                                | 527.6                                      | 8,791.2                                     | 153.3                                  | 10,394.3                         | 19,683.4      | 38,235.9  |
|                      | 10    | 20,870.0       | -1,877.9            | 18,992.2 | -813.3                             | 557.0                                | 514.6                                      | 8,793.5                                     | 154.9                                  | 10,449.4                         | 19,656.1      | 38,648.2  |
|                      | 11    | 20,999.2       | -1,821.8            | 19,177.4 | -866.2                             | 563.0                                | 534.8                                      | 8,793.3                                     | 152.9                                  | 10,483.7                         | 19,661.4      | 38,838.8  |
|                      | 12    | 21,065.4       | -1,949.0            | 19,116.3 | -804.4                             | 583.5                                | 532.3                                      | 8,812.6                                     | 164.1                                  | 10,478.3                         | 19,766.3      | 38,882.7  |
| 2022                 | 01    | 21,119.7       | -1,859.7            | 19,260.0 | -770.8                             | 571.0                                | 528.4                                      | 8,731.5                                     | 160.2                                  | 10,439.3                         | 19,659.8      | 38,919.8  |
|                      | 02    | 20,849.0       | -1,851.6            | 18,997.4 | -763.2                             | 566.4                                | 535.2                                      | 8,818.1                                     | 160.0                                  | 10,481.7                         | 19,798.3      | 38,795.7  |
|                      | 03    | 20,159.7       | -1,853.4            | 18,306.3 | -766.5                             | 552.7                                | 526.6                                      | 8,961.7                                     | 161.4                                  | 10,564.4                         | 20,000.1      | 38,306.4  |
|                      | 04    | 20,060.9       | -1,779.0            | 18,281.9 | -759.7                             | 545.2                                | 528.3                                      | 9,070.9                                     | 165.3                                  | 10,636.1                         | 20,186.0      | 38,467.9  |
|                      | 05    | 20,257.9       | -1,799.0            | 18,458.9 | -977.7                             | 540.4                                | 526.3                                      | 9,148.5                                     | 168.3                                  | 10,726.6                         | 20,132.4      | 38,591.2  |
|                      | 06    | 20,201.4       | -1,877.8            | 18,323.6 | -914.7                             | 538.5                                | 508.8                                      | 9,223.4                                     | 177.1                                  | 10,810.9                         | 20,344.0      | 38,667.6  |
|                      | 07    | 20,681.6       | -1,826.8            | 18,854.8 | -878.5                             | 538.8                                | 526.3                                      | 9,213.8                                     | 165.6                                  | 10,880.9                         | 20,446.9      | 39,301.7  |

**Notes:**

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

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

| T05: Monetary Survey |       |                        |                                     |          |  |                              |                                 |          |          |     |            |         |                         |                   | end of period, KM million |  |
|----------------------|-------|------------------------|-------------------------------------|----------|--|------------------------------|---------------------------------|----------|----------|-----|------------|---------|-------------------------|-------------------|---------------------------|--|
| LIABILITIES          |       |                        |                                     |          |  |                              |                                 |          |          |     |            |         |                         |                   |                           |  |
| Novčana masa (M2)    |       |                        |                                     |          |  |                              |                                 |          |          |     |            |         |                         |                   |                           |  |
| Money (M1)           |       |                        |                                     |          | Quasi Money (QM)                       |                              |                                 |          |          |     |            |         |                         |                   |                           |  |
| Year                 | Month | Currency outside Banks | Transferable Deposits in Dom. Curr. |          | Transferable Deposits in Foreign Curr. | Other Deposits in Dom. Curr. | Other Deposits in Foreign Curr. |          |          |     | Securities | Loans   | Shares and Other Equity | Other Items (Net) | Total                     |  |
| 1                    | 2     | 3                      | 4                                   | 5=3+4    | 6                                      | 7                            | 8                               | 9=6+7+8  | 10=5+9   | 11  | 12         | 13      | 14                      | 15=10+...+14      |                           |  |
| 2012                 | 12    | 2,414.3                | 3,728.4                             | 6,142.7  | 1,053.0                                | 2,672.7                      | 5,042.2                         | 8,767.8  | 14,910.5 | 0.0 | 712.4      | 3,780.4 | 1,107.8                 | 20,511.0          |                           |  |
| 2013                 | 12    | 2,542.3                | 4,153.3                             | 6,695.6  | 1,189.3                                | 3,006.3                      | 5,203.1                         | 9,398.7  | 16,094.3 | 0.0 | 707.9      | 3,828.8 | 1,394.7                 | 22,025.7          |                           |  |
| 2014                 | 12    | 2,814.0                | 4,496.4                             | 7,310.4  | 1,301.2                                | 3,377.3                      | 5,280.0                         | 9,958.5  | 17,268.9 | 0.0 | 681.0      | 3,993.5 | 1,614.5                 | 23,557.9          |                           |  |
| 2015                 | 12    | 3,055.3                | 5,125.6                             | 8,180.9  | 1,360.4                                | 3,562.6                      | 5,543.3                         | 10,466.3 | 18,647.2 | 8.0 | 599.2      | 4,148.0 | 1,590.7                 | 24,993.1          |                           |  |
| 2016                 | 12    | 3,401.2                | 5,899.8                             | 9,301.0  | 1,535.6                                | 3,883.0                      | 5,478.0                         | 10,896.6 | 20,197.6 | 8.0 | 510.0      | 4,440.4 | 1,528.6                 | 26,684.6          |                           |  |
| 2017                 | 12    | 3,648.1                | 6,924.4                             | 10,572.5 | 1,816.2                                | 4,091.6                      | 5,636.1                         | 11,543.8 | 22,116.3 | 8.0 | 460.0      | 4,659.5 | 1,448.4                 | 28,692.2          |                           |  |
| 2018                 | 12    | 3,978.6                | 8,166.4                             | 12,145.1 | 1,961.4                                | 4,302.2                      | 5,782.4                         | 12,046.0 | 24,191.1 | 8.0 | 467.5      | 4,848.9 | 1,505.9                 | 31,021.4          |                           |  |
| 2019                 | 12    | 4,330.1                | 8,921.1                             | 13,251.2 | 2,490.3                                | 2,998.0                      | 7,593.2                         | 13,081.5 | 26,332.7 | 8.0 | 532.4      | 5,224.6 | 1,436.9                 | 33,534.6          |                           |  |
| 2020                 | 12    | 5,043.4                | 10,011.8                            | 15,055.2 | 2,902.5                                | 3,034.7                      | 7,256.6                         | 13,193.8 | 28,249.0 | 0.0 | 606.7      | 5,306.9 | 1,404.9                 | 35,567.5          |                           |  |
| 2021                 | 12    | 5,540.0                | 12,387.6                            | 17,927.5 | 3,300.1                                | 3,044.2                      | 7,243.8                         | 13,588.1 | 31,515.6 | 0.0 | 638.5      | 5,287.3 | 1,441.4                 | 38,882.7          |                           |  |
| 2021                 | 01    | 5,027.9                | 10,162.3                            | 15,190.2 | 2,940.5                                | 3,016.7                      | 7,266.6                         | 13,223.8 | 28,414.0 | 0.0 | 612.9      | 5,306.6 | 1,447.4                 | 35,780.9          |                           |  |
|                      | 02    | 5,065.2                | 10,283.6                            | 15,348.7 | 2,999.6                                | 3,029.3                      | 7,273.9                         | 13,302.8 | 28,651.6 | 0.0 | 621.3      | 5,260.2 | 1,426.9                 | 35,959.9          |                           |  |
|                      | 03    | 5,053.8                | 10,367.4                            | 15,421.2 | 3,033.2                                | 3,035.0                      | 7,336.5                         | 13,404.7 | 28,825.9 | 0.0 | 617.0      | 5,323.3 | 1,426.1                 | 36,192.3          |                           |  |
|                      | 04    | 5,152.0                | 10,466.2                            | 15,618.1 | 3,050.1                                | 3,029.3                      | 7,377.0                         | 13,456.4 | 29,074.5 | 0.0 | 618.4      | 5,341.1 | 1,428.3                 | 36,462.3          |                           |  |
|                      | 05    | 5,191.6                | 10,732.5                            | 15,924.1 | 3,064.8                                | 3,011.7                      | 7,340.6                         | 13,417.1 | 29,341.2 | 0.0 | 613.9      | 5,398.1 | 1,436.7                 | 36,790.0          |                           |  |
|                      | 06    | 5,211.3                | 10,931.2                            | 16,142.5 | 3,043.9                                | 3,111.9                      | 7,326.3                         | 13,482.1 | 29,624.6 | 0.0 | 615.0      | 5,421.4 | 1,481.3                 | 37,142.2          |                           |  |
|                      | 07    | 5,432.9                | 11,149.8                            | 16,582.8 | 3,103.5                                | 3,072.3                      | 7,323.8                         | 13,499.6 | 30,082.4 | 0.0 | 626.0      | 5,527.9 | 1,487.9                 | 37,724.2          |                           |  |
|                      | 08    | 5,460.7                | 11,639.1                            | 17,099.8 | 3,168.3                                | 3,086.0                      | 7,288.9                         | 13,543.2 | 30,643.0 | 0.0 | 619.9      | 5,547.9 | 1,447.0                 | 38,257.8          |                           |  |
|                      | 09    | 5,436.2                | 11,658.5                            | 17,094.7 | 3,119.6                                | 3,107.5                      | 7,326.9                         | 13,554.0 | 30,648.7 | 0.0 | 618.5      | 5,558.6 | 1,410.1                 | 38,235.9          |                           |  |
|                      | 10    | 5,469.8                | 11,886.1                            | 17,356.0 | 3,196.3                                | 3,084.4                      | 7,368.5                         | 13,649.3 | 31,005.3 | 0.0 | 632.0      | 5,576.9 | 1,434.0                 | 38,648.2          |                           |  |
|                      | 11    | 5,404.2                | 12,009.3                            | 17,413.5 | 3,299.5                                | 3,032.5                      | 7,318.7                         | 13,650.6 | 31,064.2 | 0.0 | 624.8      | 5,700.4 | 1,449.4                 | 38,838.8          |                           |  |
|                      | 12    | 5,540.0                | 12,387.6                            | 17,927.5 | 3,300.1                                | 3,044.2                      | 7,243.8                         | 13,588.1 | 31,515.6 | 0.0 | 638.5      | 5,287.3 | 1,441.4                 | 38,882.7          |                           |  |
| 2022                 | 01    | 5,481.5                | 12,385.1                            | 17,866.6 | 3,454.2                                | 3,116.4                      | 7,172.5                         | 13,743.1 | 31,609.7 | 0.0 | 625.7      | 5,274.0 | 1,410.4                 | 38,919.8          |                           |  |
|                      | 02    | 5,678.1                | 12,238.7                            | 17,916.8 | 3,401.9                                | 3,042.3                      | 7,107.6                         | 13,551.7 | 31,468.5 | 0.0 | 628.9      | 5,278.7 | 1,419.6                 | 38,795.7          |                           |  |
|                      | 03    | 5,855.3                | 11,970.2                            | 17,825.4 | 3,344.2                                | 2,872.3                      | 6,881.7                         | 13,098.3 | 30,923.7 | 0.0 | 623.1      | 5,223.3 | 1,536.3                 | 38,306.4          |                           |  |
|                      | 04    | 5,938.2                | 12,059.1                            | 17,997.3 | 3,228.0                                | 2,936.3                      | 6,885.0                         | 13,049.3 | 31,046.6 | 0.0 | 634.1      | 5,192.6 | 1,594.6                 | 38,467.9          |                           |  |
|                      | 05    | 5,854.6                | 12,363.9                            | 18,218.5 | 3,320.8                                | 2,857.4                      | 6,965.5                         | 13,143.8 | 31,362.3 | 0.0 | 628.6      | 5,185.9 | 1,414.5                 | 38,591.2          |                           |  |
|                      | 06    | 5,855.3                | 12,552.3                            | 18,407.7 | 3,201.8                                | 2,907.4                      | 6,992.5                         | 13,101.8 | 31,509.4 | 0.0 | 636.1      | 5,172.0 | 1,350.1                 | 38,667.6          |                           |  |
|                      | 07    | 6,070.9                | 12,722.1                            | 18,793.0 | 3,276.7                                | 2,938.5                      | 7,029.4                         | 13,244.6 | 32,037.5 | 0.0 | 636.5      | 5,280.7 | 1,347.0                 | 39,301.7          |                           |  |

**Note:**

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.

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 |                     |                                |                         |                   |             |
|--------|-------|----------------|----------------------------|----------|-----------------------------------|--|--|-------------|---------------------|--------------------------------|-------------------------|-------------------|-------------|
| Year   | Month | Foreign Assets | Claims on Domestic Sectors | Total    | Cash outside Monetary Authorities | Reserve Money  |  | Total       | Foreign Liabilities | Deposits of Central Government | Shares and Other Equity | Other Items (Net) | Total       |
|        |       |                |                            |          |                                   | Deposits of Commercial Banks with Monetary Authorities | Deposits of Other Domestic Sectors with Monetary Authorities |             |                     |                                |                         |                   |             |
| 1      | 2     | 3              | 4                          | 5=3+4    | 6                                 | 7  | 8  | 9=6+7+8     | 10                  | 11                             | 12                      | 13                | 14=9+...+13 |
| 2012   | 12    | 6,536.4        | 1.6                        | 6,538.0  | 2,747.5                           | 3,040.6  | 13.5   | 5,801.7     | 1.2                 | 185.3                          | 575.7                   | -25.9             | 6,538.0     |
| 2013   | 12    | 7,096.2        | 1.7                        | 7,097.8  | 2,909.9                           | 3,475.3  | 15.9   | 6,401.0     | 1.0                 | 258.2                          | 466.3                   | -28.7             | 7,097.8     |
| 2014   | 12    | 7,853.4        | 1.6                        | 7,855.1  | 3,210.5                           | 3,751.1  | 38.3   | 6,999.9     | 1.1                 | 293.2                          | 585.0                   | -24.2             | 7,855.1     |
| 2015   | 12    | 8,634.1        | 1.5                        | 8,635.7  | 3,499.5                           | 4,063.5  | 51.7   | 7,614.7     | 1.3                 | 449.9                          | 593.7                   | -24.0             | 8,635.7     |
| 2016   | 12    | 9,559.0        | 1.5                        | 9,560.4  | 4,066.8                           | 4,269.1  | 52.0   | 8,387.9     | 2.2                 | 538.4                          | 667.4                   | -35.5             | 9,560.4     |
| 2017   | 12    | 10,584.4       | 2.2                        | 10,586.6 | 4,319.4                           | 5,033.1  | 76.1   | 9,428.5     | 1.6                 | 548.6                          | 652.6                   | -44.8             | 10,586.6    |
| 2018   | 12    | 11,651.0       | 2.1                        | 11,653.1 | 4,750.6                           | 5,523.3  | 125.5  | 10,399.4    | 1.8                 | 583.9                          | 719.8                   | -51.8             | 11,653.1    |
| 2019   | 12    | 12,624.9       | 2.2                        | 12,627.1 | 5,199.9                           | 5,743.6  | 176.6  | 11,120.2    | 1.7                 | 704.0                          | 856.5                   | -55.4             | 12,627.1    |
| 2020   | 12    | 13,895.8       | 2.0                        | 13,897.9 | 6,172.5                           | 5,901.1  | 231.8  | 12,305.4    | 1.7                 | 665.2                          | 982.3                   | -56.8             | 13,897.9    |
| 2021   | 12    | 16,376.0       | 2.6                        | 16,378.5 | 6,923.8                           | 7,219.6  | 304.9  | 14,448.3    | 2.3                 | 1,124.7                        | 861.4                   | -58.3             | 16,378.5    |
| 2021   | 01    | 13,790.1       | 1.4                        | 13,791.5 | 6,166.4                           | 5,855.2  | 243.0  | 12,264.6    | 1.7                 | 621.4                          | 961.1                   | -57.4             | 13,791.5    |
|        | 02    | 13,700.8       | 1.9                        | 13,702.6 | 6,188.9                           | 5,797.1  | 242.3  | 12,228.2    | 1.7                 | 647.1                          | 882.4                   | -56.7             | 13,702.6    |
|        | 03    | 13,666.8       | 2.4                        | 13,669.2 | 6,222.3                           | 5,654.8  | 244.7  | 12,121.7    | 2.2                 | 703.6                          | 898.1                   | -56.4             | 13,669.2    |
|        | 04    | 14,061.4       | 1.6                        | 14,063.1 | 6,304.6                           | 5,977.1  | 258.6  | 12,540.2    | 1.9                 | 702.4                          | 875.8                   | -57.4             | 14,063.1    |
|        | 05    | 14,086.8       | 2.0                        | 14,088.7 | 6,406.0                           | 5,859.1  | 258.8  | 12,523.9    | 1.8                 | 736.2                          | 887.0                   | -60.1             | 14,088.7    |
|        | 06    | 14,208.4       | 2.4                        | 14,210.8 | 6,441.3                           | 5,941.7  | 261.3  | 12,644.3    | 1.9                 | 746.1                          | 880.2                   | -61.8             | 14,210.8    |
|        | 07    | 14,615.4       | 1.8                        | 14,617.2 | 6,645.1                           | 6,081.7  | 275.0  | 13,001.7    | 2.0                 | 737.5                          | 937.6                   | -61.7             | 14,617.2    |
|        | 08    | 15,526.6       | 2.1                        | 15,528.7 | 6,796.3                           | 6,416.7  | 291.5  | 13,504.5    | 1.8                 | 1,168.1                        | 914.8                   | -60.5             | 15,528.7    |
|        | 09    | 15,442.9       | 2.4                        | 15,445.3 | 6,814.9                           | 6,346.9  | 292.5  | 13,454.2    | 2.2                 | 1,173.7                        | 875.1                   | -59.9             | 15,445.3    |
|        | 10    | 16,075.3       | 1.7                        | 16,077.0 | 6,843.3                           | 6,733.8  | 302.7  | 13,879.9    | 1.8                 | 1,422.3                        | 832.9                   | -59.9             | 16,077.0    |
|        | 11    | 16,148.8       | 2.0                        | 16,150.8 | 6,816.9                           | 6,965.9  | 304.4  | 14,087.2    | 1.9                 | 1,225.9                        | 895.3                   | -59.5             | 16,150.8    |
|        | 12    | 16,376.0       | 2.6                        | 16,378.5 | 6,923.8                           | 7,219.6  | 304.9  | 14,448.3    | 2.3                 | 1,124.7                        | 861.4                   | -58.3             | 16,378.5    |
| 2022   | 01    | 16,470.3       | 1.5                        | 16,471.8 | 6,934.0                           | 7,332.4  | 319.3  | 14,585.7    | 2.6                 | 1,129.5                        | 817.2                   | -63.3             | 16,471.8    |
|        | 02    | 16,368.0       | 1.9                        | 16,369.9 | 7,062.7                           | 7,103.0  | 317.8  | 14,483.5    | 2.7                 | 1,135.9                        | 810.0                   | -62.1             | 16,369.9    |
|        | 03    | 15,983.2       | 3.2                        | 15,986.4 | 7,333.7                           | 6,496.1  | 327.4  | 14,157.2    | 3.0                 | 1,149.0                        | 738.9                   | -61.7             | 15,986.4    |
|        | 04    | 15,982.9       | 1.7                        | 15,984.6 | 7,295.2                           | 6,591.7  | 345.3  | 14,232.1    | 2.9                 | 1,122.7                        | 689.5                   | -62.5             | 15,984.6    |
|        | 05    | 15,997.7       | 2.1                        | 15,999.8 | 7,270.0                           | 6,594.8  | 355.0  | 14,219.8    | 2.5                 | 1,187.5                        | 650.8                   | -60.9             | 15,999.8    |
|        | 06    | 15,925.3       | 2.4                        | 15,927.7 | 7,222.0                           | 6,828.7  | 317.4  | 14,368.1    | 2.4                 | 993.0                          | 624.2                   | -59.9             | 15,927.7    |
|        | 07    | 16,293.7       | 1.8                        | 16,295.5 | 7,397.4                           | 6,897.0  | 334.5  | 14,628.8    | 2.8                 | 1,053.9                        | 669.9                   | -59.9             | 16,295.5    |

**Note:**

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

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

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks.

The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

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

**T07: Consolidated Balance Sheet of Commercial Banks in BH**

end of period, KM million

| 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 |
| 2012   | 12    | 3,370.4  | 2,507.8        | 1,236.2                      | 390.9                                      | 7,473.1                                     | 73.7                                   | 6,873.3                          | 21,925.4     |
| 2013   | 12    | 3,843.7  | 2,637.3        | 1,379.4                      | 451.6                                      | 7,556.4                                     | 67.4                                   | 7,131.8                          | 23,067.7     |
| 2014   | 12    | 4,115.0  | 2,626.3        | 1,854.5                      | 443.6                                      | 7,452.0                                     | 61.3                                   | 7,501.7                          | 24,054.3     |
| 2015   | 12    | 4,511.7  | 2,473.8        | 2,161.1                      | 400.0                                      | 7,452.6                                     | 74.6                                   | 7,874.7                          | 24,948.5     |
| 2016   | 12    | 4,936.6  | 2,640.0        | 2,179.1                      | 375.6                                      | 7,743.9                                     | 67.2                                   | 8,155.4                          | 26,097.7     |
| 2017   | 12    | 5,711.7  | 2,787.9        | 2,197.0                      | 406.2                                      | 8,354.5                                     | 96.5                                   | 8,688.8                          | 28,242.7     |
| 2018   | 12    | 6,296.9  | 3,854.5        | 2,280.9                      | 428.0                                      | 8,654.6                                     | 136.8                                  | 9,305.9                          | 30,957.6     |
| 2019   | 12    | 6,627.0  | 4,445.0        | 2,551.9                      | 509.3                                      | 9,070.9                                     | 152.2                                  | 10,024.5                         | 33,380.9     |
| 2020   | 12    | 7,099.6  | 4,444.3        | 3,015.4                      | 540.8                                      | 8,618.1                                     | 155.0                                  | 9,937.6                          | 33,810.8     |
| 2021   | 12    | 8,608.0  | 4,689.4        | 3,095.4                      | 532.3                                      | 8,812.6                                     | 164.1                                  | 10,478.0                         | 36,379.7     |
| 2021   | 01    | 7,007.4  | 4,525.0        | 3,050.1                      | 532.2                                      | 8,540.1                                     | 146.2                                  | 9,914.9                          | 33,716.0     |
|        | 02    | 6,934.3  | 4,666.6        | 3,070.5                      | 532.7                                      | 8,618.9                                     | 139.7                                  | 9,937.4                          | 33,900.0     |
|        | 03    | 6,831.8  | 4,765.6        | 3,106.1                      | 518.9                                      | 8,684.9                                     | 144.7                                  | 10,008.9                         | 34,060.9     |
|        | 04    | 7,138.7  | 4,854.3        | 3,303.2                      | 516.9                                      | 8,739.0                                     | 133.9                                  | 10,069.4                         | 34,755.3     |
|        | 05    | 7,085.7  | 5,014.6        | 3,234.1                      | 509.9                                      | 8,750.7                                     | 130.7                                  | 10,146.1                         | 34,871.8     |
|        | 06    | 7,181.1  | 4,942.4        | 3,295.2                      | 510.3                                      | 8,837.3                                     | 133.7                                  | 10,244.7                         | 35,144.7     |
|        | 07    | 7,297.2  | 5,049.7        | 3,287.8                      | 499.9                                      | 8,782.4                                     | 161.7                                  | 10,305.4                         | 35,384.1     |
|        | 08    | 7,756.9  | 5,076.7        | 3,209.3                      | 520.2                                      | 8,760.4                                     | 156.8                                  | 10,345.9                         | 35,826.3     |
|        | 09    | 7,729.2  | 4,998.8        | 3,252.0                      | 527.6                                      | 8,791.2                                     | 153.3                                  | 10,393.9                         | 35,846.2     |
|        | 10    | 8,110.8  | 4,794.7        | 3,211.2                      | 514.6                                      | 8,793.5                                     | 154.9                                  | 10,449.2                         | 36,029.0     |
|        | 11    | 8,382.2  | 4,850.4        | 3,162.8                      | 534.8                                      | 8,793.3                                     | 152.9                                  | 10,483.5                         | 36,359.8     |
|        | 12    | 8,608.0  | 4,689.4        | 3,095.4                      | 532.3                                      | 8,812.6                                     | 164.1                                  | 10,478.0                         | 36,379.7     |
| 2022   | 01    | 8,789.2  | 4,649.4        | 3,080.3                      | 528.4                                      | 8,731.5                                     | 160.2                                  | 10,439.3                         | 36,378.3     |
|        | 02    | 8,490.6  | 4,481.0        | 3,078.3                      | 535.2                                      | 8,818.1                                     | 160.0                                  | 10,481.5                         | 36,044.9     |
|        | 03    | 7,978.5  | 4,176.5        | 3,042.8                      | 526.6                                      | 8,961.7                                     | 161.4                                  | 10,564.1                         | 35,411.6     |
|        | 04    | 7,951.4  | 4,078.0        | 3,051.3                      | 528.3                                      | 9,070.9                                     | 165.3                                  | 10,636.0                         | 35,481.2     |
|        | 05    | 8,015.1  | 4,260.2        | 3,047.8                      | 526.3                                      | 9,148.5                                     | 168.3                                  | 10,726.3                         | 35,892.5     |
|        | 06    | 8,198.9  | 4,276.2        | 3,095.4                      | 508.8                                      | 9,223.4                                     | 177.1                                  | 10,810.6                         | 36,290.2     |
|        | 07    | 8,229.5  | 4,387.9        | 3,186.0                      | 526.3                                      | 9,213.8                                     | 165.6                                  | 10,880.8                         | 36,590.0     |

**Note:**

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.

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

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

**T07: Consolidated Balance Sheet of Commercial Banks in BH**

end of period, KM million

| LIABILITIES |       |                             |  |  |  |  |            |       |                     |                         |         |             |
|-------------|-------|-----------------------------|--|--|--|--|------------|-------|---------------------|-------------------------|---------|-------------|
| Year        | Month | Central Government Deposits | Transf. Dep. of Other Domestic Sectors in Dom. Curr. | Transf. Dep. of Other Domestic Sectors in For. Curr. | Other Dep. of Other Domestic Sectors in Dom. Curr. | Other Dep. of Other Domestic Sectors in For. Curr. | Securities | Loans | Foreign Liabilities | Shares and Other Equity | Other   | Total       |
| 1           | 2     | 3                           | 4  | 5  | 6  | 7  | 8          | 9     | 10                  | 11                      | 12      | 13=3+...+12 |
| 2012        | 12    | 847.2                       | 3,714.8  | 1,052.9  | 2,672.7  | 5,041.4  | 0.0        | 712.4 | 3,558.6             | 3,191.3                 | 1,134.1 | 21,925.4    |
| 2013        | 12    | 717.8                       | 4,137.4  | 1,189.3  | 3,006.3  | 5,202.4  | 0.0        | 707.9 | 3,329.9             | 3,348.9                 | 1,427.8 | 23,067.7    |
| 2014        | 12    | 981.3                       | 4,458.2  | 1,301.2  | 3,377.3  | 5,280.0  | 0.0        | 681.0 | 2,960.0             | 3,408.5                 | 1,606.8 | 24,054.3    |
| 2015        | 12    | 1,014.1                     | 5,073.9  | 1,360.4  | 3,562.6  | 5,543.3  | 8.0        | 599.2 | 2,613.3             | 3,554.3                 | 1,619.5 | 24,948.5    |
| 2016        | 12    | 1,021.3                     | 5,847.8  | 1,535.6  | 3,883.0  | 5,478.0  | 8.0        | 510.0 | 2,474.2             | 3,773.0                 | 1,566.9 | 26,097.7    |
| 2017        | 12    | 1,285.6                     | 6,848.3  | 1,816.2  | 4,091.6  | 5,636.1  | 8.0        | 460.0 | 2,587.9             | 4,006.8                 | 1,502.2 | 28,242.7    |
| 2018        | 12    | 1,665.9                     | 8,040.9  | 1,961.4  | 4,302.2  | 5,782.4  | 8.0        | 467.5 | 3,039.2             | 4,129.1                 | 1,560.9 | 30,957.6    |
| 2019        | 12    | 2,020.5                     | 8,744.5  | 2,490.3  | 2,998.0  | 7,593.2  | 8.0        | 532.4 | 3,118.3             | 4,368.0                 | 1,507.7 | 33,380.9    |
| 2020        | 12    | 2,048.4                     | 9,780.0  | 2,902.5  | 3,034.7  | 7,256.6  | 0.0        | 606.7 | 2,324.6             | 4,324.6                 | 1,532.7 | 33,810.8    |
| 2021        | 12    | 2,191.8                     | 12,082.7   | 3,300.1  | 3,044.2  | 7,243.8  | 0.0        | 638.5 | 1,946.7             | 4,425.8                 | 1,506.2 | 36,379.7    |
| 2021        | 01    | 1,885.7                     | 9,919.3  | 2,940.5  | 3,016.7  | 7,266.6  | 0.0        | 612.9 | 2,209.2             | 4,345.6                 | 1,519.6 | 33,716.0    |
|             | 02    | 1,887.9                     | 10,041.3   | 2,999.6  | 3,029.3  | 7,273.9  | 0.0        | 621.3 | 2,170.2             | 4,377.8                 | 1,498.8 | 33,900.0    |
|             | 03    | 1,905.3                     | 10,122.7   | 3,033.2  | 3,035.0  | 7,336.5  | 0.0        | 617.0 | 2,093.1             | 4,425.2                 | 1,492.9 | 34,060.9    |
|             | 04    | 2,437.0                     | 10,207.6   | 3,050.1  | 3,029.3  | 7,377.0  | 0.0        | 618.4 | 2,074.6             | 4,465.3                 | 1,496.1 | 34,755.3    |
|             | 05    | 2,280.7                     | 10,473.7   | 3,064.8  | 3,011.7  | 7,340.6  | 0.0        | 613.9 | 2,064.5             | 4,511.2                 | 1,510.6 | 34,871.8    |
|             | 06    | 2,301.8                     | 10,669.9   | 3,043.9  | 3,111.9  | 7,326.3  | 0.0        | 615.0 | 1,979.0             | 4,541.2                 | 1,555.8 | 35,144.7    |
|             | 07    | 2,307.8                     | 10,874.8   | 3,103.5  | 3,072.3  | 7,323.8  | 0.0        | 626.0 | 1,930.9             | 4,590.3                 | 1,554.6 | 35,384.1    |
|             | 08    | 2,280.6                     | 11,347.6   | 3,168.3  | 3,086.0  | 7,288.9  | 0.0        | 619.9 | 1,888.0             | 4,633.2                 | 1,513.9 | 35,826.3    |
|             | 09    | 2,261.6                     | 11,366.1   | 3,119.6  | 3,107.5  | 7,326.9  | 0.0        | 618.5 | 1,887.1             | 4,683.5                 | 1,475.5 | 35,846.2    |
|             | 10    | 2,045.4                     | 11,583.4   | 3,196.3  | 3,084.4  | 7,368.5  | 0.0        | 632.0 | 1,876.0             | 4,744.0                 | 1,498.8 | 36,029.0    |
|             | 11    | 2,240.4                     | 11,704.9   | 3,299.5  | 3,032.5  | 7,318.7  | 0.0        | 624.8 | 1,819.9             | 4,805.1                 | 1,514.0 | 36,359.8    |
|             | 12    | 2,191.8                     | 12,082.7   | 3,300.1  | 3,044.2  | 7,243.8  | 0.0        | 638.5 | 1,946.7             | 4,425.8                 | 1,506.2 | 36,379.7    |
| 2022        | 01    | 2,150.7                     | 12,065.8   | 3,454.2  | 3,116.4  | 7,172.5  | 0.0        | 625.7 | 1,857.1             | 4,456.8                 | 1,479.2 | 36,378.3    |
|             | 02    | 2,139.3                     | 11,920.9   | 3,401.9  | 3,042.3  | 7,107.6  | 0.0        | 628.9 | 1,849.0             | 4,468.7                 | 1,486.3 | 36,044.9    |
|             | 03    | 2,107.8                     | 11,642.8   | 3,344.2  | 2,872.3  | 6,881.7  | 0.0        | 623.1 | 1,850.4             | 4,484.4                 | 1,604.8 | 35,411.6    |
|             | 04    | 2,143.2                     | 11,713.8   | 3,228.0  | 2,936.3  | 6,885.0  | 0.0        | 634.1 | 1,776.2             | 4,503.1                 | 1,661.4 | 35,481.2    |
|             | 05    | 2,297.7                     | 12,008.9   | 3,320.8  | 2,857.4  | 6,965.5  | 0.0        | 628.6 | 1,796.5             | 4,535.1                 | 1,482.0 | 35,892.5    |
|             | 06    | 2,478.7                     | 12,234.9   | 3,201.8  | 2,907.4  | 6,992.5  | 0.0        | 636.1 | 1,875.4             | 4,547.8                 | 1,415.5 | 36,290.2    |
|             | 07    | 2,471.9                     | 12,387.6   | 3,276.7  | 2,938.5  | 7,029.4  | 0.0        | 636.5 | 1,824.1             | 4,610.8                 | 1,414.6 | 36,590.0    |

**Note:**

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.

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)      |
| 2012  | 12    | 5,306.9               | 8,018.8        | 13,325.8       | 4,271.2                   | 11,271.3          | 15,542.5    |
| 2013  | 12    | 5,771.9               | 8,477.3        | 14,249.2       | 4,318.6                   | 11,707.7          | 16,026.4    |
| 2014  | 12    | 6,292.8               | 9,082.5        | 15,375.2       | 4,170.2                   | 12,303.3          | 16,473.5    |
| 2015  | 12    | 7,038.7               | 9,492.1        | 16,530.8       | 4,164.9                   | 12,701.9          | 16,866.8    |
| 2016  | 12    | 8,056.6               | 9,695.5        | 17,752.1       | 4,152.6                   | 13,048.5          | 17,201.1    |
| 2017  | 12    | 9,558.1               | 10,111.0       | 19,669.1       | 4,261.5                   | 14,160.9          | 18,422.4    |
| 2018  | 12    | 11,318.5              | 10,431.3       | 21,749.8       | 4,289.8                   | 15,196.1          | 19,485.8    |
| 2019  | 12    | 12,566.6              | 11,253.8       | 23,820.4       | 4,651.2                   | 16,121.5          | 20,772.8    |
| 2020  | 12    | 13,851.5              | 11,130.7       | 24,982.2       | 4,295.1                   | 16,052.3          | 20,347.4    |
| 2021  | 12    | 16,762.9              | 11,069.7       | 27,832.6       | 4,396.9                   | 16,680.4          | 21,077.3    |
| 2021  | 01    | 13,893.3              | 11,095.5       | 24,988.8       | 4,245.5                   | 15,981.2          | 20,226.7    |
|   | 02    | 14,178.1              | 11,013.8       | 25,192.0       | 4,329.4                   | 15,977.7          | 20,307.1    |
|   | 03    | 14,349.3              | 11,043.4       | 25,392.7       | 4,392.7                   | 16,079.9          | 20,472.6    |
|   | 04    | 14,987.6              | 11,073.4       | 26,061.0       | 4,441.1                   | 16,130.4          | 20,571.5    |
|   | 05    | 15,135.9              | 10,995.6       | 26,131.5       | 4,445.6                   | 16,198.6          | 20,644.2    |
|   | 06    | 15,313.3              | 11,100.5       | 26,413.8       | 4,492.4                   | 16,316.1          | 20,808.5    |
|   | 07    | 15,550.4              | 11,091.9       | 26,642.3       | 4,453.5                   | 16,365.7          | 20,819.2    |
|   | 08    | 16,074.9              | 11,056.5       | 27,131.4       | 4,430.0                   | 16,403.4          | 20,833.4    |
|   | 09    | 16,034.9              | 11,091.7       | 27,126.6       | 4,469.2                   | 16,498.1          | 20,967.2    |
|   | 10    | 16,138.5              | 11,109.7       | 27,248.1       | 4,468.8                   | 16,532.6          | 21,001.4    |
|   | 11    | 16,544.6              | 11,021.3       | 27,565.9       | 4,465.1                   | 16,590.1          | 21,055.1    |
|   | 12    | 16,762.9              | 11,069.7       | 27,832.6       | 4,396.9                   | 16,680.4          | 21,077.3    |
|   | 01    | 16,862.0              | 11,067.5       | 27,929.6       | 4,336.9                   | 16,597.7          | 20,934.6    |
|   | 02    | 16,686.6              | 10,895.4       | 27,582.0       | 4,412.8                   | 16,641.0          | 21,053.7    |
|   | 03    | 16,334.6              | 10,484.3       | 26,818.9       | 4,539.6                   | 16,709.8          | 21,249.3    |
|   | 04    | 16,365.7              | 10,510.7       | 26,876.4       | 4,579.9                   | 16,833.8          | 21,413.7    |
|   | 05    | 16,907.9              | 10,512.5       | 27,420.4       | 4,600.9                   | 16,970.4          | 21,571.3    |
|   | 06    | 17,149.2              | 10,636.2       | 27,785.4       | 4,641.4                   | 17,074.3          | 21,715.6    |
|   | 07    | 17,408.3              | 10,650.7       | 28,059.0       | 4,623.7                   | 17,139.7          | 21,763.4    |

**Note:**

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

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



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

| DEPOSITS |       |          |          |                        |             | LOANS    |          |                        |             |
|----------|-------|----------|----------|------------------------|-------------|----------|----------|------------------------|-------------|
| Year     | Month | 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  |
| 2012     | 12    | 7.141,4  | 5.579,0  | 605,3                  | 13.325,8    | 15.290,0 | 227,4    | 25,1                   | 15.542,5    |
| 2013     | 12    | 7.762,2  | 5.898,0  | 589,0                  | 14.249,2    | 15.770,1 | 246,0    | 10,4                   | 16.026,4    |
| 2014     | 12    | 8.696,0  | 6.062,5  | 616,8                  | 15.375,2    | 16.246,1 | 218,6    | 8,7                    | 16.473,5    |
| 2015     | 12    | 9.513,6  | 6.347,0  | 670,2                  | 16.530,8    | 16.642,8 | 217,5    | 6,5                    | 16.866,8    |
| 2016     | 12    | 10.607,6 | 6.458,1  | 686,4                  | 17.752,1    | 16.990,4 | 205,6    | 5,1                    | 17.201,1    |
| 2017     | 12    | 12.022,8 | 6.949,5  | 696,7                  | 19.669,1    | 18.285,4 | 132,6    | 4,4                    | 18.422,4    |
| 2018     | 12    | 13.807,3 | 7.222,2  | 720,3                  | 21.749,8    | 19.386,2 | 98,2     | 1,4                    | 19.485,8    |
| 2019     | 12    | 13.306,9 | 9.529,5  | 984,0                  | 23.820,4    | 9.910,7  | 10.833,1 | 29,0                   | 20.772,8    |
| 2020     | 12    | 14.374,7 | 9.776,7  | 830,8                  | 24.982,2    | 9.855,4  | 10.471,5 | 20,5                   | 20.347,4    |
| 2021     | 12    | 16.732,4 | 10.257,3 | 842,9                  | 27.832,6    | 11.174,0 | 9.893,6  | 9,7                    | 21.077,3    |
| 2021     | 01    | 14.343,8 | 9.811,7  | 833,3                  | 24.988,8    | 9.802,1  | 10.404,3 | 20,4                   | 20.226,7    |
|          | 02    | 14.451,0 | 9.912,1  | 828,9                  | 25.192,0    | 9.935,9  | 10.353,6 | 17,5                   | 20.307,1    |
|          | 03    | 14.570,2 | 9.978,4  | 844,0                  | 25.392,7    | 10.128,6 | 10.327,8 | 16,1                   | 20.472,6    |
|          | 04    | 15.106,3 | 10.114,9 | 839,8                  | 26.061,0    | 10.257,1 | 10.298,1 | 16,3                   | 20.571,5    |
|          | 05    | 15.229,9 | 10.032,7 | 868,9                  | 26.131,5    | 10.370,4 | 10.260,1 | 13,7                   | 20.644,2    |
|          | 06    | 15.452,7 | 10.096,6 | 864,5                  | 26.413,8    | 10.589,8 | 10.205,8 | 12,9                   | 20.808,5    |
|          | 07    | 15.609,1 | 10.159,6 | 873,6                  | 26.642,3    | 10.605,6 | 10.200,6 | 13,0                   | 20.819,2    |
|          | 08    | 16.092,4 | 10.156,7 | 882,3                  | 27.131,4    | 10.651,1 | 10.170,4 | 12,0                   | 20.833,4    |
|          | 09    | 16.114,8 | 10.156,9 | 854,9                  | 27.126,6    | 10.847,9 | 10.108,1 | 11,2                   | 20.967,2    |
|          | 10    | 16.129,6 | 10.240,6 | 877,9                  | 27.248,1    | 10.967,4 | 10.024,3 | 9,7                    | 21.001,4    |
|          | 11    | 16.382,0 | 10.315,0 | 868,9                  | 27.565,9    | 11.075,8 | 9.969,7  | 9,7                    | 21.055,1    |
|          | 12    | 16.732,4 | 10.257,3 | 842,9                  | 27.832,6    | 11.174,0 | 9.893,6  | 9,7                    | 21.077,3    |
| 2022     | 01    | 16.766,6 | 10.301,3 | 861,7                  | 27.929,6    | 11.108,9 | 9.816,0  | 9,8                    | 20.934,6    |
|          | 02    | 16.561,2 | 10.167,3 | 853,5                  | 27.582,0    | 11.311,6 | 9.736,8  | 5,3                    | 21.053,7    |
|          | 03    | 16.098,3 | 9.883,9  | 836,7                  | 26.818,9    | 11.595,4 | 9.650,0  | 3,9                    | 21.249,3    |
|          | 04    | 16.327,0 | 9.727,6  | 821,8                  | 26.876,4    | 11.834,2 | 9.575,9  | 3,6                    | 21.413,7    |
|          | 05    | 16.704,0 | 9.887,3  | 829,2                  | 27.420,4    | 12.069,2 | 9.498,6  | 3,5                    | 21.571,3    |
|          | 06    | 17.099,7 | 9.834,3  | 851,4                  | 27.785,4    | 12.302,4 | 9.409,7  | 3,5                    | 21.715,6    |
|          | 07    | 17.312,8 | 9.901,9  | 844,3                  | 28.059,0    | 12.383,5 | 9.376,4  | 3,6                    | 21.763,4    |

**Note:**

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.

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 Deposits with Commercial Banks by Sector**

end of period, KM million

| DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS |       |                             |                              |                                  |                                   |                                   |  |   |  |                                      |                        |                |               |
|--|-------|-----------------------------|------------------------------|----------------------------------|-----------------------------------|-----------------------------------|--|---|--|--------------------------------------|------------------------|----------------|---------------|
| Year                                       | Month | Deposits of BH Institutions | Entity Governments' Deposits | Deposits of Cantonal Governments | Deposits of Municipal Governments | Deposits of Social Security Funds | Deposits of Other Financial Institutions | Deposits of Nonfinancial Public Enterprises | Deposits of Nonfinancial Private Enterprises | Deposits of Non-profit Organisations | Deposits of Households | Other Deposits | Total         |
| 1  | 2     | 3                           | 4                            | 5                                | 6                                 | 7                                 | 8  | 9   | 10   | 11                                   | 12                     | 13             | 14 = 3+...+13 |
| 2012                                       | 12    | 125.8                       | 581.2                        | 252.5                            | 222.9                             | 136.9                             | 759.8                                    | 1,296.5                                     | 1,981.2                                      | 273.7                                | 7,655.2                | 40.1           | 13,325.8      |
| 2013                                       | 12    | 128.0                       | 471.7                        | 249.1                            | 199.0                             | 114.0                             | 861.1                                    | 1,339.2                                     | 2,198.5                                      | 294.7                                | 8,363.9                | 30.0           | 14,249.2      |
| 2014                                       | 12    | 187.1                       | 678.1                        | 298.2                            | 212.9                             | 93.4                              | 845.5                                    | 1,140.4                                     | 2,483.8                                      | 363.5                                | 9,042.0                | 30.4           | 15,375.2      |
| 2015                                       | 12    | 231.8                       | 693.0                        | 337.0                            | 245.5                             | 65.8                              | 891.7                                    | 1,187.6                                     | 2,606.7                                      | 365.7                                | 9,864.8                | 41.2           | 16,530.8      |
| 2016                                       | 12    | 168.3                       | 746.6                        | 426.0                            | 277.9                             | 92.8                              | 961.5                                    | 1,219.9                                     | 2,787.8                                      | 374.5                                | 10,661.1               | 35.6           | 17,752.1      |
| 2017                                       | 12    | 267.3                       | 856.7                        | 599.5                            | 340.2                             | 152.9                             | 1,047.0                                  | 1,384.8                                     | 3,329.9                                      | 384.1                                | 11,271.1               | 35.4           | 19,669.1      |
| 2018                                       | 12    | 185.4                       | 1,199.7                      | 733.7                            | 403.1                             | 277.7                             | 1,147.5                                  | 1,482.4                                     | 3,723.1                                      | 398.8                                | 12,146.5               | 51.8           | 21,749.8      |
| 2019                                       | 12    | 173.8                       | 1,467.9                      | 914.6                            | 446.3                             | 352.7                             | 1,155.4                                  | 1,510.7                                     | 4,052.6                                      | 447.5                                | 13,240.9               | 58.0           | 23,820.4      |
| 2020                                       | 12    | 219.1                       | 1,631.1                      | 832.1                            | 423.5                             | 158.2                             | 1,131.2                                  | 1,556.0                                     | 4,706.9                                      | 500.1                                | 13,760.7               | 63.4           | 24,982.2      |
| 2021                                       | 12    | 136.1                       | 1,838.7                      | 1,245.2                          | 612.1                             | 187.0                             | 1,159.6                                  | 1,804.1                                     | 5,535.4                                      | 543.1                                | 14,695.5               | 75.7           | 27,832.6      |
| 2021                                       | 01    | 197.2                       | 1,480.8                      | 813.8                            | 428.2                             | 167.8                             | 1,118.4                                  | 1,592.1                                     | 4,756.2                                      | 508.0                                | 13,862.8               | 63.5           | 24,988.8      |
|  | 02    | 200.0                       | 1,486.2                      | 823.2                            | 436.2                             | 161.7                             | 1,102.7                                  | 1,669.5                                     | 4,752.0                                      | 496.8                                | 14,000.8               | 62.9           | 25,192.0      |
|  | 03    | 167.1                       | 1,506.0                      | 852.1                            | 447.4                             | 192.2                             | 1,095.2                                  | 1,719.8                                     | 4,732.4                                      | 498.7                                | 14,118.6               | 63.3           | 25,392.7      |
|  | 04    | 178.9                       | 2,030.5                      | 870.5                            | 455.1                             | 187.7                             | 1,054.1                                  | 1,799.2                                     | 4,645.0                                      | 495.2                                | 14,274.8               | 70.0           | 26,061.0      |
|  | 05    | 139.0                       | 1,895.8                      | 860.4                            | 463.1                             | 205.9                             | 1,056.9                                  | 1,751.4                                     | 4,886.1                                      | 519.7                                | 14,282.6               | 70.6           | 26,131.5      |
|  | 06    | 163.5                       | 1,910.1                      | 890.8                            | 494.9                             | 188.2                             | 1,071.4                                  | 1,733.6                                     | 5,019.5                                      | 517.2                                | 14,352.5               | 72.0           | 26,413.8      |
|  | 07    | 170.7                       | 1,906.5                      | 890.6                            | 514.8                             | 190.6                             | 1,049.4                                  | 1,728.7                                     | 5,175.5                                      | 532.3                                | 14,409.6               | 73.5           | 26,642.3      |
|  | 08    | 136.9                       | 1,915.4                      | 931.9                            | 529.4                             | 188.2                             | 1,094.0                                  | 1,804.8                                     | 5,477.3                                      | 533.9                                | 14,442.8               | 76.8           | 27,131.4      |
|  | 09    | 121.5                       | 1,893.0                      | 1,075.8                          | 556.3                             | 192.0                             | 1,120.5                                  | 1,725.8                                     | 5,339.1                                      | 543.6                                | 14,490.3               | 68.6           | 27,126.6      |
|  | 10    | 125.4                       | 1,715.7                      | 1,253.2                          | 595.6                             | 174.4                             | 1,124.2                                  | 1,719.3                                     | 5,388.5                                      | 551.5                                | 14,540.5               | 59.9           | 27,248.1      |
|  | 11    | 137.6                       | 1,881.7                      | 1,271.7                          | 608.4                             | 191.1                             | 1,103.9                                  | 1,762.8                                     | 5,460.4                                      | 540.3                                | 14,540.4               | 67.6           | 27,565.9      |
|  | 12    | 136.1                       | 1,838.7                      | 1,245.2                          | 612.1                             | 187.0                             | 1,159.6                                  | 1,804.1                                     | 5,535.4                                      | 543.1                                | 14,695.5               | 75.7           | 27,832.6      |
| 2022                                       | 01    | 189.2                       | 1,769.4                      | 1,128.4                          | 642.4                             | 162.0                             | 1,146.8                                  | 1,849.3                                     | 5,670.3                                      | 546.8                                | 14,751.1               | 73.8           | 27,929.6      |
|  | 02    | 198.2                       | 1,753.6                      | 1,165.1                          | 664.7                             | 157.5                             | 1,160.4                                  | 1,898.3                                     | 5,455.3                                      | 544.9                                | 14,512.9               | 71.2           | 27,582.0      |
|  | 03    | 180.2                       | 1,734.2                      | 1,235.2                          | 670.7                             | 163.4                             | 1,120.3                                  | 2,010.8                                     | 5,303.0                                      | 527.9                                | 13,787.6               | 85.6           | 26,818.9      |
|  | 04    | 204.8                       | 1,739.3                      | 1,306.1                          | 661.2                             | 169.1                             | 1,175.8                                  | 2,047.4                                     | 5,146.0                                      | 547.7                                | 13,789.2               | 89.7           | 26,876.4      |
|  | 05    | 123.0                       | 1,980.1                      | 1,363.5                          | 696.5                             | 164.6                             | 1,182.0                                  | 2,070.1                                     | 5,428.5                                      | 567.7                                | 13,770.7               | 73.8           | 27,420.4      |
|  | 06    | 183.3                       | 2,082.8                      | 1,533.6                          | 697.5                             | 182.6                             | 1,167.4                                  | 2,022.9                                     | 5,400.6                                      | 570.6                                | 13,871.1               | 72.9           | 27,785.4      |
|  | 07    | 169.6                       | 2,099.5                      | 1,551.1                          | 702.1                             | 157.8                             | 1,183.0                                  | 2,015.7                                     | 5,559.1                                      | 578.5                                | 13,976.5               | 66.2           | 28,059.0      |

**Note:**

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

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.

T11: Structure of Loans of Commercial Banks by Sector

end of period, KM million

| LOANS TO DOMESTIC INSTITUTIONAL SECTORS |       |                          |                             |                               |                                |                                |                                       |   |  |                                   |                     |             |               |
|---|-------|--------------------------|-----------------------------|-------------------------------|--------------------------------|--------------------------------|---------------------------------------|---|--|-----------------------------------|---------------------|-------------|---------------|
| Year                                    | Month | Loans to BH Institutions | Loans to Entity Governments | Loans to Cantonal Governments | Loans to Municipal Governments | Loans to Social Security Funds | Loans to Other Financial Institutions | Loans to Non-financial Public Enterprises | Loans to Non-financial Private Enterprises | Loans to Non-profit Organizations | Loans to Households | Other Loans | Total         |
| 1                                       | 2     | 3                        | 4                           | 5                             | 6                              | 7                              | 8                                     | 9   | 10   | 11                                | 12                  | 13          | 14 = 3+...+13 |
| 2012                                    | 12    | 0.0                      | 406.9                       | 69.4                          | 311.8                          | 38.3                           | 60.4                                  | 386.7                                     | 7,437.2                                    | 22.9                              | 6,794.7             | 14.1        | 15,542.5      |
| 2013                                    | 12    | 0.0                      | 431.5                       | 78.5                          | 339.5                          | 52.8                           | 51.8                                  | 450.7                                     | 7,521.2                                    | 20.5                              | 7,065.2             | 14.6        | 16,026.4      |
| 2014                                    | 12    | 0.0                      | 492.0                       | 165.2                         | 340.5                          | 103.1                          | 47.4                                  | 442.1                                     | 7,419.3                                    | 14.5                              | 7,428.2             | 21.3        | 16,473.5      |
| 2015                                    | 12    | 0.0                      | 490.2                       | 230.3                         | 303.7                          | 138.4                          | 60.1                                  | 396.7                                     | 7,418.2                                    | 16.7                              | 7,784.2             | 28.2        | 16,866.8      |
| 2016                                    | 12    | 0.0                      | 343.5                       | 233.2                         | 281.8                          | 104.2                          | 52.4                                  | 371.9                                     | 7,703.3                                    | 19.1                              | 8,076.3             | 15.4        | 17,201.1      |
| 2017                                    | 12    | 0.0                      | 378.0                       | 209.3                         | 292.0                          | 87.3                           | 83.4                                  | 401.6                                     | 8,319.8                                    | 21.8                              | 8,613.7             | 15.6        | 18,422.4      |
| 2018                                    | 12    | 0.0                      | 388.7                       | 186.8                         | 292.1                          | 174.2                          | 125.7                                 | 421.3                                     | 8,623.0                                    | 20.3                              | 9,241.3             | 12.5        | 19,485.8      |
| 2019                                    | 12    | 0.0                      | 416.5                       | 168.7                         | 313.5                          | 199.5                          | 144.7                                 | 497.6                                     | 9,034.0                                    | 20.6                              | 9,975.5             | 2.2         | 20,772.8      |
| 2020                                    | 12    | 11.6                     | 422.1                       | 142.2                         | 374.1                          | 211.2                          | 144.8                                 | 535.7                                     | 8,588.4                                    | 20.5                              | 9,894.8             | 2.0         | 20,347.4      |
| 2021                                    | 12    | 16.1                     | 407.0                       | 187.2                         | 375.8                          | 194.2                          | 152.7                                 | 510.7                                     | 8,776.8                                    | 20.3                              | 10,435.5            | 1.1         | 21,077.3      |
| 2021                                    | 01    | 11.6                     | 423.6                       | 138.6                         | 374.6                          | 208.4                          | 135.4                                 | 527.1                                     | 8,510.8                                    | 18.8                              | 9,875.8             | 1.9         | 20,226.7      |
|   | 02    | 11.6                     | 416.5                       | 138.7                         | 370.7                          | 204.1                          | 128.6                                 | 527.7                                     | 8,590.6                                    | 18.6                              | 9,898.1             | 1.9         | 20,307.1      |
|   | 03    | 13.6                     | 428.6                       | 133.6                         | 366.9                          | 235.5                          | 133.6                                 | 513.9                                     | 8,657.0                                    | 17.4                              | 9,971.0             | 1.6         | 20,472.6      |
|   | 04    | 13.6                     | 432.4                       | 132.5                         | 364.1                          | 233.7                          | 122.2                                 | 511.8                                     | 8,711.0                                    | 17.8                              | 10,030.8            | 1.7         | 20,571.5      |
|   | 05    | 13.6                     | 434.3                       | 130.5                         | 362.5                          | 231.2                          | 119.0                                 | 504.9                                     | 8,723.4                                    | 17.2                              | 10,105.9            | 1.7         | 20,644.2      |
|   | 06    | 13.6                     | 424.0                       | 125.3                         | 364.5                          | 224.7                          | 121.6                                 | 505.3                                     | 8,805.1                                    | 19.6                              | 10,203.1            | 1.6         | 20,808.5      |
|   | 07    | 15.7                     | 417.1                       | 122.4                         | 361.7                          | 224.1                          | 148.7                                 | 494.9                                     | 8,750.6                                    | 19.4                              | 10,263.0            | 1.6         | 20,819.2      |
|   | 08    | 13.6                     | 417.1                       | 130.5                         | 359.6                          | 217.3                          | 143.0                                 | 498.8                                     | 8,728.4                                    | 20.0                              | 10,303.5            | 1.6         | 20,833.4      |
|   | 09    | 14.7                     | 413.5                       | 175.6                         | 367.3                          | 213.9                          | 144.0                                 | 506.1                                     | 8,757.7                                    | 22.0                              | 10,351.1            | 1.3         | 20,967.2      |
|   | 10    | 15.4                     | 411.8                       | 172.4                         | 365.8                          | 206.0                          | 145.8                                 | 493.5                                     | 8,761.8                                    | 21.1                              | 10,406.1            | 1.6         | 21,001.4      |
|   | 11    | 16.8                     | 414.6                       | 181.7                         | 362.5                          | 200.4                          | 142.1                                 | 512.2                                     | 8,761.7                                    | 21.1                              | 10,441.2            | 1.0         | 21,055.1      |
|   | 12    | 16.1                     | 407.0                       | 187.2                         | 375.8                          | 194.2                          | 152.7                                 | 510.7                                     | 8,776.8                                    | 20.3                              | 10,435.5            | 1.1         | 21,077.3      |
| 2022                                    | 01    | 14.3                     | 406.7                       | 182.7                         | 370.2                          | 191.6                          | 147.9                                 | 506.5                                     | 8,695.4                                    | 19.5                              | 10,399.0            | 0.9         | 20,934.6      |
|   | 02    | 13.6                     | 400.3                       | 182.1                         | 365.8                          | 189.0                          | 146.8                                 | 513.9                                     | 8,781.5                                    | 19.1                              | 10,440.6            | 1.0         | 21,053.7      |
|   | 03    | 13.2                     | 384.4                       | 179.0                         | 361.6                          | 186.4                          | 146.6                                 | 505.3                                     | 8,926.5                                    | 19.1                              | 10,526.4            | 0.8         | 21,249.3      |
|   | 04    | 12.7                     | 380.6                       | 175.9                         | 358.1                          | 183.5                          | 144.9                                 | 506.1                                     | 9,035.1                                    | 20.5                              | 10,595.3            | 1.1         | 21,413.7      |
|   | 05    | 12.2                     | 379.0                       | 175.1                         | 354.1                          | 180.7                          | 146.0                                 | 504.4                                     | 9,113.2                                    | 21.5                              | 10,684.3            | 0.8         | 21,571.3      |
|   | 06    | 11.7                     | 375.4                       | 171.1                         | 356.2                          | 177.8                          | 156.1                                 | 487.0                                     | 9,188.4                                    | 21.5                              | 10,769.6            | 0.8         | 21,715.6      |
|   | 07    | 11.3                     | 373.0                       | 168.9                         | 358.7                          | 175.2                          | 143.2                                 | 504.3                                     | 9,174.6                                    | 23.6                              | 10,829.4            | 1.2         | 21,763.4      |

**Note:**

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

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.

**T12: Interest Rates on Loans to Households**

|                            |       | Loans in KM                        |                          |                  |                   |                                    |                          | Loans in KM Indexed to Foreign Currency |                          |                  |                   |                                    |                          | *Revolving Loans, Overdrafts and Credit Cards (Loan Facility) |            |   |            |  |
|----------------------------|-------|------------------------------------|--------------------------|------------------|-------------------|------------------------------------|--------------------------|---|--------------------------|------------------|-------------------|------------------------------------|--------------------------|---|------------|---|------------|--|
|                            |       | For Housing Needs                  |                          |                  |                   | For Other Purposes                 |                          | For Housing Needs                       |                          |                  |                   | For Other Purposes                 |                          | Loans in KM   |            | Loans in KM Indexed to Foreign Currency |            |  |
| Year                       | Month | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Over 10 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Floating Rate and up to 1 Year IRF      | Over 1 up to 5 Years IRF | Over 5 Years IRF | Over 10 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF  | Overdrafts | Credit Card with Extended Credit        | Overdrafts |  |
| Weighted monthly averages  |       |                                    |                          |                  |                   |                                    |                          |   |                          |                  |                   |                                    |                          | - percentages per annum -                                     |            |   |            |  |
| 2021                       | 01    | 3.329                              | ...                      | 3.514            | 3.686             | 5.793                              | 5.919                    | 3.605                                   | ...                      | 3.929            | 3.644             | 5.906                              | 5.926                    | 6.393   | 12.069     | 13.588                                  | 9.744      |  |
|                            | 02    | 3.523                              | 3.260                    | 3.375            | 3.326             | 5.750                              | 5.853                    | 3.625                                   | ...                      | 3.968            | 3.636             | 6.092                              | 5.753                    | 6.337   | 11.950     | 13.598                                  | 9.715      |  |
|                            | 03    | 3.528                              | 3.124                    | 3.395            | 3.282             | 5.612                              | 5.461                    | 3.541                                   | 4.260                    | 3.986            | 3.540             | 6.001                              | 5.602                    | 5.759   | 11.946     | 13.616                                  | 9.651      |  |
|                            | 04    | 3.491                              | -                        | 3.112            | 3.535             | 5.486                              | 5.413                    | 3.559                                   | 4.294                    | 3.965            | 3.770             | 5.693                              | 5.397                    | 5.688   | 11.912     | 13.607                                  | 9.547      |  |
|                            | 05    | 3.448                              | 3.668                    | 3.005            | 3.279             | 5.432                              | 5.492                    | 3.641                                   | ...                      | 4.622            | 3.735             | 5.703                              | 5.470                    | 5.485   | 11.881     | 13.634                                  | 9.453      |  |
|                            | 06    | 3.357                              | 3.630                    | 2.950            | 3.130             | 5.354                              | 5.462                    | 3.618                                   | ...                      | 4.649            | 3.644             | 5.534                              | 5.480                    | 5.412   | 11.875     | 13.721                                  | 9.343      |  |
|                            | 07    | 3.043                              | 2.974                    | 2.996            | 3.858             | 5.349                              | 5.217                    | 3.527                                   | ...                      | 4.749            | 3.584             | 5.404                              | 5.132                    | 5.325   | 11.839     | 13.695                                  | 9.268      |  |
|                            | 08    | 3.083                              | ...                      | 3.045            | 3.950             | 5.244                              | 5.469                    | 3.323                                   | 4.072                    | 4.413            | 3.904             | 5.684                              | 5.252                    | 5.583   | 11.767     | 13.659                                  | 9.147      |  |
|                            | 09    | 2.826                              | ...                      | 2.862            | 3.913             | 5.068                              | 5.329                    | 3.349                                   | ...                      | 4.239            | 3.760             | 5.639                              | 5.238                    | 5.462   | 11.908     | 13.747                                  | 8.982      |  |
|                            | 10    | 3.069                              | 3.341                    | 2.849            | 3.103             | 5.001                              | 5.217                    | 3.372                                   | ...                      | 4.208            | 3.851             | 5.592                              | 5.075                    | 5.387   | 11.858     | 13.776                                  | 8.931      |  |
|                            | 11    | 3.043                              | 3.000                    | 3.227            | 4.185             | 5.164                              | 5.180                    | 3.455                                   | ...                      | 3.972            | 3.933             | 5.489                              | 4.817                    | 5.316   | 11.878     | 13.783                                  | 8.881      |  |
|                            | 12    | 3.095                              | 2.861                    | 3.244            | 4.054             | 5.377                              | 5.164                    | 3.338                                   | 4.570                    | 3.868            | 3.743             | 5.375                              | 4.822                    | 5.415   | 11.773     | 13.965                                  | 9.157      |  |
| 2022                       | 01    | 3.133                              | ...                      | 3.198            | 3.320             | 5.077                              | 5.257                    | 3.124                                   | ...                      | 3.960            | 3.819             | 5.471                              | 5.113                    | 5.602   | 11.840     | 13.933                                  | 9.088      |  |
|                            | 02    | 2.958                              | ...                      | 3.087            | 3.670             | 5.287                              | 5.164                    | 3.206                                   | ...                      | 3.837            | 3.445             | 5.332                              | 5.192                    | 5.566   | 11.815     | 13.947                                  | 8.822      |  |
|                            | 03    | 2.924                              | 3.112                    | 3.018            | 3.066             | 5.124                              | 5.120                    | 3.519                                   | ...                      | 3.891            | 3.523             | 5.125                              | 4.987                    | 5.415   | 11.857     | 13.989                                  | 8.959      |  |
|                            | 04    | 3.001                              | 2.841                    | 3.078            | 2.956             | 5.201                              | 5.177                    | 3.275                                   | ...                      | 3.816            | 3.453             | 5.101                              | 5.202                    | 5.205   | 11.850     | 13.987                                  | 8.932      |  |
|                            | 05    | 2.935                              | 3.204                    | 3.111            | 3.607             | 5.254                              | 5.026                    | 3.515                                   | ...                      | 3.542            | 3.794             | 5.112                              | 4.560                    | 5.093   | 11.855     | 13.957                                  | 8.913      |  |
|                            | 06    | 3.090                              | 3.676                    | 3.150            | 3.658             | 5.812                              | 5.094                    | 3.686                                   | ...                      | 3.404            | 3.518             | 5.004                              | 4.203                    | 5.031   | 11.873     | 13.978                                  | 8.817      |  |
|                            | 07    | 3.306                              | 3.981                    | 3.252            | 3.548             | 5.500                              | 5.109                    | 3.541                                   | ...                      | 3.548            | 3.777             | 4.911                              | 4.420                    | 5.248   | 11.864     | 13.952                                  | 8.736      |  |
| Loan amount (new business) |       |                                    |                          |                  |                   |                                    |                          |   |                          |                  |                   |                                    |                          | - KM thousand -   |            |   |            |  |
| 2021                       | 01    | 2,119                              | ...                      | 393              | 914               | 34,821                             | 18,096                   | 14,847                                  | ...                      | 2,172            | 7,111             | 32,988                             | 5,317                    | 18,404  | 555,169    | 111,852                                 | 47,639     |  |
|                            | 02    | 2,281                              | 207                      | 861              | 543               | 62,302                             | 29,043                   | 17,914                                  | ...                      | 3,273            | 5,618             | 44,713                             | 8,963                    | 21,338  | 546,544    | 109,804                                 | 46,294     |  |
|                            | 03    | 2,426                              | 454                      | 982              | 969               | 75,720                             | 35,693                   | 21,019                                  | 680                      | 3,309            | 4,947             | 56,821                             | 12,845                   | 11,175  | 551,786    | 109,453                                 | 45,110     |  |
|                            | 04    | 4,228                              | ...                      | 1,301            | 1,066             | 76,131                             | 33,855                   | 20,011                                  | 650                      | 2,682            | 8,061             | 55,065                             | 11,568                   | 8,940   | 540,494    | 108,305                                 | 43,650     |  |
|                            | 05    | 4,461                              | 364                      | 3,411            | 631               | 70,717                             | 30,789                   | 23,647                                  | ...                      | 3,622            | 10,583            | 49,395                             | 11,334                   | 10,430  | 548,612    | 108,297                                 | 42,764     |  |
|                            | 06    | 6,388                              | 402                      | 3,945            | 1,051             | 81,831                             | 37,807                   | 25,436                                  | ...                      | 4,616            | 8,669             | 56,262                             | 11,665                   | 10,718  | 553,429    | 108,244                                 | 42,579     |  |
|                            | 07    | 8,569                              | 1,200                    | 3,861            | 1,535             | 88,314                             | 38,097                   | 21,382                                  | ...                      | 4,761            | 7,296             | 50,869                             | 9,968                    | 11,223  | 556,597    | 107,946                                 | 42,758     |  |
|                            | 08    | 6,307                              | ...                      | 4,407            | 1,306             | 33,015                             | 29,865                   | 19,823                                  | 486                      | 2,063            | 8,078             | 58,690                             | 8,243                    | 7,696   | 559,981    | 113,930                                 | 41,986     |  |
|                            | 09    | 8,296                              | ...                      | 5,273            | 1,647             | 35,938                             | 33,693                   | 18,740                                  | ...                      | 2,083            | 6,080             | 62,591                             | 9,594                    | 10,539  | 560,716    | 112,129                                 | 41,979     |  |
|                            | 10    | 9,445                              | 336                      | 3,776            | 1,217             | 45,750                             | 35,173                   | 19,253                                  | ...                      | 1,967            | 5,893             | 56,376                             | 8,680                    | 7,841   | 562,394    | 111,628                                 | 42,236     |  |
|                            | 11    | 9,390                              | 690                      | 8,079            | 4,075             | 44,788                             | 37,003                   | 21,032                                  | ...                      | 2,611            | 8,541             | 46,066                             | 2,668                    | 7,548   | 564,767    | 111,939                                 | 41,969     |  |
|                            | 12    | 9,615                              | 380                      | 5,576            | 2,194             | 47,483                             | 36,773                   | 17,697                                  | 412                      | 2,471            | 4,695             | 53,132                             | 1,717                    | 9,332   | 547,070    | 102,693                                 | 38,998     |  |
| 2022                       | 01    | 5,382                              | ...                      | 4,247            | 968               | 34,615                             | 24,012                   | 14,323                                  | ...                      | 1,525            | 4,067             | 39,197                             | 1,796                    | 5,338   | 546,185    | 101,205                                 | 38,198     |  |
|                            | 02    | 7,833                              | ...                      | 4,028            | 1,652             | 54,559                             | 40,705                   | 14,997                                  | ...                      | 2,929            | 4,519             | 60,143                             | 2,817                    | 9,394   | 541,897    | 100,158                                 | 39,386     |  |
|                            | 03    | 9,543                              | 623                      | 6,917            | 2,346             | 76,398                             | 43,913                   | 17,363                                  | ...                      | 2,711            | 6,499             | 50,201                             | 8,607                    | 11,049  | 548,317    | 97,910                                  | 38,093     |  |
|                            | 04    | 7,486                              | 1,805                    | 8,121            | 3,739             | 79,785                             | 43,770                   | 17,036                                  | ...                      | 3,897            | 6,435             | 32,847                             | 3,003                    | 7,362   | 537,065    | 98,692                                  | 37,771     |  |
|                            | 05    | 6,479                              | 697                      | 10,586           | 4,669             | 80,708                             | 43,100                   | 14,572                                  | ...                      | 3,297            | 5,930             | 31,308                             | 2,440                    | 7,013   | 554,003    | 100,484                                 | 37,594     |  |
|                            | 06    | 6,815                              | 1,998                    | 9,442            | 5,002             | 67,525                             | 50,101                   | 15,203                                  | ...                      | 2,811            | 8,569             | 43,107                             | 2,265                    | 2,274   | 535,406    | 108,554                                 | 38,009     |  |
|                            | 07    | 4,400                              | 1,577                    | 6,396            | 5,630             | 35,827                             | 43,127                   | 11,042                                  | ...                      | 4,370            | 11,248            | 31,397                             | 5,923                    | 10,916  | 536,375    | 107,554                                 | 38,264     |  |

**Note:**

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

**T13: Interest Rates on Loans to Non-financial Corporations**

|                            |       | Loans in KM                                 |                          |   |   | Loans in KM Indexed to Foreign Currency |                          |                  |   |                          |                    |   |                                 |   |
|----------------------------|-------|---|--------------------------|---|---|---|--------------------------|------------------|---|--------------------------|--------------------|---|---------------------------------|---|
|                            |       | Up to an Amount of EUR 0.25 Million         |                          | Over EUR 0.25 Million to EUR 1 Million      | Over EUR 1 Million                      | Up to an Amount of EUR 0.25 Million     |                          |                  | Over EUR 0.25 Million up to EUR 1 Million |                          | Over EUR 1 Million | * Revolving Loans and Overdrafts            |                                 |   |
| Year                       | Month | Floating Interest Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Floating Interest Rate and up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Over 1 up to 5 Years IRF | 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 | Kamatne stope na kreditima u KM | Loans in KM Indexed to Foreign Currency |
| Weighted monthly averages  |       |   |                          |   |   |   |                          |                  |   |                          |                    |   |                                 | - percentages per annum -               |
| 2021                       | 01    | 3.773                                       | 4.140                    | 2.755                                       | 2.951                                   | 4.507                                   | 4.308                    | 3.947            | 3.949                                     | 3.664                    | 4.216              | ...   | 2.939                           | 2.936                                   |
|                            | 02    | 3.777                                       | 4.237                    | 2.997                                       | 3.227                                   | 4.298                                   | 4.404                    | 3.991            | 3.582                                     | ...                      | 3.193              | 3.362                                       | 2.896                           | 2.953                                   |
|                            | 03    | 3.603                                       | 3.977                    | 2.866                                       | 2.928                                   | 4.563                                   | 4.694                    | 4.149            | 3.708                                     | 3.821                    | ...                | 3.931                                       | 2.883                           | 2.951                                   |
|                            | 04    | 3.852                                       | 4.385                    | 2.962                                       | 2.516                                   | 4.390                                   | 4.031                    | 4.106            | 4.200                                     | 2.407                    | 4.241              | 4.333                                       | 2.872                           | 2.975                                   |
|                            | 05    | 3.712                                       | 3.927                    | 3.011                                       | 3.054                                   | 4.360                                   | 4.309                    | 4.034            | 3.853                                     | ...                      | ...                | 3.955                                       | 2.874                           | 3.016                                   |
|                            | 06    | 3.718                                       | 4.026                    | 2.679                                       | 2.671                                   | 4.472                                   | 4.266                    | 3.759            | 3.737                                     | 3.472                    | 3.910              | 3.450                                       | 2.876                           | 3.061                                   |
|                            | 07    | 3.776                                       | 3.833                    | 3.122                                       | 2.866                                   | 4.076                                   | 4.361                    | 4.171            | 3.942                                     | 3.044                    | ...                | 3.686                                       | 2.903                           | 3.043                                   |
|                            | 08    | 3.754                                       | 3.980                    | 3.034                                       | 3.533                                   | 4.192                                   | 4.032                    | 3.604            | 3.778                                     | 3.145                    | ...                | 3.382                                       | 2.852                           | 3.001                                   |
|                            | 09    | 3.673                                       | 4.055                    | 3.251                                       | 2.881                                   | 4.119                                   | 3.598                    | 3.583            | 3.777                                     | 3.010                    | 4.304              | 3.091                                       | 2.885                           | 2.978                                   |
|                            | 10    | 3.763                                       | 3.950                    | 3.375                                       | 2.961                                   | 4.389                                   | 3.451                    | ...              | 3.878                                     | ...                      | 3.444              | ...   | 2.866                           | 3.158                                   |
|                            | 11    | 3.587                                       | 4.049                    | 3.113                                       | 2.441                                   | 4.191                                   | 3.752                    | 4.255            | 3.257                                     | 2.679                    | ...                | 3.787                                       | 2.855                           | 3.180                                   |
|                            | 12    | 3.708                                       | 4.040                    | 3.058                                       | 2.297                                   | 4.115                                   | 3.358                    | 3.382            | 3.613                                     | 3.018                    | 3.228              | 3.292                                       | 2.852                           | 3.139                                   |
| 2022                       | 01    | 3.648                                       | 4.074                    | 2.939                                       | 2.627                                   | 4.084                                   | 3.619                    | 3.002            | 3.760                                     | 3.167                    | ...                | 3.873                                       | 2.844                           | 3.166                                   |
|                            | 02    | 3.630                                       | 4.056                    | 2.936                                       | 3.145                                   | 4.177                                   | 3.434                    | ...              | 3.408                                     | 2.730                    | 3.512              | ...   | 2.808                           | 3.223                                   |
|                            | 03    | 3.419                                       | 4.073                    | 2.892                                       | 2.925                                   | 4.444                                   | 3.586                    | 3.337            | 3.747                                     | ...                      | 3.317              | 3.984                                       | 2.811                           | 3.140                                   |
|                            | 04    | 3.624                                       | 3.969                    | 2.773                                       | 2.431                                   | 4.135                                   | 3.608                    | 3.479            | 3.991                                     | 2.826                    | ...                | ...   | 2.775                           | 3.187                                   |
|                            | 05    | 3.683                                       | 4.072                    | 2.871                                       | 2.542                                   | 4.129                                   | 3.861                    | 3.392            | 3.462                                     | ...                      | 4.079              | 3.101                                       | 2.768                           | 3.177                                   |
|                            | 06    | 3.632                                       | 4.192                    | 2.999                                       | 3.167                                   | 4.344                                   | 3.371                    | 4.063            | 3.684                                     | 2.573                    | 3.451              | ...   | 2.786                           | 3.051                                   |
|                            | 07    | 3.764                                       | 4.029                    | 2.864                                       | 4.258                                   | 4.114                                   | 3.277                    | ...              | 3.689                                     | ...                      | 4.168              | 3.019                                       | 2.755                           | 3.130                                   |
| Loan amount (new business) |       |   |                          |   |   |   |                          |                  |   |                          |                    |   |                                 | - KM thousand -                         |
| 2021                       | 01    | 31,868                                      | 7,709                    | 33,571                                      | 22,137                                  | 6,333                                   | 4,046                    | 5,484            | 11,978                                    | 1,791                    | 4,774              | ...   | 2,612,980                       | 331,976                                 |
|                            | 02    | 38,147                                      | 9,549                    | 39,663                                      | 18,941                                  | 8,323                                   | 4,584                    | 1,660            | 11,369                                    | ...                      | 2,473              | 14,100                                      | 2,713,017                       | 322,645                                 |
|                            | 03    | 58,722                                      | 20,342                   | 66,238                                      | 54,273                                  | 10,499                                  | 9,366                    | 2,863            | 12,579                                    | 6,276                    | ...                | 28,782                                      | 2,737,680                       | 316,460                                 |
|                            | 04    | 53,675                                      | 13,997                   | 65,107                                      | 52,708                                  | 7,771                                   | 10,053                   | 3,323            | 12,971                                    | 6,303                    | 3,503              | 49,201                                      | 2,784,420                       | 299,044                                 |
|                            | 05    | 54,634                                      | 11,563                   | 43,638                                      | 19,644                                  | 11,280                                  | 8,552                    | 2,371            | 20,622                                    | ...                      | ...                | 12,777                                      | 2,799,720                       | 281,865                                 |
|                            | 06    | 49,857                                      | 17,157                   | 53,481                                      | 45,930                                  | 9,979                                   | 8,408                    | 2,890            | 16,220                                    | 3,431                    | 7,234              | 39,551                                      | 2,838,704                       | 263,381                                 |
|                            | 07    | 36,568                                      | 11,076                   | 37,683                                      | 38,725                                  | 14,807                                  | 4,373                    | 1,850            | 20,499                                    | 5,128                    | ...                | 28,149                                      | 2,812,486                       | 254,552                                 |
|                            | 08    | 37,704                                      | 14,304                   | 46,110                                      | 32,461                                  | 10,998                                  | 4,718                    | 1,696            | 15,680                                    | 4,552                    | ...                | 17,861                                      | 2,790,088                       | 252,194                                 |
|                            | 09    | 41,715                                      | 18,846                   | 48,727                                      | 56,474                                  | 10,393                                  | 6,194                    | 1,575            | 7,252                                     | 6,300                    | 3,820              | 9,989                                       | 2,793,433                       | 252,458                                 |
|                            | 10    | 48,969                                      | 19,564                   | 48,750                                      | 65,318                                  | 6,143                                   | 7,212                    | ...              | 10,485                                    | ...                      | 4,395              | ...   | 2,810,294                       | 217,023                                 |
|                            | 11    | 51,810                                      | 20,850                   | 65,950                                      | 50,035                                  | 8,371                                   | 10,121                   | 1,373            | 25,212                                    | 10,111                   | ...                | 18,278                                      | 2,813,908                       | 208,498                                 |
|                            | 12    | 63,293                                      | 24,688                   | 79,908                                      | 74,493                                  | 7,495                                   | 9,168                    | 1,528            | 19,152                                    | 5,892                    | 5,801              | 15,900                                      | 2,778,808                       | 198,275                                 |
| 2022                       | 01    | 34,801                                      | 12,810                   | 48,525                                      | 35,615                                  | 6,968                                   | 2,607                    | 813              | 17,532                                    | 4,560                    | ...                | 17,200                                      | 2,760,507                       | 192,552                                 |
|                            | 02    | 40,299                                      | 17,582                   | 53,592                                      | 38,088                                  | 9,681                                   | 10,056                   | ...              | 10,199                                    | 3,602                    | 3,084              | ...   | 2,860,842                       | 184,099                                 |
|                            | 03    | 76,102                                      | 26,606                   | 73,577                                      | 35,179                                  | 6,682                                   | 8,031                    | 2,300            | 17,488                                    | ...                      | 2,426              | 12,494                                      | 2,928,390                       | 191,319                                 |
|                            | 04    | 64,682                                      | 25,916                   | 66,300                                      | 50,298                                  | 9,241                                   | 6,919                    | 2,200            | 19,080                                    | 9,696                    | ...                | ...   | 2,966,638                       | 183,092                                 |
|                            | 05    | 61,992                                      | 22,702                   | 50,358                                      | 50,180                                  | 5,740                                   | 4,216                    | 1,404            | 14,052                                    | ...                      | 4,741              | 31,190                                      | 2,986,833                       | 177,777                                 |
|                            | 06    | 46,291                                      | 15,642                   | 49,016                                      | 20,372                                  | 6,303                                   | 3,669                    | 6,577            | 15,201                                    | 7,974                    | 4,683              | ...   | 2,757,801                       | 118,804                                 |
|                            | 07    | 31,162                                      | 19,448                   | 47,516                                      | 23,900                                  | 5,883                                   | 3,759                    | ...              | 13,163                                    | ...                      | 4,807              | 43,000                                      | 2,760,526                       | 121,059                                 |

**Note:**

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.

**T14: Interest Rates on Deposits of Households and Non-financial Companies**

|                               |       | Households  |                                      |                       |                     |                         |                                      |                       |                     |                                    |                     | Non-financial Companies                              |                                      |                       |                     |                         |                                      |                                    |                     |                           |  |  |  |
|-------------------------------|-------|---|--------------------------------------|-----------------------|---------------------|-------------------------|--------------------------------------|-----------------------|---------------------|------------------------------------|---------------------|--|--------------------------------------|-----------------------|---------------------|-------------------------|--------------------------------------|------------------------------------|---------------------|---------------------------|--|--|--|
|                               |       | Deposits in KM and<br>Deposits Indexed to<br>Foreign Currency |                                      |                       |                     | Deposits<br>in EUR      |                                      |                       |                     | Deposits<br>in Foreign<br>Currency |                     | Deposits in KM and<br>Indexed to<br>Foreign Currency |                                      |                       |                     | Deposits<br>in EUR      |                                      | Deposits<br>in Foreign<br>Currency |                     |                           |  |  |  |
|                               |       | With Agreed<br>Maturity                                       |                                      |                       |                     | With Agreed<br>Maturity |                                      |                       |                     |                                    |                     | With Agreed<br>Maturity                              |                                      |                       |                     | With Agreed<br>Maturity |                                      |                                    |                     |                           |  |  |  |
| Year                          | Month | Up to 1 Year Maturity   | Over 1 and up to 2<br>Years Maturity | Over 2 Years Maturity | *Overnight Deposits | Up to 1 Year Maturity   | Over 1 and up to 2<br>Years Maturity | Over 2 Years Maturity | *Overnight Deposits | With Agreed Maturity               | *Overnight Deposits | Up to 1 Year Maturity                                | Over 1 and up to 2<br>Years Maturity | Over 2 Years Maturity | *Overnight Deposits | Up to 1 Year Maturity   | Over 1 and up to 2<br>Years Maturity | Over 2 Years Maturity              | *Overnight Deposits |                           |  |  |  |
| Weighted monthly averages     |       |   |                                      |                       |                     |                         |                                      |                       |                     |                                    |                     |  |                                      |                       |                     |                         |                                      |                                    |                     | - percentages per annum - |  |  |  |
| 2021                          | 01    | 0.125   | 1.037                                | 1.038                 | 0.068               | 0.152                   | 0.966                                | 1.074                 | 0.049               | 0.437                              | 0.034               | 0.362  | 0.568                                | 1.075                 | 0.024               | ...                     | 0.879                                | 1.348                              | 0.009               | 0.030                     |  |  |  |
|                               | 02    | 0.158   | 0.763                                | 1.186                 | 0.068               | 0.179                   | 0.967                                | 1.153                 | 0.048               | 0.628                              | 0.033               | 0.424  | 0.820                                | 0.952                 | 0.025               | 0.038                   | 1.067                                | 1.256                              | 0.009               | 0.026                     |  |  |  |
|                               | 03    | 0.256   | 0.548                                | 1.020                 | 0.067               | 0.174                   | 1.133                                | 1.316                 | 0.045               | 0.355                              | 0.033               | 0.653  | 0.268                                | 1.102                 | 0.021               | ...                     | 1.064                                | 1.227                              | 0.020               | 0.030                     |  |  |  |
|                               | 04    | 0.446   | 0.597                                | 0.990                 | 0.043               | 0.461                   | 1.286                                | 1.158                 | 0.045               | 0.427                              | 0.033               | 0.647  | 0.762                                | 0.978                 | 0.018               | 0.301                   | 1.080                                | 1.586                              | 0.006               | 0.054                     |  |  |  |
|                               | 05    | 0.313   | 0.591                                | 0.853                 | 0.043               | 0.378                   | 1.052                                | 1.274                 | 0.045               | 0.616                              | 0.032               | 0.534  | 0.860                                | 1.065                 | 0.022               | ...                     | ...                                  | 1.155                              | 0.006               | 0.040                     |  |  |  |
|                               | 06    | 0.249   | 0.763                                | 0.833                 | 0.042               | 0.198                   | 0.948                                | 1.112                 | 0.043               | 0.397                              | 0.032               | 0.372  | 0.997                                | 1.599                 | 0.030               | 0.607                   | 1.194                                | 1.520                              | 0.007               | 0.050                     |  |  |  |
|                               | 07    | 0.264   | 0.846                                | 0.872                 | 0.042               | 0.284                   | 1.049                                | 1.179                 | 0.043               | 0.313                              | 0.032               | 0.470  | 0.813                                | 1.244                 | 0.021               | 0.610                   | 1.055                                | ...                                | 0.006               | 0.044                     |  |  |  |
|                               | 08    | 0.231   | 0.608                                | 0.864                 | 0.042               | 0.229                   | 1.082                                | 1.008                 | 0.042               | 0.250                              | 0.031               | 0.323  | 0.622                                | 1.227                 | 0.021               | 0.286                   | 0.569                                | 1.442                              | 0.006               | 0.039                     |  |  |  |
|                               | 09    | 0.204   | 0.527                                | 0.735                 | 0.041               | 0.237                   | 0.920                                | 0.929                 | 0.042               | 0.231                              | 0.031               | 0.474  | 0.401                                | 0.811                 | 0.022               | ...                     | 0.229                                | 1.009                              | 0.006               | 0.045                     |  |  |  |
|                               | 10    | 0.155   | 0.543                                | 0.673                 | 0.041               | 0.203                   | 0.803                                | 1.049                 | 0.042               | 0.216                              | 0.030               | 0.361  | 0.337                                | ...                   | 0.040               | 0.112                   | 0.818                                | ...                                | 0.005               | 0.039                     |  |  |  |
|                               | 11    | 0.133   | 0.560                                | 0.585                 | 0.041               | 0.159                   | 0.733                                | 0.794                 | 0.054               | 0.140                              | 0.030               | 0.337  | 0.397                                | 0.691                 | 0.023               | 0.243                   | 0.533                                | 1.362                              | 0.005               | 0.039                     |  |  |  |
|                               | 12    | 0.098   | 0.466                                | 0.619                 | 0.045               | 0.231                   | 0.945                                | 0.930                 | 0.055               | 0.208                              | 0.031               | 0.234  | 0.244                                | ...                   | 0.018               | 0.434                   | 0.305                                | 0.953                              | 0.006               | 0.043                     |  |  |  |
| 2022                          | 01    | 0.149   | 0.415                                | 0.650                 | 0.045               | 0.154                   | 0.916                                | 0.933                 | 0.054               | 0.127                              | 0.031               | 0.367  | 0.200                                | ...                   | 0.018               | 0.148                   | 0.875                                | 1.092                              | 0.006               | 0.049                     |  |  |  |
|                               | 02    | 0.161   | 0.343                                | 0.661                 | 0.035               | 0.215                   | 0.906                                | 1.054                 | 0.053               | 0.190                              | 0.031               | 0.207  | 0.208                                | 0.696                 | 0.014               | ...                     | 0.375                                | ...                                | 0.017               | 0.049                     |  |  |  |
|                               | 03    | 0.160   | 0.375                                | 0.729                 | 0.045               | 0.196                   | 0.796                                | 1.370                 | 0.052               | 0.203                              | 0.031               | 0.166  | 0.257                                | 0.593                 | 0.014               | 0.027                   | 0.953                                | 1.288                              | 0.006               | 0.034                     |  |  |  |
|                               | 04    | 0.222   | 0.455                                | 0.670                 | 0.046               | 0.175                   | 0.859                                | 1.000                 | 0.052               | 0.172                              | 0.031               | 0.137  | 0.236                                | 0.519                 | 0.016               | 0.384                   | 0.370                                | 0.935                              | 0.007               | 0.034                     |  |  |  |
|                               | 05    | 0.137   | 0.628                                | 0.765                 | 0.046               | 0.184                   | 0.941                                | 1.135                 | 0.052               | 0.279                              | 0.031               | 0.169  | 0.332                                | 0.523                 | 0.015               | 0.095                   | 0.559                                | ...                                | 0.006               | 0.028                     |  |  |  |
|                               | 06    | 0.197   | 0.552                                | 0.835                 | 0.046               | 0.214                   | 0.737                                | 1.204                 | 0.055               | 0.133                              | 0.031               | 0.102  | 0.247                                | 1.032                 | 0.016               | 0.130                   | 0.612                                | 0.876                              | 0.007               | 0.026                     |  |  |  |
|                               | 07    | 0.252   | 0.826                                | 0.785                 | 0.035               | 0.406                   | 0.954                                | 1.263                 | 0.053               | 0.172                              | 0.031               | 0.437  | 0.357                                | 0.534                 | 0.031               | 0.370                   | 0.567                                | 0.856                              | 0.006               | 0.034                     |  |  |  |
| Deposit amount (new business) |       |   |                                      |                       |                     |                         |                                      |                       |                     |                                    |                     |  |                                      |                       |                     |                         |                                      |                                    |                     | - KM thousand -           |  |  |  |
| 2021                          | 01    | 5,685   | 14,219                               | 18,292                | 5,272,476           | 10,333                  | 58,629                               | 49,260                | 1,858,054           | 5,207                              | 384,668             | 6,976  | 8,247                                | 5933,842,840          | ...                 | 9,972                   | 13,326                               | 955,103                            | 122,049             |                           |  |  |  |
|                               | 02    | 6,367   | 11,814                               | 24,646                | 5,372,175           | 7,849                   | 34,372                               | 31,459                | 1,903,763           | 5,661                              | 386,872             | 15,135   | 1,824                                | 663 3,876,629         | 1,127               | 3,486                   | 11,157                               | 973,968                            | 115,534             |                           |  |  |  |
|                               | 03    | 3,976   | 21,909                               | 19,283                | 5,427,656           | 7,043                   | 30,361                               | 57,918                | 1,990,236           | 3,687                              | 399,524             | 4,163  | 1,121                                | 13,844 3,906,287      | ...                 | 42,164                  | 7,610                                | 1,000,320                          | 109,391             |                           |  |  |  |
|                               | 04    | 6,754   | 7,960                                | 19,140                | 5,574,952           | 7,693                   | 60,843                               | 29,395                | 2,010,522           | 693                                | 397,203             | 3,236  | 14,106                               | 2,756 3,869,922       | 5,662               | 45,098                  | 3,240                                | 1,006,791                          | 109,793             |                           |  |  |  |
|                               | 05    | 4,754   | 10,040                               | 16,571                | 5,616,284           | 7,547                   | 24,682                               | 20,480                | 2,031,245           | 1,871                              | 406,280             | 5,484  | 7,758                                | 5,820 4,074,861       | ...                 | ...                     | 3,716                                | 1,037,026                          | 127,918             |                           |  |  |  |
|                               | 06    | 4,738   | 19,444                               | 19,693                | 5,711,950           | 5,674                   | 24,118                               | 37,184                | 2,047,960           | 1,687                              | 417,312             | 13,662   | 46,488                               | 2,040 4,310,795       | 1,093               | 2,088                   | 4,376                                | 1,023,592                          | 101,901             |                           |  |  |  |
|                               | 07    | 9,428   | 11,038                               | 13,216                | 5,787,252           | 6,171                   | 33,168                               | 19,936                | 2,069,591           | 882                                | 423,455             | 9,325  | 26,517                               | 17,246 4,393,847      | 9,088               | 630                     | ...                                  | 1,103,570                          | 113,950             |                           |  |  |  |
|                               | 08    | 6,461   | 10,362                               | 15,842                | 5,833,268           | 9,594                   | 42,023                               | 31,551                | 2,087,059           | 2,555                              | 427,605             | 4,792  | 10,123                               | 7,086 4,692,935       | 2,394               | 9,155                   | 2,103                                | 1,125,053                          | 119,855             |                           |  |  |  |
|                               | 09    | 16,718  | 13,071                               | 17,198                | 5,905,359           | 8,996                   | 38,013                               | 42,756                | 2,106,492           | 3,995                              | 432,682             | 13,068   | 1,742                                | 2,387 4,510,782       | ...                 | 16,798                  | 10,524                               | 1,095,031                          | 102,869             |                           |  |  |  |
|                               | 10    | 5,251   | 12,415                               | 15,869                | 5,942,168           | 12,290                  | 32,056                               | 28,543                | 2,136,501           | 3,016                              | 440,811             | 3,037  | 16,401                               | ...                   | 4,509,561           | 5,876                   | 9,403                                | ...                                | 1,108,115           | 121,685                   |  |  |  |
|                               | 11    | 7,974   | 8,343                                | 12,012                | 5,979,774           | 7,826                   | 43,279                               | 42,730                | 2,129,522           | 1,260                              | 449,822             | 21,742   | 5,667                                | 798 4,687,605         | 12,403              | 4,398                   | 7,161                                | 1,190,419                          | 114,724             |                           |  |  |  |
|                               | 12    | 8,431   | 17,683                               | 15,228                | 6,218,427           | 9,432                   | 33,280                               | 38,855                | 2,151,732           | 1,896                              | 444,055             | 13,950   | 9,133                                | ...                   | 4,768,468           | 24,403                  | 25,153                               | 25,554                             | 1,158,011           | 89,918                    |  |  |  |
| 2022                          | 01    | 4,688   | 11,448                               | 15,192                | 6,296,600           | 11,062                  | 34,106                               | 25,062                | 2,167,145           | 3,963                              | 447,844             | 38,869   | 852                                  | ...                   | 4,734,148           | 18,203                  | 18,960                               | 5,171                              | 1,287,822           | 102,118                   |  |  |  |
|                               | 02    | 4,522   | 9,455                                | 8,937                 | 6,176,989           | 9,542                   | 28,190                               | 25,893                | 2,149,503           | 2,824                              | 432,624             | 33,982   | 4,312                                | 4,050 4,617,554       | ...                 | 49,934                  | ...                                  | 1,221,880                          | 95,687              |                           |  |  |  |
|                               | 03    | 9,612   | 6,974                                | 12,805                | 5,850,702           | 25,653                  | 33,125                               | 32,502                | 2,062,502           | 3,832                              | 411,826             | 40,220   | 6,160                                | 41,303 4,570,131      | 1,089               | 35,244                  | 9,478                                | 1,256,150                          | 130,871             |                           |  |  |  |
|                               | 04    | 10,970  | 8,043                                | 14,407                | 5,929,910           | 23,158                  | 25,791                               | 20,642                | 2,092,672           | 857                                | 417,447             | 14,217   | 1,349                                | 28,915 4,600,766      | 26,024              | 58,211                  | 27,474                               | 1,142,376                          | 103,910             |                           |  |  |  |
|                               | 05    | 8,445   | 6,679                                | 11,122                | 5,991,487           | 13,573                  | 27,185                               | 22,235                | 2,105,434           | 1,432                              | 406,944             | 19,811   | 3,857                                | 2,287 4,607,404       | 10,333              | 21,524                  | ...                                  | 1,223,734                          | 128,051             |                           |  |  |  |
|                               | 06    | 12,860  | 4,004                                | 14,675                | 6,108,476           | 20,002                  | 26,777                               | 34,802                | 2,111,892           | 938                                | 416,500             | 34,718   | 12,675                               | 14,300 4,679,023      | 6,366               | 61,924                  | 3,847                                | 1,197,575                          | 141,562             |                           |  |  |  |
|                               | 07    | 9,886   | 8,991                                | 10,097                | 6,338,007           | 17,467                  | 26,960                               | 26,176                | 2,245,059           | 1,776                              | 431,907             | 22,668   | 10,401                               | 12,854 4,562,515      | 10,609              | 21,551                  | 28,875                               | 1,271,081                          | 116,285             |                           |  |  |  |

**Note:**

\* 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.

**T15: Average Reserve Requirements**

KM thousand

| Year | Month | Base for Required Reserve Calculation | Average Reserve Requirement | Average Balance on the Reserve Accounts | Balance   |
|------|-------|---------------------------------------|-----------------------------|---|-----------|
| 1    | 2     | 3                                     | 4                           | 5                                       | 6=5-4     |
| 2012 |       | 14,755,574                            | 1,257,850                   | 2,711,013                               | 1,453,163 |
| 2013 |       | 15,162,241                            | 1,290,758                   | 3,103,865                               | 1,813,107 |
| 2014 |       | 15,999,278                            | 1,370,137                   | 3,577,824                               | 2,207,688 |
| 2015 |       | 16,664,525                            | 1,432,593                   | 3,770,500                               | 2,337,907 |
| 2016 |       | 20,070,713                            | 2,007,071                   | 4,188,236                               | 2,181,165 |
| 2017 |       | 21,224,853                            | 2,122,485                   | 4,303,340                               | 2,180,855 |
| 2018 |       | 23,537,084                            | 2,353,708                   | 5,205,234                               | 2,851,526 |
| 2019 |       | 25,752,968                            | 2,575,297                   | 5,589,021                               | 3,013,724 |
| 2020 |       | 26,950,173                            | 2,695,017                   | 5,409,751                               | 2,714,733 |
| 2021 |       | 28,677,192                            | 2,867,719                   | 6,302,482                               | 3,434,762 |
| 2021 | 01    | 27,546,321                            | 2,754,632                   | 5,888,091                               | 3,133,459 |
|      | 02    | 27,603,787                            | 2,760,379                   | 5,832,372                               | 3,071,994 |
|      | 03    | 27,787,510                            | 2,778,751                   | 5,905,814                               | 3,127,063 |
|      | 04    | 27,906,738                            | 2,790,674                   | 6,056,985                               | 3,266,311 |
|      | 05    | 28,446,483                            | 2,844,648                   | 6,079,976                               | 3,235,328 |
|      | 06    | 28,643,403                            | 2,864,340                   | 6,144,922                               | 3,280,582 |
|      | 07    | 28,818,942                            | 2,881,894                   | 6,082,809                               | 3,200,914 |
|      | 08    | 29,075,074                            | 2,907,507                   | 6,205,038                               | 3,297,531 |
|      | 09    | 29,396,044                            | 2,939,604                   | 6,547,961                               | 3,608,357 |
|      | 10    | 29,435,893                            | 2,943,589                   | 6,679,032                               | 3,735,443 |
|      | 11    | 29,631,656                            | 2,963,166                   | 7,040,915                               | 4,077,749 |
|      | 12    | 29,834,458                            | 2,983,446                   | 7,165,866                               | 4,182,420 |
| 2022 | 01    | 30,100,075                            | 3,010,007                   | 7,060,649                               | 4,050,642 |
|      | 02    | 30,143,954                            | 3,014,395                   | 6,940,641                               | 3,926,246 |
|      | 03    | 29,609,812                            | 2,960,981                   | 6,366,329                               | 3,405,348 |
|      | 04    | 29,109,559                            | 2,910,956                   | 6,257,008                               | 3,346,052 |
|      | 05    | 29,322,360                            | 2,932,236                   | 6,422,203                               | 3,489,967 |
|      | 06    | 29,692,583                            | 2,969,258                   | 6,501,710                               | 3,532,452 |
|      | 07    | 30,087,173                            | 3,008,717                   | 6,640,989                               | 3,632,272 |

**Note:**

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

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

From July 1st, 2010 remuneration rate on the amount of required reserves is changed and calculated as an average of interest rates, which were earned by the Central bank on overnight deposits in the same period, while remuneration rate on the amount of excess reserves is not changed. From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year. From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to a month. From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

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

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

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



**T16: Industrial Production Index**

| Year | Month | Month / Previous Month of<br>Current Year |       | Month / the Same Month of<br>Previous Year |       | Month / Ø2015 | Month /<br>Average of<br>Previous Year |
|------|-------|---|-------|--|-------|---------------|--|
|      |       | FBH                                       | RS    | FBH  | RS    | BH            | BH                                     |
| 2012 | 12    | ...                                       | ...   | 99.6                                       | 100.0 | 92.1          | ...                                    |
| 2013 | 12    | ...                                       | ...   | 107.8                                      | 104.7 | 96.8          | ...                                    |
| 2014 | 12    | ...                                       | ...   | 97.9                                       | 99.7  | 97.0          | ...                                    |
| 2015 | 12    | ...                                       | ...   | 101.7                                      | 99.5  | 100.0         | ...                                    |
| 2016 | 12    | ...                                       | ...   | 103.8                                      | 118.4 | 104.4         | ...                                    |
| 2017 | 12    | ...                                       | ...   | 100.4                                      | 97.3  | 107.7         | ...                                    |
| 2018 | 12    | ...                                       | ...   | 100.8                                      | 104.2 | 109.4         | ...                                    |
| 2019 | 12    | ...                                       | ...   | 88.1                                       | 97.3  | 103.6         | ...                                    |
| 2020 | 12    | ...                                       | ...   | 103.1                                      | 103.7 | 97.0          | ...                                    |
| 2021 | 12    | ...                                       | ...   | 107.4                                      | 106.6 | 114.8         | ...                                    |
| 2021 | 01    | 93.5                                      | 78.9  | 98.8                                       | 100.1 | 95.0          | 98.0                                   |
|      | 02    | 103.6                                     | 114.2 | 102.2                                      | 117.7 | 101.5         | 104.7                                  |
|      | 03    | 109.6                                     | 108.1 | 116.8                                      | 111.0 | 110.9         | 114.3                                  |
|      | 04    | 99.3                                      | 91.3  | 125.9                                      | 120.6 | 107.2         | 110.6                                  |
|      | 05    | 90.7                                      | 100.0 | 114.1                                      | 114.9 | 100.1         | 103.3                                  |
|      | 06    | 108.4                                     | 108.6 | 115.0                                      | 120.4 | 108.8         | 112.2                                  |
|      | 07    | 99.7                                      | 96.5  | 108.6                                      | 104.9 | 107.5         | 110.9                                  |
|      | 08    | 91.4                                      | 95.6  | 108.4                                      | 105.4 | 99.7          | 102.8                                  |
|      | 09    | 112.0                                     | 103.1 | 109.4                                      | 106.7 | 108.7         | 112.1                                  |
|      | 10    | 102.5                                     | 100.7 | 108.6                                      | 102.8 | 110.8         | 114.3                                  |
|      | 11    | 96.4                                      | 113.1 | 105.2                                      | 111.0 | 112.2         | 115.8                                  |
|      | 12    | 102.7                                     | 101.9 | 107.4                                      | 106.6 | 114.8         | 118.4                                  |
| 2022 | 01    | 89.8                                      | 76.0  | 103.2                                      | 102.7 | 97.5          | 91.6                                   |
|      | 02    | 103.8                                     | 109.0 | 103.4                                      | 98.1  | 102.8         | 96.6                                   |
|      | 03    | 112.6                                     | 119.0 | 106.3                                      | 107.9 | 117.9         | 110.8                                  |
|      | 04    | 96.7                                      | 93.2  | 103.5                                      | 110.0 | 112.4         | 105.7                                  |
|      | 05    | 94.7                                      | 100.2 | 108.1                                      | 110.3 | 108.3         | 101.8                                  |
|      | 06    | 100.8                                     | 99.9  | 100.5                                      | 101.6 | 109.2         | 102.6                                  |
|      | 07    | 97.4                                      | 94.5  | 98.2                                       | 99.5  | 105.5         | 99.1                                   |

**Source:**

Agency for Statistics of BH (corrected data), Institute for Statistics of the Federation of Bosnia and Herzegovina (corrected data) and Republika Srpska Institute of Statistics

**Note:**

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

**T17: Consumer Price Index for BH**

| Consumer Price Index CPI |       |  |   |   |
|--------------------------|-------|--|---|---|
| Year                     | Month | Month/ Previous Month<br>of Current Year | Month/ the Same Month<br>of Previous Year | Period/ the Same Period<br>of Previous Year |
| 2012                     | 12    | ...                                      | 101.8                                     | 102.1                                       |
| 2013                     | 12    | ...                                      | 98.8                                      | 99.9  |
| 2014                     | 12    | ...                                      | 99.6                                      | 99.1  |
| 2015                     | 12    | ...                                      | 98.7                                      | 99.0  |
| 2016                     | 12    | ...                                      | 99.7                                      | 98.9  |
| 2017                     | 12    | ...                                      | 101.3                                     | 101.2                                       |
| 2018                     | 12    | ...                                      | 101.6                                     | 101.4                                       |
| 2019                     | 12    | ...                                      | 99.9                                      | 100.6                                       |
| 2020                     | 12    | ...                                      | 98.4                                      | 99.0  |
| 2021                     | 12    | ...                                      | 106.3                                     | 102.0                                       |
| 2021                     | 01    | 100.4                                    | 98.3                                      | 98.3  |
|                          | 02    | 100.5                                    | 98.7                                      | 98.5  |
|                          | 03    | 100.8                                    | 99.5                                      | 98.8  |
|                          | 04    | 99.7                                     | 100.9                                     | 99.3  |
|                          | 05    | 100.0                                    | 101.7                                     | 99.8  |
|                          | 06    | 100.1                                    | 101.7                                     | 100.1                                       |
|                          | 07    | 99.9                                     | 101.9                                     | 100.4                                       |
|                          | 08    | 100.2                                    | 102.3                                     | 100.6                                       |
|                          | 09    | 100.7                                    | 103.0                                     | 100.9                                       |
|                          | 10    | 102.0                                    | 104.3                                     | 101.2                                       |
|                          | 11    | 101.2                                    | 105.4                                     | 101.6                                       |
|                          | 12    | 100.7                                    | 106.3                                     | 102.0                                       |
| 2022                     | 01    | 101.0                                    | 107.0                                     | 107.0                                       |
|                          | 02    | 101.5                                    | 108.1                                     | 107.5                                       |
|                          | 03    | 102.8                                    | 110.2                                     | 108.4                                       |
|                          | 04    | 102.4                                    | 113.2                                     | 109.6                                       |
|                          | 05    | 101.1                                    | 114.4                                     | 110.6                                       |
|                          | 06    | 101.4                                    | 115.8                                     | 111.5                                       |
|                          | 07    | 100.7                                    | 116.7                                     | 112.2                                       |

**Source:**

Agency for Statistics of BH

| T18: BH Balance of Payments                                 |               |               |               |               |               |               |               |             |               | KM million  |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------|---------------|-------------|
|   | 2012          | 2013          | 2014          | 2015          | 2016          | 2017          | 2018          | 2019        | 2020          | 2021        |
| <b>CURRENT ACCOUNT</b>                                      | <b>-2,266</b> | <b>-1,425</b> | <b>-1,983</b> | <b>-1,458</b> | <b>-1,424</b> | <b>-1,520</b> | <b>-1,094</b> | <b>-985</b> | <b>-1,286</b> | <b>-802</b> |
| Goods - balance   | -7,779        | -7,099        | -7,874        | -7,176        | -7,089        | -7,417        | -7,521        | -7,965      | -6,291        | -7,196      |
| Exports of goods  | 6,067         | 6,645         | 6,847         | 7,196         | 7,700         | 9,341         | 10,418        | 10,180      | 9,423         | 12,713      |
| Imports of goods  | 13,846        | 13,743        | 14,721        | 14,372        | 14,789        | 16,758        | 17,940        | 18,145      | 15,714        | 19,909      |
| Services - balance  | 1,631         | 1,624         | 1,698         | 1,951         | 2,118         | 2,329         | 2,612         | 2,793       | 1,510         | 2,587       |
| Exports of services   | 2,416         | 2,391         | 2,452         | 2,962         | 3,168         | 3,484         | 3,832         | 4,140       | 2,403         | 3,735       |
| Imports of services   | 785           | 768           | 754           | 1,012         | 1,051         | 1,154         | 1,220         | 1,347       | 893           | 1,149       |
| Primary income - balance                                    | 205           | 357           | 224           | 195           | 41            | -263          | -195          | -115        | -296          | -350        |
| Credit  | 874           | 864           | 955           | 929           | 929           | 969           | 1,026         | 1,132       | 784           | 971         |
| Debit   | 669           | 507           | 731           | 734           | 889           | 1,233         | 1,221         | 1,248       | 1,079         | 1,321       |
| Secondary income - balance                                  | 3,676         | 3,694         | 3,969         | 3,573         | 3,507         | 3,831         | 4,010         | 4,303       | 3,791         | 4,157       |
| Credit  | 3,954         | 3,973         | 4,267         | 3,909         | 3,852         | 4,192         | 4,404         | 4,715       | 4,224         | 4,613       |
| Debit   | 277           | 279           | 298           | 336           | 345           | 362           | 394           | 412         | 433           | 456         |
| <b>CAPITAL ACCOUNT</b>                                      | <b>334</b>    | <b>337</b>    | <b>442</b>    | <b>364</b>    | <b>300</b>    | <b>342</b>    | <b>305</b>    | <b>387</b>  | <b>318</b>    | <b>284</b>  |
| Credit  | 334           | 337           | 442           | 364           | 300           | 342           | 311           | 390         | 326           | 284         |
| Debit   | 0             | 0             | 0             | 0             | 0             | 0             | 6             | 2           | 8             | 0           |
| <b>FINANCIAL ACCOUNT</b>                                    | <b>-1,806</b> | <b>-909</b>   | <b>-1,428</b> | <b>-885</b>   | <b>-817</b>   | <b>-898</b>   | <b>-801</b>   | <b>-396</b> | <b>-773</b>   | <b>9</b>    |
| Direct investment   | -506          | -342          | -784          | -509          | -550          | -717          | -960          | -543        | -581          | -796        |
| Net acquisition of financial assets                         | 91            | 126           | 15            | 167           | 5             | 173           | 32            | 216         | 132           | 74          |
| Net incurrence of liabilities                               | 597           | 468           | 799           | 675           | 555           | 890           | 992           | 760         | 713           | 870         |
| Portfolio investment  | 19            | 144           | 107           | 110           | 167           | 157           | 256           | 218         | 11            | 111         |
| Net acquisition of financial assets                         | -43           | 80            | 36            | 51            | 99            | 92            | 254           | 183         | -19           | 324         |
| Net incurrence of liabilities                               | -62           | -64           | -71           | -58           | -68           | -64           | -2            | -35         | -30           | 214         |
| Financial derivatives                                       | 0             | 0             | 0             | 0             | 1             | 1             | -5            | -1          | 0             | 1           |
| Net acquisition of financial assets                         | 0             | 0             | 0             | 0             | 0             | -4            | -7            | -12         | -7            | -3          |
| Net incurrence of liabilities                               | 0             | 0             | 0             | 0             | -1            | -5            | -2            | -11         | -7            | -4          |
| Other Investments   | -1,391        | -1,420        | -1,463        | -1,366        | -1,365        | -1,473        | -1,205        | -1,004      | -1,449        | -2,002      |
| Net acquisition of financial assets                         | -387          | -238          | -584          | -417          | -294          | -690          | 286           | -12         | -177          | -59         |
| Currency and deposits                                       | -483          | -339          | -598          | -366          | -316          | -547          | -59           | -28         | -228          | -121        |
| Loans   | -18           | 5             | -23           | -80           | -74           | -289          | 223           | -90         | -13           | -45         |
| Insurance and pension                                       | 18            | 15            | 9             | -75           | 20            | 20            | 30            | 22          | 27            | 36          |
| Trade credit and advances                                   | 89            | 89            | 86            | 92            | 81            | 100           | 98            | 73          | 60            | 81          |
| Other financial assets<br>(including the allocation of SDR) | 8             | -8            | -59           | 12            | -4            | 26            | -6            | 10          | -24           | -10         |
| Net incurrence of liabilities                               | 1,004         | 1,182         | 878           | 950           | 1,070         | 783           | 1,491         | 992         | 1,272         | 1,942       |
| Currency and deposits                                       | -83           | -119          | -281          | -58           | -107          | 69            | 393           | 75          | -811          | -286        |
| Loans   | 546           | 768           | 645           | 522           | 698           | 127           | 463           | 323         | 1,489         | 889         |
| Insurance and pension                                       | 7             | 12            | 17            | -8            | -4            | -5            | -10           | -10         | -5            | -2          |
| Trgovinski krediti i avansi                                 | 514           | 510           | 526           | 523           | 487           | 582           | 618           | 619         | 582           | 750         |
| Other financial assets<br>(including the allocation of SDR) | 21            | 10            | -29           | -28           | -3            | 10            | 27            | -15         | 16            | 591         |
| Reserve assets  | 73            | 709           | 712           | 881           | 930           | 1,136         | 1,114         | 935         | 1,246         | 2,695       |
| Monetary gold   | 1             | 77            | 0             | 0             | 0             | 0             | 0             | 0           | 0             | 0           |
| Currency and deposits                                       | -2,051        | -117          | -36           | -1,121        | 2,033         | -230          | 253           | 238         | 549           | 441         |
| Securities  | 2,079         | 792           | 766           | 2,004         | -1,102        | 1,367         | 860           | 699         | 696           | 2,254       |
| Other reserve assets  | 43            | -43           | -17           | -1            | -1            | -1            | 1             | -2          | 1             | 0           |
| <b>NET ERRORS AND OMISSIONS</b>                             | <b>127</b>    | <b>179</b>    | <b>113</b>    | <b>209</b>    | <b>306</b>    | <b>281</b>    | <b>-12</b>    | <b>202</b>  | <b>196</b>    | <b>526</b>  |

**Note:**

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition – BPM6). The detailed methodological information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics).

| T18: BH Balance of Payments                                 |             |             |            |             |             |             |             |             |             |             |             | KM million  |             |
|---|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|   | 2019 Q1     | 2019 Q2     | 2019 Q3    | 2019 Q4     | 2020 Q1     | 2020 Q2     | 2020 Q3     | 2020 Q4     | 2021 Q1     | 2021 Q2     | 2021 Q3     | 2021 Q4     | 2022 Q1     |
| <b>CURRENT ACCOUNT</b>                                      | <b>-401</b> | <b>-254</b> | <b>-3</b>  | <b>-327</b> | <b>-250</b> | <b>-332</b> | <b>-398</b> | <b>-306</b> | <b>-99</b>  | <b>-338</b> | <b>-123</b> | <b>-242</b> | <b>-417</b> |
| Goods - balance   | -1,872      | -2,082      | -1,987     | -2,025      | -1,602      | -1,423      | -1,660      | -1,606      | -1,339      | -1,756      | -2,014      | -2,087      | -1,996      |
| Exports of goods  | 2,368       | 2,694       | 2,585      | 2,532       | 2,389       | 2,048       | 2,354       | 2,633       | 2,745       | 3,047       | 3,254       | 3,667       | 3,750       |
| Imports of goods  | 4,241       | 4,775       | 4,572      | 4,557       | 3,991       | 3,471       | 4,013       | 4,239       | 4,084       | 4,803       | 5,268       | 5,754       | 5,745       |
| Services - balance  | 514         | 827         | 878        | 574         | 433         | 341         | 358         | 378         | 370         | 547         | 877         | 792         | 610         |
| Exports of services   | 765         | 1,145       | 1,368      | 861         | 678         | 498         | 623         | 604         | 574         | 796         | 1,274       | 1,092       | 910         |
| Imports of services   | 251         | 319         | 490        | 287         | 245         | 157         | 265         | 227         | 204         | 248         | 397         | 300         | 300         |
| Primary income - balance                                    | 14          | -133        | -26        | 29          | 3           | -156        | -82         | -61         | -37         | -191        | -89         | -34         | -22         |
| Credit  | 283         | 259         | 269        | 321         | 242         | 171         | 172         | 198         | 229         | 241         | 260         | 241         | 236         |
| Debit   | 269         | 392         | 295        | 292         | 239         | 327         | 254         | 259         | 266         | 432         | 349         | 275         | 258         |
| Secondary income - balance                                  | 943         | 1,133       | 1,132      | 1,094       | 916         | 906         | 986         | 984         | 906         | 1,061       | 1,103       | 1,087       | 991         |
| Credit  | 1,035       | 1,232       | 1,239      | 1,210       | 1,016       | 1,002       | 1,104       | 1,102       | 1,016       | 1,175       | 1,206       | 1,217       | 1,114       |
| Debit   | 91          | 99          | 106        | 116         | 100         | 96          | 118         | 119         | 110         | 113         | 103         | 130         | 123         |
| <b>CAPITAL ACCOUNT</b>                                      | <b>95</b>   | <b>98</b>   | <b>98</b>  | <b>96</b>   | <b>67</b>   | <b>65</b>   | <b>87</b>   | <b>98</b>   | <b>57</b>   | <b>64</b>   | <b>85</b>   | <b>79</b>   | <b>69</b>   |
| Credit  | 95          | 99          | 99         | 97          | 69          | 67          | 89          | 100         | 57          | 64          | 85          | 79          | 69          |
| Debit   | 1           | 1           | 1          | 1           | 2           | 2           | 2           | 2           | 0           | 0           | 0           | 0           | 0           |
| <b>FINANCIAL ACCOUNT</b>                                    | <b>-417</b> | <b>-239</b> | <b>148</b> | <b>112</b>  | <b>-310</b> | <b>-326</b> | <b>-120</b> | <b>-18</b>  | <b>-168</b> | <b>-71</b>  | <b>196</b>  | <b>52</b>   | <b>-514</b> |
| Direct investment   | -270        | -406        | -89        | 222         | -233        | -215        | -168        | 35          | -326        | -402        | -266        | 198         | -174        |
| Net acquisition of financial assets                         | -1          | 24          | -24        | 218         | 17          | 6           | 6           | 103         | 27          | 22          | 37          | -12         | 18          |
| Net incurrence of liabilities                               | 269         | 429         | 65         | -4          | 250         | 221         | 175         | 67          | 353         | 424         | 303         | -210        | 192         |
| Portfolio investment  | 64          | 111         | 14         | 29          | -55         | 30          | -3          | 39          | 67          | -232        | 223         | 53          | 88          |
| Net acquisition of financial assets                         | 65          | 94          | 15         | 9           | -48         | 14          | -1          | 17          | 67          | 42          | 183         | 32          | 89          |
| Net incurrence of liabilities                               | 1           | -17         | 1          | -20         | 7           | -16         | 2           | -22         | 0           | 274         | -40         | -20         | 1           |
| Financial derivatives                                       | 0           | 0           | -1         | 0           | 0           | 0           | -1          | 1           | 0           | 1           | 0           | 0           | 0           |
| Net acquisition of financial assets                         | -1          | -1          | -10        | -1          | -4          | -1          | -2          | 0           | -1          | -1          | 0           | -1          | 0           |
| Net incurrence of liabilities                               | 0           | -1          | -9         | 0           | -4          | -1          | -1          | -1          | -1          | -1          | 0           | -1          | 0           |
| Other Investments   | 15          | -437        | -158       | -424        | 123         | -657        | -272        | -643        | 215         | -26         | -1,020      | -1,171      | -178        |
| Net acquisition of financial assets                         | 92          | -125        | 49         | -28         | 146         | -63         | -78         | -182        | 344         | 176         | -157        | -422        | -21         |
| Currency and deposits                                       | 76          | -113        | 110        | -101        | 137         | -83         | -83         | -199        | 343         | 151         | -162        | -454        | -95         |
| Loans   | -6          | -42         | -93        | 51          | 16          | 4           | -22         | -11         | -7          | -11         | -25         | -1          | 33          |
| Insurance and pension                                       | 1           | 10          | 7          | 3           | 4           | 11          | 10          | 2           | 7           | 10          | 10          | 9           | 9           |
| Trade credit and advances                                   | 20          | 18          | 16         | 19          | 16          | 14          | 14          | 16          | 19          | 19          | 20          | 23          | 25          |
| Other financial assets<br>(including the allocation of SDR) | 0           | 1           | 10         | -1          | -26         | -9          | 2           | 9           | -17         | 7           | -1          | 1           | 7           |
| Net incurrence of liabilities                               | 77          | 312         | 208        | 395         | 24          | 594         | 194         | 460         | 130         | 201         | 863         | 748         | 158         |
| Currency and deposits                                       | -238        | 182         | -46        | 177         | -243        | -365        | -209        | 6           | -207        | -104        | -74         | 99          | -89         |
| Loans   | 166         | -111        | 167        | 102         | 112         | 827         | 272         | 278         | 183         | 128         | 141         | 438         | 31          |
| Insurance and pension                                       | -4          | -2          | -1         | -2          | -2          | -2          | -1          | -1          | 0           | -1          | -2          | 1           | -2          |
| Trgovinski krediti i avansi                                 | 146         | 163         | 156        | 154         | 145         | 130         | 147         | 160         | 153         | 181         | 197         | 219         | 218         |
| Other financial assets<br>(including the allocation of SDR) | 8           | 80          | -68        | -35         | 11          | 4           | -16         | 17          | 2           | -2          | 600         | -9          | 0           |
| Reserve assets  | -225        | 492         | 382        | 286         | -145        | 516         | 325         | 550         | -123        | 588         | 1,258       | 972         | -250        |
| Monetary gold   | 0           | 0           | 0          | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | -28         |
| Currency and deposits                                       | -229        | 283         | 44         | 140         | 75          | -95         | 256         | 312         | -668        | 54          | 701         | 354         | -31         |
| Securities  | 6           | 209         | 338        | 145         | -223        | 611         | 71          | 237         | 545         | 530         | 557         | 621         | -191        |
| Other reserve assets  | -2          | 0           | 0          | 0           | 3           | 0           | -3          | 0           | 0           | 3           | 0           | -3          | 0           |
| <b>NET ERRORS AND OMISSIONS</b>                             | <b>-110</b> | <b>-83</b>  | <b>52</b>  | <b>343</b>  | <b>-127</b> | <b>-59</b>  | <b>192</b>  | <b>190</b>  | <b>-125</b> | <b>202</b>  | <b>234</b>  | <b>215</b>  | <b>-166</b> |

**Note:**

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition – BPM6). The detailed methodological information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics).

| T19: International Investment Position (IIP)           |                |                |                |                |                |                |                |                |                | KM million     |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 2012           | 2013           | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           |
| <b>NET POSITION</b>                                    | <b>-15,178</b> | <b>-15,101</b> | <b>-15,509</b> | <b>-15,692</b> | <b>-15,282</b> | <b>-14,545</b> | <b>-14,100</b> | <b>-12,932</b> | <b>-11,842</b> | <b>-11,717</b> |
| <b>ASSETS</b>  | <b>12,321</b>  | <b>13,466</b>  | <b>13,983</b>  | <b>14,597</b>  | <b>15,816</b>  | <b>17,045</b>  | <b>19,326</b>  | <b>21,159</b>  | <b>22,469</b>  | <b>25,122</b>  |
| Direct investment                                      | 560            | 695            | 708            | 878            | 933            | 1,157          | 1,268          | 1,381          | 1,513          | 1,394          |
| Equity and investment fund shares                      | 297            | 291            | 299            | 362            | 370            | 427            | 468            | 602            | 714            | 785            |
| Debt instruments                                       | 263            | 404            | 410            | 516            | 562            | 730            | 799            | 779            | 799            | 608            |
| Portfolio investment                                   | 466            | 532            | 569            | 582            | 674            | 764            | 1,018          | 1,204          | 1,185          | 1,508          |
| Equity and investment fund shares                      | 23             | 23             | 31             | 33             | 39             | 44             | 41             | 39             | 38             | 88             |
| Debt securities  | 444            | 509            | 538            | 550            | 635            | 720            | 977            | 1,165          | 1,147          | 1,421          |
| Financial derivatives                                  | 0              | 0              | 0              | 0              | 2              | 0              | 0              | 1              | 0              | 0              |
| Other investment                                       | 4,786          | 5,171          | 4,880          | 4,530          | 4,677          | 4,509          | 5,415          | 5,975          | 5,902          | 5,870          |
| Other equity   | 29             | 47             | 48             | 52             | 48             | 52             | 54             | 64             | 72             | 66             |
| Currency and deposits                                  | 2,985          | 3,288          | 2,982          | 2,870          | 3,127          | 3,191          | 3,952          | 4,350          | 4,297          | 4,259          |
| Loans  | 329            | 334            | 311            | 232            | 158            | 176            | 249            | 209            | 196            | 374            |
| Insurance, pension, and standardized guarantee schemes | 61             | 58             | 110            | 88             | 87             | 92             | 89             | 94             | 105            | 99             |
| Trade credit and advances                              | 1,177          | 1,181          | 1,201          | 1,026          | 990            | 943            | 1,021          | 1,199          | 1,195          | 1,036          |
| Other accounts receivable                              | 205            | 263            | 228            | 262            | 267            | 55             | 49             | 60             | 36             | 36             |
| Reserve assets   | 6,509          | 7,068          | 7,826          | 8,606          | 9,531          | 10,614         | 11,626         | 12,598         | 13,869         | 16,349         |
| Currency and deposits                                  | 2,335          | 2,218          | 2,182          | 1,132          | 3,165          | 2,935          | 3,188          | 3,426          | 3,975          | 4,416          |
| Securities   | 3,877          | 4,592          | 5,384          | 7,288          | 6,158          | 7,474          | 8,225          | 8,917          | 9,601          | 11,630         |
| Other reserve assets                                   | 297            | 258            | 260            | 186            | 208            | 205            | 212            | 254            | 292            | 304            |
| <b>LIABILITIES</b>                                     | <b>27,499</b>  | <b>28,567</b>  | <b>29,492</b>  | <b>30,290</b>  | <b>31,098</b>  | <b>31,590</b>  | <b>33,426</b>  | <b>34,091</b>  | <b>34,311</b>  | <b>36,839</b>  |
| Direct investment                                      | 11,324         | 12,231         | 12,253         | 13,063         | 13,382         | 14,166         | 14,957         | 15,417         | 15,494         | 16,569         |
| Equity and investment fund shares                      | 8,006          | 8,872          | 8,449          | 9,516          | 9,698          | 10,517         | 11,364         | 11,659         | 12,117         | 14,227         |
| Debt instruments                                       | 3,318          | 3,360          | 3,803          | 3,547          | 3,684          | 3,649          | 3,592          | 3,758          | 3,377          | 2,342          |
| Portfolio investment                                   | 703            | 544            | 474            | 349            | 299            | 240            | 246            | 206            | 180            | 364            |
| Equity and investment fund shares                      | 123            | 127            | 118            | 56             | 79             | 93             | 98             | 99             | 111            | 108            |
| Debt securities  | 580            | 417            | 355            | 293            | 220            | 147            | 148            | 107            | 69             | 255            |
| Financial derivatives                                  | 0              | 0              | 0              | 0              | 2              | 0              | 0              | 1              | 2              | 0              |
| Other investment                                       | 15,472         | 15,792         | 16,766         | 16,878         | 17,416         | 17,184         | 18,223         | 18,467         | 18,635         | 19,906         |
| Other equity   | 66             | 42             | 50             | 47             | 26             | 29             | 36             | 47             | 52             | 70             |
| Currency and deposits                                  | 2,053          | 1,934          | 1,653          | 1,595          | 1,489          | 1,554          | 2,751          | 2,825          | 2,015          | 1,730          |
| Loans  | 10,758         | 11,113         | 12,310         | 12,632         | 13,074         | 12,890         | 12,494         | 12,547         | 13,384         | 14,303         |
| Insurance, pension, and standardized guarantee schemes | 17             | 16             | 17             | 18             | 19             | 22             | 23             | 24             | 27             | 29             |
| Trade credit and advances                              | 2,179          | 2,231          | 2,284          | 2,119          | 2,341          | 2,243          | 2,435          | 2,550          | 2,684          | 2,682          |
| Other accounts payable - other                         | 32             | 105            | 76             | 68             | 65             | 73             | 102            | 84             | 100            | 87             |
| Special drawing rights (Net incurrence of liabilities) | 367            | 352            | 375            | 401            | 401            | 374            | 382            | 389            | 373            | 1,005          |

**Note:**

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

| T19: International Investment Position (IIP)           |                |                |                |                |                |                |                |                |                |                |                | KM million     |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 2019 Q1        | 2019 Q2        | 2019 Q3        | 2019 Q4        | 2020 Q1        | 2020 Q2        | 2020 Q3        | 2020 Q4        | 2021 Q1        | 2021 Q2        | 2021 Q3        | 2021 Q4        | 2022 Q1        |
| <b>NET POSITION</b>                                    | <b>-14,081</b> | <b>-14,151</b> | <b>-13,372</b> | <b>-12,932</b> | <b>-12,869</b> | <b>-13,174</b> | <b>-12,513</b> | <b>-11,842</b> | <b>-12,049</b> | <b>-12,161</b> | <b>-11,859</b> | <b>-11,717</b> | <b>-11,800</b> |
| <b>ASSETS</b>  | <b>19,511</b>  | <b>19,921</b>  | <b>20,786</b>  | <b>21,159</b>  | <b>20,921</b>  | <b>21,239</b>  | <b>21,645</b>  | <b>22,469</b>  | <b>22,659</b>  | <b>23,270</b>  | <b>24,471</b>  | <b>25,122</b>  | <b>24,856</b>  |
| Direct investment                                      | 1,266          | 1,290          | 1,266          | 1,381          | 1,398          | 1,404          | 1,410          | 1,513          | 1,368          | 1,390          | 1,428          | 1,394          | 1,411          |
| Equity and investment fund shares                      | 480            | 527            | 544            | 602            | 607            | 610            | 627            | 714            | 730            | 756            | 773            | 785            | 804            |
| Debt instruments                                       | 786            | 763            | 721            | 779            | 791            | 794            | 783            | 799            | 638            | 634            | 655            | 608            | 608            |
| Portfolio investment                                   | 1,083          | 1,178          | 1,193          | 1,204          | 1,156          | 1,170          | 1,169          | 1,185          | 1,246          | 1,288          | 1,472          | 1,508          | 1,607          |
| Equity and investment fund shares                      | 40             | 41             | 44             | 39             | 34             | 36             | 34             | 38             | 41             | 34             | 74             | 88             | 82             |
| Debt securities  | 1,043          | 1,137          | 1,149          | 1,165          | 1,122          | 1,134          | 1,135          | 1,147          | 1,205          | 1,255          | 1,398          | 1,421          | 1,525          |
| Financial derivatives                                  | 1              | 1              | 1              | 1              | 1              | 0              | 0              | 0              | 2              | 0              | 1              | 0              | 1              |
| Other investment                                       | 5,687          | 5,430          | 5,873          | 5,975          | 5,905          | 5,642          | 5,721          | 5,902          | 6,402          | 6,411          | 6,155          | 5,870          | 5,880          |
| Other equity   | 54             | 54             | 54             | 64             | 62             | 64             | 65             | 72             | 73             | 65             | 65             | 66             | 53             |
| Currency and deposits                                  | 4,185          | 3,937          | 4,404          | 4,350          | 4,283          | 4,026          | 4,123          | 4,297          | 4,642          | 4,720          | 4,539          | 4,259          | 4,259          |
| Loans  | 235            | 186            | 114            | 209            | 224            | 228            | 207            | 196            | 390            | 379            | 354            | 374            | 411            |
| Insurance, pension, and standardized guarantee schemes | 93             | 89             | 89             | 94             | 102            | 99             | 102            | 105            | 112            | 100            | 99             | 99             | 111            |
| Trade credit and advances                              | 1,070          | 1,113          | 1,150          | 1,199          | 1,199          | 1,199          | 1,197          | 1,195          | 1,157          | 1,112          | 1,061          | 1,036          | 1,007          |
| Other accounts receivable                              | 50             | 51             | 62             | 60             | 34             | 25             | 27             | 36             | 28             | 34             | 37             | 36             | 38             |
| Reserve assets   | 11,474         | 12,022         | 12,453         | 12,598         | 12,461         | 13,023         | 13,345         | 13,869         | 13,640         | 14,180         | 15,416         | 16,349         | 15,957         |
| Currency and deposits                                  | 2,959          | 3,242          | 3,286          | 3,426          | 3,501          | 3,407          | 3,663          | 3,975          | 3,307          | 3,361          | 4,061          | 4,416          | 4,384          |
| Securities   | 8,298          | 8,547          | 8,914          | 8,917          | 8,689          | 9,316          | 9,380          | 9,601          | 10,059         | 10,534         | 11,065         | 11,630         | 11,269         |
| Other reserve assets                                   | 216            | 233            | 254            | 254            | 270            | 301            | 303            | 292            | 274            | 284            | 289            | 304            | 303            |
| <b>LIABILITIES</b>                                     | <b>33,593</b>  | <b>34,072</b>  | <b>34,159</b>  | <b>34,091</b>  | <b>33,789</b>  | <b>34,413</b>  | <b>34,157</b>  | <b>34,311</b>  | <b>34,708</b>  | <b>35,431</b>  | <b>36,330</b>  | <b>36,839</b>  | <b>36,655</b>  |
| Direct investment                                      | 15,198         | 15,526         | 15,565         | 15,417         | 15,236         | 15,579         | 15,492         | 15,494         | 15,936         | 16,355         | 16,642         | 16,569         | 16,703         |
| Equity and investment fund shares                      | 11,449         | 11,749         | 11,767         | 11,659         | 11,714         | 11,873         | 11,980         | 12,117         | 12,918         | 14,018         | 14,285         | 14,227         | 14,239         |
| Debt instruments                                       | 3,749          | 3,777          | 3,797          | 3,758          | 3,522          | 3,706          | 3,512          | 3,377          | 3,018          | 2,338          | 2,357          | 2,342          | 2,464          |
| Portfolio investment                                   | 242            | 239            | 226            | 206            | 220            | 199            | 197            | 180            | 177            | 451            | 407            | 364            | 388            |
| Equity and investment fund shares                      | 102            | 98             | 98             | 99             | 107            | 110            | 113            | 111            | 111            | 111            | 111            | 108            | 109            |
| Debt securities  | 140            | 141            | 128            | 107            | 113            | 89             | 84             | 69             | 66             | 340            | 296            | 255            | 279            |
| Financial derivatives                                  | 0              | 1              | 0              | 1              | 1              | 1              | 1              | 2              | 0              | 0              | 0              | 0              | 0              |
| Other investment                                       | 18,152         | 18,306         | 18,367         | 18,467         | 18,332         | 18,634         | 18,467         | 18,635         | 18,595         | 18,625         | 19,281         | 19,906         | 19,564         |
| Other equity   | 42             | 40             | 36             | 47             | 49             | 49             | 50             | 52             | 59             | 59             | 59             | 70             | 69             |
| Currency and deposits                                  | 2,513          | 2,695          | 2,650          | 2,825          | 2,583          | 2,218          | 2,008          | 2,015          | 1,808          | 1,699          | 1,631          | 1,730          | 1,642          |
| Loans  | 12,611         | 12,482         | 12,622         | 12,547         | 12,604         | 13,242         | 13,275         | 13,384         | 13,574         | 13,742         | 13,842         | 14,303         | 14,164         |
| Insurance, pension, and standardized guarantee schemes | 23             | 23             | 23             | 24             | 26             | 25             | 26             | 27             | 28             | 29             | 29             | 29             | 31             |
| Trade credit and advances                              | 2,465          | 2,493          | 2,523          | 2,550          | 2,585          | 2,614          | 2,647          | 2,684          | 2,652          | 2,625          | 2,644          | 2,682          | 2,567          |
| Other accounts payable - other                         | 108            | 188            | 120            | 84             | 95             | 100            | 84             | 100            | 95             | 93             | 92             | 87             | 83             |
| Special drawing rights (Net incurrence of liabilities) | 389            | 384            | 394            | 389            | 392            | 387            | 378            | 373            | 379            | 377            | 984            | 1,005          | 1,009          |

**Notes:**

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

| T20: 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)*100                         |
| 2012                          |       | 7,858            | 15,253           | -7,395                      | 51.5                                |
| 2013                          |       | 8,380            | 15,170           | -6,790                      | 55.2                                |
| 2014                          |       | 8,682            | 16,199           | -7,518                      | 53.6                                |
| 2015                          |       | 8,987            | 15,852           | -6,865                      | 56.7                                |
| 2016                          |       | 9,418            | 16,161           | -6,743                      | 58.3                                |
| 2017                          |       | 11,055           | 18,186           | -7,130                      | 60.8                                |
| 2018                          |       | 11,900           | 19,274           | -7,374                      | 61.7                                |
| 2019                          |       | 11,493           | 19,499           | -8,006                      | 58.9                                |
| 2020                          |       | 10,521           | 16,886           | -6,365                      | 62.3                                |
| 2021                          |       | 14,274           | 21,597           | -7,323                      | 66.1                                |
| 2021                          | 01    | 885              | 1,167            | -282                        | 75.8                                |
|                               | 02    | 1,028            | 1,462            | -433                        | 70.3                                |
|                               | 03    | 1,156            | 1,775            | -619                        | 65.1                                |
|                               | 04    | 1,114            | 1,699            | -585                        | 65.6                                |
|                               | 05    | 1,055            | 1,686            | -631                        | 62.6                                |
|                               | 06    | 1,257            | 1,826            | -569                        | 68.9                                |
|                               | 07    | 1,177            | 1,921            | -744                        | 61.3                                |
|                               | 08    | 1,083            | 1,757            | -674                        | 62                                  |
|                               | 09    | 1,334            | 2,019            | -685                        | 66.1                                |
|                               | 10    | 1,353            | 2,026            | -673                        | 66.8                                |
|                               | 11    | 1,454            | 2,105            | -651                        | 69.1                                |
|                               | 12    | 1,378            | 2,155            | -777                        | 63.9                                |
| 2022                          | 01    | 1,322            | 1,712            | -389                        | 77.2                                |
|                               | 02    | 1,376            | 2,073            | -697                        | 66.4                                |
|                               | 03    | 1,596            | 2,515            | -919                        | 63.5                                |
|                               | 04    | 1,610            | 2,371            | -761                        | 67.9                                |
|                               | 05    | 1,608            | 2,427            | -819                        | 66.3                                |
|                               | 06    | 1,577            | 2,602            | -1,026                      | 60.6                                |
|                               | 07    | 1,460            | 2,475            | -1,014                      | 59.0                                |

**Note:**

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.



| T21: Exports goods by Country of Destination |       |           |           |           |           |           |           |         |            |                   | KM thousand |
|--|-------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------------|-------------------|-------------|
| Year   | Month | Germany   | Croatia   | Italy     | Serbia    | Slovenia  | Austria   | Turkey  | Montenegro | "Other countries" | Total       |
| 2012   |       | 1,210,103 | 1,165,019 | 939,241   | 710,002   | 653,304   | 654,764   | 182,874 | 249,230    | 2,093,426         | 7,857,962   |
| 2013   |       | 1,310,844 | 1,194,637 | 1,003,294 | 766,745   | 686,503   | 687,565   | 174,625 | 270,745    | 2,285,317         | 8,380,275   |
| 2014   |       | 1,317,490 | 955,047   | 1,195,438 | 800,690   | 697,785   | 755,827   | 234,392 | 293,818    | 2,431,255         | 8,681,742   |
| 2015   |       | 1,412,906 | 925,166   | 1,214,930 | 770,695   | 748,870   | 743,062   | 354,630 | 262,844    | 2,554,212         | 8,987,315   |
| 2016   |       | 1,479,411 | 985,360   | 1,131,096 | 822,846   | 807,200   | 730,590   | 401,047 | 240,751    | 2,819,806         | 9,418,109   |
| 2017   |       | 1,595,704 | 1,284,200 | 1,209,035 | 1,093,685 | 973,397   | 899,235   | 431,094 | 352,507    | 3,216,524         | 11,055,383  |
| 2018   |       | 1,741,537 | 1,464,002 | 1,352,791 | 1,251,474 | 1,057,052 | 1,020,991 | 323,223 | 402,113    | 3,287,069         | 11,900,251  |
| 2019   |       | 1,675,709 | 1,399,922 | 1,300,534 | 1,308,885 | 1,006,226 | 1,089,881 | 292,554 | 407,303    | 3,011,551         | 11,492,564  |
| 2020   |       | 1,630,844 | 1,362,907 | 1,015,184 | 1,152,068 | 954,078   | 1,005,509 | 314,249 | 293,645    | 2,792,675         | 10,521,159  |
| 2021   |       | 2,137,576 | 1,864,306 | 1,608,291 | 1,722,477 | 1,219,184 | 1,284,935 | 358,064 | 394,449    | 3,684,248         | 14,273,529  |
| 2021   | 01    | 140,917   | 121,190   | 85,774    | 88,353    | 80,900    | 82,549    | 25,916  | 22,593     | 236,551           | 884,744     |
|  | 02    | 152,949   | 154,272   | 94,448    | 105,780   | 94,088    | 89,389    | 27,910  | 36,378     | 272,900           | 1,028,113   |
|  | 03    | 165,770   | 167,940   | 114,340   | 121,688   | 106,254   | 106,299   | 42,903  | 42,175     | 288,217           | 1,155,586   |
|  | 04    | 173,329   | 151,605   | 118,824   | 132,828   | 101,227   | 106,741   | 22,748  | 31,588     | 275,080           | 1,113,969   |
|  | 05    | 156,116   | 149,688   | 117,632   | 108,287   | 99,057    | 103,419   | 19,023  | 27,660     | 274,080           | 1,054,963   |
|  | 06    | 179,630   | 164,172   | 149,028   | 138,910   | 105,851   | 115,617   | 22,585  | 30,191     | 351,145           | 1,257,129   |
|  | 07    | 178,431   | 155,257   | 153,938   | 134,807   | 103,758   | 103,739   | 22,612  | 31,966     | 292,467           | 1,176,977   |
|  | 08    | 174,848   | 141,638   | 104,545   | 142,054   | 85,884    | 109,272   | 26,094  | 30,821     | 267,852           | 1,083,008   |
|  | 09    | 200,287   | 159,917   | 157,651   | 156,017   | 104,978   | 121,471   | 30,195  | 31,779     | 371,999           | 1,334,295   |
|  | 10    | 205,442   | 151,776   | 168,390   | 187,445   | 106,620   | 121,207   | 40,100  | 34,205     | 337,752           | 1,352,938   |
|  | 11    | 227,414   | 174,715   | 183,476   | 195,138   | 116,168   | 129,598   | 36,838  | 35,220     | 355,566           | 1,454,134   |
|  | 12    | 182,442   | 172,136   | 160,244   | 211,170   | 114,398   | 95,634    | 41,141  | 39,872     | 360,638           | 1,377,675   |
| 2022   | 01    | 202,932   | 204,111   | 156,137   | 185,346   | 95,755    | 109,061   | 24,633  | 51,629     | 292,570           | 1,322,174   |
|  | 02    | 221,388   | 194,430   | 158,922   | 189,138   | 105,310   | 118,545   | 24,865  | 41,938     | 321,084           | 1,375,620   |
|  | 03    | 237,971   | 224,334   | 178,014   | 215,198   | 128,618   | 146,106   | 31,897  | 50,597     | 383,265           | 1,596,000   |
|  | 04    | 233,332   | 244,220   | 185,495   | 213,482   | 128,528   | 140,357   | 31,306  | 53,301     | 379,641           | 1,609,663   |
|  | 05    | 221,049   | 254,621   | 196,510   | 222,586   | 126,119   | 147,829   | 26,004  | 57,628     | 355,632           | 1,607,978   |
|  | 06    | 222,860   | 219,813   | 196,954   | 222,178   | 124,215   | 158,929   | 23,940  | 40,179     | 367,646           | 1,576,715   |
|  | 07    | 221,309   | 214,002   | 203,043   | 176,352   | 112,167   | 142,417   | 19,657  | 33,855     | 337,382           | 1,460,185   |

**Note:**

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".

| T22: Imports goods by Country of Origina |       |           |           |           |           |           |          |                    |           |         |                 | KM thousand |
|--|-------|-----------|-----------|-----------|-----------|-----------|----------|--------------------|-----------|---------|-----------------|-------------|
| Year                                     | Month | Germany   | Italy     | Serbia    | Croatia   | China     | Slovenia | Russian Federation | Turkey    | Austria | Other Countries | Total       |
| 2012                                     |       | 1,725,796 | 1,429,362 | 1,431,534 | 2,202,545 | 816,377   | 803,360  | 1,493,885          | 449,381   | 504,094 | 4,396,607       | 15,252,942  |
| 2013                                     |       | 1,734,842 | 1,482,256 | 1,485,608 | 1,956,353 | 914,082   | 754,344  | 1,505,995          | 493,202   | 521,188 | 4,321,922       | 15,169,792  |
| 2014                                     |       | 1,869,564 | 1,653,565 | 1,629,521 | 1,851,693 | 1,359,548 | 763,235  | 1,292,467          | 582,203   | 532,109 | 4,665,372       | 16,199,278  |
| 2015                                     |       | 1,914,123 | 1,758,287 | 1,728,431 | 1,673,068 | 1,091,670 | 773,503  | 910,072            | 644,698   | 560,859 | 4,797,152       | 15,851,863  |
| 2016                                     |       | 1,998,877 | 1,899,582 | 1,828,142 | 1,617,713 | 1,091,966 | 831,403  | 729,427            | 687,349   | 556,399 | 4,920,158       | 16,161,014  |
| 2017                                     |       | 2,103,758 | 2,062,127 | 2,029,997 | 1,828,432 | 1,186,073 | 912,704  | 907,315            | 766,728   | 618,743 | 5,769,765       | 18,185,642  |
| 2018                                     |       | 2,297,072 | 2,170,785 | 2,070,768 | 1,915,158 | 1,339,232 | 917,011  | 892,371            | 874,490   | 672,990 | 6,124,091       | 19,273,968  |
| 2019                                     |       | 2,337,802 | 2,333,081 | 2,150,219 | 2,020,597 | 1,449,423 | 906,606  | 451,193            | 964,624   | 721,547 | 6,163,492       | 19,498,584  |
| 2020                                     |       | 2,074,858 | 1,949,017 | 1,895,718 | 1,523,371 | 1,355,872 | 840,875  | 359,084            | 896,725   | 682,570 | 5,308,196       | 16,886,285  |
| 2021                                     |       | 2,566,643 | 2,600,538 | 2,427,344 | 1,922,537 | 1,702,427 | 984,015  | 629,494            | 1,269,716 | 823,775 | 6,670,410       | 21,596,900  |
| 2021                                     | 01    | 150,332   | 139,673   | 118,508   | 102,800   | 99,431    | 64,988   | 30,646             | 61,485    | 47,970  | 350,766         | 1,166,600   |
|  | 02    | 189,155   | 175,037   | 162,352   | 119,059   | 112,694   | 70,575   | 32,087             | 80,535    | 62,130  | 457,979         | 1,461,602   |
|  | 03    | 225,180   | 209,920   | 190,812   | 145,716   | 142,709   | 83,159   | 42,474             | 102,445   | 70,417  | 561,958         | 1,774,790   |
|  | 04    | 209,043   | 211,936   | 201,781   | 149,537   | 115,053   | 85,675   | 34,570             | 100,033   | 73,160  | 517,794         | 1,698,582   |
|  | 05    | 215,641   | 213,004   | 182,238   | 143,520   | 123,025   | 79,048   | 60,874             | 94,347    | 62,059  | 512,489         | 1,686,245   |
|  | 06    | 216,281   | 227,663   | 206,961   | 161,543   | 125,836   | 85,860   | 87,286             | 109,622   | 71,480  | 533,340         | 1,825,872   |
|  | 07    | 225,415   | 258,248   | 217,601   | 190,704   | 178,666   | 86,318   | 67,097             | 101,607   | 68,520  | 526,824         | 1,920,999   |
|  | 08    | 207,720   | 172,275   | 220,158   | 177,976   | 147,861   | 70,094   | 62,929             | 121,037   | 58,263  | 518,794         | 1,757,107   |
|  | 09    | 223,252   | 240,767   | 242,672   | 201,914   | 152,088   | 97,450   | 71,710             | 119,392   | 75,616  | 594,633         | 2,019,493   |
|  | 10    | 240,091   | 254,969   | 228,883   | 182,866   | 157,355   | 86,327   | 30,493             | 120,546   | 74,281  | 650,020         | 2,025,831   |
|  | 11    | 228,090   | 254,037   | 218,177   | 169,112   | 164,277   | 85,584   | 45,677             | 124,861   | 81,211  | 734,148         | 2,105,174   |
|  | 12    | 236,443   | 243,009   | 237,201   | 177,789   | 183,433   | 88,938   | 63,652             | 133,805   | 78,668  | 711,666         | 2,154,605   |
| 2022                                     | 01    | 172,884   | 187,974   | 160,979   | 145,444   | 154,529   | 71,109   | 57,203             | 100,135   | 60,878  | 600,511         | 1,711,646   |
|  | 02    | 231,853   | 224,556   | 228,770   | 179,214   | 166,255   | 85,423   | 62,580             | 128,277   | 79,394  | 686,785         | 2,073,108   |
|  | 03    | 265,604   | 290,343   | 302,324   | 235,261   | 188,069   | 106,368  | 53,284             | 148,915   | 93,167  | 831,391         | 2,514,726   |
|  | 04    | 249,922   | 283,086   | 260,670   | 214,954   | 164,583   | 97,317   | 48,875             | 165,625   | 91,913  | 793,825         | 2,370,770   |
|  | 05    | 243,291   | 312,576   | 266,778   | 234,990   | 186,041   | 93,514   | 54,833             | 141,287   | 87,557  | 805,654         | 2,426,523   |
|  | 06    | 250,636   | 318,877   | 280,688   | 261,027   | 196,371   | 103,467  | 56,611             | 160,894   | 91,361  | 882,425         | 2,602,357   |
|  | 07    | 255,361   | 353,240   | 237,413   | 269,692   | 197,554   | 98,391   | 60,809             | 118,631   | 85,906  | 797,535         | 2,474,532   |

**Note:**

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".

**T23: Average Middle Exchange Rates of KM**

| Year | Month | EMU      | Croatia   | Czech Republic | Hungary  | Japan    | Switzerland | Turkey   | Great Britain | USA      | China    | Serbia   |
|------|-------|----------|-----------|----------------|----------|----------|-------------|----------|---------------|----------|----------|----------|
|      |       | EUR      | HRK       | CZK            | HUF      | JPY      | CHF         | TRY      | GBP           | USD      | CNY      | RSD      |
|      |       | 1        | 100       | 1              | 100      | 100      | 1           | 1        | 1             | 1        | 1        | 100      |
| 2012 |       | 1.955830 | 26.003868 | 0.077784       | 0.676389 | 1.909803 | 1.622699    | 0.845478 | 2.412276      | 1.522668 | ...      | 1.732491 |
| 2013 |       | 1.955830 | 25.806786 | 0.075328       | 0.658705 | 1.512911 | 1.589326    | 0.775940 | 2.304432      | 1.473557 | 0.239647 | 1.729721 |
| 2014 |       | 1.955830 | 25.619449 | 0.071033       | 0.633710 | 1.393940 | 1.610337    | 0.673375 | 2.426325      | 1.474019 | 0.239264 | 1.668863 |
| 2015 |       | 1.955830 | 25.688577 | 0.071687       | 0.631327 | 1.456462 | 1.832914    | 0.650180 | 2.694477      | 1.762605 | 0.280568 | 1.619915 |
| 2016 |       | 1.955830 | 25.960428 | 0.072346       | 0.627987 | 1.628845 | 1.794449    | 0.586378 | 2.396405      | 1.768011 | 0.266189 | 1.588875 |
| 2017 |       | 1.955830 | 26.205454 | 0.074317       | 0.632480 | 1.546889 | 1.761597    | 0.476205 | 2.232882      | 1.735482 | 0.256628 | 1.611317 |
| 2018 |       | 1.955830 | 26.365492 | 0.076267       | 0.613697 | 1.500585 | 1.693763    | 0.351884 | 2.210985      | 1.657498 | 0.250633 | 1.653621 |
| 2019 |       | 1.955830 | 26.365089 | 0.076197       | 0.601572 | 1.603053 | 1.758109    | 0.307940 | 2.230125      | 1.747204 | 0.252963 | 1.659447 |
| 2020 |       | 1.955830 | 25.946780 | 0.074002       | 0.557563 | 1.607387 | 1.827419    | 0.247515 | 2.201320      | 1.716607 | 0.248658 | 1.663431 |
| 2021 |       | 1.955830 | 25.977234 | 0.076253       | 0.545671 | 1.506596 | 1.808910    | 0.191301 | 2.274685      | 1.653851 | 0.256382 | 1.663495 |
| 2021 | 01    | 1.955830 | 25.860293 | 0.074783       | 0.543679 | 1.547698 | 1.811942    | 0.216896 | 2.189223      | 1.605321 | 0.247836 | 1.663381 |
|      | 02    | 1.955830 | 25.828452 | 0.075585       | 0.545964 | 1.534443 | 1.802131    | 0.227968 | 2.240480      | 1.617026 | 0.250376 | 1.663453 |
|      | 03    | 1.955830 | 25.807145 | 0.074718       | 0.534903 | 1.511516 | 1.767484    | 0.215645 | 2.276209      | 1.642472 | 0.252371 | 1.663448 |
|      | 04    | 1.955830 | 25.837868 | 0.075368       | 0.541921 | 1.500761 | 1.771536    | 0.200424 | 2.265246      | 1.638732 | 0.251045 | 1.663521 |
|      | 05    | 1.955830 | 25.991241 | 0.076443       | 0.552314 | 1.476770 | 1.783366    | 0.192415 | 2.266545      | 1.611833 | 0.250499 | 1.663401 |
|      | 06    | 1.955830 | 26.083169 | 0.076847       | 0.559142 | 1.474470 | 1.788098    | 0.188464 | 2.278064      | 1.623108 | 0.252756 | 1.663543 |
|      | 07    | 1.955830 | 26.069053 | 0.076299       | 0.548068 | 1.499408 | 1.800314    | 0.192412 | 2.284118      | 1.654497 | 0.255549 | 1.663646 |
|      | 08    | 1.955830 | 26.090051 | 0.076781       | 0.555186 | 1.512495 | 1.817375    | 0.195738 | 2.293624      | 1.661455 | 0.256506 | 1.663582 |
|      | 09    | 1.955830 | 26.099791 | 0.077054       | 0.555832 | 1.507593 | 1.801041    | 0.194573 | 2.283824      | 1.659285 | 0.257009 | 1.663582 |
|      | 10    | 1.955830 | 26.032323 | 0.076731       | 0.542308 | 1.491938 | 1.825402    | 0.183565 | 2.307456      | 1.685804 | 0.262408 | 1.663592 |
|      | 11    | 1.955830 | 26.011782 | 0.077009       | 0.536519 | 1.503071 | 1.858347    | 0.162759 | 2.306693      | 1.713630 | 0.268153 | 1.663390 |
|      | 12    | 1.955830 | 26.005238 | 0.077396       | 0.532589 | 1.520377 | 1.878689    | 0.127688 | 2.302557      | 1.730111 | 0.271599 | 1.663393 |
|      | 01    | 1.955830 | 25.996011 | 0.079827       | 0.543995 | 1.504506 | 1.882231    | 0.127251 | 2.341072      | 1.728160 | 0.271877 | 1.663345 |
|      | 02    | 1.955830 | 25.962189 | 0.080109       | 0.548653 | 1.495972 | 1.867587    | 0.126492 | 2.333614      | 1.723864 | 0.271704 | 1.663296 |
|      | 03    | 1.955830 | 25.836210 | 0.078092       | 0.518531 | 1.501361 | 1.910814    | 0.121573 | 2.341104      | 1.776058 | 0.279958 | 1.662095 |
|      | 04    | 1.955830 | 25.875006 | 0.080084       | 0.522686 | 1.433318 | 1.914754    | 0.122507 | 2.339109      | 1.802198 | 0.280796 | 1.661349 |
|      | 05    | 1.955830 | 25.951530 | 0.079107       | 0.509405 | 1.436617 | 1.891062    | 0.119065 | 2.302850      | 1.850825 | 0.276553 | 1.663469 |
|      | 06    | 1.955830 | 25.991757 | 0.079122       | 0.492441 | 1.384156 | 1.908744    | 0.108736 | 2.283569      | 1.848738 | 0.276240 | 1.665462 |
|      | 07    | 1.955830 | 26.008840 | 0.079496       | 0.485134 | 1.404683 | 1.979336    | 0.110157 | 2.299766      | 1.918855 | 0.285061 | 1.666040 |

**T24: Foreign Debt Servicing**

KM thousand

| Creditor   | Repayment Plan 2022 |                |                | Performed in 2022 |               |                          |
|--|---------------------|----------------|----------------|-------------------|---------------|--------------------------|
|  | Principal           | Interest       | Total          | Principal         | Interest      | Total at the end of July |
| <b>Public Creditors</b>                          | <b>672,687</b>      | <b>107,493</b> | <b>780,180</b> | <b>316,776</b>    | <b>58,112</b> | <b>374,887</b>           |
| <i>International and Regional Organizations</i>  | <i>524,822</i>      | <i>85,804</i>  | <i>610,626</i> | <i>242,015</i>    | <i>46,159</i> | <i>288,174</i>           |
| European Investment Bank                         | 100,992             | 23,346         | 124,338        | 57,013            | 11,968        | 68,981                   |
| European Bank for Reconstruction and Development | 116,283             | 9,260          | 125,543        | 53,280            | 5,854         | 59,133                   |
| World Bank - IDA                                 | 178,560             | 15,275         | 193,835        | 79,137            | 8,514         | 87,651                   |
| World Bank- IBRD <sup>1)</sup>                   | 59,132              | 18,375         | 77,507         | 31,475            | 9,924         | 41,399                   |
| Council of Europe Development Bank <sup>1)</sup> | 6,883               | 1,399          | 8,282          | 4,611             | 717           | 5,328                    |
| International Fund for Agriculture Development   | 4,935               | 743            | 5,678          | 3,408             | 379           | 3,787                    |
| IMF  | 38,478              | 9,783          | 48,261         | 13,091            | 6,244         | 19,335                   |
| European Union – European Commission             | 19,558              | 7,624          | 27,183         | 0                 | 2,560         | 2,560                    |
| <i>Government and Government Agencies</i>        | <i>147,865</i>      | <i>21,688</i>  | <i>169,554</i> | <i>74,761</i>     | <i>11,953</i> | <i>86,714</i>            |
| Paris Club <sup>1)</sup>                         | 30,113              | 3,777          | 33,890         | 14,899            | 1,935         | 16,834                   |
| Saudi Development Fund                           | 6,202               | 2,029          | 8,231          | 3,233             | 1,057         | 4,289                    |
| Other Bilateral                                  | 111,551             | 15,883         | 127,433        | 56,629            | 8,961         | 65,590                   |
| <b>Private Creditors</b>                         | <b>0</b>            | <b>0</b>       | <b>0</b>       | <b>0</b>          | <b>0</b>      | <b>0</b>                 |
| London Club <sup>1)</sup>                        | 0                   | 0              | 0              | 0                 | 0             | 0                        |
| <b>Total</b>                                     | <b>672,687</b>      | <b>107,493</b> | <b>780,180</b> | <b>316,776</b>    | <b>58,112</b> | <b>374,887</b>           |

Source:

BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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