



Centralna banka
BOSNE I HERCEGOVINE

Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

Monthly Economic Review

JANUARY - FEBRUARY 2026



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Summary:

INTRODUCTION.....	4
G01: Contributions of Components to the Annual Change of Consumer Prices in the Euro Area	5
G02: Benchmark Rates of Leading Central Banks.....	5
G03: Yields on Ten-Year Bonds of Selected Euro Area Countries.....	5
G04: Annual Changes of Average Consumer Prices in BH.....	6
G05: Monthly Changes of Indirect Taxes.....	6
G06: The General Government Foreign Debt Repayment.....	6
G07: Liabilities and Deposits of General Government with Commercial Banks, Monthly Changes.....	7
G08: Primary Market of Six Month Treasury Bills of the Federation of Bosnia and Herzegovina.....	7
G09: Monthly Change of Loans.....	7
G10: Contributions to the Annual Change of the Total Deposits and Interest Rates on Newly Contracted Deposits	8
G11: Average Holdings in Reserve Accounts with the CBBH and the Implicit Required Reserve Rate	8
G12: The Net Foreign Exchange Reserves and Currency Board Coverage.....	8
G13: Monthly Changes of Reserve Money and Monetary Multiplication.....	9
G14: Annual Changes of Industrial Output by Areas, Source Indices.....	9
G15: Real Retail Trade Index.....	9
G16: Exports by the Main Product Groups, Annual Changes.....	10
G17: Imports by the Main Product Groups, Annual Changes.....	10
G18: Annual Changes of KM Foreign Exchange Rate.....	10

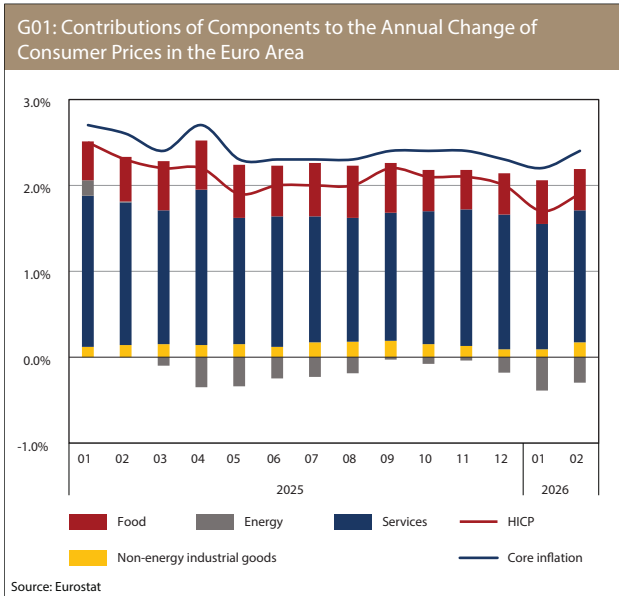
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INTRODUCTION

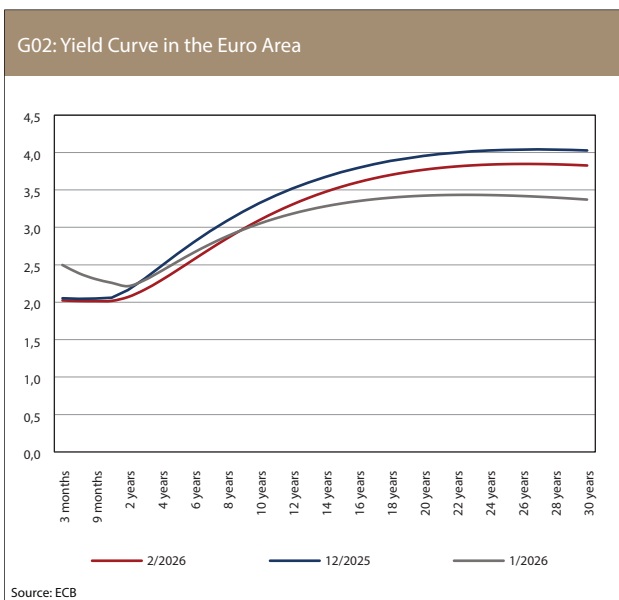
In February, inflationary pressures slightly increased in the euro area compared to January, mainly due to a rise in energy prices; however, the overall inflation rate remained below the medium-term target level (Graph 01). At the same time, increased geopolitical risks, along with other market factors, contributed to the growth of yields in the euro area (Graph 02). Domestic inflationary pressures continued in BH, with utility costs, food and non-alcoholic beverages, and health services making the largest contribution to overall consumer price growth (Graph 03). The growth of average nominal net wages continued at the beginning of 2026, but at a slower pace compared to the previous year (Graph 04). Total loans and deposits stagnated in January, which is the usual seasonal dynamics, while in February their monthly growth was recorded, as well as significant annual growth (Graphs 05 and 06). In February, the base for calculating the required reserve recorded a monthly increase, while the excess above the required reserve decreased (Graph 07). Net foreign exchange reserves, in both observed months, recorded a monthly decline, but due to a greater decline in monetary liabilities, the coverage ratio increased (Graph 08). In February, the growth of transferable deposits in the domestic currency and other deposits in the foreign currency led to the monthly growth of monetary aggregates M1 and M2. The simultaneous decline in reserve money, in relation to the growth of monetary aggregates, resulted in the growth of monetary multipliers for both aggregates (Graph 09).

In February, there was a monthly increase in the liabilities of the general government with commercial banks, with a simultaneous monthly decline in deposits (Graph 10). On the other hand, the monthly growth of net collection of indirect tax revenues was recorded (Graph 11). Stable collection of indirect tax revenues in nominal amounts ensures the sustainability of external debt repayment (Graph 12). The Federation of BH did not issue public debt in the observed period, while Republika Srpska continued to issue treasury bills on a regular basis (Graph 13). In the euro area, the volume of industrial production recorded a slight annual decline at the beginning of the year, after recording growth throughout the previous year, while in BH there was a much more pronounced annual decline in industrial production in the first two months (Graphs 13 and 14). In the same period, the value of exports and imports of goods also declined annually (Graphs 16 and 17). The nominal effective exchange rate (NEER) recorded an appreciation in January, largely due to the significant nominal appreciation of our anchor currency against the Turkish lira. The real effective exchange rate (REER) also recorded appreciation, primarily due to higher average inflation rates in BH, compared to the main trading partner countries (Graph 18).

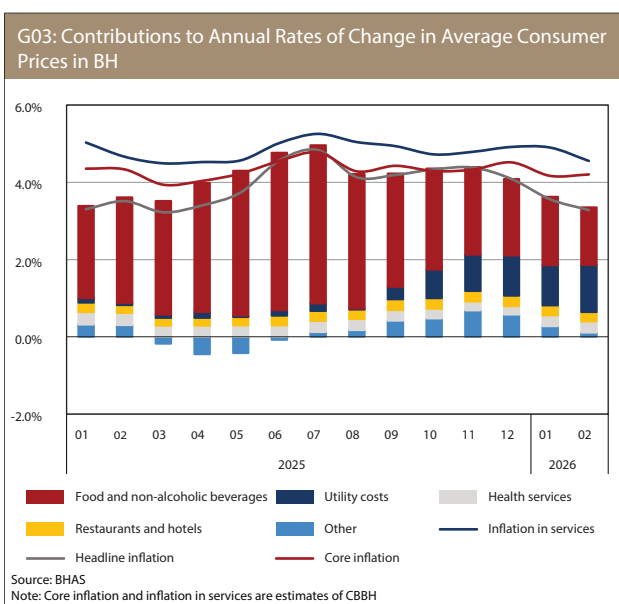


In February, the euro area recorded an inflation rate of 1.9%, which is 0.2 pp higher than the previous month, mainly as a result of the monthly increase in energy prices. The annual rate of change in energy prices remained negative in February, but amounted to -3.1% compared to -4.0% in January, largely due to the base effect. Food prices recorded an annual growth of 2.5% and a monthly growth of 0.3%. The category of non-energy industrial products recorded an inflation rate of 0.7%, which is 0.3 pp higher than the rate from the previous month.

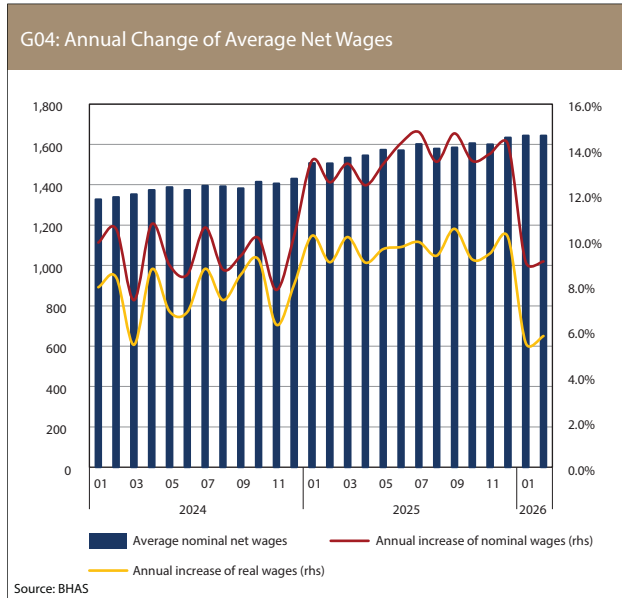
The largest contribution to price growth in the euro area was still made by the category of services, which accounts for 46.7% of household consumption in the euro area. Core inflation in the euro area recorded a rate of 2.4%, and is still higher compared to the overall rate of price growth. In February, prices of services recorded a slightly higher rate compared to January (3.4% compared to 3.2%), primarily driven by the rise in prices for recreation and accommodation services.



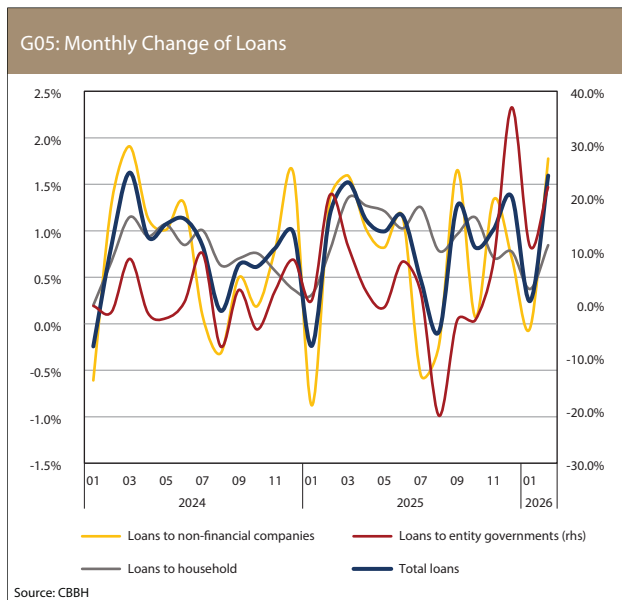
During February, there was an increase in yields on government bonds in the euro area, influenced by the expected increased issues of government securities, the continued decline in the ECB's balance sheet through quantitative tightening, as well as the growth in geopolitical risks associated with the situation in the Middle East. Compared to the end of the previous year, at the end of February 2026, yields on government bonds in the euro area were, on average, higher by 17.7 basis points along the entire yield curve.



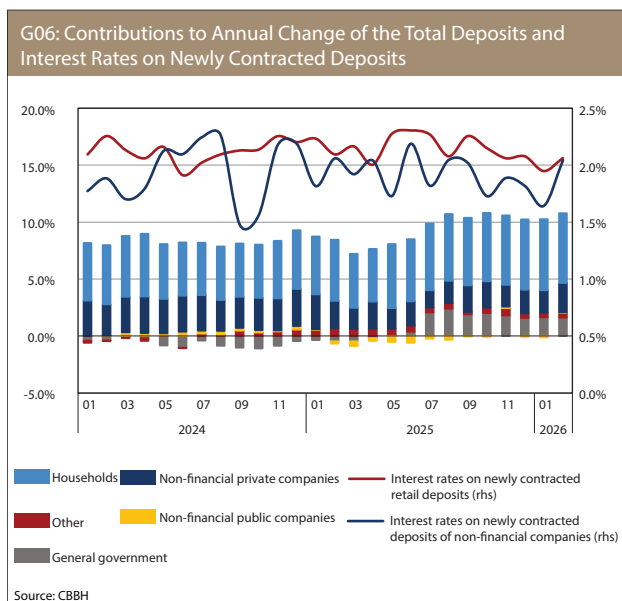
At the beginning of 2026, inflationary pressures slightly weakened compared to the levels recorded for the entire previous year (3.4% for the first two months, compared to the same period of the previous year). The highest annual inflation rates, in February, were recorded for categories of utility costs (8.3%), restaurant and hotel services (6.7%), and health services (6.2%). Utility costs also made the largest contribution to overall consumer price growth, as of June 2023 (of 1.2pp). In addition, the largest contributions to overall consumer price growth came from food and non-alcoholic beverages, health services, and restaurant and hotel services. Domestic inflationary pressures remain strong, implying an almost unchanged rate of core inflation and inflation in the services sector (of 4.2% and 4.6%, respectively, in February), despite the expected weakening of the base effect of the minimum wage increase from 2025.



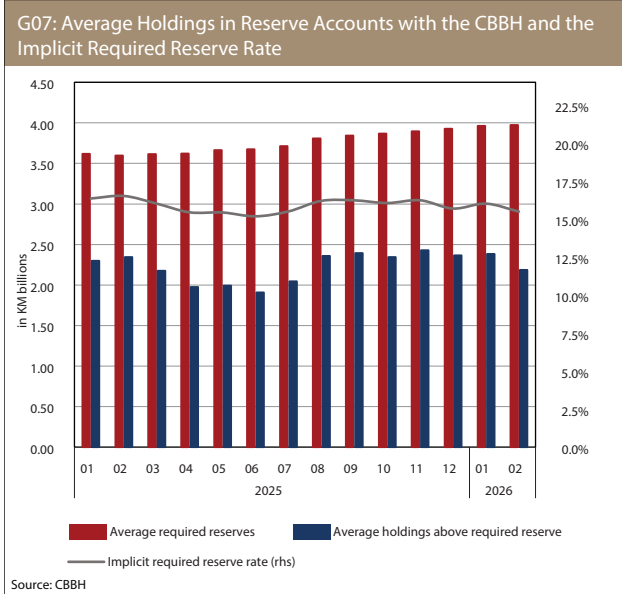
The growth of average nominal net wages continued at the beginning of 2026, but at a slower pace compared to the previous year. For the first two months, lower annual growth rates were recorded compared to the previous year (9.1%, compared to an annual rate of 13.7% for the entire year 2025), primarily due to the base effect, i.e. a significant increase in the minimum wage in both entities in BiH at the beginning of 2025. At the beginning of the current year, the minimum wage was further increased in FBiH, and in RS the lowest level of the minimum wage, by 2.7% and 11.1%, respectively. The annual growth of nominal net wages in February 2026 was 9.1%, and there was an increase in all activities. Professional, scientific and technical activities, and the public sector, achieved the highest annual wage growth rates, of 11.3% and 10.5%, respectively. In February, real wages recorded an annual growth of 5.8%, due to the faster growth of nominal wages than the growth of consumer prices.



In January 2026, total bank loans stagnated, which is the usual seasonal dynamics characteristic of the beginning of the year. In February, credit activity recovered, with a monthly growth of 1.6%. The growth of credit activity was primarily concentrated in the household sector and the non-financial companies sector, with the largest contribution made in the segment of non-financial companies. On an annual basis, total loans recorded a growth of 12.1%, which represents the highest growth rate since the global financial crisis. According to the results of the Bank Lending Survey for the fourth quarter, banks' expectations indicate a potential continuation of strong credit dynamics. High existing, as well as expected demand for loans, with stable credit standards, remain key factors shaping developments in the credit market.



Total deposits of banks were dormant in the first month of 2026, and increased by 0.4% in February. In the first two months of 2026, the household sector made the main contribution to the growth of deposits. In the last four months, the structure of annual deposit growth has not changed significantly, and the annual deposit growth of 10.8% in February was last recorded at the beginning of 2022. Passive interest rates in the household sector did not change compared to the end of last year, and in the same period, a milder increase in the interest rate on newly contracted deposits of non-financial companies was recorded.

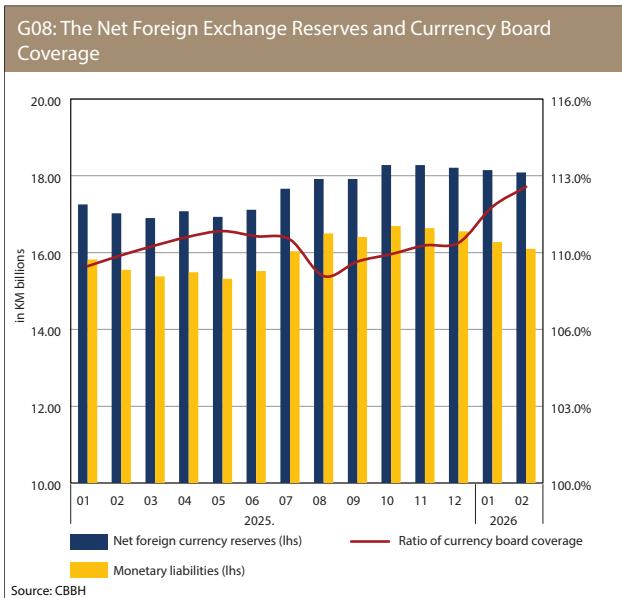


In February 2026, the average base for the required reserves calculation amounted to KM 39.74 billion, which is a monthly increase of KM 110.1 million. Compared to the same month of the previous year, the base increased by approximately KM 3.77 billion.

The average balance of the required reserve account in February amounted to KM 6.16 billion, of which KM 3.97 billion referred to the amount of the required reserve, while KM 2.18 billion represented an excess holding above the required reserve.

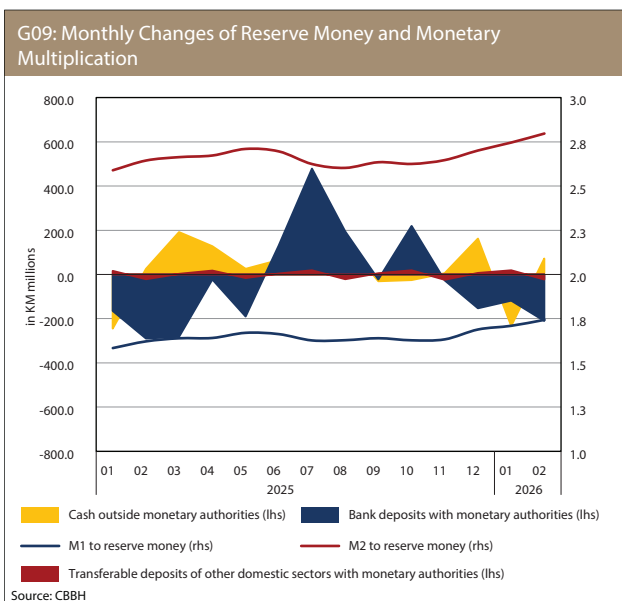
In February, the excess holding above the required reserve recorded a monthly decline of KM 199.0 million.

In accordance with the aforementioned developments in reserve accounts, the implicit reserve requirement rate at the end of February was 15.50%. At the same time, the reserve requirement rate and the remuneration on funds in the reserve accounts remained unchanged in the reporting period.

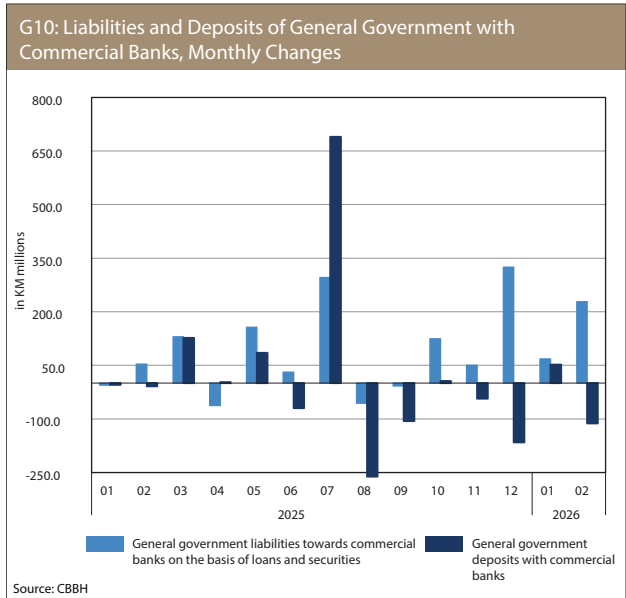


At the end of February 2026, the balance of net foreign exchange reserves amounted to approximately KM 18.08 billion. Observed on an annual basis, foreign exchange reserves increased by KM 1.06 billion. In January and February 2026, there was a monthly decrease in foreign exchange reserves, in the amount of KM 64.3 million and KM 62.3 million, respectively.

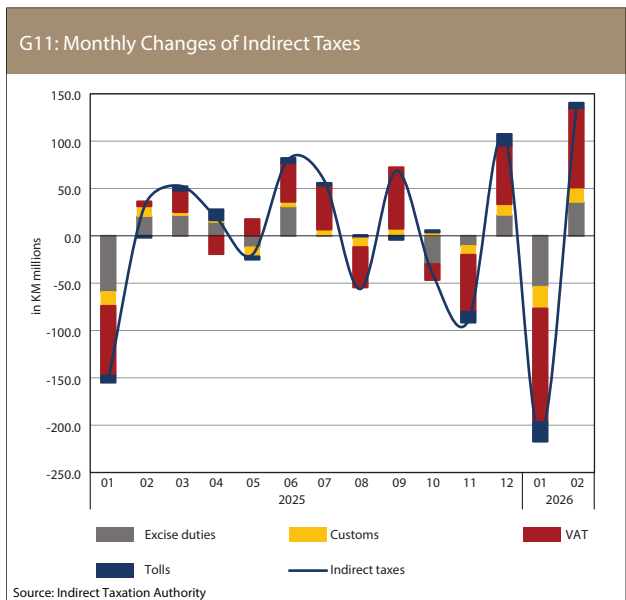
The monthly decline in foreign exchange reserves in January and February 2026 was primarily due to the negative balance of KM purchases and sales with banks and internal depositors of KM 184.8 million and KM 182.5 million, respectively. In January and February 2026, the repayment of external debt amounted to KM 41.6 million, i.e. KM 117.8 million. Despite the decline in net foreign exchange reserves, a larger decline in monetary liabilities led to an increase in the ratio of currency board coverage, which increased by 83 basis points to the level of 112.34% at the end of February 2026.



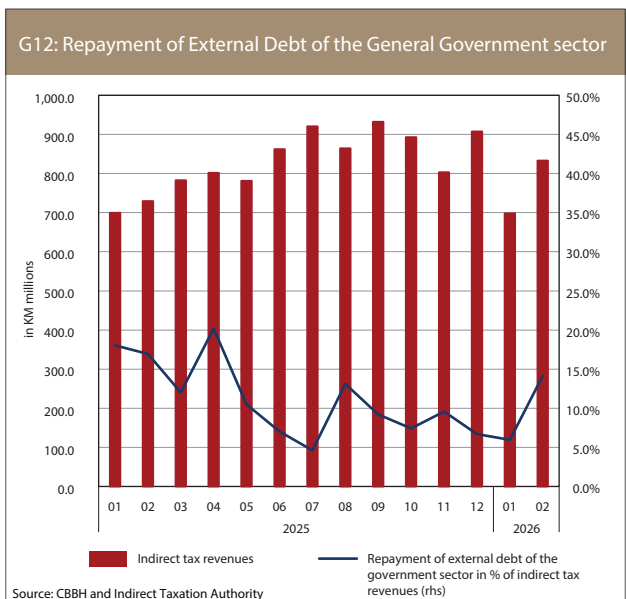
In February 2026, reserve money amounted to KM 15.39 billion, which is a monthly decline of KM 161.9 million. The monthly decline in reserve money is largely the result of a strong monthly decline in bank deposits with monetary authorities, but also a decline in transferable deposits of other domestic sectors with monetary authorities. Due to the growth of transferable deposits in the domestic currency and other deposits in the foreign currency, there was a monthly growth of monetary aggregates M1 and M2, of KM 244.8 and 338.7 million, respectively. In February 2026, the recorded monthly decline in reserve money, in relation to the growth of monetary aggregates, led to the growth of monetary multipliers for M1 and M2 monetary aggregates, on a monthly basis.



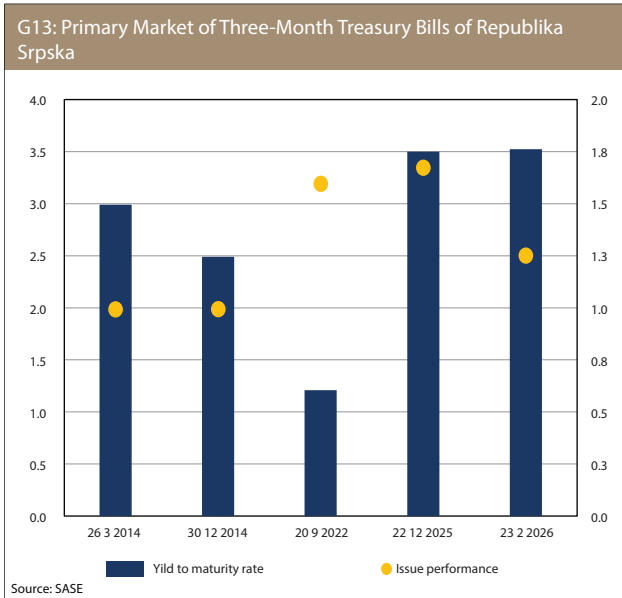
In February, there was a monthly increase in the liabilities of the general government with commercial banks in the amount of KM 228.3 million. At the end of February, the total liabilities of the general government sector with commercial banks amounted to KM 5.20 billion, which is a significant annual growth of KM 1.28 billion (32.7%). At the same time, the monthly decline in deposits of the general government in the amount of KM 112.2 million was recorded, after their growth in the previous month. The exposure of the banking sector to the general government sector increased compared to the same period of the previous year and amounts to 10.6% of the total banking sector assets.



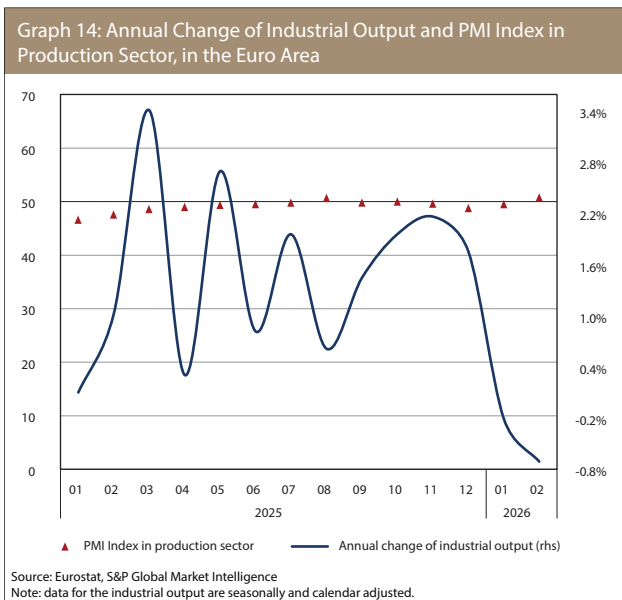
In February, there was a monthly increase in net collection of indirect tax revenues (19.3%). According to the indirect tax items, the monthly growth of VAT revenues (KM 83.6 million) contributed the most to the said growth. In February, returns were 10.3% lower than the previous month. Monthly revenue growth was recorded in all indirect tax items. In cumulative terms, for the first two months of the current year, net indirect tax revenues amounted to KM 1.53 billion, which is an increase of KM 101.6 million (7.1%) on an annual basis.



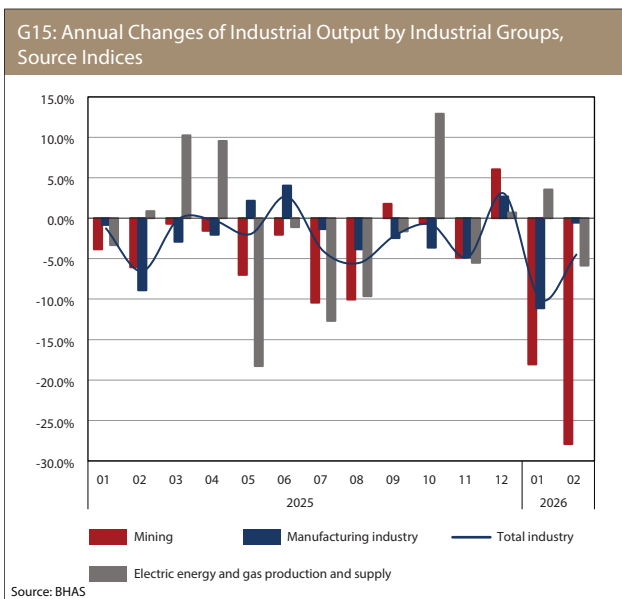
For the first half of 2026, repayment of the external debt of the general government sector in the amount of KM 471.2 million is planned, which is by KM 177.1 million or 27.3% less than the amount of serviced debt in the first half of 2025. In February, the amount of serviced debt was KM 117.8 million or 14.1% expressed in % of indirect tax revenues. The trends in indirect tax revenues are stable, which is a positive indicator given that these revenues are used to service the external debt of the government sector.



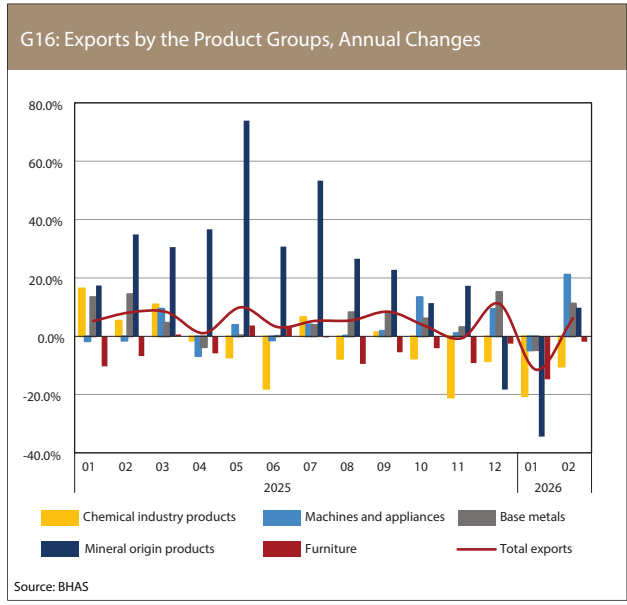
Republika Srpska ended 2025 with the issues of treasury bills with maturities of three and six months, and at the beginning of 2026, it continued borrowing through the same public debt instruments. The nominal value of six-month and three-month treasury bills amounted to KM 20 million, i.e. KM 60 million. The demand for these issues was extremely high, significantly exceeding the planned issue amounts. The yields to maturity on public debt were 3.61% for six-month and 3.52% for three-month treasury bills, which is at the level recorded at the end of the previous year. The total amount of issues of Republika Srpska in the first two months of 2026 amounted to KM 101.6 million. On the other hand, the Federation of BH did not issue public debt in the observed period.



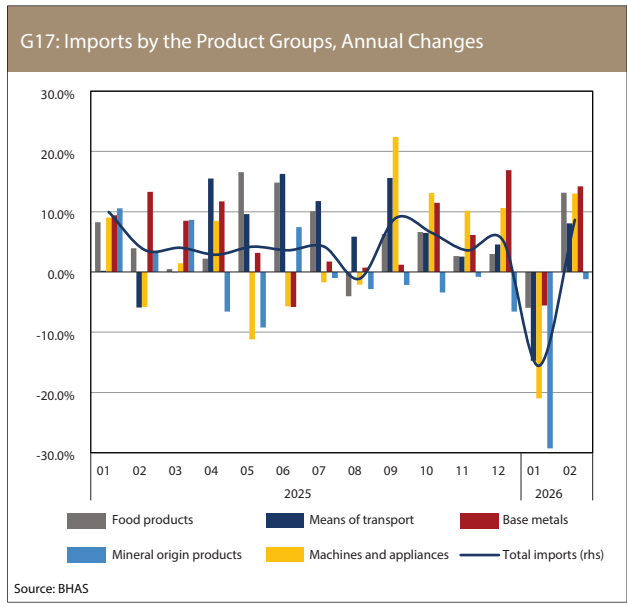
In the euro area, the volume of industrial output recorded a slight annual decline (0.7%) in February, after recording growth throughout the previous year. The activities of the manufacturing industry also recorded an annual decline in February (0.9%), while production and supply of electric energy and gas recorded an annual growth in production output, of 1.8%. Looking at the main industrial groups, the largest annual growth in the industrial output was recorded by the capital goods group (2.5%). On the other hand, the Non-durable consumer products group recorded the strongest annual decline in production output (5.4%). At the same time, the Purchasing Managers' Index (PMI) for the manufacturing sector recorded a value of 50.8 in February, which is the highest value of this index in almost four years, and signals a possible recovery in production in the coming months.



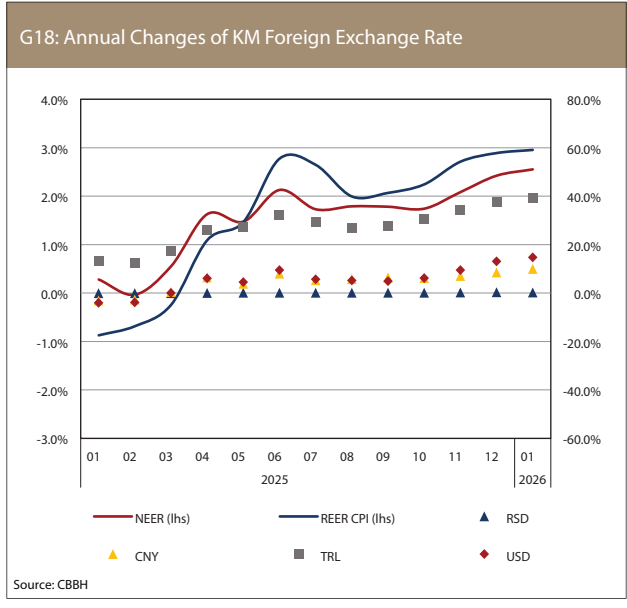
In the first two months of 2026, the industrial output declined sharply by 7.2%, compared to the same period of the previous year. In February, the industrial output recorded an annual decline of 4.5%, as a result of a decline in industrial production in all activities: mining (27.9%), manufacturing industry (0.5%), and production and supply of electrical energy and gas (4.5%). In the manufacturing industry, most key sectors experienced an annual growth in production output. However, the production of rubber and plastic products, as well as the production of other non-metallic mineral products, saw declines of 1.7% and 5.8%, respectively. Looking at the main industrial groups, the largest annual decline in the industrial output was recorded in the durable consumer goods group (19.9%), while the capital goods group was the only one to achieve annual growth in production (14.9%).



After growth in the previous year, exports of goods from BH recorded a significant decline in January 2026, with a moderate recovery in February. The value of exported goods in the first two months of 2026 amounted to KM 2.62 billion, which is a decrease of 2.0% compared to the same period of the previous year. The annual decline in the value of exports is due to the decline in the value of exports of most export significant product groups: chemical industry products (15.2%), mineral origin products (11.8%), most of which refers to electrical energy, as well as furniture exports (7.9%). On the other hand, exports of machines and appliances, as well as base metals, recorded annual growth of 8.7% and 4.1% in the first two months, respectively.



The value of imported goods in BiH in the first two months of 2026 amounted to KM 4.43 billion, which is an annual decrease in value of 2.5%, and which is mostly due to a significant decrease in imports in January. In the first two months of the current year, imports of mineral origin products, mostly oil and oil derivatives, recorded an annual decline of 15.7%. Also, the imports of machines and appliances, as well as means of transport, recorded an annual decline of 3.1% and 1.7%, respectively. On the other hand, base metals, as well as food products, recorded an increase in the value of imports of 5.3% and 4.3%, respectively.



The nominal effective exchange rate (NEER) recorded an appreciation of 2.6% in January 2026 compared to the same month of the previous year. The appreciation of NEER was mainly caused by the significant nominal appreciation of EUR, our anchor currency, against the Turkish lira, which stood at 39.1% in January, on an annual basis. Also, the annual nominal appreciation in January was also recorded against the Indian rupee (21.9%), the US dollar (14.7%) and the Chinese yuan (9.9%). The real effective exchange rate (REER), where the consumer price index was used as a deflator, recorded an annual appreciation of 3.0% in January. In addition to nominal appreciation, REER-CPI appreciation was driven by higher average consumer price growth in BiH in January (3.6%) compared to key trading partner countries: Italy (1.0%), Germany (2.1%), Austria (2.1%), and Slovenia (2.4%).

STATISTICAL APPENDIX

T01: Main Economic Indicators.....	13
T02: Buying and Selling of KM	14
T03: Foreign Reserves of CBBH.....	15
T04: Monetary Aggregates	16
T05: Monetary Survey.....	17
T06: Balance Sheet of CBBH.....	19
T07: Consolidated Balance Sheet of Commercial Banks in BH.....	20
T08: Total Deposits and Loans of Commercial Banks.....	22
T09: Structure of Deposits and Loans of Commercial Banks by Currency.....	23
T10: Structure of Deposits with Commercial Banks by Sector.....	24
T11: Structure of Loans of Commercial Banks by Sector	25
T12: Interest Rates on Loans to Households	26
T13: Interest Rates on Loans to Non-financial Corporations.....	27
T14: Interest Rates on Deposits of Households and Non-financial Companies.....	28
T15: Average Reserve Requirements	29
T16: Industrial Production Index for BH	30
T17: Consumer Price Index for BH.....	31
T18: BH Balance of Payments	32
T19: International Investment Position (IIP)	33
T20: BH Foreign Trade Balance.....	34
T21: Exports goods by Country of Destination.....	35
T22: Imports goods by Country of Origin.....	36
T23: Average Middle Exchange Rates of KM	37

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

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

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 KM624 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.

T01: Main Economic Indicators

	Changes compared to			
	02 2026	01 2026	12 2025	02 2025
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	43,057	0.8%	0.3%	10.4%
Foreign currency reserves	18,085	-0.3%	-0.7%	6.2%
Average balance of reserve accounts with CBBH	6,159	-3.0%	-0.1%	3.6%
Banking sector				
Total loans	29,219	1.6%	1.8%	12.1%
Total deposits	37,474	0.4%	0.4%	10.8%
Non-banking sector				
BLSE turnover	0.8	-86.1%	-94.6%	-86.5%
SASE turnover	1.9	70.6%	-39.7%	-61.0%
Turnover in RTGS	14,994	8.4%	-23.9%	1.5%
Turnover in giro clearing system	12,776	8.0%	-24.5%	1.0%
Stock Exchange Indices				
	in points			
BIRS	860	-1.0%	-1.4%	-8.3%
SASX 30	2,856	2.0%	1.5%	22.4%
REAL SECTOR	in persons	01 2026	12 2025	02 2025
Consumer prices - BH		0.5%	1.3%	3.3%
Industrial production - BH		11.9%	-10.5%	-4.5%
Number of unemployed persons - BH	315,646	-0.3%	0.3%	-2.7%
EXTERNAL SECTOR	in KM million	Changes compared to		
		01 2026	12 2025	02 2025
Imports	2,657	50.2%	4.5%	8.6%
Exports	1,534	40.9%	9.1%	6.1%
PUBLIC FINANCE	in KM million	01 2026	12 2025	02 2025
Net indirect taxes	832.7	19.3%	-8.2%	14.1%
VAT	571.5	17.1%	-6.0%	15.9%
Excise duties	148.3	31.5%	-10.7%	13.0%
Customs fees	52.1	43.1%	-13.0%	4.8%

T02: Buying and Selling of KM					KM thousand	
Year	Month	Selling	Buying	Balance	Cumulative Balance	
1	2	3	4	5=(3-4)	6	
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	
2022		6,291,277	6,075,689	215,588	15,231,481	
2023		10,891,324	11,128,647	-237,323	14,994,158	
2024		16,579,730	16,327,122	252,608	15,246,766	
2025		20,110,956	19,364,322	746,633	15,993,399	
2025	01	1,588,454	1,863,306	-274,853	14,971,913	
	02	1,480,038	1,660,325	-180,287	14,791,626	
	03	1,549,835	1,696,403	-146,568	14,579,744	
	04	1,779,421	1,682,344	97,077	14,823,388	
	05	1,412,887	1,581,252	-168,365	14,655,023	
	06	1,662,479	1,465,921	196,558	14,851,581	
	07	2,149,604	1,597,140	552,465	15,404,046	
	08	2,142,074	1,665,126	476,948	15,880,994	
	09	1,557,335	1,650,099	-92,764	15,788,230	
	10	1,619,675	1,427,739	191,936	15,980,165	
	11	1,495,689	1,462,293	33,396	16,013,561	
	12	1,581,636	1,601,798	-20,162	15,993,399	
2026	01	1,167,274	1,352,095	-184,821	15,808,578	
	02	1,344,579	1,527,100	-182,521	15,626,057	

T03: Foreign Reserves of CBBH

end of period, KM million

Year	Month	Gross Foreign Reserves							Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
		Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities				
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
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
2022	12	160.0	0.1	572.0	8,273.2	0.0	7,060.5	16,065.9	16,063.3	15,611.7	451.5
2023	12	175.5	2.1	455.2	8,326.6	0.0	7,330.6	16,289.9	16,287.4	15,401.2	886.2
2024	12	555.2	4.8	526.0	6,786.2	0.0	9,768.7	17,640.9	17,638.4	16,274.7	1,363.7
2025	12	804.6	6.3	557.5	5,968.0	0.0	10,877.0	18,213.5	18,211.3	16,554.0	1,657.3
2025	01	592.1	16.8	466.6	6,083.3	0.0	10,096.6	17,255.4	17,252.4	15,822.7	1,429.6
	02	603.6	5.5	466.5	5,835.1	0.0	10,117.5	17,028.1	17,025.4	15,549.6	1,475.7
	03	632.4	5.4	465.2	5,658.9	0.0	10,141.1	16,903.1	16,900.6	15,378.5	1,522.1
	04	635.8	14.6	465.1	5,763.9	0.0	10,202.0	17,081.5	17,076.4	15,486.6	1,589.8
	05	635.0	5.6	467.2	5,760.4	0.0	10,063.2	16,931.4	16,926.5	15,318.4	1,608.0
	06	613.9	5.5	468.8	5,820.8	0.0	10,209.1	17,118.2	17,115.9	15,520.0	1,595.9
	07	631.4	14.1	470.6	6,157.1	0.0	10,394.6	17,667.8	17,665.5	16,038.0	1,627.5
	08	646.2	5.9	470.5	6,385.0	0.0	10,413.2	17,920.8	17,918.5	16,496.0	1,422.6
	09	720.3	5.9	471.3	6,224.2	0.0	10,499.0	17,920.7	17,918.4	16,404.3	1,514.1
	10	760.0	14.0	471.1	6,455.3	0.0	10,581.5	18,282.0	18,279.7	16,688.0	1,591.7
	11	799.2	6.4	471.0	6,322.0	0.0	10,685.2	18,283.7	18,281.5	16,634.6	1,646.9
	12	804.6	6.3	557.5	5,968.0	0.0	10,877.0	18,213.5	18,211.3	16,554.0	1,657.3
2026	01	899.4	13.8	500.9	5,801.2	0.0	10,934.1	18,149.4	18,147.1	16,274.1	1,873.0
	02	978.6	6.8	500.9	5,467.4	0.0	11,133.4	18,087.0	18,084.8	16,097.9	1,986.9

Notes:

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
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
2022	12	7,436.1	7,217.4	272.7	6,126.2	13,752.5	2,878.7	3,583.9	6,898.8	14,926.2	19,878.6	13,361.3	33,240.0
2023	12	7,565.1	7,083.2	16.9	6,550.5	15,064.1	2,891.3	3,974.6	7,310.3	14,665.2	21,614.6	14,176.2	35,790.8
2024	12	7,959.2	7,455.4	15.3	6,873.2	17,237.0	3,170.0	4,083.5	7,768.8	15,429.9	24,110.2	15,022.2	39,132.4
2025	12	8,538.5	7,326.2	20.5	7,458.8	19,370.3	3,958.3	4,386.9	7,740.3	15,885.2	26,829.1	16,085.5	42,914.6
2025	01	7,714.4	7,290.6	30.7	6,679.0	17,122.1	3,244.0	4,090.3	7,803.5	15,035.7	23,801.1	15,137.8	38,938.9
	02	7,739.4	7,000.8	10.0	6,744.8	17,167.7	3,307.5	4,082.7	7,708.9	14,750.2	23,912.5	15,099.1	39,011.5
	03	7,930.9	6,719.0	12.4	6,935.8	17,092.2	3,372.5	4,057.4	7,603.0	14,662.3	24,028.1	15,032.9	39,061.0
	04	8,059.0	6,696.6	30.1	6,987.0	17,270.1	3,574.4	4,168.7	7,525.9	14,785.7	24,257.1	15,269.1	39,526.2
	05	8,084.2	6,506.6	13.7	7,033.4	17,355.7	3,607.1	4,171.7	7,417.0	14,604.5	24,389.1	15,195.7	39,584.8
	06	8,149.8	6,637.1	17.7	7,052.2	17,560.5	3,687.3	4,206.8	7,412.5	14,804.5	24,612.7	15,306.6	39,919.3
	07	8,272.2	7,115.1	35.7	7,210.4	17,875.7	3,625.6	4,284.0	7,490.5	15,423.0	25,086.2	15,400.0	40,486.2
	08	8,427.0	7,309.0	13.8	7,353.0	18,285.8	3,605.7	4,285.0	7,471.3	15,749.9	25,638.9	15,362.1	41,000.9
	09	8,396.8	7,285.9	19.8	7,285.6	18,452.7	3,776.2	4,334.8	7,530.4	15,702.4	25,738.4	15,641.4	41,379.7
	10	8,371.2	7,505.6	38.6	7,294.6	18,603.7	3,870.3	4,295.4	7,723.6	15,915.4	25,898.3	15,889.3	41,787.6
	11	8,376.9	7,479.3	14.2	7,308.9	18,601.9	3,911.6	4,433.1	7,759.8	15,870.3	25,910.8	16,104.5	42,015.4
	12	8,538.5	7,326.2	20.5	7,458.8	19,370.3	3,958.3	4,386.9	7,740.3	15,885.2	26,829.1	16,085.5	42,914.6
2026	01	8,305.9	7,208.4	39.7	7,258.0	19,338.8	3,911.2	4,425.9	7,784.4	15,554.0	26,596.8	16,121.4	42,718.2
	02	8,377.1	6,997.9	17.1	7,343.5	19,498.0	3,971.1	4,340.9	7,903.4	15,392.1	26,841.6	16,215.4	43,056.9

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 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	5 = 3+4	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	12 = 6+...+11	13 = 5+12
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
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
2022	12	21,084.4	-1,813.4	19,271.1	-509.1	592.0	652.8	9,197.6	180.2	11,027.6	21,141.1	40,412.2
2023	12	22,027.1	-1,492.6	20,534.4	125.1	645.6	644.9	9,828.3	231.8	11,847.1	23,322.8	43,857.2
2024	12	24,234.1	-1,949.7	22,284.4	630.9	749.8	734.5	10,713.4	300.1	12,932.8	26,061.4	48,345.9
2025	12	25,023.9	-1,996.9	23,027.0	1,480.9	847.3	807.8	11,575.9	393.6	14,514.4	29,619.9	52,646.9
2025	01	24,013.6	-1,901.1	22,112.4	680.6	738.2	719.4	10,628.8	311.8	12,969.2	26,048.0	48,160.4
	02	23,857.9	-1,944.7	21,913.2	795.2	734.3	682.6	10,815.4	301.6	13,072.6	26,401.7	48,314.9
	03	23,648.2	-1,926.0	21,722.2	891.9	739.1	669.9	10,995.0	311.9	13,251.3	26,859.1	48,581.4
	04	23,942.9	-1,950.5	21,992.4	826.9	733.8	709.1	11,078.3	306.4	13,417.7	27,072.1	49,064.5
	05	23,676.6	-1,941.0	21,735.6	929.6	733.3	735.9	11,145.9	317.0	13,581.8	27,443.5	49,179.1
	06	23,759.7	-1,994.7	21,765.0	1,018.8	729.0	725.9	11,285.6	322.4	13,725.9	27,807.5	49,572.5
	07	24,617.7	-2,037.9	22,579.8	695.8	725.0	774.8	11,171.2	341.5	13,900.6	27,608.9	50,188.7
	08	25,055.8	-2,030.4	23,025.4	512.7	719.5	767.3	11,150.8	354.4	14,006.9	27,511.5	50,536.9
	09	24,787.4	-2,025.0	22,762.4	786.8	733.8	762.0	11,350.7	376.6	14,139.1	28,149.0	50,911.4
	10	24,953.5	-1,971.8	22,981.7	788.5	814.2	778.9	11,342.5	378.6	14,301.1	28,403.8	51,385.5
	11	24,967.2	-1,978.5	22,988.7	883.4	813.2	772.8	11,510.0	381.2	14,402.6	28,763.3	51,751.9
	12	25,023.9	-1,996.9	23,027.0	1,480.9	847.3	807.8	11,575.9	393.6	14,514.4	29,619.9	52,646.9
2026	01	25,134.1	-2,034.6	23,099.6	1,498.9	836.2	823.9	11,551.6	378.9	14,564.4	29,653.9	52,753.5
	02	25,055.7	-2,003.7	23,052.1	1,849.1	840.8	809.8	11,781.5	368.4	14,689.1	30,338.7	53,390.8

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														
Money Supply (M2)														
Money (M1)														
Quasi Money (QM)														
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.		Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.			Securities	Loans	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
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
2022	12	6,126.2	13,752.5	19,878.6	3,583.9	2,878.7	6,898.8	13,361.3	33,240.0	0.0	622.8	5,208.0	1,341.4	40,412.2
2023	12	6,550.5	15,064.1	21,614.6	3,974.6	2,891.3	7,310.3	14,176.2	35,790.8	3.7	643.4	6,012.6	1,406.7	43,857.2
2024	12	6,873.2	17,237.0	24,110.2	4,083.5	3,170.0	7,768.8	15,022.2	39,132.4	3.4	608.0	7,032.2	1,569.9	48,345.9
2025	12	7,458.8	19,370.3	26,829.1	4,386.9	3,958.3	7,740.3	16,085.5	42,914.6	63.4	597.3	7,931.4	1,140.2	52,646.9
2025	01	6,679.0	17,122.1	23,801.1	4,090.3	3,244.0	7,803.5	15,137.8	38,938.9	3.4	604.0	7,145.1	1,469.0	48,160.4
	02	6,744.8	17,167.7	23,912.5	4,082.7	3,307.5	7,708.9	15,099.1	39,011.5	3.4	597.9	7,285.5	1,416.6	48,314.9
	03	6,935.8	17,092.2	24,028.1	4,057.4	3,372.5	7,603.0	15,032.9	39,061.0	63.4	600.5	7,384.2	1,472.3	48,581.4
	04	6,987.0	17,270.1	24,257.1	4,168.7	3,574.4	7,525.9	15,269.1	39,526.2	63.4	601.3	7,483.1	1,390.5	49,064.5
	05	7,033.4	17,355.7	24,389.1	4,171.7	3,607.1	7,417.0	15,195.7	39,584.8	63.4	599.4	7,529.5	1,402.0	49,179.1
	06	7,052.2	17,560.5	24,612.7	4,206.8	3,687.3	7,412.5	15,306.6	39,919.3	63.4	601.7	7,587.3	1,400.8	49,572.5
	07	7,210.4	17,875.7	25,086.2	4,284.0	3,625.6	7,490.5	15,400.0	40,486.2	63.4	600.6	7,701.0	1,337.5	50,188.7
	08	7,353.0	18,285.8	25,638.9	4,285.0	3,605.7	7,471.3	15,362.1	41,000.9	63.4	598.5	7,752.9	1,121.2	50,536.9
	09	7,285.6	18,452.7	25,738.4	4,334.8	3,776.2	7,530.4	15,641.4	41,379.7	63.4	594.4	7,901.5	972.4	50,911.4
	10	7,294.6	18,603.7	25,898.3	4,295.4	3,870.3	7,723.6	15,889.3	41,787.6	63.4	597.7	8,068.6	868.3	51,385.5
	11	7,308.9	18,601.9	25,910.8	4,433.1	3,911.6	7,759.8	16,104.5	42,015.4	63.4	597.3	8,172.7	903.2	51,751.9
	12	7,458.8	19,370.3	26,829.1	4,386.9	3,958.3	7,740.3	16,085.5	42,914.6	63.4	597.3	7,931.4	1,140.2	52,646.9
2026	01	7,258.0	19,338.8	26,596.8	4,425.9	3,911.2	7,784.4	16,121.4	42,718.2	63.4	595.1	8,411.1	965.6	52,753.5
	02	7,343.5	19,498.0	26,841.6	4,340.9	3,971.1	7,903.4	16,215.4	43,056.9	63.4	590.4	8,429.5	1,250.6	53,390.8

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 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	Reserve Money			Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total	
					Cash outside Monetary Authorities	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	
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	
2022	12	16,093.7	2.8	16,096.5	7,436.1	7,217.4	272.7	14,926.2	2.6	685.5	545.4	-63.3	16,096.5	
2023	12	16,317.7	2.8	16,320.5	7,565.1	7,083.2	16.9	14,665.2	2.5	736.0	911.3	5.5	16,320.5	
2024	12	17,668.7	2.9	17,671.6	7,959.2	7,455.4	15.3	15,429.9	2.5	844.8	1,198.2	196.2	17,671.6	
2025	12	18,241.4	3.1	18,244.5	8,538.5	7,326.2	20.5	15,885.2	2.2	668.8	1,546.0	142.3	18,244.5	
2025	01	17,283.2	1.9	17,285.1	7,714.4	7,290.6	30.7	15,035.7	3.0	787.0	1,264.7	194.6	17,285.1	
	02	17,055.9	2.2	17,058.2	7,739.4	7,000.8	10.0	14,750.2	2.8	799.4	1,314.4	191.3	17,058.2	
	03	16,930.9	2.7	16,933.5	7,930.9	6,719.0	12.4	14,662.3	2.4	716.2	1,360.7	191.9	16,933.5	
	04	17,109.3	2.1	17,111.4	8,059.0	6,696.6	30.1	14,785.7	5.1	700.9	1,427.1	192.6	17,111.4	
	05	16,959.2	2.3	16,961.5	8,084.2	6,506.6	13.7	14,604.5	4.9	713.9	1,445.5	192.7	16,961.5	
	06	17,146.0	2.7	17,148.7	8,149.8	6,637.1	17.7	14,804.5	2.2	715.5	1,433.7	192.8	17,148.7	
	07	17,695.7	2.2	17,697.9	8,272.2	7,115.1	35.7	15,423.0	2.4	615.0	1,463.7	193.8	17,697.9	
	08	17,948.7	2.3	17,951.0	8,427.0	7,309.0	13.8	15,749.9	2.3	746.1	1,503.3	-50.6	17,951.0	
	09	17,948.5	2.7	17,951.2	8,396.8	7,285.9	19.8	15,702.4	2.4	701.8	1,594.5	-50.0	17,951.2	
	10	18,309.8	2.1	18,311.9	8,371.2	7,505.6	38.6	15,915.4	2.3	772.6	1,671.4	-49.7	18,311.9	
	11	18,311.5	2.2	18,313.7	8,376.9	7,479.3	14.2	15,870.3	2.2	764.2	1,725.8	-48.9	18,313.7	
	12	18,241.4	3.1	18,244.5	8,538.5	7,326.2	20.5	15,885.2	2.2	668.8	1,546.0	142.3	18,244.5	
2026	01	18,177.2	1.8	18,179.0	8,305.9	7,208.4	39.7	15,554.0	2.3	720.1	1,945.8	-43.3	18,179.0	
	02	18,114.8	2.3	18,117.1	8,377.1	6,997.9	17.1	15,392.1	2.3	705.8	1,883.0	134.0	18,117.1	

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
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
2022	12	8,541.6	4,990.8	3,171.7	652.8	9,197.6	180.2	11,027.3	37,761.9
2023	12	8,116.2	5,709.4	3,440.2	644.9	9,828.3	231.8	11,846.8	39,817.7
2024	12	8,400.9	6,565.4	3,903.6	734.5	10,713.4	300.1	12,932.5	43,550.3
2025	12	8,498.2	6,782.5	4,942.7	807.8	11,575.9	393.6	14,514.1	47,514.7
2025	01	8,359.3	6,730.3	3,899.4	719.4	10,628.8	311.8	12,969.0	43,618.1
	02	8,047.0	6,801.9	3,953.6	682.6	10,815.4	301.6	13,072.4	43,674.5
	03	7,774.7	6,717.3	4,084.6	669.9	10,995.0	311.9	13,251.0	43,804.4
	04	7,810.1	6,833.6	4,022.0	709.1	11,078.3	306.4	13,417.5	44,176.9
	05	7,616.5	6,717.4	4,179.3	735.9	11,145.9	317.0	13,581.6	44,293.5
	06	7,821.5	6,614.6	4,210.4	725.9	11,285.6	322.4	13,725.5	44,705.9
	07	8,288.9	6,922.0	4,507.5	774.8	11,171.2	341.5	13,900.4	45,906.4
	08	8,476.7	7,107.1	4,452.0	767.3	11,150.8	354.4	14,006.7	46,314.9
	09	8,499.0	6,838.9	4,445.1	762.0	11,350.7	376.6	14,138.8	46,411.0
	10	8,729.8	6,643.7	4,568.2	778.9	11,342.5	378.6	14,300.9	46,742.6
	11	8,695.5	6,655.6	4,626.1	772.8	11,510.0	381.2	14,402.4	47,043.7
	12	8,498.2	6,782.5	4,942.7	807.8	11,575.9	393.6	14,514.1	47,514.7
2026	01	8,357.9	6,956.9	5,011.7	823.9	11,551.6	378.9	14,564.3	47,645.2
	02	8,054.4	6,940.9	5,240.4	809.8	11,781.5	368.4	14,688.9	47,884.2

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 Sheets 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
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
2022	12	2,403.2	13,479.7	3,583.9	2,878.7	6,898.8	0.0	622.8	1,810.8	4,662.6	1,421.5	37,761.9
2023	12	1,933.6	15,047.2	3,974.6	2,891.3	7,310.3	3.7	643.4	1,490.2	5,101.3	1,422.0	39,817.7
2024	12	1,678.3	17,221.7	4,083.5	3,170.0	7,768.8	3.4	608.0	1,947.2	5,834.0	1,235.6	43,550.3
2025	12	1,945.7	19,349.8	4,386.9	3,958.3	7,740.3	63.4	597.3	1,994.7	6,385.5	1,092.9	47,514.7
2025	01	1,693.7	17,091.3	4,090.3	3,244.0	7,803.5	3.4	604.0	1,898.1	5,880.4	1,309.4	43,618.1
	02	1,624.8	17,157.7	4,082.7	3,307.5	7,708.9	3.4	597.9	1,941.9	5,971.0	1,278.7	43,674.5
	03	1,737.5	17,079.8	4,057.4	3,372.5	7,603.0	63.4	600.5	1,923.6	6,023.5	1,343.2	43,804.4
	04	1,760.5	17,240.0	4,168.7	3,574.4	7,525.9	63.4	601.3	1,945.4	6,056.0	1,241.1	44,176.9
	05	1,802.6	17,342.0	4,171.7	3,607.1	7,417.0	63.4	599.4	1,936.1	6,084.0	1,270.2	44,293.5
	06	1,747.2	17,542.8	4,206.8	3,687.3	7,412.5	63.4	601.7	1,992.4	6,153.7	1,298.1	44,705.9
	07	2,471.8	17,840.0	4,284.0	3,625.6	7,490.5	63.4	600.6	2,035.6	6,237.3	1,257.7	45,906.4
	08	2,473.8	18,272.0	4,285.0	3,605.7	7,471.3	63.4	598.5	2,028.1	6,249.6	1,267.5	46,314.9
	09	2,222.7	18,433.0	4,334.8	3,776.2	7,530.4	63.4	594.4	2,022.6	6,307.0	1,126.6	46,411.0
	10	2,192.9	18,565.0	4,295.4	3,870.3	7,723.6	63.4	597.7	1,969.5	6,397.2	1,067.6	46,742.6
	11	2,165.3	18,587.7	4,433.1	3,911.6	7,759.8	63.4	597.3	1,976.3	6,446.9	1,102.3	47,043.7
	12	1,945.7	19,349.8	4,386.9	3,958.3	7,740.3	63.4	597.3	1,994.7	6,385.5	1,092.9	47,514.7
2026	01	1,956.5	19,299.1	4,425.9	3,911.2	7,784.4	63.4	595.1	2,032.3	6,465.3	1,112.2	47,645.2
	02	1,844.7	19,481.0	4,340.9	3,971.1	7,903.4	63.4	590.4	2,001.4	6,546.4	1,141.6	47,884.2

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 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)
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
2022	12	18,710.9	10,518.3	29,229.2	4,623.0	17,445.0	22,068.0
2023	12	20,060.8	11,066.0	31,126.8	4,765.5	18,758.6	23,524.1
2024	12	22,298.1	11,572.7	33,870.8	5,255.5	20,570.2	25,825.7
2025	12	24,993.7	12,319.0	37,312.6	5,624.5	23,066.1	28,690.6
2025	01	22,228.2	11,643.2	33,871.5	5,171.9	20,592.3	25,764.2
	02	22,218.5	11,609.1	33,827.7	5,382.0	20,684.2	26,066.2
	03	22,250.5	11,546.0	33,796.4	5,545.9	20,916.9	26,462.8
	04	22,558.9	11,662.2	34,221.1	5,575.1	21,182.8	26,757.9
	05	22,725.8	11,566.1	34,291.9	5,564.7	21,459.0	27,023.8
	06	22,863.7	11,664.4	34,528.2	5,607.6	21,730.1	27,337.7
	07	23,954.7	11,688.7	35,643.4	5,567.7	21,898.8	27,466.5
	08	24,205.2	11,834.2	36,039.4	5,414.4	22,029.0	27,443.4
	09	24,268.2	11,960.4	36,228.6	5,544.3	22,247.5	27,791.8
	10	24,316.3	12,262.5	36,578.8	5,480.4	22,539.2	28,019.6
	11	24,472.9	12,316.2	36,789.1	5,622.1	22,682.0	28,304.1
	12	24,993.7	12,319.0	37,312.6	5,624.5	23,066.1	28,690.6
2026	01	24,985.4	12,323.2	37,308.6	5,679.7	23,080.7	28,760.5
	02	25,006.1	12,467.8	37,473.9	5,892.5	23,326.3	29,218.8

Notes:

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
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
2022	12	18,209.1	10,073.0	947.1	29,229.2	13,086.0	8,979.5	2.6	22,068.0
2023	12	19,182.7	11,048.0	896.0	31,126.8	15,113.0	8,410.2	0.9	23,524.1
2024	12	21,566.1	11,371.0	933.8	33,870.8	18,002.8	7,822.2	0.7	25,825.7
2025	12	24,755.3	11,554.9	1,002.4	37,312.6	20,756.1	7,934.0	0.5	28,690.6
2025	01	21,547.8	11,401.6	922.1	33,871.5	17,984.7	7,778.8	0.7	25,764.2
	02	21,630.5	11,268.0	929.2	33,827.7	18,291.4	7,774.1	0.7	26,066.2
	03	21,746.7	11,149.5	900.3	33,796.4	18,697.0	7,765.2	0.7	26,462.8
	04	22,162.9	11,134.5	923.7	34,221.1	19,018.0	7,739.3	0.6	26,757.9
	05	22,361.8	10,956.8	973.2	34,291.9	19,286.3	7,736.8	0.6	27,023.8
	06	22,534.1	11,064.5	929.5	34,528.2	19,586.4	7,750.7	0.6	27,337.7
	07	23,482.2	11,195.6	965.6	35,643.4	19,725.1	7,740.8	0.6	27,466.5
	08	23,656.0	11,435.5	948.0	36,039.4	19,715.0	7,727.9	0.6	27,443.4
	09	23,885.9	11,375.5	967.1	36,228.6	20,034.1	7,757.2	0.5	27,791.8
	10	24,069.8	11,536.2	972.9	36,578.8	20,178.6	7,840.3	0.7	28,019.6
	11	24,111.0	11,710.3	967.8	36,789.1	20,471.9	7,831.7	0.5	28,304.1
	12	24,755.3	11,554.9	1,002.4	37,312.6	20,756.1	7,934.0	0.5	28,690.6
2026	01	24,673.1	11,604.6	1,030.8	37,308.6	20,831.9	7,928.2	0.4	28,760.5
	02	24,824.5	11,659.2	990.2	37,473.9	21,140.2	8,078.1	0.4	29,218.8

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 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
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
2022	12	280.5	1,939.6	1,501.7	719.2	167.9	1,195.8	2,014.0	6,144.9	573.4	14,575.4	116.9	29,229.2
2023	12	237.9	1,480.6	1,667.3	728.5	184.9	1,038.0	1,895.0	7,088.5	645.4	16,058.7	102.1	31,126.8
2024	12	256.4	1,179.5	1,792.9	737.7	191.1	1,075.2	1,996.5	8,103.2	760.6	17,651.3	126.6	33,870.8
2025	12	256.9	1,426.8	1,990.3	828.4	193.6	1,176.9	1,971.9	8,800.2	801.1	19,740.3	126.3	37,312.6
2025	01	279.8	1,174.6	1,670.5	724.5	188.0	1,072.4	1,975.3	8,185.0	765.6	17,699.8	136.1	33,871.5
	02	230.8	1,166.4	1,675.2	749.4	173.8	1,071.1	1,946.0	7,849.1	754.8	18,029.5	181.6	33,827.7
	03	230.0	1,288.9	1,784.2	759.7	164.8	1,096.1	1,908.0	7,590.8	762.0	18,071.0	140.9	33,796.4
	04	249.7	1,291.7	1,815.7	732.9	170.7	1,119.5	1,951.9	7,785.1	776.5	18,201.8	125.8	34,221.1
	05	207.3	1,376.4	1,814.1	734.2	170.4	1,107.5	1,876.3	7,805.6	784.2	18,290.1	125.8	34,291.9
	06	205.7	1,307.0	1,862.6	744.5	166.1	1,116.1	1,815.0	8,009.3	785.0	18,385.3	131.5	34,528.2
	07	207.4	1,996.2	1,875.8	736.6	199.7	1,110.1	1,895.4	8,081.3	818.8	18,597.4	124.7	35,643.4
	08	477.1	1,735.0	1,879.1	756.5	193.2	1,118.7	1,900.4	8,275.6	813.6	18,767.2	123.0	36,039.4
	09	351.3	1,628.9	1,925.3	773.6	174.1	1,133.1	1,943.6	8,487.5	805.2	18,883.3	122.8	36,228.6
	10	272.0	1,634.9	1,953.6	819.8	217.6	1,147.7	1,977.5	8,540.2	804.4	19,091.2	119.9	36,578.8
	11	251.1	1,592.0	1,914.8	823.8	253.7	1,188.0	1,996.6	8,545.5	831.6	19,267.0	124.9	36,789.1
	12	256.9	1,426.8	1,990.3	828.4	193.6	1,176.9	1,971.9	8,800.2	801.1	19,740.3	126.3	37,312.6
2026	01	205.6	1,478.7	1,897.3	809.0	203.9	1,156.2	1,936.8	8,855.0	809.8	19,810.7	145.6	37,308.6
	02	211.7	1,366.5	1,936.2	832.1	199.4	1,192.2	1,960.6	8,724.0	800.0	20,095.4	155.9	37,473.9

Notes:

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
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
2022	12	8.9	358.7	203.7	380.9	170.6	159.9	626.3	9,155.5	23.3	10,978.4	1.8	22,068.0
2023	12	5.9	283.6	266.7	373.5	180.5	206.0	617.1	9,767.7	34.6	11,786.0	2.5	23,524.1
2024	12	3.8	315.8	304.2	441.0	227.5	275.8	696.8	10,648.5	30.1	12,879.7	2.5	25,825.7
2025	12	5.5	521.2	425.8	417.5	178.6	366.0	770.7	11,513.4	35.2	14,454.7	1.9	28,690.6
2025	01	3.9	317.8	300.0	433.7	224.4	286.0	681.6	10,564.2	31.1	12,919.8	1.9	25,764.2
	02	4.0	382.9	299.2	430.1	221.9	276.9	645.6	10,750.1	31.9	13,021.8	1.7	26,066.2
	03	4.1	424.5	300.1	429.4	219.7	276.6	633.5	10,943.8	31.0	13,198.1	2.1	26,462.8
	04	4.1	434.4	304.7	424.5	217.4	280.5	672.5	11,022.0	30.4	13,365.8	1.6	26,757.9
	05	4.2	431.6	307.6	420.8	215.1	291.3	699.2	11,091.2	33.3	13,527.9	1.6	27,023.8
	06	4.3	465.9	308.2	415.8	211.1	300.0	689.0	11,236.8	38.5	13,666.7	1.2	27,337.7
	07	4.4	475.8	302.3	417.6	206.7	318.2	736.8	11,123.2	42.0	13,838.3	1.3	27,466.5
	08	4.5	375.6	300.6	413.5	202.5	326.6	730.0	11,103.0	38.5	13,946.7	1.9	27,443.4
	09	4.7	363.8	309.9	418.4	198.2	349.0	725.1	11,303.2	37.2	14,080.9	1.3	27,791.8
	10	4.9	352.7	393.1	415.6	186.8	349.3	742.2	11,294.4	37.1	14,242.1	1.3	28,019.6
	11	5.0	380.5	391.9	413.1	182.7	352.8	735.9	11,461.5	35.0	14,343.5	2.3	28,304.1
	12	5.5	521.2	425.8	417.5	178.6	366.0	770.7	11,513.4	35.2	14,454.7	1.9	28,690.6
2026	01	5.7	577.7	420.7	411.6	174.7	348.2	792.1	11,485.4	34.1	14,508.8	1.5	28,760.5
	02	5.8	704.6	418.4	418.4	170.8	338.1	778.9	11,716.6	34.1	14,631.5	1.5	29,218.8

Notes:

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	Period	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 -																	
2025	01	4.260	3.402	3.721	3.933	6.113	5.562	...	...	4.148	3.813	7.373	6.710	5.112	10.221	14.326	6.467
	02	...	3.080	3.993	3.916	6.317	5.466	4.845	...	4.240	3.945	7.143	5.745	5.135	9.855	14.334	6.463
	03	3.455	3.339	3.629	3.828	6.131	5.389	4.248	...	4.088	3.838	7.020	5.717	5.338	9.869	14.364	6.238
	04	4.993	3.393	3.555	3.834	6.102	5.447	4.294	...	4.612	3.999	6.546	5.607	5.353	9.705	14.275	6.466
	05	5.214	3.401	3.850	3.868	5.697	5.496	4.120	5.840	4.139	3.971	6.519	5.634	5.741	9.563	14.332	6.456
	06	4.733	3.372	3.659	3.779	5.771	5.487	4.482	...	3.554	3.661	7.070	6.383	5.433	8.374	13.960	6.425
	07	4.205	3.859	3.777	3.781	5.625	5.614	4.334	...	3.876	3.565	6.276	6.219	5.816	8.311	14.017	6.390
	08	4.698	3.446	3.642	3.723	5.763	5.760	4.769	...	4.083	3.871	6.809	7.220	5.692	8.215	13.978	6.412
	09	...	4.009	3.432	3.765	5.755	5.772	4.795	4.994	4.076	3.950	7.419	7.486	5.545	8.162	14.053	6.402
	10	4.951	3.648	3.478	3.761	5.554	5.652	4.449	...	4.310	3.863	7.427	7.701	5.244	8.091	14.089	6.242
	11	4.268	3.438	3.393	3.709	5.192	5.692	...	...	4.947	4.063	6.985	7.136	5.297	8.023	14.066	6.175
	12	3.795	3.361	3.321	3.717	6.180	5.334	4.496	...	4.646	3.985	7.918	8.100	4.937	11.067	14.114	6.052
2026	01	...	3.189	3.441	3.703	6.305	5.672	4.373	4.159	4.294	3.920	7.182	7.627	5.704	11.124	14.106	6.048
	02	...	3.247	3.416	3.626	6.126	5.733	4.796	...	4.309	4.034	7.271	7.926	5.642	11.143	14.107	6.059
Loan amount (new business)																	
- KM thousand -																	
2025	01	1,111	1,068	16,645	36,127	15,927	57,930	...	...	1,565	7,123	6,017	4,594	5,267	916,525	266,139	36,325
	02	...	1,601	14,507	36,247	16,135	74,436	7,922	...	4,382	10,267	9,327	9,478	9,519	930,469	286,044	35,495
	03	616	690	15,705	41,244	17,811	89,131	5,308	...	1,204	16,355	8,173	13,897	9,598	956,356	295,752	36,126
	04	1,090	569	11,569	32,874	17,748	96,013	7,286	...	2,138	13,128	10,235	12,930	6,962	960,911	295,837	35,090
	05	753	1,618	6,830	32,508	20,316	81,902	5,136	200	1,281	13,908	8,417	9,172	6,334	963,393	276,327	35,305
	06	1,800	925	9,912	40,951	21,327	80,353	7,845	...	3,725	19,720	11,743	8,782	9,592	796,238	104,708	34,921
	07	1,180	1,063	9,547	40,576	16,296	81,813	6,122	...	2,637	19,115	16,924	9,801	10,920	808,279	104,818	34,862
	08	2,055	391	6,261	40,163	13,470	63,100	8,052	...	1,494	15,117	9,510	4,803	9,385	818,405	104,707	34,761
	09	...	676	13,694	47,784	12,869	73,646	5,990	145	2,183	13,999	13,845	5,401	7,863	845,153	99,264	34,632
	10	756	1,925	15,142	49,499	16,460	80,061	6,406	...	2,297	22,868	11,433	5,650	10,714	849,219	98,694	35,004
	11	529	1,481	12,206	45,240	12,936	60,772	...	...	1,047	12,901	13,297	4,932	8,029	861,757	100,168	34,750
	12	730	844	16,915	45,160	14,563	71,627	8,741	...	4,315	20,811	11,347	5,734	7,640	603,228	98,892	34,981
2026	01	...	1,631	9,642	41,360	7,895	54,473	4,536	1,270	2,635	14,653	5,426	4,451	7,963	619,198	100,233	34,447
	02	...	1,417	14,172	56,343	11,465	81,589	4,202	...	3,531	12,774	10,600	6,313	5,151	605,105	98,357	33,712

Notes:

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

IRF – initial rate fixation.

... insufficient data to be published.

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	Period	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	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages													- percentages per annum -	
2025	01	4.257	4.906	3.922	3.996	6.645	5.322	4.595	5.738	4.012	...	...	3.052	3.876
	02	4.739	4.984	4.138	3.888	5.553	6.153	4.074	5.837	5.184	4.781	...	2.928	3.922
	03	4.922	4.795	4.484	4.581	6.984	6.698	4.759	6.951	5.574	4.328	...	2.984	3.932
	04	4.819	4.786	3.977	5.681	6.378	5.069	5.559	6.919	4.668	4.304	5.376	2.985	3.854
	05	4.471	4.892	3.387	...	6.523	5.688	6.007	7.687	5.751	4.676	...	2.996	3.826
	06	4.634	4.830	4.359	3.997	7.783	5.031	6.419	7.823	4.585	5.499	...	3.011	3.901
	07	4.672	4.882	3.722	5.946	9.439	5.616	6.131	...	5.319	4.408	...	3.060	4.136
	08	4.579	4.749	3.553	4.840	8.386	5.315	5.447	8.083	5.553	4.283	...	3.020	2.857
	09	4.557	4.888	4.244	2.503	8.293	5.122	5.665	6.323	5.923	5.309	...	3.015	2.767
	10	4.101	4.609	3.605	2.474	7.649	4.892	4.967	4.843	3.867	3.692	...	2.940	2.843
	11	4.444	5.047	3.757	4.499	6.294	5.788	6.901	6.996	3.727	4.741	...	3.025	3.334
	12	4.076	4.573	3.407	4.826	6.250	5.659	4.139	5.218	4.686	4.108	5.222	3.013	3.327
2026	01	4.426	4.345	3.929	4.213	4.622	5.620	5.621	7.155	4.636	4.829	...	3.018	3.514
	02	4.344	4.688	3.566	3.560	4.907	4.940	5.860	...	4.043	4.833	...	2.976	3.817
Loan amount (new business)													- KM thousand -	
2025	01	17,072	15,274	31,848	15,046	1,519	9,410	3,794	4,271	14,592	...	...	3,454,557	17,433
	02	22,813	28,796	23,751	23,601	1,159	8,853	7,871	6,833	4,500	10,634	...	3,576,339	16,586
	03	31,957	38,048	31,378	27,955	1,964	5,549	6,528	6,926	8,236	8,847	...	3,654,116	15,888
	04	27,191	45,072	33,518	40,205	2,348	8,333	3,281	6,166	8,426	17,139	13,605	3,725,271	17,158
	05	25,710	32,913	38,534	...	2,318	7,391	2,843	4,173	6,993	9,553	...	3,704,856	16,763
	06	28,915	27,704	38,030	7,615	4,613	11,696	3,194	10,130	8,236	6,401	...	3,898,312	15,749
	07	22,182	30,064	20,223	53,404	3,192	8,387	3,173	...	3,950	8,432	...	3,807,597	12,883
	08	22,373	25,385	18,608	46,145	2,160	4,519	3,629	7,950	10,697	5,028	...	3,788,397	23,221
	09	24,718	40,191	34,586	35,855	1,256	7,826	3,505	5,305	4,572	2,937	...	3,583,789	17,925
	10	34,410	42,398	42,953	27,793	1,712	10,479	2,145	6,366	5,856	3,437	...	3,843,779	19,678
	11	25,333	28,730	27,372	47,846	3,610	6,412	2,684	6,745	8,050	5,849	...	3,625,469	23,912
	12	29,922	44,082	56,840	104,790	3,085	7,861	2,889	7,971	4,714	7,493	9,869	3,472,918	30,536
2026	01	23,139	26,928	32,942	11,400	2,104	6,679	2,114	5,261	4,945	1,725	...	3,481,590	33,893
	02	28,260	25,935	30,069	28,871	2,930	11,964	4,527	...	13,608	11,445	...	3,614,654	41,075

Notes:

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

IRF – initial rate fixation

... insufficient data to be published

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

No data for interest rates on loans in foreign currency 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 Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR		Deposits in Foreign Currency																					
		With Agreed Maturity			*Overnight Deposits	*Overnight Deposits			With Agreed Maturity	*Overnight Deposits	With Agreed Maturity			*Overnight Deposits	With Agreed Maturity			*Overnight Deposits	*Overnight Deposits																				
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity		Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity			Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity		Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity			Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity																	
Weighted monthly averages																				- percentages per annum -																			
2025	01	1.385	1.751	2.390	0.046	1.482	2.630	2.232	0.044	1.816	0.019	1.521	2.175	2.008	0.073	1.791	2.068	1.626	0.017	0.033																			
	02	1.534	1.666	2.072	0.045	1.758	2.367	2.219	0.044	1.884	0.019	1.499	2.013	2.448	0.078	1.829	2.098	2.819	0.013	0.038																			
	03	1.681	2.012	2.207	0.045	1.793	2.277	2.245	0.044	2.211	0.019	1.887	2.004	2.126	0.079	1.901	2.128	2.056	0.012	0.041																			
	04	1.872	1.710	2.008	0.045	1.787	2.134	2.214	0.043	1.006	0.019	1.934	2.376	2.454	0.071	1.342	2.422	2.019	0.018	0.031																			
	05	1.870	2.307	1.926	0.045	1.330	2.522	2.347	0.043	1.544	0.018	1.792	1.530	2.518	0.058	1.800	2.292	...	0.020	0.031																			
	06	1.877	2.094	1.805	0.045	1.850	2.530	2.426	0.043	1.565	0.018	1.536	2.181	2.733	0.060	1.564	2.679	2.876	0.024	0.035																			
	07	1.367	2.080	1.662	0.045	2.393	2.182	2.794	0.043	1.501	0.018	1.745	1.944	1.794	0.052	1.825	2.541	2.898	0.015	0.035																			
	08	1.452	1.951	1.963	0.045	1.533	2.100	2.509	0.042	2.080	0.017	2.026	2.201	1.955	0.065	1.769	2.516	2.023	0.015	0.042																			
	09	1.524	2.420	2.076	0.045	1.398	2.152	2.387	0.042	2.659	0.017	1.752	1.059	2.854	0.070	1.811	2.410	2.779	0.015	0.040																			
	10	1.749	1.870	2.418	0.045	1.480	2.177	2.494	0.042	2.766	0.017	1.887	1.100	1.945	0.068	1.922	2.063	1.962	0.019	0.043																			
	11	1.667	2.054	1.896	0.045	1.890	2.044	2.218	0.042	2.323	0.017	1.806	1.594	2.504	0.067	1.709	2.591	1.664	0.019	0.047																			
	12	1.827	2.016	1.871	0.061	1.313	2.161	2.479	0.042	1.165	0.018	1.483	2.387	1.028	0.070	1.358	2.448	2.849	0.014	0.040																			
2026	01	1.565	1.464	1.794	0.063	1.552	2.099	2.326	0.041	1.309	0.017	2.044	1.588	0.931	0.066	1.289	2.887	3.002	0.016	0.047																			
	02	1.289	1.667	2.061	0.075	2.027	2.167	2.344	0.043	1.278	0.018	1.834	2.343	0.378	0.066	1.628	2.295	3.102	0.018	0.044																			
Deposit amount (new business)																				- KM thousand -																			
2025	01	18,764	34,950	20,616	9,198,139	12,187	97,774	37,144	2,832,373	2,599	670,400	29,544	12,069	359	6,199,112	35,513	4,955	6,528	1,533,023	165,888																			
	02	6,644	28,454	21,422	9,499,119	16,132	65,416	37,543	2,847,160	2,435	671,414	10,824	5,949	302	5,911,729	31,251	9,132	17,195	1,478,515	148,250																			
	03	6,749	17,654	21,283	9,582,154	14,704	76,460	23,789	2,831,180	5,710	660,437	71,676	2,454	108	5,668,202	77,941	11,184	10,135	1,482,791	137,945																			
	04	18,103	18,050	12,386	9,670,059	13,360	74,917	24,681	2,884,828	6,066	628,497	139,227	10,145	60,722	5,757,916	38,070	34,951	4,725	1,492,940	197,309																			
	05	7,998	32,126	16,171	9,731,482	13,989	84,205	29,064	2,873,081	2,537	657,840	38,639	19,253	5,455	5,823,356	15,786	35,290	...	1,498,960	185,028																			
	06	7,457	27,678	15,988	9,771,877	9,386	97,893	30,185	2,881,027	6,344	647,310	31,869	71,087	20,858	5,854,375	14,738	42,967	7,798	1,537,583	185,304																			
	07	5,368	25,276	13,151	9,928,445	8,219	80,682	54,002	2,886,697	5,754	665,176	151,789	7,480	8,965	6,016,183	29,952	15,032	5,393	1,546,856	203,675																			
	08	6,770	24,788	15,282	10,059,387	9,365	62,057	30,049	2,905,921	6,252	664,841	32,527	4,423	9,543	6,315,827	26,576	17,615	1,498	1,522,012	179,446																			
	09	7,824	64,354	15,201	10,108,267	9,161	77,578	29,663	2,940,583	25,047	675,715	57,534	13,663	29,654	6,443,286	48,391	26,186	9,271	1,560,365	187,225																			
	10	14,633	35,399	23,285	10,152,739	29,406	176,878	37,042	2,941,511	19,525	680,116	109,877	4,145	8,407	6,464,629	73,978	7,257	2,852	1,516,642	174,724																			
	11	8,589	32,510	11,830	10,252,288	11,848	96,001	48,229	2,955,254	6,914	680,337	154,291	9,032	10,266	6,367,805	21,427	46,476	6,181	1,625,197	159,778																			
	12	28,492	35,452	26,003	10,669,930	12,812	107,905	53,743	3,009,531	7,052	666,971	86,527	48,589	9,395	6,635,070	15,282	35,510	18,697	1,480,445	186,177																			
2026	01	9,100	25,783	17,242	10,738,321	11,547	77,489	36,674	3,073,105	3,416	680,964	49,600	7,542	550	6,554,724	64,994	3,129	4,175	1,528,961	218,315																			
	02	15,323	33,492	14,724	10,935,315	37,169	85,557	35,092	3,046,404	5,200	678,162	99,591	31,095	894	6,601,034	49,822	14,660	33,240	1,480,199	168,397																			

Notes:

* Interest rates on sight deposits and their amounts refer to the outstanding amounts.
Interest rates on deposit with agreed maturity and their amounts refer to new business.
... insufficient data to be published
Deposits in foreign currency include all foreign currencies except EUR.

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
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
2022		30,175,606	3,017,561	6,694,300	3,676,739
2023		31,917,917	3,191,792	6,209,280	3,017,489
2024		34,288,506	3,428,851	5,868,504	2,439,654
2025		37,367,932	3,736,793	5,955,551	2,218,758
2025	01	36,162,562	3,616,256	5,913,049	2,296,793
	02	35,979,170	3,597,917	5,942,990	2,345,073
	03	36,145,181	3,614,518	5,789,608	2,175,090
	04	36,213,344	3,621,334	5,594,464	1,973,129
	05	36,617,862	3,661,786	5,653,079	1,991,293
	06	36,744,739	3,674,474	5,581,050	1,906,576
	07	37,110,078	3,711,008	5,754,661	2,043,653
	08	38,075,588	3,807,559	6,167,055	2,359,496
	09	38,435,028	3,843,503	6,238,517	2,395,014
	10	38,680,249	3,868,025	6,210,797	2,342,772
	11	38,966,603	3,896,660	6,326,249	2,429,589
	12	39,284,775	3,928,477	6,295,096	2,366,618
2026	01	39,634,129	3,963,413	6,347,305	2,383,893
	02	39,744,217	3,974,422	6,159,341	2,184,919

Notes:

The Central Bank of Bosnia and Herzegovina (CBBH) made a Decision on increase of remuneration paid to commercial banks on required reserve, with purpose of harmonisation with the European Central Bank (ECB) policy and mitigating the impact of the ECB benchmark interest rate growth on bank operations in BH. According to this Decision, commercial banks will be remunerated at the rate of 50 basis points (0.50%) on required reserve holdings with the base in local currency KM, and at the rate of 30 basis points (0.30%) on required reserve holdings with the base in foreign currencies and local currency with currency indexation. Remuneration will not be paid for holdings exceeding reserve requirement. When making a CBBH decision on required reserve, all relevant factors were considered, including decisions of the ECB, and trends of key macroeconomic and financial sector indicators, taking care primarily of the currency board stability. The Decision will be applied from 01 July 2023.

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.

From 1 July 2016, the required reserves rate applied by the CBBH to the base for calculation of required reserves is 10%. From 1 July 2016, the CBBH applies the new rates for the calculation of fees to the funds in the banks' reserves accounts: in the accounting period, the Central Bank does not charge a fee on the amount of required reserves in commercial banks' reserves accounts, and on the amount of excess reserves, the CBBH charges the fee at the rate equal to 50% of the rate applied to commercial banks' deposits (deposit facility rate) by the European Central Bank.

Since 01 May 2015, the Central Bank has calculated the compensation for a bank on the amount of the bank's funds in the reserve account with the Central Bank in the calculation period, as it follows:

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

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

*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 for BH

		Industrial Production Index for BH		
		Month / Previous Month of	Month / the Same Month of	Period/ the Same Period of
		Current Year	Previous Year	Previous Year
Year	Month			
2016	12	...	107.5	104.4
2017	12	...	99.5	103.1
2018	12	...	97.8	101.6
2019	12	...	95.5	94.7
2020	12	...	103.2	93.6
2021	12	...	107.2	109.8
2022	12	...	96.0	100.9
2023	12	...	91.0	96.1
2024	12	...	98.6	96.0
2025	12	...	103.1	98.2
2025	01	91.6	98.7	98.7
	02	105.4	93.4	96.0
	03	105.6	99.9	97.3
	04	97.7	99.7	97.9
	05	95.4	98.1	97.9
	06	103.3	102.7	98.7
	07	102.8	96.0	98.3
	08	88.5	94.5	97.8
	09	110.8	97.9	97.8
	10	106.9	99.2	98.0
	11	93.6	95.2	97.7
	12	104.0	103.1	98.2
2026	01	80.0	90.0	90.0
	02	111.9	95.5	92.8

Source:

Agency for Statistics of BH

T17: Consumer Price Index for BH

Consumer Price Index CPI				
Year	Month	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2016	12	...	99.5	98.4
2017	12	...	100.7	100.8
2018	12	...	101.6	101.4
2019	12	...	100.3	100.6
2020	12	...	98.4	98.9
2021	12	...	106.3	102.0
2022	12	...	114.7	114.0
2023	12	...	102.2	106.1
2024	12	...	102.2	101.7
2025	12	...	104.1	104.0
2025	01	101.4	103.3	103.3
	02	100.7	103.5	103.4
	03	100.0	103.2	103.3
	04	100.3	103.4	103.4
	05	100.2	103.7	103.4
	06	100.2	104.6	103.6
	07	100.2	104.8	103.8
	08	99.8	104.1	103.8
	09	100.2	104.2	103.9
	10	100.4	104.3	103.9
	11	100.5	104.4	104.0
	12	100.1	104.1	104.0
2026	01	100.9	103.6	103.6
	02	100.5	103.3	103.4

Source:

Agency for Statistics of BH

T18: BH Balance of Payments							KM million							
	2018	2019	2020	2021	2022	2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
CURRENT ACCOUNT	-1,094	-927	-980	-577	-2,000	-1,067	-955	-410	-83	-412	-913	-404	-55	-446
Goods - balance	-7,521	-7,963	-6,268	-7,170	-10,183	-10,259	-2,820	-2,882	-3,009	-2,940	-2,829	-2,836	-2,979	-3,069
Exports of goods	10,418	10,180	9,423	12,710	16,368	15,507	3,500	3,834	3,809	3,976	3,913	4,185	4,157	4,196
Imports of goods	17,940	18,143	15,691	19,880	26,551	25,766	6,321	6,716	6,818	6,917	6,742	7,021	7,136	7,265
Services - balance	2,612	2,797	1,636	2,827	3,983	4,383	812	1,083	1,456	1,122	747	992	1,382	1,173
Exports of goods	3,832	4,149	2,590	4,053	5,669	6,424	1,206	1,624	2,304	1,625	1,222	1,620	2,245	1,650
Imports of goods	1,220	1,352	954	1,226	1,686	2,041	395	540	848	503	476	627	862	476
Primary income - balance	-195	-60	-192	-499	-599	-242	-63	-2	43	-85	6	54	38	-98
Credit	1,026	1,197	935	1,193	1,437	1,956	536	586	590	622	569	640	595	595
Debit	1,221	1,258	1,128	1,692	2,035	2,198	599	588	547	706	562	586	557	694
Secondary income - balance	4,010	4,299	3,844	4,264	4,799	5,050	1,117	1,390	1,427	1,491	1,163	1,385	1,504	1,548
Credit	4,404	4,711	4,277	4,728	5,306	5,677	1,302	1,579	1,601	1,660	1,347	1,577	1,698	1,725
Duguje	394	412	433	464	508	626	185	189	174	169	184	192	194	177
CAPITAL ACCOUNT	305	384	361	351	325	360	89	96	115	92	90	102	14	107
Credit	311	386	369	355	329	368	91	98	117	94	92	105	117	109
Debit	6	2	8	4	4	8	2	2	2	2	2	3	103	2
FINANCIAL ACCOUNT	-801	-590	-878	-142	-1,510	-339	-954	-491	29	-197	-890	-289	-137	-174
Direct investment	-960	-739	-699	-1,098	-1,570	-1,830	-533	-297	-492	-275	-268	-267	-350	-31
Net acquisition of financial assets	32	38	138	150	152	212	19	79	26	91	73	151	20	87
Net incurrence of liabilities	992	777	837	1,248	1,722	2,042	552	376	518	366	341	418	370	118
Portfolio investment	256	214	4	82	261	447	-8	197	140	70	8	204	-338	112
Net acquisition of financial assets	254	179	-26	349	246	407	-13	197	140	70	19	193	46	112
Net incurrence of liabilities	-2	-35	-30	267	-15	-40	-6	0	0	0	10	-10	384	0
Financial derivatives	-5	-1	0	1	0	2	0	1	-2	2	-3	-2	-1	-4
Net acquisition of financial assets	-7	-12	-7	-3	-4	-2	0	0	-2	-1	-4	-3	-1	-4
Net incurrence of liabilities	-2	-11	-7	-4	-4	-4	0	-1	-1	-2	-1	-1	-1	-1
Other Investments	-1,205	-999	-1,430	-1,821	-343	990	-118	-875	192	-701	216	-421	-153	-449
Net acquisition of financial assets	286	-12	-218	-58	806	1,178	59	-91	530	-239	236	-180	289	-205
Currency and deposits	-59	-28	-272	-220	315	738	158	-181	634	-211	135	-87	214	-133
Loans	223	-90	-13	-22	86	-46	93	-17	82	55	-15	61	25	6
Insurance and pension	30	22	25	37	38	13	4	9	8	2	2	14	10	12
Trade credit and advances	98	73	60	154	303	448	-191	102	-193	-99	103	-200	89	-82
Other financial assets	-6	10	-17	-7	62	24	-6	-3	-2	14	11	32	-49	-7
Net incurrence of liabilities	1,491	987	1,212	1,764	1,149	189	177	784	338	462	21	241	442	244
Currency and deposits	393	75	-819	-287	-145	-280	-78	380	-1	83	-55	73	-2	-87
Loans	463	318	1,437	648	344	-446	98	229	178	223	-126	-8	273	177
Insurance and pension	-10	-10	-5	-5	-9	-16	-2	-4	-5	-8	-4	-4	-7	-9
Trade credit and advances	618	619	582	795	937	917	155	167	166	173	177	182	187	161
Other financial assets (including the allocation of SDR)	27	-15	16	613	22	13	5	11	-1	-8	28	-2	-9	2
Reserve assets	1,114	935	1,246	2,695	142	52	-295	483	191	707	-843	197	705	197
Monetary gold	0	0	0	0	-162	0	0	0	0	313	0	0	0	0
Currency and deposits	253	238	549	441	4,432	-63	-1,558	189	253	-357	-1,193	171	407	-170
Securities	860	699	696	2,254	-4,126	113	1,262	294	-63	750	349	26	297	367
Other reserve assets	1	-2	1	0	-2	2	1	0	0	1	1	0	0	0
NET ERRORS AND OMISSIONS	-12	-46	-259	85	165	367	-87	-176	-3	122	-67	13	-95	165

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

T19: International Investment Position (IIP)							KM million							
	2018	2019	2020	2021	2022	2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
NET POSITION	-14,100	-13,172	-11,633	-11,297	-11,602	-10,298	-10,657	-11,299	-10,985	-10,815	-11,524	-11,628	-11,796	-11,353
ASSETS	19,326	21,021	22,339	25,332	26,666	29,140	29,323	29,772	30,855	31,698	31,264	31,666	32,774	33,013
Direct investment	1,268	1,245	1,389	1,536	1,689	1,875	1,894	1,973	1,998	2,087	2,160	2,311	2,331	2,418
Equity and investment fund shares	468	622	758	811	913	1,075	1,080	1,114	1,113	1,169	1,186	1,242	1,275	1,315
Debt instruments	799	623	631	726	776	799	814	860	885	918	974	1,069	1,056	1,103
Portfolio investment	1,018	1,203	1,180	1,519	1,762	2,169	2,155	2,353	2,493	2,566	2,586	2,777	2,823	2,931
Equity and investment fund shares	41	39	38	82	97	92	92	88	94	106	114	120	131	140
Debt securities	977	1,164	1,141	1,437	1,665	2,077	2,063	2,265	2,399	2,460	2,472	2,657	2,693	2,792
Financial derivatives	0	1	0	0	0	8	8	3	5	3	1	0	1	1
Other investment	5,415	5,975	5,901	5,926	7,146	8,795	9,232	8,885	9,491	9,397	9,615	9,456	9,694	9,445
Other equity	54	53	68	66	67	67	67	67	68	70	70	70	70	70
Currency and deposits	3,952	4,350	4,297	4,244	4,807	5,792	6,259	5,859	6,514	6,440	6,615	6,590	6,809	6,680
Loans	249	210	195	194	275	234	328	312	396	453	440	503	531	540
Insurance, pension, and standardized guarantee schemes	89	94	105	111	149	143	157	158	164	138	147	158	150	147
Trade credit and advances	1,021	1,199	1,195	1,275	1,752	2,441	2,308	2,380	2,245	2,177	2,214	1,976	2,024	1,908
Other accounts receivable	49	69	40	36	95	117	112	108	104	119	129	160	111	101
Reserve assets	11,626	12,598	13,869	16,350	16,069	16,293	16,034	16,557	16,868	17,645	16,902	17,122	17,925	18,218
Currency and deposits	3,188	3,426	3,975	4,416	8,847	8,784	7,227	7,416	7,667	7,315	6,122	6,292	6,699	6,528
Securities	8,225	8,917	9,601	11,630	7,061	7,331	8,609	8,933	8,974	9,769	10,141	10,209	10,499	10,877
Other reserve assets	212	254	293	305	161	178	198	208	227	561	639	620	727	812
LIABILITIES	33,426	34,193	33,972	36,629	38,268	39,437	39,980	41,071	41,841	42,513	42,788	43,294	44,570	44,367
Direct investment	14,957	15,535	15,882	17,126	18,267	20,075	20,556	20,856	21,284	21,588	21,966	22,441	22,835	22,449
Equity and investment fund shares	11,364	11,663	11,842	13,865	14,498	15,752	16,011	16,218	16,540	16,859	17,242	17,644	18,052	17,772
Debt instruments	3,592	3,872	4,039	3,261	3,769	4,323	4,545	4,638	4,745	4,729	4,725	4,798	4,783	4,677
Portfolio investment	246	207	189	479	438	408	395	411	400	381	410	407	791	764
Equity and investment fund shares	98	99	121	167	121	98	93	99	99	98	97	97	97	97
Debt securities	148	107	69	312	317	310	302	312	301	283	313	309	693	666
Financial derivatives	0	1	2	0	0	0	0	2	17	12	4	4	5	3
Other investment	18,223	18,451	17,899	19,024	19,563	18,954	19,029	19,802	20,139	20,532	20,407	20,442	20,940	21,151
Other equity	36	47	48	78	118	99	98	101	101	95	95	95	101	103
Currency and deposits	2,751	2,825	2,015	1,730	1,584	1,305	1,227	1,608	1,607	1,690	1,639	1,712	1,710	1,623
Loans	12,494	12,527	12,785	13,456	13,932	13,474	13,575	13,830	14,036	14,220	14,055	13,947	14,344	14,549
Insurance, pension, and standardized guarantee schemes	23	24	27	30	33	33	35	36	37	36	38	41	40	39
Trade credit and advances	2,435	2,550	2,551	2,621	2,760	2,914	2,954	3,073	3,217	3,331	3,406	3,521	3,633	3,729
Other accounts payable - other	102	88	101	104	120	141	146	157	156	141	175	173	161	163
Special drawing rights (Net incurrence of liabilities)	382	389	373	1,005	1,017	988	994	998	985	1,019	998	954	950	944

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 for the fourth quarter includes the regular revision of previously published data for current year 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	
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	
2022		17,974	28,636	-10,663	62.8	
2023		16,700	27,768	-11,068	60.1	
2024		16,075	28,654	-12,579	56.1	
2025		16,974	29,954	-12,980	56.7	
2025	01	1,230	2,096	-866	58.7	
	02	1,445	2,446	-1,001	59.1	
	03	1,458	2,646	-1,188	55.1	
	04	1,485	2,551	-1,067	58.2	
	05	1,451	2,491	-1,039	58.3	
	06	1,364	2,454	-1,090	55.6	
	07	1,467	2,671	-1,205	54.9	
	08	1,227	2,307	-1,081	53.2	
	09	1,475	2,574	-1,099	57.3	
	10	1,560	2,722	-1,161	57.3	
	11	1,406	2,453	-1,046	57.3	
	12	1,405	2,543	-1,138	55.3	
2026	01	1,089	1,769	-680	61.5	
	02	1,534	2,657	-1,124	57.7	

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	
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	
2022		2,666,194	2,676,624	1,991,386	2,363,435	1,421,819	1,710,354	311,638	576,469	4,255,821	17,973,740	
2023		2,680,393	2,548,638	1,449,652	2,087,129	1,356,297	1,715,316	261,586	689,771	3,910,942	16,699,723	
2024		2,457,026	2,593,726	1,267,809	1,838,962	1,325,462	1,574,881	318,704	596,041	4,102,241	16,074,851	
2025		2,440,763	3,066,636	1,271,665	1,906,439	1,402,835	1,553,603	413,509	698,725	4,219,890	16,974,065	
2025	01	188,558	201,820	89,753	156,880	100,571	124,200	26,236	42,616	299,700	1,230,333	
	02	210,646	256,572	102,169	159,506	113,250	131,825	30,845	56,900	383,608	1,445,321	
	03	212,744	259,369	111,043	154,570	122,889	141,083	43,491	54,107	358,216	1,457,513	
	04	209,071	288,875	109,904	154,605	119,470	144,512	38,276	58,841	361,150	1,484,706	
	05	205,925	269,976	112,996	151,534	121,482	133,458	44,398	61,209	350,384	1,451,361	
	06	202,655	253,654	110,027	141,895	116,959	127,509	33,887	61,189	316,359	1,364,133	
	07	197,297	280,162	124,661	164,365	118,620	127,452	32,353	62,800	359,206	1,466,916	
	08	182,505	232,230	61,265	156,900	94,932	109,986	18,241	66,263	304,580	1,226,903	
	09	217,084	272,867	117,500	159,909	129,081	133,173	35,525	61,105	348,738	1,474,982	
	10	224,651	282,150	125,735	171,983	133,819	145,494	37,124	60,101	379,048	1,560,106	
	11	211,267	244,395	105,640	162,872	122,262	130,175	36,454	55,926	337,476	1,406,466	
	12	178,360	224,566	100,972	171,420	109,499	104,736	36,679	57,667	421,424	1,405,323	
2026	01	183,841	162,144	86,921	118,800	99,542	107,630	30,222	37,726	261,883	1,088,711	
	02	230,636	310,272	109,251	146,539	132,259	177,907	32,848	48,721	345,241	1,533,674	

Notes:

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

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

T22: Imports goods by Country of Origin												KM thousand
Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
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
2022		2,992,889	3,540,600	3,057,570	2,844,749	2,327,506	1,113,095	658,099	1,675,148	1,003,269	9,423,523	28,636,447
2023		3,337,298	3,871,009	2,830,013	2,095,023	2,629,129	1,073,664	461,880	1,540,892	997,183	8,931,476	27,767,566
2024		3,381,120	3,705,368	2,954,583	2,138,641	2,760,200	1,083,020	332,896	1,664,098	1,013,072	9,621,487	28,654,486
2025		3,425,195	3,533,949	3,149,381	2,575,920	3,218,397	1,055,909	272,599	1,642,134	1,035,161	10,045,229	29,953,873
2025	01	217,075	222,618	211,820	218,521	226,552	75,406	37,371	104,825	76,388	705,265	2,095,841
	02	282,839	260,026	260,307	226,517	233,506	87,294	39,226	125,639	87,019	844,091	2,446,464
	03	302,904	296,602	293,349	233,211	264,809	98,559	34,727	140,190	95,366	886,115	2,645,833
	04	289,559	282,312	260,546	205,190	276,085	90,428	43,401	140,972	88,127	874,613	2,551,232
	05	281,229	292,320	251,403	204,333	240,348	89,264	16,250	137,861	83,696	893,983	2,490,687
	06	272,313	320,934	265,085	200,442	253,940	89,951	11,681	133,084	84,636	821,670	2,453,736
	07	302,280	355,300	292,724	227,531	290,816	103,631	10,357	146,276	83,681	858,832	2,671,427
	08	269,660	244,887	271,321	197,036	259,920	72,237	9,731	137,082	72,659	772,872	2,307,404
	09	306,499	294,677	293,521	218,817	301,075	90,961	12,581	148,956	81,778	824,950	2,573,816
	10	318,310	332,401	268,516	243,916	303,137	90,215	10,129	152,418	108,394	894,157	2,721,595
	11	287,166	310,511	223,474	203,121	262,115	83,694	19,741	132,748	93,569	836,426	2,452,566
	12	295,360	321,361	257,315	197,285	306,091	84,268	27,404	142,082	79,849	832,256	2,543,272
2026	01	189,026	193,039	188,141	141,077	195,653	62,677	31,039	96,567	65,255	606,651	1,769,126
	02	311,779	312,485	254,896	202,290	304,133	94,979	32,222	120,233	102,067	922,397	2,657,481

Notes:

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

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

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
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
2022		1.955830	25.957036	0.079629	0.501501	1.420249	1.948176	0.113256	2.294933	1.860152	0.276500	1.665037
2023		1.955830		0.081507	0.512335	1.290900	2.013360	0.078526	2.248887	1.809093	0.255630	1.668038
2024		1.955830		0.077871	0.495036	1.194513	2.053678	0.055106	2.310145	1.807525	0.251198	1.670415
2025		1.955830		0.079221	0.491679	1.159785	2.087535	0.044132	2.283603	1.734686	0.241246	1.668805
2025	01	1.955830		0.077728	0.474756	1.206419	2.077459	0.053185	2.332869	1.889023	0.258704	1.670103
	02	1.955830		0.077959	0.484086	1.233953	2.076090	0.051944	2.352106	1.877713	0.258238	1.669776
	03	1.955830		0.078224	0.489200	1.216318	2.050596	0.048932	2.338493	1.815112	0.250276	1.669178
	04	1.955830		0.078099	0.480971	1.209546	2.089268	0.045736	2.289202	1.743322	0.238928	1.668739
	05	1.955830		0.078471	0.484193	1.200502	2.089688	0.044682	2.316322	1.733103	0.240078	1.668467
	06	1.955830		0.078831	0.486249	1.176344	2.085461	0.043101	2.303563	1.700461	0.236769	1.668685
	07	1.955830		0.079411	0.490140	1.140074	2.096766	0.041602	2.261618	1.672672	0.233259	1.669147
	08	1.955830		0.079773	0.493098	1.138142	2.084803	0.041251	2.260276	1.684000	0.234638	1.669190
	09	1.955830		0.080326	0.499179	1.127079	2.091680	0.040371	2.251045	1.668485	0.234140	1.669117
	10	1.955830		0.080444	0.501606	1.112109	2.104725	0.040154	2.244888	1.680138	0.235952	1.668916
	11	1.955830		0.080668	0.508583	1.091737	2.106533	0.040005	2.221601	1.691477	0.238011	1.668145
	12	1.955830		0.080625	0.507623	1.071263	2.096984	0.039139	2.235659	1.670207	0.237053	1.666277
2026	01	1.955830		0.080561	0.508792	1.062789	2.106798	0.038613	2.251388	1.667935	0.239157	1.666690
	02	1.955830		0.080614	0.516307	1.066387	2.139395	0.037846	2.247810	1.653692	0.239206	1.665972

Note:

Due to the introduction of the euro as the official currency of the Republic of Croatia, the average exchange rate for the Croatian kuna (HRK) will not be indicated as of 01.01.2023.

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