



Monthly Economic Survey

AUGUST
2016

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
AUGUST 2016

CONTENT

INTRODUCTORY SUMMARY	4
G01: Contribution to the Monthly Rates of Industrial Production Trend in BH	5
G02: Unemployment Trend in BH	5
G03: Rates of Price Changes in BH	5
G04: Inflation in the Euro Area	6
G05: Annual Changes of Debt of the Government Sector with Commercial Banks	6
G06: Yield Rates on Three Month Treasury Bills of the Federation of Bosnia and Herzegovina	6
G07: Indirect Taxes, Growth Rates	7
G08: Monthly Amounts of Excise Duties and Annual Growth Rates	7
G09: Loans, Annual Growth Rates	7
G10: Deposits, Monthly Changes	8
G11: Foreign Assets and Foreign Liabilities of Commercial Banks	8
G12: Exports by Main Product Groups, Annual Growth Rates	8
G13: Imports by Main Product Groups, Annual Growth Rates	9
G14: Nominal and Real Effective Exchange Rates of KM (NEER and REER)	9
G15: Monetary Multiplication	9
G16: Internal Payment System in Bosnia and Herzegovina, Annual Turnover Growth Rates	10
G17: Gross Foreign Exchange Reserves and Monthly Growth Rates	10
G18: Balance of Reserve Account	10
STATISTICAL APPENDIX	11

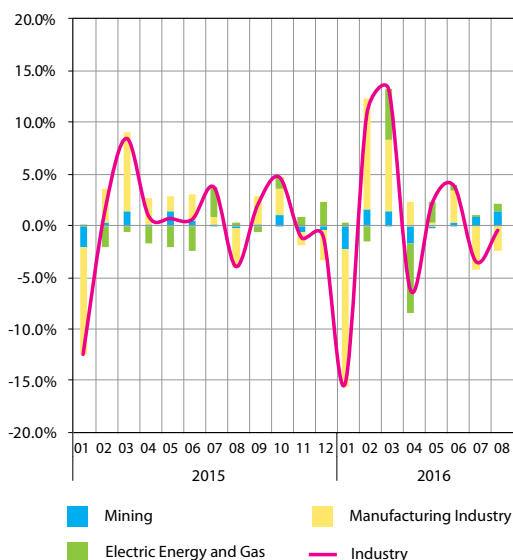
Editors in Chief:

- Belma Čolaković, Ph.D.
- Dragana Stanišić

INTRODUCTORY SUMMARY

In August, there was an increase of industrial production at the annual level (Graph 01), while at the same time, there was a slight increase of the number of the unemployed, but at the annual level, the number of the unemployed decreased (Graph 02). Trend of the general decline of the price level continued in August, and it was determined by a decline of the transport prices (Graph 03). The inflation growth, credit growth and negative interest rates in the euro area, together with the trend of oil prices, if continued, could affect the decrease of deflationary pressures in BH economy (Graph 04). Government sector continued to borrow from commercial banks in the form of securities, while at the same time, the debt based on loans decreased (Graph 05). The Federation of BH issued only one issue of public debt in August, in the form of three month treasury bills (Graph 06). Income of the government sector, primarily revenues from the collection of indirect taxes had an upward trend, due to a high collection of value added tax (Graph 07), however, revenues from the collection of excise duties were stable and recorded a slow increase (Graph 08). Lending activities were stable, but lending to companies had a growing trend, while lending to households had an evident downward trend, although the growth rates of loans to households remained positive (Graph 09). At the same time, there was a deposit growth which resulted from the increase of government deposits and deposits of non-financial companies (Graph 10). The bank deleverage process continued, and for two months, foreign assets exceeded foreign liabilities, due to the increase of deposits with non-residents (Graph 11). The foreign trade balance deteriorated in August, due to a rather high growth rate of imports, while in the first eight months, there was a decrease of trade deficit due to stagnation of imports and growth of exports (Graphs 12 and 13). Depreciation trend of REER had a positive impact on the competitiveness of our products in foreign countries (Graph 14). A faster increase of monetary base compared to the money supply growth, resulted in the slow-down of the process of money multiplication (Graph 15). Annual growth rates of turnover in Gyro Clearing exceeded the growth rates of turnover in RTGS (Graph 16). Foreign exchange reserves continued to grow, as a positive balance of purchase and sale of KM was recorded, and positive changes took place in the portfolio of foreign exchange reserves (Graph 17). Average required reserve and excess funds recorded an increase (Graph 18).

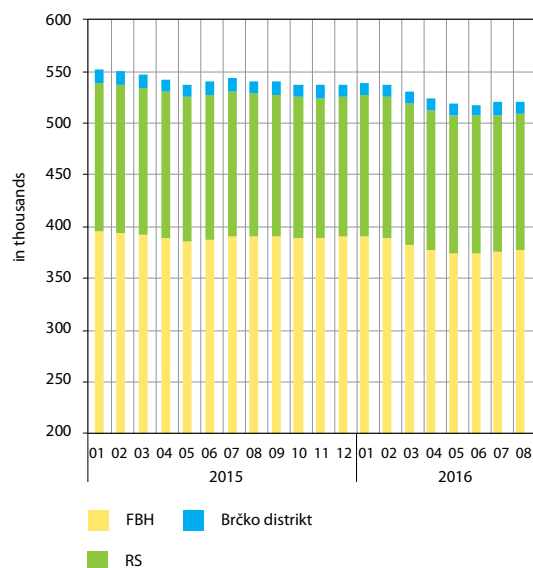
G01: Contribution to the Monthly Rates of Industrial Production Trend in BH



Source: BHAS

In August, after the decline of industrial production in July of 3.6%, observed at the monthly level, a decline was recorded again of 0.4% (seasonally adjusted indices show a monthly growth of 1.1%). At the same time, the growth of 3.8% was recorded in August at the annual level. A rather positive fact is that in the period January - August 2016, compared to the same period of the previous year, there was a growth of the industrial output by 4.0%. Observed by the classification of activities of industrial production in August, at the monthly level, there was a growth of production in mining (11.9%) and production and distribution of electric energy and gas (3.8%), while a decline rate in the manufacturing industry amounted to 3.7%. The decline rate of manufacturing industry, compared to the previous month, was lower by 2.7 pp.

G02: Unemployment Trend in BH

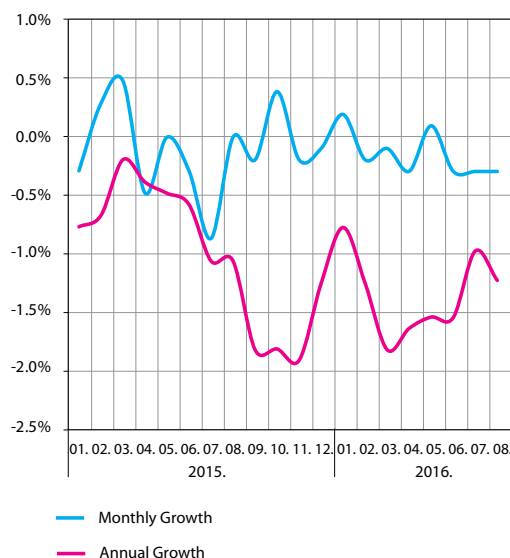


Source: BH Labour and Employment Agency

Over the previous two months, the decrease of the number of the unemployed persons in BH was stopped. The number of the unemployed in BH in August increased slightly compared to the previous month, so the number of the unemployed was higher by 500 persons or 0.10%. In August, compared to the previous month, the number of the unemployed in FBH increased by 1,748 persons or 0.5% (observed in total, from May 2016 until August 2016, the number of the unemployed increased by 4,480 persons). In RS, in August, compared to the previous month, the number of the unemployed decreased by 1,146 persons or 0.9% (observed in total, from May 2016 until August 2016, the number of the unemployed decreased by 3,198 persons). In Brčko District, in August, the number of the unemployed decreased by 102 persons (-0.8%).

Observed at the annual level, the number of the unemployed was lower by 20,321 persons or 3.8%. Comparing the data on the number of the unemployed with December 2015, the number of the unemployed was lower by 3.2%.

G03: Rates of Price Changes in BH

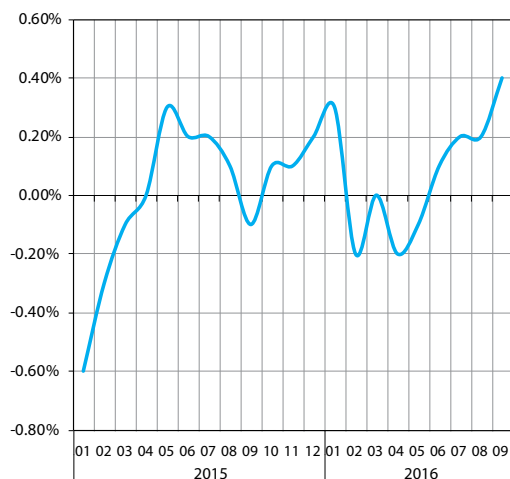


Source: BHAS

In August, the monthly decline of the general price level of 0.3% was recorded, and the deflation rate at the annual level was 1.2%. Annual deflation rate compared to the previous month was higher by 20 basis points.

In August, at the monthly level, a decline of prices was recorded in four sections, those being: food and non-alcohol beverages (contribution to the price decline (19bp), tobacco and alcohol beverages (5bp), health care (4bp), and transport (1bp). The prices in other sections were stagnating, and they only slightly increased in the housing section. At the same time, observed at the annual basis, the decline of prices in August was mainly determined by a decline of prices in the sections related to transport (annual rate of the contribution to the decline of prices 0.79 bp), clothes and footwear (45 bp), and food and non-alcohol beverages (29 bp). On the other hand, the highest contribution to the price growth was recorded in the section tobacco and alcohol beverages (33 bp).

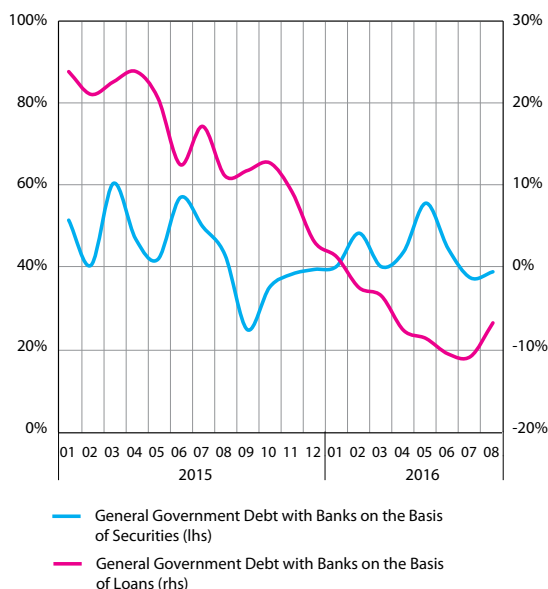
G04: Inflation in the Euro Area



Source: CBBH

Although the commodity prices remained quite low, the inflation in the euro area, stimulated by a highly expansive monetary policy, was increasing for the three successive months. The inflation rates in September, August and July were 0.4%, 0.2% and 0.2%, respectively. The three month Euribor remained negative (-0.29%), and for the first time, yields on ten year German government bonds were negative as well (-0.12%). The inflation growth, negative interest rates and credit growth in the euro area, together with the trend of oil prices, impacted the decrease of deflationary pressures in BH economy.

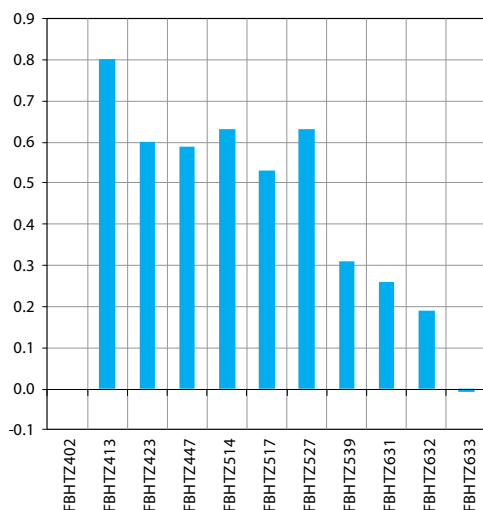
G05: Annual Changes of Debt of the Government Sector with Commercial Banks



Source: CBBH

In August, the trend of high rates of debt of the general government sector on the basis of securities with commercial banks was continued at the annual level, which was mainly the result of the issue of long-term securities. The debt based on loans recorded a declining trend since February of this year. The total exposure of commercial banks to the government sector amounted to KM 2.19 billion. Compared to the same period of the previous year, the claims of commercial banks on the basis of securities of the general government sector recorded a growth of KM 317.0 million (38.9%), while loans, compared to the same period, recorded a decrease in the amount of KM 59.8 million (-5.3%).

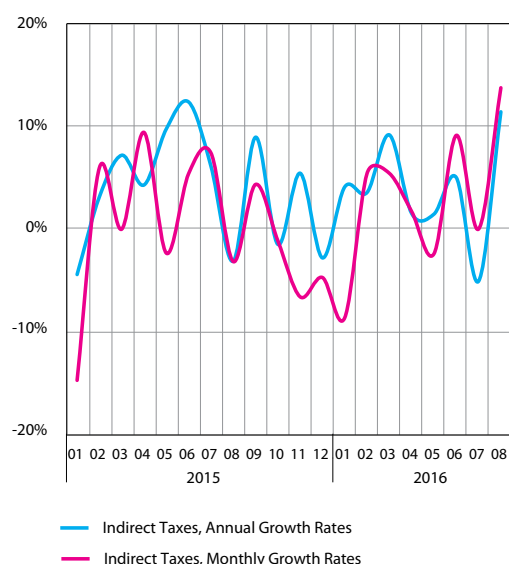
G06: Yield Rates on Three Month Treasury Bills of the Federation of Bosnia and Herzegovina



Source: SASE and BLSE

In August 2016, the Federation of Bosnia and Herzegovina issued only one issue of public debt. The three month treasury bill was issued in the nominal value of KM 20 million with the high bid to cover ratio of 2.58. For the first time in the issue of three month treasury bills of the Federation of Bosnia and Herzegovina, the realized yield rate was negative amounting to -0.006%. A very low spread between the highest and the lowest yield rate in this issue (0.05 pp), as in the previous issues, implies the existence of a high consensus of investors regarding the terms of issues of three month treasury bills of the Federation of Bosnia and Herzegovina.

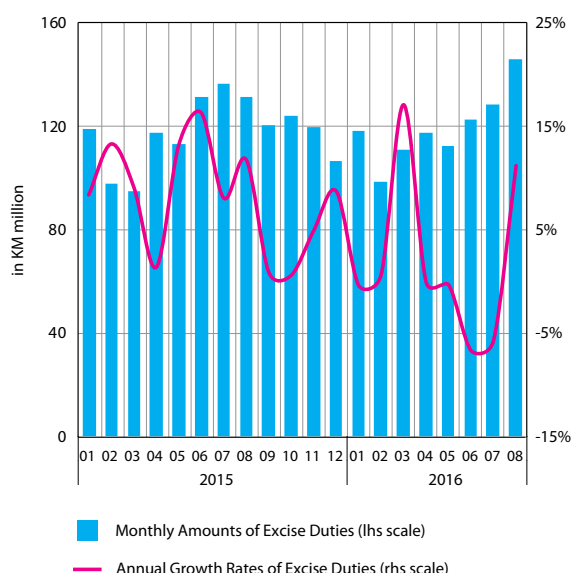
G07: Indirect Taxes, Growth Rates



Source: Indirect Taxation Authority

Since the beginning of 2016, net indirect taxes mainly recorded positive growth rates, both at the annual and at the monthly level. The result of positive trends in the collection of revenues from indirect taxes are a stable collection of the revenues from VAT and excise duties on oil derivatives. In the first eight months, KM 3.45 billion was collected, which, compared to the same period of the previous year, was higher by KM 40.2 million (1.2%).

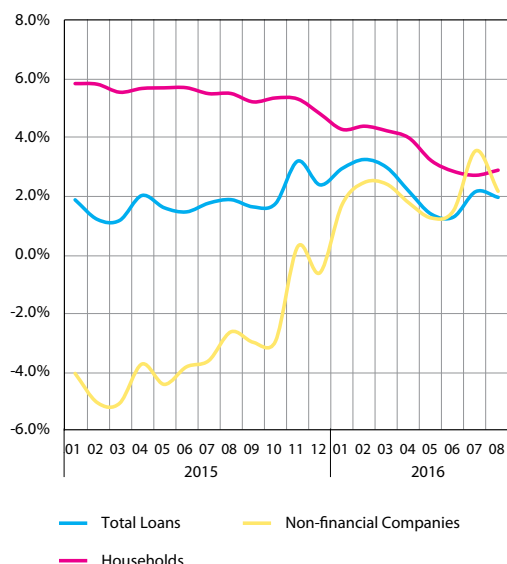
G08: Monthly Amounts of Excise Duties and Annual Growth Rates



Source: Indirect Taxation Authority

In the first eight months of this year, a rather stable and high collection of revenues from excise duties was recorded. Only the revenues from excise duties on tobacco recorded a negative trend, which might indicate the growth of black market of cut tobacco and cigarettes in Bosnia and Herzegovina. In the first eight months, KM 952.2 million was collected on the basis of the total excise duties, which is a growth of KM 13.7 million (1.5%) compared to the same period of the previous year. The main contribution to the growth of revenues was recorded with oil derivatives.

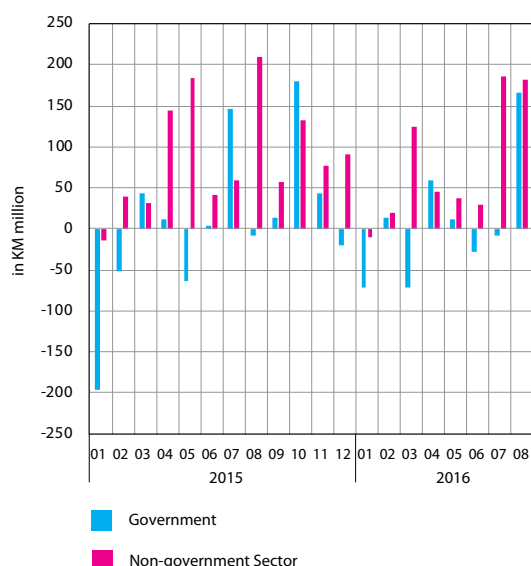
G09: Loans, Annual Growth Rates



Source: Tables 12 and 13

The annual growth rate of the total loans amounted to 2% in August 2016 and it was mainly around this level since the beginning of 2015. By the upward trend, the annual rate of growth of loans to companies reached the level slightly above 2% in this period. In the household sector, the trend of decline of the annual rate from 5.8% to the level of 2.7% was evident.

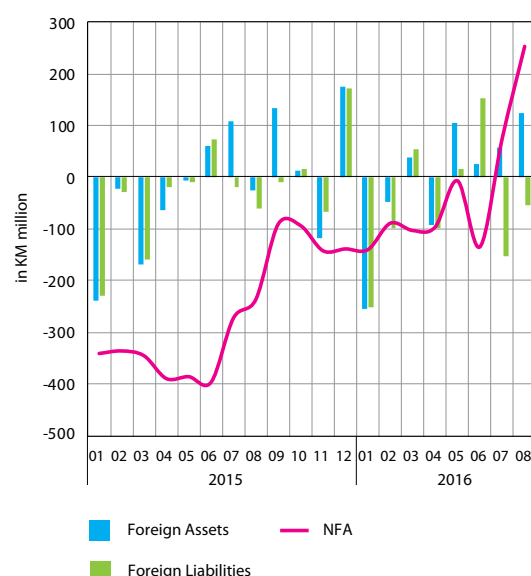
G10: Deposits, Monthly Changes



Source: Tables 10 and 11

The total deposits exceeded the amount of KM 17 billion in August. The increase of deposits of both government and non-government sectors was recorded at the monthly level. The increase of deposits of the government sector of KM 165.9 million was related to the increase of deposits of various government levels: Central government, Entity governments and Canton governments. The increase of deposits of non-government sector was mainly caused by the increase of deposits of non-financial companies and to a lower extent by the increase of deposits of the household sector.

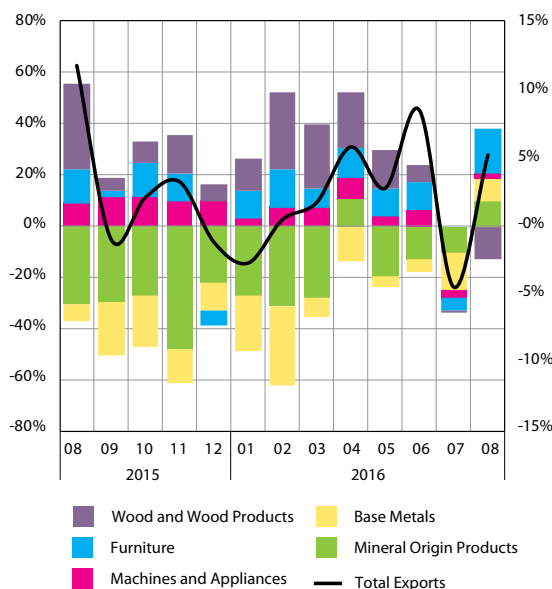
G11: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

A continuous process of deleverage of commercial banks, and the increase of funds held by banks in foreign countries resulted in the increase of net foreign assets of commercial banks. So, for the second successive month, net foreign assets of commercial banks recorded positive values. Foreign assets mainly increased due to the increase of deposits with non-residents, while a decrease of foreign liabilities was mainly a result of the decrease of deposits of non-residents and the repayment of due loans.

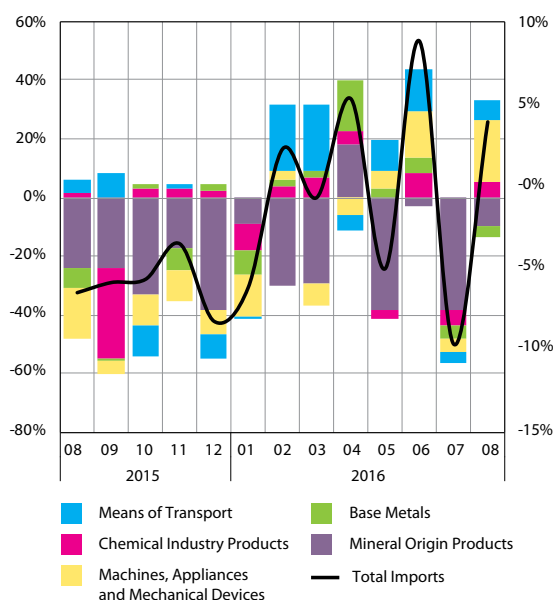
G12: Exports by Main Product Groups, Annual Growth Rates



Source: BHAS

In August, exports increased by 5.2% at the annual level, while the export growth rate in the first eight months was slightly lower amounting to 2.2%. The mineral origin products at the annual level in August recorded a growth of 9.5% (after almost a two year long series of negative growth rates, with the exception of April this year). This impacted the annual growth rate of exports of products of mineral origin in the first eight months which was negative (-14.2%), but it was higher by entire 7pp compared to the first seven months of 2016. There was a growth of exports of base metals in August by 9.3%, while in the first eight months, the exports growth rate of this group was negative amounting to 11.3%. The growth of exports of furniture continued, which had the highest growth rate of 17.6% in August. Out of the main export groups of products over the observed month, only exports of wood and wood products decreased by 12.7%, while very high growth rates in the remaining part of the year impacted a high and positive growth rate (10.2%) of this group of products in the first eight months.

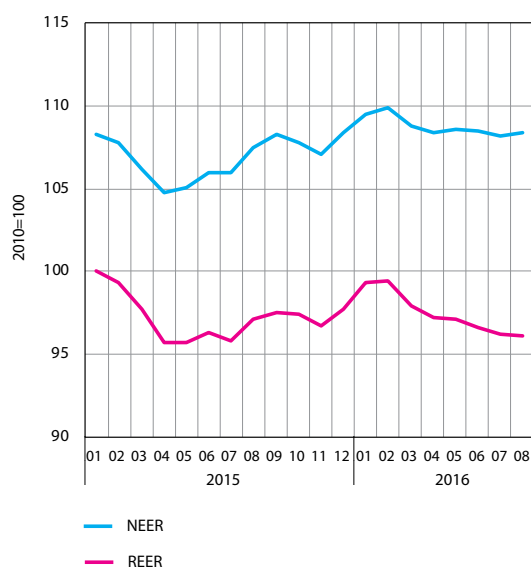
G13: Imports by Main Product Groups, Annual Growth Rates



Source: BHAS

In August, imports increased at the rate of 3.8%, while in the first eight months, the imports growth rate was negative amounting to -0.2%. In August, at the annual level, there was a decrease of the imports of mineral origin products by 9.8%, although there was a growth of oil prices at global markets. In the first eight months, the imports of oil and oil derivatives at the annual level decreased by 19.8%. In August, the imports of base metals were also lower by 3.5%, while in the first eight months, the imports of this group of products increased by 1.8%. The other main import groups of products in August recorded a growth, however, the imports of machines and appliances and electric devices recorded the most considerable increase by 20%, while, due to negative growth rates in some months, for the first eight months, the growth of imports of machines and devices was modest amounting to 1.4%.

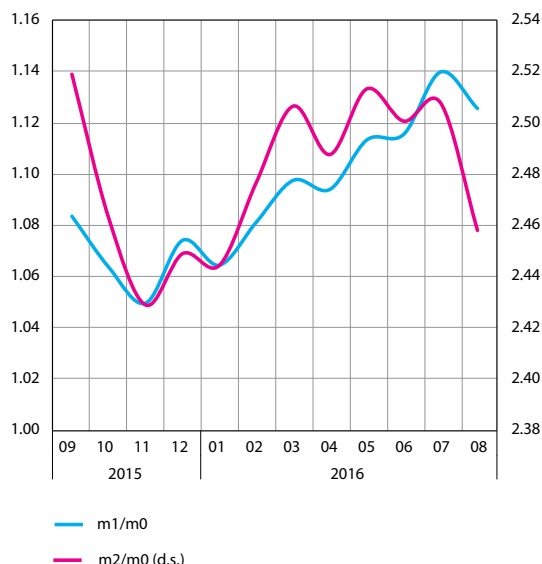
G14: Nominal and Real Effective Exchange Rates of KM (NEER and REER)



Source: CBBH

The nominal real effective exchange rate of KM (NEER) at the monthly level appreciated by 21 bp, while at the annual level the appreciation of NEER amounted to 90 bp. There was a stabilization of NEER, as in the previous period, the nominal appreciation of KM was prominent in relation to Russian ruble, which impacted the growth of NEER. In August, at the annual level, KM considerably appreciated only in relation to British pound by 20.0%. On the other hand, the downward trend of real effective exchange rate (REER) was continued, so in August, at the monthly level, REER was lower by 19 bp, while at the annual level, a considerable depreciation was recorded (1.1 pp). Depreciation trend of REER, although slower in the second half of the year, had a positive impact on the competitiveness of our products in foreign countries.

G15: Monetary Multiplication



Source: Table 04

The growing trend of money multiplication was stopped in July, due to a higher increase of monetary base compared to the growth of money supply. The growth of cash component was particularly strong as a result of the usual demand during the summer months. Bank deposits with monetary authorities recorded an increase in August, and the average balance exceeded the amount of KM 4.00 billion.

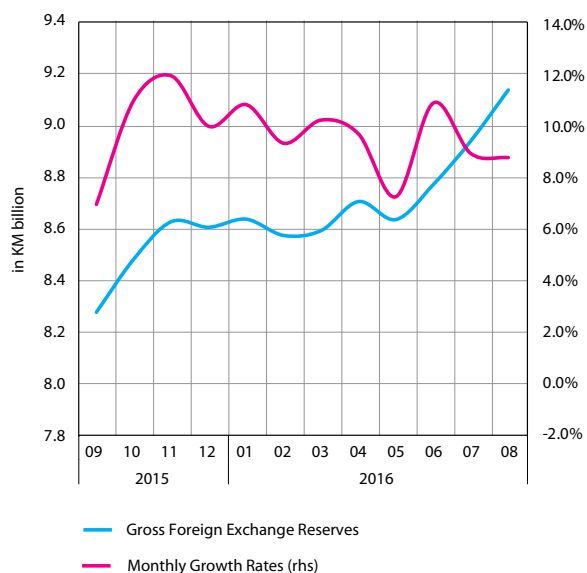
G16: Internal Payment System in Bosnia and Herzegovina, Annual Turnover Growth Rates



Source: CBBH

In the first 8 months of 2016, the annual turnover growth rates in gyro clearing exceeded the growth rates of turnover in RTGS. In August, the growth of turnover in RTGS and Gyro Clearing was 12.3% and 15.41% respectively. Regardless of a significant difference in the growth rates, there is a considerable interdependence among them, which, measured by Pearson correlation coefficient amounts to 0.75. The turnover increased in August also at the monthly level (08/2016/08/2015) in gyro clearing by 8.31%, and in RTGS by 13.46%. In 08/2016, compared to the same month of the previous year, the average transaction value in RTGS (KM 80,973) and gyro clearing (KM 406) changed by -0.83% and 5.4% respectively.

G17: Gross Foreign Exchange Reserves and Monthly Growth Rates



Source: Table 03

Foreign exchange reserves continued to grow and in the end of August they amounted to KM 9.14 billion. Compared to the end of 2015, the growth was recorded in the amount of KM 533.5 million (6.2%). The growth of foreign exchange reserves during 2016 resulted from the positive balance of purchase and sale with commercial banks (KM 404.1 million), and positive changes in the foreign exchange reserve portfolio (increase of the gold price and market prices of securities, KM 129.4 million). A stronger growth of foreign exchange reserves in summer months resulted from the seasonal effect of arrival of tourists and the citizens living in foreign countries.

G18: Balance of Reserve Account



Source: Table 18

The total balance of reserve account exceeded KM 4.00 billion. Both the average required reserve and excess funds recorded small increases compared to the data from July. The total number of banks in the required reserve system was 25. As of 30 July 2016, Moja banka d.d. Sarajevo was merged to Investiciono-komercijalna banka d.d. Zenica.

STATISTICAL APPENDIX

T01:	Main Economic Indicators
T02:	Buying and Selling of KM
T03:	Foreign Reserves of CBBH
T04:	Monetary Aggregates
T05:	Monetary Survey
T06:	Balance Sheet of CBBH
T07:	Consolidated Balance Sheet of Commercial Banks in BH
T08:	Total Deposits and Loans of Commercial Banks
T09:	Structure of Deposits and Loans of Commercial Banks by Currency
T10:	Structure of Transferable Deposits with Commercial Banks by Sector
T11:	Structure of Other Deposits with Commercial Banks by Sector
T12:	Structure of Short-terms Loans of Commercial Banks by Sector
T13:	Structure of Long -Terms Loans of Commercial Banks by Sector
T14:	Interest Rates on Loans to Households
T15:	Interest Rates on Loans to Non-financial Companies
T16:	Interest Rates on Deposits of Households and Non-financial Companies
T17:	Average Reserve Requirements
T18:	Required Reserves by Maintenance Periods
T19:	Industrial Production Index
T20:	Consumer Price Index for BH
T21:	BH Balance of Payments: Summary Table
T22:	BH Balance of Payments: Current and Capital Accounts
T23:	BH Balance of Payments: Financial Account
T24:	BH Foreign Trade Balance
T25:	Exports by Country of Destination
T26:	Imports by Country of Origin
T27:	Average Middle Exchange Rates
T28:	Foreign Debt Servicing

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

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to			
	08/2016	07/2016	12/2015	08/2015
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	19,585	1.1%	5.0%	7.6%
Foreign currency reserves	9,140	2.2%	6.2%	8.8%
Average balance of reserve accounts with CBBH	4,017	1.3%	-1.2%	5.3%
Banking sector				
Total loans	16,845	-0.4%	0.6%	2.0%
Total deposits	17,216	2.1%	4.1%	7.9%
Non-banking sector				
BLSE turnover	46.8	137.7%	-26.4%	118.0%
SASE turnover	32.5	53.4%	-81.7%	-36.0%
Turnover in RTGS	6,599	13.6%	-6.8%	12.3%
Turnover in giro clearing system	1,370	8.3%	-5.6%	15.4%
	in points			
BIRS	566	2.77%	-14.18%	-19.43%
SASX 30	969.3	2.98%	-3.62%	-3.38%
REAL SECTOR	in persons			
Consumer prices - BH		-0.3%	-1.2%	-1.2%
Industrial production - BH		-0.4%	-0.4%	3.8%
Number of unemployed persons-BH	520,565	0.1%	-3.2%	-3.8%
EXTERNAL SECTOR	in KM million			
		07/2016	12/2015	08/2015
Imports	1,325	-1.3%	2.8%	3.8%
Exports	745	-3.6%	3.1%	5.2%
PUBLIC FINANCE	in KM million			
Net indirect taxes	517.1	13.8%	21.4%	11.5%
VAT	309.5	13.5%	14.2%	11.8%
Excise duties	145.5	13.4%	36.7%	11.1%
Customs fees	21.6	6.9%	-1.4%	13.1%

T02: Buying and Selling of KM
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2006		3,316,074	2,181,712	1,134,362	4,880,802
2007		3,878,146	2,822,867	1,055,279	5,936,081
2008		4,933,211	5,564,318	-631,108	5,304,973
2009		4,197,642	4,234,491	-36,849	5,268,124
2010		5,273,777	5,014,550	259,227	5,527,351
2011		5,088,041	5,162,710	-74,669	5,452,682
2012		5,511,162	5,491,846	19,316	5,471,998
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2015		5,470,552	4,699,060	771,492	7,599,818
2015	08	451,744	239,601	212,143	7,424,171
	09	422,386	568,784	-146,398	7,277,773
	10	507,808	329,619	178,189	7,455,962
	11	426,043	287,207	138,836	7,594,798
	12	505,913	500,893	5,020	7,599,818
2016	01	419,251	440,548	-21,297	7,578,521
	02	435,989	528,476	-92,487	7,486,034
	03	513,049	489,620	23,429	7,509,464
	04	608,278	476,553	131,726	7,641,189
	05	527,231	563,500	-36,270	7,604,920
	06	585,383	512,414	72,969	7,677,889
	07	956,170	756,030	200,140	7,878,029
	08	896,258	727,377	168,882	8,046,911

T03: Foreign Reserves of CBBH
 - end of period, KM million -

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits With Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
1	2	3	4	5	6	7	8	9= 3+...+8	10	11	12= 10-11
2006	12	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1
2007	12	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7
2008	12	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3
2009	12	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7
2010	12	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011	12	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2015	08	189.0	3.6	83.7	1,041.5	0.0	7,085.1	8,402.9	8,400.8	7,888.9	511.9
	09	186.8	3.6	94.5	628.0	0.0	7,363.1	8,276.0	8,274.2	7,742.5	531.7
	10	194.6	6.6	101.8	932.3	0.0	7,247.4	8,482.8	8,480.5	7,923.7	556.8
	11	188.8	3.8	106.9	662.6	0.0	7,665.9	8,628.1	8,626.3	8,059.6	566.7
	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2016	01	192.2	3.8	100.5	937.4	0.0	7,404.0	8,637.7	8,636.4	8,046.2	590.2
	02	211.2	3.9	100.1	656.0	0.0	7,603.2	8,574.5	8,573.3	7,950.8	622.5
	03	204.3	3.8	106.1	1,184.0	0.0	7,095.2	8,593.3	8,591.3	7,974.2	617.1
	04	213.0	3.8	111.3	1,966.5	0.0	6,411.5	8,706.1	8,704.5	8,108.8	595.7
	05	204.7	1.2	123.8	2,271.3	0.0	6,035.2	8,636.3	8,635.1	8,034.6	600.5
	06	223.8	3.9	129.1	2,357.5	0.0	6,058.4	8,772.7	8,771.5	8,125.7	645.8
	07	228.2	6.6	135.4	2,633.0	0.0	5,938.7	8,941.9	8,939.1	8,283.3	655.8
	08	220.0	4.0	151.0	2,834.5	0.0	5,930.3	9,139.8	9,137.4	8,495.5	641.9

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

Notes:

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

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

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11 = 3+4+5	12 = 6+7	13 = 8+9+10	14 = 12+13
2006	12	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	691.3	3,105.4	5,056.6	4,739.8	5,162.0	9,901.8
2007	12	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	833.8	3,661.1	6,229.0	5,731.9	6,221.3	11,953.2
2008	12	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,107.2	3,864.7	5,704.0	5,691.2	6,748.1	12,439.3
2009	12	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.0	4,241.0	5,648.9	5,545.8	7,163.3	12,709.1
2010	12	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011	12	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013	12	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015	12	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2015	08	3,498.3	3,915.8	16.5	3,033.6	4,803.6	3,481.3	1,348.0	5,539.6	7,430.6	7,837.2	10,368.9	18,206.1
	09	3,496.4	3,737.8	28.7	3,019.9	4,851.4	3,506.5	1,401.7	5,516.4	7,262.9	7,871.3	10,424.7	18,295.9
	10	3,449.3	3,998.4	35.6	3,005.2	4,956.0	3,525.9	1,391.5	5,549.7	7,483.3	7,961.2	10,467.1	18,428.3
	11	3,434.5	4,129.1	40.9	2,966.0	5,017.7	3,517.9	1,414.5	5,552.6	7,604.4	7,983.8	10,484.9	18,468.7
	12	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016	01	3,449.1	4,116.9	44.3	3,017.1	5,085.4	3,581.6	1,370.8	5,546.4	7,610.3	8,102.5	10,498.9	18,601.3
	02	3,484.3	3,987.6	49.4	3,013.8	5,119.9	3,574.6	1,396.8	5,523.3	7,521.4	8,133.7	10,494.7	18,628.4
	03	3,503.2	3,942.2	50.4	3,035.4	5,193.0	3,631.1	1,419.9	5,510.5	7,495.8	8,228.4	10,561.5	18,789.8
	04	3,543.6	4,002.9	60.0	3,102.1	5,221.3	3,671.2	1,431.8	5,496.7	7,606.5	8,323.3	10,599.7	18,923.0
	05	3,597.1	3,922.6	6.0	3,103.9	5,275.9	3,629.6	1,438.1	5,468.3	7,525.7	8,379.8	10,536.0	18,915.8
	06	3,622.2	3,949.4	34.8	3,155.7	5,330.8	3,647.9	1,429.9	5,457.9	7,606.4	8,486.5	10,535.7	19,022.2
	07	3,773.3	3,921.8	27.2	3,318.4	5,484.9	3,581.7	1,529.9	5,452.2	7,722.2	8,803.2	10,563.8	19,367.0
	08	3,907.9	4,032.2	27.8	3,323.1	5,646.6	3,617.7	1,529.7	5,467.5	7,967.8	8,969.7	10,614.9	19,584.7

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

Notes:

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

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

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

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

ASSETS												
Foreign Assets (Net)												
Year	Month	Foreign Assets	Foreign Liabilities		Claims on Central Government (net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on other Domestic Sectors		TOTAL
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2006	12	7,835.7	-3,696.4	4,139.3	-971.9	62.3	248.3	4,086.1	89.4	4,450.8	7,965.0	12,104.3
2007	12	10,285.0	-4,818.5	5,466.5	-2,378.4	96.1	271.3	5,315.7	159.6	5,793.5	9,257.9	14,724.4
2008	12	9,429.7	-6,000.0	3,429.7	-1,655.8	148.3	256.4	6,751.6	169.2	6,804.5	12,474.1	15,903.8
2009	12	9,430.9	-5,386.9	4,043.9	-1,294.6	195.6	268.2	6,682.5	103.0	6,411.3	12,365.8	16,409.8
2010	12	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1
2011	12	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2
2012	12	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2
2013	12	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1
2014	12	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9
2015	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
2015	08	10,699.1	-2,507.4	8,191.7	133.1	529.2	419.0	7,319.7	68.0	7,825.4	16,294.5	24,486.1
	09	10,707.0	-2,496.1	8,210.9	150.1	544.3	415.1	7,362.1	66.3	7,844.5	16,382.5	24,593.3
	10	10,926.5	-2,512.7	8,413.8	52.8	536.9	412.0	7,398.2	57.0	7,895.2	16,352.1	24,765.9
	11	10,955.1	-2,444.2	8,510.9	26.5	531.6	411.1	7,439.1	59.5	7,895.7	16,363.5	24,874.4
	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
2016	01	10,885.7	-2,362.4	8,523.3	234.0	530.8	404.7	7,419.8	68.5	7,853.4	16,511.2	25,034.5
	02	10,773.3	-2,261.9	8,511.4	242.4	531.3	393.8	7,516.4	70.2	7,866.0	16,620.0	25,131.4
	03	10,831.5	-2,316.2	8,515.3	307.3	525.7	384.6	7,537.8	80.6	7,920.8	16,756.9	25,272.2
	04	10,853.2	-2,218.2	8,634.9	251.5	523.2	383.5	7,573.4	70.4	7,957.9	16,759.8	25,394.7
	05	10,887.8	-2,232.6	8,655.3	269.8	523.9	377.6	7,486.5	69.4	7,961.8	16,688.9	25,344.2
	06	11,049.1	-2,385.3	8,663.8	228.4	525.4	378.2	7,553.4	81.6	7,993.1	16,760.1	25,423.9
	07	11,275.8	-2,233.9	9,041.8	188.0	519.4	378.2	7,629.5	76.8	8,017.3	16,809.2	25,851.1
	08	11,596.6	-2,179.0	9,417.5	168.2	502.7	377.3	7,526.4	66.4	8,031.6	16,672.7	26,090.3

Revised data for period February 2015 - July 2016.

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

Notes:

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

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

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)				Quasi Money (QM)								
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Currency			Transfer Deposits in Foreign Currency	Other Deposits in Dom. Currency	Other Deposits in Foreign Currency		Securities	Loans	Shares and other Equity	Other Items (net)	TOTAL
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2006	12	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4
2007	12	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2
2008	12	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3
2009	12	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2
2010	12	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011	12	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2015	08	3,033.6	4,803.6	7,837.2	1,348.0	3,481.3	5,539.6	10,368.9	18,206.1	3.0	632.3	4,234.5	1,410.3	24,486.1
	09	3,019.9	4,851.4	7,871.3	1,401.7	3,506.5	5,516.4	10,424.7	18,295.9	3.0	623.9	4,274.7	1,395.7	24,593.3
	10	3,005.2	4,956.0	7,961.2	1,391.5	3,525.9	5,549.7	10,467.1	18,428.3	3.0	623.7	4,321.5	1,389.4	24,765.9
	11	2,966.0	5,017.7	7,983.8	1,414.5	3,517.9	5,552.6	10,484.9	18,468.7	8.0	617.7	4,352.3	1,427.7	24,874.4
	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2016	01	3,017.1	5,085.4	8,102.5	1,370.8	3,581.6	5,546.4	10,498.9	18,601.3	8.0	597.0	4,227.8	1,600.3	25,034.5
	02	3,013.8	5,119.9	8,133.7	1,396.8	3,574.6	5,523.3	10,494.7	18,628.4	7.9	588.2	4,287.7	1,619.1	25,131.4
	03	3,035.4	5,193.0	8,228.4	1,419.9	3,631.1	5,510.5	10,561.5	18,789.8	7.9	585.3	4,310.7	1,578.4	25,272.2
	04	3,102.1	5,221.3	8,323.3	1,431.8	3,671.2	5,496.7	10,599.7	18,923.0	8.0	587.4	4,322.6	1,553.8	25,394.7
	05	3,103.9	5,275.9	8,379.8	1,438.1	3,629.6	5,468.3	10,536.0	18,915.8	8.0	537.6	4,399.5	1,483.3	25,344.2
	06	3,155.7	5,330.8	8,486.5	1,429.9	3,647.9	5,457.9	10,535.7	19,022.2	8.0	528.7	4,401.5	1,463.6	25,423.9
	07	3,318.4	5,484.9	8,803.2	1,529.9	3,581.7	5,452.2	10,563.8	19,367.0	8.0	533.9	4,495.4	1,446.8	25,851.1
	08	3,323.1	5,646.6	8,969.7	1,529.7	3,617.7	5,467.5	10,614.9	19,584.7	7.9	525.3	4,517.4	1,454.9	26,090.3

Revised data for period February 2015 - July 2016.

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

Notes:

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

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

ASSETS					LIABILITIES						
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total
					Cash Outside Monetary Authorities						
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
2006	12	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8
2007	12	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5
2008	12	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6
2009	12	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8
2010	12	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2015	08	8,430.7	1.4	8,432.1	3,498.3	7,430.6	2.1	458.4	585.3	-44.2	8,432.1
	09	8,303.8	1.5	8,305.3	3,496.4	7,262.9	1.8	479.7	604.7	-43.7	8,305.3
	10	8,510.6	1.3	8,511.9	3,449.3	7,483.3	2.2	440.4	629.9	-43.9	8,511.9
	11	8,655.9	1.4	8,657.3	3,434.5	7,604.4	1.8	455.2	639.4	-43.5	8,657.3
	12	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	01	8,665.5	1.2	8,666.7	3,449.1	7,610.3	1.3	436.0	643.1	-24.0	8,666.7
	02	8,602.3	1.2	8,603.5	3,484.3	7,521.4	1.1	429.5	675.6	-24.1	8,603.5
	03	8,621.1	1.5	8,622.6	3,503.2	7,495.8	2.0	478.4	670.4	-24.0	8,622.6
	04	8,733.9	1.2	8,735.2	3,543.6	7,606.5	1.6	502.3	666.9	-42.1	8,735.2
	05	8,664.1	1.3	8,665.3	3,597.1	7,525.7	1.1	508.9	672.2	-42.6	8,665.3
	06	8,800.5	1.5	8,802.0	3,622.2	7,606.4	1.2	519.3	718.6	-43.5	8,802.0
	07	8,969.7	1.2	8,970.9	3,773.3	7,722.2	2.8	561.1	727.4	-42.5	8,970.9
	08	9,167.6	1.3	9,168.9	3,907.9	7,967.8	2.4	527.7	713.4	-42.4	9,168.9

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

Notes:

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

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

ASSETS									
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total
1	2	3	4	5	6	7	8	9	10 = 3+...+9
2006	12	3,063.6	2,356.1	69.8	248.3	4,086.1	89.4	4,448.9	14,362.2
2007	12	4,022.9	3,558.6	127.5	271.3	5,315.7	159.6	5,791.7	19,247.3
2008	12	3,393.3	3,106.1	265.5	256.4	6,751.6	169.2	6,802.8	20,744.9
2009	12	3,632.0	3,190.3	355.5	268.2	6,682.5	103.0	6,409.8	20,641.1
2010	12	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3
2011	12	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9
2012	12	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4
2013	12	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7
2014	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3
2015	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5
2015	08	4,382.1	2,268.3	1,949.0	419.0	7,319.7	68.0	7,824.8	24,230.8
	09	4,216.5	2,403.1	1,979.9	415.1	7,362.1	66.3	7,843.9	24,287.0
	10	4,444.3	2,415.9	2,009.0	412.0	7,398.2	57.0	7,894.7	24,630.9
	11	4,599.4	2,299.2	2,037.3	411.1	7,439.1	59.5	7,895.1	24,740.6
	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5
2016	01	4,552.7	2,220.2	2,132.5	404.7	7,419.8	68.5	7,852.8	24,651.2
	02	4,460.9	2,171.0	2,141.9	393.8	7,516.4	70.2	7,865.5	24,619.6
	03	4,412.9	2,210.3	2,163.7	384.6	7,537.8	80.6	7,920.2	24,710.2
	04	4,448.1	2,119.2	2,178.0	383.5	7,573.4	70.4	7,957.4	24,730.0
	05	4,387.6	2,223.8	2,206.7	377.6	7,486.5	69.4	7,961.3	24,712.8
	06	4,419.8	2,248.6	2,149.7	378.2	7,553.4	81.6	7,992.5	24,823.9
	07	4,380.6	2,306.0	2,133.5	378.2	7,629.5	76.8	8,016.9	24,921.5
	08	4,622.3	2,428.9	2,199.0	377.3	7,526.4	66.4	8,031.2	25,251.6

Revised data for period February 2015 - July 2016.

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

Notes:

Consolidated balance sheet of commercial banks includes consolidated balance sheets of commercial banks covered by Main Unit Sarajevo, Main Unit Mostar, Main Bank RS, Brčko District (from July 2001 until November 2002), NBRS (until December 1998) and the NBBH (until November 2002). Mutual claims and liabilities among the commercial banks have been consolidated. Banks' reserves consist of cash in the banks' vaults and banks' deposits with the Central Bank of Bosnia and Herzegovina. Foreign assets of commercial banks include: foreign currency in the vaults, transferable and other deposits with non-residents in foreign currency, loans to non-residents, securities of non-residents in foreign currency, and other claims on non-residents.

Claims on general government include claims on all levels of government: the central government (BH Institutions, Entity governments, Entity social security funds and Brčko District) and non-central governments (canton and municipality governments). Claims on other domestic sectors include claims on public non-financial enterprises, private non-financial enterprises, other financial institutions and claims on other domestic sectors (households, non-profit institutions and other unclassified sectors). Balance sheets of commercial banks of Federation of BH in addition to active sub-balance sheets include data from passive sub-balance sheets as well. Passive sub-balance sheets include liabilities arising from foreign loans and frozen foreign currency deposits of citizens, which occurred until 31 March 1992. These liabilities will be taken over, in the process of privatisation, by Ministry of Finance of Federation of BH in accordance with the entity Law on Opening Balance Sheets of Enterprises and Banks and Law on Privatisation.

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

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2006.	12.	853.3	2,751.0	691.3	1,365.4	3,105.4	0.0	114.0	3,695.4	1,596.3	190.2	14,362.2
2007.	12.	2,335.0	3,534.4	833.8	1,726.5	3,661.1	5.2	106.1	4,817.5	1,968.6	259.1	19,247.3
2008.	12.	1,749.7	3,381.4	1,107.2	1,776.2	3,864.7	17.9	264.3	5,999.0	2,271.6	312.9	20,744.9
2009.	12.	1,397.9	3,530.3	1,078.0	1,844.3	4,241.0	13.6	446.7	5,386.1	2,319.4	383.9	20,641.1
2010.	12.	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011.	12.	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
2012.	12.	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013.	12.	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014.	12.	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015.	12.	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2015.	08.	828.4	4,787.1	1,348.0	3,481.3	5,539.6	3.0	632.3	2,505.3	3,649.2	1,456.8	24,230.8
	09.	805.9	4,822.7	1,401.7	3,506.5	5,516.4	3.0	623.9	2,494.3	3,670.1	1,442.4	24,287.0
	10.	978.9	4,920.4	1,391.5	3,525.9	5,549.7	3.0	623.7	2,510.5	3,691.6	1,435.8	24,630.9
	11.	1,024.0	4,976.9	1,414.5	3,517.9	5,552.6	8.0	617.7	2,442.3	3,712.9	1,473.8	24,740.6
	12.	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016.	01.	931.8	5,041.1	1,370.8	3,581.6	5,546.4	8.0	597.0	2,361.1	3,584.7	1,628.7	24,651.2
	02.	938.8	5,070.4	1,396.8	3,574.6	5,523.3	7.9	588.2	2,260.8	3,612.1	1,646.7	24,619.6
	03.	852.2	5,142.5	1,419.9	3,631.1	5,510.5	7.9	585.3	2,314.2	3,640.3	1,606.2	24,710.2
	04.	901.0	5,161.3	1,431.8	3,671.2	5,496.7	8.0	587.4	2,216.6	3,655.7	1,600.3	24,730.0
	05.	904.1	5,269.9	1,438.1	3,629.6	5,468.3	8.0	537.6	2,231.4	3,727.3	1,498.5	24,712.8
	06.	876.7	5,296.0	1,429.9	3,647.9	5,457.9	8.0	528.7	2,384.0	3,682.9	1,511.9	24,823.9
	07.	865.1	5,457.7	1,529.9	3,581.7	5,452.2	8.0	533.9	2,231.1	3,768.0	1,493.9	24,921.5
	08.	1,000.5	5,618.9	1,529.7	3,617.7	5,467.5	7.9	525.3	2,176.6	3,804.0	1,503.5	25,251.6

Revised data for period February 2015 - July 2016.

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

Notes:

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

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

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

Year	Month	DEPOSITS			LOANS		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5 (3+4)	6	7	8 (6+7)
2006	12	4,004.4	4,758.1	8,762.5	2,057.0	6,755.6	8,812.6
2007	12	5,105.8	6,980.7	12,086.5	2,541.4	8,954.2	11,495.5
2008	12	4,904.3	6,970.0	11,874.4	3,427.5	10,708.6	14,136.1
2009	12	5,214.4	6,877.0	12,091.4	3,391.5	10,293.3	13,684.8
2010	12	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011	12	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
2012	12	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013	12	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2015	08	6,629.2	9,326.5	15,955.6	4,151.0	12,488.9	16,639.9
	09	6,693.9	9,333.1	16,027.1	4,215.2	12,511.4	16,726.6
	10	6,898.3	9,441.8	16,340.1	4,238.4	12,555.7	16,794.1
	11	7,017.2	9,443.2	16,460.4	4,221.8	12,626.8	16,848.6
	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016	01	6,940.0	9,508.6	16,448.6	4,125.4	12,646.9	16,772.3
	02	7,002.9	9,478.5	16,481.4	4,194.1	12,667.7	16,861.9
	03	7,071.1	9,464.1	16,535.2	4,195.1	12,732.6	16,927.7
	04	7,157.4	9,483.6	16,640.9	4,162.2	12,786.5	16,948.7
	05	7,268.7	9,420.7	16,689.4	4,095.7	12,749.1	16,844.9
	06	7,259.4	9,430.5	16,689.8	4,137.2	12,806.1	16,943.3
	07	7,515.3	9,352.6	16,868.0	4,156.9	12,872.4	17,029.3
	08	7,775.2	9,440.6	17,215.8	4,119.7	12,848.4	16,968.2

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.
 Revised data for the period January 2006 - November 2015

Notes:

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

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2006	12	4,886.2	3,315.8	560.5	8,762.5	8,192.6	426.9	193.1	8,812.6
2007	12	6,215.6	5,292.2	578.7	12,086.5	10,646.4	460.0	389.1	11,495.5
2008	12	5,854.7	5,449.9	569.8	11,874.4	13,062.0	613.4	460.6	14,136.1
2009	12	6,121.6	5,466.7	503.1	12,091.4	12,617.6	667.2	400.1	13,684.8
2010	12	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011	12	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
2012	12	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013	12	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2015	08	8,938.6	6,376.8	640.2	15,955.6	16,414.2	219.3	6.5	16,639.9
	09	8,980.7	6,401.7	644.7	16,027.1	16,507.7	212.5	6.5	16,726.6
	10	9,271.9	6,413.5	654.7	16,340.1	16,575.9	211.7	6.5	16,794.1
	11	9,349.7	6,445.4	665.3	16,460.4	16,628.6	213.4	6.6	16,848.6
	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016	01	9,411.7	6,368.6	668.3	16,448.6	16,548.6	217.2	6.5	16,772.3
	02	9,434.9	6,388.7	657.9	16,481.4	16,637.5	218.0	6.4	16,861.9
	03	9,492.1	6,393.5	649.6	16,535.2	16,708.2	213.8	5.7	16,927.7
	04	9,584.4	6,400.4	656.2	16,640.9	16,730.2	213.0	5.5	16,948.7
	05	9,654.2	6,379.3	656.0	16,689.4	16,624.7	214.6	5.6	16,844.9
	06	9,632.8	6,399.2	657.8	16,689.8	16,724.7	212.9	5.6	16,943.3
	07	9,722.7	6,483.3	661.9	16,868.0	16,811.7	212.1	5.6	17,029.3
	08	10,043.5	6,508.6	663.7	17,215.8	16,753.1	209.6	5.5	16,968.2

Currency Structure of Loans revised for period February 2015. – July 2016.

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

Revised data for the period January 2006 - November 2015

Notes:

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

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

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

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	44.2	393.7	348.6	169.8	124.3	156.0	697.6	1,067.2	139.6	853.3	10.1	4,004.4
2007	12	45.7	544.5	381.0	242.0	147.5	186.2	740.3	1,321.0	176.2	1,311.7	9.6	5,105.8
2008	12	52.3	255.2	271.7	204.0	108.2	137.5	781.8	1,328.9	161.3	1,558.8	44.7	4,904.3
2009	12	41.4	416.0	352.7	187.9	148.6	146.5	852.2	1,280.0	173.1	1,601.4	14.5	5,214.4
2010	12	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011	12	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012	12	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013	12	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015	12	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2015	08	114.8	343.0	271.8	210.1	36.2	176.4	484.5	2,023.6	255.7	2,687.6	25.3	6,629.2
	09	120.1	313.4	294.3	222.2	36.0	220.3	516.6	1,980.1	263.1	2,694.6	33.1	6,693.9
	10	126.6	421.8	297.8	226.7	38.0	243.0	523.4	2,021.9	257.5	2,713.3	28.3	6,898.3
	11	121.4	451.2	291.3	229.5	53.3	243.2	526.8	2,070.3	256.2	2,748.7	25.5	7,017.2
	12	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2016	01	111.9	379.3	308.8	225.3	36.8	190.7	466.1	2,076.5	251.7	2,869.5	23.4	6,940.0
	02	116.8	382.7	310.9	221.0	36.2	191.8	510.3	2,036.5	256.8	2,917.2	22.8	7,002.9
	03	101.1	367.9	317.6	228.2	39.6	220.6	515.6	2,011.3	259.7	2,984.8	24.5	7,071.1
	04	119.7	398.7	314.6	239.7	45.9	210.7	515.8	1,995.5	265.6	3,023.5	27.7	7,157.4
	05	118.9	392.7	320.1	248.3	49.0	220.5	494.0	2,093.3	267.6	3,038.0	26.3	7,268.7
	06	159.5	337.1	318.6	247.0	36.9	229.6	514.1	2,049.3	256.0	3,089.1	22.2	7,259.4
	07	152.1	328.5	313.2	256.7	47.2	231.1	571.7	2,208.4	263.5	3,120.1	22.8	7,515.3
	08	166.6	408.5	344.9	259.4	51.6	206.8	594.6	2,308.1	270.7	3,139.1	24.9	7,775.2

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.
Revised data for the period January 2006 - November 2015

Notes:

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar, Main Bank RS, Brčko Branch (from July 2001 until November 2002), deposits with NBRIS (until December 1998), deposits with NBBH (until November 2002) and deposits with the Payment Bureaus Sarajevo and Mostar (until November 1999). Sight deposits represent liabilities of commercial banks related to transaction accounts and sight deposits in domestic and foreign currency.

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007	12	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
2008	12	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009	12	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010	12	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011	12	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012	12	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013	12	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014	12	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015	12	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2015	08	76.8	199.6	37.5	36.4	29.2	694.1	706.9	499.2	112.9	6,917.4	16.3	9,326.5
	09	74.1	205.6	37.6	36.2	30.5	705.9	693.6	499.6	108.4	6,925.2	16.7	9,333.1
	10	114.7	220.3	37.1	36.6	31.2	693.1	717.9	490.7	116.5	6,965.8	17.8	9,441.8
	11	112.8	228.3	39.6	35.2	31.6	693.9	683.8	493.6	115.5	6,993.0	15.8	9,443.2
	12	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2016	01	138.9	202.4	25.3	32.7	39.3	714.1	698.9	481.3	118.6	7,041.5	15.7	9,508.6
	02	136.1	208.5	26.8	39.5	36.0	695.0	696.0	467.8	114.9	7,041.7	16.2	9,478.5
	03	85.9	200.1	26.8	39.0	36.4	684.4	688.3	479.2	112.9	7,089.5	21.6	9,464.1
	04	67.4	213.2	26.9	41.5	35.1	696.4	694.1	494.4	111.0	7,086.1	17.6	9,483.6
	05	64.3	217.0	21.9	40.8	41.5	693.5	687.1	484.4	111.5	7,042.7	15.9	9,420.7
	06	65.0	219.3	21.8	40.6	40.3	703.1	670.2	485.4	120.4	7,043.4	20.7	9,430.5
	07	64.0	218.7	21.9	39.9	36.0	710.6	600.0	485.8	119.9	7,035.7	20.1	9,352.6
	08	93.6	219.3	21.1	36.6	42.5	726.7	583.6	491.4	119.3	7,084.4	22.2	9,440.6

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.
Revised data for the period January 2006 - November 2015

Notes:

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

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	0.1	6.2	2.2	1.4	0.1	30.1	77.6	1,453.4	11.8	466.6	7.5	2,057.0
2007	12	0.0	6.3	2.3	0.3	0.0	53.5	73.8	1,819.0	17.0	564.5	4.6	2,541.4
2008	12	0.0	6.0	2.3	10.4	0.1	69.8	76.5	2,579.8	32.8	645.7	4.2	3,427.5
2009	12	3.2	8.7	2.2	31.7	33.5	33.4	80.0	2,459.8	10.6	716.4	12.0	3,391.5
2010	12	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011	12	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012	12	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013	12	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014	12	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015	12	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2015	08	0.0	62.1	12.0	35.8	48.6	24.1	91.5	2,901.1	6.4	942.4	27.0	4,151.0
	09	0.0	71.8	12.0	27.0	48.6	26.1	88.9	2,960.2	6.2	948.3	26.3	4,215.2
	10	0.0	78.1	11.5	23.8	48.6	20.7	89.5	2,978.7	4.9	956.3	26.4	4,238.4
	11	0.0	75.3	11.4	22.7	36.7	22.0	87.8	2,980.9	4.3	954.2	26.6	4,221.8
	12	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2016	01	0.0	64.3	5.2	21.6	35.2	22.7	92.1	2,913.5	6.4	938.2	26.0	4,125.4
	02	0.0	60.8	14.2	20.6	22.4	24.6	88.1	2,996.9	6.8	934.8	25.0	4,194.1
	03	0.1	62.1	14.8	20.2	22.1	36.1	80.4	2,987.9	6.6	940.5	24.5	4,195.1
	04	0.0	45.7	14.9	19.8	13.9	26.0	76.5	3,000.2	6.7	936.0	22.6	4,162.2
	05	0.0	46.9	17.6	19.9	9.6	25.5	71.6	2,954.6	8.5	922.8	18.6	4,095.7
	06	0.0	46.2	16.5	19.1	8.6	36.2	75.7	2,998.0	9.5	908.9	18.4	4,137.2
	07	0.0	45.9	17.1	18.4	8.7	31.4	76.3	3,021.8	9.6	909.2	18.4	4,156.9
	08	0.0	53.9	13.9	17.4	60.3	20.9	77.5	2,943.3	9.2	905.7	17.6	4,119.7

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.
Revised data for the period January 2006 - November 2015

Notes:

Loans to domestic institutional sectors represent claims of commercial banks on all institutional sectors. Loans at the BH level include loans extended by commercial banks covered by Main Unit Sarajevo, Main Unit Mostar, Main Bank RS, Brčko Branch (from July 2001 until November 2002), loans with NBRIS (until December 1998) and NBBH (until November 2002). The total of claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in total amount, because source data do not provide a maturity structure of claims for governments and funds. Short-term loans represent claims of commercial banks on all domestic institutional sectors up to one year, in domestic and foreign currency.

Claims on BH Institutions have been reclassified since April 2010.

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	0.0	0.4	1.3	56.2	0.6	31.8	167.7	2,592.7	10.3	3,893.0	1.5	6,755.6
2007	12	0.7	8.8	1.1	92.3	15.5	77.9	195.0	3,439.2	18.5	5,104.4	0.9	8,954.2
2008	12	1.7	95.6	0.9	132.5	13.5	73.9	177.2	4,142.2	19.5	6,051.1	0.5	10,708.6
2009	12	1.4	89.2	2.1	155.5	19.7	43.6	185.8	4,186.9	17.4	5,590.8	0.9	10,293.3
2010	12	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011	12	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012	12	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013	12	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014	12	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015	12	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2015	08	0.0	417.2	192.0	285.9	67.9	22.0	324.1	4,382.4	11.8	6,783.3	2.3	12,488.9
	09	0.0	414.1	205.5	296.5	66.0	21.6	322.8	4,367.4	13.3	6,802.0	2.2	12,511.4
	10	0.0	414.9	213.6	284.5	64.2	21.1	319.1	4,385.7	13.1	6,837.3	2.2	12,555.7
	11	0.0	409.1	210.1	284.1	95.3	22.1	319.9	4,425.5	12.8	6,845.8	2.2	12,626.8
	12	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2016	01	0.0	407.7	221.5	279.2	96.5	31.2	309.3	4,471.9	13.8	6,813.5	2.1	12,646.9
	02	0.0	407.9	216.5	276.8	94.0	31.9	302.4	4,487.0	13.6	6,835.6	2.0	12,667.7
	03	0.0	400.7	213.0	274.6	91.5	30.8	300.8	4,517.5	13.6	6,888.0	2.1	12,732.6
	04	0.0	388.1	207.9	277.1	89.0	30.6	303.3	4,539.8	13.5	6,935.1	2.0	12,786.5
	05	0.0	371.6	207.1	274.5	91.0	29.8	302.6	4,501.6	11.9	6,958.7	0.5	12,749.1
	06	0.0	358.2	205.4	279.8	88.5	31.5	298.9	4,523.7	11.7	7,008.0	0.5	12,806.1
	07	0.0	351.2	199.2	277.0	106.2	30.9	298.3	4,575.4	11.5	7,022.3	0.5	12,872.4
	08	0.0	344.1	194.9	273.3	103.9	30.9	296.2	4,549.8	11.3	7,043.5	0.5	12,848.4

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006. Revised data for the period January 2006 - November 2015.

Notes:

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

T14: Interest Rates on Loans to Households

- percentages per annum -

* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)																		
Loans in KM						Loans in KM Indexed to Foreign Currency												
		For Consumption		For other Purposes		For Consumption			For Housing Needs			For other Purposes			Loans in KM			Loans in KM Indexed to Foreign Currency
Year	Period	Floating 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	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 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																		
2015	01	7.338	6.825	7.664	6.784	7.038	7.706	...	5.907	6.362	5.987	5.984	8.688	7.494	7.980	12.196	14.655	13.826
	02	7.808	6.220	7.477	6.844	7.368	7.349	7.710	6.075	6.741	6.447	5.846	8.012	7.259	8.002	12.500	14.800	13.799
	03	7.361	5.040	7.383	6.754	7.618	7.883	...	5.956	6.428	6.353	5.950	7.961	7.038	7.980	12.293	14.828	13.759
	04	7.745	...	7.077	6.766	7.476	7.686	...	5.795	6.268	5.570	5.712	7.813	7.077	7.607	12.307	14.824	13.698
	05	7.984	5.398	7.049	6.717	7.846	7.296	...	5.945	6.281	5.657	5.767	7.827	7.061	7.806	12.356	14.816	13.655
	06	7.484	5.510	6.869	6.768	...	7.849	...	5.743	6.883	5.956	5.654	8.183	6.996	7.700	12.351	14.773	13.531
	07	7.837	5.724	7.113	6.797	...	7.260	...	5.717	7.251	5.926	6.110	8.195	7.139	7.534	12.392	14.761	13.422
	08	7.613	...	6.963	6.686	...	6.915	...	5.812	6.757	6.257	5.489	7.962	7.350	7.851	12.323	14.682	13.300
	09	7.279	5.306	7.157	6.862	...	7.024	...	5.739	6.884	6.171	5.769	7.923	7.198	7.800	12.326	14.677	13.187
	10	6.839	...	7.218	6.886	...	7.647	...	5.740	6.198	5.611	5.805	7.766	7.285	7.934	12.067	14.670	13.038
	11	6.700	...	7.246	6.814	8.635	7.819	...	5.799	6.390	6.268	5.774	7.717	7.336	7.900	12.443	14.722	12.883
	12	7.797	4.790	7.236	6.819	...	6.919	...	5.609	6.163	6.081	5.822	7.616	7.163	7.436	12.367	14.706	12.740
2016	01	7.251	...	7.194	7.046	...	7.231	...	5.491	5.895	6.053	5.552	8.082	7.233	7.729	12.270	14.783	12.606
	02	6.911	5.576	7.184	6.796	...	7.149	...	5.680	...	6.360	5.829	8.011	7.251	7.886	12.598	14.711	12.488
	03	6.652	5.783	7.013	6.704	...	7.827	...	5.529	5.962	5.753	5.662	8.008	7.073	7.920	12.574	14.685	12.378
	04	...	6.296	6.917	6.701	...	...	...	5.558	6.001	5.098	5.442	8.128	7.082	7.313	12.511	14.688	12.302
	05	...	6.166	6.922	6.688	...	...	...	5.638	6.018	5.299	5.415	8.261	6.800	6.902	12.537	14.661	12.262
	06	...	6.046	6.889	6.573	...	...	...	5.599	6.114	6.016	5.768	8.236	6.999	6.843	12.432	14.657	12.179
	07	6.595	6.014	7.051	6.573	...	...	...	5.472	6.042	5.934	5.767	8.314	7.002	6.825	12.480	14.594	12.169
	08	6.361	5.897	7.000	6.677	...	...	...	5.383	5.924	5.741	5.612	8.170	7.046	6.931	12.492	14.636	12.144
Loan amount (new business) - KM thousand -																		
2015	01	123	147	21,604	6,410	23	130	...	8,494	616	1,012	3,648	77,838	17,248	5,754	538,570	103,743	46,237
	02	118	146	17,403	11,031	13	283	95	9,124	626	1,142	4,162	101,028	23,438	11,926	530,463	101,784	45,014
	03	103	192	21,645	11,621	18	375	...	12,205	774	1,654	3,610	109,813	35,084	30,941	534,392	100,663	44,567
	04	137	...	22,018	11,982	18	261	...	14,088	728	2,513	4,261	118,692	38,284	36,438	523,652	99,933	46,034
	05	119	198	17,664	11,245	25	68	...	11,312	811	1,325	2,858	103,758	31,767	28,816	537,189	100,637	48,912
	06	128	296	20,994	12,703	...	75	...	12,800	1,255	2,297	4,471	102,192	33,890	30,425	537,681	105,159	50,722
	07	108	332	21,669	9,330	...	178	...	10,829	973	1,202	3,039	103,867	28,919	21,155	534,556	104,817	52,549
	08	87	...	17,009	7,311	...	37	...	9,879	622	1,133	2,785	86,873	21,740	10,207	537,056	104,646	54,103
	09	121	349	38,753	22,310	...	73	...	10,827	365	1,895	3,693	86,055	15,632	13,605	543,281	104,880	54,731
	10	99	...	41,569	24,447	...	106	...	9,867	635	1,732	4,942	113,171	14,423	14,725	547,736	104,008	55,509
	11	151	...	32,238	17,665	58	253	...	9,163	283	933	2,716	106,895	10,757	10,397	541,760	102,494	55,431
	12	51	292	34,379	18,377	...	118	...	10,486	432	990	4,021	112,780	14,553	15,293	530,393	100,377	56,325
2016	01	106	...	27,962	12,542	...	47	...	8,303	399	760	1,536	67,036	8,125	10,034	608,790	90,085	55,959
	02	137	150	36,456	20,165	...	163	...	10,432	...	757	2,436	88,195	13,178	10,472	523,505	97,932	56,062
	03	145	151	40,977	28,275	...	65	...	11,456	671	899	5,019	105,742	15,351	11,208	523,751	92,649	56,313
	04	...	83	42,521	31,441	...	...	...	9,799	244	1,469	5,152	97,587	13,037	9,931	517,271	93,208	56,560
	05	...	72	50,531	28,658	...	...	...	10,949	460	1,193	4,033	78,711	12,729	10,782	526,270	96,098	56,521
	06	...	107	65,966	30,280	...	...	...	12,461	1,444	5,434	12,288	86,531	14,591	17,930	519,983	95,912	56,731
	07	33	150	44,212	21,385	...	...	...	9,291	1,998	4,388	9,811	76,463	15,252	22,410	522,122	94,772	57,129
	08	36	114	41,490	21,072	...	...	...	8,700	665	2,099	8,145	84,949	10,320	19,093	526,818	94,421	57,888

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

		LOANS IN KM				LOANS IN KM INDEXED TO FOREIGN CURRENCY								
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million	* Revolving Loans and Overdrafts	
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2015	01	7.123	6.736	5.632	6.408	7.382	7.351	7.451	6.660	6.738	6.929	5.769	6.256	6.301
	02	7.006	6.704	5.824	...	7.571	7.519	7.761	6.201	6.566	7.235	5.456	6.288	6.250
	03	7.126	6.476	5.387	...	7.539	7.354	7.227	6.217	6.150	6.976	6.433	6.134	6.242
	04	6.955	7.041	5.442	5.808	7.706	7.499	6.817	6.122	5.365	6.390	5.996	6.076	6.196
	05	7.149	6.668	5.840	5.015	7.315	7.242	6.909	6.189	5.603	5.519	6.599	6.093	6.177
	06	7.234	6.522	5.145	4.536	7.522	6.935	5.552	5.845	5.515	6.733	5.001	5.973	6.097
	07	6.602	6.275	5.836	4.941	7.342	6.890	6.094	5.695	5.732	6.553	6.195	5.927	6.050
	08	6.667	6.502	4.819	4.542	7.575	6.403	6.357	6.148	6.347	6.637	4.811	5.806	6.049
	09	6.367	6.210	5.395	4.073	7.855	6.495	6.188	5.789	5.025	6.651	5.681	5.804	5.962
	10	6.664	6.262	5.091	4.663	7.621	6.145	5.795	5.679	5.200	6.076	6.382	5.685	5.984
	11	6.556	6.117	4.624	4.035	7.369	5.976	5.695	6.856	5.841	5.858	5.722	5.701	5.951
	12	6.608	6.409	4.988	5.626	7.755	5.816	6.189	5.812	5.902	6.260	5.953	5.519	5.955
2016	01	6.698	6.265	5.238	...	7.916	6.384	5.905	5.940	5.878	6.424	5.670	5.469	5.949
	02	6.593	6.935	5.240	3.917	7.700	5.594	5.705	6.019	5.079	4.684	5.197	5.364	5.908
	03	6.055	6.370	4.592	4.251	7.256	5.751	5.571	5.795	5.313	5.388	5.866	5.345	5.824
	04	6.295	6.048	5.157	4.281	7.819	5.496	5.424	5.857	5.580	4.985	4.967	5.232	5.801
	05	6.298	6.075	4.682	4.391	7.674	5.214	5.213	5.531	5.231	5.513	...	5.151	5.795
	06	6.223	6.060	4.612	4.119	7.495	5.072	5.021	5.873	5.519	6.193	4.595	5.031	5.621
	07	6.022	6.048	4.537	4.457	7.424	5.985	5.772	5.726	5.093	5.628	4.129	5.005	5.531
	08	6.226	6.165	4.450	4.938	7.588	5.024	5.636	5.911	5.292	5.810	5.036	4.985	5.284
Loan amount (new business)													- KM thousand -	
2015	01	27,729	1,319	22,386	9,873	17,455	6,438	1,937	19,599	4,279	7,521	54,720	1,595,970	553,251
	02	37,130	1,524	38,423	...	18,817	6,017	2,782	21,916	4,632	5,334	113,077	1,574,721	544,177
	03	43,806	4,611	44,842	...	23,645	9,793	5,080	23,447	6,700	11,198	29,203	1,629,380	529,324
	04	38,635	5,461	38,129	22,224	22,235	11,505	3,863	38,038	6,980	3,230	49,120	1,676,983	532,786
	05	31,345	6,738	48,257	10,396	23,171	8,422	5,906	19,386	5,602	3,983	14,530	1,633,875	537,594
	06	35,761	9,824	57,870	48,800	28,040	10,590	6,409	40,809	9,745	6,380	31,432	1,639,665	531,471
	07	34,844	11,626	50,870	17,638	23,274	10,195	4,794	27,145	9,148	6,356	24,057	1,604,150	533,988
	08	32,615	7,465	52,965	22,897	18,629	7,288	4,887	21,938	5,474	9,497	95,872	1,574,929	517,448
	09	32,460	7,560	38,868	20,723	17,126	7,624	4,165	14,529	7,493	4,470	22,705	1,648,853	524,450
	10	34,855	7,449	35,704	12,750	22,693	9,787	7,169	39,919	7,769	8,797	79,425	1,670,496	523,925
	11	32,778	11,412	43,302	39,957	21,143	7,549	6,766	17,256	9,684	13,402	32,474	1,657,153	529,481
	12	50,117	14,157	56,173	42,450	23,978	13,003	6,571	30,490	19,323	14,047	35,546	1,667,461	534,778
2016	01	26,177	7,529	18,920	...	13,394	4,133	2,458	18,173	7,846	5,500	27,110	1,645,311	497,290
	02	31,633	8,941	38,777	41,554	9,312	8,904	4,215	16,643	6,486	10,833	42,926	1,717,090	492,678
	03	40,348	15,106	43,648	30,747	20,325	10,367	6,401	25,105	5,118	9,515	22,943	1,715,649	468,665
	04	34,311	18,848	28,448	14,500	17,952	10,713	8,504	25,677	9,376	11,758	23,993	1,764,276	441,149
	05	31,551	13,065	51,416	35,185	16,049	8,949	4,295	15,607	8,183	2,200	...	1,837,080	412,853
	06	37,450	11,794	58,083	37,319	18,506	13,256	7,728	14,875	10,205	6,899	29,138	1,864,156	422,212
	07	34,232	9,458	51,329	9,934	16,645	6,420	6,623	11,908	6,967	18,396	62,460	1,874,842	414,861
	08	32,087	10,076	43,172	25,794	15,254	6,923	3,164	8,994	11,523	10,602	37,894	1,793,609	420,991

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

		HOUSEHOLDS										NON-FINANCIAL COMPANIES									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	With Agreed Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	* Overnight Deposits	
Weighted monthly averages																					
2015	01	1,237	2,813	3,059	0,095	1,234	2,643	3,222	0,161	0,998	0,060	1,929	2,448	2,118	0,195	0,201	3,405	3,174	0,130	0,079	
	02	1,201	2,637	2,701	0,093	1,272	2,645	3,222	0,159	1,103	0,059	0,967	2,830	3,250	0,189	...	3,299	3,394	0,139	0,109	
	03	1,329	2,679	2,673	0,095	1,273	2,585	2,888	0,158	1,596	0,059	1,051	2,646	2,909	0,183	...	2,806	4,184	0,144	0,078	
	04	1,074	2,417	2,803	0,093	1,191	2,452	2,864	0,154	1,827	0,059	1,611	3,046	3,051	0,174	...	1,669	...	0,146	0,066	
	05	1,104	2,447	2,508	0,093	1,270	2,436	2,871	0,153	0,976	0,059	1,325	2,501	2,902	0,189	...	2,526	3,436	0,153	0,064	
	06	1,551	2,423	2,590	0,085	1,227	2,482	2,916	0,153	0,707	0,060	1,376	2,466	2,381	0,149	...	3,194	...	0,137	0,052	
	07	1,231	2,398	2,445	0,078	1,265	2,450	3,236	0,146	1,353	0,061	1,076	2,200	2,918	0,144	1,622	3,077	...	0,141	0,050	
	08	1,123	2,453	2,562	0,084	1,361	2,363	2,807	0,147	1,147	0,061	1,279	2,017	2,571	0,132	0,475	1,662	...	0,103	0,056	
	09	1,143	2,390	2,552	0,078	1,296	2,350	2,711	0,144	1,371	0,061	0,904	2,129	2,725	0,133	...	2,249	2,055	0,133	0,056	
	10	1,074	2,273	2,269	0,091	1,244	2,237	2,780	0,137	1,412	0,061	0,839	2,563	2,973	0,132	...	1,183	...	0,119	0,038	
	11	0,941	2,235	2,229	0,091	1,245	2,258	2,895	0,130	1,163	0,061	1,155	2,317	1,930	0,125	...	1,369	...	0,124	0,058	
	12	1,062	2,164	2,358	0,091	1,236	2,128	2,684	0,129	0,966	0,061	0,930	1,428	1,937	0,122	0,609	2,469	...	0,097	0,057	
2016	01	0,887	1,973	2,586	0,098	0,886	2,135	2,396	0,121	0,744	0,066	0,858	1,484	1,884	0,099	0,348	...	2,567	0,089	0,071	
	02	0,828	2,073	2,269	0,086	0,868	2,199	2,565	0,115	0,648	0,066	0,997	1,371	2,102	0,103	...	...	...	0,089	0,149
	03	0,854	1,889	2,123	0,084	0,858	2,243	2,524	0,124	0,748	0,064	0,844	2,169	2,483	0,091	0,254	2,269	...	0,065	0,052	
	04	0,738	1,947	2,092	0,078	0,756	2,012	2,245	0,123	0,576	0,068	0,756	2,881	2,897	0,097	...	2,012	...	0,080	0,046	
	05	0,685	1,997	2,210	0,076	0,618	1,957	2,114	0,123	1,467	0,066	0,413	1,561	...	0,087	...	...	2,214	0,081	0,056
	06	0,660	1,992	2,075	0,076	0,580	1,975	2,235	0,122	0,524	0,066	1,210	1,797	2,490	0,077	...	...	...	0,085	0,056
	07	0,583	1,930	2,002	0,075	0,679	1,916	2,084	0,122	0,542	0,066	0,355	1,398	2,060	0,082	...	...	...	0,084	0,050
	08	0,626	1,877	2,006	0,075	0,548	1,740	2,247	0,115	0,472	0,066	0,353	1,327	2,876	0,081	...	1,184	...	0,065	0,053	
Deposit amount (new business)																				- KM thousand -	
2015	01	17,819	41,023	25,542	2,199,345	27,414	59,308	57,796	801,087	7,340	222,699	20,231	12,415	3,054	1,775,818	1,192	15,322	4,774	480,429	79,053	
	02	14,715	32,256	17,313	2,251,524	20,192	56,506	42,256	812,332	7,685	215,481	4,673	18,087	3,942	1,737,531	...	29,393	2,915	446,844	50,743	
	03	14,559	29,513	16,493	2,305,668	23,791	53,135	32,718	813,181	5,212	224,581	8,844	13,502	3,364	1,734,150	...	20,501	11,914	455,422	52,586	
	04	12,829	31,097	21,240	2,339,556	19,500	56,464	39,904	839,412	7,510	226,589	7,620	12,406	13,723	1,770,909	...	26,936	...	483,128	51,274	
	05	13,469	24,400	18,687	2,331,046	20,666	49,671	45,475	838,033	3,701	225,387	14,876	10,130	1,312	1,789,994	...	10,073	4,965	489,282	66,000	
	06	13,523	26,425	25,642	2,339,456	18,613	56,934	45,185	849,159	4,136	231,612	8,524	19,684	15,048	1,728,823	...	20,238	...	515,168	65,345	
	07	15,395	26,546	16,870	2,377,491	21,784	58,023	71,661	885,073	10,719	227,850	6,783	8,606	8,991	1,824,731	3,876	8,161	...	464,964	68,175	
	08	18,210	22,509	16,309	2,399,825	23,805	68,987	53,786	887,028	7,333	222,085	7,268	7,674	11,193	1,901,245	9,193	5,139	...	485,481	57,461	
	09	14,140	27,036	15,792	2,420,323	20,560	56,750	44,482	901,120	7,125	225,584	9,538	8,231	10,847	1,919,449	...	10,534	8,901	490,618	60,540	
	10	14,695	28,487	25,007	2,426,308	21,888	53,451	65,119	897,487	8,621	235,722	9,407	10,040	8,870	2,003,365	...	20,246	...	456,678	102,072	
	11	13,934	27,434	19,015	2,450,554	18,071	54,111	45,511	907,354	4,587	232,458	9,555	6,896	24,850	2,037,976	...	2,061	...	484,068	67,156	
	12	15,246	29,802	27,103	2,540,711	22,363	57,842	54,185	921,532	7,180	233,901	16,591	61,505	8,118	2,029,544	3,118	10,252	...	475,393	63,119	
2016	01	11,240	25,600	36,621	2,438,741	17,452	49,625	34,577	931,856	4,951	231,340	16,410	1,430	3,951	1,959,193	5,770	...	9,847	465,256	72,389	
	02	11,642	31,281	24,540	2,613,303	14,818	54,515	50,182	868,926	6,549	231,936	11,776	8,630	15,423	1,953,934	...	...	...	504,575	139,199
	03	11,189	24,668	24,648	2,679,926	19,072	53,614	67,533	946,872	5,488	233,848	17,459	9,296	11,178	1,919,101	658	11,896	...	520,804	61,682	
	04	11,060	23,093	20,394	2,714,215	16,748	45,533	48,099	962,875	3,571	235,362	9,172	6,763	5,728	1,911,319	...	10,768	...	509,585	69,424	
	05	11,677	27,193	23,482	2,729,426	17,089	50,884	45,533	968,498	8,333	240,701	13,036	4,835	...	2,000,896	...	...	24,188	509,343	64,471
	06	7,749	27,071	27,146	2,739,820	11,569	48,074	44,270	978,423	1,884	246,919	28,572	6,695	7,251	1,977,655	...	...	...	506,733	58,391
	07	9,684	27,582	17,717	2,767,449	17,380	53,125	38,785	989,205	3,946	247,707	8,907	2,300	3,485	2,107,084	...	...	...	586,939	65,339
	08	10,270	30,771	23,464	2,796,913	19,468	61,139	57,014	997,921	4,217	248,388	26,388	15,850	4,541	2,223,449	...	7,913	...	572,240	72,158	

Notes:

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

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

T17: Average Required Reserves
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17,320,130	2,961,865	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2015	08	16,801,800	1,446,264	3,815,465	2,369,201
	09	16,918,260	1,456,458	3,838,335	2,381,877
	10	17,014,174	1,466,788	3,888,759	2,421,971
	11	17,248,755	1,489,329	4,038,778	2,549,448
	12	17,331,332	1,498,627	4,066,850	2,568,223
2016	01	17,382,721	1,504,274	4,110,684	2,606,410
	02	17,255,339	1,492,001	4,071,968	2,579,967
	03	17,205,002	1,489,635	3,985,339	2,495,704
	04	17,222,773	1,492,629	4,007,355	2,514,726
	05	17,256,308	1,497,435	3,980,385	2,482,950
	06	17,335,400	1,505,667	3,975,296	2,469,629
	07	19,259,784	1,925,978	3,964,489	2,038,511
	08	19,496,034	1,949,603	4,016,769	2,067,165

Notes:

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

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

-on the amount of the funds exceeding the reserve requirement – zero rate of compensation.

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

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

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

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

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

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

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

T18: Required Reserves by Maintenance Periods
 - KM thousand -

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
08 / 2015	22	8,790,585	7,988,807	16,779,392	1,444,853	3,781,346	2,336,493	0.0	0.0
	23	8,775,087	7,995,891	16,770,978	1,442,983	3,805,857	2,362,874	0.0	0.0
	24	8,840,593	8,014,436	16,855,029	1,450,957	3,859,193	2,408,235	0.0	0.0
09	25	8,888,711	8,059,074	16,947,785	1,459,286	3,898,289	2,439,003	0.0	0.0
	26	8,874,327	7,997,428	16,871,755	1,451,754	3,871,655	2,419,901	0.0	0.0
	27	8,947,837	7,987,402	16,935,239	1,458,335	3,745,061	2,286,726	0.0	0.0
10	28	8,911,519	8,005,812	16,917,332	1,457,325	3,799,668	2,342,342	0.0	0.0
	29	8,987,997	8,011,400	16,999,397	1,465,352	3,897,881	2,432,529	0.0	0.0
	30	9,113,734	8,012,058	17,125,791	1,477,688	3,968,729	2,491,041	0.0	0.0
11	31	9,234,664	8,039,820	17,274,484	1,491,786	4,014,514	2,522,728	0.0	0.0
	32	9,234,348	7,992,440	17,226,788	1,487,205	4,022,722	2,535,517	0.0	0.0
	33	9,237,289	8,007,706	17,244,995	1,488,997	4,079,096	2,590,100	0.0	0.0
12	34	9,249,960	8,073,214	17,323,174	1,497,330	4,105,068	2,607,738	0.0	0.0
	35	9,282,063	8,013,862	17,295,924	1,495,279	4,047,089	2,551,809	0.0	0.0
	36	9,371,627	8,003,270	17,374,898	1,503,273	4,048,393	2,545,121	0.0	0.0
01 / 2016	01	9,426,697	8,013,549	17,440,246	1,509,590	4,072,457	2,562,867	0.0	0.0
	02	9,445,369	7,917,798	17,363,167	1,502,512	4,124,702	2,622,190	0.0	0.0
	03	9,415,023	7,929,726	17,344,749	1,500,720	4,134,893	2,634,174	0.0	0.0
02	04	9,382,839	7,923,734	17,306,573	1,496,783	4,095,984	2,599,201	0.0	0.0
	05	9,344,363	7,884,997	17,229,360	1,489,189	4,058,404	2,569,216	0.0	0.0
	06	9,348,796	7,881,287	17,230,084	1,490,030	4,061,516	2,571,486	0.0	0.0
03	07	9,375,043	7,884,933	17,259,976	1,493,424	4,021,100	2,527,676	0.0	0.0
	08	9,374,610	7,827,134	17,201,744	1,490,161	3,973,212	2,483,050	0.0	0.0
	09	9,316,973	7,836,314	17,153,287	1,485,318	3,961,705	2,476,387	0.0	0.0
04	10	9,380,234	7,787,387	17,167,621	1,487,328	4,008,649	2,521,321	0.0	0.0
	11	9,449,131	7,783,741	17,232,873	1,493,501	3,989,974	2,496,472	0.0	0.0
	12	9,472,941	7,794,884	17,267,826	1,497,059	4,023,443	2,526,384	0.0	0.0
05	13	9,532,933	7,777,375	17,310,308	1,501,017	4,015,290	2,514,273	0.0	0.0
	14	9,486,103	7,760,641	17,246,745	1,497,422	3,977,984	2,480,562	0.0	0.0
	15	9,448,012	7,763,861	17,211,873	1,493,865	3,947,879	2,454,014	0.0	0.0
06	16	9,544,393	17,328,215	17,328,215	1,505,360	4,002,701	2,497,341	0.0	0.0
	17	9,610,062	17,373,647	17,373,647	1,509,426	3,966,727	2,457,301	0.0	0.0
	18	9,549,194	17,304,340	17,304,340	1,502,215	3,956,461	2,454,246	0.0	0.0
07	19	10,120,795	8,955,448	19,076,243	1,907,624	3,973,495	2,065,870	-114.8	0.0
	20	10,122,324	9,213,336	19,335,660	1,933,566	3,975,912	2,042,346	-113.5	0.0
	21	10,167,079	9,200,370	19,367,449	1,936,745	3,944,061	2,007,316	-122.7	0.0
08	22	10,208,188	9,186,027	19,394,214	1,939,421	3,999,218	2,059,796	-114.4	0.0
	23	10,298,366	9,194,939	19,493,305	1,949,330	4,026,286	2,076,955	-115.4	0.0
	24	10,412,435	9,188,147	19,600,582	1,960,058	4,024,802	2,064,744	-126.2	0.0

Note: See Note for Table 17.

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2010	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2006	12	...	...	...	125.8	...	...
2007	12	...	...	101.3	92.0	...	...
2008	12	...	...	108.0	205.0	...	...
2009	12	...	...	90.0	68.0	...	...
2010	12	...	...	110.8	107.5	...	...
2011	12	...	...	90.8	94.2	...	...
2012	12	...	...	99.6	100.0	...	...
2013	12	...	...	107.8	104.7	...	...
2014	12	...	...	97.9	99.7	...	...
2015	12	...	...	101.7	99.5	...	...
2015	08	97.4	92.8	105.6	111.1	106.5	102.7
	09	101.0	104.2	102.3	96.3	108.8	105.0
	10	104.3	104.7	103.8	99.0	113.9	110.0
	11	98.1	99.7	104.2	102.3	112.4	108.5
	12	99.8	97.0	101.7	99.5	110.9	107.1
2016	01	88.0	76.8	96.4	93.7	93.5	87.6
	02	104.5	123.3	104.9	104.8	103.1	96.5
	03	110.0	120.4	105.3	122.1	116.6	109.1
	04	100.3	82.8	104.3	102.9	109.5	102.5
	05	98.2	110.4	103.0	106.7	110.8	103.7
	06	104.5	102.9	109.0	104.1	115.1	107.8
	07	95.0	98.9	98.2	103.8	110.9	103.8
	08	99.9	99.1	100.8	110.9	110.5	103.5

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

Notes:

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

T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
2005	12	...	...	...	...	...	...
2006	12	...	104.6	106.1	...	...	...
2007	12	...	104.9	101.5	...	104.9	101.5
2008	12	...	103.8	107.4	...	107.5	107.5
2009	12	...	100.0	99.6	...	100.0	99.6
2010	12	...	103.1	102.1	...	103.1	102.1
2011	12	...	103.1	103.7	...	103.1	103.7
2012	12	...	101.8	102.1	...	101.9	102.1
2013	12	...	98.8	99.9	...	...	...
2014	12	...	99.6	99.1	...	...	...
2015	12	...	98.4	98.6	...	...	...
2015	08	100	98.9	99.3	n/a	n/a	n/a
	09	99.9	98.2	99.2	n/a	n/a	n/a
	10	100.4	98.2	99.1	n/a	n/a	n/a
	11	99.8	98.2	99.0	n/a	n/a	n/a
	12	99.9	98.8	99.0	n/a	n/a	n/a
2016	01	100.2	99.2	99.2	n/a	n/a	n/a
	02	99.8	98.7	99.0	n/a	n/a	n/a
	03	100	98.2	98.7	n/a	n/a	n/a
	04	99.7	98.4	98.6	n/a	n/a	n/a
	05	100.1	98.5	98.6	n/a	n/a	n/a
	06	99.7	98.5	98.6	n/a	n/a	n/a
	07	99.7	99.0	98.7	n/a	n/a	n/a
	08	99.7	98.8	98.7	n/a	n/a	n/a

Source: BH Agency for Statistics

Notes:

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

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

CURRENT AND CAPITAL ACCOUNTS							FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
Period	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2007	-8,747	2,129	670	3,901	415	-1,632	-1,766	-134
2008	-10,472	2,186	943	3,827	383	-3,132	-3,300	-167
2009	-7,632	1,748	955	3,341	350	-1,238	-1,131	107
2010	-7,426	1,953	413	3,529	389	-1,142	-957	184
2011	-8,080	1,847	211	3,540	357	-2,127	-2,039	88
2012	-8,002	1,849	204	3,679	336	-1,934	-1,789	145
2013	-7,316	1,857	350	3,695	338	-1,077	-855	222
2014	-8,101	1,915	203	3,970	443	-1,569	-1,415	154
2015	-7,418	2,075	135	3,578	364	-1,265	-1,030	235
2007 Q1	-1,706	491	143	803	84	-186	-323	-138
Q2	-2,217	535	177	976	104	-426	-308	119
Q3	-2,359	579	214	1,046	108	-413	-596	-183
Q4	-2,464	525	136	1,077	119	-607	-540	67
2008 Q1	-2,308	511	253	815	94	-636	-723	-88
Q2	-2,707	591	194	1,006	106	-810	-849	-39
Q3	-2,832	552	285	1,014	91	-889	-829	60
Q4	-2,625	533	211	992	92	-797	-898	-101
2009 Q1	-1,797	449	220	816	86	-225	-332	-107
Q2	-1,998	422	267	831	90	-388	-520	-132
Q3	-1,906	442	258	877	90	-239	-66	172
Q4	-1,931	434	209	817	84	-386	-213	173
2010 Q1	-1,435	421	94	759	92	-69	-155	-87
Q2	-1,840	505	117	889	101	-227	-39	189
Q3	-2,075	474	87	930	98	-485	-427	59
Q4	-2,076	552	115	951	98	-360	-337	24
2011 Q1	-1,644	420	88	808	84	-244	-404	-159
Q2	-2,038	451	12	885	92	-598	-565	34
Q3	-2,154	496	99	920	91	-548	-398	149
Q4	-2,245	480	11	927	90	-737	-673	64
2012 Q1	-1,798	393	98	828	76	-403	-532	-128
Q2	-1,924	476	-108	930	80	-545	-404	141
Q3	-2,256	552	100	944	91	-569	-417	152
Q4	-2,024	427	114	978	89	-417	-436	-19
2013 Q1	-1,661	395	81	837	78	-270	-426	-156
Q2	-1,676	498	-108	927	80	-279	-205	74
Q3	-1,922	537	128	951	91	-214	-9	205
Q4	-2,058	426	248	980	89	-314	-216	98
2014 Q1	-1,795	451	80	833	77	-353	-464	-110
Q2	-1,967	451	-87	989	85	-528	-357	171
Q3	-2,190	567	62	1,071	153	-337	-162	175
Q4	-2,150	446	147	1,077	128	-351	-433	-82
2015 Q1	-1,620	430	47	878	100	-163	-310	-147
Q2	-1,939	558	-42	902	100	-421	-355	66
Q3	-1,996	631	-21	895	81	-409	-223	187
Q4	-1,864	456	150	902	83	-272	-143	129
2016 Q1	-1,616	429	51	763	80	-293	-267	26
Q2	-1,960	550	2	912	82	-413	-267	147

Source: CBBH, Balance of Payment Statistics.

Notes:

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

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Current account - total			Goods		Services		Primary Income		Secondary Income				
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance
2008	12,543	16,058	-3,515	3,883	14,355	2,968	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,560	11,193	2,642	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	4,775	12,201	2,757	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	5,776	13,856	2,628	781	935	725	3,818	278	357	0	357
2012	13,311	15,581	-2,270	5,844	13,846	2,639	790	871	667	3,957	277	336	0	336
2013	13,873	15,288	-1,415	6,427	13,743	2,610	753	862	512	3,974	279	338	0	338
2014	14,510	16,522	-2,013	6,620	14,721	2,669	753	953	750	4,268	298	443	0	443
2015	14,719	16,349	-1,630	6,968	14,385	2,903	828	932	797	3,917	339	364	0	364
2007 Q1	2,506	2,775	-270	731	2,437	606	115	322	179	847	44	84	0	84
Q2	2,928	3,458	-530	829	3,046	703	168	369	191	1,028	53	104	0	104
Q3	3,271	3,792	-521	857	3,217	876	298	440	227	1,097	51	108	0	108
Q4	3,059	3,785	-726	858	3,322	651	126	422	286	1,128	51	119	0	119
2008 Q1	2,747	3,477	-730	862	3,170	648	137	372	119	865	50	94	0	94
Q2	3,239	4,155	-916	1,031	3,738	762	171	388	194	1,058	52	106	0	106
Q3	3,530	4,510	-980	1,072	3,904	912	359	479	194	1,067	53	91	0	91
Q4	3,028	3,917	-889	918	3,543	647	114	417	206	1,046	54	92	0	92
2009 Q1	2,563	2,874	-311	760	2,558	591	142	338	118	873	57	86	0	86
Q2	2,726	3,203	-478	861	2,859	643	220	330	62	892	62	90	0	90
Q3	3,015	3,344	-329	971	2,878	804	363	304	46	935	58	90	0	90
Q4	2,742	3,213	-470	968	2,898	603	169	293	83	879	62	84	0	84
2010 Q1	2,588	2,749	-161	1,017	2,452	549	128	202	108	819	60	92	0	92
Q2	3,092	3,421	-328	1,244	3,084	678	172	218	101	953	64	101	0	101
Q3	3,298	3,881	-583	1,259	3,333	816	341	228	141	995	65	98	0	98
Q4	3,222	3,681	-459	1,255	3,331	715	163	232	118	1,020	69	98	0	98
2011 Q1	3,016	3,344	-328	1,366	3,010	558	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,474	3,512	622	171	227	215	956	72	92	0	92
Q3	3,522	4,161	-639	1,480	3,633	798	302	255	156	989	68	91	0	91
Q4	3,340	4,166	-826	1,457	3,702	649	169	237	225	997	70	90	0	90
2012 Q1	2,904	3,382	-479	1,284	3,082	526	132	199	101	895	67	76	0	76
Q2	3,487	4,113	-625	1,601	3,525	670	194	218	326	998	68	80	0	80
Q3	3,588	4,249	-660	1,491	3,747	848	296	232	133	1,017	73	91	0	91
Q4	3,332	3,837	-505	1,467	3,491	595	168	222	108	1,047	70	89	0	89
2013 Q1	3,082	3,430	-348	1,437	3,098	533	138	206	125	906	70	78	0	78
Q2	3,646	4,005	-359	1,748	3,424	684	186	217	325	997	70	80	0	80
Q3	3,689	3,994	-305	1,630	3,552	808	271	231	103	1,020	68	91	0	91
Q4	3,456	3,859	-403	1,611	3,669	585	159	208	-40	1,051	71	89	0	89
2014 Q1	3,196	3,626	-430	1,485	3,279	584	133	224	144	903	70	77	0	77
Q2	3,579	4,192	-613	1,643	3,610	638	187	238	324	1,060	71	85	0	85
Q3	3,987	4,477	-490	1,736	3,927	842	275	257	195	1,151	80	153	0	153
Q4	3,748	4,227	-480	1,755	3,905	605	159	234	87	1,153	76	128	0	128
2015 Q1	3,377	3,641	-264	1,610	3,230	577	146	240	192	951	72	100	0	100
Q2	3,707	4,228	-521	1,743	3,682	753	196	220	262	991	88	100	0	100
Q3	3,992	4,483	-491	1,811	3,807	948	317	250	271	983	88	81	0	81
Q4	3,643	3,998	-355	1,803	3,666	625	168	223	72	993	91	83	0	83
2016 Q1	3,221	3,593	-373	1,575	3,191	581	152	217	166	848	85	80	0	80
Q2	3,812	4,308	-496	1,849	3,809	748	197	219	217	996	84	82	0	82

Source: CBBH, Balance of Payment Statistics.

Notes:

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

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

FINANCIAL ACCOUNT

Period		Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total
2007		-2,560	4	-453	1,242	-1,766
2008		-1,315	29	-1,551	-462	-3,300
2009		-344	274	-957	-104	-1,131
2010		-532	173	-857	258	-957
2011		-674	46	-1,378	-33	-2,039
2012		-506	21	-1,377	73	-1,789
2013		-342	144	-1,367	709	-855
2014		-755	103	-1,476	712	-1,415
2015		-433	114	-1,592	881	-1,030
2007	Q1	-297	3	-162	134	-323
	Q2	-1,410	2	785	315	-308
	Q3	-661	1	-507	572	-596
	Q4	-191	-2	-568	222	-540
2008	Q1	-135	-1	-485	-102	-723
	Q2	-263	9	-539	-55	-849
	Q3	-350	4	-760	277	-829
	Q4	-567	17	234	-582	-898
2009	Q1	-258	4	173	-251	-332
	Q2	-107	23	-72	-365	-520
	Q3	65	54	-926	741	-66
	Q4	-44	193	-132	-229	-213
2010	Q1	-153	146	-124	-24	-155
	Q2	-60	43	236	-258	-39
	Q3	-185	-18	-567	343	-427
	Q4	-134	2	-402	197	-337
2011	Q1	-174	-2	56	-282	-404
	Q2	-78	98	-524	-60	-565
	Q3	-208	-35	-287	132	-398
	Q4	-213	-14	-623	177	-673
2012	Q1	-26	-7	-185	-314	-532
	Q2	-134	48	-89	-230	-404
	Q3	-107	-18	-686	394	-417
	Q4	-240	-2	-417	224	-436
2013	Q1	-295	52	-14	-168	-426
	Q2	-164	27	-308	241	-205
	Q3	4	20	-480	447	-9
	Q4	113	45	-564	189	-216
2014	Q1	-239	11	-75	-161	-464
	Q2	-218	29	-330	163	-357
	Q3	-108	-20	-660	625	-162
	Q4	-191	84	-410	85	-433
2015	Q1	-98	-9	-151	-52	-310
	Q2	-199	-39	-329	213	-355
	Q3	-110	74	-564	378	-223
	Q4	-25	88	-548	342	-143
2016	Q1	-155	-5	-45	-62	-267
	Q2	-42	40	-417	152	-267

Source: CBBH, Balance of Payment Statistics.

Notes:

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

T24: BH Foreign Trade Balance
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)x100
2006		5,164	11,389	-6,224	45.3
2007		5,937	13,898	-7,962	42.7
2008		6,712	16,293	-9,581	41.2
2009		5,530	12,348	-6,818	44.8
2010		7,096	13,616	-6,521	52.1
2011		8,222	15,525	-7,303	53.0
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2015		8,987	15,852	-6,865	56.7
2015	08	709	1,276	-568	55.5
	09	790	1,395	-605	56.6
	10	807	1,449	-641	55.7
	11	765	1,305	-540	58.6
	12	723	1,289	-566	56.1
2016	01	632	922	-290	68.5
	02	719	1,237	-518	58.1
	03	770	1,369	-599	56.2
	04	802	1,436	-635	55.8
	05	751	1,305	-554	57.5
	06	841	1,458	-617	57.7
	07	773	1,342	-569	57.6
	08	745	1,325	-580	56.2

Notes:

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

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

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
2006		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2013		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2015		1,412,906	925,166	770,695	1,214,930	748,870	743,062	262,844	2,908,841	8,987,315
2015	08	112,649	69,918	64,286	87,045	60,226	60,138	19,168	235,132	708,562
	09	126,723	88,428	60,418	101,199	72,996	68,249	18,864	253,152	790,028
	10	130,944	84,898	64,907	102,227	67,930	69,524	19,416	267,647	807,492
	11	130,006	67,912	54,242	93,486	69,066	58,928	15,734	275,128	764,502
	12	100,352	74,171	61,572	94,394	60,562	43,746	20,877	267,476	723,150
2016	01	115,705	54,552	36,235	93,984	53,320	52,627	11,245	214,043	631,711
	02	130,567	69,403	49,844	93,936	65,876	60,990	15,910	232,242	718,768
	03	127,607	82,059	62,097	93,648	65,518	59,578	17,785	261,259	769,550
	04	130,384	98,113	67,742	94,670	62,831	63,613	21,460	262,861	801,672
	05	126,752	80,657	59,500	93,717	65,635	61,377	22,290	240,868	750,796
	06	124,056	91,848	69,723	104,809	68,932	68,704	23,258	289,297	840,626
	07	123,464	92,677	73,414	99,362	64,793	58,842	19,204	241,654	773,408
	08	117,064	77,928	77,083	65,043	64,371	61,599	20,175	262,141	745,403

Notes:

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

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

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

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
2006		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2013		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2015		1,673,068	1,728,431	1,914,123	1,758,287	910,072	773,503	1,091,670	560,859	441,158	411,090	4,589,602	15,851,863
2015	08	145,712	159,358	151,090	112,453	78,339	55,137	87,636	36,770	45,240	40,733	363,841	1,276,309
	09	155,877	162,257	167,647	145,838	51,074	69,304	91,057	53,687	37,351	37,419	423,782	1,395,294
	10	156,348	162,514	189,599	160,862	78,314	70,356	93,459	55,595	31,107	34,252	416,396	1,448,803
	11	135,196	135,426	158,459	158,406	77,764	60,234	87,453	47,040	24,977	33,648	386,047	1,304,652
	12	130,222	151,139	149,565	147,008	42,685	70,320	91,712	45,907	34,776	35,919	390,207	1,289,462
2016	01	85,605	105,154	113,658	108,794	41,836	49,351	67,899	31,295	13,878	23,998	280,476	921,944
	02	106,810	135,610	169,687	139,870	50,156	60,714	87,605	41,712	21,362	31,616	391,750	1,236,892
	03	128,499	169,463	178,160	161,290	31,465	70,057	104,328	50,768	26,607	30,857	417,078	1,368,572
	04	133,100	170,264	174,267	175,325	102,230	72,529	81,206	47,624	21,208	34,476	424,220	1,436,449
	05	127,089	143,542	162,703	162,944	29,251	65,716	90,313	45,228	21,518	31,995	424,567	1,304,867
	06	138,299	146,181	170,421	175,487	91,014	79,728	96,951	51,946	28,316	34,735	444,637	1,457,715
	07	158,662	147,190	164,722	167,241	63,879	71,722	88,158	43,212	21,859	34,173	381,518	1,342,336
	08	147,924	155,185	162,291	125,989	62,027	60,690	93,287	44,234	32,496	34,611	406,575	1,325,310

Notes:

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

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

T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Hungary	Switzerland	UK	USA	Serbia
		EUR	HRK	HUF	CHF	GBP	USD	RSD
		1	100	100	1	1	1	100
2006		1.955830	26.703006	0.741214	1.243337	2.869188	1.559433	2.327066
2007		1.955830	26.653716	0.778418	1.190857	2.858739	1.429542	2.446287
2008		1.955830	27.072193	0.778567	1.233196	2.462700	1.336615	2.406718
2009		1.955830	26.641714	0.698858	1.295257	2.195821	1.406763	2.083674
2010		1.955830	26.836049	0.710646	1.417637	2.280434	1.476950	1.903300
2011		1.955830	26.296474	0.702511	1.589068	2.253721	1.406117	1.918824
2012		1.955830	26.003868	0.676389	1.622699	2.412276	1.522668	1.732491
2013		1.955830	25.806786	0.658705	1.589326	2.304432	1.473557	1.729721
2014		1.955830	25.619449	0.633710	1.610337	2.426325	1.474019	1.668863
2015		1.955830	25.688577	0.631327	1.832914	2.694477	1.762605	1.619915
2015	08	1.955830	25.870162	0.628245	1.817835	2.740805	1.758198	1.626972
	09	1.955830	25.777612	0.624385	1.792178	2.675557	1.742072	1.626941
	10	1.955830	25.653662	0.628320	1.798031	2.668386	1.740992	1.629147
	11	1.955830	25.718862	0.626718	1.804809	2.764377	1.818520	1.620915
	12	1.955830	25.599467	0.621997	1.806588	2.697208	1.798219	1.606242
2016	01	1.955830	25.547063	0.621633	1.789556	2.601235	1.800089	1.597809
	02	1.955830	25.614570	0.630369	1.774315	2.522432	1.760907	1.591798
	03	1.955830	25.868195	0.628440	1.792085	2.506126	1.763368	1.587994
	04	1.955830	26.088529	0.627680	1.789367	2.465692	1.724799	1.592534
	05	1.955830	26.083784	0.621727	1.768876	2.513716	1.728886	1.592696
	06	1.955830	26.011790	0.623129	1.794719	2.484148	1.743092	1.585042
	07	1.955830	26.093416	0.621967	1.800287	2.326581	1.765906	1.585492
	08	1.955830	26.122516	0.630563	1.798182	2.286192	1.743797	1.586007

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2016			Performed in 2016		Total at the end of August
	Principal	Interest	Total	Principal	Interest	
Public Creditors	529,988	128,647	658,636	286,126	70,357	356,483
International and Regional Organizations	446,179	101,115	547,294	247,035	57,235	304,270
European Investment Bank	45,414	24,770	70,184	32,256	13,558	45,814
European Bank for Reconstruction and Development	110,864	9,895	120,759	62,299	4,327	66,627
World Bank - IDA	65,833	40,258	106,090	37,014	21,184	58,199
World Bank- IBRD ¹⁾	42,964	9,877	52,841	31,465	6,584	38,049
Council of Europe Development Bank ¹⁾	3,837	1,123	4,960	2,159	617	2,776
International Fund for Agriculture Development	3,543	577	4,120	1,585	290	1,875
IMF	165,901	10,569	176,470	72,432	8,710	81,143
European Union – European Commission	7,823	4,046	11,869	7,823	1,964	9,788
Government and Government Agencies	83,810	27,532	111,342	39,091	13,122	52,214
Paris Club ¹⁾	29,238	11,370	40,608	14,172	5,801	19,973
Saudi Development Fund	4,891	2,328	7,219	5,911	1,907	7,818
Other Bilateral	49,681	13,834	63,515	19,008	5,414	24,422
Private Creditors	73,046	3,195	76,240	36,523	1,220	37,743
London Club ¹⁾	73,046	3,195	76,240	36,523	1,220	37,743
Total	603,034	131,842	734,876	322,649	71,578	394,227

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

PUBLISHER

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

Publishing and copying for educational and noncommercial purposes is only allowed with the consent of the publisher.