



Monthly Economic Survey

JANUARY -
FEBRUARY
2016

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
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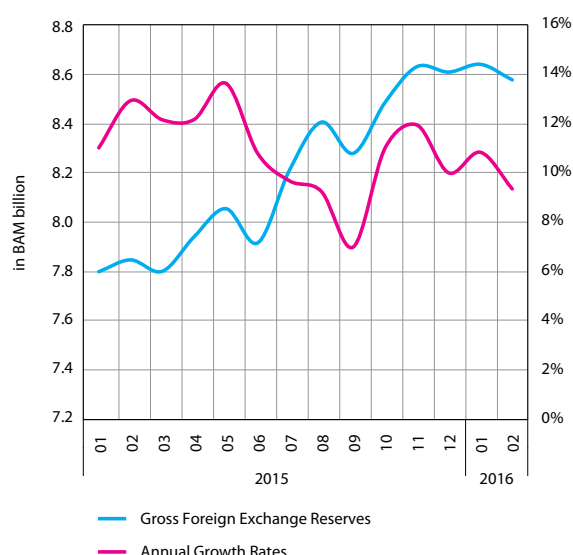
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EXECUTIVE SUMMARY

In the first two months of 2016, the stagnation of foreign exchange reserves was recorded after their strong growth in the previous year (Graph 01). All the three components of money supply recorded a continuous growth, and the highest contribution to growth came from transferable deposits and cash outside banks (Graph 02). Average required reserve recorded stagnation, while excess funds recorded a slight growth in the first two months of this year (Graph 03). The beginning of the year was marked by slower lending activities, the total loans recorded a decrease compared to the end of the previous year (Grafikon 04). Foreign assets and foreign liabilities of commercial banks also recorded decreases (Graph 05). Despite the growing trend of household deposits, the total deposits recorded a decrease, primarily deposits of private companies (Graph 06). The Entity governments continued to borrow by issuing securities, mainly bought by commercial banks (Graph 07). Revenues from indirect taxes recorded a continuous annual growth, primarily due to better collection and lower reimbursement amounts, while a lower growth rate was recorded in excise duties as a result of the stabilization of the effects of amendments on the Law on Excise Duties (Graphs 08 and 09). After a short decrease of deflation pressure in January as a result of slow growth of the prices, the strenghtening of deflation pressure was recorded again in February (Graph 10). Annual retail turnover rates recorded a continuous growth from February 2015, mainly as a result of the growth of the turnover of non-food products, food and tobacco products (Graph 11). After a decline of industrial production in January, its growth was recorded in February, and the highest contribution to the growth was recorded in mining sector and in manufacturing industry (Graph 12). In the first two months of this year, exports decreased, mainly as a result of the decrease of exports of electric energy and oil and oil derivatives, which resulted in the decrease of trade deficit (Graph 13). The decrease of the trade deficit from the view of trade partners, was mainly under the impact of the deficit decrease in the exchange with Russia due to decrease of oil prices and energy prices generally (Graph 14). Nominal effective exchange rate of BAM (NEER) appreciated at the monthly and annual levels in February (Graph 15). Public debt of Bosnia nad Hercegovina in the end of 2015 reached 45.5% of GDP and although it was at a considerably lower level compared to the neighbourhood, it had an upward trend (Graph 16). In the beginning of 2016, the Government of Republika Srpska carried out 3 issues in the total nominal value of BAM 83 million (Graph 17). In the first two months of 2016, the total balance in internal payment system in Main Unit Mostar was positive, while those in Main Unit Sarajevo and Main Bank of Republika Srpska were negative (Graph 18).

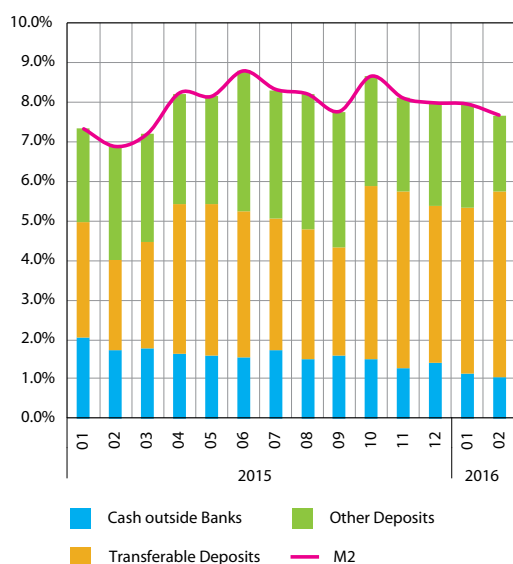
G01: The CBBH Gross Foreign Exchange Reserves



Source: Table 03

After a strong growth in the previous year, a stagnation of foreign exchange reserves was recorded in the first two months. With a slight decrease in the amount of BAM 31.8 million (0,4%) compared to the end of the previous year, the foreign exchange reserves amounted to BAM 8.57 billion. So, the trend of high annual growth rates from the previous year was continued.

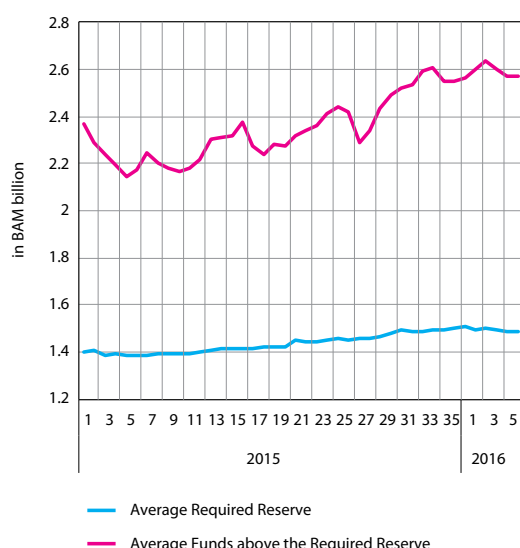
G02: Annual Growth Rates of Money Supply and Contributions of Components



Source: Table 04

All the three components of money supply continued to grow. A strong growth of transferable deposits over the last five months impacted the increase of their contribution to the money supply growth. Cash outside banks recorded a slightly slower growth compared to transferable deposits, which decreased its contribution to the money supply growth. The decreasing contributions were also recorded by other deposits due to a considerably slower growth compared to the mentioned more liquid components of money supply. So, high annual growth rates of money supply measured by aggregate M2 were kept.

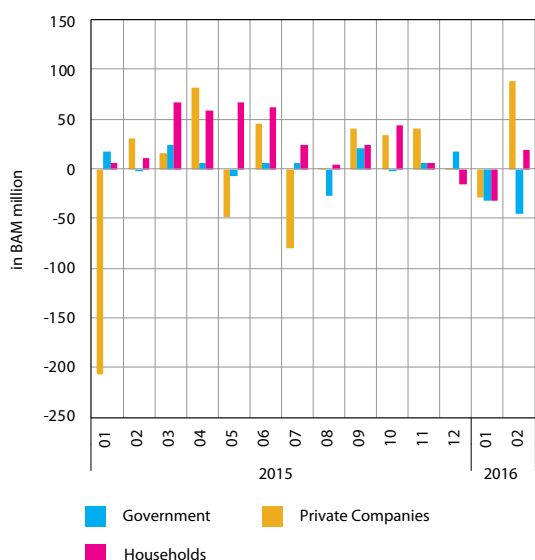
G03: Reserve Account Balances with the CBBH



Source: Table 18

The average required reserve in the first two months maintained approximately the same level as in the end of the year, while excess funds recorded a slow growth. So, excess funds still considerably exceeded the amount of the required reserve which the banks are obliged to keep in the accounts with the CBBH. The total balance in the reserve account in all the six calculation periods of 2016 was above BAM 4.00 billion.

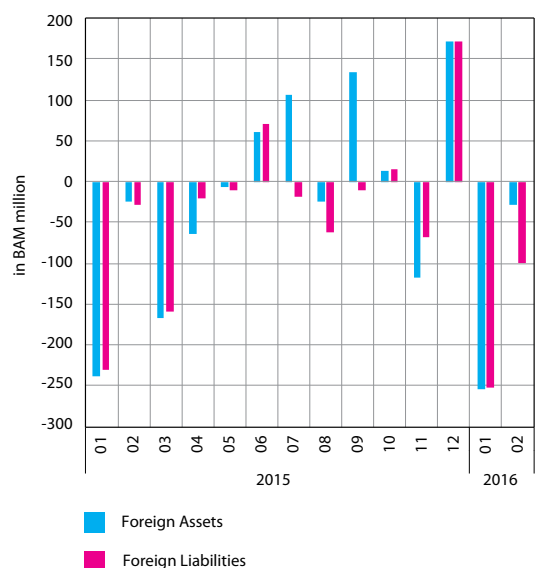
G04: Loans, Monthly Changes



Source: Tables 12 and 13

The beginning of the year was characterized by the slowed down lending activities of commercial banks. The total loans decreased in February compared to the end of the previous year by BAM 38.1 million. In January of this year, the decrease of loans was recorded with all the sectors, while the loans to non-financial companies increased in February by BAM 87.6 million.

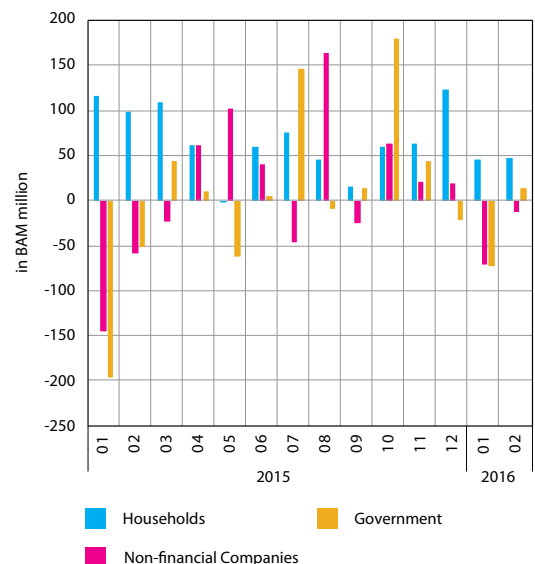
G05: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

The beginning of the year was characterized by the decrease of foreign assets and foreign liabilities of commercial banks. The decrease of foreign assets was mainly caused by low, even negative rates at the European market, while the decrease of foreign liabilities was continued through the bank leverage process.

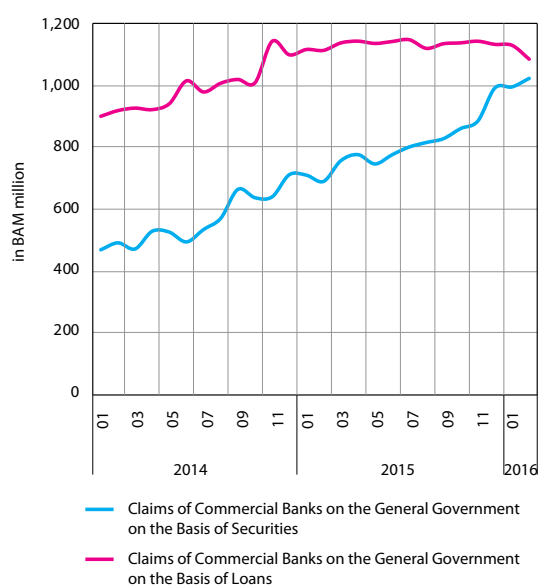
G06: Deposits, Monthly Changes



Source: Tables 10 and 11

The beginning of the year was characterized by a decrease of the total deposits. Although the household deposits continued their growth trend, the decrease of the deposits of other sectors, primarily the deposits of private companies, had a more significant impact on the decrease of the total deposits.

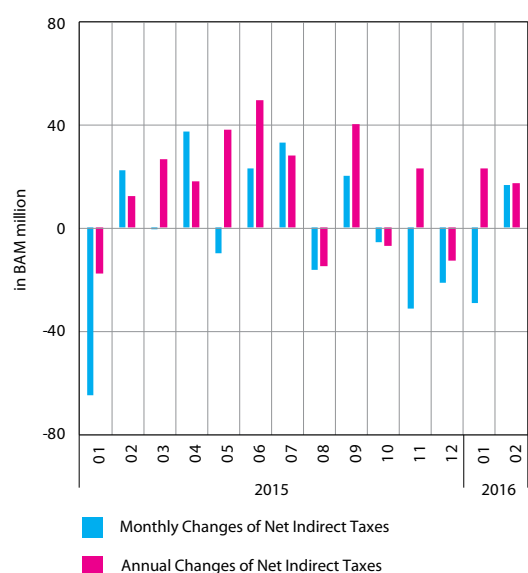
G07: Claims of Commercial Banks on Governments



Source: CBBH

In the first two months of 2016, the trend of borrowing was continued by the Entity Governments, though the loans of commercial banks and on the domestic capital market through the issue of securities. So, the debts of the Entity Governments based on securities in February compared to the beginning of 2014, recorded an enormous growth in the amount of BAM 554.4 million.

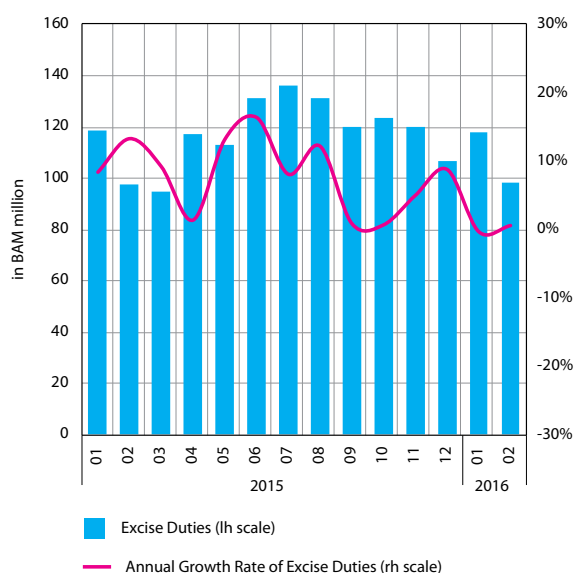
G08: Net Indirect Taxes, Changes



Source: BH Indirect Taxation Authority

In the first two months of 2016, the growth of revenues based on net indirect taxes at the annual level was recorded, as a result of a better collection and lower reimbursement amounts, while in February, after a several month long decline of revenues, their monthly growth was recorded in the amount of BAM 16.3 million (4.1%).

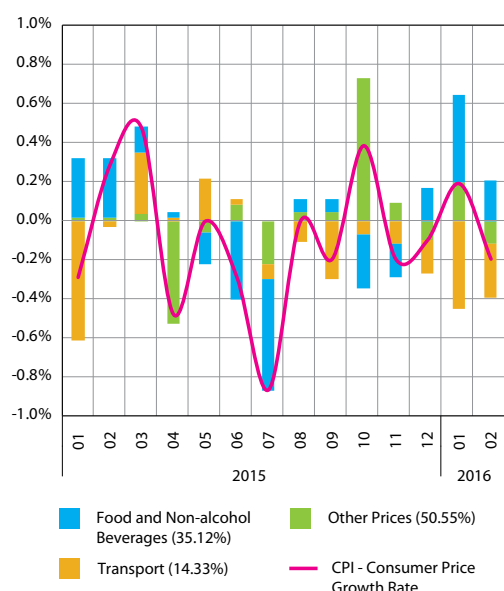
G09: Excise Duties, Annual Growth Rates



Source: Indirect Taxation Authority of BH

Collected revenues on the basis of excise duties in the first two months of 2016 amounted to BAM 216.3 million, and they were at the same level compared to the same period of the previous year. The collection of revenues on this basis was stable, although the annual growth rates of collection were lower compared to the earlier period, as a result of the stabilization of the effects of changes of the Law on Excise Duties.

G10: Contribution to the Monthly Rates of Price Changes in BH

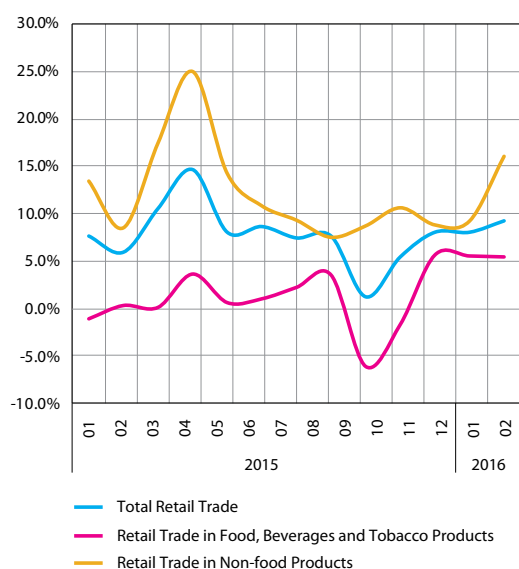


Source: BHAS

After a monthly growth of the prices in January 2016 of 0.2% and the decrease of the deflation pressure at the annual level by 40 basis points, a monthly decline of the prices was again recorded in February. The monthly decline of the prices in February amounted to 0.2% and impacted the deflation rate at the annual level to strengthen and go back to the level recorded in December 2015 when it was 1.2%.

In both observed months, a negative contribution to the change of the rate of the average monthly prices came from the prices of transport (-0.45 pp and -0.28 pp), while the prices of food and non-alcohol beverages in both months recorded a positive contribution to the growth of prices (0.45 pp and 0.20 pp). The contribution of the prices of other product and service groups, in sum, was positive in January (0.20 pp), and negative in February (-0.11 pp).

G11: Annual Rates of Retail Turnover (Calculated from Real Indices)

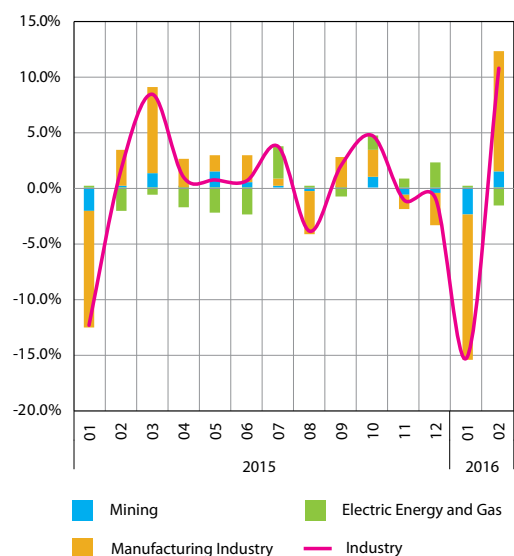


Source: BHAS

Annual rates of retail turnover calculated from real indices showed a constant growth of retail turnover since February 2015. In February 2016, the recorded turnover growth rate in retail trade was high amounting to 9.3%.

Observed at the annual level, in February 2016, compared to the previous month, retail turnover was higher by 1.2 percentage points. The strengthening of domestic demand, observed at the annual level, in February 2016, was determined both by the growth of turnover in non-food products (the growth of 16.1%), and the growth of the turnover in food products, beverages and tobacco products (the growth of 5.4%).

G12: Contribution to the Monthly Rates of Industrial Production Trend in BH



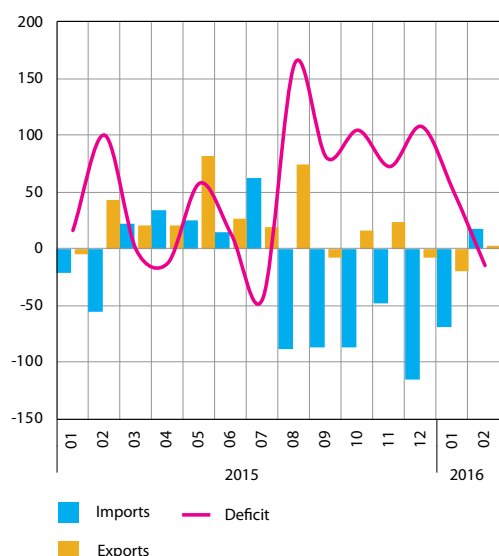
Source: BHAS

In January 2016, a decline of industrial production was recorded at the monthly level (-15.2%) and at the annual level (-3.3%) (seasonally adjusted indices showed a monthly decline of 1.3%, and calendar adjusted indices the annual decline of 3.3%).

In February 2016, the picture was quite different, so the monthly growth rate of industrial production was 10.8%, and the annual growth rate was 6.1%. The positive fact is that in the period January - February 2016, compared to the same period of the previous year, a growth of industrial production output by 1.4% was recorded (calendar adjusted indices showed a growth by 1.3%).

Observing the structure of the annual growth rate, in February, the growth in mining was recorded (16.8%) and the manufacturing industry (10.5%). On the other hand, the rate of the production and distribution of electric energy and gas had been negative for months, which is a very concerning fact (in February, the annual rate of decrease was 7.5%).

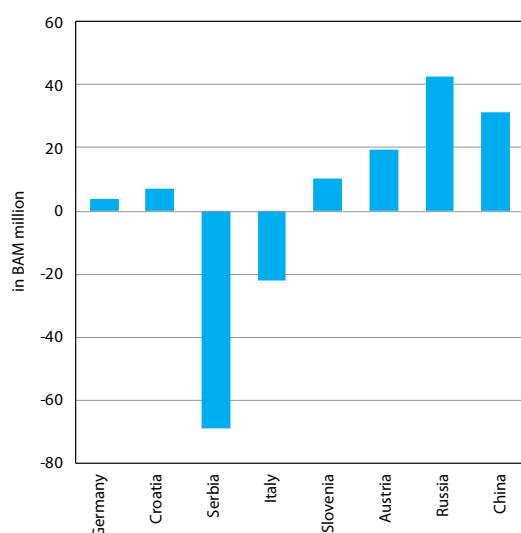
G13: Exports, Imports and Trade Deficit in BAM Million (Nominal Annual Changes)



Source: Table 24

In the first two months of 2016, the exports at the annual level decreased by 2.4%, while imports decreased by 1.2%. Consequently, the trade deficit decreased by 4.2%. Regarding exports, the same trends continued as in the previous year. The exports of electric energy and oil and oil derivatives in the first two months at the annual level were lower by one third, those of base metals by one fourth. Other export groups of products had positive and rather high growth rates. Regarding imports, the imports of oil and oil derivatives continued to decrease by one fourth, the decline of imports of machines and devices was also recorded, while chemical products recorded a slight decline.

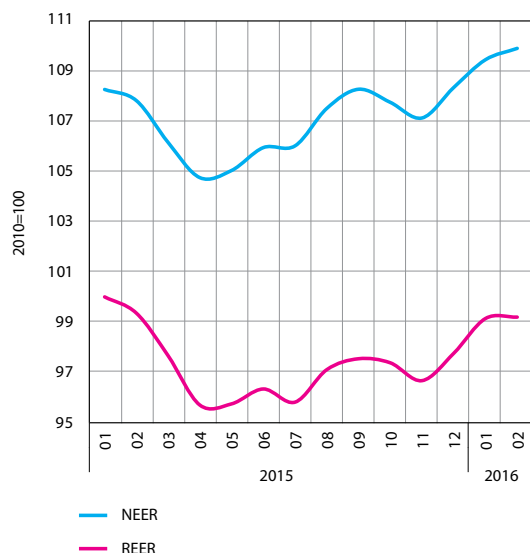
G14: Deepening/Decrease of Trade Deficit by Trade Partners



Source: Tables 25 and 26

The decrease of trade deficit from the view of trade partners was under the strongest influence of a decrease of the deficit in the exchange with Russia, due to the decrease of oil prices and generally energy prices, as the imports from Russia considerably decreased over the previous two years. Additionally, in the first two months of 2016, imports from China also decreased, which had a positive impact on the deficit decrease. Contribution to the deficit reduction was evident in the trade exchange with Austria where exports increased by 11.0%, and imports decreased by 10.0%. The foreign trade exchange with Serbia brought about the deepening of the trade deficit by BAM 69.0 million due to the decrease of exports to this country by one third.

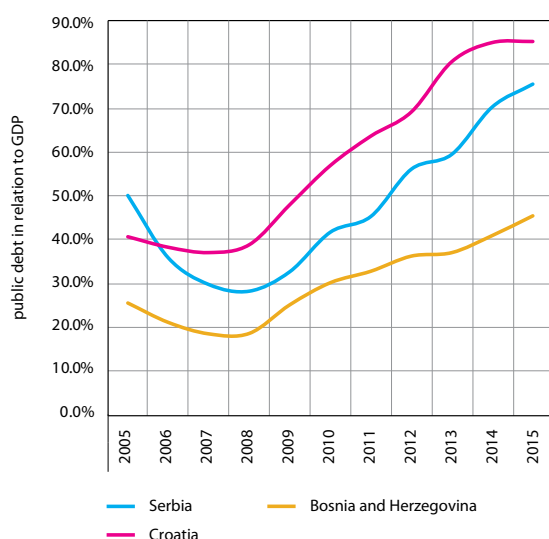
G15: Nominal and Real Effective Exchange Rate of BAM



Source: CBBH

Nominal effective exchange rate of BAM (NEER) in February at the monthly level appreciated by 45 bp, while at the annual level this appreciation was more prominent amounting to 2.1pp. BAM nominally appreciated against Russian ruble by 16.6%, and against Turkish lira by 16.9%, which had a dominating impact on the appreciation trend of NEER. On the other hand, BAM depreciated against Swiss franc (3.9%), US dollar (2.2%) and Chinese yuan (2.5%). Real effective exchange rate of BAM (REER) at the monthly level appreciated slightly by 6bp, while at the annual level, the depreciation trend was continued, so REER was lower by 16bp. The difference between NEER and REER was a result of a lower inflation compared to the trade partner countries.

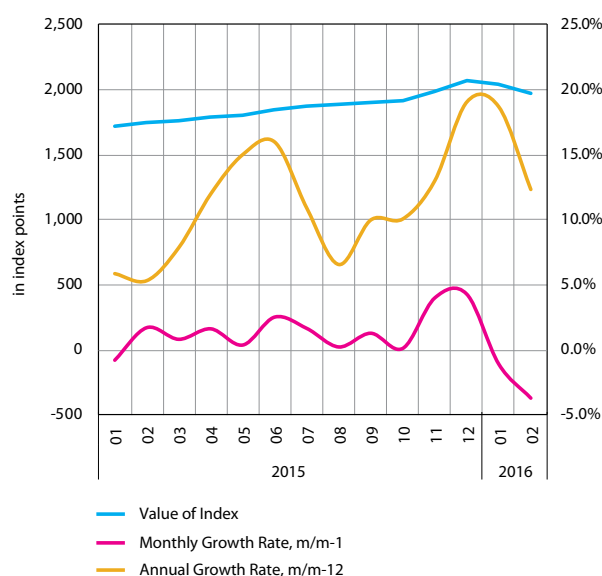
G16: Public Debt in Bosnia and Herzegovina and the Neighbourhood



Source: NBS, NBH, Central Bank of Bosnia and Herzegovina, IMF
 Note: For 2015, the IMF assessment on the level of GDP of BH was used.

Public debt of Bosnia and Herzegovina in the end of 2015 was 45.5% of GDP, and although at a significantly lower level than in the neighbourhood, it had the same trend as the Serbian and Croatian debt. During 2015, the growth of the public debt of Serbia continued which lasted from 2008. The public debt of Serbia was 75.36% of GDP (December 2015), and it was 70.43% of GDP (December 2014). Although Croatian public debt in 2015 stagnated, it remained at a very high level, 85.36% of GDP. Unlike the central banks of Serbia, Croatia and the euro area (ECB), BH Central Bank cannot purchase government bonds on the secondary financial market. It makes the budgets of Bosnia and Herzegovina and its Entities fully dependent on BH banks and international financial institutions.

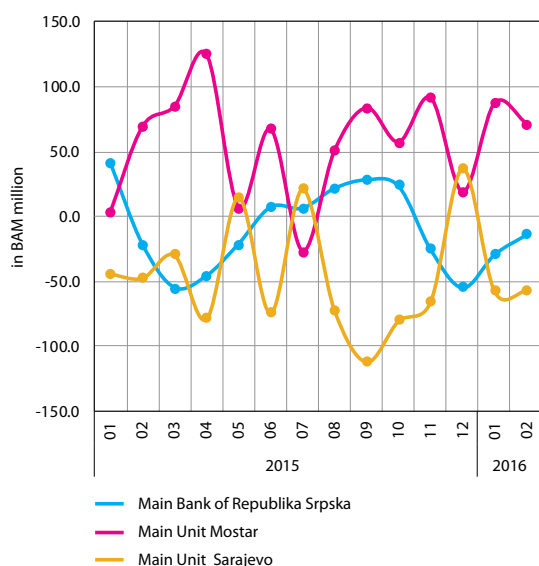
G17: Index of Bonds of Republika Srpska, ORS



Source: BLSE

Unlike the Federation of Bosnia and Herzegovina, which in the first two months did not carry out any issues, Republika Srpska had even three issues in the beginning of 2016, in the total nominal value of BAM 83 million. Although all the issues were announced and successful, it seems that a low demand was one of the factors which influenced the yields on the Republika Srpska bonds on the secondary market. After a several year long growth, there was a modification of bond prices, so ORS index was decreased by 1.1% (January 2016 / December 2015) i.e. by 3.7% (February 2016/ January 2016). In the beginning of January, Republika Srpska issued the tenth issue related to war damages (RSRS-O-J), in the nominal value of BAM 23.8 million, with maturity of 13 years with coupon interest rate of 1.5%. On the secondary market of bonds, trading was carried out at the price of 70.01% of the nominal amount (15 January 2016) and by the end of February the price fell to 63.55% of the nominal value.

G18: The Total Balance in Interbank Payment System by Main Units of the Central Bank of Bosnia and Herzegovina



Source: CBBH

As almost in the entire previous year, in the first two months of 2016, the total balance in internal payment system in Main Unit Mostar was positive, while those in Main Unit Sarajevo and Main Bank of Republika Srpska Banja Luka were negative. In February, the total balances in Main Unit Mostar, Main Unit Sarajevo and Main Bank of Republika Srpska were BAM 71.84 million, BAM -57.77 million and BAM -14.06 million respectively. In the previous year, in Main Unit Mostar, the total balance was only once negative (July 2015 = BAM -26.9 million), and on the average it was BAM 53.02 million. The average monthly total balance in Main Unit Sarajevo and Main Bank of Republika Srpska during 2015 was BAM -45.12 million and BAM -7.9 million, respectively.

STATISTICAL APPENDIX

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

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

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

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

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.

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

T01: Main Economic Indicators

	Changes compared to			
	02/2016	01/2016	12/2015	02/2015
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	18,628	0.1%	-0.1%	7.7%
Foreign currency reserves	8,574	-0.7%	-0.4%	9.3%
Average balance of reserve accounts with CBBH	4,072	-0.9%	0.1%	14.3%
Banking sector				
Total loans	17,296	0.3%	2.4%	3.4%
Total deposits	16,461	0.7%	7.1%	7.9%
Non-banking sector				
BLSE turnover	29	41.2%	25.3%	86.9%
SASE turnover	100	137.3%	195.1%	350.1%
Turnover in RTGS	5,702	-6.18%	-18.83%	-0.06%
Turnover in giro clearing system	1,230	-4.60%	-10.32%	11.70%
	in points			
BIRS	685	-0.53%	-5.04%	-4.51%
SASX 30	999	1.27%	7.73%	8.58%
REAL SECTOR	in points			
Consumer prices - BH		-0.2%	0.0%	-1.3%
Industrial production - BH		10.3%	-7.0%	6.0%
Industrial production - BH		1.9%	2.5%	9.3%
EXTERNAL SECTOR	in KM million			
		01/2016	12/2015	02/2015
Imports	1,228	34.5%	-4.7%	1.5%
Exports	718	14.0%	-0.7%	0.4%
PUBLIC FINANCE	in KM million			
Net indirect taxes	412.9	4.1%	-3.0%	4.3%
VAT	266.0	12.5%	1.9%	4.7%
Excise duties	98.2	-16.9%	-7.7%	0.5%
Customs fees	20	65.3%	8.7%	1.0%

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
2014	10	398,051	493,859	-95,808	6,663,381
	11	401,747	342,703	59,044	6,722,425
	12	772,161	666,259	105,902	6,828,327
2015	01	472,061	561,201	-89,140	6,739,187
	02	322,098	264,793	57,305	6,796,491
	03	370,530	422,571	-52,040	6,744,451
	04	469,392	291,381	178,012	6,922,463
	05	426,891	304,539	122,353	7,044,815
	06	286,028	391,006	-104,978	6,939,837
	07	809,656	537,466	272,190	7,212,027
	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

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 Foreign 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
2014	10	175.0	8.2	51.9	2,275.4	0.0	5,133.2	7,643.7	7,642.4	7,130.9	511.5
	11	175.5	5.1	61.6	2,101.3	0.0	5,365.7	7,709.3	7,707.8	7,186.6	521.1
	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	01	213.1	5.4	83.8	1,987.8	0.0	5,505.0	7,795.1	7,794.0	7,207.1	586.8
	02	202.6	9.3	89.3	1,903.8	0.0	5,638.2	7,843.1	7,841.2	7,261.9	579.3
	03	204.8	9.5	97.2	1,201.8	0.0	6,283.5	7,796.8	7,795.2	7,209.4	585.9
	04	202.0	9.3	110.3	1,365.8	0.0	6,250.1	7,937.5	7,936.2	7,390.6	545.6
	05	203.6	6.5	119.9	1,397.1	0.0	6,324.0	8,051.1	8,049.7	7,509.7	540.0
	06	197.7	6.5	61.7	1,113.2	0.0	6,533.2	7,912.3	7,911.1	7,404.6	506.5
	07	187.7	6.5	71.2	1,063.5	0.0	6,879.9	8,208.9	8,206.8	7,680.0	526.8
	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

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 Resident Sectors with Monetary Authorities	Cash outside Banks	Transf. Deposits in Local Currency	Other Deposits in Local 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
2014	10	3,151.3	3,803.5	6.2	2,753.9	4,374.5	3,304.6	1,229.1	5,299.0	6,961.0	7,128.4	9,832.7	16,961.1
	11	3,132.6	3,768.9	4.5	2,748.3	4,396.4	3,349.1	1,269.5	5,321.1	6,906.1	7,144.6	9,939.7	17,084.3
	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	01	3,200.8	3,634.5	10.5	2,820.9	4,404.7	3,372.2	1,326.7	5,307.4	6,845.8	7,225.5	10,006.2	17,231.7
	02	3,217.9	3,598.7	19.0	2,834.3	4,419.5	3,411.0	1,279.4	5,357.1	6,835.5	7,253.8	10,047.5	17,301.3
	03	3,228.1	3,572.6	7.6	2,827.4	4,422.5	3,395.5	1,293.3	5,380.6	6,808.3	7,249.8	10,069.4	17,319.3
	04	3,270.7	3,694.6	4.1	2,885.6	4,487.5	3,397.7	1,343.5	5,401.1	6,969.4	7,373.1	10,142.3	17,515.4
	05	3,274.8	3,793.2	3.4	2,893.6	4,619.2	3,409.4	1,353.4	5,431.6	7,071.4	7,512.8	10,194.5	17,707.3
	06	3,310.8	3,642.4	4.2	2,874.0	4,557.8	3,445.6	1,385.5	5,469.9	6,957.4	7,431.7	10,301.0	17,732.8
	07	3,455.3	3,740.4	15.8	3,025.1	4,648.1	3,418.1	1,340.7	5,526.6	7,211.4	7,673.2	10,285.4	17,958.6
	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

Revised data for the period January 2006 - November 2015

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

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

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)					Domestic Credit							
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	11,105.1	-2,614.6	8,490.5	160.1	537.2	400.0	7,451.1	74.6	7,875.3	16,498.2	24,988.7
2014	10	10,092.0	-2,875.4	7,216.7	-2.4	504.7	439.3	7,604.0	65.2	7,473.7	16,084.6	23,301.3
	11	10,208.1	-2,719.7	7,488.4	-19.9	512.2	440.6	7,386.2	59.5	7,483.3	15,861.9	23,350.3
	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	01	10,211.6	-2,731.6	7,479.9	199.3	521.8	429.5	7,258.3	70.8	7,514.6	15,994.4	23,474.3
	02	10,235.5	-2,703.4	7,532.1	172.4	517.5	422.2	7,294.9	63.7	7,536.7	16,007.4	23,539.5
	03	10,021.4	-2,544.5	7,477.0	219.2	534.7	426.2	7,306.5	64.2	7,596.0	16,146.8	23,623.8
	04	10,098.0	-2,524.3	7,573.7	209.7	529.8	427.1	7,388.9	64.7	7,663.1	16,283.3	23,857.0
	05	10,205.2	-2,514.4	7,690.8	277.6	525.3	428.2	7,339.6	70.9	7,732.3	16,373.9	24,064.8
	06	10,126.5	-2,585.5	7,541.0	245.0	519.6	425.6	7,389.8	80.6	7,790.4	16,450.9	23,991.9
	07	10,530.1	-2,568.6	7,961.5	95.4	534.9	419.5	7,318.4	72.3	7,815.8	16,256.2	24,217.7
	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	11,105.1	-2,614.6	8,490.5	160.1	537.2	400.0	7,451.1	74.6	7,875.3	16,498.2	24,988.7
2016	01	10,882.9	-2,362.4	8,520.5	234.0	530.8	404.7	7,418.2	68.5	7,853.4	16,509.6	25,030.1
	02	10,791.0	-2,261.9	8,529.1	215.7	557.9	393.8	7,514.8	70.2	7,865.9	16,618.3	25,147.4

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

Revised data for period December 2014- March 2015.

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

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												
		Broad Money (M2)												
		Money (M1)				Quasi Money (QM)								
Year	Month	Cash 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	4,180.1	1,554.2	24,988.7
2014	10	2,753.9	4,374.5	7,128.4	1,229.1	3,304.6	5,299.0	9,832.7	16,961.1	0.0	700.6	4,122.0	1,517.6	23,301.3
	11	2,748.3	4,396.4	7,144.6	1,269.5	3,349.1	5,321.1	9,939.7	17,084.3	0.0	684.0	4,146.5	1,435.5	23,350.3
	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	01	2,820.9	4,404.7	7,225.5	1,326.7	3,372.2	5,307.4	10,006.2	17,231.7	0.0	647.5	4,140.4	1,454.7	23,474.3
	02	2,834.3	4,419.5	7,253.8	1,279.4	3,411.0	5,357.1	10,047.5	17,301.3	0.0	647.5	4,150.7	1,440.0	23,539.5
	03	2,827.4	4,422.5	7,249.8	1,293.3	3,395.5	5,380.6	10,069.4	17,319.3	0.0	637.9	4,203.2	1,463.5	23,623.8
	04	2,885.6	4,487.5	7,373.1	1,343.5	3,397.7	5,401.1	10,142.3	17,515.4	0.0	636.1	4,240.1	1,465.4	23,857.0
	05	2,893.6	4,619.2	7,512.8	1,353.4	3,409.4	5,431.6	10,194.5	17,707.3	0.0	629.0	4,266.4	1,462.1	24,064.8
	06	2,874.0	4,557.8	7,431.7	1,385.5	3,445.6	5,469.9	10,301.0	17,732.8	0.0	642.6	4,191.3	1,425.2	23,991.9
	07	3,025.1	4,648.1	7,673.2	1,340.7	3,418.1	5,526.6	10,285.4	17,958.6	0.0	640.0	4,226.6	1,392.4	24,217.7
	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	4,180.1	1,554.2	24,988.7
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	4,267.5	1,556.3	25,030.1
	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	4,320.0	1,602.9	25,147.4

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

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

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	Deposits of Central Government	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
2014	10	7,671.5	1.5	7,673.0	3,151.3	6,961.0	1.2	169.9	589.1	-48.3	7,673.0
	11	7,737.1	1.7	7,738.9	3,132.6	6,906.1	1.5	280.6	598.5	-47.8	7,738.9
	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	01	7,822.9	1.3	7,824.2	3,200.8	6,845.8	1.1	361.4	640.6	-24.7	7,824.2
	02	7,870.9	1.4	7,872.3	3,217.9	6,835.5	1.9	426.4	633.6	-25.1	7,872.3
	03	7,824.6	1.5	7,826.1	3,228.1	6,808.3	1.6	401.0	639.9	-24.7	7,826.1
	04	7,965.3	1.4	7,966.7	3,270.7	6,969.4	1.3	421.2	621.9	-47.1	7,966.7
	05	8,079.0	1.4	8,080.3	3,274.8	7,071.4	1.4	438.3	614.5	-45.2	8,080.3
	06	7,940.2	1.5	7,941.7	3,310.8	6,957.4	1.2	447.2	580.7	-44.9	7,941.7
	07	8,236.7	1.4	8,238.1	3,455.3	7,211.4	2.1	468.5	600.5	-44.5	8,238.1
	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

Revised data for the period January 2006 - November 2015

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
- na kraju perioda, u milionima KM -

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	2,471.0	2,161.1	400.0	7,451.1	74.6	7,874.7	24,944.2
2014	10	4,203.1	2,420.6	1,678.7	439.3	7,604.0	65.2	7,473.0	23,883.9
	11	4,155.2	2,470.9	1,719.7	440.6	7,386.2	59.5	7,482.5	23,714.8
	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3
2015	01	4,016.0	2,388.7	1,869.7	429.5	7,258.3	70.8	7,513.9	23,546.9
	02	3,983.1	2,364.6	1,846.5	422.2	7,294.9	63.7	7,536.0	23,510.8
	03	3,975.8	2,196.8	1,924.5	426.2	7,306.5	64.2	7,595.3	23,489.3
	04	4,081.8	2,132.7	1,944.4	427.1	7,388.9	64.7	7,662.4	23,702.0
	05	4,175.5	2,126.3	1,963.0	428.2	7,339.6	70.9	7,731.6	23,835.1
	06	4,080.5	2,187.0	1,934.3	425.6	7,389.8	80.6	7,789.7	23,887.5
	07	4,171.4	2,293.4	1,964.0	419.5	7,318.4	72.3	7,815.2	24,054.1
	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	2,471.0	2,161.1	400.0	7,451.1	74.6	7,874.7	24,944.2
2016	01	4,552.7	2,217.4	2,132.5	404.7	7,418.2	68.5	7,852.8	24,646.9
	02	4,460.9	2,188.7	2,141.9	393.8	7,514.8	70.2	7,865.3	24,635.7

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

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

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), NBRIS (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
 - na kraju perioda, u milionima KM -

LIABILITIES												
Year	Month	Deposits of Central Government	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 Items (Net)	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	3,586.4	1,583.1	24,944.2
2014	10	1,006.4	4,368.4	1,229.1	3,304.6	5,299.0	0.0	700.6	2,874.1	3,532.8	1,568.8	23,883.9
	11	946.9	4,391.9	1,269.5	3,349.1	5,321.1	0.0	684.0	2,718.1	3,548.0	1,486.1	23,714.8
	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	01	787.2	4,394.2	1,326.7	3,372.2	5,307.4	0.0	647.5	2,730.5	3,499.7	1,481.5	23,546.9
	02	730.3	4,400.6	1,279.4	3,411.0	5,357.1	0.0	647.5	2,701.4	3,517.1	1,466.4	23,510.8
	03	769.7	4,414.8	1,293.3	3,395.5	5,380.6	0.0	637.9	2,542.9	3,563.3	1,491.3	23,489.3
	04	783.8	4,483.4	1,343.5	3,397.7	5,401.1	0.0	636.1	2,523.0	3,618.2	1,515.1	23,702.0
	05	721.9	4,615.8	1,353.4	3,409.4	5,431.6	0.0	629.0	2,513.0	3,652.0	1,508.9	23,835.1
	06	722.7	4,553.6	1,385.5	3,445.6	5,469.9	0.0	642.6	2,584.3	3,610.5	1,472.6	23,887.5
	07	865.3	4,632.4	1,340.7	3,418.1	5,526.6	0.0	640.0	2,566.5	3,626.1	1,438.5	24,054.1
	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	3,586.4	1,583.1	24,944.2
2016	01	931.8	5,041.1	1,370.8	3,581.6	5,546.4	8.0	597.0	2,361.1	3,624.4	1,584.7	24,646.9
	02	938.8	5,070.4	1,396.8	3,574.6	5,523.3	7.9	588.2	2,260.8	3,644.4	1,630.5	24,635.7

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

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

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
2014	10	6,226.4	8,961.9	15,188.4	4,362.2	12,140.6	16,502.8
	11	6,215.6	9,041.3	15,256.9	4,235.9	12,093.9	16,329.7
	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	01	6,191.2	8,973.7	15,164.8	4,068.9	12,225.4	16,294.2
	02	6,160.7	8,991.3	15,152.0	4,117.0	12,217.1	16,334.0
	03	6,181.4	9,045.7	15,227.1	4,169.3	12,271.0	16,440.3
	04	6,292.7	9,089.6	15,382.3	4,252.5	12,336.4	16,588.9
	05	6,384.3	9,119.3	15,503.5	4,222.5	12,387.6	16,610.1
	06	6,363.9	9,186.1	15,550.0	4,231.6	12,490.7	16,722.3
	07	6,510.4	9,244.5	15,754.9	4,162.1	12,506.2	16,668.2
	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	4,194.0	12,641.1	16,835.1

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

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

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	16,483.5	376.8	6.5	16,866.8
2014	10	8,555.9	6,016.4	616.0	15,188.4	16,274.5	219.5	8.8	16,502.8
	11	8,561.1	6,073.9	621.8	15,256.9	16,101.6	219.2	8.9	16,329.7
	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	01	8,433.4	6,075.5	656.0	15,164.8	16,071.7	213.4	9.2	16,294.2
	02	8,383.8	6,148.2	620.0	15,152.0	16,101.4	223.5	9.1	16,334.0
	03	8,432.7	6,154.0	640.5	15,227.1	16,181.7	249.2	9.4	16,440.3
	04	8,518.4	6,232.5	631.4	15,382.3	16,305.5	274.8	8.5	16,588.9
	05	8,610.6	6,242.9	650.1	15,503.5	16,323.6	278.6	7.9	16,610.1
	06	8,590.8	6,296.5	662.6	15,550.0	16,435.3	280.1	6.9	16,722.3
	07	8,756.5	6,336.9	661.4	15,754.9	16,379.0	282.3	6.9	16,668.2
	08	8,938.6	6,376.8	640.2	15,955.6	16,335.2	298.3	6.5	16,639.9
	09	8,980.7	6,401.7	644.7	16,027.1	16,411.5	308.7	6.5	16,726.6
	10	9,271.9	6,413.5	654.7	16,340.1	16,457.5	330.0	6.5	16,794.1
	11	9,349.7	6,445.4	665.3	16,460.4	16,491.5	350.5	6.6	16,848.6
	12	9,513.6	6,347.0	670.2	16,530.8	16,483.5	376.8	6.5	16,866.8
2016	01	9,411.7	6,368.6	668.3	16,448.6	16,381.5	384.3	6.5	16,772.3
	02	9,434.9	6,388.7	657.9	16,481.4	16,455.6	373.1	6.4	16,835.1

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

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

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
2014	10	76.3	489.0	236.5	190.9	63.7	179.3	508.8	1,812.3	249.1	2,409.1	11.5	6,226.4
	11	73.3	435.5	252.6	183.2	45.4	193.9	513.2	1,843.8	249.4	2,413.2	12.0	6,215.6
	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	01	75.7	361.7	262.3	178.5	32.9	172.7	523.1	1,816.0	251.0	2,503.3	14.0	6,191.2
	02	119.0	335.9	265.2	182.7	25.9	179.1	500.4	1,740.1	250.0	2,551.5	10.7	6,160.7
	03	109.0	337.8	269.2	179.4	26.4	159.8	532.7	1,703.4	252.0	2,602.6	9.0	6,181.4
	04	107.6	325.8	258.7	185.2	32.4	167.6	531.9	1,764.5	248.4	2,656.8	13.8	6,292.7
	05	101.8	279.1	260.5	183.9	34.1	253.8	532.1	1,860.6	247.3	2,620.6	10.5	6,384.3
	06	100.2	288.7	256.6	189.3	35.9	178.6	524.3	1,882.8	242.1	2,640.9	24.6	6,363.9
	07	120.7	382.7	257.5	195.7	33.9	183.3	516.3	1,874.0	257.9	2,661.4	27.1	6,510.4
	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

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 NBR5 (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 in 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
2014.	10.	117.6	204.6	33.8	41.4	36.1	682.2	638.8	502.5	116.6	6,571.9	16.4	8,961.9
	11.	127.4	207.1	33.3	41.6	36.6	673.7	657.5	500.0	113.1	6,636.7	14.4	9,041.3
	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.	01.	64.8	194.9	36.5	31.5	34.4	683.9	632.3	507.9	116.6	6,654.6	16.1	8,973.7
	02.	13.8	177.5	36.4	33.6	31.9	682.5	679.3	500.2	115.7	6,704.3	16.1	8,991.3
	03.	57.3	183.2	38.6	35.1	29.2	655.8	665.0	494.7	109.0	6,761.5	16.3	9,045.7
	04.	71.5	187.7	38.8	37.0	31.6	669.2	679.2	481.0	109.5	6,768.5	15.7	9,089.6
	05.	71.2	178.4	38.9	36.8	28.7	675.1	676.7	489.0	106.2	6,804.3	14.1	9,119.3
	06.	68.5	173.4	40.0	36.5	28.7	680.9	696.9	494.0	110.7	6,843.1	13.3	9,186.1
	07.	73.3	197.2	37.6	36.5	29.3	686.0	660.7	500.1	109.8	6,898.9	15.1	9,244.5
	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

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
2014	10	0.0	23.9	19.5	51.0	33.1	28.1	84.1	3,156.0	6.4	940.8	19.3	4,362.2
	11	0.0	40.7	21.8	44.9	17.4	25.8	85.2	3,028.6	5.2	943.7	22.6	4,235.9
	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	01	0.0	29.6	13.7	43.6	38.8	27.2	88.3	2,876.9	4.1	923.1	23.7	4,068.9
	02	0.0	26.5	13.5	42.4	47.4	26.8	85.4	2,925.8	4.1	917.6	27.7	4,117.0
	03	0.0	47.0	13.2	42.6	40.1	26.3	94.1	2,946.8	4.3	928.1	26.9	4,169.3
	04	0.0	54.7	12.9	42.0	44.7	26.3	97.9	3,020.8	4.6	922.0	26.7	4,252.5
	05	0.0	53.1	12.8	41.6	48.8	34.0	102.2	2,956.7	5.2	940.3	27.8	4,222.5
	06	0.0	60.5	10.8	40.9	48.6	33.8	91.5	2,973.2	6.1	938.7	27.4	4,231.6
	07	0.0	65.1	15.1	41.0	48.6	29.2	90.3	2,901.5	6.4	938.0	26.8	4,162.1
	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	934.6	25.0	4,194.0

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

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

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-fi- nancial 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
2014	10	0,0	432,7	144,6	286,2	19,7	19,8	353,8	4.413,4	9,6	6.458,5	2,3	12.140,6
	11	0,0	433,6	152,6	289,4	47,9	17,2	354,0	4.323,1	9,6	6.464,3	2,2	12.093,9
	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	01	0,0	454,6	165,2	296,2	76,2	20,1	339,8	4.348,9	10,7	6.511,5	2,2	12.225,4
	02	0,0	451,6	163,8	294,4	75,5	19,6	335,4	4.337,1	10,4	6.527,1	2,2	12.217,1
	03	0,0	445,9	184,7	290,9	74,6	20,1	330,9	4.328,4	10,1	6.583,4	2,2	12.271,0
	04	0,0	445,1	182,8	289,0	73,7	19,8	327,9	4.334,7	13,2	6.648,0	2,2	12.336,4
	05	0,0	440,7	181,3	286,2	72,9	21,4	324,8	4.348,6	13,4	6.695,9	2,4	12.387,6
	06	0,0	446,9	179,7	284,7	71,4	21,3	330,5	4.382,5	12,6	6.758,7	2,4	12.490,7
	07	0,0	434,5	193,4	282,1	69,7	22,8	325,7	4.380,2	12,1	6.783,4	2,4	12.506,2
	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	381,3	216,5	276,8	94,0	31,9	302,4	4.487,0	13,6	6.835,6	2,0	12.641,1

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

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

Notes:

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

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

		Loans in KM						Loans in KM Indexed to Foreign Currency										* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For other Purposes				For Consumption		For Housing Needs			For other Purposes			Loans in KM		Loans in KM Indexed to Foreign Currency		
Year	Period	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages																				
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		
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		

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
	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
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

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								
Deposit amount (new business)																															
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								

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	01	16,298,731	1,398,467	3,696,751	2,298,284
	02	16,245,938	1,390,378	3,561,880	2,171,503
	03	16,252,588	1,389,921	3,598,180	2,208,258
	04	16,279,495	1,395,388	3,583,339	2,187,952
	05	16,459,102	1,412,472	3,724,305	2,311,834
	06	16,492,444	1,416,325	3,712,298	2,295,973
	07	16,631,679	1,430,699	3,721,056	2,290,357
	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

Notes:

From 1 January 2008, required reserve rate was 18%.

From 11 October 2008, required reserve rate was decreased from 18% to 14%.

From 1 January 2009 the required reserve rate was 14% on deposits and borrowed funds with agreed maturity up to one year and 10% on deposits and borrowed funds with agreed maturity over one year.

- From 1 May 2009 the required reserve rate was 7% on deposits and borrowed funds with agreed maturity over one year.

From 1 February 2011 required reserve rate on deposits and borrowed funds with agreed maturity up to one year was decreased from 14% to 10%, while required reserve rate on deposits and borrowed funds with agreed maturity over one year was not changed.

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.

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

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

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

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

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

T18: Required Reserves by Maintenance Periods
- KM thousand -

Base for Calculation of Reserve Requirement*									
Year	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
01/2015	01	8,512,647	7,807,527	16,320,175	1,399,381	3,769,080	2,369,699	0.0	0.0
	02	8,632,337	7,724,266	16,356,603	1,406,008	3,695,714	2,289,706	0.0	0.0
	03	8,493,874	7,725,542	16,219,415	1,390,011	3,625,459	2,235,448	0.0	0.0
02	04	8,485,293	7,825,942	16,311,236	1,397,189	3,593,659	2,196,470	0.0	0.0
	05	8,444,306	7,794,484	16,238,790	1,389,772	3,534,623	2,144,851	0.0	0.0
	06	8,405,660	7,782,128	16,187,788	1,384,173	3,557,359	2,173,186	0.0	0.0
03	07	8,400,232	7,811,528	16,211,759	1,386,068	3,629,654	2,243,586	0.0	0.0
	08	8,395,037	7,863,040	16,258,076	1,390,463	3,592,937	2,202,474	0.0	0.0
	09	8,402,115	7,885,813	16,287,928	1,393,233	3,571,948	2,178,715	0.0	0.0
04	10	8,450,493	7,787,383	16,237,876	1,391,149	3,558,529	2,167,380	0.0	0.0
	11	8,447,265	7,814,647	16,261,912	1,393,852	3,575,358	2,181,506	0.0	0.0
	12	8,494,073	7,844,623	16,338,696	1,401,162	3,616,131	2,214,969	0.0	0.0
05	13	8,548,889	7,870,235	16,419,124	1,408,915	3,710,761	2,301,845	0.0	0.0
	14	8,599,325	7,853,515	16,452,840	1,412,175	3,726,070	2,313,896	0.0	0.0
	15	8,601,297	7,904,045	16,505,342	1,416,325	3,736,085	2,319,760	0.0	0.0
06	16	8,641,362	7,864,936	16,506,298	1,417,232	3,790,383	2,373,151	0.0	0.0
	17	8,615,494	7,838,468	16,453,962	1,412,500	3,688,023	2,275,523	0.0	0.0
	18	8,605,527	7,911,544	16,517,071	1,419,242	3,658,488	2,239,247	0.0	0.0
07	19	8,619,502	7,938,356	16,557,858	1,422,908	3,702,517	2,279,610	0.0	0.0
	20	8,637,190	7,896,788	16,533,978	1,421,212	3,695,678	2,274,466	0.0	0.0
	21	8,880,763	7,922,438	16,803,201	1,447,977	3,764,972	2,316,995	0.0	0.0
08	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

Note: See the note for Table T17

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / 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						
2015	01	92.9	81.5	99.3	99.0	96.7	93.3
	02	96.0	110.2	95.8	108.6	97.2	93.8
	03	109.5	103.4	99.4	105.1	104.9	101.2
	04	101.3	98.3	101.9	100.8	105.7	102.0
	05	98.2	106.5	109.0	109.7	106.5	102.8
	06	99.3	105.5	102.0	106.3	107.6	103.8
	07	105.0	99.1	102.0	101.6	111.1	107.2
	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	76.8	96.4	93.7	93.5	87.6
	02	104.5	123.3	104.9	104.8	103.1	96.5

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	...	98.8	99.0	...	...	...
2015	01	99.7	99.1	99.1	n/a	n/a	n/a
	02	100.2	99.3	99.2	n/a	n/a	n/a
	03	100.5	99.8	99.4	n/a	n/a	n/a
	04	99.5	99.6	99.4	n/a	n/a	n/a
	05	100.0	99.6	99.5	n/a	n/a	n/a
	06	99.7	99.5	99.4	n/a	n/a	n/a
	07	99.1	98.9	99.4	n/a	n/a	n/a
	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

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	1,853	204	3,679	336	-1,930	-1,793	137
2013	-7,316	1,863	341	3,695	338	-1,080	-904	176
2014	-8,103	1,916	181	3,970	443	-1,592	-1,352	240
2015	-7,451	2,033	271	3,557	370	-1,218	-1,026	192
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	394	98	828	76	-402	-532	-129
Q2	-1,924	477	-108	930	80	-544	-408	136
Q3	-2,256	553	100	944	91	-568	-417	151
Q4	-2,024	428	114	978	89	-416	-436	-20
2013 Q1	-1,661	397	77	837	78	-273	-471	-198
Q2	-1,676	500	-106	927	80	-276	-209	66
Q3	-1,922	539	126	951	91	-215	-12	203
Q4	-2,058	428	244	980	89	-316	-211	105
2014 Q1	-1,795	453	72	833	77	-361	-470	-109
Q2	-1,967	456	-89	989	85	-526	-352	174
Q3	-2,191	566	59	1,071	153	-341	-153	188
Q4	-2,150	441	139	1,077	128	-364	-378	-14
2015 Q1	-1,627	419	124	867	100	-117	-243	-126
Q2	-1,947	558	0	899	100	-390	-314	76
Q3	-2,004	623	57	895	81	-348	-156	192
Q4	-1,872	433	90	897	89	-363	-314	50

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	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2007	11,764	13,811	-2,047	3,275	12,022	2,836	707	1,553	883	4,101	200	415	0	415
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	13,310	15,576	-2,266	5,844	13,846	2,638	785	871	667	3,957	277	336	0	336
2013	13,855	15,272	-1,417	6,427	13,743	2,609	745	845	504	3,974	279	338	0	338
2014	14,514	16,549	-2,036	6,620	14,723	2,701	785	925	744	4,268	298	443	0	443
2015	14,647	16,235	-1,589	6,968	14,419	2,896	862	887	615	3,897	339	370	0	370
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	2,903	3,381	-478	1,284	3,082	525	131	199	101	895	67	76	0	76
Q2	3,487	4,111	-624	1,601	3,525	669	192	218	326	998	68	80	0	80
Q3	3,588	4,247	-659	1,491	3,747	848	295	232	133	1,017	73	91	0	91
Q4	3,332	3,836	-504	1,467	3,491	595	167	222	108	1,047	70	89	0	89
2013 Q1	3,078	3,429	-351	1,437	3,098	533	136	202	125	906	70	78	0	78
Q2	3,641	3,997	-355	1,748	3,424	683	184	213	319	997	70	80	0	80
Q3	3,685	3,990	-306	1,630	3,552	808	269	227	101	1,020	68	91	0	91
Q4	3,451	3,856	-405	1,611	3,669	585	157	204	-41	1,051	71	89	0	89
2014 Q1	3,194	3,631	-437	1,485	3,280	590	137	216	144	903	70	77	0	77
Q2	3,581	4,192	-611	1,643	3,610	647	191	230	320	1,060	71	85	0	85
Q3	3,990	4,485	-495	1,736	3,927	851	285	252	193	1,151	80	153	0	153
Q4	3,749	4,241	-493	1,755	3,906	614	172	226	87	1,153	76	128	0	128
2015 Q1	3,357	3,575	-217	1,610	3,237	579	160	229	105	939	72	100	0	100
Q2	3,700	4,190	-490	1,743	3,691	760	202	209	209	988	88	100	0	100
Q3	3,978	4,407	-429	1,811	3,816	946	324	237	180	983	88	81	0	81
Q4	3,611	4,064	-452	1,803	3,675	610	177	211	121	987	91	89	0	89

Source: CBBH, Balance of Payment Statistics.

Notes:

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments Manual, 6 th edition).

The detailed information can be found on the web, at www.cbbh.ba/statistics

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

FINANCIAL ACCOUNT

Period		Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total
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	16	-1,375	73	-1,793
2013		-383	137	-1,366	709	-904
2014		-717	95	-1,443	712	-1,352
2015		-403	90	-1,594	881	-1,026
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	44	-89	-230	-408
	Q3	-107	-18	-685	394	-417
	Q4	-240	-4	-416	224	-436
2013	Q1	-339	51	-15	-168	-471
	Q2	-167	25	-308	241	-209
	Q3	2	21	-482	447	-12
	Q4	121	40	-561	189	-211
2014	Q1	-244	8	-73	-161	-470
	Q2	-215	27	-327	163	-352
	Q3	-113	-19	-646	625	-153
	Q4	-146	79	-397	85	-378
2015	Q1	-22	-14	-155	-52	-243
	Q2	-149	-42	-336	213	-314
	Q3	-63	68	-538	378	-156
	Q4	-169	79	-566	342	-314

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

T24: BH Foreign Trade Balance
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Export and Import 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	-6,864	56.7
2015	01	649	983	-334	66.0
	02	715	1,210	-495	59.1
	03	756	1,379	-622	54.9
	04	758	1,365	-607	55.5
	05	731	1,374	-644	53.2
	06	775	1,340	-565	57.8
	07	809	1,485	-676	54.5
	08	709	1,276	-568	55.5
	09	790	1,395	-605	56.6
	10	808	1,449	-641	55.7
	11	765	1,305	-540	58.6
	12	723	1,289	-566	56.1
2016	01	630	913	-283	69.0
	02	718	1,228	-510	58.4

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	2,908,721	8,987,194
2015	01	110,050	55,716	61,740	101,834	51,449	51,961	25,466	190,894	649,110
	02	112,416	80,823	67,049	92,101	55,167	50,174	33,069	224,541	715,340
	03	117,467	74,299	71,278	102,467	65,112	62,761	23,575	239,482	756,441
	04	118,469	74,567	67,689	97,614	59,906	65,138	24,415	250,024	757,821
	05	112,472	81,281	62,843	97,163	60,868	61,460	21,998	232,482	730,567
	06	119,504	85,705	67,692	115,909	63,632	75,937	20,718	225,945	775,042
	07	121,854	87,448	66,977	129,492	61,957	75,047	19,545	246,939	809,259
	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	267,669	807,515
	11	130,006	67,912	54,242	93,486	69,066	58,928	15,734	275,179	764,553
	12	100,352	74,171	61,572	94,394	60,562	43,746	20,877	267,282	722,956
2016	01	115,705	54,335	36,234	93,945	53,182	52,627	11,245	212,637	629,911
	02	130,567	69,381	49,812	93,866	65,876	60,918	15,911	231,518	717,848

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		1,673,161	1,728,490	1,914,225	1,758,289	910,072	773,559	1,091,670	560,924	441,158	411,579	4,588,564	15,851,692
2015	01	100,875	95,935	120,065	105,667	31,116	50,747	86,503	37,572	35,314	30,143	288,875	982,812
	02	111,277	117,274	143,336	126,928	88,789	57,214	100,288	43,674	41,285	30,984	349,320	1,210,370
	03	132,521	146,824	173,467	141,421	95,578	66,522	112,555	46,156	35,203	37,306	391,376	1,378,928
	04	157,014	155,148	168,830	157,696	36,599	70,096	78,309	51,417	45,406	34,109	410,351	1,364,975
	05	140,343	144,080	156,500	172,695	109,936	64,297	83,369	45,373	37,529	29,844	390,497	1,374,463
	06	141,672	144,972	161,698	161,902	83,559	65,685	85,165	50,377	33,902	30,957	380,608	1,340,497
	07	166,010	153,502	173,867	167,410	136,320	73,590	94,165	47,290	39,067	35,776	398,302	1,485,298
	08	145,712	159,358	151,102	112,453	78,339	55,137	87,636	36,770	45,240	40,733	363,841	1,276,321
	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	416,303	1,448,711
	11	135,196	135,429	158,459	158,406	77,764	60,234	87,453	47,040	24,977	33,648	386,044	1,304,651
	12	130,316	151,196	149,656	147,010	42,685	70,376	91,712	45,972	34,776	36,408	389,264	1,289,372
2016	01	85,556	103,953	113,529	108,738	35,213	49,311	67,820	31,274	13,788	23,997	279,828	913,006
	02	106,795	135,526	169,670	139,823	41,916	60,702	87,613	41,701	21,362	31,602	391,534	1,228,244

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	01	1.955830	25.451669	0.618571	1.787900	2.548378	1.676404	1.598934
	02	1.955830	25.364260	0.636987	1.844320	2.638572	1.722945	1.606215
	03	1.955830	25.572928	0.644233	1.843341	2.703166	1.802566	1.623460
	04	1.955830	25.747568	0.653131	1.885410	2.707766	1.817516	1.627357
	05	1.955830	25.875170	0.639478	1.879249	2.709506	1.751350	1.622749
	06	1.955830	25.832633	0.627219	1.870934	2.713184	1.744590	1.622591
	07	1.955830	25.777944	0.627381	1.866180	2.764092	1.776387	1.626719
	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

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2016			Performed in 2016		Total at the end of October
	Principal	Interest	Total	Principal	Interest	
Javni kreditori	529,988	128,647	658,636	39,548	13,327	52,875
International and Regional Organizations	446,179	101,115	547,294	36,173	12,145	48,317
European Investment Bank	45,414	24,770	70,184	2,575	3,005	5,580
European Bank for Reconstruction and Development	110,864	9,895	120,759	8,820	671	9,491
World Bank - IDA	65,833	40,258	106,090	6,159	1,913	8,072
World Bank- IBRD ¹⁾	42,964	9,877	52,841	10,795	1,746	12,541
Council of Europe Development Bank ¹⁾	3,837	1,123	4,960	0	85	85
International Fund for Agriculture Development	3,543	577	4,120	0	0	0
IMF	165,901	10,569	176,470	0	2,762	2,762
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	3,375	1,182	4,558
Paris Club ¹⁾	29,238	11,370	40,608	0	0	0
Saudi Development Fund	4,891	2,328	7,219	2,388	945	3,334
Other Bilateral	49,681	13,834	63,515	987	237	1,224
Private Creditors	73,046	3,195	76,240	0	3	3
London Club ¹⁾	73,046	3,195	76,240	0	3	3
Total	603,034	131,842	734,876	39,548	13,330	52,878

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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