



# Monthly Economic Survey

OCTOBER  
2020

CENTRAL BANK BOSNIA AND HERZEGOVINA  
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY  
OCTOBER 2020

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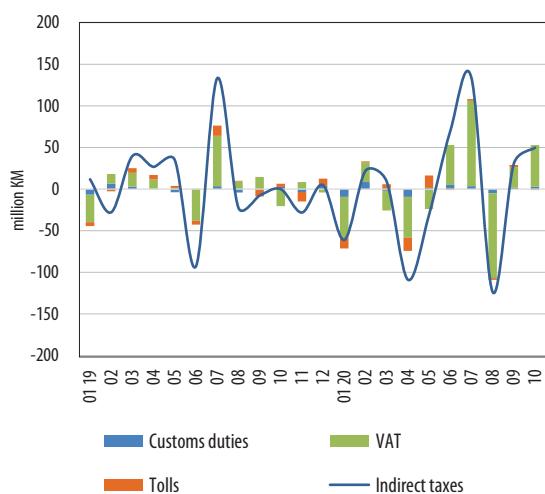
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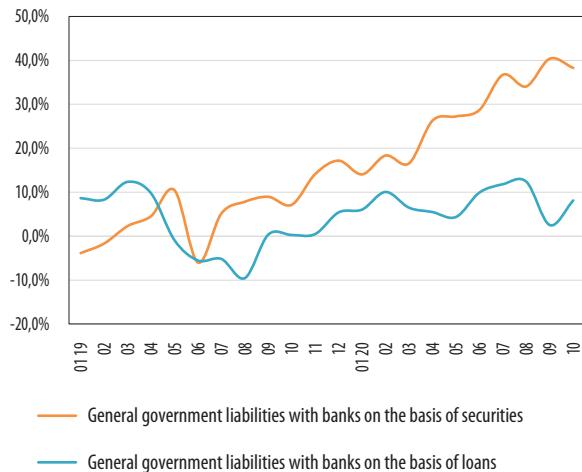
## SUMMARY

In October, indirect tax revenues declined at the annual level, although they slightly recovered at the monthly level. In the first ten months, a slow growth was recorded only in the collection of VAT revenues (Graph 01). Yet, the collected budget funds were insufficient, due to the taken measures for mitigating the economic consequences of the pandemic, which led to additional borrowing of the government sector from commercial banks (Graph 02). The taken measures to mitigate the consequences of the pandemic burdened fiscal budgets and caused the deepening of fiscal deficits in BH, and also in all the countries in the region (Graph 03). RS Government had one public debt issue in October, and there was no issue of treasury bills of FBH (Graph 04), which resulted in decreased trading on Sarajevo stock exchange (Graph 05). Real sector was recovering rather slowly, industrial production remained on a downward trend on the annual level, particularly manufacturing industry, although a growth of industrial production was recorded in October compared to the average level from the previous year, when economic activity had slowed down even without the corona crisis (Graph 06). Industrial production in most countries in the region had also recorded a downward trend since mid 2019, with the corona crisis bringing about the sharp decline both in the euro area and in the region, with the industrial recovery being stronger in the countries in the region than in the euro area countries over the previous three months (Graph 07). Lower demand in the euro area countries and slow recovery impacted a slow recovery of exports, yet, exports of furniture and machines, appliances and electric devices recorded positive and high growth rates in October compared to the same month of the previous year (Graph 08). The slow recovering of local demand is shown by the data on imports, particularly the imports of oil and oil derivatives and vehicles, being much below the level recorded in 2019 (Graph 09). Deflationary pressures were present since the beginning of the year, mainly caused by the decrease of oil price (Graph 10), which affected the real effective exchange rate, despite the appreciation of the nominal effective exchange rate (Graph 11). At the annual level, the growth of the number of the unemployed was recorded due to the corona crisis (Graph 12), while at the same time, wages increased, with the increase being the strongest in health sector (Graph 13).

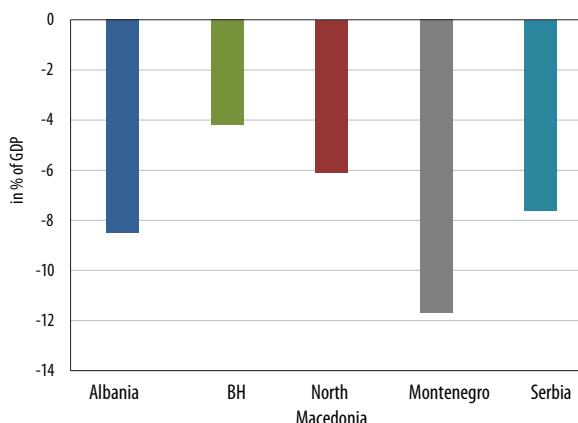
Banks' deposit potential continued to recover much faster than banks' lending activity (Graph 14). The base for the calculation of required reserve reached the pre-crisis level (Graph 15). The increase of the CBBH foreign exchange reserves was recorded in October (Graph 16). The projected foreign debt repayment in 2021 is mainly expected to take place in the second and fourth quarters, when the effect on the foreign exchange reserves would be the strongest (Graph 17). Money supply in October increased due to the growth of M1 in BH (Graph 18).

**G01: Monthly Changes of Indirect Taxes**

Source: Indirect Taxation Authority

**G02: General Government Debt with Commercial Banks, Annual Changes**

Source: CBBH

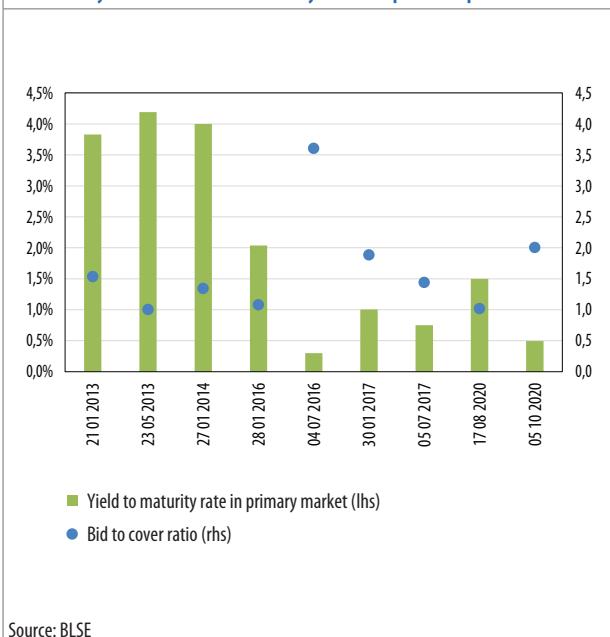
**G03: Fiscal Balance for the Countries in the Region**

Source: the World Bank, Regular economic report, autumn 2020

In October, the recovery of indirect tax revenues collection continued at the monthly level. Rebursements were lower by KM 20.9 million, which to a certain extent mitigated the decline of gross collection of revenues. During the current month, KM 547.5 million was collected on the basis of revenues, which was lower by KM 34.7 million (6.0%) compared to the same month of the previous year. Decline of the revenues at the annual level was recorded in all the categories of indirect taxes, except for VAT, where a slow increase of the collection, by KM 5.1 million was seen (1.4%). During the first ten months, KM 4.91 billion was collected, which was lower by KM 526.1 million (9.7%) compared to the same period of the previous year. In October, ITA revised its 2020 revenue projections, according to which, 10.8% decline was projected at the annual level.

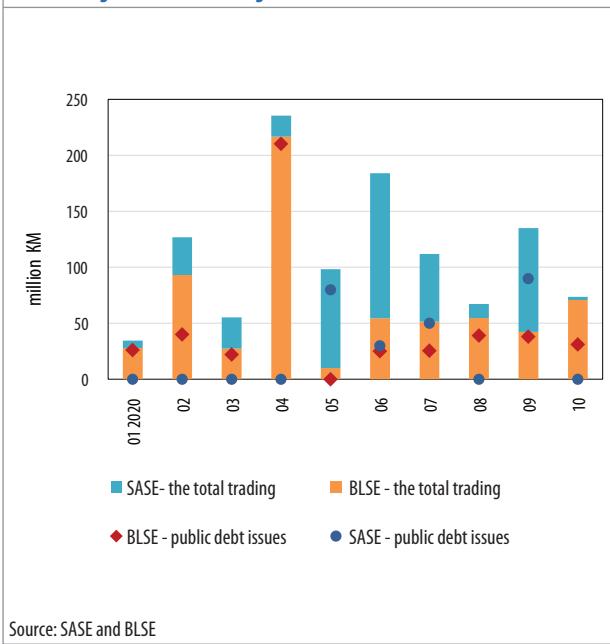
In October, banking sector exposure to the general government sector slightly increased compared to the previous month. Collection of budget revenues in October recovered slowly, but insufficiently, so the Entity governments planned additional borrowing in the period ahead in order to compensate for insufficient funds in the budget. At the end of October, the total liabilities of the general government sector with commercial banks amounted to KM 3.08 billion, which was an annual growth of KM 619.1 million or 25.1%. Banking sector exposure to the general government sector at the end of October was 9.3% of the total banking sector assets.

In 2020, the collection of budget revenues deteriorated significantly in all the countries in the region. In order to mitigate health and economic consequences of the COVID-19 pandemic, governments adopted significant financial measures, representing additional burden on fiscal balance, i.e impacting the fiscal deficit deepening, which was for BH projected at 4.1% in per cents of GDP.

**G04: Primary Market of One Year Treasury Bills of Republika Srpska**

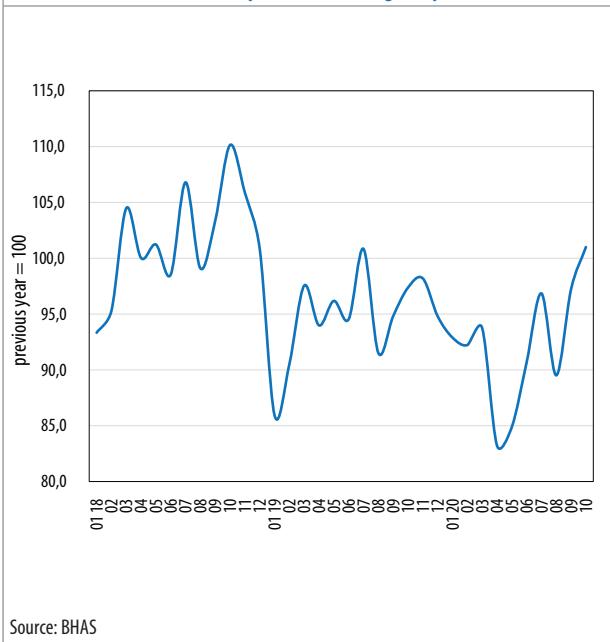
Source: BLSE

During October, Republika Srpska had only one public debt issue. It was the ninth issue of twelve month treasury bills of Republika Srpska public debt. Following a very low demand for the August issue of such maturity, demand sharply increased in October, which cut the costs of this part of public debt. The offered yield to maturity rate was in the range from 0% to 1.7%, and it was purchased at 0.5%. The issue was considerably overpaid, as one supply unit to two demand units ratio was recorded. These elements of the issue indicated gradual return of confidence in Republika Srpska public debt market. Yet, the costs of financing the public debt of Republika Srpska still significantly exceeded the costs of financing the public debt of the Federation of Bosnia and Herzegovina.

**G05: Trading on BH Stock Exchanges**

Source: SASE and BLSE

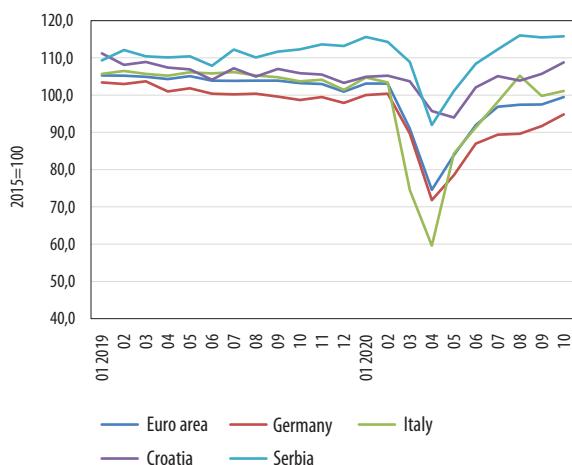
In October, the Federation of Bosnia and Herzegovina did not have public debt issues on SASE. Due to this fact, and also due to a very low trading level in stock market, and also due to illiquid secondary market of public debt, even 96.4% of the total trading in October was carried out through BLSE. The realised trading amounting to KM 73.4 million was lower than trading in the previous month and the trading in the same month of the previous year by around 42,0%.

**G06: Industrial Index Trend Compared to the Average Output in the Previous Year**

Source: BHAS

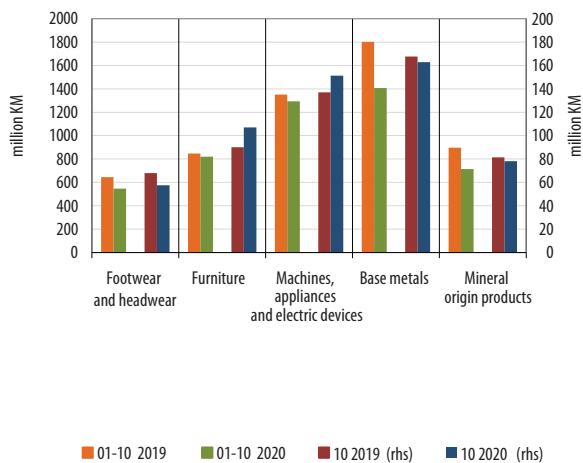
Observing the period of the first ten months, compared to the same period of the previous year, industrial output decreased by 7.4%. A strong decline of industrial output during the current year was affected by the decrease in manufacturing industry, and production and distribution of electric energy and gas. Observing the monthly trend of industrial production compared to the average production in the previous year, it is visible that a higher output was recorded for the first time in the current year in October. It is indicative that in 2019, only a slow increase of output was recorded in July compared to the average year 2018, indicating a decrease of competitiveness of the most significant economic sector before the corona crisis.

## G07: Industrial Production Indices of the Main Trade Partners



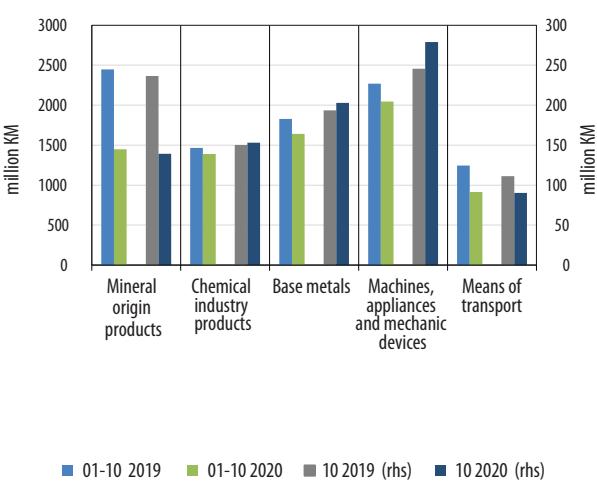
Source: Eurostat

## G08: Exports per Main Product Groups



Source: BHAS

## G09: Imports per Main Product Groups



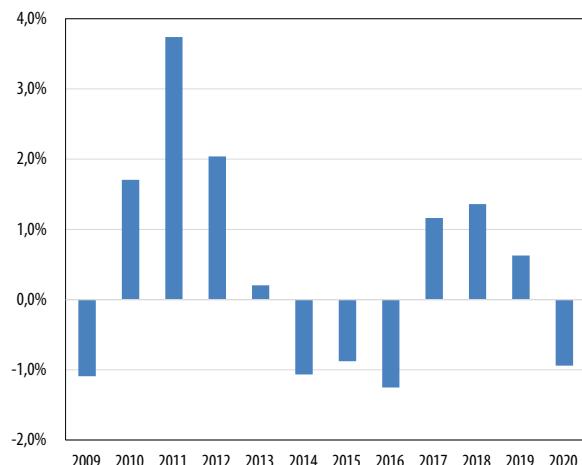
Source: BHAS

In 2019, industrial production in the countries our main trade partners, except for Serbia, had a slow downward trend, which was by all means reflected in BH exports. The corona crisis brought about a sharp decline of industrial production. Croatia and Serbia recorded slightly lower decreases of industrial production indices, even during the lockdown of their economies, during the first wave, so over the previous three months, the recovery of industrial production in the neighbouring countries was stronger, which certainly affected BH exports to those countries. The industrial production in the euro area, particularly Germany, recovered at a slower pace and did not reach the pre-crisis level.

In the first ten months, exports decreased by 11.2% compared to the same period of the previous year. The strongest decrease was recorded with mineral origin products and base metals, the exports of which decreased by one fourth. Compared to the first ten months of the previous year, exports of furniture decreased by 3.0%. Exports of furniture, following a decrease of exports during the lockdown in the first wave, had positive growth rates, so in October, the annual growth rate was 19.0%. Recovery of exports in October was obvious in exports of machines, appliances and electric devices, with the growth rate amounting to 10.0%. Signs of foreign demand recovery did not last long, as the second wave of the pandemic in November and another lockdown of European economies would impact the decrease of exports during the last two months of 2020.

During the first ten months, imports decreased at the annual level by 14.7%. Local demand decrease was mainly reflected in decreased imports of oil and oil derivatives and means of transport. Imports of oil and oil derivatives were lower by 40.0% mainly due to the decline of the average oil price in the current year, with the imports of vehicles lower by 26.4%. Imports of base metals, machines and appliances and electric devices and textile were lower by around 10.0%. Yet, some signs of imports recovery in October compared to the same period of the previous year were evident as the imports of machines, appliances and electric devices increased by 13.6%, the imports of base metals in October were higher by 4.6% at the annual level, while the growth rate for chemical products in October was 2.0%.

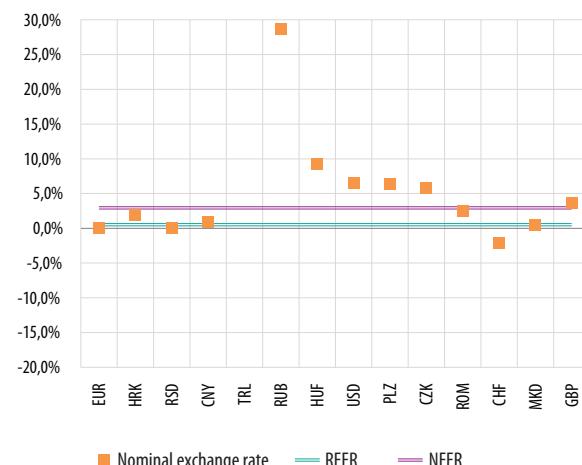
G10: Annual Change of Average Consumer Prices, in the First Ten Months



Source: BHAS

On the annual basis, in the first ten month period, the decrease of the general price level was determined by the decline of the prices of transport, clothes and footwear prices, furniture prices and utility costs. The mentioned activities brought about a deflationary pressure on the general price level, despite the increasingly strong growth of the prices in the categories of food and beverages, alcohol beverages and tobacco, health care, restaurants and hotels.

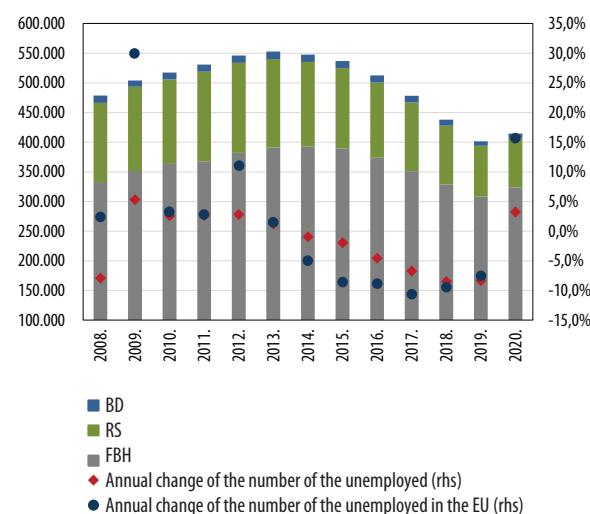
G11: Nominal and Real Effective Exchange Rates of KM (NEER and REER) in October 2020



Source: CBBH

Nominal effective exchange rate (NEER) in October indicated the appreciation of KM against the currencies of the main trade partners by 3.0%. With regard to real effective exchange rate (REER) there were no significant changes in November at the annual level (0.5%). Currencies are in the order of the country's significance in trade. The appreciation of NEER was due to the nominal appreciation of KM against the currencies of developing countries, resulting from the trend of EUR (our peg currency) to US dollar, which weakened in relation to euro.

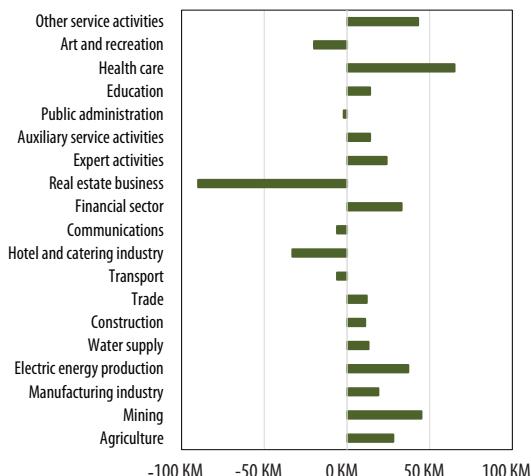
G12: The Number of the Unemployed in October



Source: BH Labour and Employment Agency, BHAS, EUROSTAT.

In October, the number of the unemployed decreased at the monthly level resulting mainly from the growth of the number of employees in manufacturing industry, and education. At the annual level, the number of the unemployed grew due to the corona crisis effects. Observing the trend in the EU, a much higher growth of the number of the unemployed was evident in the periods of economic crisis than in the local labour market. In the end of October, unemployment in the EU amounted to 7.6% being higher by one percentage point at the annual level.

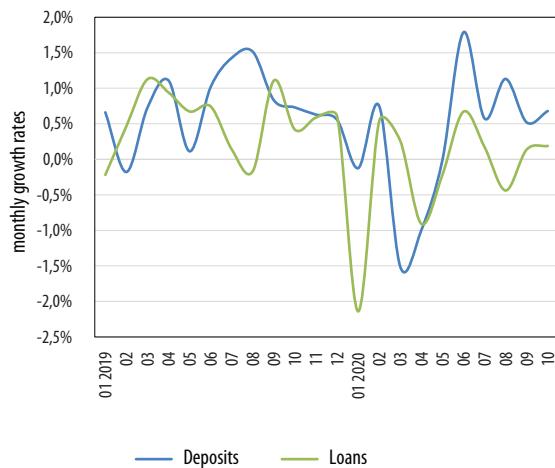
**G13: Change of the Average Nominal Wages by Activities Compared to Pre-Pandemic Period**



Source: BHAS

The average nominal net wage at October end amounted to KM 961 and it was higher at the annual level by 3.1%. Observing the change of the wage compared to the pre-pandemic level, i.e. the February wage, a lower growth of 2.1% was recorded. In this period, the strongest growth was recorded in health care, due to the increase of health services during the corona crisis, and also the continuous increase of the average wages in this activity resulting from new collective labour agreements. A number of other activities recorded increase of wages in this year, regardless of the significant economic crisis, which was partly caused by the increased minimum wage in RS. The strongest decrease of wages was recorded in real estate business, hotel and catering industry and art and recreation.

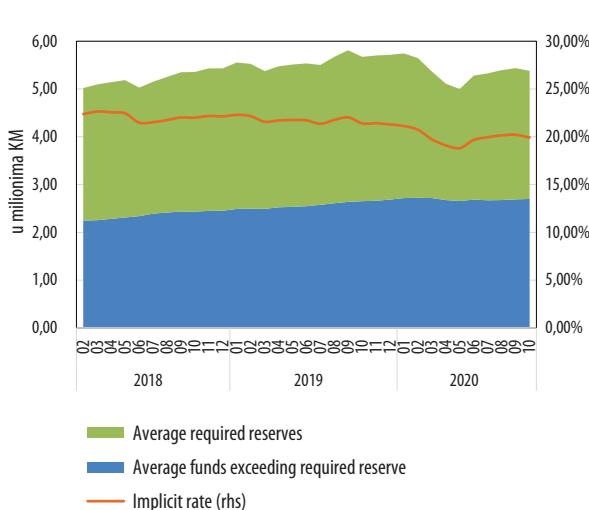
**G14: Deposits and Loans of BH Banks**



Source: BHAS

Bank deposit potential continued to recover much faster than lending of banks. The February and October positions of loans were almost equal, with deposits higher by 2.2%. The recovery of deposit potential was the slowest in funds of social care and public non-financial companies. On the other hand, a decline of loans was the most striking with canton governments, social care funds and sector of non-financial private companies. Over the previous two months, a slow recovery of loans to non-financial private companies was noticed, but their position in October was lower by 2.2% compared to the last month before the emergency situation was declared (2/2020). Compared to February, loans to canton governments were decreased (-8.6%) and loans to social care funds (-5.3%).

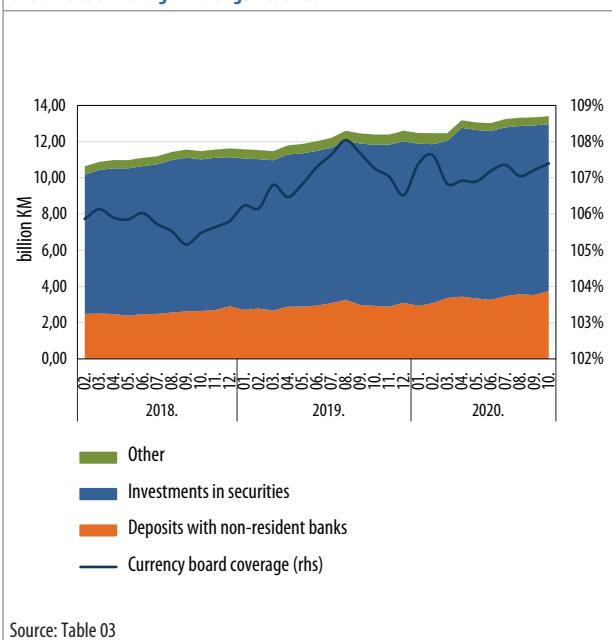
**G15: Reserve Account and Implicit Rate**



Source: Table 17

Decline of the base for required reserve calculation which had been recorded in the beginning of the year was stopped during the second quarter, reaching the pre-crisis level in the end of October. Compared to the previous month, the required reserve base increased by KM 86.63 million, so the average base for required reserve in October amounted to KM 26.99 billion. In October, excess reserves amounted to KM 2.68 billion, this being the level around which the excess reserves were oscillating since June 2020. The total balance of reserve accounts at October end amounted to KM 5.38 billion. The implicit rate compared to the previous month decreased slightly amounting to 19.93% in October. The CBBH has kept the required reserve policy unchanged.

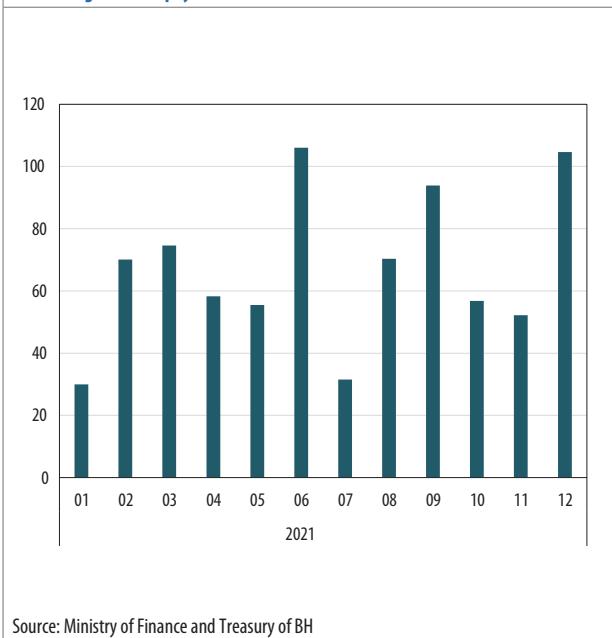
G16: The CBBH Foreign Exchange Reserves



Source: Table 03

The recorded decrease of foreign exchange reserves in the first quarter was caused by the decrease of banks' foreign liabilities. As early as in the second quarter, the decrease of foreign exchange reserves was stopped due to the inflow of funds of the International Monetary Fund and also due to increased demand of local citizens for the local currency during the summer months. In October, foreign exchange reserves increased by KM 66 million compared to the previous month, amounting to KM 13.40 billion. Positive contribution to the growth of foreign exchange reserves was made through the transactions of the CBBH with commercial banking sector, resulting in the positive balance of purchase and sale in the amount of KM 38.50 million. Foreign exchange reserves recorded an annual growth of KM 1.06 billion (8.21 %). Coverage of monetary liabilities with foreign exchange reserves, compared to the previous month, remained the same amounting to 107,0%.

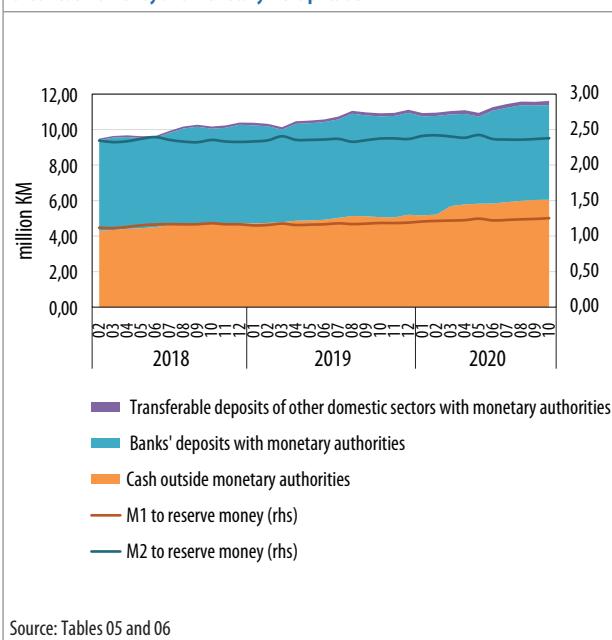
G17: Foreign Debt Repayment Planned for 2021



Source: Ministry of Finance and Treasury of BH

In 2021, the repayment of foreign debt of general government sector was planned in the amount of KM 803.7 million. The same as in the previous years, the highest repayment amount would be recorded in the second and fourth quarters, when the effect on foreign exchange reserves would be the strongest.

G18: Reserve Money and Monetary Multiplication



Source: Tables 05 and 06

The upward trend of the liquid component in reserve money structure continued, with the amount of cash outside monetary authorities exceeding the amount of KM 6.00 billion. Banks' deposits with monetary authorities, following a decrease in the first quarter, recorded a growth as early as in the end of June, to reach KM 5.33 billion in October. Compared to the previous month, reserve money increased by KM 43 million. The growth of money supply remained conditioned with aggregate M1, so transferable deposits and cash outside banks stayed the dominating factors of money supply growth. The total money supply at October end amounted to KM 27.62 billion, which is an increase of 235 million compared to the previous month. Due to a faster growth of monetary aggregate M1 compared to the primary money growth, monetary multiplier for M1 showed a slow growth over the previous year, including also the end of October.

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

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

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

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

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

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

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

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

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

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

By order of the Banking Agency of Republika Srpska, one bank made a reclassification of financial instruments on the liabilities side, for the period of September 2008 - November 2010, i.e. 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				
		10 2020	09 2020	12 2019	10 2019	
<b>FINANCIAL SECTOR</b>		in KM million				
<b>Monetary sector</b>						
Money supply M2		27.626	0,9%	4,9%	6,6%	
Foreign currency reserves		13.408	0,5%	6,4%	8,2%	
Average balance of reserve accounts with CBBH		5.381	-1,1%	-5,9%	-5,1%	
<b>Banking sector</b>						
Total loans		20.408	0,2%	-1,8%	-0,6%	
Total deposits		24.485	0,7%	2,8%	4,0%	
<b>Non-banking sector</b>						
BLSE turnover		70,8	67,6%	15,5%	588,5%	
SASE turnover		2,6	-97,2%	-96,4%	-94,4%	
Turnover in RTGS		7.266,3	0,5%	-31,7%	-28,7%	
Turnover in giro clearing system		1.617,8	1,3%	-8,0%	-3,1%	
<b>Stock Exchange Indices</b>		in points				
BIRS		601,3	-2,4%	-2,8%	5,2%	
SASX 30		1.410	-2,1%	9,6%	5,9%	
<b>REAL SECTOR</b>		in persons				
Consumer prices - BH			0,7%	-1,5%	-1,4%	
Industrial production - BH			3,9%	-7,4%	-1,8%	
Number of unemployed persons - BH		414.402	-0,9%	3,1%	3,3%	
<b>EXTERNAL SECTOR</b>		Changes compared to				
		in KM million				
Imports		1.600,5	7,9%	3,1%	-6,3%	
Exports		1.019,6	4,3%	22,4%	0,6%	
<b>PUBLIC FINANCE</b>		in KM million				
Net indirect taxes		547,5	10,0%	-2,0%	-6,0%	
VAT		359,6	16,1%	0,2%	1,4%	
Excise duties		109,2	2,8%	-8,8%	-18,5%	
Customs fees		24,9	13,7%	-10,4%	-7,8%	

**T02: Buying and Selling of KM**

- KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2008		4.933.211	5.564.318	-631.108	5.304.973
2009		4.197.642	4.234.491	-36.849	5.268.124
2010		5.273.777	5.014.550	259.227	5.527.351
2011		5.088.041	5.162.710	-74.669	5.452.682
2012		5.511.162	5.491.846	19.316	5.471.998
2013		4.588.615	3.918.598	670.017	6.142.015
2014		5.065.358	4.379.047	686.312	6.828.327
2015		5.470.552	4.699.060	771.492	7.599.818
2016		7.485.849	6.622.039	863.811	8.463.629
2017		8.476.378	7.421.186	1.055.192	9.518.821
2018		10.792.432	9.780.514	1.011.918	10.530.740
2019		11.385.556	10.533.525	852.031	11.382.771
2019	10	859.959	874.260	-14.301	11.103.114
	11	860.935	830.668	30.267	11.133.381
	12	1.160.061	910.670	249.390	11.382.771
2020	01	639.026	844.308	-205.282	11.177.489
	02	826.631	863.514	-36.883	11.140.606
	03	998.579	915.552	83.027	11.223.633
	04	664.826	652.487	12.339	11.235.972
	05	654.761	759.414	-104.653	11.131.319
	06	1.342.472	959.434	383.038	11.514.357
	07	988.186	805.887	182.299	11.696.656
	08	908.232	801.304	106.928	11.803.585
	09	987.579	977.448	10.131	11.813.715
	10	967.306	928.807	38.499	11.852.214

## T03: Foreign Reserves of CBBH

- end of period, KM million -

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities	Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2008	12	0,0	0,4	212,2	4.777,8	0,0	1.305,3	6.295,7	6.294,8	5.727,5	567,3
2009	12	63,3	5,7	107,4	3.300,2	0,0	2.735,4	6.212,1	6.211,2	5.705,5	505,7
2010	12	66,9	0,0	102,2	3.003,5	0,0	3.285,1	6.457,7	6.456,3	5.969,6	486,8
2011	12	151,3	1,1	93,6	4.385,6	0,0	1.792,0	6.423,6	6.422,5	5.915,1	507,4
2012	12	159,0	4,5	133,2	2.334,5	0,0	3.877,4	6.508,6	6.507,4	5.987,0	520,4
2013	12	164,1	2,7	91,6	2.217,6	0,0	4.592,3	7.068,3	7.067,3	6.659,2	408,1
2014	12	182,7	5,2	71,8	2.181,7	0,0	5.384,1	7.825,6	7.824,5	7.293,1	531,4
2015	12	182,3	3,8	128,5	1.003,6	0,0	7.288,1	8.606,3	8.605,0	8.064,6	540,4
2016	12	205,1	2,6	194,8	2.970,4	0,0	6.158,2	9.531,1	9.529,0	8.926,3	602,6
2017	12	203,9	1,5	236,4	2.698,6	0,0	7.416,1	10.556,6	10.555,0	9.977,1	577,8
2018	12	210,0	2,2	274,1	2.911,4	0,0	8.225,4	11.623,2	11.621,4	10.983,3	638,1
2019	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2019	10	254,8	2,6	304,9	2.935,9	0,0	8.892,4	12.390,5	12.388,4	11.550,1	838,4
	11	249,5	0,2	304,9	2.889,2	0,0	8.948,2	12.392,0	12.389,9	11.576,1	813,8
	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2020	01	269,1	5,1	328,3	2.934,6	0,0	8.943,3	12.480,3	12.477,8	11.619,9	857,9
	02	269,9	3,0	328,2	3.084,8	0,0	8.778,9	12.464,7	12.462,5	11.579,6	883,0
	03	267,5	3,0	139,8	3.360,9	0,0	8.689,5	12.460,6	12.458,7	11.661,5	797,3
	04	288,0	4,7	127,6	3.445,1	0,0	9.313,3	13.178,5	13.175,9	12.323,0	853,0
	05	292,1	3,1	129,4	3.341,0	0,0	9.294,7	13.060,3	13.058,1	12.215,3	842,8
	06	297,7	3,1	135,6	3.270,3	0,0	9.316,1	13.022,7	13.020,9	12.147,7	873,2
	07	314,9	3,0	138,0	3.464,6	0,0	9.320,3	13.240,8	13.238,9	12.331,5	907,4
	08	309,9	0,5	137,8	3.571,1	0,0	9.294,1	13.313,3	13.311,4	12.434,7	876,8
	09	302,1	0,5	137,8	3.524,0	0,0	9.379,6	13.343,9	13.341,7	12.443,6	898,1
	10	302,7	3,5	137,8	3.745,0	0,0	9.220,5	13.409,5	13.407,9	12.484,2	923,7

**Notes:**

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

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

## TO4: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Cash outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2		
		1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2008	12	2.552,4	3.144,2	7,4	2.302,4	3.388,8	1.776,2	1.107,2	3.864,7	5.704,0	5.691,2	6.748,1	12.439,3		
2009	12	2.267,7	3.375,1	6,0	2.009,5	3.536,3	1.844,3	1.078,0	4.241,0	5.648,9	5.545,8	7.163,3	12.709,1		
2010	12	2.497,5	3.393,5	8,7	2.210,8	3.689,2	1.991,0	1.209,8	4.526,4	5.899,7	5.900,0	7.727,2	13.627,1		
2011	12	2.645,1	3.192,8	11,1	2.366,4	3.819,0	2.285,7	1.100,1	4.846,1	5.848,9	6.185,5	8.231,9	14.417,4		
2012	12	2.747,5	3.040,6	13,5	2.414,3	3.728,4	2.672,7	1.052,9	5.041,4	5.801,7	6.142,7	8.767,0	14.909,7		
2013	12	2.909,9	3.475,3	15,9	2.542,3	4.153,3	3.006,3	1.189,3	5.202,4	6.401,0	6.695,6	9.398,0	16.093,6		
2014	12	3.210,5	3.751,1	38,3	2.814,0	4.496,4	3.377,3	1.301,2	5.280,0	6.999,9	7.310,4	9.958,5	17.268,9		
2015	12	3.499,5	4.063,5	51,7	3.055,3	5.125,6	3.562,6	1.360,4	5.543,3	7.614,7	8.180,9	10.466,3	18.647,2		
2016	12	4.066,8	4.269,1	52,0	3.401,2	5.899,8	3.883,0	1.535,6	5.478,0	8.387,9	9.301,0	10.896,6	20.197,6		
2017	12	4.319,4	5.033,1	76,1	3.648,1	6.924,4	4.091,6	1.816,2	5.636,1	9.428,5	10.572,5	11.543,8	22.116,3		
2018	12	4.750,6	5.523,3	125,5	3.978,6	8.166,4	4.302,2	1.961,4	5.782,4	10.399,4	12.145,1	12.046,0	24.191,1		
2019	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7		
2019	10	5.068,5	5.670,8	175,6	4.243,1	8.706,0	2.936,2	2.524,5	7.507,1	10.915,0	12.949,1	12.967,8	25.916,9		
	11	5.061,4	5.701,2	175,3	4.241,1	8.716,6	2.955,4	2.562,0	7.514,3	10.937,9	12.957,7	13.031,7	25.989,4		
	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7		
2020	01	5.172,3	5.569,7	187,9	4.262,7	8.934,2	3.047,9	2.519,4	7.597,0	10.929,9	13.196,9	13.164,3	26.361,2		
	02	5.217,5	5.550,3	187,9	4.321,5	8.992,9	3.112,7	2.477,6	7.614,9	10.955,7	13.314,3	13.205,2	26.519,5		
	03	5.684,0	5.172,4	186,4	4.683,9	8.790,1	3.023,2	2.564,2	7.476,0	11.042,7	13.474,0	13.063,5	26.537,5		
	04	5.782,4	5.101,4	200,7	4.796,5	8.792,6	2.987,9	2.544,3	7.324,3	11.084,4	13.589,2	12.856,5	26.445,7		
	05	5.821,2	4.914,6	203,5	4.870,5	8.767,3	2.954,0	2.622,8	7.311,4	10.939,3	13.637,7	12.888,2	26.525,9		
	06	5.834,8	5.226,8	204,8	4.818,9	8.954,6	2.995,8	2.617,3	7.283,6	11.266,4	13.773,5	12.896,7	26.670,2		
	07	5.908,5	5.313,9	215,9	4.928,7	9.129,9	2.979,5	2.652,6	7.301,0	11.438,3	14.058,6	12.933,2	26.991,8		
	08	5.992,6	5.369,4	216,1	4.905,5	9.426,7	2.975,5	2.713,5	7.282,0	11.578,1	14.332,3	12.971,0	27.303,2		
	09	6.033,0	5.314,8	219,4	4.896,9	9.479,6	2.984,9	2.766,2	7.263,8	11.567,2	14.376,5	13.014,9	27.391,4		
	10	6.045,1	5.335,2	230,0	4.922,3	9.638,0	2.986,4	2.813,4	7.265,8	11.610,2	14.560,3	13.065,6	27.625,9		

**Notes:**

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

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

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

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

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

## T05: Monetary Survey

- end of period, KM million -

ASSETS													
Year	Month	Foreign Assets (Net)					Claims on Domestic Sectors						
		Foreign Assets	Foreign Liabilities	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total			
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
2008	12	9.429,7	-6.000,0	3.429,7	-1.655,8	148,3	256,4	6.751,6	169,2	6.804,5	12.474,1	15.903,8	
2009	12	9.430,9	-5.386,9	4.043,9	-1.294,6	195,6	268,2	6.682,5	103,0	6.411,3	12.365,8	16.409,8	
2010	12	9.300,8	-4.397,0	4.903,8	-996,9	270,8	351,3	6.965,5	80,2	6.424,3	13.095,3	17.999,1	
2011	12	9.175,9	-3.779,7	5.396,2	-440,3	323,1	360,2	7.166,9	94,0	6.770,1	14.274,0	19.670,2	
2012	12	9.044,2	-3.559,7	5.484,4	-182,6	386,3	390,9	7.473,1	73,7	6.874,4	15.015,8	20.500,2	
2013	12	9.733,5	-3.330,9	6.402,6	-19,1	422,5	451,6	7.556,4	67,4	7.133,6	15.612,5	22.015,1	
2014	12	10.479,7	-2.961,1	7.518,6	71,0	509,1	443,6	7.452,0	61,3	7.502,5	16.039,4	23.557,9	
2015	12	11.107,9	-2.614,6	8.493,3	160,1	537,2	400,0	7.452,6	74,6	7.875,3	16.499,8	24.993,1	
2016	12	12.199,0	-2.476,4	9.722,6	101,8	517,8	375,6	7.743,9	67,2	8.155,8	16.962,0	26.684,6	
2017	12	13.372,4	-2.589,5	10.782,9	-148,7	511,5	406,2	8.354,5	96,5	8.689,3	17.909,4	28.692,2	
2018	12	15.505,5	-3.041,1	12.464,4	-464,7	496,0	428,0	8.654,6	136,8	9.306,3	18.556,9	31.021,4	
2019	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2019	10	16.754,3	-2.891,4	13.862,9	-726,3	492,1	433,8	9.002,1	148,5	9.983,2	19.333,3	33.196,2	
	11	16.750,5	-2.869,1	13.881,3	-771,6	493,8	497,0	9.045,3	142,5	10.006,7	19.413,7	33.295,0	
	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2020	01	17.113,5	-2.977,8	14.135,7	-571,3	504,0	496,8	8.801,7	141,9	9.868,5	19.241,5	33.377,1	
	02	17.171,8	-2.942,4	14.229,4	-487,0	505,7	491,4	8.840,1	143,3	9.918,4	19.411,8	33.641,2	
	03	16.899,0	-2.876,9	14.022,0	-448,3	508,7	486,9	8.876,1	147,4	9.938,5	19.509,3	33.531,4	
	04	17.598,9	-2.943,7	14.655,3	-917,1	506,2	481,1	8.794,7	147,8	9.845,0	18.857,6	33.512,9	
	05	17.619,5	-2.872,9	14.746,6	-871,2	503,1	477,7	8.772,8	143,0	9.837,7	18.863,1	33.609,7	
	06	17.164,9	-2.517,5	14.647,4	-672,5	506,6	548,3	8.776,3	195,6	9.886,6	19.240,9	33.888,4	
	07	17.361,8	-2.400,4	14.961,4	-534,4	502,6	548,7	8.763,0	163,1	9.930,5	19.373,5	34.334,8	
	08	17.507,7	-2.314,7	15.193,1	-459,7	508,0	553,6	8.657,3	160,1	9.945,5	19.364,8	34.557,8	
	09	17.555,3	-2.302,7	15.252,7	-405,2	523,6	550,4	8.660,5	154,0	9.968,1	19.451,6	34.704,3	
	10	17.756,5	-2.258,2	15.498,3	-373,5	538,3	531,3	8.651,7	151,9	9.980,4	19.480,0	34.978,3	

**Notes:**

Revised data for August 2020.

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

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

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

## T05: Monetary Survey

- end of period, KM million -

LIABILITIES																										
Money Supply (M2)																										
Money (M1)							Quasi Money (QM)																			
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.	Securities	Loans	Shares and Other Equity	Other Items (Net)	Total	1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2008	12	2.302,4	3.388,8	5.691,2	1.108,0	1.776,2	3.864,7	6.748,8	12.440,0	17,9	264,3	2.785,2	407,0	15.914,3												
2009	12	2.009,5	3.536,3	5.545,8	1.078,7	1.844,3	4.241,0	7.164,0	12.709,8	13,6	446,7	2.835,6	414,5	16.420,2												
2010	12	2.210,8	3.689,2	5.900,0	1.210,6	1.991,0	4.526,4	7.727,9	13.627,9	9,1	595,1	3.055,8	721,9	18.009,8												
2011	12	2.366,4	3.819,0	6.185,5	1.100,1	2.285,7	4.846,9	8.232,7	14.418,1	0,0	675,3	3.606,4	981,3	19.681,1												
2012	12	2.414,3	3.728,4	6.142,7	1.053,0	2.672,7	5.042,2	8.767,8	14.910,5	0,0	712,4	3.780,4	1.107,8	20.511,0												
2013	12	2.542,3	4.153,3	6.695,6	1.189,3	3.006,3	5.203,1	9.398,7	16.094,3	0,0	707,9	3.828,8	1.394,7	22.025,7												
2014	12	2.814,0	4.496,4	7.310,4	1.301,2	3.377,3	5.280,0	9.958,5	17.268,9	0,0	681,0	3.993,5	1.614,5	23.557,9												
2015	12	3.055,3	5.125,6	8.180,9	1.360,4	3.562,6	5.543,3	10.466,3	18.647,2	8,0	599,2	4.148,0	1.590,7	24.993,1												
2016	12	3.401,2	5.899,8	9.301,0	1.535,6	3.883,0	5.478,0	10.896,6	20.197,6	8,0	510,0	4.440,4	1.528,6	26.684,6												
2017	12	3.648,1	6.924,4	10.572,5	1.816,2	4.091,6	5.636,1	11.543,8	22.116,3	8,0	460,0	4.659,5	1.448,4	28.692,2												
2018	12	3.978,6	8.166,4	12.145,1	1.961,4	4.302,2	5.782,4	12.046,0	24.191,1	8,0	467,5	4.848,9	1.505,9	31.021,4												
2019	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6												
2019	10	4.243,1	8.706,0	12.949,1	2.524,5	2.936,2	7.507,1	12.967,8	25.916,9	8,0	516,8	5.298,8	1.455,8	33.196,2												
	11	4.241,1	8.716,6	12.957,7	2.562,0	2.955,4	7.514,3	13.031,7	25.989,4	8,0	523,3	5.260,4	1.513,9	33.295,0												
	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6												
2020	01	4.262,7	8.934,2	13.196,9	2.519,4	3.047,9	7.597,0	13.164,3	26.361,2	8,0	534,6	5.070,0	1.403,3	33.377,1												
	02	4.321,5	8.992,9	13.314,3	2.477,6	3.112,7	7.614,9	13.205,2	26.519,5	7,9	544,1	5.117,2	1.452,4	33.641,2												
	03	4.683,9	8.790,1	13.474,0	2.564,2	3.023,2	7.476,0	13.063,5	26.537,5	7,9	535,8	5.033,0	1.417,1	33.531,4												
	04	4.796,5	8.792,6	13.589,2	2.544,3	2.987,9	7.324,3	12.856,5	26.445,7	8,0	545,0	5.093,8	1.420,4	33.512,9												
	05	4.870,5	8.767,3	13.637,7	2.622,8	2.954,0	7.311,4	12.888,2	26.525,9	8,0	560,3	5.112,5	1.403,1	33.609,7												
	06	4.818,9	8.954,6	13.773,5	2.617,3	2.995,8	7.283,6	12.896,7	26.670,2	8,0	576,5	5.161,5	1.472,2	33.888,4												
	07	4.928,7	9.129,9	14.058,6	2.652,6	2.979,5	7.301,0	12.933,2	26.991,8	8,0	588,5	5.235,5	1.511,1	34.334,8												
	08	4.905,5	9.426,7	14.332,3	2.713,5	2.975,5	7.282,0	12.971,0	27.303,2	4,9	594,8	5.239,4	1.415,5	34.557,8												
	09	4.896,9	9.479,6	14.376,5	2.766,2	2.984,9	7.263,8	13.014,9	27.391,4	4,9	599,6	5.258,5	1.449,8	34.704,3												
	10	4.922,3	9.638,0	14.560,3	2.813,4	2.986,4	7.265,8	13.065,6	27.625,9	4,9	609,9	5.314,0	1.423,6	34.978,3												

**Notes:**

Revised data for August 2020.

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

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

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

## TO6: Balance Sheet of CBBH

- end of period, KM million -

ASSETS							LIABILITIES						
Rezervni novac													
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2008	12	6.323,6	2,1	6.325,6	2.552,4	3.144,2	7,4	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	3.375,1	6,0	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	3.393,5	8,7	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	3.192,8	11,1	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	3.040,6	13,5	5.801,7	1,2	185,3	575,7	-25,9	6.538,0
2013	12	7.096,2	1,7	7.097,8	2.909,9	3.475,3	15,9	6.401,0	1,0	258,2	466,3	-28,7	7.097,8
2014	12	7.853,4	1,6	7.855,1	3.210,5	3.751,1	38,3	6.999,9	1,1	293,2	585,0	-24,2	7.855,1
2015	12	8.634,1	1,5	8.635,7	3.499,5	4.063,5	51,7	7.614,7	1,3	449,9	593,7	-24,0	8.635,7
2016	12	9.559,0	1,5	9.560,4	4.066,8	4.269,1	52,0	8.387,9	2,2	538,4	667,4	-35,5	9.560,4
2017	12	10.584,4	2,2	10.586,6	4.319,4	5.033,1	76,1	9.428,5	1,6	548,6	652,6	-44,8	10.586,6
2018	12	11.651,0	2,1	11.653,1	4.750,6	5.523,3	125,5	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2019	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2019	10	12.418,3	1,6	12.419,9	5.068,5	5.670,8	175,6	10.915,0	2,1	635,1	919,6	-51,8	12.419,9
	11	12.419,8	1,7	12.421,5	5.061,4	5.701,2	175,3	10.937,9	2,1	638,2	894,6	-51,3	12.421,5
	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2020	01	12.508,1	1,4	12.509,6	5.172,3	5.569,7	187,9	10.929,9	2,5	689,9	943,5	-56,3	12.509,6
	02	12.492,5	1,8	12.494,3	5.217,5	5.550,3	187,9	10.955,7	2,1	623,9	968,4	-55,7	12.494,3
	03	12.488,4	2,6	12.491,0	5.684,0	5.172,4	186,4	11.042,7	1,9	618,7	884,0	-56,3	12.491,0
	04	13.206,4	1,3	13.207,6	5.782,4	5.101,4	200,7	11.084,4	2,6	1.238,6	938,4	-56,4	13.207,6
	05	13.088,1	1,5	13.089,6	5.821,2	4.914,6	203,5	10.939,3	2,2	1.275,9	928,3	-56,2	13.089,6
	06	13.050,5	1,9	13.052,4	5.834,8	5.226,8	204,8	11.266,4	1,8	881,4	961,4	-58,5	13.052,4
	07	13.268,6	1,6	13.270,2	5.908,5	5.313,9	215,9	11.438,3	1,8	893,2	995,5	-58,7	13.270,2
	08	13.341,1	1,6	13.342,8	5.992,6	5.369,4	216,1	11.578,1	1,9	856,6	964,4	-58,2	13.342,8
	09	13.371,7	2,1	13.373,8	6.033,0	5.314,8	219,4	11.567,2	2,2	876,4	985,8	-57,8	13.373,8
	10	13.437,4	1,5	13.438,9	6.045,1	5.335,2	230,0	11.610,2	1,7	874,0	1.010,5	-57,5	13.438,9

**Note:**

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

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

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks. The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

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

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

- end of period, KM million -

Year	Month	ASSETS								
		Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2008	12	3.393,3	3.106,1	265,5	256,4	6.751,6	169,2	6.802,8	20.744,9	
2009	12	3.632,0	3.190,3	355,5	268,2	6.682,5	103,0	6.409,8	20.641,1	
2010	12	3.679,8	2.814,2	465,4	351,3	6.965,5	80,2	6.423,0	20.779,3	
2011	12	3.469,7	2.724,5	904,7	360,2	7.166,9	94,0	6.768,9	21.488,9	
2012	12	3.370,4	2.507,8	1.236,2	390,9	7.473,1	73,7	6.873,3	21.925,4	
2013	12	3.843,7	2.637,3	1.379,4	451,6	7.556,4	67,4	7.131,8	23.067,7	
2014	12	4.115,0	2.626,3	1.854,5	443,6	7.452,0	61,3	7.501,7	24.054,3	
2015	12	4.511,7	2.473,8	2.161,1	400,0	7.452,6	74,6	7.874,7	24.948,5	
2016	12	4.936,6	2.640,0	2.179,1	375,6	7.743,9	67,2	8.155,4	26.097,7	
2017	12	5.711,7	2.787,9	2.197,0	406,2	8.354,5	96,5	8.688,8	28.242,7	
2018	12	6.296,9	3.854,5	2.280,9	428,0	8.654,6	136,8	9.305,9	30.957,6	
2019	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2019	10	6.500,2	4.336,0	2.469,3	433,8	9.002,1	148,5	9.983,0	32.872,9	
	11	6.524,4	4.330,7	2.502,1	497,0	9.045,3	142,5	10.006,4	33.048,4	
	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2020	01	6.490,0	4.605,3	2.528,5	496,8	8.801,7	141,9	9.868,3	32.932,5	
	02	6.451,5	4.679,4	2.627,5	491,4	8.840,1	143,3	9.918,1	33.151,2	
	03	6.192,3	4.410,6	2.644,2	486,9	8.876,1	147,4	9.938,2	32.695,7	
	04	6.099,7	4.392,6	2.791,1	481,1	8.794,7	147,8	9.844,8	32.551,9	
	05	5.890,8	4.531,4	2.865,6	477,7	8.772,8	143,0	9.837,5	32.518,8	
	06	6.284,1	4.114,4	2.896,7	548,3	8.776,3	195,6	9.886,3	32.701,6	
	07	6.306,9	4.093,2	2.978,7	548,7	8.763,0	163,1	9.930,3	32.783,9	
	08	6.479,8	4.166,6	2.958,6	553,6	8.657,3	160,1	9.945,3	32.921,3	
	09	6.468,5	4.183,6	3.069,7	550,4	8.660,5	154,0	9.967,8	33.054,6	
	10	6.472,3	4.319,1	3.090,6	531,3	8.651,7	151,9	9.980,3	33.197,2	

**Notes:**

Revised data for August 2020.

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

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

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

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

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

- end of period, KM million -

Year	Month	LIABILITIES											
		Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12	
2008	12	1.749,7	3.381,4	1.107,2	1.776,2	3.864,7	17,9	264,3	5.999,0	2.271,6	312,9	20.744,9	
2009	12	1.397,9	3.530,3	1.078,0	1.844,3	4.241,0	13,6	446,7	5.386,1	2.319,4	383,9	20.641,1	
2010	12	1.121,7	3.680,5	1.209,8	1.991,0	4.526,4	9,1	595,1	4.395,7	2.508,4	741,7	20.779,3	
2011	12	955,7	3.807,9	1.100,1	2.285,7	4.846,1	0,0	675,3	3.778,6	3.045,1	994,3	21.488,9	
2012	12	847,2	3.714,8	1.052,9	2.672,7	5.041,4	0,0	712,4	3.558,6	3.191,3	1.134,1	21.925,4	
2013	12	717,8	4.137,4	1.189,3	3.006,3	5.202,4	0,0	707,9	3.329,9	3.348,9	1.427,8	23.067,7	
2014	12	981,3	4.458,2	1.301,2	3.377,3	5.280,0	0,0	681,0	2.960,0	3.408,5	1.606,8	24.054,3	
2015	12	1.014,1	5.073,9	1.360,4	3.562,6	5.543,3	8,0	599,2	2.613,3	3.554,3	1.619,5	24.948,5	
2016	12	1.021,3	5.847,8	1.535,6	3.883,0	5.478,0	8,0	510,0	2.474,2	3.773,0	1.566,9	26.097,7	
2017	12	1.285,6	6.848,3	1.816,2	4.091,6	5.636,1	8,0	460,0	2.587,9	4.006,8	1.502,2	28.242,7	
2018	12	1.665,9	8.040,9	1.961,4	4.302,2	5.782,4	8,0	467,5	3.039,2	4.129,1	1.560,9	30.957,6	
2019	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2019	10	2.068,4	8.530,4	2.524,5	2.936,2	7.507,1	8,0	516,8	2.889,3	4.379,2	1.513,0	32.872,9	
	11	2.141,7	8.541,3	2.562,0	2.955,4	7.514,3	8,0	523,3	2.867,1	4.365,8	1.569,5	33.048,4	
	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2020	01	1.906,0	8.746,3	2.519,4	3.047,9	7.597,0	8,0	534,6	2.975,3	4.126,6	1.471,5	32.932,5	
	02	1.984,9	8.805,0	2.477,6	3.112,7	7.614,9	7,9	544,1	2.940,3	4.148,9	1.515,0	33.151,2	
	03	1.965,1	8.603,7	2.564,2	3.023,2	7.476,0	7,9	535,8	2.875,0	4.149,0	1.495,6	32.695,7	
	04	1.963,5	8.591,9	2.544,3	2.987,9	7.324,3	8,0	545,0	2.941,1	4.155,4	1.490,5	32.551,9	
	05	1.957,8	8.563,8	2.622,8	2.954,0	7.311,4	8,0	560,3	2.870,7	4.184,1	1.485,9	32.518,8	
	06	2.181,2	8.749,9	2.617,3	2.995,8	7.283,6	8,0	576,5	2.515,7	4.200,1	1.573,6	32.701,6	
	07	2.117,3	8.914,0	2.652,6	2.979,5	7.301,0	8,0	588,5	2.398,6	4.239,9	1.584,4	32.783,9	
	08	2.053,8	9.210,6	2.713,5	2.975,5	7.282,0	4,9	594,8	2.312,8	4.275,0	1.498,4	32.921,3	
	09	2.074,8	9.260,1	2.766,2	2.984,9	7.263,8	4,9	599,6	2.300,5	4.272,7	1.527,0	33.054,6	
	10	2.051,9	9.408,0	2.813,4	2.986,4	7.265,8	4,9	609,9	2.256,6	4.303,5	1.496,9	33.197,2	

**Notes:**

Revised data for August 2020.

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

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

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

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

**T08: Total Deposits and Loans of Commercial Banks**

- end of period, KM million -

Year	Month	Deposits			Loans		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2008	12	4.904,3	6.970,0	11.874,4	3.427,5	10.708,6	14.136,1
2009	12	5.214,4	6.877,0	12.091,4	3.391,5	10.293,3	13.684,8
2010	12	5.556,9	6.972,4	12.529,3	3.614,8	10.530,3	14.145,1
2011	12	5.518,1	7.474,1	12.992,2	3.972,1	10.929,9	14.901,9
2012	12	5.306,9	8.018,8	13.325,8	4.271,2	11.271,3	15.542,5
2013	12	5.771,9	8.477,3	14.249,2	4.318,6	11.707,7	16.026,4
2014	12	6.292,8	9.082,5	15.375,2	4.170,2	12.303,3	16.473,5
2015	12	7.038,7	9.492,1	16.530,8	4.164,9	12.701,9	16.866,8
2016	12	8.056,6	9.695,5	17.752,1	4.152,6	13.048,5	17.201,1
2017	12	9.558,1	10.111,0	19.669,1	4.261,5	14.160,9	18.422,4
2018	12	11.318,5	10.431,3	21.749,8	4.289,8	15.196,1	19.485,8
2019	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2019	10	12.371,9	11.168,7	23.540,6	4.588,7	15.938,5	20.527,1
	11	12.470,4	11.218,2	23.688,6	4.643,5	16.004,3	20.647,8
	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2020	01	12.484,0	11.306,5	23.790,5	4.434,3	15.893,7	20.327,9
	02	12.515,1	11.453,8	23.968,9	4.448,8	15.988,9	20.437,7
	03	12.268,9	11.337,3	23.606,2	4.468,9	16.021,6	20.490,5
	04	12.223,0	11.147,9	23.370,8	4.442,4	15.862,1	20.304,5
	05	12.269,9	11.098,8	23.368,7	4.452,2	15.807,9	20.260,2
	06	12.703,8	11.082,9	23.786,7	4.492,4	15.903,6	20.396,0
	07	12.851,0	11.072,4	23.923,4	4.488,1	15.943,1	20.431,2
	08	13.107,0	11.087,3	24.194,3	4.427,1	15.914,4	20.341,5
	09	13.216,8	11.093,0	24.309,8	4.441,6	15.927,8	20.369,4
	10	13.390,8	11.094,7	24.485,5	4.396,8	16.010,9	20.407,7

**Notes:**

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

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

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

**T09:** Structure of Deposits and Loans of Commercial Banks by Currency

- end of period, KM million -

Year	Month	DEPOSITS					LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM	
		1	2	3	4	5	6 = 3+4+5	7	8	9
2008	12	5.854,7	5.449,9	569,8	11.874,4	13.062,0	613,4	460,6	14.136,1	
2009	12	6.121,6	5.466,7	503,1	12.091,4	12.617,6	667,2	400,1	13.684,8	
2010	12	6.471,3	5.518,4	539,6	12.529,3	13.499,9	258,9	386,3	14.145,1	
2011	12	6.949,7	5.448,8	593,7	12.992,2	14.582,9	289,1	29,9	14.901,9	
2012	12	7.141,4	5.579,0	605,3	13.325,8	15.290,0	227,4	25,1	15.542,5	
2013	12	7.762,2	5.898,0	589,0	14.249,2	15.770,1	246,0	10,4	16.026,4	
2014	12	8.696,0	6.062,5	616,8	15.375,2	16.246,1	218,6	8,7	16.473,5	
2015	12	9.513,6	6.347,0	670,2	16.530,8	16.642,8	217,5	6,5	16.866,8	
2016	12	10.607,6	6.458,1	686,4	17.752,1	16.990,4	205,6	5,1	17.201,1	
2017	12	12.022,8	6.949,5	696,7	19.669,1	18.285,4	132,6	4,4	18.422,4	
2018	12	13.807,3	7.222,2	720,3	21.749,8	19.386,2	98,2	1,4	19.485,8	
2019	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2019	10	13.029,5	9.735,6	775,4	23.540,6	9.788,2	10.708,1	30,9	20.527,1	
	11	13.041,5	9.614,4	1.032,8	23.688,6	9.850,3	10.767,1	30,4	20.647,8	
	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2020	01	13.222,6	9.569,3	998,6	23.790,5	9.736,9	10.563,2	27,8	20.327,9	
	02	13.388,8	9.583,8	996,3	23.968,9	9.848,6	10.561,9	27,1	20.437,7	
	03	13.090,4	9.533,2	982,6	23.606,2	9.883,7	10.580,4	26,4	20.490,5	
	04	12.991,9	9.392,7	986,2	23.370,8	9.785,5	10.492,9	26,1	20.304,5	
	05	12.948,4	9.429,6	990,7	23.368,7	9.760,6	10.474,0	25,6	20.260,2	
	06	13.461,0	9.565,3	760,4	23.786,7	9.813,7	10.556,9	25,4	20.396,0	
	07	13.567,0	9.570,6	785,8	23.923,4	9.836,6	10.570,1	24,5	20.431,2	
	08	13.738,6	9.660,2	795,5	24.194,3	9.793,8	10.523,5	24,2	20.341,5	
	09	13.785,2	9.731,6	793,0	24.309,8	9.845,7	10.500,5	23,2	20.369,4	
	10	13.894,0	9.767,4	824,1	24.485,5	9.892,9	10.492,1	22,7	20.407,7	

**Notes:**

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

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

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

## T10: Structure of 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 Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 =3+...+13
2008	12	52,3	255,2	271,7	204,0	108,2	137,5	781,8	1.328,9	161,3	1.558,8	44,7	4.904,3
2009	12	41,4	416,0	352,7	187,9	148,6	146,5	852,2	1.280,0	173,1	1.601,4	14,5	5.214,4
2010	12	58,8	458,1	291,0	194,6	149,7	144,2	723,8	1.444,3	172,4	1.904,0	16,1	5.556,9
2011	12	42,2	413,1	290,9	190,0	154,8	176,9	688,5	1.447,8	182,1	1.917,2	14,7	5.518,1
2012	12	94,0	339,2	231,1	195,2	105,9	161,5	517,5	1.443,4	186,5	2.015,3	17,0	5.306,9
2013	12	65,3	300,8	228,1	172,4	79,0	209,7	615,2	1.667,4	194,4	2.226,8	12,8	5.771,9
2014	12	60,0	412,1	261,4	176,9	61,4	171,5	470,8	1.954,4	247,9	2.462,7	13,7	6.292,8
2015	12	102,2	468,3	312,0	209,3	33,9	198,7	498,8	2.104,8	245,0	2.841,6	24,2	7.038,7
2016	12	94,9	520,2	399,6	255,6	58,1	190,1	523,9	2.313,6	251,1	3.431,4	18,0	8.056,6
2017	12	150,8	612,8	575,2	305,9	130,0	230,2	618,1	2.775,5	281,5	3.858,3	19,6	9.558,1
2018	12	122,8	932,2	691,9	365,7	261,0	273,7	724,0	3.095,3	303,2	4.523,7	24,9	11.318,5
2019	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2019	10	122,6	881,0	902,6	385,9	313,4	240,4	742,9	3.377,6	352,1	5.029,8	23,8	12.371,9
	11	140,0	886,5	899,4	389,2	340,7	263,8	702,7	3.377,6	358,7	5.089,6	22,1	12.470,4
	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2020	01	116,5	900,8	776,5	428,6	200,9	290,4	686,0	3.414,7	360,2	5.284,2	25,2	12.484,0
	02	126,6	944,2	773,6	444,0	161,7	275,4	778,2	3.284,2	357,5	5.346,1	23,7	12.515,1
	03	126,9	812,0	788,3	466,3	162,1	261,2	789,1	3.277,5	364,4	5.197,0	24,2	12.268,9
	04	152,5	752,4	768,9	438,0	181,9	252,4	843,1	3.150,5	360,7	5.299,5	23,2	12.223,0
	05	145,4	800,0	745,1	415,1	137,8	279,8	745,0	3.291,8	367,5	5.324,1	18,0	12.269,9
	06	124,6	1.080,6	713,3	433,3	131,4	304,7	640,8	3.517,1	370,8	5.368,5	18,7	12.703,8
	07	102,6	1.044,1	740,7	437,5	137,7	267,4	730,7	3.532,6	394,3	5.444,4	19,0	12.851,0
	08	129,8	929,9	910,0	450,0	123,2	287,3	705,4	3.636,5	398,2	5.516,2	20,5	13.107,0
	09	119,0	945,3	906,2	441,6	126,1	285,7	708,6	3.697,7	402,7	5.563,2	20,6	13.216,8
	10	156,1	883,3	880,1	437,9	130,0	285,6	722,8	3.831,6	395,9	5.629,3	38,3	13.390,8

**Notes:**

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

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

## T11: Structure of Other Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	16,0	1.211,7	21,3	50,1	101,5	334,0	758,5	743,7	78,1	3.647,0	8,2	6.970,0
2009	12	4,7	725,3	20,9	48,8	61,7	478,8	753,5	606,0	100,5	4.062,0	14,8	6.877,0
2010	12	22,5	383,2	16,8	41,2	49,2	438,8	825,0	504,5	91,2	4.580,4	19,6	6.972,4
2011	12	62,8	237,8	24,0	30,0	41,7	567,5	816,3	471,5	79,1	5.134,1	9,2	7.474,1
2012	12	31,7	242,0	21,4	27,6	31,0	598,3	778,9	537,8	87,1	5.639,9	23,0	8.018,8
2013	12	62,7	170,8	21,0	26,6	35,0	651,4	724,0	531,1	100,3	6.137,1	17,1	8.477,3
2014	12	127,1	266,0	36,8	36,0	32,0	674,0	669,6	529,3	115,6	6.579,3	16,6	9.082,5
2015	12	129,7	224,7	25,0	36,3	31,9	693,0	688,7	501,9	120,7	7.023,2	17,0	9.492,1
2016	12	73,4	226,3	26,4	22,3	34,7	771,4	695,9	474,2	123,4	7.229,7	17,6	9.695,5
2017	12	116,6	243,8	24,3	34,4	22,9	816,8	766,7	554,4	102,6	7.412,8	15,7	10.111,0
2018	12	62,6	267,5	41,9	37,4	16,7	873,7	758,4	627,8	95,7	7.622,7	26,9	10.431,3
2019	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2019	10	92,9	608,8	44,2	52,6	23,7	891,5	808,1	579,1	103,9	7.922,4	41,5	11.168,7
	11	94,2	629,6	42,6	53,2	24,7	892,6	809,1	591,7	100,3	7.941,7	38,5	11.218,2
	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2020	01	30,1	604,9	89,6	44,3	26,6	853,1	841,8	657,7	102,2	8.024,1	32,2	11.306,5
	02	89,5	615,2	111,4	47,3	21,6	876,9	857,8	647,5	100,3	8.053,0	33,4	11.453,8
	03	128,6	687,4	101,4	39,4	22,0	890,3	857,7	584,9	99,6	7.893,7	32,2	11.337,3
	04	128,4	676,6	79,2	39,2	30,5	856,8	844,9	584,9	97,7	7.776,4	33,2	11.147,9
	05	88,4	719,4	63,9	34,2	25,6	841,7	851,7	573,5	100,1	7.767,4	32,9	11.098,8
	06	88,6	682,2	62,9	37,0	32,7	815,8	847,4	623,0	105,2	7.757,5	30,7	11.082,9
	07	88,4	670,5	62,6	33,0	33,0	833,1	816,6	635,4	102,3	7.758,2	39,4	11.072,4
	08	88,1	711,6	61,7	33,3	30,1	801,5	815,7	657,0	99,9	7.756,3	32,0	11.087,3
	09	87,2	724,6	61,0	32,3	32,5	776,1	822,9	652,8	97,6	7.773,2	32,8	11.093,0
	10	86,0	719,5	60,1	29,5	37,0	791,8	798,1	671,9	95,5	7.778,6	26,7	11.094,7

**Notes:**

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

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

**T12:** Structure of Short-terms Loans of Commercial Banks by Sector

- end of period, KM million -

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13	
2008	12	0,0	6,0	2,3	10,4	0,1	69,8	76,5	2.579,8	32,8	645,7	4,2	3.427,5	
2009	12	3,2	8,7	2,2	31,7	33,5	33,4	80,0	2.459,8	10,6	716,4	12,0	3.391,5	
2010	12	0,1	6,1	2,3	21,9	40,6	28,1	69,1	2.624,0	13,5	801,9	7,1	3.614,8	
2011	12	0,0	11,9	1,4	21,5	26,0	37,4	70,1	2.935,2	5,9	858,4	4,2	3.972,1	
2012	12	0,0	2,6	0,7	22,2	9,9	41,1	73,8	3.188,4	6,7	919,5	6,3	4.271,2	
2013	12	0,0	12,9	0,6	40,1	35,3	28,5	89,2	3.152,2	5,5	942,2	12,1	4.318,6	
2014	12	0,0	26,7	4,0	45,3	26,0	27,4	90,7	2.989,7	4,9	936,4	19,0	4.170,2	
2015	12	0,0	72,0	4,8	22,0	39,4	28,3	86,4	2.944,8	4,2	937,0	26,0	4.164,9	
2016	12	0,0	48,0	1,6	19,8	8,5	27,2	90,4	3.030,0	7,2	904,9	14,9	4.152,6	
2017	12	0,0	44,3	1,4	15,7	7,8	33,8	73,2	3.163,2	10,2	896,4	15,4	4.261,5	
2018	12	0,0	60,2	1,1	12,8	4,3	40,6	89,6	3.151,5	6,2	911,3	12,1	4.289,8	
2019	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
2019	10	0,0	17,4	0,6	11,5	1,4	46,1	100,4	3.479,2	5,6	925,3	1,2	4.588,7	
	11	0,0	17,6	0,3	14,7	1,7	41,6	105,2	3.534,8	5,1	921,1	1,4	4.643,5	
	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
2020	01	0,0	17,2	0,1	13,1	2,2	44,2	99,3	3.409,8	6,9	840,4	1,1	4.434,3	
	02	0,0	17,4	0,5	12,3	2,7	44,7	95,4	3.429,2	8,3	837,1	1,3	4.448,8	
	03	0,0	16,5	0,5	11,9	3,3	39,9	98,2	3.450,7	7,9	839,0	1,1	4.468,9	
	04	0,0	17,5	0,4	13,7	3,8	35,8	92,9	3.460,5	8,9	807,7	1,1	4.442,4	
	05	0,0	20,7	0,5	14,3	4,4	30,0	93,9	3.452,2	11,6	823,3	1,4	4.452,2	
	06	0,0	18,0	0,1	11,7	4,6	37,0	91,4	3.479,3	12,1	836,9	1,3	4.492,4	
	07	0,0	13,8	0,3	12,6	5,2	37,1	91,9	3.470,6	12,7	842,4	1,3	4.488,1	
	08	0,0	17,1	0,4	12,6	5,7	35,3	102,5	3.393,7	12,6	845,9	1,2	4.427,1	
	09	0,0	17,1	0,6	13,3	6,0	34,4	111,9	3.400,6	12,1	844,4	1,1	4.441,6	
	10	0,0	17,1	0,6	12,3	5,2	37,6	99,3	3.376,9	11,6	834,9	1,3	4.396,8	

**Notes:**

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

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

## T13: Structure of Long -terms Loans of Commercial Banks by Sector

- end of period, KM million -

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
2008	12	1,7	95,6	0,9	132,5	13,5	73,9	177,2	4.142,2	19,5	6.051,1	0,5	10.708,6
2009	12	1,4	89,2	2,1	155,5	19,7	43,6	185,8	4.186,9	17,4	5.590,8	0,9	10.293,3
2010	12	0,1	105,8	40,2	201,6	26,5	27,0	270,8	4.309,5	17,4	5.522,3	9,1	10.530,3
2011	12	0,0	233,2	42,8	251,1	38,8	25,4	285,3	4.186,7	12,7	5.846,4	7,5	10.929,9
2012	12	0,0	404,3	68,7	289,5	28,4	19,3	313,0	4.248,8	16,3	5.875,2	7,9	11.271,3
2013	12	0,0	418,6	77,9	299,4	17,5	23,4	361,5	4.369,0	15,0	6.123,0	2,5	11.707,7
2014	12	0,0	465,2	161,2	295,2	77,1	20,0	351,4	4.429,6	9,7	6.491,7	2,3	12.303,3
2015	12	0,0	418,3	225,5	281,7	99,0	31,8	310,3	4.473,4	12,5	6.847,2	2,2	12.701,9
2016	12	0,0	295,5	231,5	262,0	95,7	25,2	281,5	4.673,3	11,9	7.171,4	0,5	13.048,5
2017	12	0,0	333,7	207,8	276,3	79,5	49,6	328,4	5.156,5	11,6	7.717,3	0,2	14.160,9
2018	12	0,0	328,5	185,7	279,4	169,9	85,0	331,7	5.471,5	14,1	8.330,0	0,4	15.196,1
2019	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2019	10	0,0	416,3	160,2	296,7	170,1	95,2	321,8	5.475,8	13,6	8.988,4	0,3	15.938,5
	11	0,0	411,8	158,8	297,0	168,8	92,6	380,1	5.463,9	13,7	9.017,3	0,3	16.004,3
	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2020	01	0,0	393,5	164,1	301,7	196,2	90,2	385,7	5.355,5	13,3	8.992,9	0,7	15.893,7
	02	0,0	388,2	162,6	305,6	224,6	90,8	384,2	5.375,5	13,1	9.043,6	0,6	15.988,9
	03	0,0	383,0	155,7	315,8	222,9	99,5	376,9	5.391,2	12,9	9.063,0	0,7	16.021,6
	04	0,0	378,7	152,4	315,4	221,4	103,7	376,5	5.300,8	13,2	8.999,3	0,7	15.862,1
	05	0,0	373,9	150,6	313,2	221,3	105,0	372,0	5.286,1	13,0	8.972,2	0,7	15.807,9
	06	0,0	373,8	143,3	330,5	219,9	110,4	444,5	5.261,6	11,3	9.007,6	0,7	15.903,6
	07	0,0	382,0	138,7	329,9	218,6	117,1	445,2	5.257,6	10,0	9.043,3	0,7	15.943,1
	08	0,0	375,6	137,3	336,5	216,1	115,6	439,4	5.228,8	10,3	9.054,0	0,7	15.914,4
	09	0,0	370,6	141,2	346,5	213,8	110,5	426,9	5.227,2	9,9	9.080,5	0,7	15.927,8
	10	0,0	411,1	148,4	356,4	210,1	105,2	420,3	5.245,6	9,9	9.103,1	0,7	16.010,9

**Notes:**

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

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 – terms 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**

	Year	Interest Rates on Loans in KM				Interest Rates on Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			Interest Rates on Loans in KM Indexed to Foreign Currency			
		For Consumption	For Other Purposes	For Consumption	For Housing Needs	For Other Purposes	Interest Rates on Loans in KM											
Period	Year	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages														percentages per annum				
2019	10	3,762	4,943	5,858	5,555	...	...	3,467	3,740	3,915	3,742	6,539	5,491	5,841	12,203	14,646	10,607	
	11	3,717	5,110	5,596	5,580	...	...	3,495	...	3,720	3,799	6,496	5,302	5,873	12,116	14,642	10,556	
	12	3,917	3,380	5,863	5,580	...	...	3,502	3,353	3,826	3,875	6,152	5,637	5,668	12,042	14,674	10,467	
2020	01	3,908	3,473	5,805	5,576	...	6,804	...	3,534	3,590	3,865	3,785	6,041	5,458	5,952	12,102	14,701	10,375
	02	3,926	3,748	5,766	5,717	...	...	3,574	3,796	3,896	3,983	6,002	5,237	5,879	12,149	14,706	10,378	
	03	3,373	5,804	5,800	5,583	...	5,833	...	3,527	3,535	3,664	3,753	6,119	5,251	5,847	12,211	14,696	10,397
	04	...	...	5,748	5,380	...	...	3,716	...	4,169	4,270	5,796	5,530	5,709	12,217	14,668	10,347	
	05	2,616	5,438	5,665	5,674	...	6,544	...	3,764	...	4,215	4,033	5,542	5,910	6,051	12,236	14,698	10,303
	06	4,815	...	5,677	5,601	4,399	6,710	5,201	3,880	3,692	3,787	4,115	5,273	5,509	5,823	12,264	14,447	10,268
	07	3,441	5,065	5,847	5,663	...	5,844	...	3,858	4,123	3,827	3,490	5,852	5,414	6,276	11,512	13,375	10,186
	08	5,117	4,576	5,999	5,551	...	...	3,921	4,518	3,872	3,485	6,270	5,844	6,445	11,583	13,784	10,005	
	09	3,887	5,233	6,083	5,836	...	...	3,726	4,472	3,900	3,517	5,945	5,739	6,595	12,273	13,725	9,994	
	10	3,496	3,141	5,945	5,883	...	...	3,589	3,751	3,885	3,548	6,188	5,839	6,268	12,263	13,732	9,939	
Loan amount (new business)														- KM thousand -				
2019	10	190	169	75.848	34.715	...	...	21.984	438	3.974	14.103	54.985	10.011	27.307	554.634	82.146	55.459	
	11	188	95	63.713	25.566	...	...	22.670	...	3.085	15.421	47.612	9.195	24.799	554.031	80.527	55.177	
	12	149	225	53.829	26.426	...	...	21.834	288	4.641	13.531	66.117	8.097	27.474	521.600	79.533	55.217	
2020	01	136	238	44.999	23.756	...	281	...	14.861	334	2.789	6.353	37.101	7.786	20.901	538.630	76.675	53.588
	02	92	192	58.715	36.159	...	...	17.465	155	2.356	7.640	52.727	11.828	35.580	529.994	75.392	52.929	
	03	55	74	46.992	25.625	...	848	...	15.388	527	2.222	5.760	50.277	8.870	27.085	530.474	73.462	51.903
	04	...	...	14.168	7.541	...	...	9.410	...	2.773	5.983	25.423	2.886	6.901	502.821	71.257	49.777	
	05	32	92	29.189	18.120	...	540	...	14.541	...	2.532	8.255	25.480	6.070	22.175	511.494	70.287	49.139
	06	292	...	58.257	31.135	245	697	487	15.225	513	4.175	9.701	46.350	11.487	22.921	523.944	95.273	49.190
	07	139	170	72.052	25.687	...	935	...	19.449	538	2.352	11.849	62.591	12.430	17.154	541.557	94.527	49.004
	08	166	164	59.324	22.480	...	...	21.468	276	2.853	9.815	53.621	10.579	13.333	565.642	113.622	50.608	
	09	160	215	49.097	27.107	...	...	15.862	403	2.194	8.881	48.892	14.213	15.325	566.664	113.541	50.301	
	10	183	168	47.039	30.424	...	...	17.815	348	3.333	8.867	49.234	9.843	27.399	565.455	112.869	50.534	

**Notes:**

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

**T15: Interest Rates on Loans to Non-financial Corporations**

Year	Period	Loans in KM				Loans in KM Indexed to Foreign Currency						* Revolving Loans and Overdrafts				
		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	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages															percentages per annum	
2019	10	3,995	4,012	3,027	2,356	4,255	3,875	4,827	4,839	2,985	3,312	3,338	3,206	3,237		
	11	4,405	4,065	2,932	2,115	4,543	3,778	4,468	4,560	3,030	3,850	4,110	3,184	3,200		
	12	3,753	4,095	2,881	2,470	4,127	4,166	4,757	3,944	3,161	3,248	4,133	3,167	3,168		
2020	01	4,045	3,990	2,768	...	4,221	4,464	5,160	4,367	3,350	...	3,990	3,130	3,166		
	02	3,797	4,221	2,614	2,222	4,179	4,109	4,380	3,985	3,400	...	3,643	3,014	3,139		
	03	3,735	4,210	2,974	2,665	4,026	3,975	4,879	3,865	3,277	4,398	3,163	3,014	2,940		
	04	3,867	4,303	2,805	2,582	4,062	4,239	4,210	4,042	...	...	3,235	2,999	2,966		
	05	3,845	4,046	2,391	2,320	4,004	4,331	4,301	3,243	2,612	4,417	2,641	3,013	2,996		
	06	4,000	4,485	2,652	2,680	4,303	4,489	4,784	3,783	3,612	3,961	3,166	3,058	3,001		
	07	3,833	3,891	2,992	2,329	4,256	4,697	4,689	3,533	2,834	3,907	3,692	3,010	3,035		
	08	3,662	4,395	2,933	2,436	4,718	4,309	5,206	3,565	...	3,388	3,555	3,041	3,139		
	09	3,696	4,073	2,950	2,799	4,295	4,163	5,104	4,397	2,851	3,736	3,810	3,071	3,149		
	10	3,816	4,226	2,957	2,760	4,256	4,254	4,261	4,369	2,957	4,894	4,375	3,067	3,131		
Loan amount (new business)															- KM thousand -	
2019	10	45.515	14.546	31.668	43.950	7.564	10.835	1.909	13.081	8.685	7.392	35.383	2.669.842	674.124		
	11	49.934	15.781	45.491	29.080	6.446	9.107	3.278	20.121	10.265	9.068	19.975	2.672.974	683.913		
	12	64.463	19.573	71.859	51.384	9.787	11.485	2.785	22.801	6.636	7.045	69.916	2.655.796	687.510		
2020	01	29.705	9.303	28.386	...	6.424	3.347	1.043	11.334	3.100	...	14.792	2.630.696	666.601		
	02	40.983	13.415	44.667	69.911	7.693	9.719	1.311	23.252	7.580	...	25.072	2.562.770	378.590		
	03	53.930	13.172	67.567	25.386	3.242	7.626	2.785	15.499	3.850	7.741	46.514	2.583.159	385.311		
	04	52.786	5.948	47.032	47.740	14.935	8.045	2.854	27.214	...	...	16.000	2.559.463	381.498		
	05	43.894	10.784	37.153	22.848	13.398	12.771	3.499	30.790	3.806	5.815	34.449	2.543.971	371.556		
	06	42.751	12.834	48.821	40.751	14.011	11.245	4.667	19.807	4.826	13.276	40.424	2.652.107	369.516		
	07	42.308	18.590	49.848	27.391	12.442	6.047	2.997	28.821	3.866	10.694	47.192	2.673.723	360.478		
	08	31.003	5.302	42.859	30.007	8.371	5.665	1.800	20.410	...	2.629	25.576	2.705.595	292.888		
	09	42.008	14.882	52.620	64.939	5.583	7.113	2.279	16.559	2.820	2.490	53.523	2.768.328	358.492		
	10	45.849	12.264	48.814	31.150	10.489	7.015	3.015	23.575	6.468	5.903	38.361	2.755.700	348.399		

**Notes:**

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Households																Non-financial Companies							
Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency				Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency			
With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		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	With Agreed Maturity	*Overnight Deposits		
Weighted monthly averages																- percentages per annum -							
2019	10	0,239	1,046	1,320	0,060	0,341	1,051	1,329	0,052	0,862	0,041	0,960	1,021	1,518	0,033	0,838	1,465	...	0,026	0,026			
	11	0,528	1,084	1,324	0,061	0,593	0,929	1,536	0,051	0,879	0,040	0,585	0,723	1,415	0,034	0,980	1,104	...	0,025	0,032			
	12	0,299	1,137	1,232	0,061	0,378	1,158	1,570	0,051	0,944	0,040	0,445	1,229	1,491	0,031	0,864	1,012	1,305	0,029	0,028			
2020	01	0,226	0,879	1,227	0,064	0,358	0,983	1,430	0,053	0,623	0,038	0,432	0,926	1,290	0,031	...	...	...	0,024	0,033			
	02	0,290	0,821	1,385	0,071	0,529	1,202	1,180	0,053	0,527	0,040	0,369	0,493	1,603	0,026	...	0,815	...	0,018	0,033			
	03	0,381	1,022	1,264	0,071	0,308	0,913	1,295	0,052	0,451	0,040	0,688	0,799	...	0,033	...	1,239	...	0,019	0,026			
	04	0,416	0,981	1,141	0,071	0,418	0,897	1,379	0,052	0,253	0,040	0,421	1,023	...	0,029	...	...	...	0,013	0,022			
	05	0,391	0,967	1,179	0,071	0,470	0,894	1,096	0,052	0,797	0,039	0,455	1,212	1,526	0,029	...	1,079	...	0,021	0,021			
	06	0,488	0,827	1,323	0,076	0,581	1,057	1,175	0,050	0,505	0,038	0,406	0,601	1,190	0,031	1,041	0,454	1,746	0,010	0,021			
	07	0,431	0,673	0,966	0,073	0,377	0,989	1,316	0,053	0,623	0,038	0,776	1,015	1,294	0,032	0,727	0,994	1,598	0,014	0,020			
	08	0,291	0,764	1,057	0,071	0,335	1,042	1,237	0,048	0,479	0,038	0,956	1,199	...	0,031	0,353	1,068	1,834	0,021	0,020			
	09	0,306	0,851	1,201	0,071	0,294	1,042	1,258	0,049	0,296	0,038	0,586	0,221	1,259	0,028	...	1,432	1,302	0,020	0,021			
	10	0,485	0,801	1,117	0,071	0,299	0,968	1,203	0,048	0,443	0,036	0,284	0,502	1,008	0,027	0,241	0,888	1,900	0,033	0,029			
Deposit amount (new business)																- KM thousand -							
2019	10	9.977	20.872	31.068	4.442.894	9.864	30.676	47.505	1.638.093	3.010	340.470	2.433	3.357	8.763	3.524.923	822	49.485	...	758.871	94.671			
	11	9.673	19.712	30.780	4.404.062	13.841	32.953	43.113	1.665.877	7.330	342.044	7.856	3.277	23.045	3.461.441	10.065	6.954	...	785.131	88.222			
	12	16.084	22.228	28.581	4.537.961	10.740	44.538	70.124	1.658.352	4.723	345.752	36.636	31.437	16.943	3.552.249	7.182	23.959	2.265	709.023	86.536			
2020	01	8.575	20.289	24.730	4.590.846	11.702	38.613	47.156	1.673.742	3.170	349.840	13.926	42.857	5.348	3.423.232	...	...	...	726.107	79.567			
	02	7.877	22.482	31.084	4.715.874	39.704	49.767	30.230	1.672.173	1.353	346.685	1.698	598	5.814	3.284.794	...	2.152	...	698.557	75.015			
	03	8.143	19.370	22.126	4.542.921	9.313	25.388	24.837	1.630.633	3.683	334.430	22.927	31.450	...	2.985.306	...	6.962	...	719.569	96.078			
	04	8.503	12.844	13.753	4.619.674	12.964	17.442	26.436	1.647.110	1.343	344.706	25.540	11.192	...	3.220.977	...	...	...	724.733	73.683			
	05	7.329	17.872	26.633	4.646.327	8.709	25.874	24.964	1.656.805	4.591	341.584	5.786	15.223	3.502	3.189.436	...	2.466	...	749.371	84.396			
	06	9.957	13.057	21.828	4.627.582	13.160	37.250	31.222	1.758.451	5.086	342.649	14.292	576	5.954	3.233.023	7.227	1.519	15.560	866.464	97.017			
	07	12.946	9.914	17.246	4.586.427	12.767	35.961	35.677	1.692.880	3.203	341.552	17.392	7.018	527	3.198.946	908	3.935	10.041	800.293	126.871			
	08	8.255	11.065	14.355	4.735.948	11.860	33.565	27.389	1.866.710	3.483	337.464	25.465	5.794	-	3.342.907	482	5.592	14.187	826.224	119.548			
	09	9.562	14.978	20.628	4.784.493	9.318	40.993	56.306	1.879.790	3.046	348.911	12.894	792	11.746	3.410.982	-	7.539	1.198	922.911	100.609			
	10	13.138	13.205	20.060	4.872.967	10.223	33.783	46.193	1.912.653	1.683	363.388	4.231	924	2.170	3.622.582	1.573	12.178	5.290	909.298	131.638			

**Notes:**

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

## T17: Average Required Reserve

- 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
2016		20.070.713	2.007.071	4.188.236	2.181.165
2017		21.224.853	2.122.485	4.303.340	2.180.855
2018		23.537.084	2.353.708	5.205.234	2.851.526
2019		25.752.968	2.575.297	5.589.021	3.013.724
2019	10	26.507.574	2.650.757	5.672.488	3.021.731
	11	26.630.066	2.663.007	5.704.901	3.041.894
	12	26.867.825	2.686.782	5.717.970	3.031.188
2020	01	27.014.743	2.701.474	5.744.921	3.043.447
	02	27.228.745	2.722.875	5.645.575	2.922.701
	03	27.190.309	2.719.031	5.366.186	2.647.155
	04	26.744.903	2.674.490	5.110.349	2.435.859
	05	26.576.794	2.657.679	5.000.595	2.342.916
	06	26.835.873	2.683.587	5.279.947	2.596.360
	07	26.703.009	2.670.301	5.328.314	2.658.013
	08	26.773.288	2.677.329	5.394.600	2.717.271
	09	26.909.158	2.690.916	5.438.573	2.747.657
	10	26.995.796	2.699.580	5.380.750	2.681.170

**Notes:**

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

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

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

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

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

From August 1st 2011. the remuneration rate is calculated by the weighted average interest rate which were earned by the Central Bank on deposits invested up to a month in the same period; 70% of this rate is calculated on the amount of required reserves while 90% of the same rate is calculated on the amount of excess reserves.

From February 1st, 2011 the required reserves rate on deposits and borrowed assets with contracted term of maturity up to one year was declined from 14% to 10%,while the required reserves rate on deposits and borrowed assets with contracted term of maturity over one year is not changed.

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

From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

From April 1st, 2009 remuneration rate is calculated as:

- On the amount of required reserve is 0,5%;
- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to one month.

From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year.

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

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

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

## T18: Required Reserves by Maintenance Periods

- KM thousand -

Base for Calculation of Reserve Requirement										
Month	Maintenance Period	In KM	In KM with the currency clause	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5	6=(3+4+5)	7=(6*OR)	8	9=(8-7)	10	11
10 2019	28	15.566.442	-	10.952.258	26.518.700	2.651.870	5.749.885	3.098.015	-430,3	0,0
	29	15.650.991	-	10.874.500	26.525.491	2.652.549	5.608.892	2.956.343	-410,6	0,0
	30	15.628.689	-	10.849.843	26.478.532	2.647.853	5.658.688	3.010.835	-460,0	0,0
11	31	15.715.677	-	10.875.482	26.591.159	2.659.116	5.691.945	3.032.829	-421,2	0,0
	32	15.772.442	-	10.852.298	26.624.740	2.662.474	5.707.592	3.045.118	-422,9	0,0
	33	15.773.484	-	10.900.816	26.674.300	2.667.430	5.715.166	3.047.736	-423,3	0,0
12	34	15.834.434	-	10.942.990	26.777.424	2.677.742	5.749.385	3.071.643	-426,6	0,0
	35	15.895.649	-	10.995.780	26.891.428	2.689.143	5.733.926	3.044.783	-422,9	0,0
	36	15.880.184	-	11.054.438	26.934.622	2.693.462	5.670.600	2.977.138	-454,8	0,0
01 2020	01	16.052.787	-	11.173.694	26.700.297	2.670.030	5.759.154	3.089.124	-421,7	0,0
	02	16.081.087	-	11.106.057	27.187.144	2.718.714	5.780.468	3.061.754	-425,2	0,0
	03	16.095.074	-	11.061.716	27.156.789	2.715.679	5.695.143	2.979.464	-455,2	0,0
02	04	13.744.780	2.420.265	11.070.174	27.235.218	2.723.522	5.749.244	3.025.722	-420,2	0,0
	05	13.570.995	2.717.018	10.915.382	27.203.394	2.720.339	5.635.993	2.915.653	-405,0	0,0
	06	13.483.661	2.811.949	10.952.014	27.247.624	2.724.762	5.551.489	2.826.726	-353,3	0,0
03	07	13.546.314	2.840.498	10.902.931	27.289.743	2.728.974	5.559.990	2.831.015	-393,2	0,0
	08	13.540.279	2.847.915	10.841.064	27.229.258	2.722.926	5.383.948	2.661.022	-369,6	0,0
	09	13.267.043	2.990.234	10.794.647	27.051.925	2.705.192	5.154.621	2.449.429	-374,2	0,0
04	10	13.104.933	2.991.600	10.749.000	26.845.534	2.684.553	5.162.131	2.477.578	-344,1	0,0
	11	13.066.951	2.980.699	10.696.605	26.744.255	2.674.425	5.106.628	2.432.203	-337,8	0,0
	12	13.031.102	2.962.034	10.651.786	26.644.921	2.664.492	5.062.288	2.397.796	-333,0	0,0
05	13	13.034.967	2.992.956	10.626.021	26.653.944	2.665.394	5.044.933	2.379.538	-330,5	0,0
	14	12.918.685	3.010.642	10.626.981	26.556.308	2.655.631	5.006.064	2.350.433	-326,4	0,0
	15	12.878.443	2.994.628	10.647.059	26.520.130	2.652.013	4.950.788	2.298.775	-351,2	0,0
06	16	12.943.044	2.995.303	10.660.654	26.599.001	2.659.900	5.308.200	2.648.300	-367,8	0,0
	17	13.327.677	2.979.750	10.613.250	26.920.677	2.692.068	5.303.214	2.611.146	-362,7	0,0
	18	13.407.257	2.962.086	10.618.598	26.987.941	2.698.794	5.228.426	2.529.632	-351,3	0,0
07	19	13.375.307	2.954.507	10.317.549	26.647.362	2.664.736	5.298.537	2.633.801	-365,8	0,0
	20	13.536.365	2.936.211	10.224.286	26.696.861	2.669.686	5.340.579	2.670.893	-371,0	0,0
	21	13.592.003	2.948.922	10.223.878	26.764.803	2.676.480	5.345.825	2.669.344	-407,8	0,0
08	22	13.658.412	2.948.254	10.190.191	26.796.858	2.679.686	5.366.586	2.686.900	-373,2	0,0
	23	13.635.005	2.984.566	10.134.397	26.753.968	2.675.397	5.394.051	2.718.654	-377,6	0,0
	24	13.598.525	3.009.494	10.161.018	26.769.038	2.676.904	5.423.162	2.746.258	-419,6	0,0
09	25	13.686.570	3.024.896	10.169.550	26.881.016	2.688.102	5.471.117	2.783.015,2	-386,5	0
	26	13.679.958	3.053.880	10.164.884	26.898.722	2.689.872	5.436.433	2.746.560,8	-381,5	0
	27	13.669.222	3.035.800	10.242.714	26.947.736	2.694.774	5.408.168	2.713.394,6	-376,9	0,0
10	28	13.742.226	3.028.631	10.230.969	27.001.827	2.700.183	5.373.974	2.673.791,3	-371,4	0
	29	13.730.889	3.033.598	10.206.999	26.971.487	2.697.149	5.381.168	2.684.019,6	-372,8	0
	30	13.754.148	3.028.306	10.231.622	27.014.076	2.701.408	5.387.108	2.685.700,1	-410,3	0,0

**Notes:**

See Note for Table T17.

## T19: Industrial Production Index

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / ø 2015	Month / Average of Previous Year
		FBH	RS	FBH	RS		
2008	12	...	...	108,0	205,0	110,1	...
2009	12	...	...	90,0	68,0	93,4	...
2010	12	...	...	110,8	107,5	103,6	...
2011	12	...	...	90,8	94,2	96,2	...
2012	12	...	...	99,6	100,0	95,5	...
2013	12	...	...	107,8	104,7	102,8	...
2014	12	...	...	97,9	99,7	101,4	...
2015	12	...	...	101,7	99,5	103,2	...
2016	12	...	...	103,8	118,4	111,6	...
2017	12	...	...	100,4	97,3	111,1	...
2018	12	...	...	100,8	104,2	108,6	...
2019	12	...	...	88,1	97,3	103,7	...
2019	10	106,0	94,6	92,4	82,7	106,5	97,4
	11	98,5	106,9	95,2	91,9	107,4	98,2
	12	95,1	100,4	97,1	92,4	103,7	94,8
2020	01	97,9	81,7	101,4	104,8	96,2	92,9
	02	100,2	97,2	99,5	89,4	95,5	92,2
	03	96,5	114,6	88,5	96,6	97,1	93,8
	04	90,6	84,1	80,9	91,2	86,2	83,2
	05	100,8	104,9	82,9	85,6	87,9	84,9
	06	108,3	103,6	92,7	85,3	93,9	90,7
	07	105,9	110,7	92,8	87,2	100,3	96,8
	08	91,9	95,2	94,6	89,6	92,7	89,5
	09	110,9	101,8	99,8	90,6	100,7	97,2
	10	103,4	104,5	97,3	100,1	104,6	101,0

**Source:** Agency for Statistics of BH, Institute for Statistics of FBH (corrected data) and Republika Srpska Institute of Statistics.

**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/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	
2008	12	...	103,8	107,4	...	107,5	107,5
2009	12	...	100,0	99,6	...	100,0	99,6
2010	12	...	103,1	102,1	...	103,1	102,1
2011	12	...	103,1	103,7	...	103,1	103,7
2012	12	...	101,8	102,1	...	101,9	102,1
2013	12	...	98,8	99,9	...	...	...
2014	12	...	99,6	99,1	...	...	...
2015	12	...	98,4	98,6	...	...	...
2016	12	...	99,7	98,9	...	...	...
2017	12	...	101,3	101,2	...	...	...
2018	12	...	101,6	101,4	...	...	...
2019	12	...	100,3	100,6	...	...	...
2019	10	100,8	100,1	100,6	n/a	n/a	n/a
	11	100,1	100,1	100,6	n/a	n/a	n/a
	12	99,9	100,3	100,6	n/a	n/a	n/a
2020	01	100,5	100,7	100,7	n/a	n/a	n/a
	02	100,1	100,3	100,5	n/a	n/a	n/a
	03	99,9	100,1	100,4	n/a	n/a	n/a
	04	98,9	98,8	100,0	n/a	n/a	n/a
	05	99,2	97,9	99,6	n/a	n/a	n/a
	06	100,1	98,5	99,4	n/a	n/a	n/a
	07	99,7	98,7	99,3	n/a	n/a	n/a
	08	99,8	98,8	99,2	n/a	n/a	n/a
	09	100,1	98,5	99,1	n/a	n/a	n/a
	10	100,7	98,4	99,1	n/a	n/a	n/a

**Source:** Agency for Statistics of BH

**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								
Period	Current Account				Capital Account	Total	Financial Account	Net errors and omissions
	Goods	Services	Primary Income	Secondary Income				
2008	-10.197	1.912	943	3.827	383	-3.132	-3.300	-167
2009	-7.436	1.552	955	3.341	350	-1.238	-1.131	107
2010	-7.186	1.713	413	3.529	389	-1.142	-957	184
2011	-7.827	1.593	211	3.540	357	-2.127	-2.039	88
2012	-7.779	1.631	205	3.676	334	-1.933	-1.806	127
2013	-7.099	1.624	357	3.694	337	-1.088	-909	179
2014	-7.874	1.698	224	3.969	442	-1.541	-1.428	113
2015	-7.176	1.951	195	3.573	364	-1.094	-885	209
2016	-7.089	2.118	41	3.507	300	-1.123	-817	306
2017	-7.417	2.329	-263	3.831	342	-1.179	-898	281
2018	-7.521	2.592	-199	4.010	311	-807	-893	-86
2019	-7.965	2.770	-21	4.130	298	-789	-592	197
2015 Q1	-1.560	371	53	880	100	-157	-276	-119
2015 Q2	-1.876	512	-35	901	99	-399	-286	114
2015 Q3	-1.934	649	-17	891	83	-327	-209	118
2015 Q4	-1.805	418	194	901	82	-210	-114	96
2016 Q1	-1.543	416	31	745	70	-281	-361	-80
2016 Q2	-1.866	563	-27	904	77	-348	-203	145
2016 Q3	-1.796	646	14	927	78	-131	54	185
2016 Q4	-1.885	493	23	931	75	-363	-307	56
2017 Q1	-1.610	455	15	844	82	-214	-333	-119
2017 Q2	-1.984	614	-189	1.005	86	-469	-259	210
2017 Q3	-1.884	727	-127	993	88	-204	14	218
2017 Q4	-1.938	533	38	988	86	-292	-320	-28
2018 Q1	-1.681	440	-19	894	72	-295	-515	-220
2018 Q2	-1.902	698	-86	1.076	76	-138	-95	44
2018 Q3	-2.015	865	-81	1.046	85	-100	-62	38
2018 Q4	-1.923	590	-13	993	79	-274	-222	52
2019 Q1	-1.872	508	31	911	73	-348	-396	-47
2019 Q2	-2.082	820	-101	1.075	75	-213	-290	-77
2019 Q3	-1.987	871	-5	1.058	75	12	179	166
2019 Q4	-2.025	570	54	1.086	75	-239	-84	155
2020 Q1	-1.678	375	45	877	48	-332	-403	-70
2020 Q2	-1.356	275	-8	858	44	-188	-221	-33

**Source:** CBBH, Balance of Payment Statistics.

**Notes:**

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

In line with revision policy data are revised from Q1 2015 onwards including annual data.

The detailed information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics)

## T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT				
	Total			Goods		Services		Primary Income		Secondary Income							
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance	
2008	12.543	16.058	-3.515	4.158	14.355	2.694	782	1.656	713	4.036	209	383	0	383			
2009	11.046	12.634	-1.588	3.756	11.193	2.446	894	1.265	309	3.579	238	350	0	350			
2010	12.200	13.731	-1.531	5.015	12.201	2.518	804	881	468	3.787	257	389	0	389			
2011	13.157	15.640	-2.483	6.029	13.856	2.374	781	935	725	3.818	278	357	0	357			
2012	13.311	15.577	-2.266	6.067	13.846	2.416	785	874	669	3.954	277	334	0	334			
2013	13.873	15.297	-1.425	6.645	13.743	2.391	768	864	507	3.973	279	337	0	337			
2014	14.521	16.504	-1.983	6.847	14.721	2.452	754	955	731	4.267	298	442	0	442			
2015	14.997	16.454	-1.458	7.196	14.372	2.962	1.012	929	734	3.909	336	364	0	364			
2016	15.649	17.073	-1.424	7.700	14.789	3.168	1.051	929	889	3.852	345	300	0	300			
2017	17.986	19.506	-1.520	9.341	16.758	3.484	1.154	969	1.233	4.192	362	342	0	342			
2018	19.651	20.769	-1.118	10.418	17.940	3.802	1.209	1.026	1.226	4.404	394	311	0	311			
2019	19.961	21.048	-1.087	10.179	18.145	4.107	1.337	1.133	1.154	4.543	412	298	0	298			
2015 Q1	3.420	3.677	-257	1.666	3.227	566	194	239	186	949	69	100	0	100			
2015 Q2	3.766	4.264	-498	1.803	3.679	755	243	219	254	989	88	99	0	99			
2015 Q3	4.107	4.518	-410	1.870	3.804	1.009	360	250	266	979	88	83	0	83			
2015 Q4	3.704	3.996	-293	1.858	3.663	632	214	222	28	992	91	82	0	82			
2016 Q1	3.324	3.675	-351	1.657	3.200	616	200	221	190	830	85	70	0	70			
2016 Q2	3.955	4.380	-425	1.950	3.816	793	230	223	250	988	84	77	0	77			
2016 Q3	4.292	4.501	-210	1.985	3.781	1.040	394	256	242	1.011	84	78	0	78			
2016 Q4	4.078	4.516	-438	2.107	3.992	719	227	229	206	1.023	91	75	0	75			
2017 Q1	3.874	4.170	-296	2.043	3.653	662	206	235	220	935	90	82	0	82			
2017 Q2	4.520	5.074	-555	2.302	4.287	885	272	240	429	1.092	87	86	0	86			
2017 Q3	4.994	5.285	-291	2.491	4.375	1.160	433	257	384	1.086	92	88	0	88			
2017 Q4	4.598	4.977	-378	2.505	4.442	776	243	238	199	1.080	92	86	0	86			
2018 Q1	4.311	4.677	-366	2.390	4.072	683	243	252	270	986	92	72	0	72			
2018 Q2	5.068	5.282	-214	2.672	4.574	973	276	251	337	1.172	96	76	0	76			
2018 Q3	5.400	5.586	-185	2.692	4.707	1.309	444	259	340	1.140	94	85	0	85			
2018 Q4	4.871	5.224	-352	2.664	4.587	837	246	265	277	1.106	113	79	0	79			
2019 Q1	4.411	4.833	-422	2.368	4.241	757	249	283	252	1.003	91	73	0	73			
2019 Q2	5.263	5.551	-288	2.694	4.775	1.136	317	260	361	1.174	99	75	0	75			
2019 Q3	5.377	5.440	-63	2.585	4.572	1.359	487	269	275	1.164	106	75	0	75			
2019 Q4	4.910	5.224	-314	2.532	4.557	855	284	321	267	1.202	116	75	0	75			
2020 Q1	4.151	4.532	-381	2.322	4.000	618	244	234	188	977	100	48	0	48			
2020 Q2	3.648	3.879	-232	2.118	3.474	436	161	145	154	948	90	44	0	44			

**Source:** CBBH, Balance of Payment Statistics.**Notes:**

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

In line with revision policy data are revised from Q1 2015 onwards including annual data.

**T23: Balance of Payments: Financial Account**

- KM million -

Period	FINANCIAL ACCOUNT					
	Direct investment	Portfolio investment	Financial derivatives	Other investment	Reserve assets	Total
2008	-1.315	29	0	-1.551	-462	-3.300
2009	-344	274	0	-957	-104	-1.131
2010	-532	173	0	-857	258	-957
2011	-674	46	0	-1.378	-33	-2.039
2012	-506	19	0	-1.391	73	-1.806
2013	-342	144	0	-1.420	709	-909
2014	-784	107	0	-1.463	712	-1.428
2015	-509	110	0	-1.366	881	-885
2016	-550	167	1	-1.365	930	-817
2017	-717	157	1	-1.473	1.136	-898
2018	-992	256	-5	-1.265	1.114	-893
2019	-693	216	-1	-1.048	935	-592
2015 Q1	-105	-14	0	-106	-52	-276
2015 Q2	-210	-44	0	-245	213	-286
2015 Q3	-105	77	0	-558	378	-209
2015 Q4	-89	91	0	-458	342	-114
2016 Q1	-172	1	0	-128	-62	-361
2016 Q2	-59	47	0	-343	152	-203
2016 Q3	-123	80	0	-595	692	54
2016 Q4	-197	39	0	-298	148	-307
2017 Q1	-317	66	1	175	-257	-333
2017 Q2	-118	22	0	-422	260	-259
2017 Q3	-155	64	0	-642	747	14
2017 Q4	-128	5	0	-583	386	-320
2018 Q1	-329	-19	0	-470	304	-515
2018 Q2	-188	23	-1	-163	233	-95
2018 Q3	-314	82	-1	-384	555	-62
2018 Q4	-160	169	-3	-249	22	-222
2019 Q1	-265	64	0	30	-225	-396
2019 Q2	-394	111	0	-500	492	-290
2019 Q3	-86	14	-1	-131	382	179
2019 Q4	52	27	0	-448	286	-84
2020 Q1	-239	-54	0	35	-145	-403
2020 Q2	-122	13	0	-634	520	-221

**Source:** CBBH, Balance of Payment Statistics.**Notes:**

In line with revision policy data are revised from Q1 2015 onwards including annual data.  
The detailed information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics)

**T24: BH Foreign Trade**

- KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2008		6.712	16.293	-9.581	41,2
2009		5.530	12.348	-6.818	44,8
2010		7.096	13.616	-6.521	52,1
2011		8.222	15.525	-7.303	53,0
2012		7.858	15.253	-7.395	51,5
2013		8.380	15.170	-6.790	55,2
2014		8.682	16.199	-7.518	53,6
2015		8.987	15.852	-6.865	56,7
2016		9.418	16.161	-6.743	58,3
2017		11.055	18.186	-7.130	60,8
2018		11.900	19.274	-7.374	61,7
2019		11.493	19.499	-8.006	58,9
2019	10	1.013	1.709	-695	59,3
	11	981	1.609	-628	61,0
	12	833	1.553	-720	53,6
2020	01	856	1.236	-380	69,3
	02	923	1.568	-644	58,9
	03	848	1.483	-635	57,2
	04	696	1.133	-437	61,4
	05	737	1.183	-447	62,3
	06	888	1.417	-528	62,7
	07	874	1.511	-637	57,8
	08	775	1.307	-532	59,3
	09	977	1.483	-506	65,9
	10	1.020	1.601	-581	63,7

**Notes:**

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

**T25:** Export of goods by Country of Destination

- KM thousand -

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	"Other countries"	Total
2008		913.488	1.156.836	843.065	942.040	614.875	415.224	20.524	231.444	1.574.194	6.711.690
2009		814.110	944.144	702.356	741.441	463.129	325.370	51.853	229.506	1.259.290	5.531.199
2010		1.085.936	1.070.625	862.022	894.775	611.744	470.584	81.662	310.180	1.707.975	7.095.503
2011		1.215.957	1.204.440	963.546	1.001.879	706.818	619.042	150.054	300.430	2.059.947	8.222.112
2012		1.210.103	1.165.019	939.241	710.002	653.304	654.764	182.874	249.230	2.093.426	7.857.962
2013		1.310.844	1.194.637	1.003.294	766.745	686.503	687.565	174.625	270.745	2.285.317	8.380.275
2014		1.317.490	955.047	1.195.438	800.690	697.785	755.827	234.392	293.818	2.431.255	8.681.742
2015		1.412.906	925.166	1.214.930	770.695	748.870	743.062	354.630	262.844	2.554.212	8.987.315
2016		1.479.411	985.360	1.131.096	822.846	807.200	730.590	401.047	240.751	2.819.806	9.418.109
2017		1.595.704	1.284.200	1.209.035	1.093.685	973.397	899.235	431.094	352.507	3.216.524	11.055.383
2018		1.741.537	1.464.002	1.352.791	1.251.474	1.057.052	1.020.991	323.223	402.113	3.287.069	11.900.251
2019		1.675.709	1.399.922	1.300.534	1.308.885	1.006.226	1.089.881	292.554	407.303	3.011.551	11.492.564
2019	10	148.655	114.153	110.603	111.347	86.423	91.369	27.651	36.315	286.941	1.013.456
	11	147.936	111.165	103.499	104.426	93.364	87.639	29.441	34.078	269.800	981.349
	12	104.414	102.014	78.884	122.062	70.460	65.663	28.424	35.023	225.947	832.891
2020	01	140.807	107.503	84.751	90.825	71.886	77.789	33.029	22.141	227.245	855.977
	02	149.502	121.264	89.989	91.294	88.020	88.510	27.954	34.913	231.810	923.256
	03	135.778	123.903	62.824	88.438	81.087	83.594	19.236	32.023	221.502	848.386
	04	112.808	109.722	53.771	79.734	58.964	73.166	12.983	23.413	171.638	696.198
	05	115.187	105.717	72.464	77.652	61.992	79.244	21.152	19.275	183.931	736.613
	06	133.116	113.843	95.333	96.074	71.874	86.124	21.117	23.681	246.942	888.104
	07	137.286	107.570	104.111	101.349	80.244	86.370	19.847	19.842	217.535	874.153
	08	124.107	101.435	59.981	93.251	72.247	81.094	21.129	20.169	201.807	775.220
	09	150.694	114.064	95.010	108.121	93.100	91.424	33.804	24.465	266.463	977.146
	10	153.985	124.912	103.632	108.103	96.165	91.584	42.948	22.075	276.173	1.019.578

**Notes:**

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

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

**T26: Import of goods by Country of Origin**

- KM thousand -

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2008		1.914.630	1.520.914	1.725.962	2.779.927	748.615	963.337	344.006	863.067	606.669	4.825.390	16.292.516
2009		1.395.705	1.243.234	1.283.006	1.855.136	557.106	758.953	865.684	366.818	455.395	3.574.143	12.355.179
2010		1.424.980	1.210.391	1.429.477	2.058.946	655.539	808.852	1.189.105	379.083	489.083	3.970.781	13.616.238
2011		1.648.403	1.381.687	1.465.645	2.226.507	774.881	828.564	1.635.091	450.110	491.679	4.622.860	15.525.428
2012		1.725.796	1.429.362	1.431.534	2.202.545	816.377	803.360	1.493.885	449.381	504.094	4.396.607	15.252.942
2013		1.734.842	1.482.256	1.485.608	1.956.353	914.082	754.344	1.505.995	493.202	521.188	4.321.922	15.169.792
2014		1.869.564	1.653.565	1.629.521	1.851.693	1.359.548	763.235	1.292.467	582.203	532.109	4.665.372	16.199.278
2015		1.914.123	1.758.287	1.728.431	1.673.068	1.091.670	773.503	910.072	644.698	560.859	4.797.152	15.851.863
2016		1.998.877	1.899.582	1.828.142	1.617.713	1.091.966	831.403	729.427	687.349	556.399	4.920.158	16.161.014
2017		2.103.758	2.062.127	2.029.997	1.828.432	1.186.073	912.704	907.315	766.728	618.743	5.769.765	18.185.642
2018		2.297.072	2.170.785	2.070.768	1.915.158	1.339.232	917.011	892.371	874.490	672.990	6.124.091	19.273.968
2019		2.337.802	2.333.081	2.150.219	2.020.597	1.449.423	906.606	451.193	964.624	721.547	6.163.492	19.498.584
2019	10	193.844	228.854	195.962	177.327	132.142	82.159	24.650	86.817	67.676	519.128	1.708.558
	11	187.231	199.133	182.926	162.168	127.898	85.467	30.130	81.201	66.672	486.529	1.609.355
	12	180.822	186.691	185.086	153.065	111.118	69.511	26.025	87.741	58.722	494.009	1.552.789
2020	01	149.496	154.255	133.593	120.760	103.823	61.197	31.890	56.900	47.202	376.755	1.235.871
	02	199.098	185.870	158.717	130.004	130.944	74.552	38.579	79.246	57.499	513.006	1.567.515
	03	192.167	152.432	154.766	140.875	92.871	74.548	34.944	82.041	63.250	495.153	1.483.047
	04	135.100	112.724	142.422	100.489	87.770	57.726	32.077	55.911	49.406	359.802	1.133.427
	05	139.002	156.241	135.489	104.026	100.679	58.781	26.650	55.218	48.682	358.430	1.183.197
	06	176.045	167.764	162.576	124.406	115.329	64.601	23.579	76.139	53.522	452.626	1.416.588
	07	179.037	190.165	164.516	149.570	130.679	78.335	23.825	80.796	59.788	454.578	1.511.289
	08	167.761	130.970	164.392	123.529	115.047	59.080	23.947	65.068	50.955	406.210	1.306.958
	09	177.793	163.168	177.343	141.352	121.786	76.603	22.213	83.310	61.522	458.054	1.483.144
	10	191.351	191.668	173.318	136.546	121.421	85.879	22.815	87.123	65.451	524.970	1.600.542

**Notes:**

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

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

**T27:** Average Middle Exchange Rates of KM

	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia	
Year	Month	EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2008		1,955830	27,072193	0,078403	0,778567	1,299707	1,233196	1,030147	2,462700	1,336615	...	2,406718
2009		1,955830	26,641714	0,074058	0,698858	1,504078	1,295257	0,904894	2,195821	1,406763	...	2,083674
2010		1,955830	26,836049	0,077335	0,710646	1,684634	1,417637	0,979613	2,280434	1,476950	...	1,903300
2011		1,955830	26,296474	0,079574	0,702511	1,765578	1,589068	0,840993	2,253721	1,406117	...	1,918824
2012		1,955830	26,003868	0,077784	0,676389	1,909803	1,622699	0,845478	2,412276	1,522668	...	1,732491
2013		1,955830	25,806786	0,075328	0,658705	1,512911	1,589326	0,775940	2,304432	1,473557	0,239647	1,729721
2014		1,955830	25,619449	0,071033	0,633710	1,393940	1,610337	0,673375	2,426325	1,474019	0,239264	1,668863
2015		1,955830	25,688577	0,071687	0,631327	1,456462	1,832914	0,650180	2,694477	1,762605	0,280568	1,619915
2016		1,955830	25,960428	0,072346	0,627987	1,628845	1,794449	0,586378	2,396405	1,768011	0,266189	1,588875
2017		1,955830	26,205454	0,074317	0,632480	1,546889	1,761597	0,476205	2,232882	1,735482	0,256628	1,611317
2018		1,955830	26,365492	0,076267	0,613697	1,500585	1,693763	0,351884	2,210985	1,657498	0,250633	1,653621
2019		1,955830	26,365089	0,076197	0,601572	1,603053	1,758109	0,307940	2,230125	1,747204	0,252963	1,659447
2019	10	1,955830	26,306640	0,076103	0,589948	1,637729	1,781706	0,306041	2,233663	1,770379	0,249278	1,663845
	11	1,955830	26,283935	0,076614	0,587002	1,625323	1,781388	0,308303	2,278912	1,768661	0,251940	1,664403
	12	1,955830	26,282289	0,076697	0,591211	1,613039	1,789342	0,301150	2,307678	1,761559	0,251137	1,664006
2020	01	1,955830	26,279657	0,077513	0,585676	1,610655	1,815112	0,297118	2,302497	1,760392	0,254269	1,663573
	02	1,955830	26,243698	0,078077	0,580170	1,628638	1,835891	0,295843	2,327277	1,792315	0,256328	1,663504
	03	1,955830	25,862361	0,074014	0,567939	1,644355	1,846850	0,279727	2,194793	1,770131	0,252223	1,663610
	04	1,955830	25,748551	0,071812	0,548246	1,668842	1,854896	0,263592	2,233081	1,801671	0,254603	1,663619
	05	1,955830	25,819834	0,071776	0,557195	1,676773	1,850228	0,258844	2,210637	1,795166	0,252837	1,663244
	06	1,955830	25,843408	0,073279	0,562969	1,615352	1,825449	0,254617	2,176043	1,737783	0,245269	1,663322
	07	1,955830	25,959218	0,073674	0,556174	1,601932	1,827950	0,249369	2,161270	1,712728	0,244123	1,663329
	08	1,955830	26,058817	0,074744	0,561274	1,562030	1,816554	0,228075	2,171777	1,653798	0,238487	1,663319
	09	1,955830	25,936518	0,073265	0,543138	1,570128	1,813521	0,220043	2,151155	1,657624	0,243219	1,663341
	10	1,955830	25,822827	0,071908	0,540024	1,578348	1,820424	0,209445	2,154326	1,661116	0,246911	1,663397

**T28: Foreign Debt Servicing**

- KM thousand -

Creditor	Repayment Plan 2020			Performed in 2020		
	Principal	Interest	Total	Principal	Interest	Total at the end of October
<b>Public Creditors</b>	<b>602.004</b>	<b>130.391</b>	<b>732.395</b>	<b>459.965</b>	<b>105.941</b>	<b>565.906</b>
<i>International and Regional Organizations</i>	432.535	106.788	539.323	342.908	87.435	430.343
European Investment Bank	96.767	24.372	121.138	84.913	19.551	104.464
European Bank for Reconstruction and Development	127.586	6.867	134.453	81.385	5.142	86.527
World Bank - IDA	122.159	38.553	160.712	106.346	37.542	143.888
World Bank- IBRD1)	51.889	20.838	72.727	37.944	13.794	51.738
Council of Europe Development Bank1)	6.454	1.768	8.221	5.394	1.184	6.577
International Fund for Agriculture Development	4.210	837	5.047	3.457	692	4.149
IMF	0	10.040	10.040	0	6.014	6.014
European Union – European Commission	23.470	3.513	26.983	23.470	3.516	26.986
<i>Government and Government Agencies</i>	<b>169.470</b>	<b>23.603</b>	<b>193.073</b>	<b>117.057</b>	<b>18.506</b>	<b>135.563</b>
Paris Club1)	46.987	6.845	53.832	22.903	4.283	27.186
Saudi Development Fund	8.547	2.065	10.612	8.522	1.886	10.408
Other Bilateral	113.936	14.693	128.629	85.632	12.337	97.969
<b>Private Creditors</b>	<b>36.377</b>	<b>326</b>	<b>36.703</b>	<b>18.188</b>	<b>170</b>	<b>18.358</b>
London Club <sup>1)</sup>	36.377	326	36.703	18.188	170	18.358
<b>Total</b>	<b>638.381</b>	<b>130.717</b>	<b>769.098</b>	<b>478.154</b>	<b>106.110</b>	<b>584.264</b>

**Source:** BH Ministry of Finance and Treasury<sup>1)</sup> Debt incurred before 1992.

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