



Monthly Economic Survey

NOVEMBER
2020

CENTRAL BANK BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
NOVEMBAR 2020

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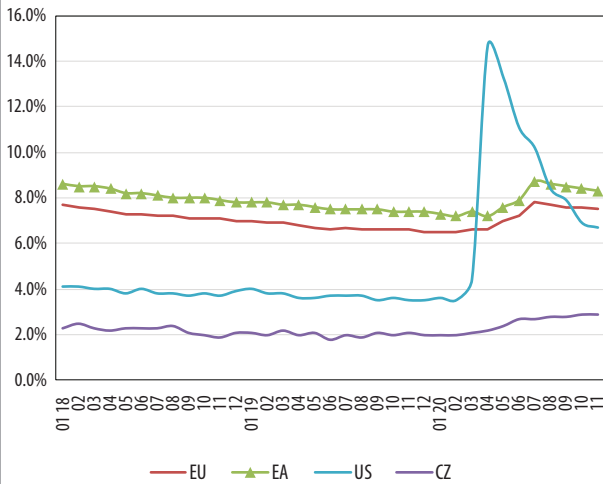
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SUMMARY

Many countries saw a considerable increase of unemployment due to a strong impact of the coronavirus pandemic which slowed down or stopped the global flow of goods and services (Graph 01). In BH, the growth of the number of the unemployed remained significant at the annual level, mainly under the effect of low level of service sector activities (Graph 02). During the recent months, a slow recovery of industry was seen, after a strong decrease of output during the last two years (Graph 03). The mentioned decline of production resulted in a strong decline of the total exports of goods (Graph 04). At the same time, imports of goods declined significantly as well (Graph 05), mainly due to the decrease of imports of mineral origin products, where imported quantity decreased and at the same time oil price was decreasing during the year (Graph 06). The very oil prices, along with the prices of clothes and footwear mainly created a deflationary pressure on the general price level (Graph 07). Decline of revenues was recorded in all categories of indirect taxes except for excise duties (Graph 08). In November, a three month recovery of the collection of VAT revenues was stopped, due to a stronger decline of imports, weakening of citizens' purchasing power and higher reimbursement amounts (Graph 09). Since the beginning of the second quarter, average required reserves did not see any significant oscillations (Graph 10). A positive contribution to the growth of foreign exchange reserves was made through the CBBH transactions with commercial bank sector (Graph 11). The upward trend of monetary aggregate M2 stayed present in November as a result of the growth of transferable deposits in the local currency (Graph 12), representing a continuation of growth of banking sector deposit potential (Graph 13). With a slow recovery of loans to private non-financial companies in November, the downward trend in lending to households was also seen (Graph 14). Although in November, the total banking sector exposure to the general government sector was decreased at the monthly level, the continuing negative trends in the collection of budget revenues in the period ahead will contribute to additional borrowing of Entity governments in the local capital market (Graph 15). After the yield to maturity rate in market of six month treasury bills in FBH slightly increased after the outbreak of corona crisis, the new issue from November, with the same maturity of securities, showed a decrease of the yield (Graph 16). The appreciation of NEER was caused by the nominal appreciation of KM against the currencies of developing countries, resulting from the trend of EUR to US dollar (Graph 17). The coronavirus pandemic continued to impact strongly the monetary dynamics in international circumstances, which is reflected in the growth of balance sheets of leading central banks (Graph 18).

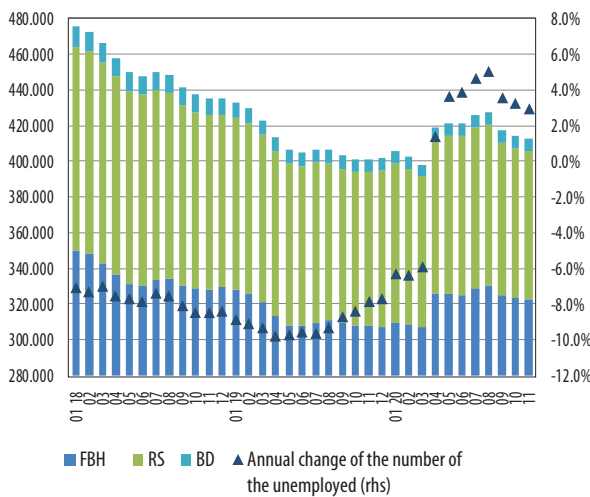
G01: Unemployment Rates in the Selected Countries



Source: EUROSTA

Due to a strong effect of the coronavirus pandemic which slowed down or stopped the global flow of goods and services, a number of countries saw a considerable growth of unemployment. The highest unemployment growth was recorded in the USA while the average unemployment in the EU at November end increased by only 0.9 pp compared to the pre-pandemic level, resulting from numerous interventions to preserve jobs. At the same time, some countries recorded almost natural rate of unemployment, regardless of a strong effect of the pandemic on the labour market.

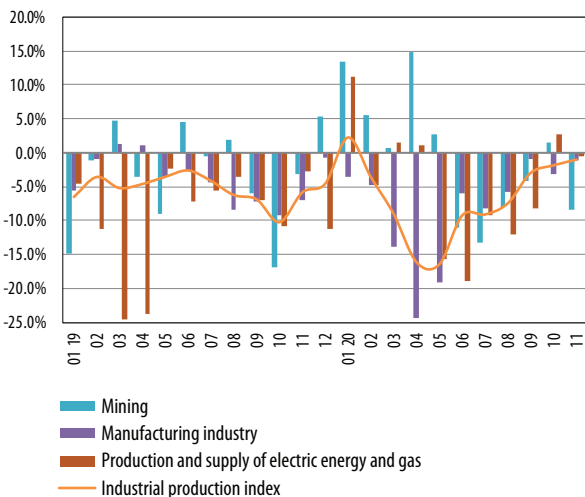
G02: The Number of the Unemployed in BH



Source: Labour and Employment Agency of Bosnia and Herzegovina

In November, the number of the unemployed slightly decreased at the monthly level. At the annual level, growth of the number of the unemployed remained considerable, mainly impacted by a low level of service sector activity. Observing employment by activities, the strongest decrease of the number of employees was recorded in trade, and hotel and catering industry. Lower level of service sector activities was mainly affected by a considerable decline of tourists' arrivals, which in the period from January to November decreased by even 70.3% at the annual level.

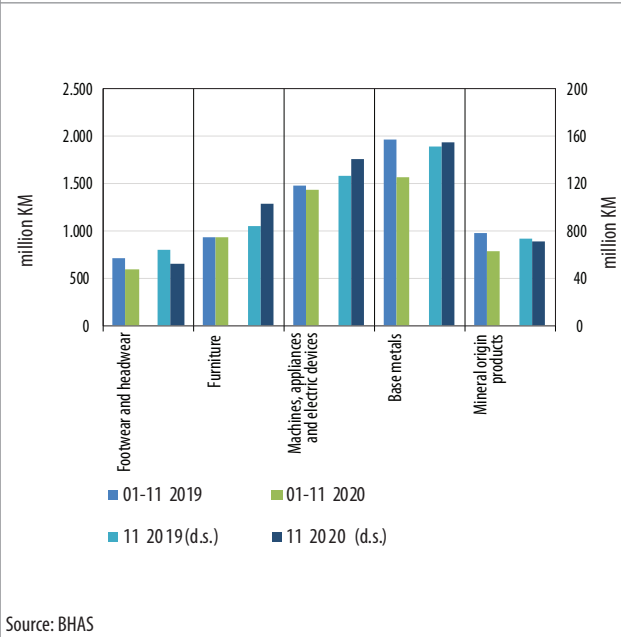
G03: Annual Change of Industrial Production by Activities



Source: BHAS

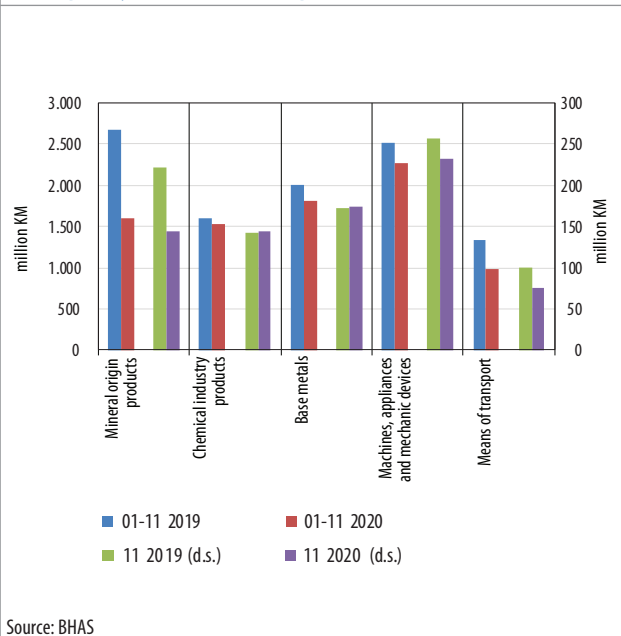
In the final months of 2020, industrial production recovered, having suffered extreme shocks during the previous two years due to the halt of operations of strategic companies and the coronavirus pandemic. At November end, accumulated decline of industrial production amounted to 6.8% at the annual level. The mentioned decline mainly resulted from decreased output in manufacturing sector (-7.2%), and production and supply of electric energy (-4.6%), with the output in mining increasing at the same time by 2.2%.

G04: Exports by the Main Product Groups



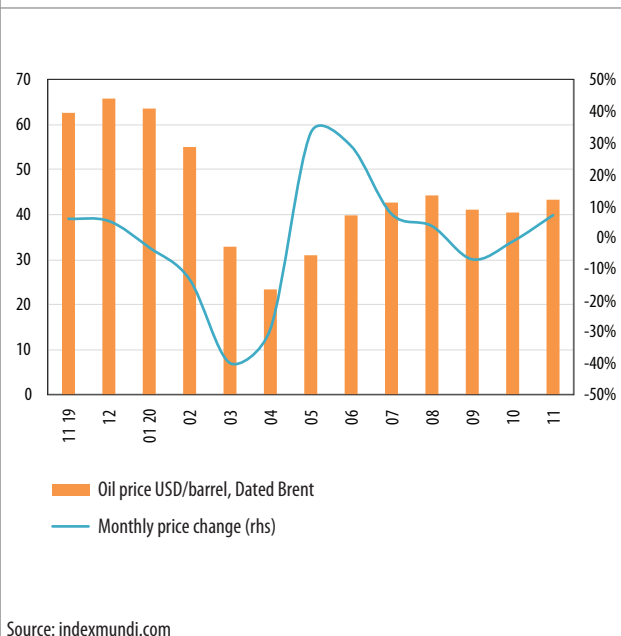
In eleven months of 2020, the annual decrease of exports was 10.3%. The strongest decrease of exports was recorded with mineral origin products and base metals by 19.0% and 19.9% respectively. The lowest decrease of exports was recorded with furniture, this being 0.9% at the annual level. At the monthly level, exports increased in November compared to the same month of the previous year with exports of furniture, machines, appliances and electric devices, and base metals. The growth was recorded in the period of the second lockdown in the economies of most of our trading partners during the second wave of the pandemic, which indicates that the base is low, because economic activities in Europe slowed down as early as in mid 2019.

G05: Imports by the Main Product Groups



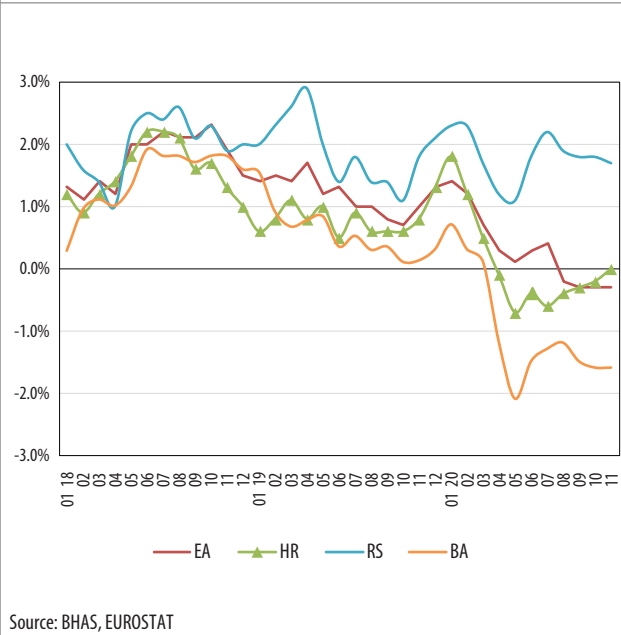
In eleven months of 2020, the imports downward rate was 14.4% at the annual level. The imports of mineral origin products were lower by 40.0%, where at the same time, imported quantity decreased, and the oil price was decreasing during the year. The other category which saw a significant decrease of the value of imports was means of transport where decrease was 26.4%. Imports of machines, appliances and electric devices and base metals were lower by around 10.0%. In November, at the annual level, a slow increase was only recorded in imports of base metals and chemical industry products. Although our economy was not in lockdown, there are no signs that local demand is recovering.

G06: The Trend of Oil Price in the Global Market



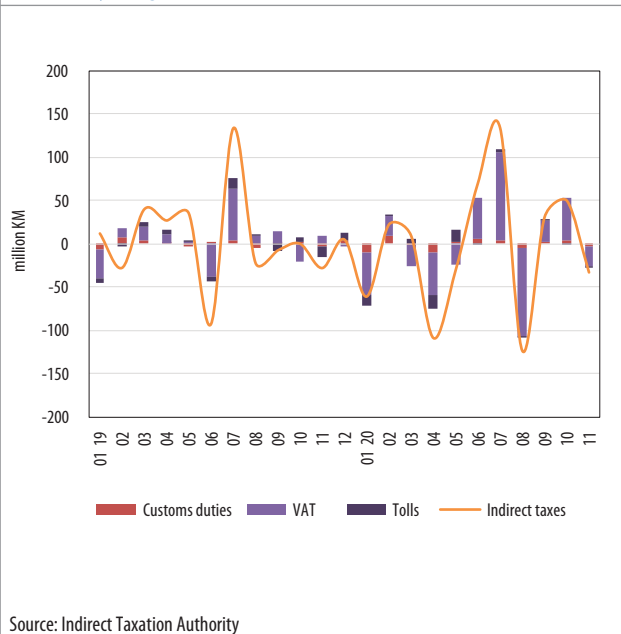
In November, oil price went up in the global market, as vaccine against COVID-19 raised optimism that normalisation would occur soon, and that economies would start to recover gradually, although the demand for this energy source remained far below the pre-crisis level. Producers also started to increase the production of this energy source gradually. Imports of oil in BH were much lower than in the year before the crisis, with demand significantly reduced, showing the uncertainty of recovery.

G07: Annual Change of Average Consumer Prices in the Selected Countries



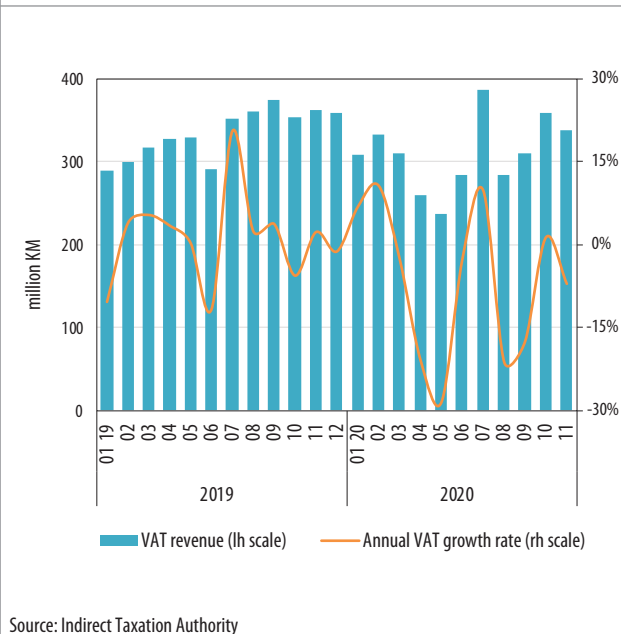
In November, a significant decline of average consumer prices at the annual level was continued. A lower household consumption in the pandemic period brought about a stronger deflation compared to the selected countries in the region. In the period from January to November, deflationary pressure on general prices came from the category of transport with the annual decline of average prices of 8.5%, and the category of clothes and footwear with the decline of 10.0% in the same period.

G08: Monthly Changes of Indirect Taxes



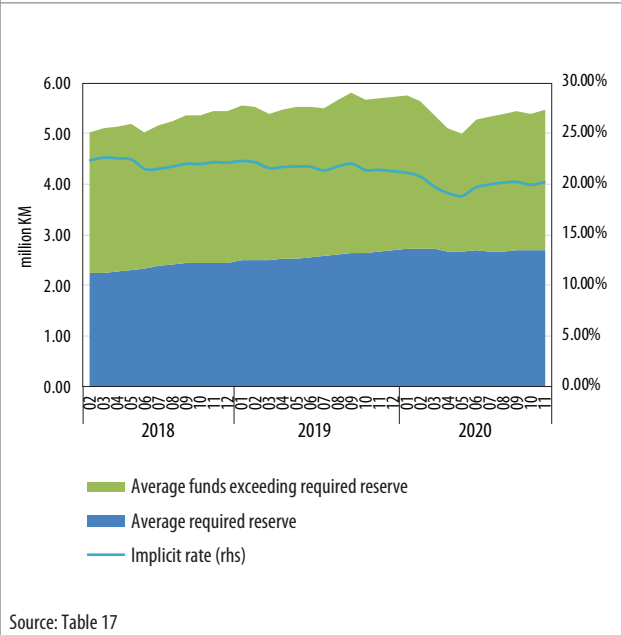
In November, the collection of indirect tax revenues deteriorated. In the current month, KM 514.2 million was collected, which is lower by KM 39.7 million compared to the same month of the previous year (7.2%). Decline of revenues was recorded in all the categories of indirect taxes except for excise duties. Purchasing power of citizens decreased significantly as a consequence of the COVID-19 pandemic, which is also reflected in a lower collection of VAT. In the first eleven months, KM 5.43 billion was collected, which is lower by KM 565.7 (9.4%) million compared to the same period of the previous year.

G09: Revenues from VAT



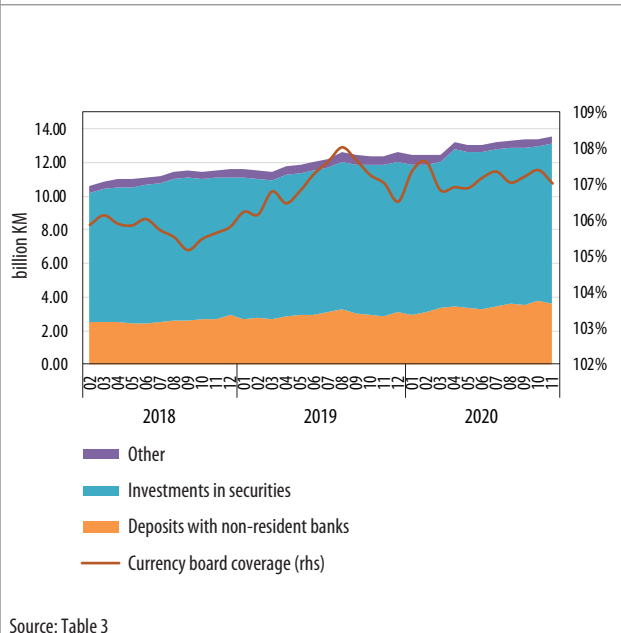
In November, a three month long recovery of the collection of VAT revenues was ended. The main reasons of a lower collection of the revenues on this basis were decline of imports, weakening of citizens' purchasing power and higher amounts of reimbursements. In the first eleven months, KM 3.41 billion was collected, which is lower by KM 251.0 million compared to the same period of the previous year.

G10: Reserve Account and Implicit Rate



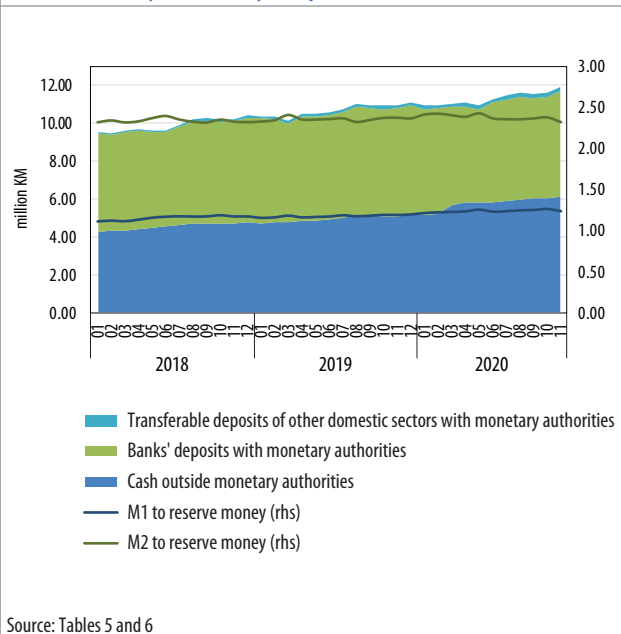
Since the beginning of the second quarter, average required reserves did not record any significant oscillations. At the same time, excess holdings recorded a continuous monthly growth which amounted to KM 78 million in the end of November. The total reserve account balance at November end amounted to KM 5.46 billion, this being higher by KM 89.15 million compared to the previous month. Average funds exceeding required reserve in this month amounted to KM 2.75 billion. Implicit rate increased slightly compared to the previous month. Accordingly, the CBBH kept the required reserve policy unchanged.

G11: The CBBH Foreign Exchange Reserves



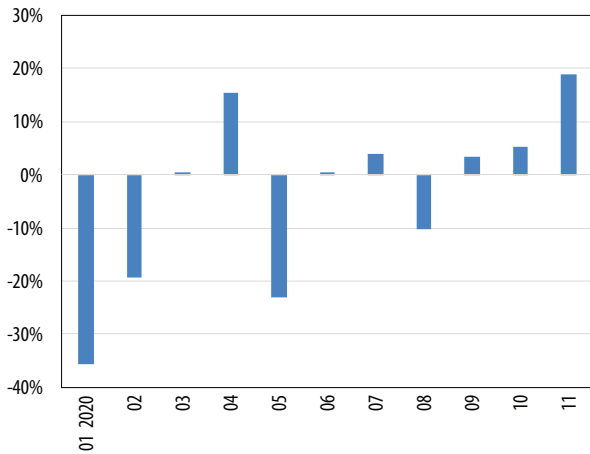
In November 2020, the foreign exchange reserves increased by KM 110 million compared to the previous month, the net foreign exchange reserves amounting to KM 13.51 billion at November end. Accordingly, a positive contribution to the quarterly growth of the foreign exchange reserves was made through the CBBH transactions with commercial bank sector, resulting in a positive purchase and sale balance. Compared to November 2019, the foreign exchange reserves increased by KM 1.12 billion, representing an annual growth of 9.1%. Coverage of monetary liabilities with foreign exchange reserves, compared to the previous month, remained the same, amounting to 107%.

G12: Reserve Money and Monetary Multiplication



The monthly growth of reserve money of KM 335 million in November was mainly impacted by the growth of deposits with monetary authorities. It primarily resulted from the growth of banks' holdings above the required reserve amount in the end of November. So, deposits with monetary authorities in the end of November amounted to KM 5.6 billion, and the total reserve money amounted to KM 11.94 billion. Cash outside monetary authorities did not record any significant oscillations over the previous three months, reaching KM 6.1 billion in the end of November. The growth trend of monetary aggregate M2 was also present in November resulting from the increase of transferable deposits in the local currency. Changes in the trend of money supply components and also changes in reserve money did not bring about any considerable changes in monetary multiplication compared to the previous month. Reserve money compared to the same period of the previous year was higher by 9.2%.

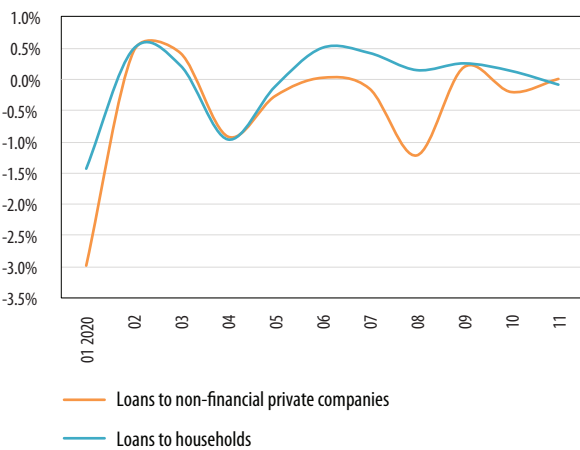
G13: Monthly Changes of Social Care Funds' Deposits



Source: T10 and T11

In November, the increase trend of banks' deposit potential continued, although both BH and global economy were facing the second wave of the pandemic. A negative reaction of deposits on the measures of social and economic restrictions did not exist at all, even social care funds' deposits started to increase after the first wave of the pandemic, being again higher than in February. However, taking into account that their value at the annual level was lower by half, a much stronger economic growth is needed to bring their level into balance. Social care funds' deposits do not account for a significant share in the total deposits (below 1%), however, the semi-annual deficit (2020) only in pension funds was 1.5% of GDP; which makes these deposits very significant. Household deposits were still on a steady trend of around 0.5% growth (m/m-1), and in the last two months, deposits of non-financial private companies were growing at the rate of 3% (m/m-1) on the average.

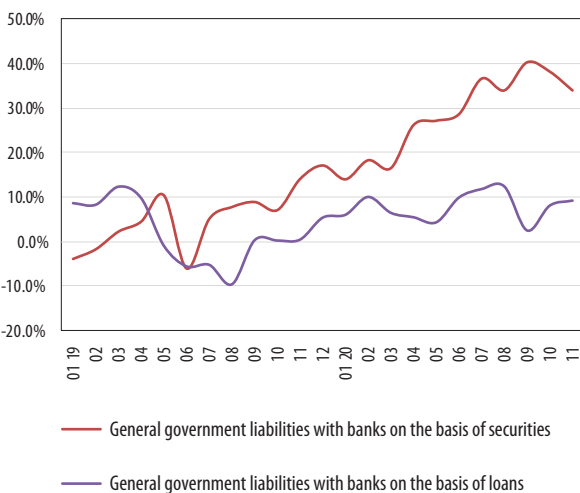
G14: Monthly Changes of Loans



Source: T12 and T13

In November compared to October, the monthly loan dynamics did not change. Credit growth in two main groups of loans was converging to zero, although banks remained very liquid, and guarantee funds were formed for the support to private companies lending by banks. In addition to a very slow recovery of lending to private non-financial companies, the continuing decreasing trend of household lending was also seen in November. During the nine months of the pandemic, banks significantly increased their exposure to public sector only.

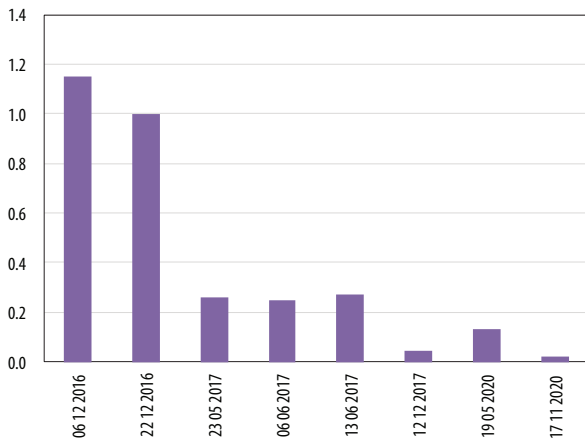
G15: General Government Debt with Commercial Banks, Annual Changes



Source: CBBH

In November, a slow decrease of the total banking sector exposure to the general government sector was seen compared to the previous month. Having in mind the continuing negative trends in the budget revenue collection, additional borrowing of Entity governments in the local capital market is planned in the period ahead, with purpose of overcoming difficulties in budget financing. At November end, the total liabilities of the general government sector with commercial banks amounted to KM 3.08 billion, representing an annual growth of bank exposure to the government sector in the amount of KM 584.5 million or 23.4%. Banking sector exposure to the general government sector at August end was 9.0% of the total banking sector assets.

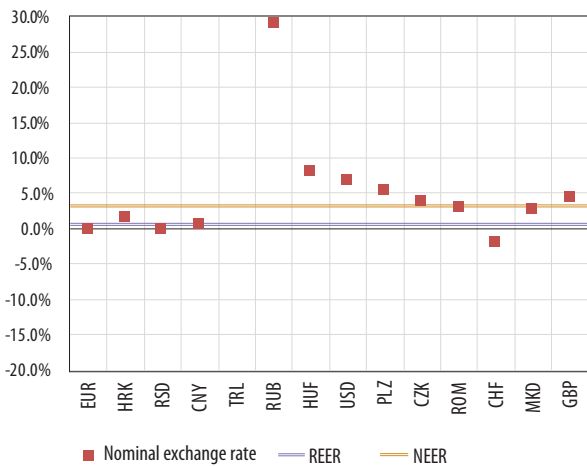
G16: Yield to Maturity Rate in the Market of Six Month Treasury Bills of the Federation of Bosnia and Herzegovina



Source: BLSE and SASE

Precisely six months after the last issue of six month treasury bills, the Federation of Bosnia and Herzegovina recorded another issue with the same maturity. In this way, the largest part of the previous issue (83%) was refinanced, but at a significantly lower yield to maturity rate in the primary market. The interest rate paid on the May issue was 0.135%, while that to be paid on the November issue is 0.024%. Taking account that the bid to cover ratios for these issues were roughly the same, the decline of the borrowing costs implies a slower recovery of real sector than expected earlier.

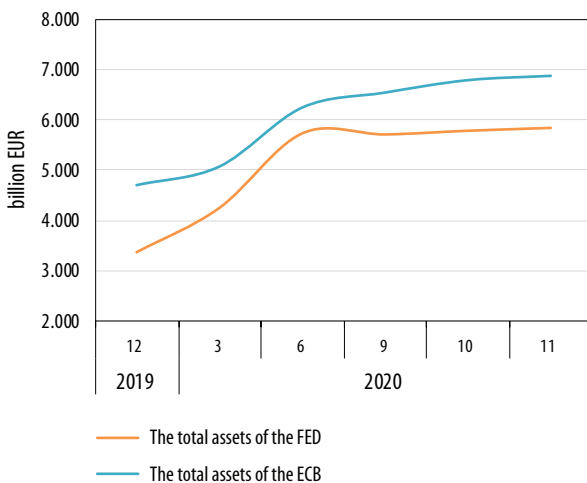
G17: Nominal and Real Effective Exchange Rates of KM (NEER i REER) in November 2020



Source: CBBH

Nominal effective exchange rate (NEER) indicates appreciation of KM against the currencies of the main trading partners by 3.0%. Real effective exchange rate (REER) in November at the annual level recorded a low appreciation of 0.5%. Currencies are in the order of the country's significance in trade. The appreciation of NEER was brought about by the nominal appreciation of KM against the currencies of developing countries, resulting from the trend of EUR (our peg currency) against US dollar, which weakened in relation to euro.

G18: Consolidated Balance Sheet, Assets



Source: ECB, FED

The influence of the coronavirus pandemic on monetary dynamics in international circumstances continued. The narrowest monetary aggregate (M1) continued to contribute most to the growth of the broadest monetary aggregate in the euro area. The main sources of money supply generation in November were other loans, and also net purchases of government securities in the euro system. In the end of March and the beginning of April, numerous measures of the FED for stabilisation of financial markets contributed to the increase of the total assets. As conditions in financial markets world wide started to improve, pace of securities purchases slowed down, and repo and swap withdrawals decreased significantly during the third quarter. In addition, despite the measures taken in March and April staying in effect, their slowdown was seen in the third quarter. After the strengthening of economic activities in summer months, we can say that economic recovery slowed down during the second wave of the pandemic.

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

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

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

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

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

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

Due to the application of International Accounting Standards (IAS) and the International Financial Reporting Standards applied in BH Federation banks and the transfer of money flows in December 2011 data, the following changes have occurred at the assets side: decrease of loans by KM 155 million, an increase in other assets by KM 10 million, at the liabilities side: decrease of liabilities to non-residents in the amount of KM624 million, an increase in loan loss provisions by KM 472 million and other liabilities increased by KM 7 million.

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

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

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

By order of the Banking Agency of Republika Srpska, one bank made a reclassification of financial instruments on the liabilities side, for the period of September 2008 - November 2010, i.e. 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			
	11 2020	10 2020	12 2019	11 2019
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	27.790	0,6%	5,5%	6,9%
Foreign currency reserves	13.518	0,8%	7,3%	9,1%
Average balance of reserve accounts with CBBH	5.470	1,7%	-4,3%	-4,1%
Banking sector				
Total loans	20.401	0,0%	-1,8%	-1,2%
Total deposits	24.883	1,6%	4,5%	5,0%
Non-banking sector				
BLSE turnover	22,8	-67,8%	-62,8%	23,1%
SASE turnover	53,6	1.937,0%	-27,7%	-1,6%
Turnover in RTGS	7.371	1,4%	-30,7%	-9,4%
Turnover in giro clearing system	1.510	-6,7%	-14,2%	0,4%
Stock Exchange Indices				
in points				
BIRS	573	-4,7%	-7,3%	-3,5%
SASX 30	1.453	3,0%	12,7%	11,0%
REAL SECTOR	in persons			
Consumer prices - BH		0,1%	-1,4%	-1,6%
Industrial production - BH		1,7%	2,5%	-0,9%
Number of unemployed persons - BH	413.254	-0,3%	2,8%	3,0%
EXTERNAL SECTOR	in KM million			
Changes compared to				
		10 2020	12 2019	11 2019
Imports	1.445	-9,7%	-6,9%	-10,2%
Exports	963	-5,5%	15,7%	-1,8%
PUBLIC FINANCE	in KM million			
Net indirect taxes	514,2	-6,1%	-7,9%	-7,2%
VAT	337,8	-6,1%	-5,9%	-6,9%
Excise duties	111,8	2,4%	-6,6%	-1,2%
Customs fees	21,5	-13,7%	-22,7%	-8,9%

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	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
	11	1.108.933	759.972	348.961	12.201.175

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	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
	11	279,7	0,9	137,8	3.575,6	0,0	9.525,8	13.519,7	13.517,8	12.630,4	887,4

Notes:

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

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

T04: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	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	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
	11	6.102,9	5.612,5	229,9	4.913,3	9.769,2	3.012,5	2.920,3	7.174,8	11.945,3	14.682,5	13.107,6	27.790,1

Notes:

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

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

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

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

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

T05: Monetary Survey

- end of period, KM million -

ASSETS												
Foreign Assets (Net)					Claims on Domestic Sectors							
Year	Month	Foreign Assets	Foreign Liabilities	5 = 3+4	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	12 = 6+...+11	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	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
	11	17.965,6	-2.251,2	15.714,4	-413,9	542,2	534,1	8.651,8	143,2	9.973,4	19.430,8	35.145,2

Notes:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports 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	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	
	11	4.913,3	9.769,2	14.682,5	2.920,3	3.012,5	7.174,8	13.107,6	27.790,1	0,0	604,6	5.279,2	1.471,3	35.145,2	

Notes:

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

T06: 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	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														
	11	13.547,5	1,6	13.549,1	6.102,9	5.612,5	229,9	11.945,3	1,9	685,1	974,2	-57,4	13.549,1														

Note:

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

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

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

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

T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

ASSETS									
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total
1	2	3	4	5	6	7	8	9	10 = 3+...+9
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	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
	11	6.811,0	4.418,1	3.089,1	534,1	8.651,8	143,2	9.973,2	33.620,4

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.

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

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

T07: Consolidated Balance Sheets of Commercial Banks in BH

- end of period, KM million -

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
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	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
	11	2.275,6	9.539,3	2.920,3	3.012,5	7.174,8	0,0	604,6	2.249,3	4.305,0	1.539,0	33.620,4

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.

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	11	12.470,4	11.218,2	23.688,6	4.643,5	16.004,3	20.647,8
2019	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
	11	13.856,7	11.025,8	24.882,5	4.380,4	16.020,7	20.401,1

Notes:

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

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

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

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

- end of period, KM million -

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
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	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
	11	14.225,1	9.829,2	828,3	24.882,5	9.925,0	10.454,6	21,5	20.401,1

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	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
	11	152,5	1.081,0	851,5	414,0	163,6	294,7	831,3	3.946,0	396,6	5.689,0	36,6	13.856,7

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	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
	11	86,1	717,7	58,7	26,4	34,8	795,8	695,7	688,9	92,5	7.793,6	35,6	11.025,8

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 -

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	14 = 3+...+13
1	2	3	4	5	6	7	8	9	10	11	12	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	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	
	11	0,0	17,4	1,0	17,7	5,4	31,1	102,9	3.358,8	10,9	833,5	1,7	4.380,4	

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-term 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	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	
	11	11,6	406,1	147,0	355,9	207,3	101,9	419,6	5.264,7	10,0	9.095,9	0,7	16.020,7	

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-term loans represent claims of commercial banks on all domestic institutional sectors over one year in domestic and foreign currency.

T14: Interest Rates on Loans to Households

		Interest Rates on Loans in KM						Interest Rates on Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)				
Year	Period	For Consumption		For Other Purposes		For Consumption			For Housing Needs			For Other Purposes			Interest Rates on Loans in KM		Interest Rates on Loans in KM Indexed to Foreign Currency	
		Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts
Weighted monthly averages															percentages per annum			
2019	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
	11	2,788	...	5,788	5,747	...	...	...	3,591	3,689	3,855	3,772	5,820	5,950	5,703	12,098	13,721	9,875
Loan amount (new business)															- KM thousand -			
2019	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
	11	104	...	35.095	18.671	...	...	...	20.508	675	2.713	10.459	36.174	5.216	21.489	564.334	112.267	49.276

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

		Loans in KM						Loans in KM Indexed to Foreign Currency						* Revolving Loans and Overdrafts	
Year	Period	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 and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency	
Weighted monthly averages													percentages per annum		
2019	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	
	11	3,517	4,074	2,689	2,283	4,284	4,567	4,174	3,681	4,142	...	...	3,024	3,101
Loan amount (new business)													- KM thousand -		
2019	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	
	11	47.844	12.306	49.386	18.704	8.682	8.222	1.003	21.027	4.001	...	...	2.749.461	331.379

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					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	With Agreed Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	*Overnight Deposits	
Weighted monthly averages																				- percentages per annum -	
2019	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	
	11	0,234	0,955	0,967	0,071	0,277	1,133	1,138	0,048	0,860	0,036	0,592	0,630	1,092	0,028	0,222	0,978	1,704	0,028	0,027	
Deposit amount (new business)																				- KM thousand -	
2019	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	
	11	5.094	12.385	12.851	4.946.754	8.736	50.253	49.861	1.891.316	2.417	359.592	4.721	4.693	2.351	3.728.894	4.768	7.393	519	974.754	129.805	

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	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
	11	27.103.451	2.710.345	5.469.907	2.759.562

Notes:

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

Since May 1st, 2015 the Central Bank has calculated the compensation for a bank on the amount of the bank's funds in the reserve account with the Central Bank in the calculation period, as it follows:

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

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

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

From 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
11 2019	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	-386,5	0,0
	26	13.679.958	3.053.880	10.164.884	26.898.722	2.689.872	5.436.433	2.746.561	-381,5	0,0
	27	13.669.222	3.035.800	10.242.714	26.947.736	2.694.774	5.408.168	2.713.395	-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	-371,4	0,0
	29	13.730.889	3.033.598	10.206.999	26.971.487	2.697.149	5.381.168	2.684.020	-372,8	0,0
	30	13.754.148	3.028.306	10.231.622	27.014.076	2.701.408	5.387.108	2.685.700	-410,3	0,0
11	31	13.866.069	3.041.917	10.214.909	27.122.895	2.712.289	5.490.906	2.778.617	-385,9	0,0
	32	13.912.933	3.027.794	10.181.649	27.122.376	2.712.238	5.442.613	2.730.376	-379,2	0,0
	33	13.866.681	3.034.319	10.164.083	27.065.083	2.706.508	5.476.201	2.769.693	-384,7	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	BH	BH
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	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	103,5	104,5	97,3	100,1	104,6	101,0
	11	99,2	104,9	98,0	98,2	106,4	102,7

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	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
	11	100,1	98,4	99,0	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	-1.659	386	45	877	48	-302	-387	-85
2020 Q2	-1.432	291	-11	857	46	-249	-278	-29
2020 Q3	-1.634	336	7	905	57	-329	-146	183

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 for Q1 and Q2 2020 are revised.

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

T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT		
	Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance	
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit				
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	4.181	4.531	-350	2.340	3.999	630	243	234	189	977	100	48	0	48	
2020 Q2	3.599	3.894	-295	2.042	3.474	458	168	145	157	954	96	46	0	46	
2020 Q3	4.156	4.542	-386	2.382	4.016	592	256	159	152	1.024	118	57	0	57	

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 for Q1 and Q2 2020 are revised.

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

T23: Balance of Payments: Financial Account

- KM million -

FINANCIAL ACCOUNT						
Period	Direct investment	Portfolio investment	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	-231	-55	0	43	-145	-387
2020 Q2	-142	14	0	-671	520	-278
2020 Q3	-87	-23	-1	-358	322	-146

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, 6 th edition).

In line with revision policy data for Q1 and Q2 2020 are revised.

The detailed information can be found on the web, at 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	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	-645	58,9	
	03	848	1.483	-635	57,2	
	04	696	1.133	-437	61,4	
	05	737	1.183	-446	62,3	
	06	888	1.417	-528	62,7	
	07	875	1.511	-636	57,9	
	08	775	1.307	-532	59,3	
	09	977	1.483	-506	65,9	
	10	1.020	1.601	-581	63,7	
	11	963	1.445	-482	66,7	

Notes:

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

T25: 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	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	231.564	923.011
	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	184.121	736.804
	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	218.437	875.055
	08	124.107	101.435	59.981	93.251	72.247	81.094	21.129	20.169	201.807	775.220
	09	150.678	114.064	95.010	108.121	93.100	91.424	33.804	24.465	266.463	977.130
	10	153.985	124.912	103.632	108.103	96.165	91.584	42.948	22.075	276.173	1.019.578
	11	151.444	115.086	102.098	99.616	92.620	91.871	27.224	22.198	261.308	963.464

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	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	23.828	80.796	59.788	454.578	1.511.292
	08	167.761	130.970	164.395	123.529	115.047	59.080	23.957	65.068	50.955	406.210	1.306.971
	09	177.793	163.168	177.343	141.353	121.786	76.603	22.211	83.310	61.522	458.054	1.483.144
	10	191.441	191.765	173.318	136.546	121.421	85.879	22.824	87.126	65.451	524.976	1.600.746
	11	181.218	171.024	153.324	121.071	120.072	73.812	32.660	81.628	62.960	447.498	1.445.267

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	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
	11	1,955830	25,857787	0,073772	0,543073	1,584313	1,814952	0,206866	2,181138	1,653100	0,250272	1,663496

T28: Foreign Debt Servicing

- KM thousand -

Creditor	Repayment Plan 2020			Performed in 2020		
	Principal	Interest	Total	Principal	Interest	Total at the end of November
Public Creditors	602.004	130.391	732.395	504.020	118.121	622.141
<i>International and Regional Organizations</i>	432.535	106.788	539.323	382.943	98.787	481.730
European Investment Bank	96.767	24.372	121.138	89.071	21.507	110.578
European Bank for Reconstruction and Development	127.586	6.867	134.453	104.878	5.885	110.763
World Bank - IDA	122.159	38.553	160.712	108.970	39.002	147.972
World Bank- IBRD1)	51.889	20.838	72.727	47.379	18.394	65.773
Council of Europe Development Bank1)	6.454	1.768	8.221	5.718	1.191	6.909
International Fund for Agriculture Development	4.210	837	5.047	3.457	692	4.149
IMF	0	10.040	10.040	0	8.601	8.601
European Union – European Commission	23.470	3.513	26.983	23.470	3.516	26.986
<i>Government and Government Agencies</i>	169.470	23.603	193.073	121.077	19.334	140.411
Paris Club1)	46.987	6.845	53.832	23.673	4.586	28.259
Saudi Development Fund	8.547	2.065	10.612	8.522	1.886	10.408
Other Bilateral	113.936	14.693	128.629	88.882	12.862	101.744
Private Creditors	36.377	326	36.703	18.188	170	18.358
London Club ¹⁾	36.377	326	36.703	18.188	170	18.358
Total	638.381	130.717	769.098	522.208	118.291	640.499

Source: BH Ministry of Finance and Treasury

¹⁾ Debt incurred before 1992.

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