



Monthly Economic Survey

AUGUST
2017

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
AUGUST 2017

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INTRODUCTORY SUMMARY

Under the impact of tourist season, a strong growth was recorded in the foreign exchange reserves and banks' deposits with the CBBH which recorded considerable deviations compared to the average values (Graphs 1 and 2). The growth of the foreign exchange reserves was affected by the payment of the Russian clearing debt which resulted also in the growth of the Government deposits, and the increase of the total deposits (Graph 3). At the same time, the total loans recorded a high annual growth rate due to the increase of long-term lending to households and non-financial companies (Graph 4). Quasi money which includes term deposits recorded significant growth rates since October of the previous year, which provides good preconditions for the continuation of lending (Graph 5). Foreign liabilities, after the increase in the previous months, recorded a monthly decline in August (Graph 6). The value of payment transactions through giro clearing and through RTGS recorded an increase at the annual level (Graph 7).

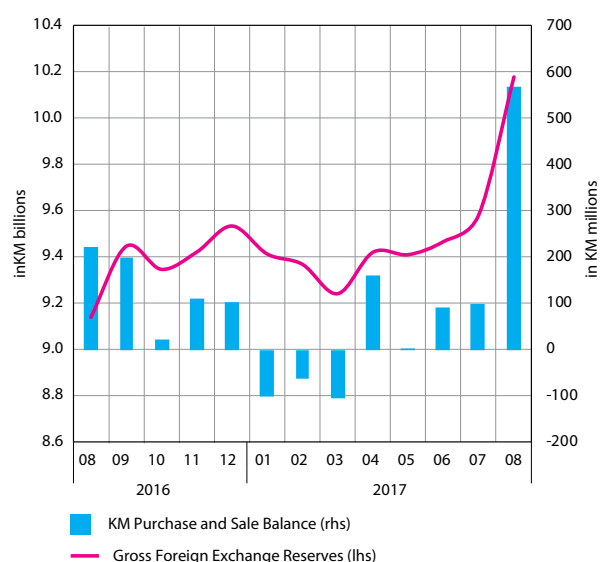
Republika Srpska issued two issues of public debt (Graph 8), so the overall debt of the general government sector towards commercial banks in the form of loans and securities remained high (Graph 9). Tourist season influenced the growth of the revenues from VAT (Graph 10). At the same time, a considerable amount of the revenues was collected on the basis of excise duties (Graph 11).

Since the beginning of the year, a stronger growth of consumer prices was present (Graph 12). The average net wages recorded an increase as well, although the trends by activities were not equal (Graph 13). Industrial turnover index points out that the value of turnover follows a similar trend as the industrial production index, although a short time lag between the industrial production and sale is evident (Graph 14).

Foreign trade trends recorded significant growth rates (Graphs 15 and 16). The nominal effective exchange rate (NEER) of KM recorded a slow increasing trend over the previous two months. The real effective exchange rate of KM (REER) measured by consumer prices was much lower compared to the REER measured by producer prices (Graph 17).

In the euro area, the stagnation of the unemployment rate was recorded with the slow-down of credit growth (Graph 18).

G01: Gross Foreign Exchange Reserves of the CBBH (Month End Positions) and Monthly Values of KM Purchase and Sale Balance



Source: Tables 02 and 03

The foreign exchange reserves reached their historical maximum value and exceeded the level of KM 10.0 billion. The increased demand for the local currency due to tourist season and the arrival of BH citizens from foreign countries mainly influenced such growth of the foreign exchange reserves. The total balance of KM purchase and sale amounted to KM 567.3 million. The growth of the foreign exchange reserves and the positive value of the balance was affected by the payment of the Russian clearing debt in the amount of KM 206.0 million.

G02: Deviation from the Average Balance in Reserve Accounts

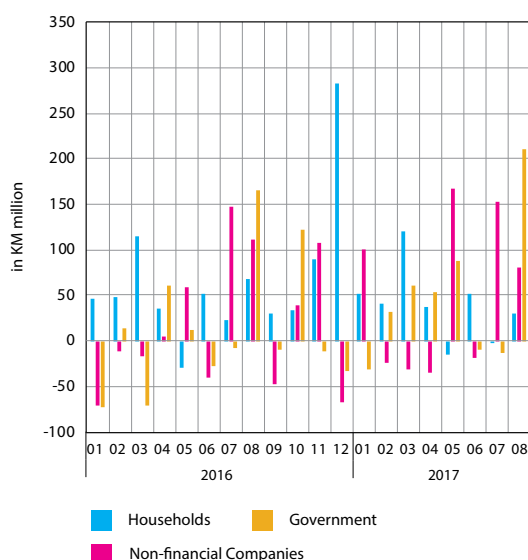


Source: Table 17

Note: The average value for 2017 has been prepared on the basis of the data for the first eight months.

The total average balance of reserve accounts in August reached the record value of KM 4.55 billion and a considerable deviation was recorded from the average balance recorded in the first eight months of the current year. The already mentioned demand for the local currency and a significant growth of the deposits in the local currency resulted in such increase in the reserve account.

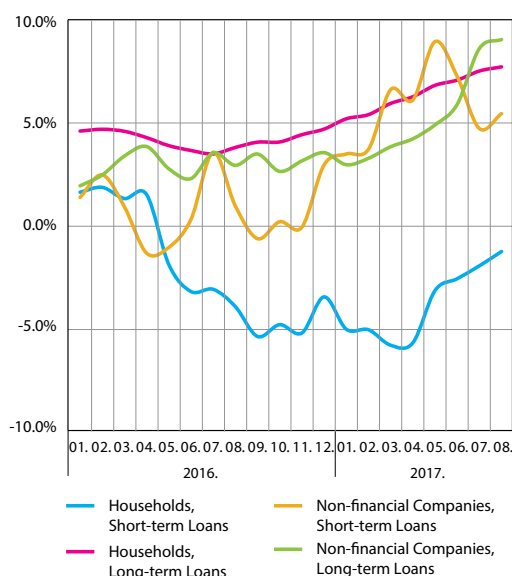
G03: Deposits, Monthly Changes



Source: Tables 10 and 11

The total deposits in BH banking sector reached the level of KM 19 billion. The increase of the total deposits in August at the monthly level was brought about by the growth of the government deposits, resulting from the payment of the Russian clearing debt to the BH authorities. The household deposits, and also the deposits of non-financial companies recorded also an increase over the observed period, by KM 29.6 million and KM 80.9 million, respectively.

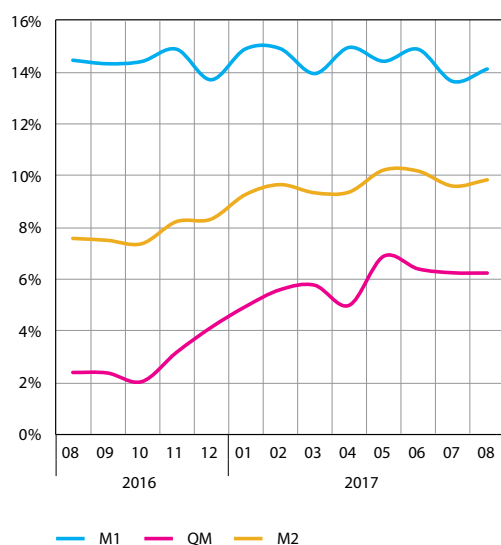
G04: Loans, Annual Growth Rates



Source: Tables 12 and 13

In the end of August, the total loans amounted to KM 18.03 billion, which was a growth of 6.3% at the annual level. The loans to non-financial companies recorded positive growth rates at the annual level, those being 5.4% for short-term loans and 9.0% for long-term loans. The long-term loans of households continued their slow upward trend at the annual level, which was present since July 2016, while the short-term loans extended to this sector kept the negative growth rates.

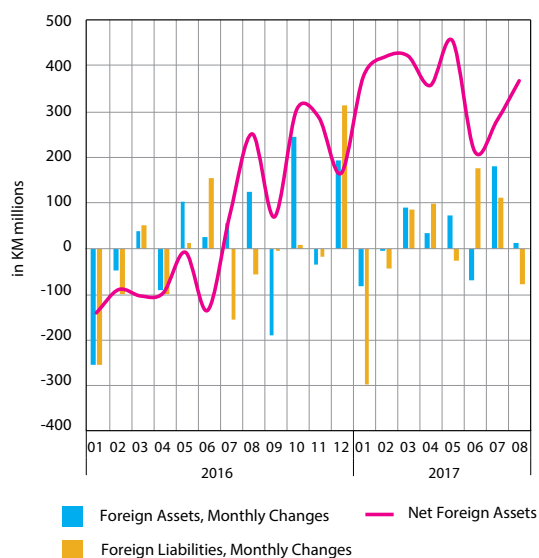
G05: Annual Growth Rates of Monetary Aggregates



Source: Table 04

Since October last year, the acceleration of the growth trend of broad money supply was evident. While the monetary aggregate M1, representing the most liquid components of money supply, transferable deposits in the local currency and cash outside banks, continuously recorded high growth rates, such acceleration of money supply resulted from the changes in the annual rates of quasi money. The encouraging fact is that higher growth rates of other deposits were recorded again, which is a significant source for lending.

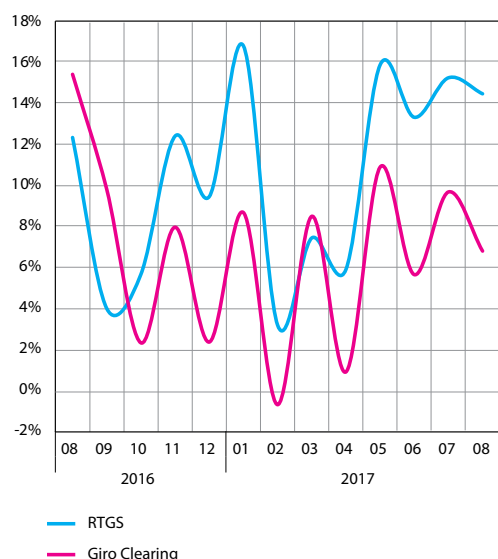
G06: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

In August 2017, a small increase of foreign assets was recorded (0.4%) and a decrease of foreign liabilities (3.0%) of commercial banks at the monthly level. The items which contributed to the increase of foreign assets were term deposits and other receivable accounts with foreign banks, while foreign currency in banks' vaults recorded a considerable decrease at the monthly level. Foreign liabilities decreased due to a decrease of deposits of non-residents with domestic banks.

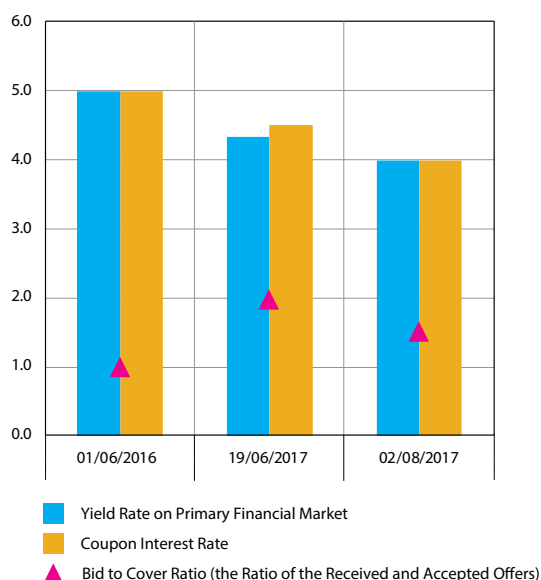
G07: Annual Change of Turnover in RTGS and Giro Clearing



Source: CBBH

In August, the total of KM 9 billion in 3.5 million transactions was reached in the internal payment system, which was a growth of turnover by 11.6% (m/m-1) i.e. 13.11 (m/m-4). Although the growth rate of the turnover in RTGS in August was slightly changed, it remained a two digit number at the level of 14.42%. The annual growth rate of the turnover in Giro Clearing was changed by around 3 pp and decreased to 6.81%. Over the previous 5 months, the turnover growth rates in RTGS were considerably higher compared to the growth rates in Giro Clearing. The common feature of the turnover in both segments in August was a sudden growth of the average transaction value brought about by a faster growth of turnover compared to the growth of the number of transactions. The average monthly turnover in RTGS and Giro Clearing amounted to KM 87,901 and KM 424 respectively.

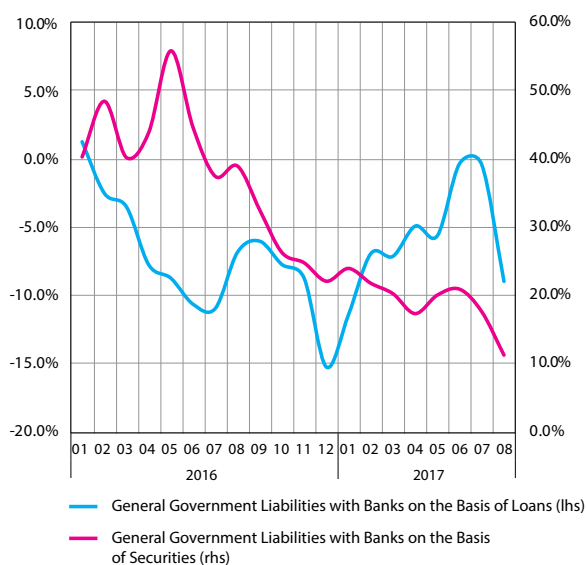
G08: Primary Market of Republika Srpska Ten Year Bonds



Source: BLSE. Note: * The auction date is presented on x axis.

Republika Srpska issued in August two issues of public debt. For financing public expenditures, Republika Srpska collected in this way the total of KM 40 million, and the achieved issue amount was equal to the planned one. In addition to the issues of 6 m T-bills, ten year bonds were issued in August as well (KM 25 million), which extended the maturity structure of public debt. This issue was realized with the lowest coupon interest rate recorded so far and the yield to maturity rate on the primary market in the amount of 4% and with a high demand which exceeded the offer by 52%. The issue of 6m T-bills was realized at the yield to maturity rate of 0.69% and with the bid to cover ratio of 2 (the average for 2017 was 1.66). In the Federation of BH, there were no issues of public debt in August. The total recorded value of the issues in eight months of 2017 was KM 282.9 million (Republika Srpska), i.e. KM 159.9 million (the Federation of Bosnia and Herzegovina).

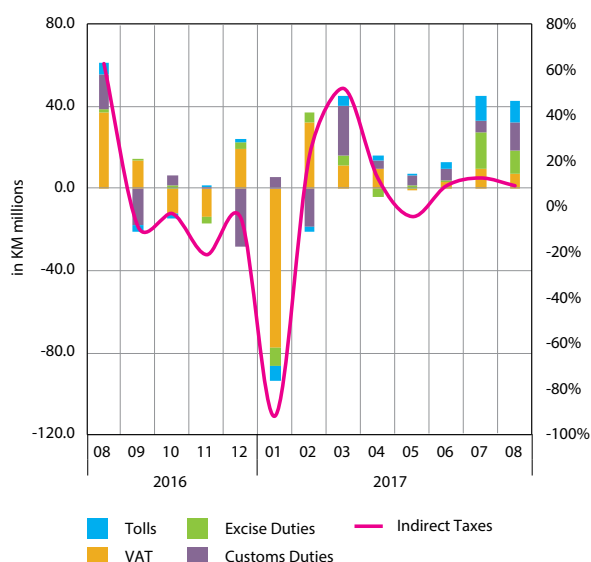
G09: General Government Debt with Commercial Banks, Annual Growth Rates



Source: CBBH

In August, the monthly decrease of the liabilities on the basis of the issued securities and general government loans was recorded. In the end of August, the total debt of the general government sector on the mentioned two bases amounted to KM 2.23 billion, which was a growth of KM 33.7 million or 1.5% at the annual level. The banking sector exposure to the general government sector was 8.1% of the total banking sector assets.

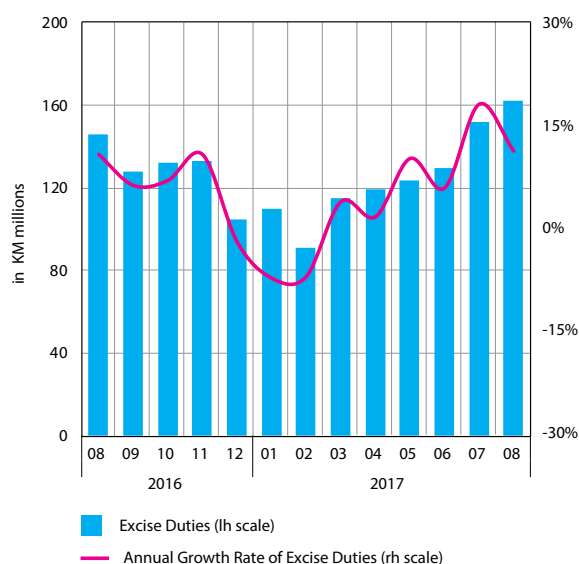
G10: Monthly Changes of Indirect Taxes



Source: Indirect Taxation Authority

In August, the significant monthly growth of the revenues from indirect taxes was recorded. The largest contribution to the mentioned growth came from VAT in the amount of KM 32.1 million, as a result of the growth of spending, which is usually high at this time of the year, due to a higher number of tourists among other reasons. The total collected revenues from indirect taxes for the first eight months amounted to KM 3.75 billion, and compared to the previous year they recorded an increase by 6.0%. The paid reimbursements in August amounted to KM 115.2 million.

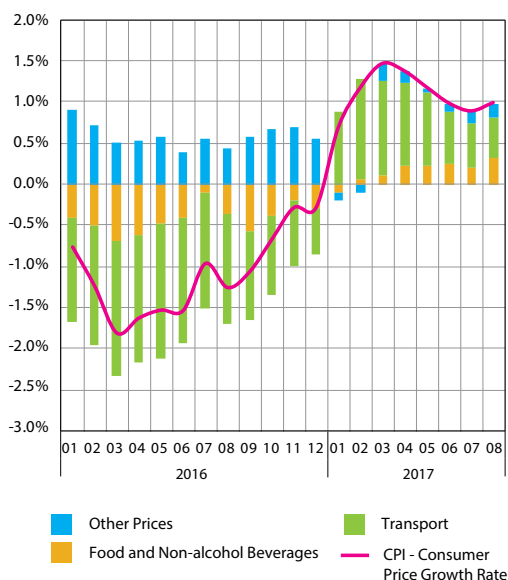
G11: Excise Duties, Annual Growth Rates



Source: Indirect Taxation Authority

In August, the trend of high growth rates of the revenues from excise duties was continued at the annual level (11.3%). In the first eight months, KM 1.0 billion was collected on the basis of excise duties, which is a growth of KM 47.8 million (5.0%) compared to the same period of the previous year. The annual growth of the revenues on this basis was primarily the result of the growth of the revenues from the excise duties on oil derivatives and the excise duties on tobacco products.

G12: Contribution to the Annual Rates of Change of Consumer Prices

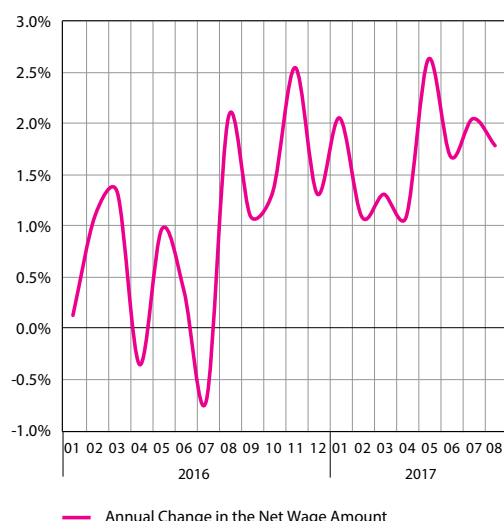


Source: BHAS

The several year long trend of decline of consumer prices, at the annual level, was ended in the beginning of the current year, which was followed by a stronger increase of consumer prices.

A positive contribution in the change of the annual rate of consumer prices was recorded in transport prices (0.5 pp), and the prices of food and non-alcohol beverages (0.3 pp). The contribution of the prices of other groups of products and services, collectively, in August was 0.2 pp, due to a significant increase of the average prices in the section of alcohol beverages and tobacco the growth of which in August at the annual level was 6.4%.

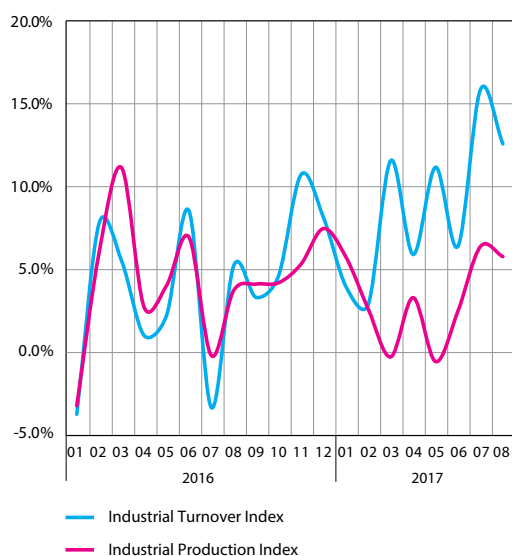
G13: Change in the Net Wage Amount Compared to the Same Month of the Previous Year



Source: BHAS

The average nominal net wage in BH in the end of August amounted to KM 858 and compared to the same month of the previous year it was higher by 1.8%. In the end of August of the current year, observed at the annual level, a decrease of the net wage was recorded in other service activities (-3.3%), financial activities (-2.6%) and the activities of art and entertainment (-1.4%). In other activities, the growth of the nominal net wage was recorded at the annual level. The highest nominal growth of the net wage was recorded in the activity related to professional, scientific and technical operations (16.6%) where wages vary significantly and are mainly related to certain projects.

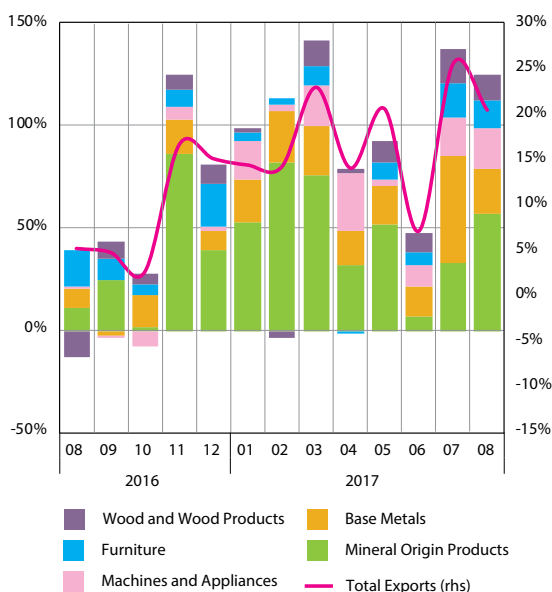
G14: Annual Growth Rate of Industrial Turnover and Industrial Production



Source: BHAS

Industrial turnover index shows that the value of industrial turnover follows a similar trend as industrial production index, but a short time lag between industrial production and sale is evident. The total sale on the domestic market in the first eight months of the current year recorded an annual growth (3.4%), but a stronger growth was present in the sale in a foreign market (15.6%). Observing the structure of the annual growth rate of industrial production in August, a growth was recorded in the industrial areas of manufacturing industry (9.1%) mining (1.8%), while the production and distribution of electric energy and gas recorded a decline of production (-1.5%).

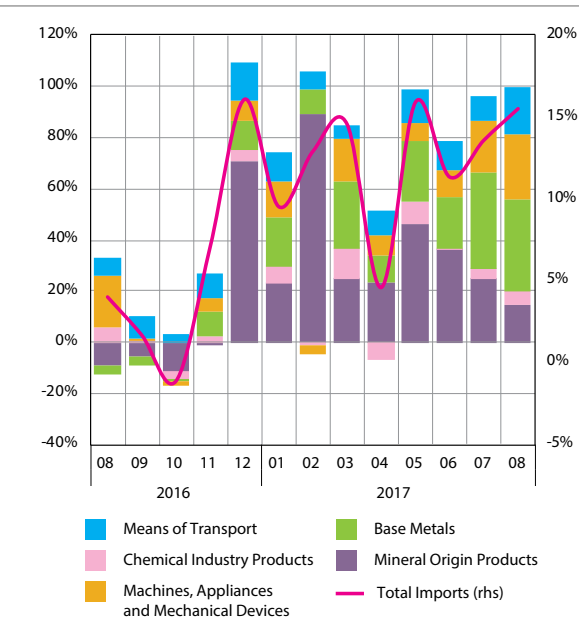
G15: Exports by the Main Product Groups, Annual Growth Rates



Source: CBBH

Annual growth rate of exports in August amounted to 20.3%. The most significant export increase was recorded in the exports of mineral origin products by 57.0%. The exports of the other main product groups also recorded positive and high growth rates. So, the exports of base metals increased by 22.2%, followed by the exports of machines and devices and electric appliances (18.8%), and the exports of furniture 14.3%. The export growth rate in the first eight months was lower amounting to 17.3%.

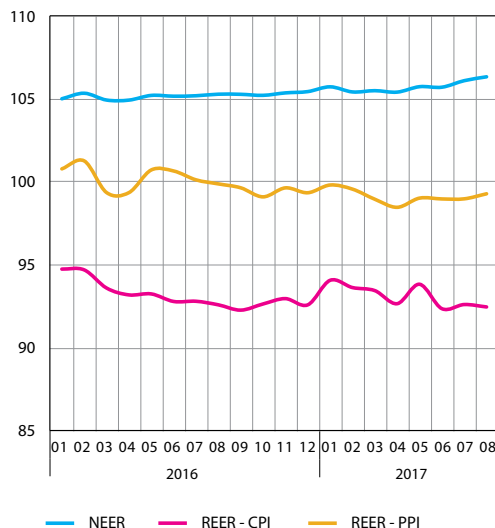
G16: Imports by the Main Product Groups, Annual Growth Rates



Source: CBBH

In August, the import growth rate was 15.5%. The highest growth was recorded in the imports of base metals (35.6%), although the other main product groups recorded a significant growth. The imports of machines, appliances and electric devices increased by one quarter, while the imports of means of transport increased by one fifth. Since the beginning of the year, the import growth rate amounted to 12.3%.

G17: Nominal and Real Effective Exchange Rates of KM (NEER and REER)

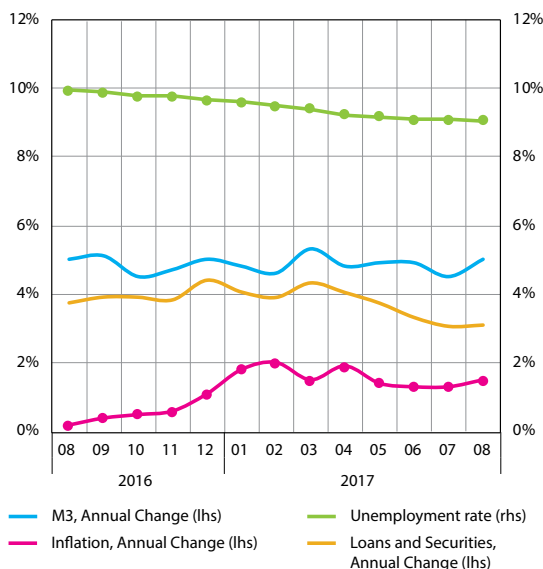


Source: CBBH

The nominal effective exchange rate of KM (NEER) recorded a slow growing trend over the previous two months. In August, KM nominally, at the annual level, appreciated against Turkish lira (24.8%), British pound (6.4%) and US dollar (5.2%). In August, NEER appreciated at the annual level by 1pp.

The real effective exchange rate of KM (REER) measured by consumer prices was much lower compared to the REER measured by the producer prices. The REER measured by consumer prices at the annual level was lower by 13bp, while the REER based on producer prices was lower by 58bp.

G18: Macrovariables in the Euro Area



Source: ECB. Note: * Claims on the domestic non-financial sector.

Despite a considerable growth of the GDP of the euro area in Q2 2017 in the amount of 2.3% (q/q-4) the unemployment rate in the last three months was almost at the same level. In August 2017, it amounted to 9.05%. The growth rate of banks' claims on the domestic non-financial sector decreased in August. Monetary aggregate M3 increased by 5%, and the inflation recorded a slow growth. In the end of August, inflation was higher by 0.2 pp than in the previous month, but it was still lower by 0.5 pp than the target inflation.

STATISTICAL APPENDIX

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

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to			
	08/2017	07/2017	12/2016	08/2016
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	21,511	1.3%	6.5%	9.8%
Foreign currency reserves	10,175	6.2%	6.8%	11.3%
Average balance of reserve accounts with CBBH	4,344	6.2%	3.7%	8.2%
Banking sector				
Total loans	18,038	0.4%	4.9%	6.3%
Total deposits	19,013	2.2%	7.1%	10.4%
Non-banking sector				
BLSE turnover	42.7	51%	-18%	-9%
SASE turnover	31.2	147%	-82%	-4%
Turnover in RTGS	7,550.1	12.9%	-2.5%	14.4%
Turnover in giro clearing system	1,462.8	5.5%	-1.5%	6.8%
	in points			
BIRS	556.3	-1.22%	1.75%	-1.64%
SASX 30	932.0	-2.77%	-9.21%	-15.89%
REAL SECTOR	in persons			
Consumer prices - BH		-0.2%	0.1%	1.0%
Industrial production - BH		-0.9%	-1.9%	5.8%
Number of unemployed persons-BH	485,088	-0.3%	-4.9%	-6.8%
EXTERNAL SECTOR	in KM million			
		07/2017	12/2016	08/2016
Imports	1,534.3	0.6%	2.5%	15.6%
Exports	898.3	20.4%	-7.5%	20.4%
PUBLIC FINANCE	in KM million			
Net indirect taxes	564.4	10.4%	17.9%	9.1%
VAT	330.1	10.8%	4.8%	6.7%
Excise duties	161.9	6.9%	55.1%	11.3%
Customs fees	24.7	16.0%	1.2%	14.4%

T02: Buying and Selling of KM
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2006		3,316,074	2,181,712	1,134,362	4,880,802
2007		3,878,146	2,822,867	1,055,279	5,936,081
2008		4,933,211	5,564,318	-631,108	5,304,973
2009		4,197,642	4,234,491	-36,849	5,268,124
2010		5,273,777	5,014,550	259,227	5,527,351
2011		5,088,041	5,162,710	-74,669	5,452,682
2012		5,511,162	5,491,846	19,316	5,471,998
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2015		5,470,552	4,699,060	771,492	7,599,818
2016		7,485,849	6,622,039	863,811	8,463,629
2016	08	957,332	734,676	222,656	8,031,363
	09	741,331	541,566	199,765	8,231,128
	10	813,443	791,919	21,523	8,252,651
	11	460,075	351,137	108,938	8,361,589
	12	560,999	458,959	102,040	8,463,629
2017	01	314,881	418,412	-103,531	8,360,098
	02	312,555	375,373	-62,819	8,297,280
	03	421,708	529,257	-107,550	8,189,730
	04	522,189	364,058	158,131	8,347,861
	05	509,831	508,563	1,268	8,349,129
	06	749,293	658,692	90,601	8,439,731
	07	938,815	840,010	98,805	8,538,535
	08	1,333,621	756,323	577,298	9,115,834

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

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits With Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2006	12	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1
2007	12	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7
2008	12	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3
2009	12	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7
2010	12	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011	12	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
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
2016	08	220.0	4.0	151.0	2,834.5	0.0	5,930.3	9,139.8	9,137.4	8,495.5	641.9
	09	220.2	2.7	156.7	2,943.2	0.0	6,122.6	9,445.3	9,443.5	8,797.5	646.0
	10	219.6	2.7	163.3	2,880.7	0.0	6,079.9	9,346.2	9,343.3	8,722.2	621.1
	11	208.2	2.6	171.9	2,856.0	0.0	6,181.6	9,420.3	9,417.5	8,824.7	592.8
	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	01	213.8	6.1	208.3	2,718.9	0.0	6,265.1	9,412.2	9,409.3	8,833.0	576.3
	02	221.4	2.6	212.6	2,629.2	0.0	6,302.0	9,367.8	9,365.3	8,759.3	606.0
	03	218.4	2.6	212.6	2,590.1	0.0	6,217.5	9,241.2	9,239.2	8,651.4	587.8
	04	217.8	6.2	212.7	2,760.3	0.0	6,222.1	9,419.0	9,416.7	8,824.0	592.7
	05	213.1	2.5	212.9	2,595.2	0.0	6,385.6	9,409.4	9,407.5	8,810.2	597.3
	06	204.2	2.5	215.3	2,497.9	0.0	6,545.7	9,465.7	9,463.9	8,900.4	563.5
	07	203.2	2.5	216.1	2,369.4	0.0	6,789.4	9,580.5	9,577.7	9,010.5	567.3
	08	208.2	2.3	218.4	2,610.5	0.0	7,135.6	10,175.0	10,172.6	9,576.9	595.8

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

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

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

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11 = 3+4+5	12 = 6+7	13 = 8+9+10	14 = 12+13
2006.	12.	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	691.3	3,105.4	5,056.6	4,739.8	5,162.0	9,901.8
2007.	12.	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	833.8	3,661.1	6,229.0	5,731.9	6,221.3	11,953.2
2008.	12.	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,107.2	3,864.7	5,704.0	5,691.2	6,748.1	12,439.3
2009.	12.	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.0	4,241.0	5,648.9	5,545.8	7,163.3	12,709.1
2010.	12.	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011.	12.	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
2012.	12.	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013.	12.	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014.	12.	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015.	12.	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
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
2016.	08.	3,907.9	4,032.2	27.8	3,323.1	5,646.6	3,617.7	1,529.7	5,467.5	7,967.8	8,969.7	10,614.9	19,584.7
	09.	3,985.4	4,160.1	31.2	3,361.1	5,636.9	3,706.1	1,503.7	5,460.2	8,176.8	8,998.1	10,670.0	19,668.0
	10.	4,004.2	4,092.3	43.0	3,318.6	5,789.3	3,685.6	1,544.2	5,448.5	8,139.5	9,107.9	10,678.4	19,786.2
	11.	3,980.2	4,245.3	48.3	3,289.5	5,882.5	3,758.2	1,604.6	5,452.0	8,273.8	9,172.0	10,814.8	19,986.8
	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.	01.	4,054.7	4,179.7	61.0	3,330.9	5,978.3	3,903.9	1,621.4	5,490.3	8,295.4	9,309.1	11,015.6	20,324.7
	02.	4,050.6	4,109.2	61.2	3,356.7	5,989.4	3,942.6	1,618.1	5,519.1	8,220.9	9,346.1	11,079.8	20,425.9
	03.	4,074.4	3,968.5	60.6	3,382.4	5,992.4	3,984.5	1,592.7	5,591.7	8,103.4	9,374.8	11,168.8	20,543.6
	04.	4,138.7	4,054.0	72.2	3,467.3	6,100.4	3,954.6	1,603.3	5,568.8	8,264.9	9,567.6	11,126.6	20,694.3
	05.	4,134.2	4,019.6	72.2	3,412.9	6,174.6	4,002.7	1,718.7	5,538.3	8,225.9	9,587.4	11,259.7	20,847.2
	06.	4,180.2	4,077.4	73.7	3,468.0	6,281.1	4,008.3	1,633.5	5,566.1	8,331.2	9,749.1	11,207.9	20,957.1
	07.	4,272.4	4,086.3	73.1	3,572.4	6,430.5	4,025.4	1,655.2	5,541.3	8,431.7	10,002.9	11,221.9	21,224.8
	08.	4,332.9	4,567.4	73.1	3,631.3	6,604.0	4,053.5	1,693.9	5,527.7	8,973.4	10,235.4	11,275.1	21,510.5

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.

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

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

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

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

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

ASSETS												
Foreign Assets (Net)					Claims on Domestic Sectors							
Year	Month	Foreign Assets	Foreign Liabilities		Claims on Central Government (net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors		TOTAL
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2006	12	7,835.7	-3,696.4	4,139.3	-971.9	62.3	248.3	4,086.1	89.4	4,450.8	7,965.0	12,104.3
2007	12	10,285.0	-4,818.5	5,466.5	-2,378.4	96.1	271.3	5,315.7	159.6	5,793.5	9,257.9	14,724.4
2008	12	9,429.7	-6,000.0	3,429.7	-1,655.8	148.3	256.4	6,751.6	169.2	6,804.5	12,474.1	15,903.8
2009	12	9,430.9	-5,386.9	4,043.9	-1,294.6	195.6	268.2	6,682.5	103.0	6,411.3	12,365.8	16,409.8
2010	12	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1
2011	12	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2
2012	12	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2
2013	12	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1
2014	12	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9
2015	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
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
2016	08	11,596.6	-2,179.0	9,417.5	168.2	502.7	377.3	7,526.4	66.4	8,031.7	16,672.8	26,090.3
	09	11,713.4	-2,172.2	9,541.2	63.6	538.7	389.6	7,527.6	66.7	8,056.9	16,643.0	26,184.2
	10	11,857.4	-2,180.8	9,676.6	-23.4	529.1	385.0	7,573.1	66.2	8,111.7	16,641.9	26,318.5
	11	11,896.5	-2,162.8	9,733.6	29.6	527.4	384.6	7,613.7	64.9	8,136.6	16,756.8	26,490.4
	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	01	11,996.6	-2,180.7	9,815.9	199.3	512.3	372.1	7,704.5	60.9	8,126.2	16,975.4	26,791.3
	02	11,950.5	-2,135.1	9,815.4	225.1	507.5	377.6	7,812.4	62.4	8,157.9	17,143.0	26,958.3
	03	11,911.9	-2,221.1	9,690.7	239.8	499.1	380.1	7,936.1	78.7	8,252.1	17,385.8	27,076.5
	04	12,124.4	-2,321.3	9,803.1	216.2	499.2	379.2	7,977.7	76.3	8,326.5	17,475.1	27,278.2
	05	12,188.3	-2,295.9	9,892.4	202.8	499.0	372.3	8,008.3	81.9	8,400.2	17,564.5	27,456.9
	06	12,177.2	-2,471.8	9,705.4	251.6	504.1	376.1	8,078.9	91.8	8,464.2	17,766.7	27,472.1
	07	12,473.2	-2,586.1	9,887.1	198.1	503.7	388.8	8,193.0	92.8	8,526.5	17,902.9	27,790.0
	08	13,078.4	-2,508.8	10,569.6	-83.2	496.7	386.7	8,125.8	93.1	8,562.9	17,582.1	28,151.7

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.

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

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

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

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)				Quasi Money (QM)								
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Currency		Transfer Deposits in Foreign Currency	Other Deposits in Dom. Currency	Other Deposits in Foreign Currency			Securities	Loans	Shares and other Equity	Other Items (net)	TOTAL
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2006	12	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4
2007	12	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2
2008	12	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3
2009	12	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2
2010	12	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011	12	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
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
2016	08	3,323.1	5,646.6	8,969.7	1,529.7	3,617.7	5,467.5	10,614.9	19,584.7	7.9	525.3	4,517.5	1,455.0	26,090.3
	09	3,361.1	5,636.9	8,998.1	1,503.7	3,706.1	5,460.2	10,670.0	19,668.0	7.9	520.6	4,541.4	1,446.1	26,184.2
	10	3,318.6	5,789.3	9,107.9	1,544.2	3,685.6	5,448.5	10,678.4	19,786.2	8.0	528.6	4,449.4	1,546.3	26,318.5
	11	3,289.5	5,882.5	9,172.0	1,604.6	3,758.2	5,452.0	10,814.8	19,986.8	8.0	511.9	4,456.6	1,527.1	26,490.4
	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	01	3,330.9	5,978.3	9,309.1	1,621.4	3,903.9	5,490.3	11,015.6	20,324.7	8.0	505.7	4,447.8	1,505.1	26,791.3
	02	3,356.7	5,989.4	9,346.1	1,618.1	3,942.6	5,519.1	11,079.8	20,425.9	7.9	505.7	4,509.7	1,509.1	26,958.3
	03	3,382.4	5,992.4	9,374.8	1,592.7	3,984.5	5,591.7	11,168.8	20,543.6	7.9	503.9	4,533.2	1,487.9	27,076.5
	04	3,467.3	6,100.4	9,567.6	1,603.3	3,954.6	5,568.8	11,126.6	20,694.3	8.0	503.7	4,581.9	1,490.4	27,278.2
	05	3,412.9	6,174.6	9,587.4	1,718.7	4,002.7	5,538.3	11,259.7	20,847.2	8.0	492.8	4,625.8	1,483.2	27,456.9
	06	3,468.0	6,281.1	9,749.1	1,633.5	4,008.3	5,566.1	11,207.9	20,957.1	8.0	480.6	4,550.5	1,475.9	27,472.1
	07	3,572.4	6,430.5	10,002.9	1,655.2	4,025.4	5,541.3	11,221.9	21,224.8	8.0	488.2	4,608.0	1,461.0	27,790.0
	08	3,631.3	6,604.0	10,235.4	1,693.9	4,053.5	5,527.7	11,275.1	21,510.5	7.9	479.4	4,668.5	1,485.3	28,151.7

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.

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

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

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

ASSETS					LIABILITIES						
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Government Deposits	Shares and Other Equity	Other Items (Net)	Total
					Cash Outside Monetary Authorities						
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
2006	12	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8
2007	12	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5
2008	12	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6
2009	12	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8
2010	12	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	12	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2016	08	9,167.6	1.4	9,169.0	3,907.9	7,967.8	2.4	527.7	713.4	-42.3	9,169.0
	09	9,473.1	1.4	9,474.5	3,985.4	8,176.8	1.8	620.7	718.6	-43.4	9,474.5
	10	9,374.0	1.2	9,375.3	4,004.2	8,139.5	2.9	582.6	692.4	-42.2	9,375.3
	11	9,448.1	1.3	9,449.4	3,980.2	8,273.8	2.8	550.8	665.5	-43.6	9,449.4
	12	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2017	01	9,440.0	1.0	9,441.1	4,054.7	8,295.4	2.9	537.6	642.2	-37.1	9,441.1
	02	9,395.6	1.0	9,396.6	4,050.6	8,220.9	2.5	538.4	672.4	-37.6	9,396.6
	03	9,269.0	2.0	9,271.0	4,074.4	8,103.4	2.0	548.0	655.1	-37.5	9,271.0
	04	9,446.9	1.5	9,448.3	4,138.7	8,264.9	2.4	559.1	667.9	-46.0	9,448.3
	05	9,437.2	1.5	9,438.7	4,134.2	8,225.9	1.9	584.2	672.9	-46.3	9,438.7
	06	9,493.5	2.2	9,495.7	4,180.2	8,331.2	1.7	569.2	644.4	-50.8	9,495.7
	07	9,608.3	1.5	9,609.7	4,272.4	8,431.7	2.7	578.7	647.1	-50.5	9,609.7
	08	10,202.8	1.5	10,204.3	4,332.9	8,973.4	2.3	603.5	675.2	-50.1	10,204.3

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

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

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

ASSETS										
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2006	12	3,063.6	2,356.1	69.8	248.3	4,086.1	89.4	4,448.9	14,362.2	
2007	12	4,022.9	3,558.6	127.5	271.3	5,315.7	159.6	5,791.7	19,247.3	
2008	12	3,393.3	3,106.1	265.5	256.4	6,751.6	169.2	6,802.8	20,744.9	
2009	12	3,632.0	3,190.3	355.5	268.2	6,682.5	103.0	6,409.8	20,641.1	
2010	12	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3	
2011	12	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9	
2012	12	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4	
2013	12	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7	
2014	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3	
2015	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5	
2016	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7	
2016	08	4,622.3	2,428.9	2,199.0	377.3	7,526.4	66.4	8,031.2	25,251.6	
	09	4,788.8	2,240.3	2,174.9	389.6	7,527.6	66.7	8,056.4	25,244.3	
	10	4,779.5	2,483.3	2,142.8	385.0	7,573.1	66.2	8,111.3	25,541.3	
	11	4,937.6	2,448.3	2,153.7	384.6	7,613.7	64.9	8,136.1	25,739.0	
	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7	
2017	01	4,906.3	2,556.6	2,244.7	372.1	7,704.5	60.9	8,125.8	25,971.0	
	02	4,804.7	2,554.9	2,265.3	377.6	7,812.4	62.4	8,157.5	26,034.8	
	03	4,661.8	2,642.9	2,302.9	380.1	7,936.1	78.7	8,251.6	26,254.0	
	04	4,728.2	2,677.5	2,322.2	379.2	7,977.7	76.3	8,326.1	26,487.3	
	05	4,747.2	2,751.1	2,382.2	372.3	8,008.3	81.9	8,399.9	26,742.8	
	06	4,796.0	2,683.7	2,380.8	376.1	8,078.9	91.8	8,463.7	26,871.0	
	07	4,795.0	2,865.0	2,320.3	388.8	8,193.0	92.8	8,526.2	27,181.0	
	08	5,277.4	2,875.6	2,234.4	386.7	8,125.8	93.1	8,562.6	27,555.7	

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.

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

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

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

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

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2006	12	853.3	2,751.0	691.3	1,365.4	3,105.4	0.0	114.0	3,695.4	1,596.3	190.2	14,362.2
2007	12	2,335.0	3,534.4	833.8	1,726.5	3,661.1	5.2	106.1	4,817.5	1,968.6	259.1	19,247.3
2008	12	1,749.7	3,381.4	1,107.2	1,776.2	3,864.7	17.9	264.3	5,999.0	2,271.6	312.9	20,744.9
2009	12	1,397.9	3,530.3	1,078.0	1,844.3	4,241.0	13.6	446.7	5,386.1	2,319.4	383.9	20,641.1
2010	12	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011	12	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
2012	12	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013	12	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014	12	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015	12	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
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
2016	08	1,000.5	5,618.9	1,529.7	3,617.7	5,467.5	7.9	525.3	2,176.6	3,804.0	1,503.5	25,251.6
	09	952.0	5,605.7	1,503.7	3,706.1	5,460.2	7.9	520.6	2,170.4	3,822.8	1,494.8	25,244.3
	10	1,054.4	5,746.3	1,544.2	3,685.6	5,448.5	8.0	528.6	2,177.8	3,757.1	1,590.9	25,541.3
	11	1,045.9	5,834.2	1,604.6	3,758.2	5,452.0	8.0	511.9	2,160.0	3,791.1	1,573.1	25,739.0
	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	01	995.7	5,917.2	1,621.4	3,903.9	5,490.3	8.0	505.7	2,177.8	3,805.6	1,545.4	25,971.0
	02	994.4	5,928.2	1,618.1	3,942.6	5,519.1	7.9	505.7	2,132.6	3,837.3	1,548.8	26,034.8
	03	1,016.2	5,931.8	1,592.7	3,984.5	5,591.7	7.9	503.9	2,219.1	3,878.1	1,528.1	26,254.0
	04	1,047.8	6,028.1	1,603.3	3,954.6	5,568.8	8.0	503.7	2,319.0	3,913.9	1,540.2	26,487.3
	05	1,096.2	6,102.4	1,718.7	4,002.7	5,538.3	8.0	492.8	2,294.0	3,952.9	1,536.8	26,742.8
	06	1,056.0	6,207.4	1,633.5	4,008.3	5,566.1	8.0	480.6	2,470.1	3,906.1	1,534.9	26,871.0
	07	1,039.9	6,357.4	1,655.2	4,025.4	5,541.3	8.0	488.2	2,583.4	3,960.9	1,521.4	27,181.0
	08	1,217.5	6,531.0	1,693.9	4,053.5	5,527.7	7.9	479.4	2,506.4	3,993.2	1,545.0	27,555.7

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.

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

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

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

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

Year	Month	DEPOSITS			LOANS		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5 (3+4)	6	7	8 (6+7)
2006	12	4,004.4	4,758.1	8,762.5	2,057.0	6,755.6	8,812.6
2007	12	5,105.8	6,980.7	12,086.5	2,541.4	8,954.2	11,495.5
2008	12	4,904.3	6,970.0	11,874.4	3,427.5	10,708.6	14,136.1
2009	12	5,214.4	6,877.0	12,091.4	3,391.5	10,293.3	13,684.8
2010	12	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011	12	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
2012	12	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013	12	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2016	08	7,775.2	9,440.6	17,215.8	4,119.7	12,848.4	16,968.2
	09	7,683.0	9,528.6	17,211.6	4,114.8	12,907.6	17,022.5
	10	7,990.2	9,473.3	17,463.5	4,165.6	12,906.6	17,072.2
	11	8,115.4	9,564.3	17,679.7	4,151.3	12,997.2	17,148.5
	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017	01	8,173.7	9,741.3	17,914.9	4,173.8	13,005.8	17,179.6
	02	8,180.7	9,808.2	17,988.9	4,286.5	13,049.9	17,336.4
	03	8,116.6	9,988.3	18,104.9	4,346.3	13,233.5	17,579.8
	04	8,254.8	9,935.8	18,190.6	4,319.4	13,350.5	17,669.9
	05	8,509.7	9,936.8	18,446.5	4,348.0	13,400.9	17,748.8
	06	8,513.5	9,947.2	18,460.7	4,340.8	13,589.3	17,930.1
	07	8,658.5	9,949.9	18,608.5	4,305.0	13,814.3	18,119.4
	08	9,068.0	9,945.0	19,012.9	4,221.0	13,817.1	18,038.2

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.

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

Notes:

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

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2006	12	4,886.2	3,315.8	560.5	8,762.5	8,192.6	426.9	193.1	8,812.6
2007	12	6,215.6	5,292.2	578.7	12,086.5	10,646.4	460.0	389.1	11,495.5
2008	12	5,854.7	5,449.9	569.8	11,874.4	13,062.0	613.4	460.6	14,136.1
2009	12	6,121.6	5,466.7	503.1	12,091.4	12,617.6	667.2	400.1	13,684.8
2010	12	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011	12	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
2012	12	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013	12	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2016	08	10,043.5	6,508.6	663.7	17,215.8	16,753.1	209.6	5.5	16,968.2
	09	10,116.4	6,436.2	659.0	17,211.6	16,813.9	203.7	4.9	17,022.5
	10	10,337.2	6,458.7	667.7	17,463.5	16,864.3	202.9	5.1	17,072.2
	11	10,468.8	6,518.6	692.3	17,679.7	16,935.0	208.5	5.0	17,148.5
	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017	01	10,663.5	6,555.1	696.3	17,914.9	16,972.8	201.9	5.0	17,179.6
	02	10,721.4	6,565.2	702.3	17,988.9	17,130.9	200.5	5.0	17,336.4
	03	10,791.0	6,603.6	710.3	18,104.9	17,377.1	197.8	4.9	17,579.8
	04	10,893.0	6,588.2	709.5	18,190.6	17,464.4	200.6	5.0	17,669.9
	05	11,050.1	6,671.5	725.0	18,446.5	17,568.9	175.1	4.9	17,748.8
	06	11,111.7	6,647.1	701.9	18,460.7	17,749.5	176.0	4.6	17,930.1
	07	11,267.0	6,638.9	702.6	18,608.5	17,942.0	172.9	4.5	18,119.4
	08	11,654.5	6,665.6	692.8	19,012.9	17,882.6	151.2	4.4	18,038.2

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.

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

Notes:

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

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

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

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	44.2	393.7	348.6	169.8	124.3	156.0	697.6	1,067.2	139.6	853.3	10.1	4,004.4
2007	12	45.7	544.5	381.0	242.0	147.5	186.2	740.3	1,321.0	176.2	1,311.7	9.6	5,105.8
2008	12	52.3	255.2	271.7	204.0	108.2	137.5	781.8	1,328.9	161.3	1,558.8	44.7	4,904.3
2009	12	41.4	416.0	352.7	187.9	148.6	146.5	852.2	1,280.0	173.1	1,601.4	14.5	5,214.4
2010	12	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011	12	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012	12	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013	12	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015	12	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
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
2016	08	166.6	408.5	344.9	259.4	51.6	206.8	594.6	2,308.1	270.7	3,139.1	24.9	7,775.2
	09	117.9	401.6	396.6	242.3	54.2	236.7	524.5	2,261.7	264.0	3,162.7	20.8	7,683.0
	10	127.0	521.0	417.2	242.8	51.7	286.4	607.8	2,270.1	263.4	3,182.9	19.9	7,990.2
	11	105.0	491.6	408.1	248.9	80.1	322.9	569.4	2,359.2	263.6	3,247.4	19.2	8,115.4
	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	01	102.1	470.0	406.3	241.7	63.0	212.1	595.0	2,347.7	273.1	3,444.2	18.6	8,173.7
	02	103.8	459.8	414.5	266.9	70.8	222.3	546.1	2,322.3	274.9	3,480.3	18.9	8,180.7
	03	94.2	421.5	449.2	269.5	76.5	198.8	558.1	2,239.5	259.7	3,531.8	17.9	8,116.6
	04	106.7	444.6	458.1	277.8	72.2	225.4	637.2	2,185.2	257.7	3,565.3	24.7	8,254.8
	05	120.8	489.8	488.1	283.3	78.0	232.9	599.0	2,357.3	272.4	3,570.0	18.1	8,509.7
	06	107.8	486.1	525.0	273.5	78.6	206.1	586.1	2,340.6	274.8	3,616.3	18.4	8,513.5
	07	108.4	456.6	511.6	288.9	81.0	220.0	604.4	2,449.5	279.0	3,638.8	20.4	8,658.5
	08	108.7	636.6	534.8	295.1	97.8	283.3	557.1	2,580.0	288.1	3,666.8	19.8	9,068.0

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

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

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007	12	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
2008	12	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009	12	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010	12	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011	12	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012	12	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013	12	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014	12	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015	12	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
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
2016	08	93.6	219.3	21.1	36.6	42.5	726.7	583.6	491.4	119.3	7,084.4	22.2	9,440.6
	09	107.1	222.9	24.2	35.8	32.3	725.0	649.3	494.2	125.1	7,090.6	22.2	9,528.6
	10	78.1	224.0	22.5	35.6	37.0	736.6	597.5	492.9	120.9	7,104.7	23.4	9,473.3
	11	74.7	237.2	27.9	30.1	42.2	736.6	669.2	477.8	119.7	7,130.5	18.4	9,564.3
	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	01	73.3	238.3	20.9	29.3	35.4	771.6	689.7	476.4	121.0	7,269.4	15.9	9,741.3
	02	70.8	239.4	19.7	30.3	36.3	779.9	743.9	472.3	123.9	7,274.2	17.5	9,808.2
	03	71.4	308.1	20.1	30.3	32.7	783.7	745.6	510.3	124.3	7,343.1	18.9	9,988.3
	04	70.1	307.1	20.2	34.1	35.2	782.9	692.8	503.4	122.9	7,347.4	19.7	9,935.8
	05	68.0	287.0	21.9	35.5	40.7	791.4	733.6	495.2	117.9	7,326.7	18.8	9,936.8
	06	65.1	267.2	22.4	37.5	40.6	808.0	743.3	495.6	116.0	7,332.2	19.4	9,947.2
	07	104.3	240.9	24.1	36.4	38.1	799.1	755.0	509.8	118.1	7,306.5	17.7	9,949.9
	08	72.2	266.2	26.0	38.0	25.3	813.8	755.9	506.5	117.0	7,308.1	16.0	9,945.0

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

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

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006.	12.	0.1	6.2	2.2	1.4	0.1	30.1	77.6	1,453.4	11.8	466.6	7.5	2,057.0
2007.	12.	0.0	6.3	2.3	0.3	0.0	53.5	73.8	1,819.0	17.0	564.5	4.6	2,541.4
2008.	12.	0.0	6.0	2.3	10.4	0.1	69.8	76.5	2,579.8	32.8	645.7	4.2	3,427.5
2009.	12.	3.2	8.7	2.2	31.7	33.5	33.4	80.0	2,459.8	10.6	716.4	12.0	3,391.5
2010.	12.	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011.	12.	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012.	12.	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013.	12.	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014.	12.	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015.	12.	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
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
2016.	08.	0.0	53.9	13.9	17.4	60.3	20.9	77.5	2,943.3	9.2	905.7	17.6	4,119.7
	09.	0.0	47.4	14.0	20.4	60.4	21.8	92.5	2,936.9	8.9	897.5	15.1	4,114.8
	10.	0.0	46.9	8.2	20.4	60.5	21.5	91.9	2,981.8	8.5	910.6	15.3	4,165.6
	11.	0.0	52.1	3.8	20.2	60.0	22.0	93.1	2,972.9	7.9	904.7	14.7	4,151.3
	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.	01.	0.0	53.5	4.3	20.0	50.8	22.2	90.2	3,019.7	7.0	891.4	14.7	4,173.8
	02.	0.0	63.1	7.4	20.8	61.1	23.5	72.1	3,127.0	7.8	887.8	15.9	4,286.5
	03.	0.0	52.6	8.3	21.0	52.0	32.3	80.6	3,190.1	7.6	886.2	15.8	4,346.3
	04.	0.0	49.1	8.0	21.4	35.1	34.9	79.0	3,185.2	7.3	883.1	16.2	4,319.4
	05.	0.0	49.8	7.1	18.4	22.4	37.3	76.6	3,220.0	6.6	893.9	15.9	4,348.0
	06.	0.0	48.6	10.1	17.2	21.6	37.5	74.5	3,221.6	7.5	885.7	16.5	4,340.8
	07.	0.0	46.7	8.8	15.6	34.2	38.6	80.5	3,163.5	8.8	891.7	16.7	4,305.0
	08.	0.0	47.1	5.8	14.9	11.2	37.4	78.4	3,106.5	8.5	894.5	16.6	4,221.0

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.

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

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

Claims on BH Institutions have been reclassified since April 2010.

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006	12	0.0	0.4	1.3	56.2	0.6	31.8	167.7	2,592.7	10.3	3,893.0	1.5	6,755.6
2007	12	0.7	8.8	1.1	92.3	15.5	77.9	195.0	3,439.2	18.5	5,104.4	0.9	8,954.2
2008	12	1.7	95.6	0.9	132.5	13.5	73.9	177.2	4,142.2	19.5	6,051.1	0.5	10,708.6
2009	12	1.4	89.2	2.1	155.5	19.7	43.6	185.8	4,186.9	17.4	5,590.8	0.9	10,293.3
2010	12	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011	12	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012	12	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013	12	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014	12	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015	12	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
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
2016	08	0.0	344.1	194.9	273.3	103.9	30.9	296.2	4,549.8	11.3	7,043.5	0.5	12,848.4
	09	0.0	325.0	229.1	272.0	104.6	30.0	293.3	4,561.5	11.0	7,080.6	0.5	12,907.6
	10	0.0	315.8	229.3	268.2	102.0	29.5	289.4	4,541.1	11.8	7,118.0	1.4	12,906.6
	11	0.0	309.3	235.4	264.9	99.5	28.0	287.8	4,608.4	12.1	7,151.3	0.5	12,997.2
	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	01	0.0	288.6	226.2	259.0	101.1	23.9	278.2	4,646.3	11.7	7,170.5	0.4	13,005.8
	02	0.0	282.6	222.2	254.6	100.3	24.6	301.7	4,645.9	10.0	7,207.5	0.4	13,049.9
	03	0.0	324.5	216.5	250.5	95.7	31.1	295.8	4,708.6	9.8	7,300.7	0.4	13,233.5
	04	0.0	318.0	211.9	255.1	106.4	26.5	296.5	4,752.2	10.3	7,373.1	0.4	13,350.5
	05	0.0	311.5	208.6	260.9	101.4	30.3	292.1	4,748.3	10.1	7,437.1	0.4	13,400.9
	06	0.0	353.0	204.2	266.3	97.9	39.8	296.9	4,810.6	12.5	7,507.7	0.3	13,589.3
	07	0.0	343.0	199.2	273.9	98.0	40.2	303.6	4,989.5	12.4	7,554.3	0.3	13,814.3
	08	0.0	327.5	195.2	274.4	90.8	41.1	303.6	4,980.5	12.2	7,591.5	0.3	13,817.1

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.

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

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

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

		Loans in KM						Loans in KM Indexed to Foreign Currency										* Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For other Purposes		For Consumption			For Housing Needs			For other Purposes			Loans in KM			Loans in KM Indexed to Foreign Currency		
Year	Period	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages																				
2016	01	7.251	...	7.194	7.046	...	7.231	...	5.491	5.895	6.053	5.552	8.082	7.233	7.729	12.270	14.783	12.606		
	02	6.911	5.576	7.184	6.796	...	7.149	...	5.680	...	6.360	5.829	8.011	7.251	7.886	12.598	14.711	12.488		
	03	6.652	5.783	7.013	6.704	...	7.827	...	5.529	5.962	5.753	5.662	8.008	7.073	7.920	12.574	14.685	12.378		
	04	...	6.296	6.917	6.701	...	...	...	5.558	6.001	5.098	5.442	8.128	7.082	7.313	12.511	14.688	12.302
	05	...	6.166	6.922	6.688	...	...	...	5.638	6.018	5.299	5.415	8.261	6.800	6.902	12.537	14.661	12.262
	06	...	6.046	6.889	6.573	...	...	...	5.599	6.114	6.016	5.768	8.236	6.999	6.843	12.432	14.657	12.179
	07	6.595	6.014	7.051	6.573	...	...	...	5.472	6.042	5.934	5.767	8.314	7.002	6.825	12.480	14.594	12.169
	08	6.361	5.897	7.000	6.677	...	...	...	5.383	5.924	5.741	5.612	8.170	7.046	6.931	12.492	14.636	12.144
	09	7.888	6.291	6.751	6.407	...	7.837	...	5.314	6.046	5.681	5.628	8.039	6.946	6.960	12.450	14.642	12.065		
	10	7.934	5.818	6.796	6.190	...	7.878	...	5.168	6.742	5.700	5.595	7.836	7.316	6.471	12.441	14.637	11.996		
	11	8.219	6.387	6.729	6.068	...	...	...	5.400	6.318	5.654	5.270	7.628	6.868	6.418	12.420	14.704	11.868
	12	8.150	6.060	6.986	6.214	...	7.349	...	5.156	5.981	5.330	5.277	7.584	6.714	6.450	12.346	14.688	11.680		
2017	01	6.454	5.934	7.574	6.724	...	7.922	...	5.087	5.589	5.279	5.400	7.581	6.894	7.071	12.383	14.685	11.618		
	02	...	6.300	7.563	6.576	...	8.020	...	4.952	5.129	4.924	5.176	7.588	6.972	7.381	12.431	14.686	11.556		
	03	7.622	...	7.223	6.130	...	...	...	4.624	4.655	4.944	4.922	7.173	6.683	6.949	12.419	14.690	11.491
	04	8.125	...	6.767	6.102	...	7.351	...	4.394	4.271	4.927	4.577	7.138	6.871	6.747	12.397	14.698	11.500		
	05	8.134	...	6.762	6.119	...	7.388	...	4.381	4.083	4.828	4.780	7.168	6.859	6.717	12.434	14.697	11.453		
	06	5.801	4.304	6.634	6.081	...	...	...	4.435	4.119	4.777	4.869	6.991	6.797	6.669	12.278	14.688	11.398
	07	6.936	4.198	6.536	6.278	...	...	...	4.300	4.045	4.554	4.588	7.055	7.085	7.011	12.380	14.685	11.381
	08	...	...	6.515	6.303	...	6.988	...	4.392	4.041	4.654	4.672	7.152	7.386	7.233	12.393	14.676	11.387
Loan amount (new business)																	- KM thousand -			
2016	01	106	...	27,962	12,542	...	47	...	8,303	399	760	1,536	67,036	8,125	10,034	608,790	90,085	55,959		
	02	137	150	36,456	20,165	...	163	...	10,432	...	757	2,436	88,195	13,178	10,472	523,505	97,932	56,062		
	03	145	151	40,977	28,275	...	65	...	11,456	671	899	5,019	105,742	15,351	11,208	523,751	92,649	56,313		
	04	...	83	42,521	31,441	...	...	...	9,799	244	1,469	5,152	97,587	13,037	9,931	517,271	93,208	56,560
	05	...	72	50,531	28,658	...	...	...	10,949	460	1,193	4,033	78,711	12,729	10,782	526,270	96,098	56,521
	06	...	107	65,966	30,280	...	...	...	12,461	1,444	5,434	12,288	86,531	14,591	17,930	519,983	95,912	56,731
	07	33	150	44,212	21,385	...	...	...	9,291	1,998	4,388	9,811	76,463	15,252	22,410	522,122	94,772	57,129
	08	36	114	41,490	21,072	...	...	...	8,700	665	2,099	8,145	84,949	10,320	19,093	526,818	94,421	57,888
	09	89	134	51,433	21,188	...	456	...	10,611	471	2,142	6,245	74,711	13,858	22,524	522,764	94,377	58,313		
	10	57	116	74,406	23,678	...	352	...	11,090	527	2,311	6,486	58,257	20,462	28,227	534,928	93,846	58,377		
	11	67	108	64,869	21,270	...	...	...	10,674	503	2,386	4,974	70,347	11,772	29,908	534,145	93,641	58,009
	12	37	207	55,519	23,435	...	491	...	10,141	961	1,275	5,159	70,540	23,133	18,529	521,185	93,033	59,127		
2017	01	18	151	40,976	16,670	...	169	...	7,648	1,276	1,158	2,856	48,875	16,338	23,249	527,743	91,926	58,708		
	02	...	234	45,212	20,836	...	308	...	7,672	714	1,847	4,524	62,982	18,981	36,384	519,382	90,541	58,456		
	03	108	...	83,797	34,527	...	...	...	18,397	785	4,030	6,956	95,839	29,969	45,111	517,808	90,381	58,126
	04	44	...	74,011	31,854	...	589	...	19,559	1,033	4,023	4,784	75,808	23,046	48,605	513,717	89,470	57,666		
	05	90	...	65,981	27,088	...	421	...	21,897	897	3,426	6,521	88,879	8,836	41,728	523,291	90,079	57,677		
	06	106	144	61,145	27,798	...	...	...	21,786	537	3,026	8,674	89,666	10,648	36,621	518,460	89,838	58,026
	07	257	163	64,703	26,887	...	...	...	15,963	417	2,916	6,429	75,474	7,357	26,140	522,597	89,554	58,589
	08	...	...	64,367	23,480	...	486	...	18,357	398	4,121	9,481	56,668	12,973	24,068	524,388	89,946	58,722

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 based on credit cards and overdrafts to households.

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

		LOANS IN KM				LOANS IN KM INDEXED TO FOREIGN CURRENCY								
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million	* Revolving Loans and Overdrafts	
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2016	01	6.698	6.265	5.238	...	7.916	6.384	5.905	5.940	5.878	6.424	5.670	5.469	5.949
	02	6.593	6.935	5.240	3.917	7.700	5.594	5.705	6.019	5.079	4.684	5.197	5.364	5.908
	03	6.055	6.370	4.592	4.251	7.256	5.751	5.571	5.795	5.313	5.388	5.866	5.345	5.824
	04	6.295	6.048	5.157	4.281	7.819	5.496	5.424	5.857	5.580	4.985	4.967	5.232	5.801
	05	6.298	6.075	4.682	4.391	7.674	5.214	5.213	5.531	5.231	5.513	...	5.151	5.795
	06	6.223	6.060	4.612	4.119	7.495	5.072	5.021	5.873	5.519	6.193	4.595	5.031	5.621
	07	6.022	6.048	4.537	4.457	7.424	5.985	5.772	5.726	5.093	5.628	4.129	5.005	5.531
	08	6.226	6.165	4.450	4.938	7.588	5.024	5.636	5.911	5.292	5.810	5.036	4.985	5.284
	09	6.168	5.882	4.525	5.036	7.298	5.652	5.267	5.470	5.293	5.506	4.602	4.883	5.353
	10	6.120	5.823	5.368	5.567	7.373	5.258	5.355	5.105	5.465	5.140	4.710	4.831	5.177
	11	5.886	5.538	5.105	4.641	7.371	5.208	5.241	5.674	4.672	5.142	4.727	4.805	4.943
	12	5.977	5.420	4.623	4.315	7.029	4.882	5.008	5.628	4.448	4.854	4.463	4.707	4.868
2017	01	5.816	5.377	4.619	4.287	6.977	5.339	4.733	5.212	4.200	4.695	4.932	4.644	4.811
	02	5.581	5.509	4.527	4.112	6.893	4.872	4.630	5.545	4.641	4.753	5.272	4.565	4.742
	03	5.453	5.398	4.187	3.969	7.087	5.199	4.886	5.220	4.317	4.474	5.127	4.489	4.692
	04	5.411	5.233	3.898	3.962	7.155	5.018	4.782	5.577	4.046	4.165	4.600	4.425	4.754
	05	5.375	5.063	3.959	4.241	6.895	4.991	4.795	5.357	4.311	4.299	4.261	4.367	4.586
	06	5.418	5.222	3.787	3.861	7.385	4.757	4.721	5.220	4.080	4.298	4.567	4.293	4.624
	07	5.348	5.048	3.487	3.879	7.229	4.966	4.799	5.256	3.901	4.432	4.051	4.250	4.462
	08	5.445	5.377	3.730	3.704	6.917	5.004	4.528	5.221	3.860	...	4.807	4.265	4.461
Loan amount (new business)														
													- KM thousand -	
2016	01	26,177	7,529	18,920	...	13,394	4,133	2,458	18,173	7,846	5,500	27,110	1,645,311	497,290
	02	31,633	8,941	38,777	41,554	9,312	8,904	4,215	16,643	6,486	10,833	42,926	1,717,090	492,678
	03	40,348	15,106	43,648	30,747	20,325	10,367	6,401	25,105	5,118	9,515	22,943	1,715,649	468,665
	04	34,311	18,848	28,448	14,500	17,952	10,713	8,504	25,677	9,376	11,758	23,993	1,764,276	441,149
	05	31,551	13,065	51,416	35,185	16,049	8,949	4,295	15,607	8,183	2,200	...	1,837,080	412,853
	06	37,450	11,794	58,083	37,319	18,506	13,256	7,728	14,875	10,205	6,899	29,138	1,864,156	422,212
	07	34,232	9,458	51,329	9,934	16,645	6,420	6,623	11,908	6,967	18,396	62,460	1,874,842	414,861
	08	32,087	10,076	43,172	25,794	15,254	6,923	3,164	8,994	11,523	10,602	37,894	1,793,609	420,991
	09	34,232	9,458	51,329	9,934	16,645	6,420	6,623	11,908	6,967	18,396	62,460	1,874,842	414,861
	10	32,087	10,076	43,172	25,794	15,254	6,923	3,164	8,994	11,523	10,602	37,894	1,793,609	420,991
	11	33,249	9,941	49,295	19,410	14,380	8,986	4,637	17,609	10,300	15,309	19,055	1,859,846	435,694
	12	48,482	19,022	68,596	35,951	23,726	15,794	5,580	10,638	6,238	18,458	45,779	1,865,259	461,392
2017	01	25,430	9,392	43,177	43,855	9,709	5,441	3,702	13,662	8,326	4,885	14,700	1,854,822	459,656
	02	34,167	16,415	35,583	27,326	16,352	8,650	3,028	11,811	6,973	6,372	58,476	1,959,903	458,202
	03	45,743	20,558	58,211	45,750	20,666	11,779	5,066	34,278	9,467	15,618	41,566	1,981,951	449,053
	04	40,527	14,074	58,860	19,825	15,109	12,479	7,696	17,797	5,435	10,886	103,919	2,023,042	432,400
	05	37,650	14,969	54,008	42,670	19,174	10,509	4,282	16,518	13,799	7,138	62,481	2,007,292	455,283
	06	38,855	15,980	64,838	52,063	19,221	8,069	6,165	17,360	7,426	16,533	58,466	2,050,402	463,795
	07	39,087	13,592	56,771	34,600	15,690	8,677	5,902	22,404	6,934	6,519	78,334	2,059,626	409,031
	08	29,175	11,339	50,260	23,415	12,346	9,758	2,742	19,703	4,837	...	33,412	2,027,200	389,799

Notes:

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

		HOUSEHOLDS										NON-FINANCIAL COMPANIES									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	With Agreed Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	* Overnight Deposits	* Overnight Deposits
Weighted monthly averages																					
2016	01	0.887	1.973	2.586	0.098	0.886	2.135	2.396	0.121	0.744	0.066	0.858	1.484	1.884	0.099	0.348	...	2.567	0.089	0.071	
	02	0.828	2.073	2.269	0.086	0.868	2.199	2.565	0.115	0.648	0.066	0.997	1.371	2.102	0.103	...	...	...	0.089	0.149	
	03	0.854	1.889	2.123	0.084	0.858	2.243	2.524	0.124	0.748	0.064	0.844	2.169	2.483	0.091	0.254	2.269	...	0.065	0.052	
	04	0.738	1.947	2.092	0.078	0.756	2.012	2.245	0.123	0.576	0.068	0.756	2.881	2.897	0.097	...	2.012	...	0.080	0.046	
	05	0.685	1.997	2.210	0.076	0.618	1.957	2.114	0.123	1.467	0.066	0.413	1.561	...	0.087	...	...	2.214	0.081	0.056	
	06	0.660	1.992	2.075	0.076	0.580	1.975	2.235	0.122	0.524	0.066	1.210	1.797	2.490	0.077	...	...	...	0.085	0.056	
	07	0.583	1.930	2.002	0.075	0.679	1.916	2.084	0.122	0.542	0.066	0.355	1.398	2.060	0.082	...	...	...	0.084	0.050	
	08	0.626	1.877	2.006	0.075	0.548	1.740	2.247	0.115	0.472	0.066	0.353	1.327	2.876	0.081	...	1.184	...	0.065	0.053	
	09	0.609	2.101	1.873	0.073	0.602	1.791	2.344	0.114	0.590	0.067	0.306	1.697	2.191	0.081	...	1.345	...	0.076	0.065	
	10	0.578	2.116	2.011	0.072	0.583	2.002	2.063	0.112	0.579	0.066	0.451	2.382	1.723	0.097	...	...	...	0.080	0.068	
	11	0.657	1.721	2.056	0.086	0.560	1.655	2.041	0.109	0.524	0.058	0.471	1.669	2.532	0.085	...	...	...	0.088	0.058	
	12	0.548	1.698	2.102	0.093	0.545	1.531	2.211	0.106	0.423	0.057	0.456	1.393	1.822	0.085	0.915	...	2.124	0.083	0.048	
2017	01	0.550	1.570	2.028	0.070	0.434	1.516	2.006	0.093	0.324	0.056	0.720	1.538	...	0.078	...	...	...	0.086	0.043	
	02	0.473	1.655	1.814	0.067	0.402	1.429	1.705	0.089	0.415	0.055	0.602	1.233	1.435	0.081	...	...	1.772	0.079	0.047	
	03	0.369	1.779	1.757	0.077	0.462	1.593	2.103	0.087	0.289	0.059	0.923	1.023	2.102	0.072	...	1.349	...	0.073	0.046	
	04	0.352	1.700	1.639	0.066	0.304	1.539	1.606	0.086	0.449	0.060	0.468	0.712	2.187	0.067	...	1.263	...	0.056	0.035	
	05	0.362	1.596	1.593	0.058	0.335	1.583	1.447	0.069	0.516	0.051	0.607	1.334	1.782	0.066	...	...	...	0.063	0.031	
	06	0.436	1.715	1.509	0.057	0.307	1.657	1.494	0.068	0.415	0.051	0.569	0.914	2.027	0.059	...	...	1.663	0.062	0.035	
	07	0.481	1.466	1.512	0.057	0.331	1.485	1.572	0.067	0.362	0.050	0.524	1.213	1.795	0.059	...	0.153	...	0.056	0.036	
	08	0.422	1.492	1.520	0.055	0.344	1.426	1.573	0.066	0.375	0.049	0.569	0.914	2.027	0.059	...	...	1.663	0.062	0.035	
Deposit amount (new business)		- KM thousand -																			
2016	01	11,240	25,600	36,621	2,438,741	17,452	49,625	34,577	931,856	4,951	231,340	16,410	1,430	3,951	1,959,193	5,770	...	9,847	465,256	72,389	
	02	11,642	31,281	24,540	2,613,303	14,818	54,515	50,182	868,926	6,549	231,936	11,776	8,630	15,423	1,953,934	...	...	...	504,575	139,199	
	03	11,189	24,668	24,648	2,679,926	19,072	53,614	67,533	946,872	5,488	233,848	17,459	9,296	11,178	1,919,101	658	11,896	...	520,804	61,682	
	04	11,060	23,093	20,394	2,714,215	16,748	45,533	48,099	962,875	3,571	235,362	9,172	6,763	5,728	1,911,319	...	10,768	...	509,585	69,424	
	05	11,677	27,193	23,482	2,729,426	17,089	50,884	45,533	968,498	8,333	240,701	13,036	4,835	...	2,000,896	...	...	24,188	509,343	64,471	
	06	7,749	27,071	27,146	2,739,820	11,569	48,074	44,270	978,423	1,884	246,919	28,572	6,695	7,251	1,977,655	...	...	...	506,733	58,391	
	07	9,684	27,582	17,717	2,767,449	17,380	53,125	38,785	989,205	3,946	247,707	8,907	2,300	3,485	2,107,084	...	...	...	586,939	65,339	
	08	10,270	30,771	23,464	2,796,913	19,468	61,139	57,014	997,921	4,217	248,388	26,388	15,850	4,541	2,223,449	...	7,913	...	572,240	72,158	
	09	9,684	27,582	17,717	2,767,449	17,380	53,125	38,785	989,205	3,946	247,707	26,388	15,850	4,541	2,223,449	...	7,913	...	572,240	72,158	
	10	10,270	30,771	23,464	2,796,913	19,468	61,139	57,014	997,921	4,217	248,388	5,405	48,860	19,773	2,146,882	...	...	...	535,139	75,709	
	11	8,073	40,407	19,619	2,810,542	13,746	51,271	59,906	1,000,674	4,301	248,149	17,121	34,390	2,363	2,217,050	...	...	...	538,920	71,230	
	12	12,326	33,407	37,407	3,052,215	15,650	50,354	53,399	1,046,384	3,090	261,142	19,822	14,794	8,874	2,168,102	1,663	...	17,116	523,643	75,169	
2017	01	11,586	23,640	27,354	3,065,931	14,340	43,252	41,055	1,075,798	3,178	264,891	18,288	5,201	...	2,213,016	...	...	...	556,809	84,397	
	02	10,803	24,114	24,581	3,090,258	13,943	42,639	39,652	1,084,848	2,368	269,560	8,903	3,657	35,301	2,153,024	...	...	29,477	543,752	86,127	
	03	7,974	29,053	26,301	3,124,024	10,743	54,799	90,492	1,084,142	5,145	272,508	11,298	5,761	8,952	2,115,039	...	1,452	...	556,432	89,103	
	04	7,753	19,368	18,987	3,163,551	11,617	44,186	38,155	1,097,170	2,424	268,915	6,439	8,151	17,561	2,122,509	...	3,357	...	540,883	97,095	
	05	9,799	20,993	24,748	3,164,343	12,404	46,965	38,051	1,109,685	2,405	275,449	6,868	12,953	20,400	2,200,924	...	...	...	571,389	109,758	
	06	7,533	25,518	19,733	3,192,100	10,755	49,448	27,827	1,133,377	1,845	276,625	19,465	27,259	2,791	2,245,040	...	...	47,527	516,182	97,004	
	07	7,393	23,001	14,995	3,213,209	12,906	42,184	41,623	1,144,992	2,985	272,498	12,774	53,215	31,846	2,353,728	...	326	...	555,589	112,856	
	08	7,974	21,497	23,786	3,238,372	13,912	53,142	35,189	1,159,203	3,043	273,560	7,659	10,495	265	2,430,308	6,406	3,935	...	585,217	100,673	

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 Reserves
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17,320,130	2,961,865	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2016	08	19,496,034	1,949,603	4,016,769	2,067,165
	09	19,732,227	1,973,223	4,082,200	2,108,977
	10	19,752,708	1,975,271	4,156,445	2,181,174
	11	19,961,910	1,996,191	4,152,193	2,156,002
	12	20,070,713	2,007,071	4,188,236	2,181,165
2017	01	20,383,300	2,038,330	4,193,367	2,155,037
	02	20,360,577	2,036,058	4,137,602	2,101,544
	03	20,440,989	2,044,099	4,037,032	1,992,933
	04	20,594,783	2,059,478	3,924,350	1,864,872
	05	20,862,763	2,086,276	4,041,640	1,955,364
	06	21,081,265	2,108,126	4,046,262	1,938,136
	07	21,231,283	2,123,128	4,091,430	1,968,302
	08	21,542,794	2,154,279	4,344,400	2,190,120

Notes:

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

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

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

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

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

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

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

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

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

From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to a month.

From 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 and other currency expressed in KM.

T18: Required Reserves by Maintenance Periods
- KM thousand -

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	in KM	in Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
08 / 2016	22	10,208,188	9,186,027	19,394,214	1,939,421	3,999,218	2,059,796	-114.4	0.0
	23	10,298,366	9,194,939	19,493,305	1,949,330	4,026,286	2,076,955	-115.4	0.0
	24	10,412,435	9,188,147	19,600,582	1,960,058	4,024,802	2,064,744	-126.2	0.0
09	25	10,515,095	9,187,548	19,702,643	1,970,264	4,049,633	2,079,369	-115.5	0.0
	26	10,568,799	9,151,353	19,720,152	1,972,015	4,093,227	2,121,212	-117.8	0.0
	27	10,629,848	9,144,038	19,773,885	1,977,389	4,103,740	2,126,352	-118.1	0.0
10	28	10,612,552	9,113,749	19,726,301	1,972,630	4,152,295	2,179,664	-121.1	0.0
	29	10,654,483	9,086,374	19,740,857	1,974,086	4,165,833	2,191,747	-121.8	0.0
	30	10,655,649	9,135,317	19,790,966	1,979,097	4,151,207	2,172,111	-132.7	0.0
11	31	10,813,836	9,115,507	19,929,343	1,992,934	4,119,841	2,126,907	-118.2	0.0
	32	10,861,365	9,102,309	19,963,674	1,996,367	4,134,052	2,137,685	-118.8	0.0
	33	10,852,804	9,139,910	19,992,714	1,999,271	4,202,687	2,203,416	-122.4	0.0
12	34	10,940,806	9,129,895	20,070,701	2,007,070	4,211,320	2,204,250	-122.5	0.0
	35	10,929,343	9,133,345	20,062,688	2,006,269	4,150,501	2,144,232	-119.1	0.0
	36	10,903,305	9,175,445	20,078,749	2,007,875	4,202,888	2,195,013	-134.1	0.0
01 / 2017	01	11,043,284	20,338,417	20,338,417	2,033,842	4,222,420	2,188,579	-121.6	0.0
	02	11,166,757	20,455,547	20,455,547	2,045,555	4,180,892	2,135,337	-118.6	0.0
	03	11,118,181	20,355,937	20,355,937	2,035,594	4,176,789	2,141,195	-130.9	0.0
02	04	11,151,605	20,394,973	20,394,973	2,039,497	4,174,664	2,135,167	-118.6	0.0
	05	11,110,849	20,333,876	20,333,876	2,033,388	4,136,505	2,103,118	-116.8	0.0
	06	11,150,211	20,352,881	20,352,881	2,035,288	4,101,637	2,066,349	-91.8	0.0
03	07	11,190,746	20,400,677	20,400,677	2,040,068	4,105,072	2,065,004	-114.7	0.0
	08	11,218,228	20,468,575	20,468,575	2,046,857	4,038,106	1,991,249	-110.6	0.0
	09	11,232,931	20,453,714	20,453,714	2,045,371	3,967,919	1,922,547	-117.5	0.0
04	10	11,282,156	20,519,314	20,519,314	2,051,931	3,931,627	1,879,696	-104.4	0.0
	11	11,299,560	20,613,418	20,613,418	2,061,342	3,878,513	1,817,171	-101.0	0.0
	12	11,282,763	20,651,616	20,651,616	2,065,162	3,962,909	1,897,747	-105.4	0.0
05	13	11,425,726	20,806,815	20,806,815	2,080,682	4,041,902	1,961,220	-109.0	0.0
	14	11,452,824	20,842,782	20,842,782	2,084,278	4,029,986	1,945,708	-108.1	0.0
	15	11,520,448	20,938,691	20,938,691	2,093,869	4,053,033	1,959,164	-119.7	0.0
06	16	11,569,661	21,018,581	21,018,581	2,101,858	4,055,744	1,953,886	-108.5	0.0
	17	11,622,834	21,103,951	21,103,951	2,110,395	4,035,048	1,924,653	-106.9	0.0
	18	11,648,356	21,121,262	21,121,262	2,112,126	4,047,995	1,935,869	-107.5	0.0
07	19	11,623,957	9,488,841	21,112,798	2,111,280	4,087,371	1,976,091	-109.8	0.0
	20	11,644,219	9,634,954	21,279,173	2,127,917	4,078,069	1,950,152	-108.3	0.0
	21	11,668,367	9,633,511	21,301,879	2,130,188	4,108,850	1,978,662	-120.9	0.0
08	22	11,686,125	9,748,715	21,434,840	2,143,484	4,175,260	2,031,776	-112.9	0.0
	23	11,762,284	9,732,169	21,494,454	2,149,445	4,382,319	2,232,873	-124.0	0.0
	24	11,953,681	9,745,409	21,699,090	2,169,909	4,475,620	2,305,711	-140.9	0.0

Note: See the note for Table T17

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2010	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2006	12	...	...	...	125.8	...	...
2007	12	...	...	101.3	92.0	...	...
2008	12	...	...	108.0	205.0	...	...
2009	12	...	...	90.0	68.0	...	...
2010	12	...	...	110.8	107.5	...	...
2011	12	...	...	90.8	94.2	...	...
2012	12	...	...	99.6	100.0	...	...
2013	12	...	...	107.8	104.7	...	...
2014	12	...	...	97.9	99.7	...	...
2015	12	...	...	101.7	99.5	...	...
2016	12	...	...	103.8	120.0	...	...
2016	08	100.5	102.0	100.8	107.9	110.5	103.5
	09	100.7	101.6	99.6	114.3	113.3	106.0
	10	106.5	97.5	105.6	106.2	118.7	111.1
	11	98.9	101.4	103.2	109.2	118.4	110.8
	12	98.0	105.1	103.8	120.0	119.2	115.6
2017	01	85.8	78.3	100.3	120.6	99.0	88.7
	02	106.3	106.3	102.0	104.0	105.8	94.8
	03	110.1	109.7	102.5	94.8	116.3	104.2
	04	97.5	96.4	100.6	110.3	112.2	100.6
	05	99.8	93.7	102.2	93.6	110.2	98.8
	06	102.0	117.4	99.7	106.8	118.0	105.8
	07	104.9	91.4	110.0	98.6	118.0	105.8
	08	100.4	95.6	110.6	95.2	116.9	104.8

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

Notes:

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

T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
2005	12	...	...	...	...	...	...
2006	12	...	104.6	106.1	...	...	...
2007	12	...	104.9	101.5	...	104.9	101.5
2008	12	...	103.8	107.4	...	107.5	107.5
2009	12	...	100.0	99.6	...	100.0	99.6
2010	12	...	103.1	102.1	...	103.1	102.1
2011	12	...	103.1	103.7	...	103.1	103.7
2012	12	...	101.8	102.1	...	101.9	102.1
2013	12	...	98.8	99.9	...	...	...
2014	12	...	99.6	99.1	...	...	...
2015	12	...	98.4	98.6	...	...	...
2016	12	...	99.7	98.9	...	...	...
2016	08	99.7	98.8	98.7	n/a	n/a	n/a
	09	100.0	98.9	98.7	n/a	n/a	n/a
	10	100.8	99.3	98.7	n/a	n/a	n/a
	11	100.2	99.7	98.8	n/a	n/a	n/a
	12	99.9	99.7	98.9	n/a	n/a	n/a
2017	01	101.2	100.7	100.7	n/a	n/a	n/a
	02	100.3	101.2	100.9	n/a	n/a	n/a
	03	100.2	101.5	101.1	n/a	n/a	n/a
	04	99.6	101.4	101.2	n/a	n/a	n/a
	05	99.9	101.2	101.2	n/a	n/a	n/a
	06	99.5	101.0	101.1	n/a	n/a	n/a
	07	99.6	100.9	101.1	n/a	n/a	n/a
	08	99.8	101.0	101.1	n/a	n/a	n/a

Source: BH Agency for Statistics

Notes:

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

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

CURRENT AND CAPITAL ACCOUNTS							FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
Period	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
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	1,667	216	3,969	442	-1,579	-1,434	145
2015	-7,191	1,823	183	3,570	360	-1,256	-1,169	87
2016	-7,040	1,914	36	3,572	350	-1,167	-906	261
2008 Q1	-2,238	440	253	815	94	-636	-723	-88
Q2	-2,633	517	194	1,006	106	-810	-849	-39
Q3	-2,761	482	285	1,014	91	-889	-829	60
Q4	-2,566	473	211	992	92	-797	-898	-101
2009 Q1	-1,750	402	220	816	86	-225	-332	-107
Q2	-1,952	376	267	831	90	-388	-520	-132
Q3	-1,855	390	258	877	90	-239	-66	172
Q4	-1,879	383	209	817	84	-386	-213	173
2010 Q1	-1,381	367	94	759	92	-69	-155	-87
Q2	-1,778	444	117	889	101	-227	-39	189
Q3	-2,014	413	87	930	98	-485	-427	59
Q4	-2,013	489	115	951	98	-360	-337	24
2011 Q1	-1,580	357	88	808	84	-243	-404	-160
Q2	-1,973	386	12	885	92	-598	-565	34
Q3	-2,088	432	99	920	91	-546	-398	148
Q4	-2,185	418	11	927	90	-739	-673	67
2012 Q1	-1,744	341	98	827	75	-403	-537	-134
Q2	-1,865	418	-108	930	80	-545	-409	136
Q3	-2,200	497	100	943	91	-569	-428	141
Q4	-1,969	374	115	977	88	-415	-432	-16
2013 Q1	-1,607	338	83	837	78	-272	-449	-177
Q2	-1,618	436	-106	926	80	-282	-215	67
Q3	-1,869	481	128	951	91	-218	-25	192
Q4	-2,005	370	251	980	89	-316	-220	96
2014 Q1	-1,733	386	79	833	76	-359	-473	-114
Q2	-1,912	391	-87	989	85	-535	-369	165
Q3	-2,135	508	66	1,071	153	-338	-174	164
Q4	-2,094	383	159	1,076	128	-347	-418	-71
2015 Q1	-1,564	370	49	877	99	-169	-347	-178
Q2	-1,880	488	-39	901	99	-431	-382	49
Q3	-1,938	569	-18	891	80	-416	-247	169
Q4	-1,809	396	191	901	82	-239	-193	46
2016 Q1	-1,537	377	24	760	81	-295	-258	37
Q2	-1,859	500	-36	921	91	-383	-249	134
Q3	-1,788	579	7	943	90	-168	-32	136
Q4	-1,857	459	41	948	88	-321	-367	-46
2017 Q1	-1,604	401	28	852	82	-240	-273	-34
Q2	-1,959	556	-45	976	85	-387	-285	102

Source: CBBH, Balance of Payment Statistics.

Notes:

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

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Current account - Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
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	14,519	16,541	-2,021	6,847	14,721	2,450	783	955	739	4,267	298	442	0	442
2015	14,725	16,341	-1,616	7,194	14,385	2,694	871	928	746	3,909	339	360	0	360
2016	15,351	16,869	-1,518	7,697	14,738	2,809	895	928	892	3,917	345	350	0	350
2008 Q1	2,747	3,477	-730	932	3,170	578	137	372	119	865	50	94	0	94
Q2	3,239	4,155	-916	1,105	3,738	687	171	388	194	1,058	52	106	0	106
Q3	3,530	4,510	-980	1,143	3,904	841	359	479	194	1,067	53	91	0	91
Q4	3,028	3,917	-889	977	3,543	588	114	417	206	1,046	54	92	0	92
2009 Q1	2,563	2,874	-311	808	2,558	544	142	338	118	873	57	86	0	86
Q2	2,726	3,203	-478	907	2,859	597	220	330	62	892	62	90	0	90
Q3	3,015	3,344	-329	1,023	2,878	753	363	304	46	935	58	90	0	90
Q4	2,742	3,213	-470	1,019	2,898	552	169	293	83	879	62	84	0	84
2010 Q1	2,588	2,749	-161	1,071	2,452	495	128	202	108	819	60	92	0	92
Q2	3,092	3,421	-328	1,306	3,084	616	172	218	101	953	64	101	0	101
Q3	3,298	3,881	-583	1,319	3,333	755	341	228	141	995	65	98	0	98
Q4	3,222	3,681	-459	1,318	3,331	652	163	232	118	1,020	69	98	0	98
2011 Q1	3,017	3,344	-327	1,429	3,010	495	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,539	3,512	557	171	227	215	956	72	92	0	92
Q3	3,523	4,161	-637	1,545	3,633	735	302	255	156	989	68	91	0	91
Q4	3,338	4,166	-829	1,516	3,702	587	169	237	225	997	70	90	0	90
2012 Q1	2,903	3,381	-478	1,338	3,082	472	131	199	101	894	67	75	0	75
Q2	3,487	4,112	-625	1,660	3,525	611	192	218	326	997	68	80	0	80
Q3	3,588	4,248	-660	1,547	3,747	792	295	233	133	1,016	73	91	0	91
Q4	3,333	3,836	-504	1,522	3,491	541	167	223	109	1,047	70	88	0	88
2013 Q1	3,082	3,432	-350	1,491	3,098	478	141	207	123	906	70	78	0	78
Q2	3,646	4,007	-361	1,806	3,424	625	190	218	323	996	70	80	0	80
Q3	3,689	3,998	-308	1,683	3,552	755	274	231	103	1,019	68	91	0	91
Q4	3,455	3,860	-405	1,664	3,669	532	163	208	-43	1,051	71	89	0	89
2014 Q1	3,198	3,633	-435	1,546	3,279	524	138	225	146	903	70	76	0	76
Q2	3,582	4,202	-620	1,698	3,610	585	195	238	326	1,060	71	85	0	85
Q3	3,990	4,480	-491	1,792	3,927	790	282	258	192	1,151	80	153	0	153
Q4	3,750	4,225	-475	1,811	3,905	551	169	235	75	1,153	76	128	0	128
2015 Q1	3,378	3,647	-268	1,666	3,230	525	155	238	189	949	72	99	0	99
Q2	3,709	4,239	-530	1,802	3,682	699	211	219	258	989	88	99	0	99
Q3	3,993	4,489	-496	1,869	3,807	896	327	249	268	979	88	80	0	80
Q4	3,645	3,966	-322	1,858	3,667	574	178	222	31	992	91	82	0	82
2016 Q1	3,262	3,638	-376	1,657	3,194	539	162	221	197	845	85	81	0	81
Q2	3,881	4,355	-473	1,950	3,808	704	204	223	258	1,005	84	91	0	91
Q3	4,188	4,446	-259	1,985	3,773	920	340	256	249	1,027	84	90	0	90
Q4	4,020	4,430	-410	2,106	3,963	646	188	229	188	1,039	91	88	0	88
2017 Q1	3,734	4,056	-322	1,999	3,603	568	166	224	196	943	90	82	0	82
Q2	4,334	4,807	-473	2,254	4,214	765	209	252	297	1,064	87	85	0	85

Source: CBBH, Balance of Payment Statistics.

Notes:

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

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

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

FINANCIAL ACCOUNT

Period		Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*
2008		-1,315	29	-1,551	-462	-3,300
2009		-344	274	-957	-104	-1,131
2010		-532	173	-857	258	-957
2011		-674	46	-1,378	-33	-2,039
2012		-506	19	-1,391	73	-1,806
2013		-342	144	-1,420	709	-909
2014		-784	107	-1,469	712	-1,434
2015		-487	110	-1,673	881	-1,169
2016		-470	161	-1,528	930	-906
2008	Q1	-135	-1	-485	-102	-723
	Q2	-263	9	-539	-55	-849
	Q3	-350	4	-760	277	-829
	Q4	-567	17	234	-582	-898
2009	Q1	-258	4	173	-251	-332
	Q2	-107	23	-72	-365	-520
	Q3	65	54	-926	741	-66
	Q4	-44	193	-132	-229	-213
2010	Q1	-153	146	-124	-24	-155
	Q2	-60	43	236	-258	-39
	Q3	-185	-18	-567	343	-427
	Q4	-134	2	-402	197	-337
2011	Q1	-174	-2	56	-282	-404
	Q2	-78	98	-524	-60	-565
	Q3	-208	-35	-287	132	-398
	Q4	-213	-14	-623	177	-673
2012	Q1	-26	-6	-191	-314	-537
	Q2	-134	45	-90	-230	-409
	Q3	-107	-18	-697	394	-428
	Q4	-240	-2	-413	224	-432
2013	Q1	-295	51	-37	-168	-449
	Q2	-164	26	-317	241	-215
	Q3	4	21	-498	447	-25
	Q4	113	46	-568	189	-220
2014	Q1	-250	13	-76	-161	-473
	Q2	-230	31	-333	163	-369
	Q3	-116	-20	-663	625	-174
	Q4	-189	83	-397	85	-418
2015	Q1	-105	-14	-177	-52	-347
	Q2	-213	-44	-338	213	-382
	Q3	-105	77	-597	378	-247
	Q4	-64	91	-561	342	-193
2016	Q1	-164	1	-33	-62	-258
	Q2	-54	44	-391	152	-249
	Q3	-118	79	-686	692	-32
	Q4	-135	37	-418	148	-367
2017	Q1	-283	65	202	-257	-273
	Q2	-83	13	-475	260	-285

Source: CBBH, Balance of Payment Statistics.

Notes:

*Total value includes the value of financial derivatives.

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

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

T24: BH Foreign Trade Balance
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)x100
2006		5,164	11,389	-6,224	45.3
2007		5,937	13,898	-7,962	42.7
2008		6,712	16,293	-9,581	41.2
2009		5,530	12,348	-6,818	44.8
2010		7,096	13,616	-6,521	52.1
2011		8,222	15,525	-7,303	53.0
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2015		8,987	15,852	-6,865	56.7
2016		9,418	16,161	-6,743	58.3
2016	08	746	1,328	-582	56.2
	09	829	1,419	-590	58.4
	10	830	1,435	-605	57.9
	11	892	1,411	-519	63.2
	12	833	1,503	-671	55.4
2017	01	723	1,011	-288	71.5
	02	821	1,399	-578	58.7
	03	946	1,569	-623	60.3
	04	914	1,503	-588	60.9
	05	905	1,513	-608	59.8
	06	902	1,619	-717	55.7
	07	971	1,526	-555	63.6
	08	898	1,534	-636	58.5

Notes:

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

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

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
2006		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2013		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2015		1,412,906	925,166	770,695	1,214,930	748,870	743,062	262,844	2,908,841	8,987,315
2016		1,479,411	985,360	822,846	1,131,096	807,200	730,590	240,751	3,220,854	9,418,109
2016	08	117,064	78,229	77,083	65,042	64,371	61,599	20,175	262,715	746,277
	09	122,524	74,930	77,771	92,293	75,905	63,188	24,100	297,946	828,659
	10	126,392	79,493	81,591	100,348	73,612	65,621	20,772	282,278	830,107
	11	126,476	87,323	84,930	103,042	77,756	67,246	21,997	323,316	892,086
	12	108,420	96,076	82,919	96,247	68,650	47,205	22,506	310,617	832,640
2017	01	122,473	86,991	60,468	79,901	66,608	57,812	20,832	227,607	722,693
	02	124,297	98,151	73,876	95,475	70,487	61,091	22,552	275,054	820,983
	03	132,764	105,078	101,968	103,136	82,472	79,287	27,799	313,150	945,654
	04	130,897	104,775	87,308	102,688	77,435	79,555	28,386	303,426	914,470
	05	131,057	110,356	82,060	108,706	80,692	84,186	28,734	279,043	904,835
	06	131,197	96,459	90,764	111,211	82,463	76,025	29,894	283,940	901,953
	07	135,356	116,043	100,800	121,025	88,760	79,466	32,273	297,180	970,903
	08	136,270	107,796	95,847	72,353	79,861	81,392	33,965	290,855	898,339

Notes:

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

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

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

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
2006		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2013		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2015		1,673,068	1,728,431	1,914,123	1,758,287	910,072	773,503	1,091,670	560,859	441,158	411,090	4,589,602	15,851,863
2016		1,617,713	1,828,142	1,998,877	1,899,582	729,427	831,403	1,091,966	556,399	327,745	405,278	4,874,484	16,161,014
2016	08	148,815	156,841	164,785	126,956	64,489	62,037	93,287	44,781	32,506	34,617	398,725	1,327,840
	09	145,251	166,495	179,880	158,474	41,419	74,285	100,959	49,828	35,254	38,178	429,038	1,419,061
	10	146,571	161,984	181,655	175,470	34,754	72,441	93,762	48,621	21,583	36,192	461,579	1,434,613
	11	140,987	158,075	158,501	163,292	77,253	68,837	93,793	47,785	33,753	37,013	431,791	1,411,079
	12	151,310	163,536	172,982	177,909	105,678	74,167	93,384	50,828	38,149	37,324	438,159	1,503,427
2017	01	101,697	99,895	119,660	110,260	32,172	57,094	74,626	42,127	28,960	29,302	314,720	1,010,512
	02	142,683	154,965	163,390	147,330	80,817	70,480	96,962	44,484	59,664	32,428	405,492	1,398,696
	03	155,306	181,222	188,457	184,969	22,283	84,689	103,244	61,687	50,313	43,026	493,541	1,568,737
	04	141,209	164,592	166,764	175,037	112,876	75,581	85,055	49,265	45,315	37,759	449,321	1,502,775
	05	140,469	167,418	179,193	186,689	52,906	74,651	98,583	50,051	59,314	39,600	464,134	1,513,007
	06	148,109	170,713	187,556	190,133	102,044	78,106	107,749	54,047	61,124	39,251	479,937	1,618,768
	07	152,409	165,077	183,332	193,625	67,175	81,430	97,313	54,959	42,283	33,466	454,586	1,525,654
	08	168,395	182,197	175,930	142,125	55,671	85,493	98,293	51,534	48,161	34,320	492,228	1,534,346

Notes:

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

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

T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Hungary	Switzerland	UK	USA	Serbia
		EUR	HRK	HUF	CHF	GBP	USD	RSD
		1	100	100	1	1	1	100
2006		1.955830	26.703006	0.741214	1.243337	2.869188	1.559433	2.327066
2007		1.955830	26.653716	0.778418	1.190857	2.858739	1.429542	2.446287
2008		1.955830	27.072193	0.778567	1.233196	2.462700	1.336615	2.406718
2009		1.955830	26.641714	0.698858	1.295257	2.195821	1.406763	2.083674
2010		1.955830	26.836049	0.710646	1.417637	2.280434	1.476950	1.903300
2011		1.955830	26.296474	0.702511	1.589068	2.253721	1.406117	1.918824
2012		1.955830	26.003868	0.676389	1.622699	2.412276	1.522668	1.732491
2013		1.955830	25.806786	0.658705	1.589326	2.304432	1.473557	1.729721
2014		1.955830	25.619449	0.633710	1.610337	2.426325	1.474019	1.668863
2015		1.955830	25.688577	0.631327	1.832914	2.694477	1.762605	1.619915
2016		1.955830	25.960428	0.627987	1.794449	2.396405	1.768011	1.588875
2016	08	1.955830	26.122516	0.630563	1.798182	2.286192	1.743797	1.586007
	09	1.955830	26.087186	0.633773	1.789949	2.297091	1.744021	1.587066
	10	1.955830	26.049658	0.636784	1.796719	2.193704	1.773097	1.587666
	11	1.955830	26.006607	0.633706	1.818895	2.249695	1.809759	1.587767
	12	1.955830	25.940874	0.626430	1.819632	2.315504	1.856330	1.584716
2017	01	1.955830	25.965345	0.633032	1.824732	2.271273	1.842742	1.580371
	02	1.955830	26.263274	0.633686	1.834534	2.292103	1.836119	1.577916
	03	1.955830	26.354475	0.631274	1.826965	2.258384	1.831487	1.578675
	04	1.955830	26.261873	0.628052	1.825140	2.305096	1.826978	1.581230
	05	1.955830	26.309204	0.630926	1.794605	2.289553	1.771318	1.589025
	06	1.955830	26.395853	0.634596	1.798879	2.231309	1.744646	1.601371
	07	1.955830	26.389119	0.637316	1.770128	2.207575	1.700274	1.623705
	08	1.955830	26.411342	0.642658	1.717429	2.149003	1.657459	1.635309

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2017			Performed in 2017		Total at the end of August
	Principal	Interest	Total	Principal	Interest	
Public Creditors	767,987.82	120,296.58	888,284.39	418,243.71	72,921.71	491,165.42
International and Regional Organizations	674,402.29	94,472.49	768,874.77	372,539.31	59,477.25	432,016.57
European Investment Bank	69,009.09	22,573.72	91,582.81	39,614.78	13,436.02	53,050.79
European Bank for Reconstruction and Development	111,342.26	6,498.57	117,840.83	62,148.75	3,137.60	65,286.35
World Bank - IDA	86,853.72	41,067.01	127,920.73	48,462.07	22,025.28	70,487.35
World Bank- IBRD ¹⁾	45,974.58	9,665.93	55,640.50	32,670.05	6,866.36	39,536.41
Council of Europe Development Bank ¹⁾	4,302.21	1,522.79	5,825.00	2,658.73	669.69	3,328.42
International Fund for Agriculture Development	4,025.75	641.51	4,667.26	1,962.09	293.60	2,255.68
IMF	345,071.36	8,530.61	353,601.96	177,199.53	11,092.89	188,292.42
European Union – European Commission	7,823.32	3,972.35	11,795.67	7,823.32	1,955.83	9,779.15
Government and Government Agencies	93,585.53	25,824.09	119,409.62	45,704.39	13,444.46	59,148.85
Paris Club ¹⁾	33,485.72	10,589.49	44,075.22	15,950.69	5,344.17	21,294.86
Saudi Development Fund	8,125.61	2,113.40	10,239.01	7,765.74	1,914.50	9,680.24
Other Bilateral	51,974.20	13,121.20	65,095.39	21,987.96	6,185.79	28,173.75
Private Creditors	73,045.66	1,676.78	74,722.44	36,522.83	632.93	37,155.76
London Club ¹⁾	73,045.66	1,676.78	74,722.44	36,522.83	632.93	37,155.76
Total	841,033.48	121,973.36	963,006.84	454,766.54	73,554.65	528,321.18

Source: BH Ministry of Finance and Treasury

1) Debt incurred before 1992.

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