



Monthly Economic Survey

MAY
2021

CENTRAL BANK BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
MAY 2021

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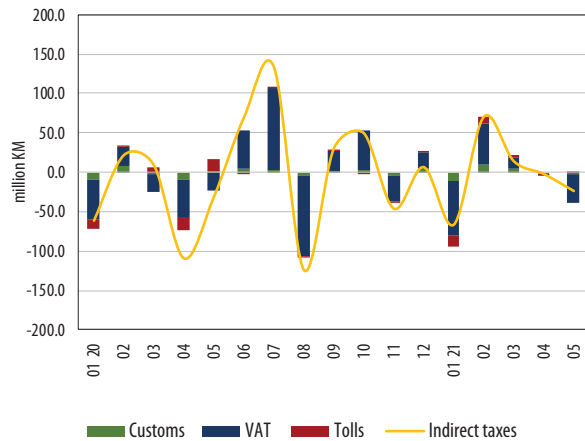
Editors:

- Non-financial Analysis Section
- Monetary and Financial Analysis Section

SUMMARY

Due to the base effect, but also due to the growth of imports and personal spending, the net revenues from indirect taxes in the first five months increased by almost one third at the annual level (Graph 1). Following a high growth of claims and liabilities of the general government to banking sector in April, a decrease was recorded in May (Graph 2), with bank exposure to the general government sector still staying high. Yet, according to the data for the previous year, Bosnia and Herzegovina is still in the group of countries with a moderate debt level, while public debt is expected to go up in this year (Graph 3). As always, Bosnia and Herzegovina has been servicing its foreign debt (Graph 4) and internal debt smoothly. In banking sector, loans to households have been recovering at accelerated pace (Graph 5), unlike loans to non-financial private companies. Deposits of non-financial private companies have continued to grow (Graph 6), while household deposits, compared to the previous month, have not recorded any significant oscillations. The main stock exchange index on SASE has increased (Graph 7), as stock exchange indices on BLSE have recorded a distinguished downward trend. Reserve money slightly decreased on monthly level, while the annual growth rate still remained a two digit number (Graph 8). Foreign exchange reserves have slightly increased, the coverage of monetary liabilities with net foreign exchange assets remaining high (Graph 9). Required reserve has been increasing, as well as excess reserves, having reached their record value, while a decision on the introduction of remuneration on foreign currency required reserve base has been applied since the beginning of June (Graph 10). Following a growth of unemployment during the pandemic, all the countries, including Bosnia and Herzegovina have seen a decrease of unemployment (Graph 11). The same as in April, in May, inflation has accelerated, not only because of the low base, with the main inflation generators including transport prices, but also the prices of food and beverages and utility costs (Graph 12). High inflation and high public debt together influence the growth of yield to maturity rates on public debts of the most developed countries of the euro area (Graph 13). Following the last year's deflationary pressures, growth rates of consumer prices have been high in major monetary areas, as well as in our region, while the inflation in the USA has exceeded considerably the target level (Graph 14). Industrial production has been growing compared to the previous year and the year preceding it, as the main sources of growth included production and supply of electric energy and manufacturing industry (Graph 15). The value of exports in the first five months has considerably increased by all the major groups of export products, the growth being influenced by the quantity effect and strongly influenced by price effect as well (Graph 16). Simultaneously with export growth, imports have also changed, growing for the previous three consecutive months, with the price effect also being very strong (Graph 17). A slight appreciation has been registered through the nominal foreign exchange rate due to the appreciation of euro, while real foreign exchange rate has stayed still (Graph 18).

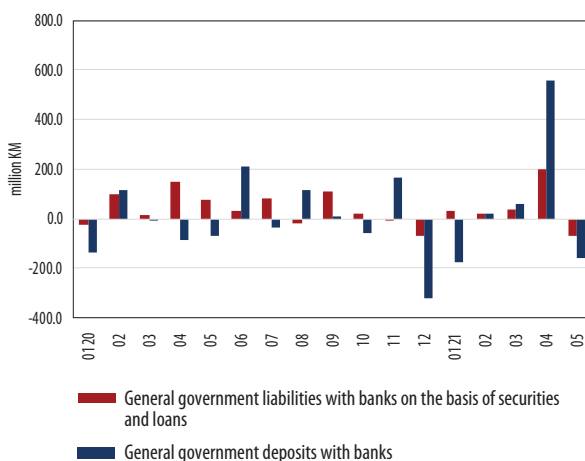
G01: Monthly Changes of Indirect Taxes



Source: Indirect Taxation Authority

During the first five months, cumulative net revenues from indirect taxes amounted to KM 2.51 billion, which is a 28.9% growth at the annual level. The mentioned growth primarily reflects a low base from the previous year, but also import growth and recovery of personal spending. At the monthly level, a decline of net revenues was recorded in May (-4.5%), resulting from a significant amount of reimbursements, reaching KM 126.4 million. Preliminary data for June indicate further recovery of indirect tax revenues and reaching the pre-crisis amounts of collection on this basis.

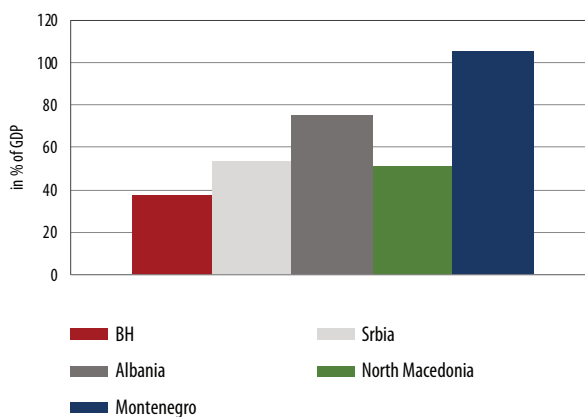
G02: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



Source: CBBH

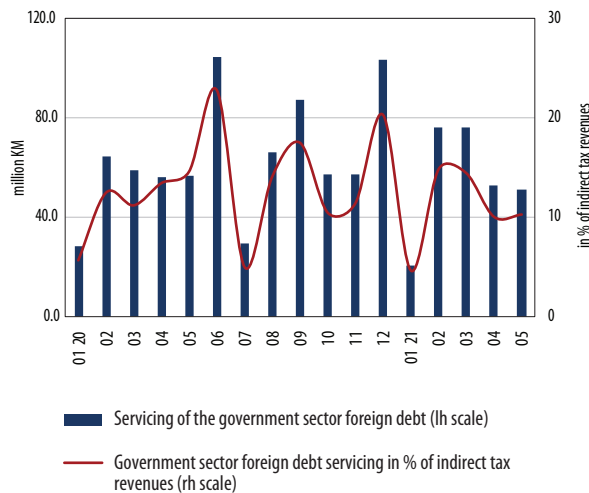
In May, a monthly decline of the liabilities of general government sector with commercial banks was recorded (-2.1%), which ended the several month long growth trend. At the same time, deposits of the general government sector with commercial banks also recorded a monthly decline (-4.3%), which might indicate that a part of funds on that basis was used for internal debt repayment. In the end of May, the total liabilities of the general government sector with commercial banks amounted to KM 3.23 billion, which is an annual growth of KM 366.4 million or 12.8%. The banking sector exposure to the general government sector in the end of May was 9.3% of the total banking sector assets.

G03: Public Debt of BH and the Countries in the Region



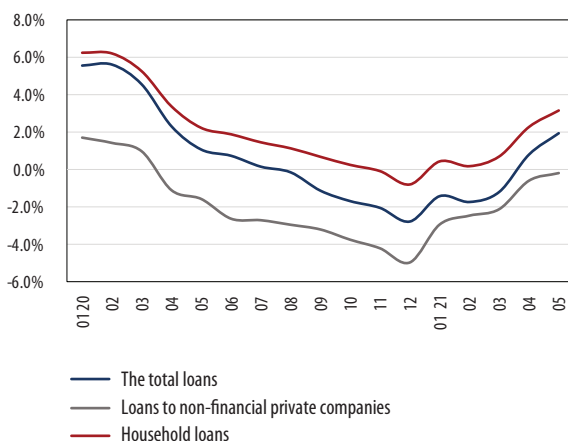
Source: World Bank, Western Balkans Regular Economic Report, Spring 2021

BH is in the group of the countries with a moderate level of debt. At the end of 2020, the annual growth of public debt of the general government sector was recorded in the nominal amount of KM 979 million. Compared to the countries in the region, the public debt of BH general government sector is the lowest amounting to 37.4% in per cents of GDP. The increase of debt in the period ahead is certain, firstly to the budget deficits but also due to the implementation of infrastructure projects.

G04: Servicing of the General Government Sector Foreign Debt

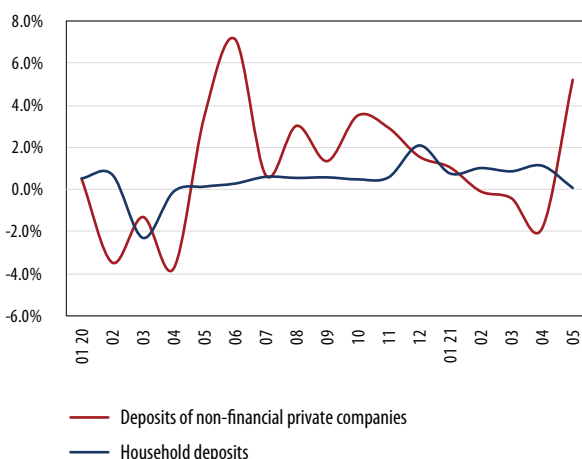
Source: CBBH and Indirect Taxation Authority

During the first five months of the current year, KM 276.3 million of foreign debt of general government sector to foreign creditors was serviced. Having in mind that the servicing of the general government sector foreign debt is carried out from the indirect tax revenues, any volatility in revenues is directly reflected in the allocation of funds to budgets, as funds are distributed to the Entity budgets when the foreign debt of the general government sector is serviced.

G05: Annual Credit Growth Rate

Source: CBBH

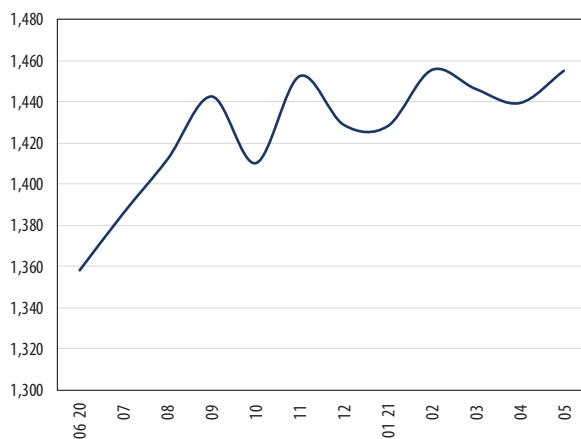
A significant improvement of epidemiological situation compared to the first three months of this year influenced the credit growth, having started in April, to continue in May. The positive rate of credit growth in May was affected by a very low level of lending in May of the previous year due to the effects of the first wave of the pandemic. The total bank loans were higher in one year by 1.9%, still not reaching the pre-crisis level. A weaker and slower recovery of loans to non-financial private companies was still observed, so positive changes in lending were mainly under the influence of the household sector. Household loans increased by 3.2%, while loans to non-financial private companies have still not reached the level from May of the previous year.

G06: Monthly Deposit Growth Rate

Source: CBBH

The highest contribution to the monthly change of deposits came from deposits of non-financial private companies, which, after the three months of consecutive decrease, increased sharply by 5.2%. The value of the second group of the largest deposits, household deposits, almost did not change in May. Under the impact of such trends, the total deposits in a month increased by only 0.27%, the contribution of non-financial private companies being 0.93 p.p. At the annual level, the total deposits, in May, the same as in April, were higher by almost 12.0%, and such change was to a significant degree brought about by the high amount of debt of Republika Srpska issued in a foreign financial market.

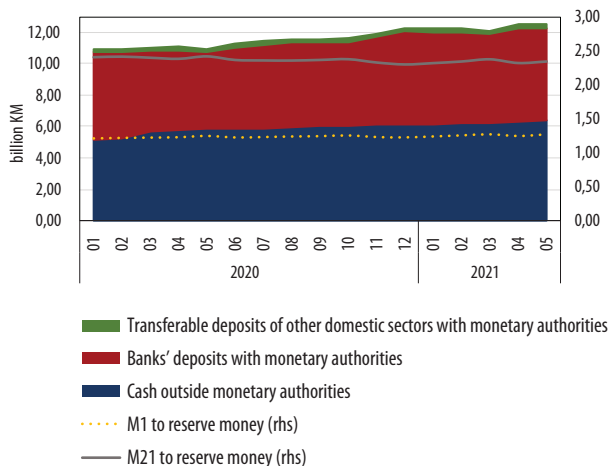
G07: The Value of Stock Exchange Index SASX - 30



Source: SASE

Both indices on BLSE were unchanged on monthly basis, while all the three indices on SASE increased slightly. The broadest stock exchange index on SASE was higher by 9.7% compared to the same period of the previous year, while the value of BIRS in the same period decreased by 6.6%. ERS had a very low value in May (286 index points), which is a value lower by almost one quarter compared to May of the previous year. Such low value of ERS indicates that, on the average, the performance of electric energy sector of Republika Srpska is not satisfactory and that the financial and operative restructuring is slow.

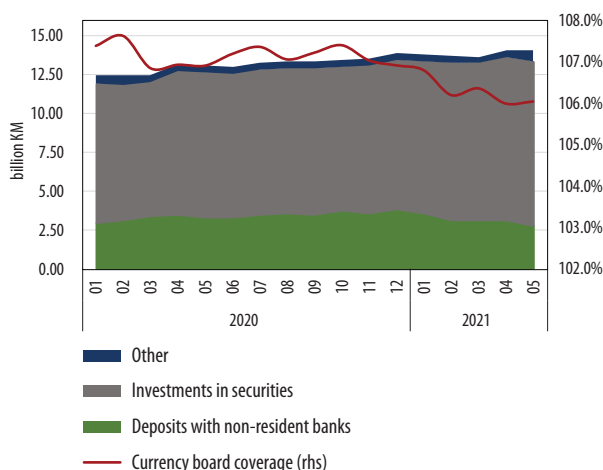
G08: Reserve Money and Monetary Multiplication



Source: CBBH

Although increase of reserve money during April was recorded, in May, reserve money recorded a slight decline of KM 16.29 million. The major contribution to such decline came from a decrease of deposits with monetary authorities in the amount of KM 117.24 million. Compared to the same period of the previous year, reserve money was higher by 14.49% amounting to KM 12.52 billion in the end of May. The upward trend of monetary aggregate M2 was present in May, mainly under the impact of growth of transferable deposits in the local currency. Taking into account the trends of money supply components, monetary multipliers M1 and M2 did not record any considerable oscillations in the end of May.

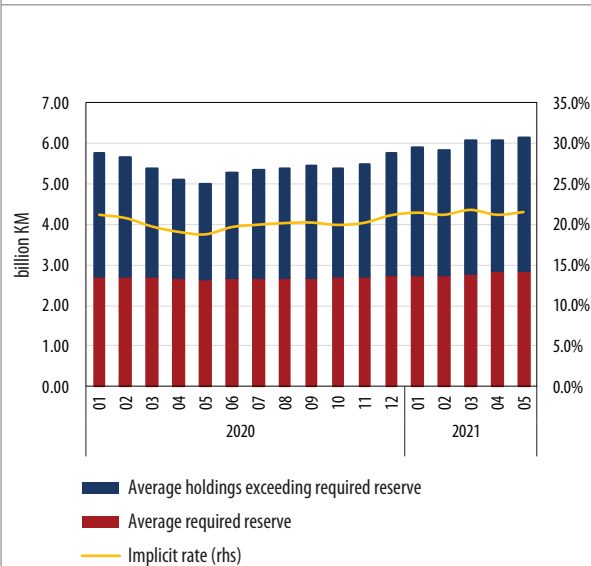
G09: The CBBH Foreign Exchange Reserves



Source: CBBH

Compared to the previous month, during May 2021, the foreign exchange reserves increased by KM 25.5 million, so in the end of May, the foreign exchange reserves amounted to KM 14.05 billion. Balance of KM purchase and sale with commercial banks and internal depositors was positive in the amount of KM 21.4 million. Foreign debt repayment in May accounted for KM 52.6 million. Positions of other changes including factors impacting the value of invested portfolio of foreign exchange reserves in May decreased considerably compared to the previous month. The currency board coverage in May was 106.02%.

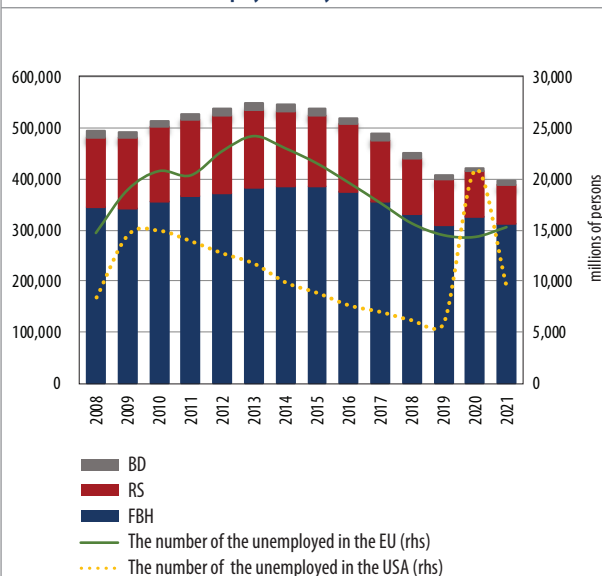
G10: Reserve Account and Implicit Rate



Source: CBBH

Compared to the end of April 2021, the required reserve base increased by KM 196.92 million, while excess reserves in May reached the record amount of KM 3.28 billion. In the end of May, required reserves amounted to KM 2.86 billion, which is an almost 8.0% growth compared to the same period of the previous year. Such growth indicates that the system is stable and that confidence of depositors still exists. Implicit rate compared to April 2021 increased to amount to 21.45% in May. In April 2021, the Governing Board adopted a Decision on amendment of Decision on determining and maintaining required reserves and setting remuneration on the amount of reserves, which applies to different treatment of base in foreign currency. Such decision will apply from 01 June 2021. The CBBH has kept the required reserve rate unchanged.

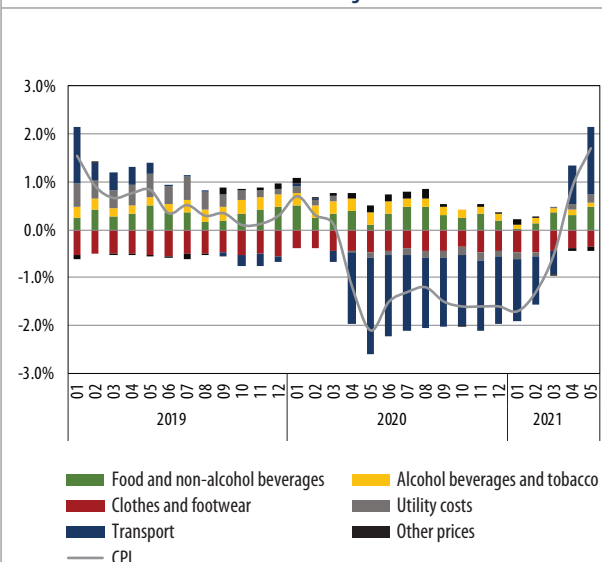
G11: The Number of the Unemployed in May



Source: BHAS; EUROSTAT

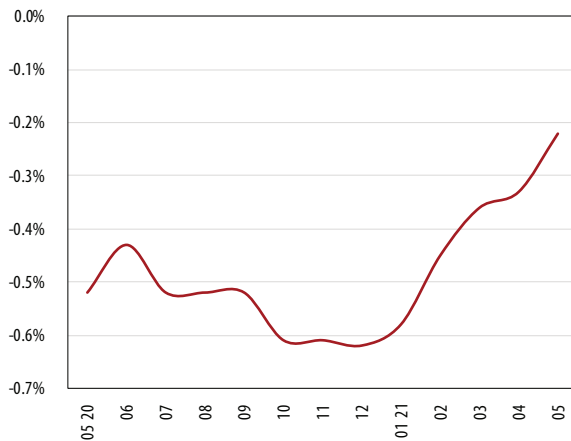
In the end of May, the number of the unemployed reached the lowest record in the domestic market. The continuous downward trend of the number of the unemployed from earlier years had been ceased due to the coronavirus pandemic effect. Almost the same trend of the total number of the unemployed was recorded in the EU, with the unemployment rate amounting to 7.3% in the end of May, with the unemployment in the USA amounting to 5.8% at the same time. Observing the trend of the number of the unemployed in the most important economy in the world, a rapid growth of the number of the unemployed was observed in the year of the crisis, followed by a fast recovery of employment indicating a rather low rigidity of labour market.

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



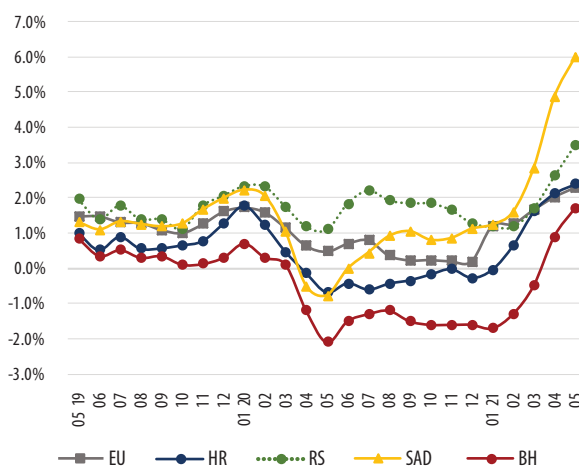
Source: BHAS

An accelerated growth of consumer prices at the annual level was recorded in May, due to a strong growth of transport prices, primarily as a result of the low base from the previous year. Besides transport prices, the prices of food and beverages, and utility costs increased considerably, while on the other hand, a continuing downward trend of prices was recorded in the category of clothes and footwear. Observing the period of the first five months, deflation of 0.2% was still recorded compared to the same period of the previous year, but inflationary pressure on the general price level is expected in the period ahead, resulting from the base effect, but also the growth of prices of raw materials in global market, and also prices in production industry in the domestic market (2.2% annual growth for the first five months).

G13: Yield to Maturity in the Secondary Market of German Ten Year Bonds

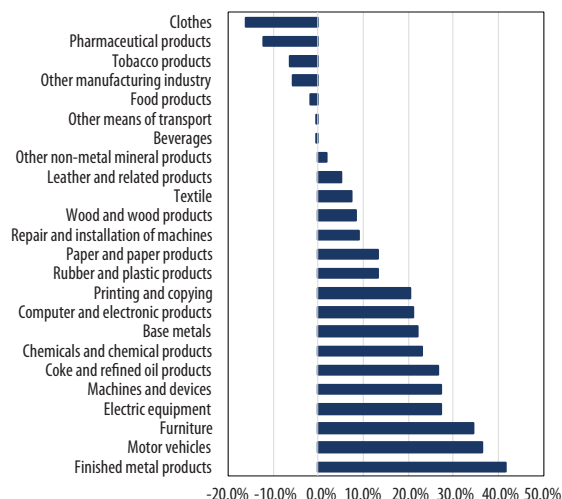
Source: investing.com

Faster inflation growth than expected and a higher public debt level on the average compared to the pre-pandemic period affected the growth of yields on secondary market of ten year bonds of almost all the countries in the European Union. The growth of yields took place also in May, and a sharp growth of yields was also observed since the end of the previous year. In the first five months of this year, yields on German ten year bonds increased by 40 bp. Countries with high public debt levels did not go through the highest growth of yields on public debt. Compared to December, the highest yield growth took place in Hungary, Slovakia, Denmark, Belgium and France.

G14: Annual Change of Average Consumer Prices in Selected Countries

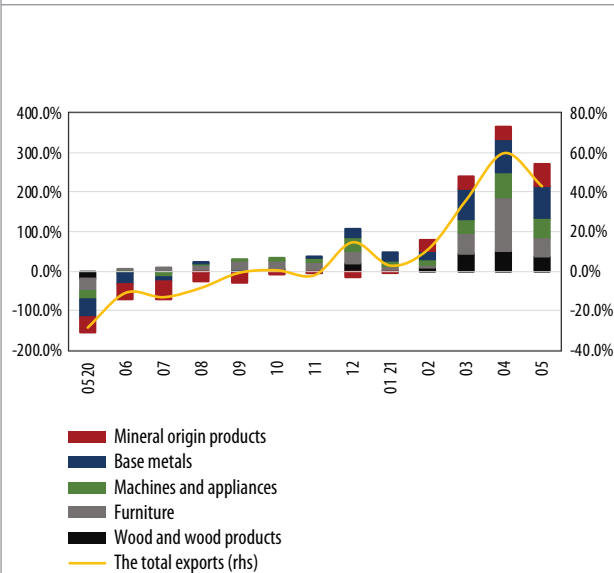
Source: EUROSTAT

Deflationary pressures on average consumer prices which had been present during the previous year, were replaced in the current year by a considerable growth of consumer prices. In May of the current year, the growth of average consumer prices in the EU exceeded the target inflation of 2.0%, with the growth of prices in the USA being even stronger. Due to the low base effect from the previous year, expansionary monetary policy of the Federal Reserves and intensification of immunisation, average consumer prices in May in the USA increased by 6.0%, which is significantly higher than the target inflation level.

G15: Annual Change of Manufacturing Industry, in the First Five Months

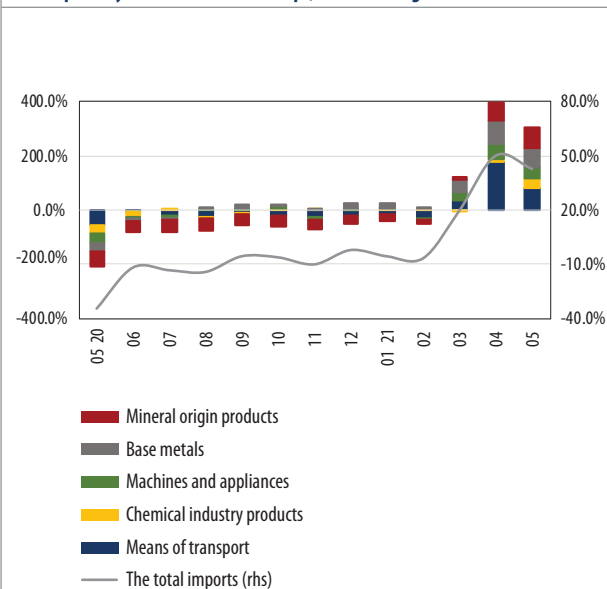
Source: BHAS

In the first five months of the current year, industrial production increased strongly by 12.2% compared to the same period of the previous year, partly resulting from the low base from the previous year when the turnover of goods was almost ceased in the first wave of the corona crisis, as well as from the growth of competitiveness of some activities. The industrial production growth was recorded also in comparison with the same period of 2019 (2.1% growth). During the current year, a decline of industrial production at the annual level was recorded only in mining, while a strong growth was recorded in the production and supply of electric energy and gas (16.6%), and the activity with the largest share in the total production index, manufacturing industry (14.5%), with a considerable growth of numerous activities standing out.

G16: Exports by the Main Product Groups, Annual Changes

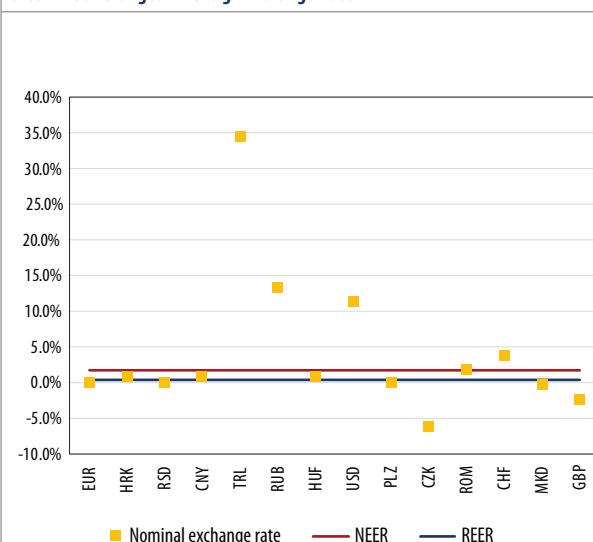
Source: BHAS

The value of exports from BH in the first five months of the current year amounted to KM 5.23 billion, which is a 28.8% growth compared to the same period of the previous year. Due to the growth of demand in the countries which are main trade partners of BH, stimulated by the industrial production growth, exports of the main export product groups considerably increased. In May, at the annual level, the exports of base metals increased by 82.2%, those of mineral origin products by 54.8%, those of machines and appliances by 49.6%, and those of furniture by 48.6%. Besides significant quantity growth of exports in May, price effect was not negligible either, due to the growth of prices of stock exchange goods in the current year compared to the previous one.

G17: Imports by the Main Product Groups, Annual Changes

Source: BHAS

Stimulated by industrial production growth, the growth of imports to BH was recorded in May 2021, for the third consecutive month. The cumulative value of imports for the first five months of the current year amounted to KM 7.79 billion, which is a growth of 17.9% at the annual level. High growth rate of the import value in May of the current year, at the annual level, resulted firstly from low values in the base year, while both price and quantity effects were also significant. The highest growth in May, at the annual level, was recorded in imports of means of transport by 80.3%, those of mineral origin products by 76.1%, those of base metals by 69.0% and those of machines and appliances by 40.1%.

G18: Annual Changes in Foreign Exchange Rate

Source: CBBH

The nominal effective exchange rate (NEER) in May 2021 appreciated by 1.77% compared to the same month of the previous year. Such change of NEER was brought about by the nominal change of KM against the currencies of developing countries, resulting from the trend of EUR (our peg currency). The nominal exchange rate of KM in May, at the annual level, appreciated most in relation to Turkish lira by 34.52%, ruble by 13.38% and US dollar by 11.37%. Real effective exchange rate of KM (REER) in May, at the annual level, did not show any significant changes.

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

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

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to			
	05 2021	04 2021	12 2020	05 2020
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	29,341	0.9%	3.9%	10.6%
Foreign currency reserves	14,059	0.2%	1.4%	7.6%
Average balance of reserve accounts with CBBH	6,145	2.2%	6.7%	22.9%
Banking sector				
Total loans	20,644	0.4%	1.5%	1.9%
Total deposits	26,132	0.3%	4.6%	11.8%
Non-banking sector				
BLSE turnover	6.3	-59.0%	-90.0%	-35.3%
SASE turnover	62.2	83.2%	343.3%	-29.7%
Turnover in RTGS	7,839	-0.6%	-9.1%	40.6%
Turnover in giro clearing system	1,563	-5.8%	-13.3%	21.0%
Stock Exchange Indices				
in points				
BIRS	581	0.0%	0.7%	-6.6%
SASX 30	1,455.13	1.09%	1.84%	9.67%
REAL SECTOR	in persons	04 2021	12 2020	05 2020
Consumer prices - BH		0.0%	1.4%	1.7%
Industrial production - BH		-6.6%	-5.1%	15.6%
Number of unemployed persons - BH	395,999	-1.5%	-4.3%	-6.0%
EXTERNAL SECTOR	in KM million	Changes compared to		
		04 2021	12 2020	05 2020
Imports	1,686	-0.7%	11.1%	42.5%
Exports	1,054	-5.3%	10.3%	43.1%
PUBLIC FINANCE	in KM million	04 2021	12 2020	05 2020
Net indirect taxes	500.7	-4.5%	-1.5%	28.9%
VAT	306.3	-10.8%	-11.8%	29.5%
Excise duties	111.9	8.6%	21.2%	35.6%
Customs fees	23.4	-10.3%	-7.5%	40.1%

T02: Buying and Selling of KM

- KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2010		5,273,777	5,014,550	259,227	5,527,351
2011		5,088,041	5,162,710	-74,669	5,452,682
2012		5,511,162	5,491,846	19,316	5,471,998
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2015		5,470,552	4,699,060	771,492	7,599,818
2016		7,485,849	6,622,039	863,811	8,463,629
2017		8,476,378	7,421,186	1,055,192	9,518,821
2018		10,792,432	9,780,514	1,011,918	10,530,740
2019		11,385,556	10,533,525	852,031	11,382,771
2020		11,344,462	10,184,558	1,159,904	12,542,676
2020	01	639,026	844,308	-205,282	11,177,489
	02	826,631	863,514	-36,883	11,140,606
	03	998,579	915,552	83,027	11,223,633
	04	664,826	652,487	12,339	11,235,972
	05	654,761	759,414	-104,653	11,131,319
	06	1,342,472	959,434	383,038	11,514,357
	07	988,186	805,887	182,299	11,696,656
	08	908,232	801,304	106,928	11,803,585
	09	987,579	977,448	10,131	11,813,715
	10	967,306	928,807	38,499	11,852,214
	11	1,108,933	759,972	348,961	12,201,175
	12	1,257,930	916,430	341,501	12,542,676
2021	01	738,539	824,696	-86,157	12,456,519
	02	798,017	812,156	-14,140	12,442,379
	03	1,179,942	1,221,038	-41,096	12,401,283
	04	1,981,660	1,565,602	416,058	12,817,341
	05	512,503	491,079	21,423	12,838,765

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
2010	12	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011	12	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2016	12	205.1	2.6	194.8	2,970.4	0.0	6,158.2	9,531.1	9,529.0	8,926.3	602.6
2017	12	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2018	12	210.0	2.2	274.1	2,911.4	0.0	8,225.4	11,623.2	11,621.4	10,983.3	638.1
2019	12	254.1	0.2	322.6	3,102.8	0.0	8,917.4	12,597.1	12,595.4	11,824.2	771.2
2020	12	291.6	0.9	142.2	3,832.1	0.0	9,601.3	13,868.0	13,866.3	12,970.6	895.7
2020	01	269.1	5.1	328.3	2,934.6	0.0	8,943.3	12,480.3	12,477.8	11,619.9	857.9
	02	269.9	3.0	328.2	3,084.8	0.0	8,778.9	12,464.7	12,462.5	11,579.6	883.0
	03	267.5	3.0	139.8	3,360.9	0.0	8,689.5	12,460.6	12,458.7	11,661.5	797.3
	04	288.0	4.7	127.6	3,445.1	0.0	9,313.3	13,178.5	13,175.9	12,323.0	853.0
	05	292.1	3.1	129.4	3,341.0	0.0	9,294.7	13,060.3	13,058.1	12,215.3	842.8
	06	297.7	3.1	135.6	3,270.3	0.0	9,316.1	13,022.7	13,020.9	12,147.7	873.2
	07	314.9	3.0	138.0	3,464.6	0.0	9,320.3	13,240.8	13,238.9	12,331.5	907.4
	08	309.9	0.5	137.8	3,571.1	0.0	9,294.1	13,313.3	13,311.4	12,434.7	876.8
	09	302.1	0.5	137.8	3,524.0	0.0	9,379.6	13,343.9	13,341.7	12,443.6	898.1
	10	302.7	3.5	137.8	3,745.0	0.0	9,220.5	13,409.5	13,407.9	12,484.2	923.7
	11	279.7	0.9	137.8	3,575.6	0.0	9,525.8	13,519.7	13,517.8	12,630.4	887.4
	12	291.6	0.9	142.2	3,832.1	0.0	9,601.3	13,868.0	13,866.3	12,970.6	895.7
2021	01	285.6	3.4	143.7	3,534.3	0.0	9,795.2	13,762.3	13,760.6	12,886.0	874.5
	02	269.6	0.8	143.5	3,104.1	0.0	10,154.9	13,673.0	13,671.2	12,875.3	795.9
	03	273.3	0.9	143.1	3,162.9	0.0	10,058.9	13,639.0	13,636.9	12,825.4	811.5
	04	276.3	3.6	143.1	3,087.2	0.0	10,523.4	14,033.6	14,031.7	13,242.6	789.1
	05	292.8	1.2	436.4	2,752.6	0.0	10,575.9	14,059.0	14,057.2	13,260.1	797.1

Notes:

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

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

T04: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Cash outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2010	12	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011	12	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013	12	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015	12	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016	12	4,066.8	4,269.1	52.0	3,401.2	5,899.8	3,883.0	1,535.6	5,478.0	8,387.9	9,301.0	10,896.6	20,197.6
2017	12	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2018	12	4,750.6	5,523.3	125.5	3,978.6	8,166.4	4,302.2	1,961.4	5,782.4	10,399.4	12,145.1	12,046.0	24,191.1
2019	12	5,199.9	5,743.6	176.6	4,330.1	8,921.1	2,998.0	2,490.3	7,593.2	11,120.2	13,251.2	13,081.5	26,332.7
2020	12	6,172.5	5,901.1	231.8	5,043.4	10,011.8	3,034.7	2,902.5	7,256.6	12,305.4	15,055.2	13,193.8	28,249.0
2020	01	5,172.3	5,569.7	187.9	4,262.7	8,934.2	3,047.9	2,519.4	7,597.0	10,929.9	13,196.9	13,164.3	26,361.2
	02	5,217.5	5,550.3	187.9	4,321.5	8,992.9	3,112.7	2,477.6	7,614.9	10,955.7	13,314.3	13,205.2	26,519.5
	03	5,684.0	5,172.4	186.4	4,683.9	8,790.1	3,023.2	2,564.2	7,476.0	11,042.7	13,474.0	13,063.5	26,537.5
	04	5,782.4	5,101.4	200.7	4,796.5	8,792.6	2,987.9	2,544.3	7,324.3	11,084.4	13,589.2	12,856.5	26,445.7
	05	5,821.2	4,914.6	203.5	4,870.5	8,767.3	2,954.0	2,622.8	7,311.4	10,939.3	13,637.7	12,888.2	26,525.9
	06	5,834.8	5,226.8	204.8	4,818.9	8,954.6	2,995.8	2,617.3	7,283.6	11,266.4	13,773.5	12,896.7	26,670.2
	07	5,908.5	5,313.9	215.9	4,928.7	9,129.9	2,979.5	2,652.6	7,301.0	11,438.3	14,058.6	12,933.2	26,991.8
	08	5,992.6	5,369.4	216.1	4,905.5	9,426.7	2,975.5	2,713.5	7,282.0	11,578.1	14,332.3	12,971.0	27,303.2
	09	6,033.0	5,314.8	219.4	4,896.9	9,479.6	2,984.9	2,766.2	7,263.8	11,567.2	14,376.5	13,014.9	27,391.4
	10	6,045.1	5,335.2	230.0	4,922.3	9,638.0	2,986.4	2,813.4	7,265.8	11,610.2	14,560.3	13,065.6	27,625.9
	11	6,102.9	5,612.5	229.9	4,913.3	9,769.2	3,012.5	2,920.3	7,174.8	11,945.3	14,682.5	13,107.6	27,790.1
	12	6,172.5	5,901.1	231.8	5,043.4	10,011.8	3,034.7	2,902.5	7,256.6	12,305.4	15,055.2	13,193.8	28,249.0
2021	01	6,166.4	5,855.2	243.0	5,027.9	10,162.3	3,016.7	2,940.5	7,266.6	12,264.6	15,190.2	13,223.8	28,414.0
	02	6,188.9	5,797.1	242.3	5,065.2	10,283.6	3,029.3	2,999.6	7,273.9	12,228.2	15,348.7	13,302.8	28,651.6
	03	6,222.3	5,654.8	244.7	5,053.8	10,367.4	3,035.0	3,033.2	7,336.5	12,121.7	15,421.2	13,404.7	28,825.9
	04	6,304.6	5,977.1	258.6	5,152.0	10,466.2	3,029.3	3,050.1	7,377.0	12,540.2	15,618.1	13,456.4	29,074.5
	05	6,406.0	5,859.1	258.8	5,191.6	10,732.5	3,011.7	3,064.8	7,340.6	12,523.9	15,924.1	13,417.1	29,341.2

Notes:

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

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

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

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

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

T05: Monetary Survey

- end of period, KM million -

ASSETS												
Foreign Assets (Net)					Claims on Domestic Sectors							Total
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		
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2010	12	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1
2011	12	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2
2012	12	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2
2013	12	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1
2014	12	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9
2015	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
2016	12	12,199.0	-2,476.4	9,722.6	101.8	517.8	375.6	7,743.9	67.2	8,155.8	16,962.0	26,684.6
2017	12	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2
2018	12	15,505.5	-3,041.1	12,464.4	-464.7	496.0	428.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4
2019	12	17,069.9	-3,120.0	13,949.9	-679.3	506.7	509.3	9,070.9	152.2	10,024.9	19,584.7	33,534.6
2020	12	18,340.2	-2,326.3	16,013.9	-236.3	538.1	540.8	8,618.1	155.0	9,937.9	19,553.6	35,567.5
2020	01	17,113.5	-2,977.8	14,135.7	-571.3	504.0	496.8	8,801.7	141.9	9,868.5	19,241.5	33,377.1
	02	17,171.8	-2,942.4	14,229.4	-487.0	505.7	491.4	8,840.1	143.3	9,918.4	19,411.8	33,641.2
	03	16,899.0	-2,876.9	14,022.0	-448.3	508.7	486.9	8,876.1	147.4	9,938.5	19,509.3	33,531.4
	04	17,598.9	-2,943.7	14,655.3	-917.1	506.2	481.1	8,794.7	147.8	9,845.0	18,857.6	33,512.9
	05	17,619.5	-2,872.9	14,746.6	-871.2	503.1	477.7	8,772.8	143.0	9,837.7	18,863.1	33,609.7
	06	17,164.9	-2,517.5	14,647.4	-672.5	506.6	548.3	8,776.3	195.6	9,886.6	19,240.9	33,888.4
	07	17,361.8	-2,400.4	14,961.4	-534.4	502.6	548.7	8,763.0	163.1	9,930.5	19,373.5	34,334.8
	08	17,507.7	-2,314.7	15,193.1	-459.7	508.0	553.6	8,657.3	160.1	9,945.5	19,364.8	34,557.8
	09	17,555.3	-2,302.7	15,252.7	-405.2	523.6	550.4	8,660.5	154.0	9,968.1	19,451.6	34,704.3
	10	17,756.5	-2,258.2	15,498.3	-373.5	538.3	531.3	8,651.7	151.9	9,980.4	19,480.0	34,978.3
	11	17,965.6	-2,251.2	15,714.4	-413.9	542.2	534.1	8,651.8	143.2	9,973.4	19,430.8	35,145.2
	12	18,340.2	-2,326.3	16,013.9	-236.3	538.1	540.8	8,618.1	155.0	9,937.9	19,553.6	35,567.5
2021	01	18,315.1	-2,210.9	16,104.2	9.9	533.1	532.2	8,540.1	146.2	9,915.1	19,676.7	35,780.9
	02	18,367.4	-2,171.9	16,195.5	6.2	529.4	532.7	8,618.9	139.7	9,937.6	19,764.5	35,959.9
	03	18,432.5	-2,095.2	16,337.3	-16.1	513.4	518.9	8,684.9	144.7	10,009.3	19,855.0	36,192.3
	04	18,915.7	-2,076.5	16,839.2	-352.0	515.9	516.9	8,739.0	133.9	10,069.5	19,623.1	36,462.3
	05	19,101.3	-2,066.3	17,035.0	-294.9	512.1	509.9	8,750.7	130.7	10,146.3	19,755.0	36,790.0

Notes:

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

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

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

T05: Monetary Survey

- end of period, KM million -

LIABILITIES														
Money Supply (M2)														
Money (M1)					Quasi Money (QM)									
Year	Month	Currency outside Banks	Transferable Deposits in Domestic Currency		Transferable Deposits in Foreign Currency	Other Deposits in Domestic 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
2010	12	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011	12	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2016	12	3,401.2	5,899.8	9,301.0	1,535.6	3,883.0	5,478.0	10,896.6	20,197.6	8.0	510.0	4,440.4	1,528.6	26,684.6
2017	12	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2
2018	12	3,978.6	8,166.4	12,145.1	1,961.4	4,302.2	5,782.4	12,046.0	24,191.1	8.0	467.5	4,848.9	1,505.9	31,021.4
2019	12	4,330.1	8,921.1	13,251.2	2,490.3	2,998.0	7,593.2	13,081.5	26,332.7	8.0	532.4	5,224.6	1,436.9	33,534.6
2020	12	5,043.4	10,011.8	15,055.2	2,902.5	3,034.7	7,256.6	13,193.8	28,249.0	0.0	606.7	5,306.9	1,404.9	35,567.5
2020	01	4,262.7	8,934.2	13,196.9	2,519.4	3,047.9	7,597.0	13,164.3	26,361.2	8.0	534.6	5,070.0	1,403.3	33,377.1
	02	4,321.5	8,992.9	13,314.3	2,477.6	3,112.7	7,614.9	13,205.2	26,519.5	7.9	544.1	5,117.2	1,452.4	33,641.2
	03	4,683.9	8,790.1	13,474.0	2,564.2	3,023.2	7,476.0	13,063.5	26,537.5	7.9	535.8	5,033.0	1,417.1	33,531.4
	04	4,796.5	8,792.6	13,589.2	2,544.3	2,987.9	7,324.3	12,856.5	26,445.7	8.0	545.0	5,093.8	1,420.4	33,512.9
	05	4,870.5	8,767.3	13,637.7	2,622.8	2,954.0	7,311.4	12,888.2	26,525.9	8.0	560.3	5,112.5	1,403.1	33,609.7
	06	4,818.9	8,954.6	13,773.5	2,617.3	2,995.8	7,283.6	12,896.7	26,670.2	8.0	576.5	5,161.5	1,472.2	33,888.4
	07	4,928.7	9,129.9	14,058.6	2,652.6	2,979.5	7,301.0	12,933.2	26,991.8	8.0	588.5	5,235.5	1,511.1	34,334.8
	08	4,905.5	9,426.7	14,332.3	2,713.5	2,975.5	7,282.0	12,971.0	27,303.2	4.9	594.8	5,239.4	1,415.5	34,557.8
	09	4,896.9	9,479.6	14,376.5	2,766.2	2,984.9	7,263.8	13,014.9	27,391.4	4.9	599.6	5,258.5	1,449.8	34,704.3
	10	4,922.3	9,638.0	14,560.3	2,813.4	2,986.4	7,265.8	13,065.6	27,625.9	4.9	609.9	5,314.0	1,423.6	34,978.3
	11	4,913.3	9,769.2	14,682.5	2,920.3	3,012.5	7,174.8	13,107.6	27,790.1	0.0	604.6	5,279.2	1,471.3	35,145.2
	12	5,043.4	10,011.8	15,055.2	2,902.5	3,034.7	7,256.6	13,193.8	28,249.0	0.0	606.7	5,306.9	1,404.9	35,567.5
2021	01	5,027.9	10,162.3	15,190.2	2,940.5	3,016.7	7,266.6	13,223.8	28,414.0	0.0	612.9	5,306.6	1,447.4	35,780.9
	02	5,065.2	10,283.6	15,348.7	2,999.6	3,029.3	7,273.9	13,302.8	28,651.6	0.0	621.3	5,260.2	1,426.9	35,959.9
	03	5,053.8	10,367.4	15,421.2	3,033.2	3,035.0	7,336.5	13,404.7	28,825.9	0.0	617.0	5,323.3	1,426.1	36,192.3
	04	5,152.0	10,466.2	15,618.1	3,050.1	3,029.3	7,377.0	13,456.4	29,074.5	0.0	618.4	5,341.1	1,428.3	36,462.3
	05	5,191.6	10,732.5	15,924.1	3,064.8	3,011.7	7,340.6	13,417.1	29,341.2	0.0	613.9	5,398.1	1,436.7	36,790.0

Notes:

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

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

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

T06: Balance Sheet of CBBH

- end of period, KM million -

ASSETS								LIABILITIES					
Reserve Money													
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2010	12	6,485.5	1.8	6,487.3	2,497.5	3,393.5	8.7	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	3,192.8	11.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	3,040.6	13.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	3,475.3	15.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	3,751.1	38.3	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	4,063.5	51.7	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	12	9,559.0	1.5	9,560.4	4,066.8	4,269.1	52.0	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2017	12	10,584.4	2.2	10,586.6	4,319.4	5,033.1	76.1	9,428.5	1.6	548.6	652.6	-44.8	10,586.6
2018	12	11,651.0	2.1	11,653.1	4,750.6	5,523.3	125.5	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2019	12	12,624.9	2.2	12,627.1	5,199.9	5,743.6	176.6	11,120.2	1.7	704.0	856.5	-55.4	12,627.1
2020	12	13,895.8	2.0	13,897.9	6,172.5	5,901.1	231.8	12,305.4	1.7	665.2	982.3	-56.8	13,897.9
2020	01	12,508.1	1.4	12,509.6	5,172.3	5,569.7	187.9	10,929.9	2.5	689.9	943.5	-56.3	12,509.6
	02	12,492.5	1.8	12,494.3	5,217.5	5,550.3	187.9	10,955.7	2.1	623.9	968.4	-55.7	12,494.3
	03	12,488.4	2.6	12,491.0	5,684.0	5,172.4	186.4	11,042.7	1.9	618.7	884.0	-56.3	12,491.0
	04	13,206.4	1.3	13,207.6	5,782.4	5,101.4	200.7	11,084.4	2.6	1,238.6	938.4	-56.4	13,207.6
	05	13,088.1	1.5	13,089.6	5,821.2	4,914.6	203.5	10,939.3	2.2	1,275.9	928.3	-56.2	13,089.6
	06	13,050.5	1.9	13,052.4	5,834.8	5,226.8	204.8	11,266.4	1.8	881.4	961.4	-58.5	13,052.4
	07	13,268.6	1.6	13,270.2	5,908.5	5,313.9	215.9	11,438.3	1.8	893.2	995.5	-58.7	13,270.2
	08	13,341.1	1.6	13,342.8	5,992.6	5,369.4	216.1	11,578.1	1.9	856.6	964.4	-58.2	13,342.8
	09	13,371.7	2.1	13,373.8	6,033.0	5,314.8	219.4	11,567.2	2.2	876.4	985.8	-57.8	13,373.8
	10	13,437.4	1.5	13,438.9	6,045.1	5,335.2	230.0	11,610.2	1.7	874.0	1,010.5	-57.5	13,438.9
	11	13,547.5	1.6	13,549.1	6,102.9	5,612.5	229.9	11,945.3	1.9	685.1	974.2	-57.4	13,549.1
	12	13,895.8	2.0	13,897.9	6,172.5	5,901.1	231.8	12,305.4	1.7	665.2	982.3	-56.8	13,897.9
2021	01	13,790.1	1.4	13,791.5	6,166.4	5,855.2	243.0	12,264.6	1.7	621.4	961.1	-57.4	13,791.5
	02	13,700.8	1.9	13,702.6	6,188.9	5,797.1	242.3	12,228.2	1.7	647.1	882.4	-56.7	13,702.6
	03	13,666.8	2.4	13,669.2	6,222.3	5,654.8	244.7	12,121.7	2.2	703.6	898.1	-56.4	13,669.2
	04	14,061.4	1.6	14,063.1	6,304.6	5,977.1	258.6	12,540.2	1.9	702.4	875.8	-57.4	14,063.1
	05	14,086.8	2.0	14,088.7	6,406.0	5,859.1	258.8	12,523.9	1.8	736.2	887.0	-60.1	14,088.7

Note:

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

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

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

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

T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

ASSETS									
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total
1	2	3	4	5	6	7	8	9	10 = 3+...+9
2010	12	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3
2011	12	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9
2012	12	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4
2013	12	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7
2014	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3
2015	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5
2016	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7
2017	12	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7
2018	12	6,296.9	3,854.5	2,280.9	428.0	8,654.6	136.8	9,305.9	30,957.6
2019	12	6,627.0	4,445.0	2,551.9	509.3	9,070.9	152.2	10,024.5	33,380.9
2020	12	7,099.6	4,444.3	3,015.4	540.8	8,618.1	155.0	9,937.6	33,810.8
2020	01	6,490.0	4,605.3	2,528.5	496.8	8,801.7	141.9	9,868.3	32,932.5
	02	6,451.5	4,679.4	2,627.5	491.4	8,840.1	143.3	9,918.1	33,151.2
	03	6,192.3	4,410.6	2,644.2	486.9	8,876.1	147.4	9,938.2	32,695.7
	04	6,099.7	4,392.6	2,791.1	481.1	8,794.7	147.8	9,844.8	32,551.9
	05	5,890.8	4,531.4	2,865.6	477.7	8,772.8	143.0	9,837.5	32,518.8
	06	6,284.1	4,114.4	2,896.7	548.3	8,776.3	195.6	9,886.3	32,701.6
	07	6,306.9	4,093.2	2,978.7	548.7	8,763.0	163.1	9,930.3	32,783.9
	08	6,479.8	4,166.6	2,958.6	553.6	8,657.3	160.1	9,945.3	32,921.3
	09	6,468.5	4,183.6	3,069.7	550.4	8,660.5	154.0	9,967.8	33,054.6
	10	6,472.3	4,319.1	3,090.6	531.3	8,651.7	151.9	9,980.3	33,197.2
	11	6,811.0	4,418.1	3,089.1	534.1	8,651.8	143.2	9,973.2	33,620.4
	12	7,099.6	4,444.3	3,015.4	540.8	8,618.1	155.0	9,937.6	33,810.8
2021	01	7,007.4	4,525.0	3,050.1	532.2	8,540.1	146.2	9,914.9	33,716.0
	02	6,934.3	4,666.6	3,070.5	532.7	8,618.9	139.7	9,937.4	33,900.0
	03	6,831.8	4,765.6	3,106.1	518.9	8,684.9	144.7	10,008.9	34,060.9
	04	7,138.7	4,854.3	3,303.2	516.9	8,739.0	133.9	10,069.4	34,755.3
	05	7,085.7	5,014.6	3,234.1	509.9	8,750.7	130.7	10,146.1	34,871.8

Notes:

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

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

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

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

T07: Consolidated Balance Sheets of Commercial Banks in BH

- end of period, KM million -

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Domestic Currency	Transf. Dep. of Other Domestic Sectors in Foreign Currency	Other Dep. of Other Domestic Sectors in Domestic Currency	Other Dep. of Other Domestic Sectors in Foreign Currency	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
2010	12	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011	12	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
2012	12	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013	12	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014	12	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015	12	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016	12	1,021.3	5,847.8	1,535.6	3,883.0	5,478.0	8.0	510.0	2,474.2	3,773.0	1,566.9	26,097.7
2017	12	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2018	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,129.1	1,560.9	30,957.6
2019	12	2,020.5	8,744.5	2,490.3	2,998.0	7,593.2	8.0	532.4	3,118.3	4,368.0	1,507.7	33,380.9
2020	12	2,048.4	9,780.0	2,902.5	3,034.7	7,256.6	0.0	606.7	2,324.6	4,324.6	1,532.7	33,810.8
2020	01	1,906.0	8,746.3	2,519.4	3,047.9	7,597.0	8.0	534.6	2,975.3	4,126.6	1,471.5	32,932.5
	02	1,984.9	8,805.0	2,477.6	3,112.7	7,614.9	7.9	544.1	2,940.3	4,148.9	1,515.0	33,151.2
	03	1,965.1	8,603.7	2,564.2	3,023.2	7,476.0	7.9	535.8	2,875.0	4,149.0	1,495.6	32,695.7
	04	1,963.5	8,591.9	2,544.3	2,987.9	7,324.3	8.0	545.0	2,941.1	4,155.4	1,490.5	32,551.9
	05	1,957.8	8,563.8	2,622.8	2,954.0	7,311.4	8.0	560.3	2,870.7	4,184.1	1,485.9	32,518.8
	06	2,181.2	8,749.9	2,617.3	2,995.8	7,283.6	8.0	576.5	2,515.7	4,200.1	1,573.6	32,701.6
	07	2,117.3	8,914.0	2,652.6	2,979.5	7,301.0	8.0	588.5	2,398.6	4,239.9	1,584.4	32,783.9
	08	2,053.8	9,210.6	2,713.5	2,975.5	7,282.0	4.9	594.8	2,312.8	4,275.0	1,498.4	32,921.3
	09	2,074.8	9,260.1	2,766.2	2,984.9	7,263.8	4.9	599.6	2,300.5	4,272.7	1,527.0	33,054.6
	10	2,051.9	9,408.0	2,813.4	2,986.4	7,265.8	4.9	609.9	2,256.6	4,303.5	1,496.9	33,197.2
	11	2,275.6	9,539.3	2,920.3	3,012.5	7,174.8	0.0	604.6	2,249.3	4,305.0	1,539.0	33,620.4
	12	2,048.4	9,780.0	2,902.5	3,034.7	7,256.6	0.0	606.7	2,324.6	4,324.6	1,532.7	33,810.8
2021	01	1,885.7	9,919.3	2,940.5	3,016.7	7,266.6	0.0	612.9	2,209.2	4,345.6	1,519.6	33,716.0
	02	1,887.9	10,041.3	2,999.6	3,029.3	7,273.9	0.0	621.3	2,170.2	4,377.8	1,498.8	33,900.0
	03	1,905.3	10,122.7	3,033.2	3,035.0	7,336.5	0.0	617.0	2,093.1	4,425.2	1,492.9	34,060.9
	04	2,437.0	10,207.6	3,050.1	3,029.3	7,377.0	0.0	618.4	2,074.6	4,465.3	1,496.1	34,755.3
	05	2,280.7	10,473.7	3,064.8	3,011.7	7,340.6	0.0	613.9	2,064.5	4,511.2	1,510.6	34,871.8

Notes:

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

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

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

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

T08: Total Deposits and Loans of Commercial Banks

- end of period, KM million -

Year	Month	Deposits			Loans		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2010	12	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011	12	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
2012	12	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013	12	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017	12	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2019	12	12,566.6	11,253.8	23,820.4	4,651.2	16,121.5	20,772.8
2020	12	13,851.5	11,130.7	24,982.2	4,295.1	16,052.3	20,347.4
2020	01	12,484.0	11,306.5	23,790.5	4,434.3	15,893.7	20,327.9
	02	12,515.1	11,453.8	23,968.9	4,448.8	15,988.9	20,437.7
	03	12,268.9	11,337.3	23,606.2	4,468.9	16,021.6	20,490.5
	04	12,223.0	11,147.9	23,370.8	4,442.4	15,862.1	20,304.5
	05	12,269.9	11,098.8	23,368.7	4,452.2	15,807.9	20,260.2
	06	12,703.8	11,082.9	23,786.7	4,492.4	15,903.6	20,396.0
	07	12,851.0	11,072.4	23,923.4	4,488.1	15,943.1	20,431.2
	08	13,107.0	11,087.3	24,194.3	4,427.1	15,914.4	20,341.5
	09	13,216.8	11,093.0	24,309.8	4,441.6	15,927.8	20,369.4
	10	13,390.8	11,094.7	24,485.5	4,396.8	16,010.9	20,407.7
	11	13,856.7	11,025.8	24,882.5	4,380.4	16,020.7	20,401.1
	12	13,851.5	11,130.7	24,982.2	4,295.1	16,052.3	20,347.4
2021	01	13,893.3	11,095.5	24,988.8	4,245.5	15,981.2	20,226.7
	02	14,178.1	11,013.8	25,192.0	4,329.4	15,977.7	20,307.1
	03	14,349.3	11,043.4	25,392.7	4,392.7	16,079.9	20,472.6
	04	14,987.6	11,073.4	26,061.0	4,441.1	16,130.4	20,571.5
	05	15,135.9	10,995.6	26,131.5	4,445.6	16,198.6	20,644.2

Notes:

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

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

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

- end of period, KM million -

DEPOSITS						LOANS			
Year	Month	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
2010	12	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011	12	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
2012	12	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013	12	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017	12	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2019	12	13,306.9	9,529.5	984.0	23,820.4	9,910.7	10,833.1	29.0	20,772.8
2020	12	14,374.7	9,776.7	830.8	24,982.2	9,855.4	10,471.5	20.5	20,347.4
2020	01	13,222.6	9,569.3	998.6	23,790.5	9,736.9	10,563.2	27.8	20,327.9
	02	13,388.8	9,583.8	996.3	23,968.9	9,848.6	10,561.9	27.1	20,437.7
	03	13,090.4	9,533.2	982.6	23,606.2	9,883.7	10,580.4	26.4	20,490.5
	04	12,991.9	9,392.7	986.2	23,370.8	9,785.5	10,492.9	26.1	20,304.5
	05	12,948.4	9,429.6	990.7	23,368.7	9,760.6	10,474.0	25.6	20,260.2
	06	13,461.0	9,565.3	760.4	23,786.7	9,813.7	10,556.9	25.4	20,396.0
	07	13,567.0	9,570.6	785.8	23,923.4	9,836.6	10,570.1	24.5	20,431.2
	08	13,738.6	9,660.2	795.5	24,194.3	9,793.8	10,523.5	24.2	20,341.5
	09	13,785.2	9,731.6	793.0	24,309.8	9,845.7	10,500.5	23.2	20,369.4
	10	13,894.0	9,767.4	824.1	24,485.5	9,892.9	10,492.1	22.7	20,407.7
	11	14,225.1	9,829.2	828.3	24,882.5	9,925.0	10,454.6	21.5	20,401.1
	12	14,374.7	9,776.7	830.8	24,982.2	9,855.4	10,471.5	20.5	20,347.4
2021	01	14,343.8	9,811.7	833.3	24,988.8	9,802.1	10,404.3	20.4	20,226.7
	02	14,451.0	9,912.1	828.9	25,192.0	9,935.9	10,353.6	17.5	20,307.1
	03	14,570.2	9,978.4	844.0	25,392.7	10,128.6	10,327.8	16.1	20,472.6
	04	15,106.3	10,114.9	839.8	26,061.0	10,257.1	10,298.1	16.3	20,571.5
	05	15,229.9	10,032.7	868.9	26,131.5	10,370.4	10,260.1	13.7	20,644.2

Notes:

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

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

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

T10: Structure of Transferable Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2010	12	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011	12	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012	12	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013	12	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015	12	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2016	12	94.9	520.2	399.6	255.6	58.1	190.1	523.9	2,313.6	251.1	3,431.4	18.0	8,056.6
2017	12	150.8	612.8	575.2	305.9	130.0	230.2	618.1	2,775.5	281.5	3,858.3	19.6	9,558.1
2018	12	122.8	932.2	691.9	365.7	261.0	273.7	724.0	3,095.3	303.2	4,523.7	24.9	11,318.5
2019	12	122.1	885.8	823.8	395.1	323.9	284.6	684.7	3,437.2	345.1	5,242.8	21.5	12,566.6
2020	12	133.4	906.1	801.9	398.1	129.5	362.7	764.6	4,018.1	406.7	5,892.3	38.1	13,851.5
2020	01	116.5	900.8	776.5	428.6	200.9	290.4	686.0	3,414.7	360.2	5,284.2	25.2	12,484.0
	02	126.6	944.2	773.6	444.0	161.7	275.4	778.2	3,284.2	357.5	5,346.1	23.7	12,515.1
	03	126.9	812.0	788.3	466.3	162.1	261.2	789.1	3,277.5	364.4	5,197.0	24.2	12,268.9
	04	152.5	752.4	768.9	438.0	181.9	252.4	843.1	3,150.5	360.7	5,299.5	23.2	12,223.0
	05	145.4	800.0	745.1	415.1	137.8	279.8	745.0	3,291.8	367.5	5,324.1	18.0	12,269.9
	06	124.6	1,080.6	713.3	433.3	131.4	304.7	640.8	3,517.1	370.8	5,368.5	18.7	12,703.8
	07	102.6	1,044.1	740.7	437.5	137.7	267.4	730.7	3,532.6	394.3	5,444.4	19.0	12,851.0
	08	129.8	929.9	910.0	450.0	123.2	287.3	705.4	3,636.5	398.2	5,516.2	20.5	13,107.0
	09	119.0	945.3	906.2	441.6	126.1	285.7	708.6	3,697.7	402.7	5,563.2	20.6	13,216.8
	10	156.1	883.3	880.1	437.9	130.0	285.6	722.8	3,831.6	395.9	5,629.3	38.3	13,390.8
	11	152.5	1,081.0	851.5	414.0	163.6	294.7	831.3	3,946.0	396.6	5,689.0	36.6	13,856.7
	12	133.4	906.1	801.9	398.1	129.5	362.7	764.6	4,018.1	406.7	5,892.3	38.1	13,851.5
2021	01	132.6	768.1	780.8	417.7	132.9	332.8	818.4	4,072.6	416.3	5,980.8	40.4	13,893.3
	02	179.8	827.3	789.9	428.3	130.1	306.9	899.1	4,047.8	408.4	6,121.0	39.4	14,178.1
	03	149.1	879.7	796.2	430.6	164.6	314.1	932.4	4,030.7	410.9	6,200.9	40.1	14,349.3
	04	161.4	1,406.9	814.5	436.6	161.7	264.6	1,017.0	3,936.6	407.5	6,338.1	42.8	14,987.6
	05	124.9	1,288.6	804.0	445.2	183.9	277.3	996.2	4,181.3	429.7	6,361.9	42.9	15,135.9

Notes:

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

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

T11: Structure of Other Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2010	12	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011	12	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012	12	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013	12	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014	12	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015	12	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2016	12	73.4	226.3	26.4	22.3	34.7	771.4	695.9	474.2	123.4	7,229.7	17.6	9,695.5
2017	12	116.6	243.8	24.3	34.4	22.9	816.8	766.7	554.4	102.6	7,412.8	15.7	10,111.0
2018	12	62.6	267.5	41.9	37.4	16.7	873.7	758.4	627.8	95.7	7,622.7	26.9	10,431.3
2019	12	51.7	582.1	90.8	51.2	28.8	870.8	826.0	615.4	102.4	7,998.1	36.6	11,253.8
2020	12	85.7	725.0	30.1	25.4	28.8	768.5	791.4	688.8	93.3	7,868.4	25.3	11,130.7
2020	01	30.1	604.9	89.6	44.3	26.6	853.1	841.8	657.7	102.2	8,024.1	32.2	11,306.5
	02	89.5	615.2	111.4	47.3	21.6	876.9	857.8	647.5	100.3	8,053.0	33.4	11,453.8
	03	128.6	687.4	101.4	39.4	22.0	890.3	857.7	584.9	99.6	7,893.7	32.2	11,337.3
	04	128.4	676.6	79.2	39.2	30.5	856.8	844.9	584.9	97.7	7,776.4	33.2	11,147.9
	05	88.4	719.4	63.9	34.2	25.6	841.7	851.7	573.5	100.1	7,767.4	32.9	11,098.8
	06	88.6	682.2	62.9	37.0	32.7	815.8	847.4	623.0	105.2	7,757.5	30.7	11,082.9
	07	88.4	670.5	62.6	33.0	33.0	833.1	816.6	635.4	102.3	7,758.2	39.4	11,072.4
	08	88.1	711.6	61.7	33.3	30.1	801.5	815.7	657.0	99.9	7,756.3	32.0	11,087.3
	09	87.2	724.6	61.0	32.3	32.5	776.1	822.9	652.8	97.6	7,773.2	32.8	11,093.0
	10	86.0	719.5	60.1	29.5	37.0	791.8	798.1	671.9	95.5	7,778.6	26.7	11,094.7
	11	86.1	717.7	58.7	26.4	34.8	795.8	695.7	688.9	92.5	7,793.6	35.6	11,025.8
	12	85.7	725.0	30.1	25.4	28.8	768.5	791.4	688.8	93.3	7,868.4	25.3	11,130.7
2021	01	64.5	712.7	33.0	10.5	35.0	785.6	773.8	683.6	91.7	7,882.0	23.1	11,095.5
	02	20.2	658.9	33.4	7.9	31.6	795.8	770.4	704.2	88.4	7,879.8	23.4	11,013.8
	03	17.9	626.3	55.8	16.8	27.6	781.2	787.3	701.7	87.8	7,917.7	23.2	11,043.4
	04	17.5	623.6	56.0	18.5	26.0	789.5	782.2	708.4	87.8	7,936.7	27.2	11,073.4
	05	14.1	607.2	56.4	17.9	21.9	779.7	755.2	704.8	90.0	7,920.7	27.7	10,995.6

Notes:

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

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

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

- end of period, KM million -

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2010	12	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011	12	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012	12	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013	12	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014	12	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015	12	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2016	12	0.0	48.0	1.6	19.8	8.5	27.2	90.4	3,030.0	7.2	904.9	14.9	4,152.6
2017	12	0.0	44.3	1.4	15.7	7.8	33.8	73.2	3,163.2	10.2	896.4	15.4	4,261.5
2018	12	0.0	60.2	1.1	12.8	4.3	40.6	89.6	3,151.5	6.2	911.3	12.1	4,289.8
2019	12	0.0	17.3	0.1	12.5	2.0	49.3	104.1	3,537.7	6.8	919.8	1.7	4,651.2
2020	12	0.0	19.0	0.1	16.7	5.7	33.7	103.4	3,282.5	10.8	821.8	1.3	4,295.1
2020	01	0.0	17.2	0.1	13.1	2.2	44.2	99.3	3,409.8	6.9	840.4	1.1	4,434.3
	02	0.0	17.4	0.5	12.3	2.7	44.7	95.4	3,429.2	8.3	837.1	1.3	4,448.8
	03	0.0	16.5	0.5	11.9	3.3	39.9	98.2	3,450.7	7.9	839.0	1.1	4,468.9
	04	0.0	17.5	0.4	13.7	3.8	35.8	92.9	3,460.5	8.9	807.7	1.1	4,442.4
	05	0.0	20.7	0.5	14.3	4.4	30.0	93.9	3,452.2	11.6	823.3	1.4	4,452.2
	06	0.0	18.0	0.1	11.7	4.6	37.0	91.4	3,479.3	12.1	836.9	1.3	4,492.4
	07	0.0	13.8	0.3	12.6	5.2	37.1	91.9	3,470.6	12.7	842.4	1.3	4,488.1
	08	0.0	17.1	0.4	12.6	5.7	35.3	102.5	3,393.7	12.6	845.9	1.2	4,427.1
	09	0.0	17.1	0.6	13.3	6.0	34.4	111.9	3,400.6	12.1	844.4	1.1	4,441.6
	10	0.0	17.1	0.6	12.3	5.2	37.6	99.3	3,376.9	11.6	834.9	1.3	4,396.8
	11	0.0	17.4	1.0	17.7	5.4	31.1	102.9	3,358.8	10.9	833.5	1.7	4,380.4
	12	0.0	19.0	0.1	16.7	5.7	33.7	103.4	3,282.5	10.8	821.8	1.3	4,295.1
2021	01	0.0	23.2	0.1	14.3	5.8	29.7	106.6	3,236.2	9.1	819.4	1.2	4,245.5
	02	0.0	20.0	0.9	13.5	5.7	27.1	103.7	3,335.0	9.2	812.9	1.3	4,329.4
	03	0.0	36.9	0.8	13.7	5.5	25.6	104.1	3,380.2	8.1	816.9	1.0	4,392.7
	04	0.0	38.4	1.1	14.0	6.6	27.4	104.5	3,434.5	8.3	805.3	1.1	4,441.1
	05	0.0	48.6	0.1	14.1	6.1	28.6	102.6	3,411.1	7.8	825.4	1.2	4,445.6

Notes:

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

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

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

- end of period, KM million -

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2010	12	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011	12	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012	12	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013	12	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014	12	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015	12	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2016	12	0.0	295.5	231.5	262.0	95.7	25.2	281.5	4,673.3	11.9	7,171.4	0.5	13,048.5
2017	12	0.0	333.7	207.8	276.3	79.5	49.6	328.4	5,156.5	11.6	7,717.3	0.2	14,160.9
2018	12	0.0	328.5	185.7	279.4	169.9	85.0	331.7	5,471.5	14.1	8,330.0	0.4	15,196.1
2019	12	0.0	399.2	168.6	301.0	197.5	95.3	393.5	5,496.3	13.8	9,055.8	0.5	16,121.5
2020	12	11.6	403.1	142.1	357.4	205.5	111.1	432.3	5,305.9	9.7	9,073.0	0.7	16,052.3
2020	01	0.0	393.5	164.1	301.7	196.2	90.2	385.7	5,355.5	13.3	8,992.9	0.7	15,893.7
	02	0.0	388.2	162.6	305.6	224.6	90.8	384.2	5,375.5	13.1	9,043.6	0.6	15,988.9
	03	0.0	383.0	155.7	315.8	222.9	99.5	376.9	5,391.2	12.9	9,063.0	0.7	16,021.6
	04	0.0	378.7	152.4	315.4	221.4	103.7	376.5	5,300.8	13.2	8,999.3	0.7	15,862.1
	05	0.0	373.9	150.6	313.2	221.3	105.0	372.0	5,286.1	13.0	8,972.2	0.7	15,807.9
	06	0.0	373.8	143.3	330.5	219.9	110.4	444.5	5,261.6	11.3	9,007.6	0.7	15,903.6
	07	0.0	382.0	138.7	329.9	218.6	117.1	445.2	5,257.6	10.0	9,043.3	0.7	15,943.1
	08	0.0	375.6	137.3	336.5	216.1	115.6	439.4	5,228.8	10.3	9,054.0	0.7	15,914.4
	09	0.0	370.6	141.2	346.5	213.8	110.5	426.9	5,227.2	9.9	9,080.5	0.7	15,927.8
	10	0.0	411.1	148.4	356.4	210.1	105.2	420.3	5,245.6	9.9	9,103.1	0.7	16,010.9
	11	11.6	406.1	147.0	355.9	207.3	101.9	419.6	5,264.7	10.0	9,095.9	0.7	16,020.7
	12	11.6	403.1	142.1	357.4	205.5	111.1	432.3	5,305.9	9.7	9,073.0	0.7	16,052.3
2021	01	11.6	400.4	138.5	360.3	202.7	105.7	420.5	5,274.7	9.8	9,056.5	0.7	15,981.2
	02	11.6	396.5	137.9	357.2	198.5	101.5	423.9	5,255.6	9.4	9,085.2	0.6	15,977.7
	03	13.6	391.7	132.7	353.3	230.0	108.1	409.7	5,276.9	9.3	9,154.1	0.6	16,079.9
	04	13.6	394.0	131.4	350.1	227.1	94.8	407.3	5,276.5	9.5	9,225.5	0.7	16,130.4
	05	13.6	385.6	130.4	348.4	225.1	90.4	402.3	5,312.4	9.4	9,280.5	0.5	16,198.6

Notes:

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

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

T14: Interest Rates on Loans to Households

Loans in KM										Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			
		For Housing Needs				For Other Purposes		For Housing Needs				For Other Purposes		Loans in KM		Loans in KM Indexed to Foreign Currency			
Year	Period	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts		
Weighted monthly averages														percentages per annum					
2020	01	3.610	4.010	...	...	5.805	5.576	3.534	3.590	3.865	3.785	6.041	5.458	5.952	12.102	14.701	10.375
	02	3.631	3.399	3.150	3.629	5.766	5.717	3.574	3.796	3.896	3.983	6.002	5.237	5.879	12.149	14.706	10.378		
	03	3.473	...	...	3.684	5.800	5.583	3.527	3.535	3.664	3.753	6.119	5.251	5.847	12.211	14.696	10.397
	04	3.495	...	...	...	5.748	5.380	3.716	...	4.169	4.270	5.796	5.530	5.709	12.217	14.668	10.347
	05	3.393	...	...	...	5.665	5.674	3.764	...	4.215	4.033	5.542	5.910	6.051	12.236	14.698	10.303
	06	3.857	3.523	3.809	4.100	5.677	5.601	3.880	3.692	3.787	4.115	5.273	5.509	5.823	12.264	14.447	10.268		
	07	3.835	...	3.527	3.755	5.847	5.663	3.858	4.123	3.827	3.490	5.852	5.414	6.276	11.512	13.375	10.186		
	08	3.645	4.083	...	3.645	5.999	5.551	3.921	4.518	3.872	3.485	6.270	5.844	6.445	11.583	13.784	10.005		
	09	3.808	...	3.387	3.945	6.083	5.836	3.726	4.472	3.900	3.517	5.945	5.739	6.595	12.273	13.725	9.994		
	10	3.863	3.893	3.364	3.999	5.945	5.883	3.589	3.751	3.885	3.548	6.188	5.839	6.268	12.263	13.732	9.939		
	11	3.678	3.787	...	3.969	5.788	5.747	3.591	3.689	3.855	3.772	5.820	5.950	6.229	12.098	13.721	9.875		
	12	3.643	...	...	3.676	5.885	5.845	3.671	4.582	3.902	3.835	5.864	5.678	6.380	11.936	13.606	9.815
2021	01	3.329	...	3.514	3.686	5.793	5.919	3.605	...	3.929	3.644	5.906	5.926	6.393	12.069	13.588	9.744		
	02	3.523	3.260	3.375	3.326	5.750	5.853	3.625	...	3.968	3.636	6.092	5.753	6.337	11.950	13.598	9.715		
	03	3.528	3.124	3.395	3.282	5.612	5.461	3.541	4.260	3.986	3.540	6.001	5.602	5.759	11.946	13.616	9.651		
	04	3.491	...	3.112	3.535	5.486	5.413	3.559	4.294	3.965	3.770	5.693	5.397	5.688	11.912	13.607	9.547		
	05	3.448	3.668	3.005	3.279	5.432	5.492	3.641	...	4.622	3.735	5.703	5.470	5.485	11.881	13.634	9.453		
Loan amount (new business)																			
2020	01	812	341	...	...	44,999	23,756	14,861	334	2,789	6,353	37,101	7,786	20,901	538,630	58,674	76,675
	02	1,926	278	885	990	58,715	36,159	17,465	155	2,356	7,640	52,727	11,828	35,580	529,994	55,903	75,392		
	03	1,727	...	...	313	46,992	25,625	15,388	527	2,222	5,760	50,277	8,870	27,085	530,474	53,326	73,462
	04	893	...	...	...	14,168	7,541	9,410	...	2,773	5,983	25,423	2,886	6,901	502,821	48,439	71,257
	05	809	...	...	...	29,189	18,120	14,541	...	2,532	8,255	25,480	6,070	22,175	511,494	50,404	70,287
	06	2,386	266	359	937	58,257	31,135	15,225	513	4,175	9,701	46,350	11,487	22,921	523,944	56,455	95,273		
	07	1,944	-	250	540	72,052	25,687	19,449	538	2,352	11,849	62,591	12,430	17,154	541,557	58,749	94,527		
	08	2,679	1,028	-	435	59,324	22,480	21,468	276	2,853	9,815	53,621	10,579	13,333	565,642	58,357	113,622		
	09	1,737	-	651	1,257	49,097	27,107	15,862	403	2,194	8,881	48,892	14,213	15,325	566,664	58,553	113,541		
	10	2,186	412	471	1,073	47,039	30,424	17,815	348	3,333	8,867	49,234	9,843	27,399	565,455	60,611	112,869		
	11	2,147	743	-	796	35,095	18,671	20,508	675	2,713	10,459	36,174	5,216	21,489	564,334	60,119	112,267		
	12	3,468	-	-	532	39,970	19,333	16,057	265	3,729	5,229	38,688	7,916	19,056	547,793	61,370	112,952		
2021	01	2,119	-	393	914	34,821	18,096	14,847	-	2,172	7,111	32,988	5,317	18,404	555,169	59,391	111,852		
	02	2,281	207	861	543	62,302	29,043	17,914	-	3,273	5,618	44,713	8,963	21,338	546,544	57,332	109,804		
	03	2,426	454	982	969	75,720	35,693	21,019	680	3,309	4,947	56,821	12,845	11,175	551,786	57,377	109,453		
	04	4,228		1,301	1,066	76,131	33,855	20,011	650	2,682	8,061	55,065	11,568	8,940	540,494	57,599	108,305		
	05	4,461	364	3,411	631	70,717	30,789	23,647	-	3,622	10,583	49,395	11,334	10,430	548,612	60,163	108,297		

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T15: Interest Rates on Loans to Non-financial Corporations

		Loans in KM				Loans in KM Indexed to Foreign Currency										
		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 and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency		
Weighted monthly averages													percentages per annum			
2020	01	4.045	3.990	2.768	...	4.221	4.464	5.160	4.367	3.350	...	3.990	3.130	3.166		
	02	3.797	4.221	2.614	2.222	4.179	4.109	4.380	3.985	3.400	...	3.643	3.014	3.139		
	03	3.735	4.210	2.974	2.665	4.026	3.975	4.879	3.865	3.277	4.398	3.163	3.014	2.940		
	04	3.867	4.303	2.805	2.582	4.062	4.239	4.210	4.042	...	...	3.235	2.999	2.966
	05	3.845	4.046	2.391	2.320	4.004	4.331	4.301	3.243	2.612	4.417	2.641	3.013	2.996		
	06	4.000	4.485	2.652	2.680	4.303	4.489	4.784	3.783	3.612	3.961	3.166	3.058	3.001		
	07	3.833	3.891	2.992	2.329	4.256	4.697	4.689	3.533	2.834	3.907	3.692	3.010	3.035		
	08	3.662	4.395	2.933	2.436	4.718	4.309	5.206	3.565	...	3.388	3.555	3.041	3.139		
	09	3.696	4.073	2.950	2.799	4.295	4.163	5.104	4.397	2.851	3.736	3.810	3.071	3.149		
	10	3.816	4.226	2.957	2.760	4.256	4.254	4.261	4.369	2.957	4.894	4.375	3.067	3.131		
	11	3.517	4.074	2.689	2.283	4.284	4.567	4.174	3.681	2.841	...	...	3.024	3.101
	12	3.901	3.990	2.871	2.871	4.402	4.013	3.707	4.090	3.566	3.702	3.193	2.940	2.962		
2021	01	3.773	4.140	2.755	2.951	4.507	4.308	3.947	3.949	3.664	4.216	...	2.939	2.936		
	02	3.777	4.237	2.997	3.227	4.298	4.404	3.991	3.582	...	3.193	3.362	2.896	2.953		
	03	3.603	3.977	2.866	2.928	4.563	4.694	4.149	3.708	3.821	...	3.931	2.883	2.951		
	04	3.852	4.385	2.962	2.516	4.390	4.031	4.106	4.200	2.407	4.241	4.333	2.872	2.975		
	05	3.712	3.927	3.011	3.419	4.360	4.309	4.034	3.853	...	...	3.955	2.874	3.016
Loan amount (new business)																
2020	01	29,705	9,303	28,386	...	6,424	3,347	1,043	11,334	3,100	...	14,792	2,630,696	666,601		
	02	40,983	13,415	44,667	69,911	7,693	9,719	1,311	23,252	7,580	...	25,072	2,562,770	378,590		
	03	53,930	13,172	67,567	25,386	3,242	7,626	2,785	15,499	3,850	7,741	46,514	2,583,159	385,311		
	04	52,786	5,948	47,032	47,740	14,935	8,045	2,854	27,214	...	...	16,000	2,559,463	381,498
	05	43,894	10,784	37,153	22,848	13,398	12,771	3,499	30,790	3,806	5,815	34,449	2,543,971	371,556		
	06	42,751	12,834	48,821	40,751	14,011	11,245	4,667	19,807	4,826	13,276	40,424	2,652,107	369,516		
	07	42,308	18,590	49,848	27,391	12,442	6,047	2,997	28,821	3,866	10,694	47,192	2,673,723	360,478		
	08	31,003	5,302	42,859	30,007	8,371	5,665	1,800	20,410	...	2,629	25,576	2,705,595	292,888		
	09	42,008	14,882	52,620	64,939	5,583	7,113	2,279	16,559	2,820	2,490	53,523	2,768,328	358,492		
	10	45,849	12,264	48,814	31,150	10,489	7,015	3,015	23,575	6,468	5,903	38,361	2,755,700	348,399		
	11	47,844	12,306	49,386	18,704	8,682	8,222	1,003	21,027	4,001	-	-	2,749,461	331,379		
	12	53,146	15,109	52,781	78,165	13,827	8,360	3,090	20,556	8,376	13,742	83,128	2,649,665	341,675		
2021	01	31,868	7,709	33,571	22,137	6,333	4,046	5,484	11,978	1,791	4,774	-	2,612,980	331,976		
	02	38,147	9,549	39,663	18,941	8,323	4,584	1,660	11,369	-	2,473	14,100	2,713,017	322,645		
	03	58,722	20,342	66,238	54,273	10,499	9,366	2,863	12,579	6,276	-	28,782	2,737,680	316,460		
	04	53,675	13,997	65,107	52,708	7,771	10,053	3,323	12,971	6,303	3,503	49,201	2,784,420	299,044		
	05	54,634	11,563	43,638	19,644	11,280	8,552	2,371	20,622	-	-	12,777	2,799,720	281,865		

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Households												Non-financial Companies									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency	
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity					
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	With Agreed Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	*Overnight Deposits	
Weighted monthly averages												- percentages per annum -									
2020	01	0.226	0.879	1.227	0.064	0.358	0.983	1.430	0.053	0.623	0.038	0.432	0.926	1.290	0.031	...	...	...	0.024	0.033
	02	0.290	0.821	1.385	0.071	0.529	1.202	1.180	0.053	0.527	0.040	0.369	0.493	1.603	0.026	...	0.815	...	0.018	0.033	
	03	0.381	1.022	1.264	0.071	0.308	0.913	1.295	0.052	0.451	0.040	0.688	0.799	...	0.033	...	1.239	...	0.019	0.026	
	04	0.416	0.981	1.141	0.071	0.418	0.897	1.379	0.052	0.253	0.040	0.421	1.023	...	0.029	...	...	...	0.013	0.022
	05	0.391	0.967	1.179	0.071	0.470	0.894	1.096	0.052	0.797	0.039	0.455	1.212	1.526	0.029	...	1.079	...	0.021	0.021	
	06	0.488	0.827	1.323	0.076	0.581	1.057	1.175	0.050	0.505	0.038	0.406	0.601	1.190	0.031	1.041	0.454	1.746	0.010	0.021	
	07	0.431	0.673	0.966	0.073	0.377	0.989	1.316	0.053	0.623	0.038	0.776	1.015	1.294	0.032	0.727	0.994	1.598	0.014	0.020	
	08	0.291	0.764	1.057	0.071	0.335	1.042	1.237	0.048	0.479	0.038	0.956	1.199	...	0.031	0.353	1.068	1.834	0.021	0.020	
	09	0.306	0.851	1.201	0.071	0.294	1.042	1.258	0.049	0.296	0.038	0.586	0.221	1.259	0.028	...	1.432	1.302	0.020	0.021	
	10	0.485	0.801	1.117	0.071	0.299	0.968	1.203	0.048	0.443	0.036	0.284	0.502	1.008	0.027	0.241	0.888	1.900	0.033	0.029	
	11	0.234	0.955	0.967	0.071	0.277	1.133	1.138	0.048	0.860	0.036	0.592	0.630	1.092	0.028	0.222	0.978	1.704	0.028	0.027	
	12	0.178	1.027	1.139	0.070	0.176	1.155	1.273	0.049	0.525	0.035	0.922	1.358	1.474	0.028	0.372	1.267	1.218	0.010	0.025	
2021	01	0.125	1.037	1.038	0.068	0.152	0.966	1.074	0.049	0.437	0.034	0.362	0.568	1.075	0.024	...	0.879	1.348	0.009	0.030	
	02	0.158	0.763	1.186	0.068	0.179	0.967	1.153	0.048	0.628	0.033	0.424	0.820	0.952	0.025	0.038	1.067	1.256	0.009	0.026	
	03	0.256	0.548	1.020	0.067	0.174	1.133	1.316	0.045	0.355	0.033	0.653	0.268	1.102	0.021	...	1.064	1.227	0.020	0.030	
	04	0.446	0.597	0.990	0.043	0.461	1.286	1.158	0.045	0.427	0.033	0.647	0.762	0.978	0.018	0.301	1.080	1.586	0.006	0.054	
	05	0.313	0.591	0.853	0.043	0.461	1.052	1.274	0.045	0.616	0.032	0.534	0.860	1.065	0.022	...	...	1.155	0.006	0.040
Deposit amount (new business)												- KM thousand -									
2020	01	8,575	20,289	24,730	4,590,846	11,702	38,613	47,156	1,673,742	3,170	349,840	13,926	42,857	5,348	3,423,232	...	...	...	726,107	79,567
	02	7,877	22,482	31,084	4,715,874	39,704	49,767	30,230	1,672,173	1,353	346,685	1,698	598	5,814	3,284,794	...	2,152	...	698,557	75,015	
	03	8,143	19,370	22,126	4,542,921	9,313	25,388	24,837	1,630,633	3,683	334,430	22,927	31,450	...	2,985,306	...	6,962	...	719,569	96,078	
	04	8,503	12,844	13,753	4,619,674	12,964	17,442	26,436	1,647,110	1,343	344,706	25,540	11,192	...	3,220,977	...	...	...	724,733	73,683
	05	7,329	17,872	26,633	4,646,327	8,709	25,874	24,964	1,656,805	4,591	341,584	5,786	15,223	3,502	3,189,436	...	2,466	...	749,371	84,396	
	06	9,957	13,057	21,828	4,627,582	13,160	37,250	31,222	1,758,451	5,086	342,649	14,292	576	5,954	3,233,023	7,227	1,519	15,560	866,464	97,017	
	07	12,946	9,914	17,246	4,586,427	12,767	35,961	35,677	1,692,880	3,203	341,552	17,392	7,018	527	3,198,946	908	3,935	10,041	800,293	126,871	
	08	8,255	11,065	14,355	4,735,948	11,860	33,565	27,389	1,866,710	3,483	337,464	25,465	5,794	-	3,342,907	482	5,592	14,187	826,224	119,548	
	09	9,562	14,978	20,628	4,784,493	9,318	40,993	56,306	1,879,790	3,046	348,911	12,894	792	11,746	3,410,982	-	7,539	1,198	922,911	100,609	
	10	13,138	13,205	20,060	4,872,967	10,223	33,783	46,193	1,912,653	1,683	363,388	4,231	924	2,170	3,622,582	1,573	12,178	5,290	909,298	131,638	
	11	5,094	12,385	12,851	4,946,754	8,736	50,253	49,861	1,891,316	2,417	359,592	4,721	4,693	2,351	3,728,894	4,768	7,393	519	974,754	129,805	
	12	7,866	35,574	21,887	5,176,206	6,995	40,426	37,131	1,952,225	4,433	368,081	22,325	20,927	14,571	3,753,355	7,259	117,688	8,458	919,880	130,453	
2021	01	5,685	14,219	18,292	5,272,476	10,333	58,629	49,260	1,858,054	5,207	384,668	6,976	8,247	593	3,842,840	-	9,972	13,326	955,103	122,049	
	02	6,367	11,814	24,646	5,372,175	7,849	34,372	31,459	1,903,763	5,661	386,872	15,135	1,824	663	3,876,629	1,127	3,486	11,157	973,968	115,534	
	03	3,976	21,909	19,283	5,427,656	7,043	30,361	57,918	1,990,236	3,687	399,524	4,163	1,121	13,844	3,906,287	-	42,164	7,610	1,000,320	109,391	
	04	6,754	7,960	19,140	5,574,952	7,693	60,843	29,395	2,010,522	693	397,203	3,236	14,106	2,756	3,869,922	5,662	45,098	3,240	1,006,791	109,793	
	05	4,754	10,040	16,571	5,616,284	7,547	24,682	20,480	2,031,245	1,871	406,280	5,484	7,758	5,820	4,074,861	-	-	3,716	1,037,026	127,918	

Notes:

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

T17: Average Required Reserve

- KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2010		15,617,849	1,624,905	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2017		21,224,853	2,122,485	4,303,340	2,180,855
2018		23,537,084	2,353,708	5,205,234	2,851,526
2019		25,752,968	2,575,297	5,589,021	3,013,724
2020		26,950,173	2,695,017	5,409,751	2,714,733
2020	01	27,014,743	2,701,474	5,744,921	3,043,447
	02	27,228,745	2,722,875	5,645,575	2,922,701
	03	27,190,309	2,719,031	5,366,186	2,647,155
	04	26,744,903	2,674,490	5,110,349	2,435,859
	05	26,576,794	2,657,679	5,000,595	2,342,916
	06	26,835,873	2,683,587	5,279,947	2,596,360
	07	26,703,009	2,670,301	5,328,314	2,658,013
	08	26,773,288	2,677,329	5,394,600	2,717,271
	09	26,909,158	2,690,916	5,438,573	2,747,657
	10	26,995,796	2,699,580	5,380,750	2,681,170
	11	27,103,451	2,710,345	5,469,907	2,759,562
	12	27,326,008	2,732,601	5,757,292	3,024,691
2021	01	27,546,321	2,754,632	5,888,091	3,133,459
	02	27,603,787	2,760,379	5,832,372	3,071,994
	03	27,787,510	2,778,751	5,905,814	3,127,063
	04	27,906,738	2,790,674	6,056,985	3,266,311
	05	28,446,483	2,844,648	6,079,976	3,235,328

Notes:

From July 1st, 2016 the required reserves rate applied by the CBBH to the base for calculation of required reserves is 10.0%. 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 50.0% of the rate applied to commercial banks' deposits (deposit facility rate) by the European Central Bank.

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

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

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

From September 1st, 2014 the remuneration rate has been calculated on the basis of the weighted average interest rate which was earned by the Central Bank of BH on the market in the same period on deposits invested up to a month and 70.0% is calculated on the amount of required reserve or minimum 0, while 90.0% 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. 70.0% of this rate is calculated on the amount of required reserves while 90.0% 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 14.0% to 10.0%, 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 7.0% on deposits and borrowed assets with contracted term of maturity over one year.

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

-On the amount of required reserve is 0,5%.

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

From January 1st, 2009 the required reserves rate is 14.0% on deposits and borrowed assets with contracted term of maturity up to one year and 10.0% on deposits and borrowed assets with contracted term of maturity over one year.

From October 11th, 2008 required reserves rate was declined from 18.0% to 14.0%.

From January 1st, 2008 required reserves rate was increased from 15.0% to 18.0%.

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

T18: Required Reserves by Maintenance Periods

- KM thousand -

Base for Calculation of Reserve Requirement*										
Month	Maintenance Period	KM	In KM with the currency clause	Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5	6=(3+4+5)	7=(6*OR)	8	9=(8-7)	10	11
01 2020	01	16,052,787	-	11,173,694	26,700,297	2,670,030	5,759,154	3,089,124	-421.7	0.0
	02	16,081,087	-	11,106,057	27,187,144	2,718,714	5,780,468	3,061,754	-425.2	0.0
	03	16,095,074	-	11,061,716	27,156,789	2,715,679	5,695,143	2,979,464	-455.2	0.0
	04	13,744,780	2,420,265	11,070,174	27,235,218	2,723,522	5,749,244	3,025,722	-420.2	0.0
02	05	13,570,995	2,717,018	10,915,382	27,203,394	2,720,339	5,635,993	2,915,653	-405.0	0.0
	06	13,483,661	2,811,949	10,952,014	27,247,624	2,724,762	5,551,489	2,826,726	-353.3	0.0
	07	13,546,314	2,840,498	10,902,931	27,289,743	2,728,974	5,559,990	2,831,015	-393.2	0.0
03	08	13,540,279	2,847,915	10,841,064	27,229,258	2,722,926	5,383,948	2,661,022	-369.6	0.0
	09	13,267,043	2,990,234	10,794,647	27,051,925	2,705,192	5,154,621	2,449,429	-374.2	0.0
	10	13,104,933	2,991,600	10,749,000	26,845,534	2,684,553	5,162,131	2,477,578	-344.1	0.0
04	11	13,066,951	2,980,699	10,696,605	26,744,255	2,674,425	5,106,628	2,432,203	-337.8	0.0
	12	13,031,102	2,962,034	10,651,786	26,644,921	2,664,492	5,062,288	2,397,796	-333.0	0.0
	13	13,034,967	2,992,956	10,626,021	26,653,944	2,665,394	5,044,933	2,379,538	-330.5	0.0
05	14	12,918,685	3,010,642	10,626,981	26,556,308	2,655,631	5,006,064	2,350,433	-326.4	0.0
	15	12,878,443	2,994,628	10,647,059	26,520,130	2,652,013	4,950,788	2,298,775	-351.2	0.0
	16	12,943,044	2,995,303	10,660,654	26,599,001	2,659,900	5,308,200	2,648,300	-367.8	0.0
06	17	13,327,677	2,979,750	10,613,250	26,920,677	2,692,068	5,303,214	2,611,146	-362.7	0.0
	18	13,407,257	2,962,086	10,618,598	26,987,941	2,698,794	5,228,426	2,529,632	-351.3	0.0
	19	13,375,307	2,954,507	10,317,549	26,647,362	2,664,736	5,298,537	2,633,801	-365.8	0.0
07	20	13,536,365	2,936,211	10,224,286	26,696,861	2,669,686	5,340,579	2,670,893	-371.0	0.0
	21	13,592,003	2,948,922	10,223,878	26,764,803	2,676,480	5,345,825	2,669,344	-407.8	0.0
	22	13,658,412	2,948,254	10,190,191	26,796,858	2,679,686	5,366,586	2,686,900	-373.2	0.0
08	23	13,635,005	2,984,566	10,134,397	26,753,968	2,675,397	5,394,051	2,718,654	-377.6	0.0
	24	13,598,525	3,009,494	10,161,018	26,769,038	2,676,904	5,423,162	2,746,258	-419.6	0.0
	25	13,686,570	3,024,896	10,169,550	26,881,016	2,688,102	5,471,117	2,783,015	-386.5	0.0
09	26	13,679,958	3,053,880	10,164,884	26,898,722	2,689,872	5,436,433	2,746,561	-381.5	0.0
	27	13,669,222	3,035,800	10,242,714	26,947,736	2,694,774	5,408,168	2,713,395	-376.9	0.0
	28	13,742,226	3,028,631	10,230,969	27,001,827	2,700,183	5,373,974	2,673,791	-371.4	0.0
10	29	13,730,889	3,033,598	10,206,999	26,971,487	2,697,149	5,381,168	2,684,020	-372.8	0.0
	30	13,754,148	3,028,306	10,231,622	27,014,076	2,701,408	5,387,108	2,685,700	-410.3	0.0
	31	13,866,069	3,041,917	10,214,909	27,122,895	2,712,289	5,490,906	2,778,616.7	-385.9	0.0
11	32	13,912,933	3,027,794	10,181,649	27,122,376	2,712,238	5,442,613	2,730,375.6	-379.2	0.0
	33	13,866,681	3,034,319	10,164,083	27,065,083	2,706,508	5,476,201	2,769,692.9	-384.7	0.0
	34	13,999,133	3,056,040	10,222,299	27,277,471	2,727,747	5,800,424	3,072,677.3	-426.8	0.0
12	35	14,183,895	3,035,503	10,207,516	27,426,914	2,742,691	5,705,953	2,963,262.0	-411.6	0.0
	36	14,069,125	3,031,228	10,173,285	27,273,639	2,727,364	5,765,497	3,038,133.1	-464.2	0.0
01 2021	01	14,231,175	3,033,415	10,292,775	27,557,365	2,755,736	5,891,747	3,136,010.6	-435.6	0.0
	02	14,280,865	3,001,091	10,234,325	27,516,281	2,751,628	5,875,155	3,123,527.0	-433.8	0.0
	03	14,254,102	3,049,909	10,261,306	27,596,025	2,756,532	5,897,370	3,140,838.2	-479.9	0.0
	04	14,319,756	3,041,350	10,258,049	27,619,155	2,761,915	5,922,617	3,160,701.9	-439.0	0.0
02	05	14,327,445	3,050,562	10,218,174	27,596,181	2,759,618	5,774,632	3,015,014.0	-418.8	0.0
	06	14,325,196	3,014,640	10,256,189	27,596,025	2,759,602	5,799,868	3,040,265.1	-337.8	0.0
	07	14,433,992	3,089,490	10,294,917	27,818,399	2,781,840	5,957,832	3,175,992.6	-441.1	0.0
03	08	14,448,395	3,068,257	10,284,270	27,800,922	2,780,092	5,884,586	3,104,493.9	-431.2	0.0
	09	14,360,775	3,079,911	10,302,523	27,743,209	2,774,321	5,875,023	3,100,702.1	-473.7	0.0
	10	14,518,746	3,093,268	10,279,553	27,891,567	2,789,157	5,913,431	3,124,274.7	-433.9	0.0
04	11	14,521,946	3,111,226	10,256,412	27,889,584	2,788,958	6,059,555	3,270,596.6	-454.2	0.0
	12	14,563,277	3,102,095	10,273,690	27,939,062	2,793,906	6,197,969	3,404,062.4	-472.8	0.0
	13	14,808,820	3,130,517	10,311,846	28,251,183	2,825,118	6,164,424	3,339,306	-463.8	0.0
05	14	15,073,293	3,162,902	10,332,292	28,568,487	2,856,849	6,064,982	3,208,133	-445.6	0.0
	15	15,052,839	3,149,221	10,317,718	28,519,778	2,851,978	6,010,521	3,158,544	-482.6	0.0

Notes:

See Note for Table T17.

T19: Industrial Production Index

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / ø 2015	Month /Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2010	12	...	...	110.8	107.5	103.6	...
2011	12	...	...	90.8	94.2	96.2	...
2012	12	...	...	99.6	100.0	95.5	...
2013	12	...	...	107.8	104.7	102.8	...
2014	12	...	...	97.9	99.7	101.4	...
2015	12	...	...	101.7	99.5	103.2	...
2016	12	...	...	103.8	118.4	111.6	...
2017	12	...	...	100.4	97.3	111.1	...
2018	12	...	...	100.8	104.2	108.6	...
2019	12	...	...	88.1	97.3	103.7	...
2020	12	...	...	103.1	103.7	97.0	...
2020	01	97.6	81.7	101.1	104.8	96.0	92.6
	02	100.1	97.2	99.1	89.4	95.3	91.9
	03	95.9	114.6	87.5	96.6	96.5	93.1
	04	92.2	84.1	81.5	91.2	86.6	83.5
	05	100.1	104.9	83.0	85.6	87.8	84.7
	06	107.6	103.6	92.1	85.3	93.4	90.1
	07	105.6	110.7	91.9	87.2	99.7	96.1
	08	91.5	95.2	93.9	89.6	92.2	88.9
	09	110.9	101.8	99.0	90.6	100.2	96.6
	10	103.3	104.5	96.5	100.1	104.0	100.3
	11	99.5	104.9	97.5	98.2	105.0	101.3
	12	100.6	106.0	103.1	103.7	107.0	103.2
2021	01	93.4	80.0	98.7	101.5	95.3	98.2
	02	103.8	113.1	102.3	118.2	101.8	104.9
	03	110.0	108.0	117.4	111.4	111.3	114.7
	04	98.5	96.0	125.4	127.2	108.7	112.1
	05	91.1	98.9	114.1	119.9	101.5	104.7

Source:

Agency for Statistics of BH, Institute for Statistics of FBH (corrected data) and Republika Srpska Institute of Statistics

Notes:

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

T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
			Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
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	...	98.7	99.0	...	...	...
2016	12	...	99.7	98.9	...	...	...
2017	12	...	101.3	101.2	...	...	...
2018	12	...	101.6	101.4	...	...	...
2019	12	...	99.9	100.6	...	...	...
2020	12	...	98.4	99.0	...	...	...
2020	01	100.5	100.7	100.7	n/a	n/a	n/a
	02	100.1	100.3	100.5	n/a	n/a	n/a
	03	99.9	100.1	100.4	n/a	n/a	n/a
	04	98.9	98.8	100.0	n/a	n/a	n/a
	05	99.2	97.9	99.6	n/a	n/a	n/a
	06	100.1	98.5	99.4	n/a	n/a	n/a
	07	99.7	98.7	99.3	n/a	n/a	n/a
	08	99.8	98.8	99.2	n/a	n/a	n/a
	09	100.1	98.5	99.1	n/a	n/a	n/a
	10	100.7	98.4	99.1	n/a	n/a	n/a
	11	100.1	98.4	99.0	n/a	n/a	n/a
	12	99.8	98.4	99.0	n/a	n/a	n/a
2021	01	100.4	98.3	98.3	n/a	n/a	n/a
	02	100.5	98.7	98.5	n/a	n/a	n/a
	03	100.8	99.5	98.8	n/a	n/a	n/a
	04	99.7	100.9	99.3	n/a	n/a	n/a
	05	100.0	101.7	99.8	n/a	n/a	n/a

Source:

Agency for Statistics of Bosnia and Herzegovina

Notes:

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

T21: Balance of Payments: Summary Table

- KM million -

CURRENT AND CAPITAL ACCOUNTS

Period	Current Account				Capital Account	Total	Financial Account	Net errors and omissions
	Goods	Services	Primary Income	Secondary Income				
2010	-7,186	1,713	413	3,529	-1,531	389	-957	184
2011	-7,827	1,593	211	3,540	-2,483	357	-2,039	88
2012	-7,779	1,631	205	3,676	-2,266	334	-1,806	127
2013	-7,099	1,624	357	3,694	-1,425	337	-909	179
2014	-7,874	1,698	224	3,969	-1,983	442	-1,428	113
2015	-7,176	1,951	195	3,573	-1,458	364	-885	209
2016	-7,089	2,118	41	3,507	-1,424	300	-817	306
2017	-7,417	2,329	-263	3,831	-1,520	342	-898	281
2018	-7,521	2,592	-199	4,010	-1,118	311	-893	-86
2019	-7,965	2,770	-21	4,130	-1,087	298	-592	197
2020	-6,329	1,358	113	3,768	-1,090	310	-583	197
2015 Q1	-1,560	371	53	880	-257	100	-276	-119
2015 Q2	-1,876	512	-35	901	-498	99	-286	114
2015 Q3	-1,934	649	-17	891	-410	83	-209	118
2015 Q4	-1,805	418	194	901	-293	82	-114	96
2016 Q1	-1,543	416	31	745	-351	70	-361	-80
2016 Q2	-1,866	563	-27	904	-425	77	-203	145
2016 Q3	-1,796	646	14	927	-210	78	54	185
2016 Q4	-1,885	493	23	931	-438	75	-307	56
2017 Q1	-1,610	455	15	844	-296	82	-333	-119
2017 Q2	-1,984	614	-189	1,005	-555	86	-259	210
2017 Q3	-1,884	727	-127	993	-291	88	14	218
2017 Q4	-1,938	533	38	988	-378	86	-320	-28
2018 Q1	-1,681	440	-19	894	-366	72	-515	-220
2018 Q2	-1,902	698	-86	1,076	-214	76	-95	44
2018 Q3	-2,015	865	-81	1,046	-185	85	-62	38
2018 Q4	-1,923	590	-13	993	-352	79	-222	52
2019 Q1	-1,872	508	31	911	-422	73	-396	-47
2019 Q2	-2,082	820	-101	1,075	-288	75	-290	-77
2019 Q3	-1,987	871	-5	1,058	-63	75	179	166
2019 Q4	-2,025	570	54	1,086	-314	75	-84	155
2020 Q1	-1,660	372	46	929	-313	66	-371	-124
2020 Q2	-1,432	302	-10	900	-240	64	-270	-94
2020 Q3	-1,633	336	8	955	-334	84	-32	218
2020 Q4	-1,604	348	69	984	-203	96	90	198
2021 Q1	-1,325	313	-24	922	-114	57	-216	-159

Source:

Central bank of Bosnia and Herzegovina

Notes:

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

In line with revision policy data for Q1, Q2 and Q3 2020 are revised.

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

T22: Balance of Payments: Current and Capital Accounts

- KM million -

CURRENT ACCOUNT									CAPITAL ACCOUNT					
Period	Goods		Services		Primary Income		Secondary Income		Debit	Credit	Debit	Credit	Debit	Balance
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit						
	1	2	3	4	5	6	7	8	9 = 1+3+5+7	10 = 2+4+6+8	11 = 9-10	12	13	14 = 12 - 13
2010	5,015	12,201	2,518	804	881	468	3,787	257	12,200	13,731	-1,531	389	0	389
2011	6,029	13,856	2,374	781	935	725	3,818	278	13,157	15,640	-2,483	357	0	357
2012	6,067	13,846	2,416	785	874	669	3,954	277	13,311	15,577	-2,266	334	0	334
2013	6,645	13,743	2,391	768	864	507	3,973	279	13,873	15,297	-1,425	337	0	337
2014	6,847	14,721	2,452	754	955	731	4,267	298	14,521	16,504	-1,983	442	0	442
2015	7,196	14,372	2,962	1,012	929	734	3,909	336	14,997	16,454	-1,458	364	0	364
2016	7,700	14,789	3,168	1,051	929	889	3,852	345	15,649	17,073	-1,424	300	0	300
2017	9,341	16,758	3,484	1,154	969	1,233	4,192	362	17,986	19,506	-1,520	342	0	342
2018	10,418	17,940	3,802	1,209	1,026	1,226	4,404	394	19,651	20,769	-1,118	311	0	311
2019	10,179	18,145	4,107	1,337	1,133	1,154	4,543	412	19,961	21,048	-1,087	298	0	298
2020	9,403	15,733	2,242	884	699	586	4,201	433	16,545	17,635	-1,090	311	0	310
2015 Q1	1,666	3,227	566	194	239	186	949	69	3,420	3,677	-257	100	0	100
2015 Q2	1,803	3,679	755	243	219	254	989	88	3,766	4,264	-498	99	0	99
2015 Q3	1,870	3,804	1,009	360	250	266	979	88	4,107	4,518	-410	83	0	83
2015 Q4	1,858	3,663	632	214	222	28	992	91	3,704	3,996	-293	82	0	82
2016 Q1	1,657	3,200	616	200	221	190	830	85	3,324	3,675	-351	70	0	70
2016 Q2	1,950	3,816	793	230	223	250	988	84	3,955	4,380	-425	77	0	77
2016 Q3	1,985	3,781	1,040	394	256	242	1,011	84	4,292	4,501	-210	78	0	78
2016 Q4	2,107	3,992	719	227	229	206	1,023	91	4,078	4,516	-438	75	0	75
2017 Q1	2,043	3,653	662	206	235	220	935	90	3,874	4,170	-296	82	0	82
2017 Q2	2,302	4,287	885	272	240	429	1,092	87	4,520	5,074	-555	86	0	86
2017 Q3	2,491	4,375	1,160	433	257	384	1,086	92	4,994	5,285	-291	88	0	88
2017 Q4	2,505	4,442	776	243	238	199	1,080	92	4,598	4,977	-378	86	0	86
2018 Q1	2,390	4,072	683	243	252	270	986	92	4,311	4,677	-366	72	0	72
2018 Q2	2,672	4,574	973	276	251	337	1,172	96	5,068	5,282	-214	76	0	76
2018 Q3	2,692	4,707	1,309	444	259	340	1,140	94	5,400	5,586	-185	85	0	85
2018 Q4	2,664	4,587	837	246	265	277	1,106	113	4,871	5,224	-352	79	0	79
2019 Q1	2,368	4,241	757	249	283	252	1,003	91	4,411	4,833	-422	73	0	73
2019 Q2	2,694	4,775	1,136	317	260	361	1,174	99	5,263	5,551	-288	75	0	75
2019 Q3	2,585	4,572	1,359	487	269	275	1,164	106	5,377	5,440	-63	75	0	75
2019 Q4	2,532	4,557	855	284	321	267	1,202	116	4,910	5,224	-314	75	0	75
2020 Q1	2,340	4,000	611	239	233	187	1,029	100	4,214	4,526	-313	66	0	66
2020 Q2	2,042	3,474	459	157	145	155	996	96	3,642	3,882	-240	64	0	64
2020 Q3	2,383	4,016	595	259	159	150	1,073	118	4,210	4,544	-334	84	0	84
2020 Q4	2,638	4,242	577	229	162	93	1,103	119	4,480	4,683	-203	96	0	96
2021 Q1	2,759	4,083	500	187	137	161	1,032	110	4,428	4,542	-114	57	0	57

Source:

Central bank of Bosnia and Herzegovina

Notes:

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

In line with revision policy data for Q1, Q2 and Q3 2020 are revised.

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

T23: Balance of Payments: Financial Account

- KM million -

FINANCIAL ACCOUNT						
Period	Direct investment	Portfolio investment	Financial derivatives	Other investment	Reserve assets	Total
	1	2	3	4	5	6 = 1+ ... + 5
2010	-532	173	0	-857	258	-957
2011	-674	46	0	-1,378	-33	-2,039
2012	-506	19	0	-1,391	73	-1,806
2013	-342	144	0	-1,420	709	-909
2014	-784	107	0	-1,463	712	-1,428
2015	-509	110	0	-1,366	881	-885
2016	-550	167	1	-1,365	930	-817
2017	-717	157	1	-1,473	1,136	-898
2018	-992	256	-5	-1,265	1,114	-893
2019	-693	216	-1	-1,048	935	-592
2020	-645	40	0	-1,221	1,244	-583
2015 Q1	-105	-14	0	-106	-52	-276
2015 Q2	-210	-44	0	-245	213	-286
2015 Q3	-105	77	0	-558	378	-209
2015 Q4	-89	91	0	-458	342	-114
2016 Q1	-172	1	0	-128	-62	-361
2016 Q2	-59	47	0	-343	152	-203
2016 Q3	-123	80	0	-595	692	54
2016 Q4	-197	39	0	-298	148	-307
2017 Q1	-317	66	1	175	-257	-333
2017 Q2	-118	22	0	-422	260	-259
2017 Q3	-155	64	0	-642	747	14
2017 Q4	-128	5	0	-583	386	-320
2018 Q1	-329	-19	0	-470	304	-515
2018 Q2	-188	23	-1	-163	233	-95
2018 Q3	-314	82	-1	-384	555	-62
2018 Q4	-160	169	-3	-249	22	-222
2019 Q1	-265	64	0	30	-225	-396
2019 Q2	-394	111	0	-500	492	-290
2019 Q3	-86	14	-1	-131	382	179
2019 Q4	52	27	0	-448	286	-84
2020 Q1	-243	-29	0	46	-145	-371
2020 Q2	-151	27	0	-667	520	-270
2020 Q3	-97	-1	-1	-255	322	-32
2020 Q4	-155	43	1	-344	546	90
2021 Q1	-242	42	0	108	-124	-216

Source:

Central bank of Bosnia and Herzegovina

Notes:

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

In line with revision policy data for Q1, Q2 and Q3 2020 are revised.

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

T24: BH Foreign Trade

- KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2010		7,096	13,616	-6,521	52.1
2011		8,222	15,525	-7,303	53.0
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2015		8,987	15,852	-6,865	56.7
2016		9,418	16,161	-6,743	58.3
2017		11,055	18,186	-7,130	60.8
2018		11,900	19,274	-7,374	61.7
2019		11,493	19,499	-8,006	58.9
2020		10,515	16,886	-6,371	62.3
2020	01	856	1,237	-381	69.2
	02	923	1,568	-645	58.9
	03	848	1,483	-635	57.2
	04	696	1,133	-437	61.4
	05	737	1,183	-446	62.3
	06	888	1,417	-528	62.7
	07	875	1,511	-636	57.9
	08	775	1,307	-532	59.3
	09	977	1,483	-506	65.9
	10	1,020	1,601	-581	63.7
	11	963	1,446	-482	66.6
	12	956	1,518	-562	63.0
2021	01	882	1,166	-284	75.6
	02	1,028	1,462	-434	70.3
	03	1,155	1,775	-619	65.1
	04	1,113	1,699	-585	65.5
	05	1,054	1,686	-632	62.5

Notes:

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

T25: Export of goods by Country of Destination

- KM thousand -

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	Other countries	Total
2010		1,085,936	1,070,625	862,022	894,775	611,744	470,584	81,662	310,180	1,707,975	7,095,503
2011		1,215,957	1,204,440	963,546	1,001,879	706,818	619,042	150,054	300,430	2,059,947	8,222,112
2012		1,210,103	1,165,019	939,241	710,002	653,304	654,764	182,874	249,230	2,093,426	7,857,962
2013		1,310,844	1,194,637	1,003,294	766,745	686,503	687,565	174,625	270,745	2,285,317	8,380,275
2014		1,317,490	955,047	1,195,438	800,690	697,785	755,827	234,392	293,818	2,431,255	8,681,742
2015		1,412,906	925,166	1,214,930	770,695	748,870	743,062	354,630	262,844	2,554,212	8,987,315
2016		1,479,411	985,360	1,131,096	822,846	807,200	730,590	401,047	240,751	2,819,806	9,418,109
2017		1,595,704	1,284,200	1,209,035	1,093,685	973,397	899,235	431,094	352,507	3,216,524	11,055,383
2018		1,741,537	1,464,002	1,352,791	1,251,474	1,057,052	1,020,991	323,223	402,113	3,287,069	11,900,251
2019		1,675,709	1,399,922	1,300,534	1,308,885	1,006,226	1,089,881	292,554	407,303	3,011,551	11,492,564
2020		1,630,632	1,362,907	1,015,184	1,152,068	954,078	1,005,474	314,249	293,098	2,787,605	10,515,296
2020	01	140,985	107,503	84,756	90,825	71,886	77,789	33,029	22,141	227,356	856,270
	02	149,502	121,264	89,989	91,294	88,020	88,510	27,954	34,913	231,564	923,011
	03	135,778	123,903	62,824	88,438	81,087	83,594	19,236	32,023	221,378	848,261
	04	112,808	109,722	53,771	79,734	58,964	73,166	12,983	23,413	171,914	696,474
	05	115,187	105,717	72,464	77,652	61,992	79,244	21,152	19,275	184,121	736,804
	06	133,116	113,843	95,333	96,074	71,874	86,124	21,117	23,681	246,942	888,104
	07	137,286	107,570	104,111	101,349	80,244	86,370	19,847	19,842	218,437	875,055
	08	124,107	101,435	59,981	93,251	72,247	81,094	21,129	20,169	201,807	775,220
	09	150,665	114,064	95,010	108,121	93,100	91,424	33,804	24,465	266,523	977,175
	10	154,027	124,912	103,632	108,103	96,165	91,590	42,948	22,075	276,173	1,019,625
	11	151,406	115,086	102,095	99,616	92,620	91,871	27,224	22,198	261,307	963,423
	12	125,768	117,888	91,217	117,611	85,879	74,698	33,826	28,903	280,083	955,873
2021	01	140,882	118,838	85,774	87,675	80,900	82,536	25,916	22,525	236,512	881,558
	02	152,941	154,272	94,418	105,780	94,088	89,383	27,910	36,267	272,780	1,027,839
	03	165,821	167,940	114,340	121,688	106,254	106,330	42,903	42,051	288,118	1,155,444
	04	173,275	151,605	118,824	132,828	101,227	106,720	22,748	31,078	274,891	1,113,195
	05	155,976	149,688	117,632	108,287	99,057	103,419	19,023	27,210	273,715	1,054,007

Notes:

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

Thus, all countries with share higher than 3.0% are separately presented, while the other countries are presented as sum in the column Other countries.

T26: Import of goods by Country of Origin

- KM thousand -

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2010		1,424,980	1,210,391	1,429,477	2,058,946	655,539	808,852	1,189,105	379,083	489,083	3,970,781	13,616,238
2011		1,648,403	1,381,687	1,465,645	2,226,507	774,881	828,564	1,635,091	450,110	491,679	4,622,860	15,525,428
2012		1,725,796	1,429,362	1,431,534	2,202,545	816,377	803,360	1,493,885	449,381	504,094	4,396,607	15,252,942
2013		1,734,842	1,482,256	1,485,608	1,956,353	914,082	754,344	1,505,995	493,202	521,188	4,321,922	15,169,792
2014		1,869,564	1,653,565	1,629,521	1,851,693	1,359,548	763,235	1,292,467	582,203	532,109	4,665,372	16,199,278
2015		1,914,123	1,758,287	1,728,431	1,673,068	1,091,670	773,503	910,072	644,698	560,859	4,797,152	15,851,863
2016		1,998,877	1,899,582	1,828,142	1,617,713	1,091,966	831,403	729,427	687,349	556,399	4,920,158	16,161,014
2017		2,103,758	2,062,127	2,029,997	1,828,432	1,186,073	912,704	907,315	766,728	618,743	5,769,765	18,185,642
2018		2,297,072	2,170,785	2,070,768	1,915,158	1,339,232	917,011	892,371	874,490	672,990	6,124,091	19,273,968
2019		2,337,802	2,333,081	2,150,219	2,020,597	1,449,423	906,606	451,193	964,624	721,547	6,163,492	19,498,584
2020		2,074,765	1,949,079	1,895,712	1,523,367	1,355,872	840,875	359,086	896,725	682,570	5,308,199	16,886,250
2020	01	149,996	154,266	133,595	120,799	103,998	61,197	31,890	56,900	47,202	376,949	1,236,794
	02	199,161	185,885	158,717	130,004	130,966	74,565	38,579	79,250	57,499	513,023	1,567,650
	03	192,218	152,472	154,766	140,875	92,871	74,548	34,944	82,041	63,250	495,153	1,483,138
	04	135,100	112,724	142,422	100,489	87,770	57,726	32,077	55,911	49,406	359,802	1,133,427
	05	139,002	156,241	135,489	104,026	100,679	58,781	26,650	55,218	48,682	358,430	1,183,197
	06	176,045	167,764	162,576	124,406	115,329	64,601	23,579	76,139	53,522	452,626	1,416,588
	07	179,037	190,165	164,516	149,570	130,679	78,335	23,828	80,796	59,788	454,578	1,511,292
	08	167,761	130,970	164,395	123,529	115,047	59,080	23,957	65,068	50,955	406,210	1,306,971
	09	177,793	163,168	177,342	141,353	121,786	76,603	22,211	83,310	61,522	458,052	1,483,140
	10	191,452	191,765	173,339	136,548	121,421	85,879	22,833	87,126	65,451	524,973	1,600,786
	11	181,382	171,092	153,335	121,079	120,066	73,815	32,672	81,628	62,960	447,573	1,445,602
	12	185,816	172,567	175,220	130,692	115,261	75,746	45,865	93,339	62,332	460,828	1,517,666
2021	01	150,254	139,665	118,499	102,525	99,420	64,986	30,620	61,475	47,970	350,467	1,165,879
	02	189,079	175,037	162,352	119,059	112,694	70,575	32,087	80,535	62,130	457,979	1,461,526
	03	225,180	209,920	190,812	145,716	142,709	83,159	42,474	102,445	70,406	561,958	1,774,779
	04	209,069	211,936	201,733	149,537	115,053	85,675	34,570	100,033	73,160	517,794	1,698,560
	05	215,476	213,277	182,169	143,518	123,025	79,048	60,874	94,347	62,059	512,491	1,686,283

Notes:

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

Thus, all countries with share higher than 3.0% are separately presented, while the other countries are presented as sum in the column Other countries

T27: Average Middle Exchange Rates of KM

		EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia
Year	Month	EUR 1	HRK 100	CZK 1	HUF 100	JPY 100	CHF 1	TRY 1	GBP 1	USD 1	CNY 1	RSD 100
2010		1.955830	26.836049	0.077335	0.710646	1.684634	1.417637	0.979613	2.280434	1.476950	...	1.903300
2011		1.955830	26.296474	0.079574	0.702511	1.765578	1.589068	0.840993	2.253721	1.406117	...	1.918824
2012		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2018		1.955830	26.365492	0.076267	0.613697	1.500585	1.693763	0.351884	2.210985	1.657498	0.250633	1.653621
2019		1.955830	26.365089	0.076197	0.601572	1.603053	1.758109	0.307940	2.230125	1.747204	0.252963	1.659447
2020		1.955830	25.946780	0.074002	0.557563	1.607387	1.827419	0.247515	2.201320	1.716607	0.248658	1.663431
2020	01	1.955830	26.279657	0.077513	0.585676	1.610655	1.815112	0.297118	2.302497	1.760392	0.254269	1.663573
	02	1.955830	26.243698	0.078077	0.580170	1.628638	1.835891	0.295843	2.327277	1.792315	0.256328	1.663504
	03	1.955830	25.862361	0.074014	0.567939	1.644355	1.846850	0.279727	2.194793	1.770131	0.252223	1.663610
	04	1.955830	25.748551	0.071812	0.548246	1.668842	1.854896	0.263592	2.233081	1.801671	0.254603	1.663619
	05	1.955830	25.819834	0.071776	0.557195	1.676773	1.850228	0.258844	2.210637	1.795166	0.252837	1.663244
	06	1.955830	25.843408	0.073279	0.562969	1.615352	1.825449	0.254617	2.176043	1.737783	0.245269	1.663322
	07	1.955830	25.959218	0.073674	0.556174	1.601932	1.827950	0.249369	2.161270	1.712728	0.244123	1.663329
	08	1.955830	26.058817	0.074744	0.561274	1.562030	1.816554	0.228075	2.171777	1.653798	0.238487	1.663319
	09	1.955830	25.936518	0.073265	0.543138	1.570128	1.813521	0.220043	2.151155	1.657624	0.243219	1.663341
	10	1.955830	25.822827	0.071908	0.540024	1.578348	1.820424	0.209445	2.154326	1.661116	0.246911	1.663397
	11	1.955830	25.857787	0.073772	0.543073	1.584313	1.814952	0.206866	2.181138	1.653100	0.250272	1.663496
	12	1.955830	25.934905	0.074334	0.545274	1.548943	1.807718	0.208306	2.157914	1.607823	0.245813	1.663429
2021	01	1.955830	25.860293	0.074783	0.543679	1.547698	1.811942	0.216896	2.189223	1.605321	0.247836	1.663381
	02	1.955830	25.828452	0.075585	0.545964	1.534443	1.802131	0.227968	2.240480	1.617026	0.250376	1.663453
	03	1.955830	25.807145	0.074718	0.534903	1.511516	1.767484	0.215645	2.276209	1.642472	0.252371	1.663448
	04	1.955830	25.837868	0.075368	0.541921	1.500761	1.771536	0.200424	2.265246	1.638732	0.251045	1.663521
	05	1.955830	25.991241	0.076443	0.552314	1.476770	1.783366	0.192415	2.266545	1.611833	0.250499	1.663401

T28: Foreign Debt Servicing

- KM thousand -

Creditor	Repayment Plan 2021			Performed in 2021		
	Principal	Interest	Total	Principal	Interest	Total at the end of May
Public Creditors	641,482	125,737	767,219	232,002	46,139	278,141
<i>International and Regional Organizations</i>	466,767	104,109	570,876	190,104	37,788	227,892
European Investment Bank	93,578	23,223	116,802	43,779	10,337	54,116
European Bank for Reconstruction and Development	122,780	5,250	128,030	55,680	5,553	61,234
World Bank - IDA	133,896	40,353	174,250	50,541	6,632	57,173
World Bank- IBRD1)	55,287	19,800	75,087	21,179	7,524	28,702
Council of Europe Development Bank1)	6,746	1,379	8,125	247	436	683
International Fund for Agriculture Development	4,986	757	5,743	2,395	354	2,749
IMF	26,023	10,223	36,246	12,370	4,997	17,367
European Union – European Commission	23,470	3,124	26,594	3,912	1,956	5,867
<i>Government and Government Agencies</i>	174,715	21,628	196,343	41,898	8,350	50,249
Paris Club1)	53,220	5,251	58,471	797	955	1,752
Saudi Development Fund	9,027	2,052	11,079	3,972	911	4,883
Other Bilateral	112,468	14,325	126,793	37,130	6,484	43,614
Private Creditors	36,377	124	36,501	0	3	3
London Club ¹⁾	36,377	124	36,501	0	3	3
Total	677,859	125,860	803,720	232,002	46,142	278,144

Source:

BH Ministry of Finance and Treasury

¹⁾ Debt incurred before 1992.

PUBLISHER

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

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