



# Monthly Economic Survey

JULY  
2018

CENTRAL BANK OF BOSNIA AND HERZEGOVINA

OFFICE OF CHIEF ECONOMIST

**MONTHLY ECONOMIC SURVEY**

**JULY 2018**

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## Editors:

- Belma Čolaković, Ph.D.
- Belma Hadžihalilović-Kasumović

## INTRODUCTORY SUMMARY

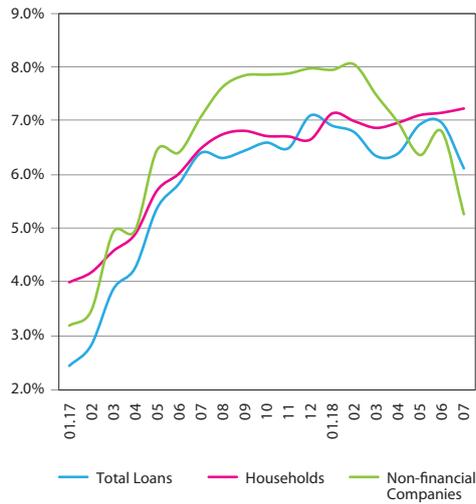
There is a recorded growth in household loans with simultaneous annual decline in loans to non-financial companies (Graph 01). The trend of declining average weighted interest rate on household loans for all segments (Graph 02) discontinued. Foreign assets increased along with the decrease in foreign liabilities. The main factors contributing to the increase in foreign assets were foreign currencies in bank vaults and other deposits with non-residents, while the foreign liabilities were reduced due to the payment of dividend amounting to KM 50 million (Graph 03). The growth trend of the average reserve requirement continued, while the CBBH foreign exchange reserves recorded monthly increase due to the positive balance of purchases and sales of KM (Graphs 04 and 05). The money supply trends are mainly determined by seasonal demand for liquid assets, deposits in domestic currency and cash outside banks (Graph 06).

The volume of industrial production recorded a strong growth both on monthly and annual basis, with the simultaneous rise in prices to high-excite products; alcoholic beverages and tobacco (Graphs 07 and 08). The number of unemployed in BH slightly increased in July, on monthly basis (Graph 09).

In foreign trade, there was an increase in exports as well as in imports (Graphs 10 and 11). The nominal real effective exchange rate of KM (NEER) recorded an appreciation trend for a longer period (Graph 12).

In the first seven months of the current year, slightly more than half of the total planned servicing costs were serviced in 2018 (Graph 13). In July, monthly revenue growth from indirect taxes was recorded, mainly as a result of the growth in tolls, along with a stable collection of excise revenues (Graphs 14 and 15). The value of turnover both in giro clearing and RTGS increased (Graph 16). The total turnover on BH stock markets is extremely high, with multiple times higher turnover on BLSE (Graph 17). The unemployment rate in the euro area recorded a slight decrease (Graph 18).

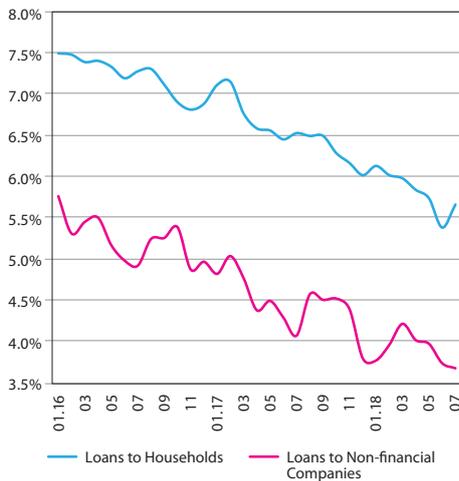
G01: Loans, Monthly Growth Rates



Source: CBBH tables

The annual growth rate of total loans was 6.1% in July 2018, i.e. 0.9 percentage points lower compared to the previous month. In an upward trend, the annual growth rate of household loans reached slightly above 7.0% in this period. In the non-financial companies sector, the annual growth rate declined to 5.3% in July 2018.

G02: Average Weighted Interest Rates on Loans

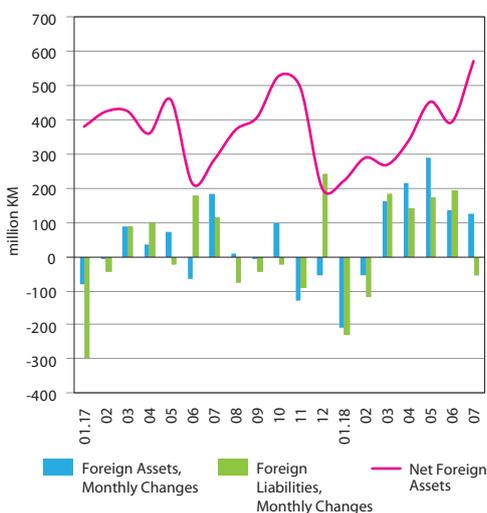


Source: Tables 14 and 15

\*Note: Loans to households do not include revolving loans, overdrafts and credit cards, and loans to companies do not include revolving loans and overdrafts.

The trend of falling average weighted interest rates on household loans for all maturity segments was halted in July 2018. This rate was reduced by 0.868 percentage points compared to the same month of the previous year, and increased by 0.281 percentage points compared to the previous month. The average weighted interest rate on loans to non-financial companies was reduced by 0.397 percentage points in July 2018 compared to the same month last year. At end-July 2018, the interest rate differential between household loans and loans to companies was 1.988 percentage points.

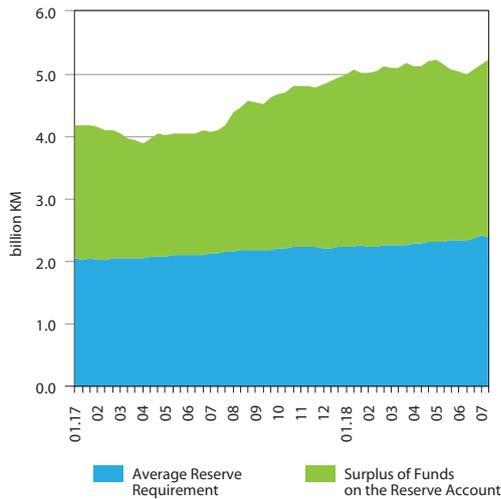
G03: Foreign Assets and Foreign Liabilities of Commercial Banks



Source: Table 07

In July 2018, there was increase of foreign assets (3.7%) and the decrease of foreign liabilities (-1.8%) of commercial banks observed on monthly basis. Items contributing to the increase of foreign assets are foreign currencies in bank vaults and other deposits with non-residents, while transferable deposits decreased. The decrease in liabilities caused the payment of dividend of KM 50 million, as well as the decrease in non-resident loans. In July 2018, net foreign assets reached KM 568.8 million.

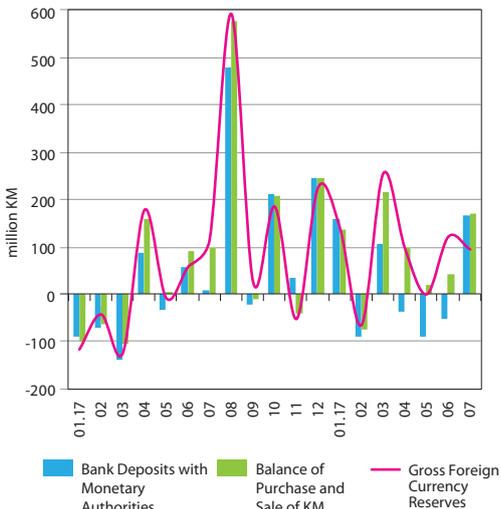
G04: Balance on the Reserve Accounts



Source: Table 18

The balance on the reserve account continues to grow. Thus, the average reserve requirement in July amounted to KM 2.40 billion, while the average surplus of funds was KM 2.78 billion. There is a noticeable growth trend of the average required reserve due to the growth of domestic sector deposits.

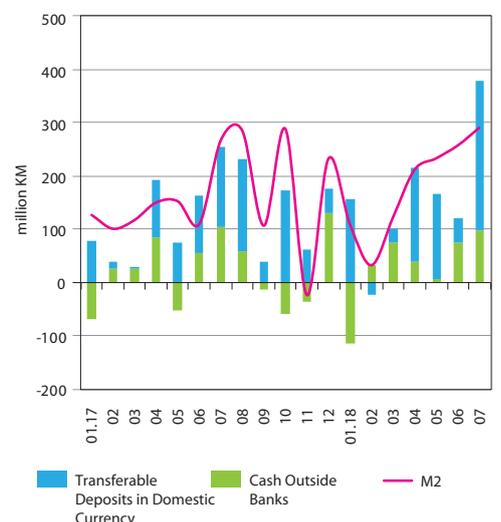
G05: Monthly Changes in Gross Foreign Exchange Reserves, Bank Deposits with Monetary Authorities and Monthly Values of Purchase and Sale Balance



Source: Tables 02, 03 and 04

CBBH foreign currency reserves recorded a monthly increase of KM 93.7 million due to the positive balance of purchase and sale of KM realized with commercial banks and government depositors at the CBBH. Banks' foreign currency reserves and deposits with the CBBH recorded a steady trend in the first seven months, with the exception of the sixth month when a significant deviation occurred.

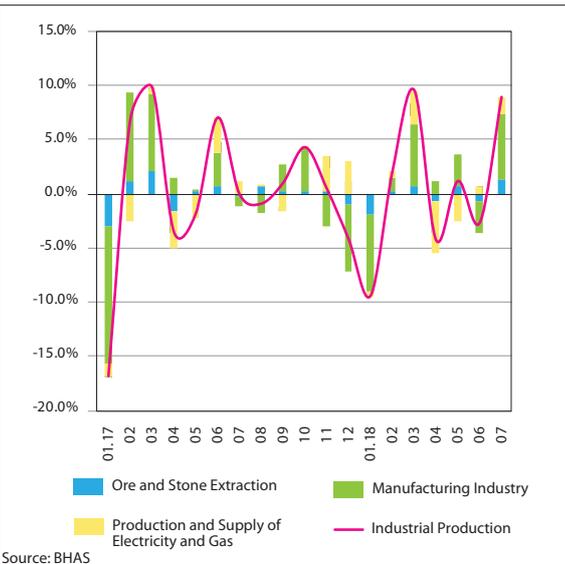
G06: Monthly Changes in M1 Component and Money Supply in General



Source: Table 04

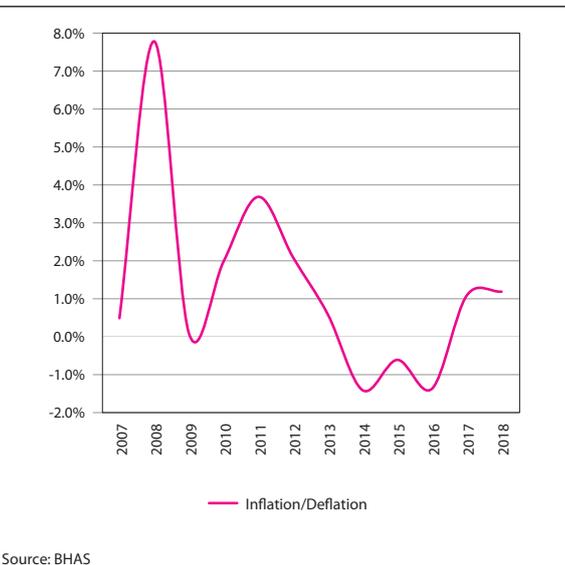
Seasonal demand for liquid assets, deposits in domestic currency and cash outside banks, almost completely determined the cash flow in the seventh month. The influence of quasi-money components was almost negligible. This influence of monetary aggregate M1 on the total money supply trend is commonly expressed during the summer months due to the holiday season.

G07: Contribution to the Monthly Rates of Industrial Production Trend



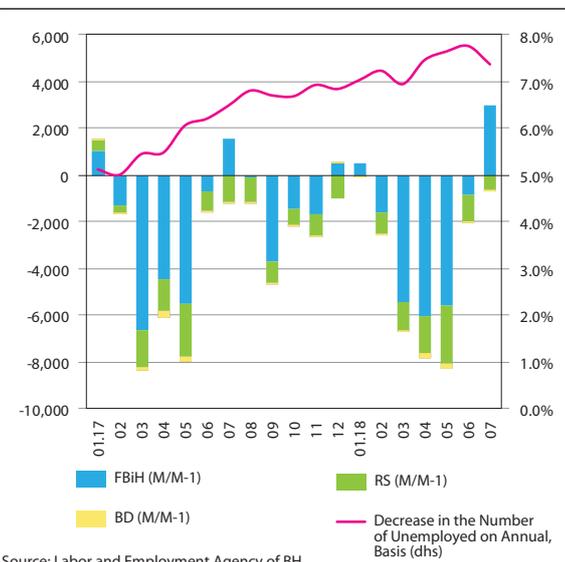
In July, a strong industrial production growth was recorded on both monthly and annual basis. The period of January-July 2018, as compared to the same period last year, recorded increase in the volume of industrial production by 3.3%. In terms of the structure of annual growth rate, in July there was a strong growth of all industrial production areas, primarily mining (11.8%), manufacturing (8.7%) and electricity and gas distribution (8.4%). At the same time, the growth trend in industry turnover (5.9%) continued in July. There was an annual growth of total sales on the domestic market for the seven months of the current year (4.6%), although a higher growth was recorded in sales on the foreign market (12.0%).

G08: Annual Change in Consumer Prices for the First Seven Months



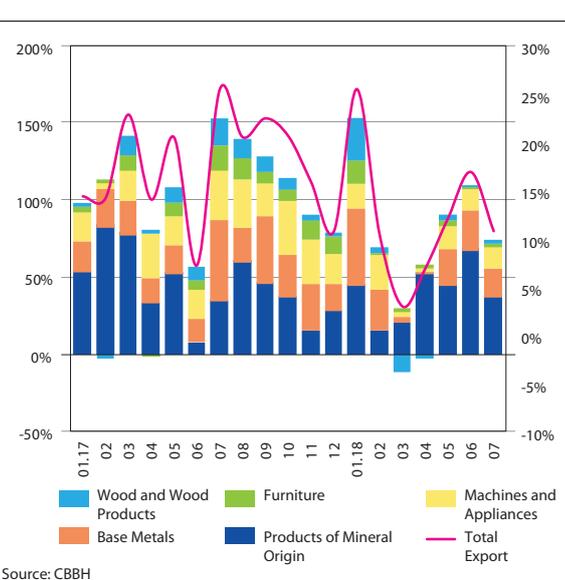
Observed annually, during the first seven months, the general price rise was largely determined by rising prices in the sections relating to alcoholic beverages and tobacco (annual growth rate of 7.1%), transport (annual growth rate of 6.9%), overhead costs (annual growth rate of 2.1%) and food and non-alcoholic beverages (annual growth rate of 1.1%). At the same time, clothes and footwear (-9.3%), and communications (-1.8%) recorded the most significant decrease in consumer prices in the same period.

G09: Changes in the Number of Unemployed



Observed on monthly basis, there was an increase in the number of unemployed persons in July, which was influenced by a continued unemployment growth in the FBH in the same month. The monthly growth in the number of unemployed persons in July had been recorded since 2009, which is probably pronounced in the education sector experiencing a significant decrease in employment during summer. In July of the current year, observed on annual basis, the trend of decreasing number of unemployed persons in BH continued, which was especially pronounced in recent years as a result of increased employment. The number of unemployed in July decreased by 35,917 or 7.4%.

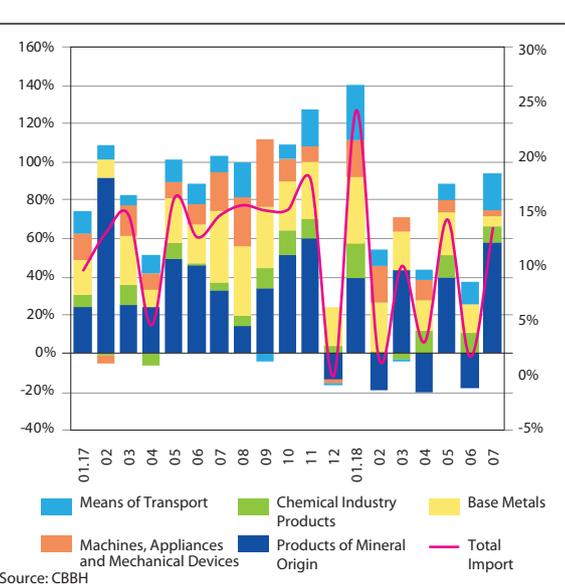
G10: Export by the Main Product Groups, Annual Growth Rates



Source: CBBH

In July, exports grew by 10.7% on annual basis, while the export growth rate for the first seven months was 11.8%. Products of mineral origin recorded a growth of 36.6% in July, observed on annual basis. Base metals also recorded a high export growth rate of 18.2%. Exports of base metals and mineral products are affected by the growth of prices of these products on the world market. Exports of machines, appliances and electrical devices grew by 13.8%. Other export product groups had stable but relatively low growth rates in July. Thus, furniture exports increased by 2.6%, while exports of wood and wood products increased by 2.0%.

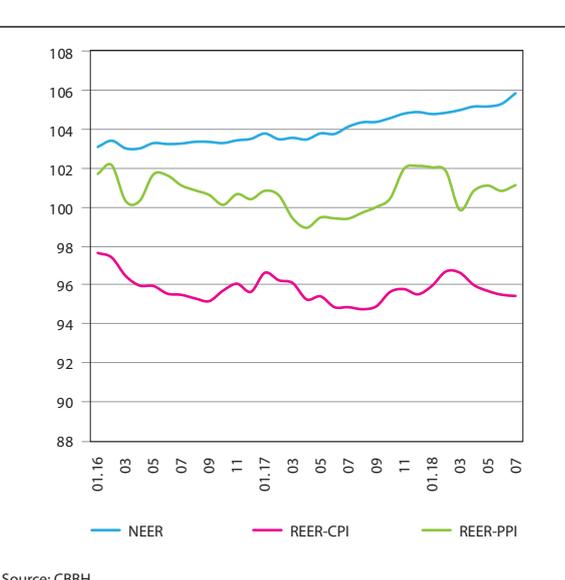
G11: Import by the Main Product Groups, Annual Growth Rates



Source: CBBH

In July, imports grew at a rate of 13.4%, while in the first seven months the import growth rate was 9.1%. In July, imports of mineral products were higher by one-half. From the beginning of the year, imports of mineral products showed significant fluctuations on monthly basis, due to the growth of stocks as a result of the increased prices of both oil and excise duties on oil imports. Other major import groups of products recorded growth in July, with the most significant increase in the means of transport, i.e. by 20%.

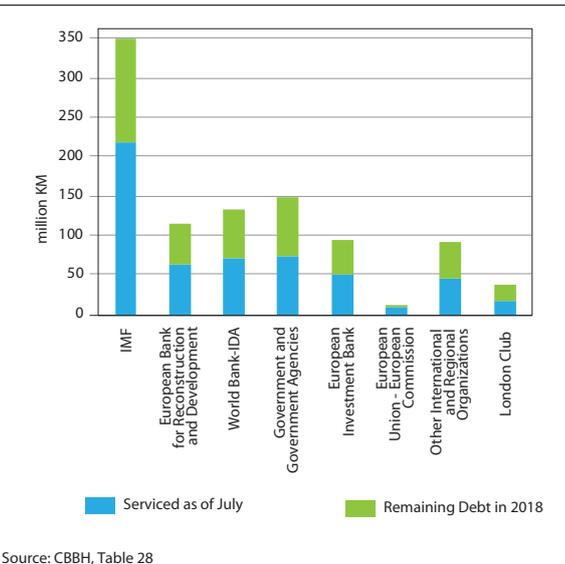
G12: Nominal and Real Effective Exchange Rate of KM (NEER and REER)



Source: CBBH

The nominal real effective exchange rate of KM (NEER) showed an appreciation trend in the last three years. On annual basis, NEER appreciated by 1.69 pp. The NEER appreciated mostly due to the weakening of Turkish lira by 36.5% and Russian ruble by 7.0%. On the other hand, REER-CPI has shown a declining tendency since the beginning of the year, while it appreciated by 58 bp on annual basis. REER-PPI is higher than REER-CPI and the annual appreciation of this index was 1.74 pp.

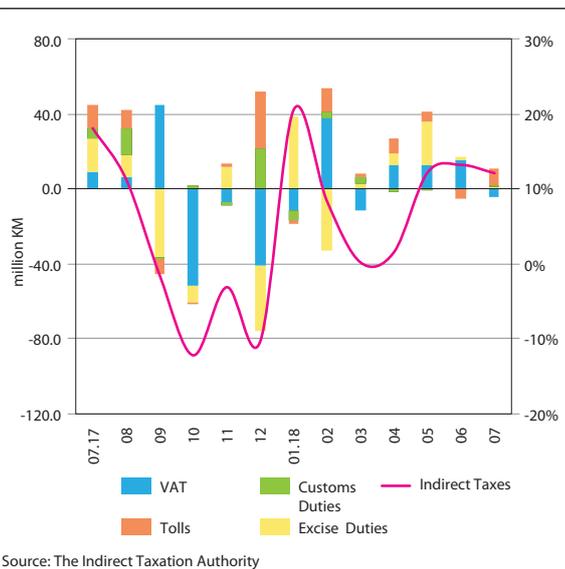
G13: Debt Repayment in 2018, Breakdown by Foreign Creditors



Source: CBBH, Table 28

In the first seven months of the current year, a total of KM 541.1 million of public foreign debt was serviced, i.e. slightly more than half of the total planned servicing amount in 2018. The bulk of the paid and planned amount for 2018 refers to BH's liabilities to the IMF. Significant repayments were also made on the basis of loans of development banks and similar institutions.

G14: Monthly Changes of Indirect Taxes



Source: The Indirect Taxation Authority

In July, monthly income growth from indirect taxes was recorded, mainly as a result of the increase of tolls, i.e. by KM 9.0 million. The VAT alone recorded a decrease of KM 4.0 million, primarily due to the significant amount of repayments, which amounted to KM 136.1 million this month. The total revenues collected from indirect taxes for the first seven months amounted to KM 3.47 billion and, as compared to the previous year, they increased by 8.8%

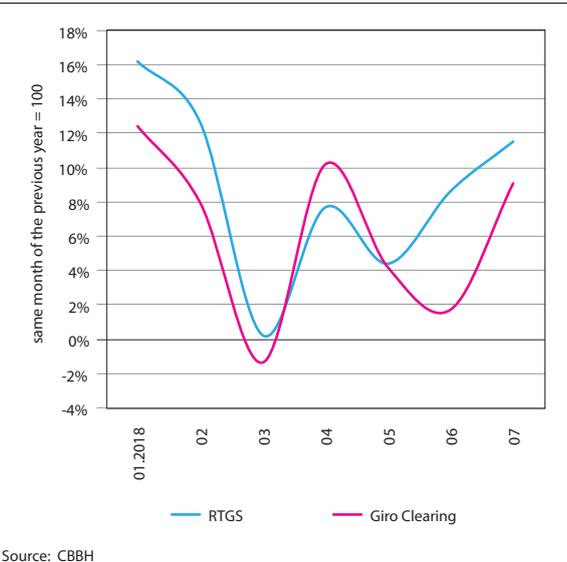
G15: Annual Growth Rate for Excise Duties



Source: The Indirect Taxation Authority

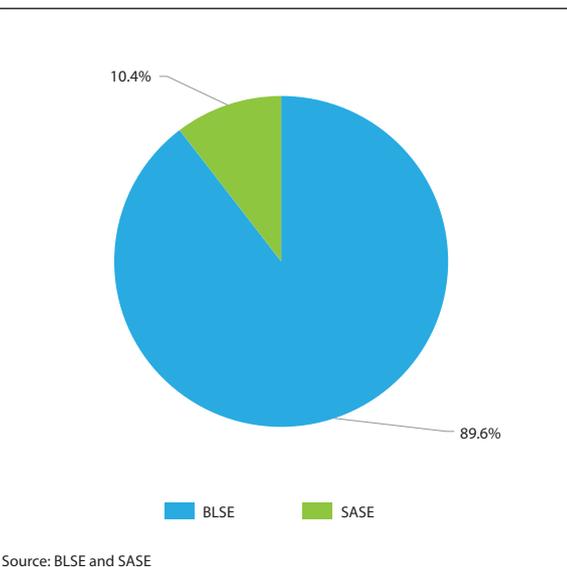
In the first seven months, a stable collection of excise revenue was recorded. During this period, KM 838.9 million was collected on the basis of excise duties, making a slight decrease of KM 0.4 million (0.1%) compared to the same period of the previous year. A slightly weaker collection of excises in the current month is the result of lower collection of excise duties on domestic tobacco products while at the same time the excise duties on imported tobacco products show a declining trend.

G16: Domestic Payment Transactions in Bosnia and Herzegovina



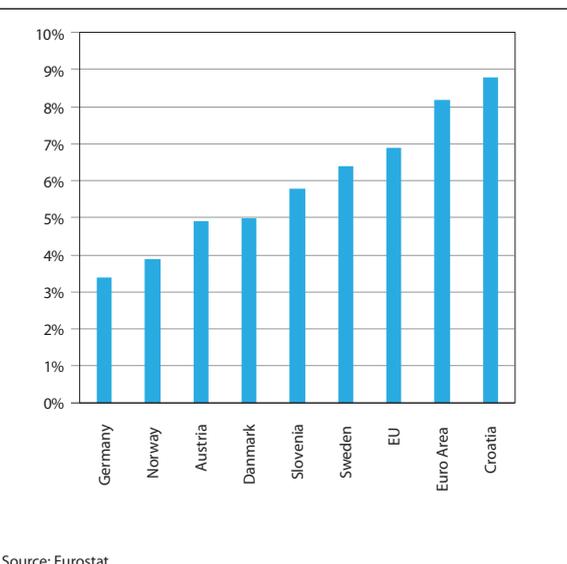
In July, domestic payment operations amounted to KM 8.97 billion in a total of 3.73 million transactions. Most of the transactions, i.e. 83.17%, were executed in RTGS. Compared to the previous month, the value of total turnover grew only slightly (0.86%), while annual turnover (m/m-12) grew by 11.3%. The value of payment transactions in giro clearing also increased on annual basis (9.11%) as well as in relation to the previous month (5.92%). The number of transactions grew in July compared to June both in RTGS (4.47%) and giro clearing (6.17%).

G17: Structure of Transactions on BH Stock Markets



The total turnover on BH stock markets was exceptionally high, while the difference in turnover on different stock markets was also high. Although there were no new public offers in the Republika Srpska in July, BLSE had a turnover of KM 124,58 million, while the turnover in SASE amounted to KM 14,47 million. The main reason for this huge imbalance in turnover on BH stock markets (89.6%: 10.4%) was the premature purchase of five-year RS bonds realized through BLSE. Republika Srpska purchased the entire issue of five-year bonds in the amount of KM 117.73 million at an interest rate of 5%. Like the Republika Srpska, the Federation of Bosnia and Herzegovina did not issue public debt in July, while the BH entities issued public debt for the last time in January 2018.

G18: Unemployment Rate in Euro Area, EU and Selected EU Countries



As in the previous two months, the unemployment rate in July 2018 was 8.2% in the euro area. In the EU euro area, including countries where euro is not a legally required instrument of payment, the unemployment rate is significantly lower, i.e. 6.9%. All the EU countries sending significant workers' remittances to BH have recorded a lower unemployment rate than the EU and the euro area average, with the exception of Croatia. Compared to the same month last year, the unemployment rate in the euro area and the EU is lower by 0.8 pp. and 0.9 p.p. respectively. In this group of countries, in the one-year period, the unemployment rate dropped the most in Croatia (as much as 2.1 percentage points) and the least in Germany, where the unemployment rate made 3.4% for three consecutive months.

**STATISTICAL APPENDIX**

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

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

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

The data on the „complete“ balance sheet, with the included passive sub-balance, are still available at: [http://statistics.cbbh.ba:4444/Panorama/novaview/SimpleLogin\\_bs.aspx](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.. the 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 50 - 150 million KM.

- In accordance with new regulations of the RS Banking Agency, published in the Official Gazette of RS, no.136/10, which has regulated a new manner of recording receivables classified in category "E", accounting and bookkeeping 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 about 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 about KM 180 million within the capital account.

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			
	07/2018	06/2018	12/2017	07/2017
<b>FINANCIAL SECTOR</b>	in KM million			
<b>Monetary sector</b>	23,376	1.3%	5.7%	10.1%
Money supply M2	11,193	0.8%	6.0%	16.8%
Foreign currency reserves	5,152	2.4%	6.8%	25.9%
Average balance of reserve accounts with CBBH				
<b>Banking sector</b>	19,227	0.3%	4.4%	6.1%
Total loans	20,975	0.5%	6.6%	12.7%
Total deposits				
<b>Non-banking sector</b>				
BLSE turnover	124.6	1064.1%	518.1%	339.1%
SASE turnover	14.5	-26.3%	-82.8%	14.9%
Turnover in RTGS	7,461.1	-0.1%	-4.8%	11.5%
Turnover in giro clearing system	1,513.4	5.9%	0.8%	9.1%
	in points			
BIRS	532.4	4.54%	-6.28%	-3.51%
SASX 30	1,105.7	4.19%	13.27%	11.99%
<b>REAL SECTOR</b>	in persons			
Consumer prices - BH		-0.7%	-0.5%	1.8%
Industrial production - BH		9.0%	4.1%	4.6%
Number of unemployed persons - BH	450,392	0.5%	-5.2%	-7.4%
<b>EXTERNAL SECTOR</b>	in KM million			
		Changes compared to		
		06/2018	12/2017	07/2017
Imports	1,747	4.9%	16.7%	13.5%
Exports	1,077	2.0%	16.7%	10.8%
<b>PUBLIC FINANCE</b>	in KM million			
		06.2018.	12.2017.	07.2017.
Net indirect taxes	551.7	2.2%	29.1%	7.9%
VAT	327.6	-1.2%	19.3%	9.9%
Excise duties	133.5	0.7%	42.6%	-11.9%
Customs fees	24.4	6.1%	1.2%	14.5%

**T02: Buying and Selling of KM**  
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2006.		3,316,074	2,181,712	1,134,362	4,880,802
2007.		3,878,146	2,822,867	1,055,279	5,936,081
2008.		4,933,211	5,564,318	-631,108	5,304,973
2009.		4,197,642	4,234,491	-36,849	5,268,124
2010.		5,273,777	5,014,550	259,227	5,527,351
2011.		5,088,041	5,162,710	-74,669	5,452,682
2012.		5,511,162	5,491,846	19,316	5,471,998
2013.		4,588,615	3,918,598	670,017	6,142,015
2014.		5,065,358	4,379,047	686,312	6,828,327
2015.		5,470,552	4,699,060	771,492	7,599,818
2016.		7,485,849	6,622,039	863,811	8,463,629
2017.		8,476,378	7,421,186	1,055,192	9,518,821
2017.	07.	938,815	840,010	98,805	8,538,535
	08.	1,333,621	756,323	577,298	9,115,834
	09.	620,321	630,332	-10,011	9,105,823
	10.	765,497	556,433	209,064	9,314,887
	11.	805,290	847,076	-41,787	9,273,100
	12.	1,182,377	936,655	245,721	9,518,821
2018.	01.	852,932	715,889	137,043	9,655,865
	02.	657,348	733,451	-76,103	9,579,761
	03.	787,989	572,265	215,724	9,795,486
	04.	728,905	631,048	97,857	9,893,342
	05.	708,444	687,829	20,615	9,913,958
	06.	1,206,578	1,164,568	42,010	9,955,968
	07.	989,316	818,859	170,457	10,126,425

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

Gross Foreign Reserves												
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11	
2006.	12.	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1	
2007.	12.	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7	
2008.	12.	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3	
2009.	12.	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7	
2010.	12.	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8	
2011.	12.	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4	
2012.	12.	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4	
2013.	12.	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1	
2014.	12.	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4	
2015.	12.	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4	
2016.	12.	205.1	2.6	194.8	2,970.4	0.0	6,158.2	9,531.1	9,529.0	8,926.3	602.6	
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	
2017.	07.	203.2	2.5	216.1	2,369.4	0.0	6,789.4	9,580.5	9,577.7	9,010.5	567.3	
	08.	208.2	2.3	218.4	2,610.5	0.0	7,135.6	10,175.0	10,172.6	9,576.9	595.8	
	09.	203.4	1.3	218.9	2,568.9	0.0	7,207.7	10,200.2	10,198.1	9,620.4	577.7	
	10.	205.5	1.4	218.8	2,610.1	0.0	7,349.3	10,385.0	10,382.3	9,783.6	598.7	
	11.	202.3	1.5	219.0	2,563.4	0.0	7,344.7	10,330.9	10,328.5	9,731.8	596.7	
	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.	01.	203.3	5.2	245.2	2,571.7	0.0	7,671.3	10,696.6	10,694.1	10,117.3	576.8	
	02.	202.9	1.8	245.6	2,493.1	0.0	7,686.2	10,629.5	10,626.2	10,037.2	589.0	
	03.	202.1	1.7	245.5	2,513.1	0.0	7,922.2	10,884.7	10,881.5	10,252.4	629.1	
	04.	204.4	5.7	245.5	2,475.3	0.0	8,049.6	10,980.6	10,978.0	10,366.3	611.6	
	05.	208.5	2.0	245.7	2,392.8	0.0	8,129.8	10,978.9	10,976.7	10,369.9	606.8	
	06.	201.3	2.0	246.0	2,471.0	0.0	8,179.3	11,099.6	11,097.6	10,466.4	631.2	
	07.	196.5	6.0	245.9	2,492.1	0.0	8,252.9	11,193.4	11,191.5	10,585.7	605.9	

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

**Notes:**

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

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

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2006.	12.	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	691.3	3,105.4	5,056.6	4,739.8	5,162.0	9,901.8
2007.	12.	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	833.8	3,661.1	6,229.0	5,731.9	6,221.3	11,953.2
2008.	12.	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,107.2	3,864.7	5,704.0	5,691.2	6,748.1	12,439.3
2009.	12.	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.0	4,241.0	5,648.9	5,545.8	7,163.3	12,709.1
2010.	12.	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011.	12.	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
2012.	12.	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013.	12.	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014.	12.	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015.	12.	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016.	12.	4,066.8	4,269.1	52.0	3,401.2	5,899.8	3,883.0	1,535.6	5,478.0	8,387.9	9,301.0	10,896.6	20,197.6
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
2017.	07.	4,272.4	4,086.3	73.1	3,572.4	6,430.6	4,025.4	1,655.2	5,541.3	8,431.7	10,003.1	11,221.9	21,225.0
	08.	4,332.9	4,567.4	73.1	3,631.3	6,604.1	4,053.5	1,693.9	5,527.7	8,973.4	10,235.5	11,275.1	21,510.6
	09.	4,334.0	4,543.6	74.1	3,616.6	6,643.9	4,058.4	1,734.4	5,564.3	8,951.7	10,260.5	11,357.2	21,617.6
	10.	4,304.2	4,753.9	85.4	3,556.6	6,816.2	4,069.6	1,861.9	5,602.4	9,143.5	10,372.8	11,533.9	21,906.7
	11.	4,261.9	4,786.0	74.8	3,519.3	6,876.8	4,090.3	1,765.9	5,630.8	9,122.8	10,396.1	11,487.0	21,883.1
	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.	01.	4,282.9	5,191.4	86.5	3,532.9	7,080.5	4,084.5	1,852.9	5,674.9	9,560.8	10,613.4	11,612.4	22,225.8
	02.	4,302.9	5,100.7	85.9	3,564.6	7,057.0	4,090.9	1,863.2	5,682.6	9,489.5	10,621.7	11,636.7	22,258.4
	03.	4,342.7	5,205.3	85.8	3,637.7	7,085.3	4,088.1	1,889.1	5,680.9	9,633.8	10,723.1	11,658.1	22,381.1
	04.	4,407.7	5,168.7	98.2	3,675.7	7,262.8	4,103.1	1,877.5	5,674.2	9,674.7	10,938.6	11,654.9	22,593.4
	05.	4,452.1	5,077.4	97.8	3,680.4	7,423.1	4,129.9	1,912.5	5,681.0	9,627.3	11,103.6	11,723.5	22,827.1
	06.	4,515.4	5,024.3	98.1	3,756.0	7,467.7	4,143.5	2,030.8	5,686.8	9,637.8	11,223.7	11,861.2	23,084.9
	07.	4,621.4	5,191.6	110.2	3,852.6	7,751.1	4,141.7	1,944.6	5,686.0	9,923.2	11,603.7	11,772.3	23,376.0

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

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

**Notes:**

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

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

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

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

## ASSETS

Year	Month	Foreign Assets (Net)			Claims on Domestic Sectors								Total
		Foreign Assets	Foreign Liabilities	5 = 3+4	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	12 = 6+...+11	13 = 5+12	
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
2006.	12.	7,835.7	-3,696.4	4,139.3	-971.9	62.3	248.3	4,086.1	89.4	4,450.8	7,965.0	12,104.3	
2007.	12.	10,285.0	-4,818.5	5,466.5	-2,378.4	96.1	271.3	5,315.7	159.6	5,793.5	9,257.9	14,724.4	
2008.	12.	9,429.7	-6,000.0	3,429.7	-1,655.8	148.3	256.4	6,751.6	169.2	6,804.5	12,474.1	15,903.8	
2009.	12.	9,430.9	-5,386.9	4,043.9	-1,294.6	195.6	268.2	6,682.5	103.0	6,411.3	12,365.8	16,409.8	
2010.	12.	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1	
2011.	12.	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2	
2012.	12.	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2	
2013.	12.	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1	
2014.	12.	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9	
2015.	12.	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1	
2016.	12.	12,199.0	-2,476.4	9,722.6	101.8	517.8	375.6	7,743.9	67.2	8,155.8	16,962.0	26,684.6	
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	
2017.	07.	12,473.2	-2,586.1	9,887.1	198.2	503.7	388.8	8,193.0	92.8	8,526.6	17,903.1	27,790.3	
	08.	13,078.4	-2,508.8	10,569.6	-83.1	496.7	386.7	8,125.8	93.1	8,563.1	17,582.4	28,151.9	
	09.	13,098.3	-2,466.3	10,632.0	-149.4	496.7	387.0	8,158.8	93.6	8,600.4	17,587.1	28,219.1	
	10.	13,380.2	-2,444.3	10,935.8	-217.0	509.2	391.6	8,194.0	87.5	8,649.6	17,614.9	28,550.7	
	11.	13,199.2	-2,351.8	10,847.4	-239.9	503.7	385.9	8,247.6	81.6	8,674.4	17,653.3	28,500.7	
	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.	01.	13,305.2	-2,362.0	10,943.2	-119.2	500.7	399.6	8,314.2	85.1	8,705.3	17,885.7	28,828.8	
	02.	13,184.6	-2,241.9	10,942.6	-205.8	494.9	398.9	8,443.0	87.7	8,732.1	17,950.8	28,893.4	
	03.	13,601.3	-2,424.5	11,176.9	-379.4	485.5	390.0	8,543.9	93.4	8,820.8	17,954.2	29,131.0	
	04.	13,908.9	-2,565.1	11,343.8	-444.4	486.5	400.8	8,532.2	92.6	8,908.7	17,976.3	29,320.1	
	05.	14,193.5	-2,738.2	11,455.3	-401.2	487.4	403.2	8,506.1	97.1	8,997.6	18,090.2	29,545.5	
	06.	14,447.9	-2,930.5	11,517.4	-409.3	481.3	415.6	8,601.9	122.6	9,063.3	18,275.5	29,792.9	
	07.	14,664.3	-2,876.2	11,788.2	-356.7	473.8	418.4	8,611.0	121.1	9,130.4	18,398.0	30,186.2	

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

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

**Notes:**

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

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

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)			Quasi Money (QM)									
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.		Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.			Securities	Loans	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+11+12+13+14
2006.	12.	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4
2007.	12.	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2
2008.	12.	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3
2009.	12.	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2
2010.	12.	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011.	12.	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
2012.	12.	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013.	12.	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014.	12.	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015.	12.	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2016.	12.	3,401.2	5,899.8	9,301.0	1,535.6	3,883.0	5,478.0	10,896.6	20,197.6	8.0	510.0	4,440.4	1,528.6	26,684.6
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
2017.	07.	3,572.4	6,430.6	10,003.1	1,655.2	4,025.4	5,541.3	11,221.9	21,225.0	8.0	488.2	4,608.2	1,460.9	27,790.3
	08.	3,631.3	6,604.1	10,235.5	1,693.9	4,053.5	5,527.7	11,275.1	21,510.6	7.9	479.4	4,668.9	1,485.1	28,151.9
	09.	3,616.6	6,643.9	10,260.5	1,734.4	4,058.4	5,564.3	11,357.2	21,617.6	7.9	457.4	4,692.0	1,444.1	28,219.1
	10.	3,556.6	6,816.2	10,372.8	1,861.9	4,069.6	5,602.4	11,533.9	21,906.7	8.0	437.7	4,733.0	1,465.3	28,550.7
	11.	3,519.3	6,876.8	10,396.1	1,765.9	4,090.3	5,630.8	11,487.0	21,883.1	8.0	433.2	4,724.5	1,452.0	28,500.7
	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.	01.	3,532.9	7,080.5	10,613.4	1,852.9	4,084.5	5,674.9	11,612.4	22,225.8	8.0	451.5	4,644.5	1,499.0	28,828.8
	02.	3,564.6	7,057.0	10,621.7	1,863.2	4,090.9	5,682.6	11,636.7	22,258.4	7.9	438.8	4,681.1	1,507.2	28,893.4
	03.	3,637.7	7,085.3	10,723.1	1,889.1	4,088.1	5,680.9	11,658.1	22,381.1	7.9	453.0	4,737.3	1,551.7	29,131.0
	04.	3,675.7	7,262.8	10,938.6	1,877.5	4,103.1	5,674.2	11,654.9	22,593.4	8.0	458.8	4,731.4	1,528.5	29,320.1
	05.	3,680.4	7,423.1	11,103.6	1,912.5	4,129.9	5,681.0	11,723.5	22,827.1	8.0	468.7	4,721.6	1,520.2	29,545.5
	06.	3,756.0	7,467.7	11,223.7	2,030.8	4,143.5	5,686.8	11,861.2	23,084.9	8.0	466.4	4,725.3	1,508.3	29,792.9
	07.	3,852.6	7,751.1	11,603.7	1,944.6	4,141.7	5,686.0	11,772.3	23,376.0	8.0	463.1	4,733.9	1,605.2	30,186.2

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

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

**Notes:**

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							
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Gov. Deposits	Shares and Other Equity	Other Items (Net)	Total	
					Cash outside Monetary Authorities							
1	2	3	4	5=3+4	6	7	8	9	10	11	12=7+...+11	
2006.	12.	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8	
2007.	12.	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5	
2008.	12.	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6	
2009.	12.	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8	
2010.	12.	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3	
2011.	12.	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0	
2012.	12.	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0	
2013.	12.	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8	
2014.	12.	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1	
2015.	12.	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7	
2016.	12.	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4	
2017.	12.	10,584.4	2.2	10,586.6	4,319.4	9,428.5	1.6	548.6	652.6	-44.8	10,586.6	
2017.	07.	9,608.3	1.7	9,610.0	4,272.4	8,431.7	2.7	578.7	647.3	-50.4	9,610.0	
	08.	10,202.8	2.0	10,204.8	4,332.9	8,973.4	2.3	603.5	675.6	-50.0	10,204.8	
	09.	10,228.0	2.1	10,230.1	4,334.0	8,951.7	2.1	668.7	659.3	-51.7	10,230.1	
	10.	10,412.8	1.8	10,414.6	4,304.2	9,143.5	2.8	640.0	680.6	-52.3	10,414.6	
	11.	10,358.7	1.8	10,360.5	4,261.9	9,122.8	2.4	609.1	678.8	-52.5	10,360.5	
	12.	10,584.4	2.2	10,586.6	4,319.4	9,428.5	1.6	548.6	652.6	-44.8	10,586.6	
2018.	01.	10,724.4	1.5	10,726.0	4,282.9	9,560.8	2.5	556.5	652.3	-46.2	10,726.0	
	02.	10,657.3	1.7	10,659.0	4,302.9	9,489.5	3.3	547.7	663.8	-45.3	10,659.0	
	03.	10,912.5	2.0	10,914.5	4,342.7	9,633.8	3.2	618.6	704.4	-45.5	10,914.5	
	04.	11,008.4	1.6	11,010.0	4,407.7	9,674.7	2.6	691.6	693.5	-52.4	11,010.0	
	05.	11,006.7	1.9	11,008.5	4,452.1	9,627.3	2.1	742.6	688.9	-52.4	11,008.5	
	06.	11,127.4	2.1	11,129.5	4,515.4	9,637.8	2.0	828.7	713.5	-52.5	11,129.5	
	07.	11,221.2	1.7	11,222.8	4,621.4	9,923.2	1.8	662.4	687.1	-51.8	11,222.8	

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

**Notes:**

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

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

		ASSETS								
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2006.	12.	3,063.6	2,356.1	69.8	248.3	4,086.1	89.4	4,448.9	14,362.2	
2007.	12.	4,022.9	3,558.6	127.5	271.3	5,315.7	159.6	5,791.7	19,247.3	
2008.	12.	3,393.3	3,106.1	265.5	256.4	6,751.6	169.2	6,802.8	20,744.9	
2009.	12.	3,632.0	3,190.3	355.5	268.2	6,682.5	103.0	6,409.8	20,641.1	
2010.	12.	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3	
2011.	12.	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9	
2012.	12.	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4	
2013.	12.	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7	
2014.	12.	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3	
2015.	12.	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5	
2016.	12.	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7	
2017.	12.	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7	
2017.	07.	4,795.0	2,865.0	2,320.3	388.8	8,193.0	92.8	8,526.2	27,181.0	
	08.	5,277.4	2,875.6	2,234.4	386.7	8,125.8	93.1	8,562.6	27,555.7	
	09.	5,265.2	2,870.3	2,227.2	387.0	8,158.8	93.6	8,599.8	27,602.0	
	10.	5,505.3	2,967.3	2,248.5	391.6	8,194.0	87.5	8,649.2	28,043.4	
	11.	5,534.2	2,840.6	2,256.1	385.9	8,247.6	81.6	8,674.0	28,019.9	
	12.	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7	
2018.	01.	5,948.5	2,580.7	2,261.1	399.6	8,314.2	85.1	8,705.0	28,294.1	
	02.	5,847.1	2,527.2	2,239.2	398.9	8,443.0	87.7	8,731.8	28,274.9	
	03.	6,017.4	2,688.8	2,217.6	390.0	8,543.9	93.4	8,820.4	28,771.5	
	04.	5,907.7	2,900.5	2,234.5	400.8	8,532.2	92.6	8,908.4	28,976.7	
	05.	5,865.6	3,186.8	2,322.8	403.2	8,506.1	97.1	8,997.2	29,378.9	
	06.	5,801.0	3,320.5	2,546.6	415.6	8,601.9	122.6	9,062.9	29,871.0	
	07.	5,965.2	3,443.2	2,345.7	418.4	8,611.0	121.1	9,130.2	30,034.8	

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

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

**Notes:**

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

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

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

**LIABILITIES**

Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2006.	12.	853.3	2,751.0	691.3	1,365.4	3,105.4	0.0	114.0	3,695.4	1,596.3	190.2	14,362.2
2007.	12.	2,335.0	3,534.4	833.8	1,726.5	3,661.1	5.2	106.1	4,817.5	1,968.6	259.1	19,247.3
2008.	12.	1,749.7	3,381.4	1,107.2	1,776.2	3,864.7	17.9	264.3	5,999.0	2,271.6	312.9	20,744.9
2009.	12.	1,397.9	3,530.3	1,078.0	1,844.3	4,241.0	13.6	446.7	5,386.1	2,319.4	383.9	20,641.1
2010.	12.	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011.	12.	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
2012.	12.	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013.	12.	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014.	12.	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015.	12.	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016.	12.	1,021.3	5,847.8	1,535.6	3,883.0	5,478.0	8.0	510.0	2,474.2	3,773.0	1,566.9	26,097.7
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
2017.	07.	1,039.7	6,357.5	1,655.2	4,025.4	5,541.3	8.0	488.2	2,583.4	3,960.9	1,521.4	27,181.0
	08.	1,217.4	6,531.1	1,693.9	4,053.5	5,527.7	7.9	479.4	2,506.4	3,993.2	1,545.0	27,555.7
	09.	1,211.3	6,569.8	1,734.4	4,058.4	5,564.3	7.9	457.4	2,464.2	4,032.7	1,501.5	27,602.0
	10.	1,316.3	6,730.8	1,861.9	4,069.6	5,602.4	8.0	437.7	2,441.6	4,052.4	1,522.8	28,043.4
	11.	1,383.2	6,802.0	1,765.9	4,090.3	5,630.8	8.0	433.2	2,349.4	4,045.7	1,511.4	28,019.9
	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.	01.	1,323.0	6,994.0	1,852.9	4,084.5	5,674.9	8.0	451.5	2,359.4	3,992.2	1,553.6	28,294.1
	02.	1,402.4	6,971.1	1,863.2	4,090.9	5,682.6	7.9	438.8	2,238.6	4,017.3	1,562.0	28,274.9
	03.	1,493.0	6,999.6	1,889.1	4,088.1	5,680.9	7.9	453.0	2,421.2	4,032.8	1,705.8	28,771.5
	04.	1,500.8	7,164.6	1,877.5	4,103.1	5,674.2	8.0	458.8	2,562.4	4,037.9	1,589.3	28,976.7
	05.	1,494.1	7,325.4	1,912.5	4,129.9	5,681.0	8.0	468.7	2,736.0	4,032.7	1,590.6	29,378.9
	06.	1,645.9	7,369.6	2,030.8	4,143.5	5,686.8	8.0	466.4	2,928.5	4,011.8	1,579.6	29,871.0
	07.	1,566.2	7,640.9	1,944.6	4,141.7	5,686.0	8.0	463.1	2,874.3	4,046.8	1,663.1	30,034.8

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

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

**Notes:**

Central government deposits include transferable and other deposits in domestic and foreign currency of BH Institutions, Entity governments, Entity social security funds and those of Brčko District. Transferable and other deposits of other domestic sectors in domestic and foreign currency represent banks liabilities towards non-central government (canton and municipality governments), public non-financial enterprises, private non-financial enterprises, other financial institutions and other domestic sectors (households, non-profit institutions and other unclassified sectors). Foreign liabilities of commercial banks include banks liabilities to non-residents based on transferable and other deposits, loans, securities, trade loans and advance payments and other accounts payable. According to a new methodology, loans are presented as a separate financial instrument on the side of liabilities, with which the calculated interest is added. Shares and other equity include equity, retained earnings, current year result, general and special reserves and adjustment /revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Restricted deposits are also included in other items (net).

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

Year	Month	Deposits			Loans		
		Transferable Deposits	Other deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2006.	12.	4,004.4	4,758.1	8,762.5	2,057.0	6,755.6	8,812.6
2007.	12.	5,105.8	6,980.7	12,086.5	2,541.4	8,954.2	11,495.5
2008.	12.	4,904.3	6,970.0	11,874.4	3,427.5	10,708.6	14,136.1
2009.	12.	5,214.4	6,877.0	12,091.4	3,391.5	10,293.3	13,684.8
2010.	12.	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011.	12.	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
2012.	12.	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013.	12.	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014.	12.	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015.	12.	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016.	12.	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017.	12.	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2017.	07.	8,658.5	9,949.9	18,608.5	4,305.0	13,814.3	18,119.4
	08.	9,068.0	9,945.0	19,012.9	4,221.0	13,817.1	18,038.2
	09.	9,150.9	9,977.6	19,128.5	4,256.2	13,863.1	18,119.3
	10.	9,561.0	10,010.2	19,571.2	4,285.0	13,913.0	18,198.0
	11.	9,565.0	10,097.8	19,662.8	4,285.6	13,975.8	18,261.5
	12.	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018.	01.	9,788.6	10,132.1	19,920.7	4,206.8	14,159.5	18,366.4
	02.	9,866.6	10,137.1	20,003.7	4,319.8	14,193.4	18,513.1
	03.	9,980.6	10,164.4	20,145.0	4,428.4	14,266.7	18,695.1
	04.	10,135.4	10,179.3	20,314.7	4,383.8	14,415.6	18,799.4
	05.	10,322.3	10,215.1	20,537.4	4,382.5	14,596.8	18,979.3
	06.	10,645.1	10,226.7	20,871.7	4,391.5	14,786.6	19,178.0
	07.	10,750.7	10,224.1	20,974.8	4,370.2	14,856.7	19,226.9

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

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

**Notes:**

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

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2006.	12.	4,886.2	3,315.8	560.5	8,762.5	8,192.6	426.9	193.1	8,812.6
2007.	12.	6,215.6	5,292.2	578.7	12,086.5	10,646.4	460.0	389.1	11,495.5
2008.	12.	5,854.7	5,449.9	569.8	11,874.4	13,062.0	613.4	460.6	14,136.1
2009.	12.	6,121.6	5,466.7	503.1	12,091.4	12,617.6	667.2	400.1	13,684.8
2010.	12.	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011.	12.	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
2012.	12.	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013.	12.	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014.	12.	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015.	12.	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016.	12.	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017.	12.	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2017.	07.	11,267.0	6,638.9	702.6	18,608.5	17,942.0	172.9	4.5	18,119.4
	08.	11,654.5	6,665.6	692.8	19,012.9	17,882.6	151.2	4.4	18,038.2
	09.	11,659.8	6,766.9	701.7	19,128.5	17,967.0	147.8	4.5	18,119.3
	10.	11,886.2	6,985.2	699.8	19,571.2	18,053.0	140.5	4.5	18,198.0
	11.	12,017.8	6,953.0	692.0	19,662.8	18,119.3	137.8	4.4	18,261.5
	12.	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018.	01.	12,197.5	7,045.3	678.0	19,920.7	18,233.5	128.6	4.2	18,366.4
	02.	12,259.8	7,047.8	696.1	20,003.7	18,382.3	126.7	4.2	18,513.1
	03.	12,374.4	7,063.5	707.2	20,145.0	18,567.1	123.8	4.3	18,695.1
	04.	12,567.9	7,057.1	689.7	20,314.7	18,678.0	119.7	1.7	18,799.4
	05.	12,747.7	7,075.4	714.4	20,537.4	18,860.2	117.6	1.5	18,979.3
	06.	12,834.4	7,336.5	700.8	20,871.7	19,065.4	111.2	1.5	19,178.0
	07.	13,028.3	7,244.5	702.0	20,974.8	19,116.0	109.5	1.5	19,226.9

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

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

**Notes:**

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

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

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

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

## DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of 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
2006.	12.	44.2	393.7	348.6	169.8	124.3	156.0	697.6	1,067.2	139.6	853.3	10.1	4,004.4
2007.	12.	45.7	544.5	381.0	242.0	147.5	186.2	740.3	1,321.0	176.2	1,311.7	9.6	5,105.8
2008.	12.	52.3	255.2	271.7	204.0	108.2	137.5	781.8	1,328.9	161.3	1,558.8	44.7	4,904.3
2009.	12.	41.4	416.0	352.7	187.9	148.6	146.5	852.2	1,280.0	173.1	1,601.4	14.5	5,214.4
2010.	12.	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011.	12.	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012.	12.	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013.	12.	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014.	12.	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015.	12.	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2016.	12.	94.9	520.2	399.6	255.6	58.1	190.1	523.9	2,313.6	251.1	3,431.4	18.0	8,056.6
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
2017.	07.	108.4	456.4	514.5	288.9	81.0	220.1	601.5	2,449.5	279.0	3,638.8	20.4	8,658.5
	08.	108.7	636.5	537.6	295.1	97.8	283.3	554.2	2,580.0	288.1	3,666.8	19.8	9,068.0
	09.	111.8	637.5	588.1	312.8	97.3	245.1	566.5	2,594.2	291.2	3,683.8	22.6	9,150.9
	10.	156.4	712.0	640.0	318.2	100.0	248.3	626.3	2,719.7	295.6	3,724.4	20.2	9,561.0
	11.	162.3	704.0	671.0	314.2	130.8	247.5	619.4	2,672.8	291.6	3,731.1	20.2	9,565.0
	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.	01.	156.4	661.4	550.0	336.3	123.9	232.3	653.0	2,882.8	298.0	3,872.0	22.7	9,788.6
	02.	151.5	718.8	569.1	357.8	162.1	243.2	697.5	2,664.5	310.6	3,970.5	21.0	9,866.6
	03.	150.2	763.8	597.8	355.2	177.9	276.4	735.0	2,586.0	306.0	4,012.3	20.1	9,980.6
	04.	140.6	756.0	603.8	361.9	196.7	260.6	795.6	2,571.6	305.9	4,122.5	20.3	10,135.4
	05.	143.9	774.6	626.8	363.3	165.8	296.0	787.8	2,690.3	311.9	4,141.5	20.3	10,322.3
	06.	145.2	902.6	644.8	373.8	196.8	281.3	748.2	2,815.4	317.5	4,201.4	18.0	10,645.1
	07.	134.4	826.7	644.9	379.4	204.2	293.0	819.0	2,845.4	341.1	4,244.3	18.4	10,750.7

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

**Notes:**

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

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

## DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of 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
2006.	12.	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007.	12.	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
2008.	12.	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009.	12.	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010.	12.	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011.	12.	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012.	12.	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013.	12.	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014.	12.	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015.	12.	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2016.	12.	73.4	226.3	26.4	22.3	34.7	771.4	695.9	474.2	123.4	7,229.7	17.6	9,695.5
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
2017.	07.	104.3	240.9	24.1	36.4	38.1	799.1	755.0	509.8	118.1	7,306.5	17.7	9,949.9
	08.	72.2	266.2	26.0	38.0	25.3	813.8	755.9	506.5	117.0	7,308.1	16.0	9,945.0
	09.	53.7	271.5	26.6	41.1	29.7	816.2	758.5	502.5	117.4	7,340.4	20.0	9,977.6
	10.	38.7	272.1	24.1	41.1	27.4	823.6	749.1	533.7	117.5	7,354.3	28.7	10,010.2
	11.	77.4	273.4	24.2	38.6	26.0	822.9	767.4	548.8	117.0	7,386.1	16.1	10,097.8
	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.	01.	114.8	226.0	21.1	27.9	31.8	806.6	761.3	609.6	101.8	7,415.6	15.5	10,132.1
	02.	114.8	214.6	20.9	27.6	34.2	812.5	752.3	606.1	101.4	7,430.5	22.4	10,137.1
	03.	114.5	249.4	21.5	27.6	31.6	796.4	757.0	597.7	100.7	7,446.7	21.3	10,164.4
	04.	113.3	257.3	38.3	26.7	31.4	801.6	771.6	593.7	94.1	7,431.3	20.1	10,179.3
	05.	113.0	259.3	38.4	33.9	31.9	799.3	768.7	613.8	96.7	7,439.9	20.3	10,215.1
	06.	113.3	256.6	38.3	31.4	26.5	808.9	768.9	613.9	97.5	7,450.4	21.0	10,226.7
	07.	110.9	261.7	40.1	36.9	23.7	793.4	798.3	585.4	96.3	7,452.6	24.9	10,224.1

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

**Notes:**

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

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

## LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14= 3+...+13
2006.	12.	0.1	6.2	2.2	1.4	0.1	30.1	77.6	1,453.4	11.8	466.6	7.5	2,057.0
2007.	12.	0.0	6.3	2.3	0.3	0.0	53.5	73.8	1,819.0	17.0	564.5	4.6	2,541.4
2008.	12.	0.0	6.0	2.3	10.4	0.1	69.8	76.5	2,579.8	32.8	645.7	4.2	3,427.5
2009.	12.	3.2	8.7	2.2	31.7	33.5	33.4	80.0	2,459.8	10.6	716.4	12.0	3,391.5
2010.	12.	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011.	12.	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012.	12.	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013.	12.	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014.	12.	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015.	12.	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2016.	12.	0.0	48.0	1.6	19.8	8.5	27.2	90.4	3,030.0	7.2	904.9	14.9	4,152.6
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
2017.	07.	0.0	46.7	8.8	15.6	34.2	38.6	80.5	3,163.5	8.8	891.7	16.7	4,305.0
	08.	0.0	47.1	5.8	14.9	11.2	37.4	78.4	3,106.5	8.5	894.5	16.6	4,221.0
	09.	0.0	45.6	4.7	14.6	10.0	37.1	82.1	3,137.2	10.4	898.3	16.1	4,256.2
	10.	0.0	48.7	2.8	14.2	19.2	33.4	78.3	3,158.7	9.5	904.2	16.1	4,285.0
	11.	0.0	48.8	2.6	13.8	8.2	25.8	75.1	3,189.9	9.2	896.6	15.7	4,285.6
	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.	01.	0.0	34.9	0.4	15.7	7.4	27.8	72.3	3,116.4	10.1	906.7	15.1	4,206.8
	02.	0.0	40.3	0.3	15.9	6.9	31.7	73.4	3,232.9	12.0	891.3	15.1	4,319.8
	03.	0.0	56.9	0.2	14.3	6.4	40.2	69.4	3,310.7	11.9	902.4	15.9	4,428.4
	04.	0.0	50.1	0.2	14.7	5.9	34.4	65.1	3,281.6	11.9	904.1	15.9	4,383.8
	05.	0.0	58.2	0.3	14.3	5.3	33.1	70.2	3,260.8	11.0	913.4	15.8	4,382.5
	06.	0.0	60.3	0.4	13.9	4.6	45.2	84.0	3,258.8	7.6	905.7	10.9	4,391.5
	07.	0.0	54.7	0.2	13.8	3.9	39.0	88.7	3,243.7	7.1	907.6	11.4	4,370.2

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

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

**Notes:**

Loans to domestic institutional sectors represent claims of commercial banks on all institutional sectors. Loans at the BH level include loans extended by commercial banks covered by Main Unit Sarajevo, Main Unit Mostar, Main Bank RS, Brčko Branch (from July 2001 until November 2002), loans with NBRS (until December 1998) and NBBH (until November 2002). The total of claims on all levels of government and funds (short-term and long-term) are shown in Table of short-term loans (columns 3,4,5,6,7) in total amount, because source data do not provide a maturity structure of claims for governments and funds. Short-term loans represent claims of commercial banks on all domestic institutional sectors up to one year, in domestic and foreign currency. Claims on BH Institutions have been reclassified since April 2010.

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006.	12.	0.0	0.4	1.3	56.2	0.6	31.8	167.7	2,592.7	10.3	3,893.0	1.5	6,755.6
2007.	12.	0.7	8.8	1.1	92.3	15.5	77.9	195.0	3,439.2	18.5	5,104.4	0.9	8,954.2
2008.	12.	1.7	95.6	0.9	132.5	13.5	73.9	177.2	4,142.2	19.5	6,051.1	0.5	10,708.6
2009.	12.	1.4	89.2	2.1	155.5	19.7	43.6	185.8	4,186.9	17.4	5,590.8	0.9	10,293.3
2010.	12.	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011.	12.	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012.	12.	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013.	12.	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014.	12.	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015.	12.	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2016.	12.	0.0	295.5	231.5	262.0	95.7	25.2	281.5	4,673.3	11.9	7,171.4	0.5	13,048.5
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
2017.	07.	0.0	343.0	199.2	273.9	98.0	40.2	303.6	4,989.5	12.4	7,554.3	0.3	13,814.3
	08.	0.0	327.5	195.2	274.4	90.8	41.1	303.6	4,980.5	12.2	7,591.5	0.3	13,817.1
	09.	0.0	343.3	190.2	277.6	87.9	42.1	300.2	4,985.3	12.9	7,623.7	0.2	13,863.1
	10.	0.0	334.2	210.9	272.0	87.5	41.1	308.5	4,981.9	12.7	7,664.0	0.2	13,913.0
	11.	0.0	333.5	212.4	264.6	82.1	43.6	306.1	5,020.7	12.5	7,700.2	0.2	13,975.8
	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.	01.	0.0	326.7	201.3	273.5	76.9	44.5	330.3	5,163.7	11.5	7,730.9	0.2	14,159.5
	02.	0.0	320.7	198.8	269.9	74.3	41.5	328.5	5,177.5	11.5	7,770.5	0.2	14,193.4
	03.	0.0	305.7	192.0	269.6	72.2	41.9	326.3	5,200.0	11.7	7,847.1	0.3	14,266.7
	04.	0.0	342.3	186.7	269.6	69.0	46.6	345.4	5,216.3	11.9	7,927.4	0.3	14,415.6
	05.	0.0	352.3	183.2	274.6	174.5	52.2	328.2	5,209.5	12.1	8,010.0	0.3	14,596.8
	06.	0.0	352.1	176.4	275.6	177.9	65.7	326.8	5,306.8	16.8	8,088.3	0.3	14,786.6
	07.	0.0	346.4	170.7	273.9	174.9	70.1	324.9	5,329.4	16.8	8,149.3	0.2	14,856.7

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

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

**Notes:**

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)		
Year	Period	For Consumption				For Other Purposes			For Consumption			For Housing Needs			For Other Purposes			Loans in KM		Loans in KM Indexed to Foreign Currency				
		Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts						
Weighted monthly averages																			- percentages per annum -					
2017.	01.	6.454	5.934	7.574	6.724	..	7.922	..	5.087	5.589	5.279	5.400	7.581	6.894	7.071	12.383	14.685	11.618						
	02.	..	6.300	7.563	6.576	..	8.020	..	4.952	5.129	4.924	5.176	7.588	6.972	7.381	12.431	14.686	11.556						
	03.	7.622	..	7.223	6.130	..	..	..	4.624	4.655	4.944	4.922	7.173	6.683	6.949	12.419	14.690	11.491						
	04.	8.125	..	6.767	6.102	..	7.351	..	4.394	4.271	4.927	4.577	7.138	6.871	6.747	12.397	14.698	11.500						
	05.	8.134	..	6.762	6.119	..	7.388	..	4.381	4.083	4.828	4.780	7.168	6.859	6.717	12.434	14.697	11.453						
	06.	5.801	4.304	6.634	6.081	..	..	..	4.435	4.119	4.777	4.869	6.991	6.797	6.669	12.278	14.688	11.398						
	07.	6.936	4.198	6.536	6.278	..	..	..	4.300	4.045	4.554	4.588	7.055	7.085	7.011	12.380	14.685	11.381						
	08.	..	..	6.515	6.303	..	6.988	..	4.392	4.041	4.654	4.672	7.152	7.386	7.096	12.393	14.676	11.387						
	09.	4.819	..	6.630	6.037	..	7.499	..	4.222	4.284	4.836	4.955	6.968	6.647	6.849	12.368	14.702	11.395						
	10.	2.758	5.624	6.802	6.093	..	7.220	..	4.159	4.637	4.825	4.831	6.537	6.050	6.337	12.368	14.690	11.335						
	11.	..	..	6.369	6.208	..	6.990	..	4.240	4.141	4.760	4.866	6.459	6.370	6.404	12.395	14.694	11.254						
	12.	4.159	..	5.944	6.261	..	7.169	..	4.327	4.240	4.617	4.705	6.384	5.992	6.364	12.253	14.668	11.191						
2018.	01.	4.410	3.721	6.279	6.334	..	..	..	4.118	4.102	4.409	4.576	6.409	5.591	6.482	12.305	14.668	11.140						
	02.	5.400	3.562	6.184	6.160	..	6.384	..	4.054	..	4.140	4.517	6.469	5.484	6.042	12.321	14.699	11.139						
	03.	5.559	..	6.484	5.670	..	6.939	..	3.983	5.045	4.040	4.352	6.046	5.679	6.095	12.389	14.704	11.144						
	04.	..	3.854	6.180	5.550	..	6.775	..	3.935	3.566	3.919	4.178	5.987	5.774	6.056	12.345	14.703	11.156						
	05.	..	5.046	5.813	5.566	..	7.268	..	3.752	..	3.952	3.665	6.391	5.615	5.969	12.389	14.705	11.155						
	06.	4.983	5.079	5.700	5.411	..	7.282	..	3.922	5.523	4.175	4.095	6.220	5.343	5.721	12.375	14.695	11.137						
	07.	6.096	4.330	5.690	5.439	..	6.331	..	3.694	4.007	4.137	4.083	6.316	5.795	6.111	12.355	14.689	11.112						
Loan amount (new business)																			- KM thousand -					
2017.	01.	18	151	40,976	16,670	..	169	..	7,648	1,276	1,158	2,856	48,875	16,338	23,249	527,743	91,926	58,708						
	02.	..	234	45,212	20,836	..	308	..	7,672	714	1,847	4,524	62,982	18,981	36,384	519,382	90,541	58,456						
	03.	108	..	83,797	34,527	..	..	..	18,397	785	4,030	6,956	95,839	29,969	45,111	517,808	90,381	58,126						
	04.	44	..	74,011	31,854	..	589	..	19,559	1,033	4,023	4,784	75,808	23,046	48,605	513,717	89,470	57,666						
	05.	90	..	65,981	27,088	..	421	..	21,897	897	3,426	6,521	88,879	8,836	41,728	523,291	90,079	57,677						
	06.	106	144	61,145	27,798	..	..	..	21,786	537	3,026	8,674	89,666	10,648	36,621	518,460	89,838	58,026						
	07.	257	163	64,703	26,887	..	..	..	15,963	417	2,916	6,429	75,474	7,357	26,140	522,597	89,554	58,589						
	08.	..	..	64,367	23,480	..	486	..	18,357	398	4,121	9,481	56,668	12,973	24,068	524,388	89,946	58,722						
	09.	164	..	39,629	17,608	..	303	..	15,621	395	2,261	6,731	80,975	21,824	29,444	531,211	89,304	58,683						
	10.	302	250	43,317	15,137	..	471	..	14,490	290	3,234	7,177	88,974	29,540	45,441	535,814	90,924	57,961						
	11.	..	..	43,521	15,281	..	437	..	18,020	508	2,754	11,897	76,322	22,717	38,976	535,843	89,748	57,379						
	12.	483	..	49,832	14,785	..	569	..	17,187	395	3,826	8,180	74,945	23,401	36,446	522,643	89,901	56,786						
2018.	01.	212	169	39,637	11,440	..	..	..	13,971	587	2,264	4,860	57,049	18,579	28,440	532,585	89,059	55,946						
	02.	122	225	47,781	15,515	..	322	..	15,623	..	3,774	5,049	58,245	21,594	50,775	495,676	86,605	56,057						
	03.	118	..	50,679	31,146	..	513	..	16,417	100	4,795	5,800	100,126	9,412	36,001	522,759	86,013	55,255						
	04.	..	236	57,002	39,013	..	426	..	16,320	166	3,745	10,213	101,440	14,645	22,295	521,775	86,153	55,292						
	05.	..	266	74,087	35,748	..	1,106	..	20,800	..	3,558	16,428	82,170	12,856	22,987	527,666	86,224	55,325						
	06.	363	521	67,108	32,318	..	396	..	19,818	465	6,350	62,408	71,199	18,292	31,883	523,546	85,450	55,426						
	07.	63	183	68,748	29,437	..	911	..	17,829	451	3,408	11,056	71,329	5,007	22,824	523,790	85,285	56,284						

## Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

No data for interest rates on loans in foreign currency based on credit cards and overdrafts to households.

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

Year	Period	Loans in KM						Loans in KM Indexed to Foreign Currency						Revolving Loans and Overdrafts *
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million		Over EUR 1 Million		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million up to EUR 1 Million		Over EUR 1 Million		
		Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate 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	Over 5 Years IRF	
Weighted monthly averages														- percentages per annum -
2017.	01.	5.827	5.377	4.619	4.287	5.921	5.339	4.733	5.212	4.200	4.695	5.238	4.644	4.811
	02.	5.603	5.509	4.531	4.112	5.902	4.872	4.630	5.578	4.641	4.753	5.272	4.565	4.742
	03.	5.474	5.398	4.184	3.969	6.060	5.199	4.886	5.246	4.317	4.474	5.127	4.489	4.692
	04.	5.454	5.233	3.898	3.962	5.614	5.018	4.782	5.577	4.046	4.165	4.600	4.425	4.754
	05.	5.397	5.063	3.959	4.241	5.827	4.991	4.795	5.146	4.311	4.299	4.261	4.367	4.586
	06.	5.487	5.222	3.798	3.925	5.650	4.757	4.721	5.219	4.080	4.298	4.567	4.293	4.624
	07.	5.355	5.048	3.487	3.879	5.487	4.966	4.799	5.256	3.901	4.432	4.255	4.250	4.462
	08.	5.494	5.377	3.730	3.704	5.371	5.004	4.528	5.221	3.860	...	4.807	4.265	4.461
	09.	5.153	5.391	3.609	3.632	5.437	4.892	4.975	5.086	4.080	5.026	4.862	4.166	4.411
	10.	5.022	5.112	3.628	4.058	4.944	4.635	4.983	4.713	4.033	4.806	5.479	4.107	4.354
	11.	5.410	4.934	3.639	3.501	5.533	4.615	4.750	4.755	4.215	4.960	5.299	4.061	4.236
	12.	4.881	4.823	3.507	3.249	4.647	4.348	5.302	4.388	3.772	4.601	3.518	4.011	4.131
2018.	01.	5.126	5.142	3.576	3.176	4.472	4.536	4.257	4.121	3.814	4.320	3.087	4.052	4.046
	02.	4.706	4.683	3.975	3.379	4.706	4.614	4.239	4.495	3.420	4.326	3.164	3.981	4.000
	03.	4.955	5.138	3.627	3.294	4.298	4.278	4.752	4.231	3.964	4.282	4.381	3.942	3.981
	04.	4.991	4.733	3.587	3.224	4.536	4.384	4.210	4.294	3.251	3.470	3.607	3.879	3.919
	05.	4.809	4.629	3.316	3.633	4.588	4.021	4.161	4.103	3.027	3.706	4.106	3.835	3.848
	06.	4.622	4.503	3.149	3.942	4.243	4.421	4.520	3.908	3.112	3.782	3.777	3.773	3.829
	07.	4.437	4.341	3.213	3.428	4.285	4.385	3.931	4.044	3.284	3.989	4.348	3.738	3.755
Loan amount (new business)														- KM thousand -
2017.	01.	25,880	9,392	43,177	43,855	7,039	5,441	3,702	13,662	8,326	4,885	14,700	1,854,822	459,656
	02.	35,597	16,415	36,083	27,326	11,687	8,650	3,028	11,311	6,973	6,372	58,476	1,959,903	458,202
	03.	46,818	20,558	58,911	45,750	14,550	11,779	5,066	33,578	9,467	15,618	41,566	1,981,951	449,053
	04.	41,842	14,074	58,860	19,825	9,554	12,479	7,696	17,797	5,435	10,886	103,919	2,023,042	432,400
	05.	39,620	14,969	54,008	42,670	12,519	10,509	4,282	16,518	13,799	7,138	62,481	2,007,292	455,283
	06.	40,500	15,980	65,338	61,573	10,970	8,069	6,165	16,860	7,426	16,533	58,466	2,050,402	463,795
	07.	39,217	13,592	56,771	34,600	9,335	8,677	5,902	22,404	6,934	6,519	78,334	2,059,626	409,031
	08.	30,280	11,339	50,260	23,415	7,912	9,758	2,742	19,703	4,837	-	33,412	2,027,200	389,799
	09.	38,727	12,165	64,500	27,294	8,073	8,021	5,812	12,237	7,518	7,949	45,475	2,092,995	369,280
	10.	47,774	10,829	43,045	49,250	9,583	13,224	6,134	28,920	8,175	10,099	52,530	2,113,367	367,856
	11.	41,108	12,484	42,866	48,254	13,777	12,214	5,009	24,318	12,186	14,611	36,353	2,108,108	390,443
	12.	61,618	15,167	78,915	70,622	16,356	12,180	4,747	18,699	19,145	20,480	164,874	2,127,013	418,315
2018.	01.	26,284	9,334	25,642	25,775	8,604	8,503	6,613	19,042	8,240	8,569	44,073	2,152,365	691,371
	02.	36,707	16,676	39,058	29,150	9,729	10,624	6,243	10,648	11,656	8,943	34,115	2,203,308	733,008
	03.	51,176	14,649	57,455	36,120	9,275	16,077	4,421	24,825	13,245	19,409	10,724	2,302,444	750,730
	04.	45,319	16,646	35,468	27,706	9,493	12,029	4,794	20,271	15,299	8,037	19,414	2,262,359	766,690
	05.	46,397	20,005	42,641	20,000	10,627	13,404	4,489	21,480	10,120	12,983	12,350	2,229,831	782,297
	06.	47,042	22,294	57,663	39,022	9,285	12,272	7,015	15,549	15,970	19,121	36,703	2,276,166	774,501
	07.	39,743	17,053	58,112	92,605	13,556	12,689	5,795	19,497	11,490	9,490	29,832	2,254,301	774,028

## Notes:

## Revised interest rates data and amounts for revolving loans and overdrafts for period January-April 2018.

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 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

		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 -	
2017.	01.	0.550	1.570	2.028	0.070	0.434	1.516	2.006	0.093	0.324	0.056	0.720	1.538	...	0.078	...	...	...	0.086	0.043	
	02.	0.473	1.655	1.814	0.067	0.402	1.429	1.705	0.089	0.415	0.055	0.602	1.233	1.435	0.081	...	...	1.772	0.079	0.047	
	03.	0.369	1.779	1.757	0.077	0.462	1.593	2.103	0.087	0.289	0.059	0.923	1.023	2.102	0.072	...	1.349	...	0.073	0.046	
	04.	0.352	1.700	1.639	0.066	0.304	1.539	1.606	0.086	0.449	0.060	0.468	0.712	2.187	0.067	...	1.263	...	0.056	0.035	
	05.	0.362	1.596	1.593	0.058	0.335	1.583	1.447	0.069	0.516	0.051	0.607	1.334	1.782	0.066	...	...	...	0.063	0.031	
	06.	0.436	1.715	1.509	0.057	0.307	1.657	1.494	0.068	0.415	0.051	0.569	0.914	2.027	0.059	...	...	1.663	0.062	0.035	
	07.	0.481	1.466	1.512	0.057	0.331	1.485	1.572	0.067	0.362	0.050	0.524	1.213	1.795	0.059	...	0.153	...	0.056	0.036	
	08.	0.422	1.492	1.520	0.055	0.344	1.426	1.573	0.066	0.375	0.049	1.125	0.983	1.669	0.053	1.046	1.243	...	0.047	0.027	
	09.	0.567	1.468	1.573	0.056	0.359	1.297	1.617	0.065	0.458	0.048	0.809	1.465	...	0.053	0.852	...	...	0.031	0.025	
	10.	0.396	1.490	1.477	0.055	0.467	1.306	2.064	0.064	0.416	0.049	1.145	0.954	1.856	0.052	0.531	1.890	...	0.020	0.031	
	11.	0.378	1.451	1.892	0.055	0.338	1.320	1.522	0.062	0.660	0.046	0.432	0.978	1.735	0.048	...	...	...	0.016	0.038	
	12.	0.234	1.346	1.458	0.065	0.309	1.265	1.533	0.062	0.572	0.046	0.708	1.588	...	0.045	0.588	...	...	0.019	0.033	
2018.	01.	0.372	1.392	1.278	0.064	0.322	1.172	1.411	0.060	0.438	0.045	0.766	1.209	...	0.039	0.491	...	...	0.021	0.034	
	02.	0.295	1.449	1.382	0.068	0.268	1.232	1.374	0.059	0.423	0.045	0.467	1.266	...	0.037	...	...	...	0.026	0.037	
	03.	0.319	1.244	1.515	0.061	0.267	1.078	1.474	0.060	0.214	0.045	0.603	0.825	1.319	0.035	...	...	1.104	0.017	0.034	
	04.	0.246	1.152	1.257	0.059	0.324	1.131	1.566	0.057	0.465	0.046	0.461	1.399	1.988	0.036	...	...	...	0.022	0.039	
	05.	0.335	1.234	1.454	0.056	0.239	1.141	1.312	0.060	0.549	0.045	0.329	0.971	1.581	0.037	...	...	...	0.033	0.029	
	06.	0.384	1.182	1.482	0.050	0.242	1.296	1.340	0.057	0.834	0.044	0.579	1.023	1.731	0.039	...	...	...	0.024	0.032	
	07.	0.273	1.312	1.221	0.049	0.669	1.388	1.397	0.058	0.641	0.045	0.623	1.280	1.675	0.032	...	1.085	...	0.035	0.034	
Deposit amount (new business)																				- KM thousand -	
2017.	01.	11,586	23,640	27,354	3,065,931	14,340	43,252	41,055	1,075,798	3,178	264,891	18,288	5,201	...	2,213,016	...	...	...	556,809	84,397	
	02.	10,803	24,114	24,581	3,090,258	13,943	42,639	39,652	1,084,848	2,368	269,560	8,903	3,657	35,301	2,153,024	...	...	29,477	543,752	86,127	
	03.	7,974	29,053	26,301	3,124,024	10,743	54,799	90,492	1,084,142	5,145	272,508	11,298	5,761	8,952	2,115,039	...	1,452	...	556,432	89,103	
	04.	7,753	19,368	18,987	3,163,551	11,617	44,186	38,155	1,097,170	2,424	268,915	6,439	8,151	17,561	2,122,509	...	3,357	...	540,883	97,095	
	05.	9,799	20,993	24,748	3,164,343	12,404	46,965	38,051	1,109,685	2,405	275,449	6,868	12,953	20,400	2,200,924	...	...	...	571,389	109,758	
	06.	7,533	25,518	19,733	3,192,100	10,755	49,448	27,827	1,133,377	1,845	276,625	19,465	27,259	2,791	2,245,040	...	...	47,527	516,182	97,004	
	07.	7,393	23,001	14,995	3,213,209	12,906	42,184	41,623	1,144,992	2,985	272,498	12,774	53,215	31,846	2,353,728	...	326	...	555,589	112,856	
	08.	7,974	21,497	23,786	3,238,372	13,912	53,142	35,189	1,159,203	3,043	273,560	7,659	10,495	265	2,430,308	6,406	3,935	...	585,217	100,673	
	09.	11,798	23,461	27,806	3,242,965	11,881	41,791	52,794	1,179,900	2,608	277,385	10,427	9,044	...	2,432,223	1,245	...	...	622,875	97,606	
	10.	9,253	22,159	21,810	3,245,554	13,213	42,409	89,352	1,206,167	4,350	302,620	42,943	9,436	14,042	2,523,670	26,613	1,243	...	669,117	83,696	
	11.	8,369	25,155	30,724	3,263,078	10,648	47,435	63,074	1,193,825	24,345	285,863	7,584	12,990	19,428	2,553,482	...	...	...	677,940	81,907	
	12.	11,394	24,378	19,272	3,375,019	11,119	50,394	38,014	1,248,762	3,981	287,026	9,762	16,772	...	2,653,618	1,663	...	...	677,882	89,421	
2018.	01.	8,183	28,996	21,758	3,438,403	16,150	39,060	38,522	1,299,171	2,742	290,644	8,470	5,778	...	2,804,911	1,057	...	...	759,431	79,593	
	02.	6,260	26,231	20,210	3,502,070	9,351	41,315	29,059	1,311,981	2,897	295,686	4,329	5,089	...	2,665,982	...	...	...	752,687	90,705	
	03.	7,953	21,689	24,673	3,536,465	9,926	36,217	55,593	1,367,209	2,399	297,614	7,319	20,240	4,770	2,620,671	...	...	38,312	724,046	106,056	
	04.	7,358	19,445	17,648	3,633,705	10,536	35,225	50,025	1,381,765	2,620	299,233	39,517	5,735	3,864	2,690,584	...	...	...	733,387	80,018	
	05.	6,997	21,251	27,033	3,639,044	9,061	37,638	30,092	1,322,493	2,375	313,928	10,109	3,135	6,554	2,771,208	...	...	...	769,402	76,225	
	06.	10,346	17,494	25,213	3,683,549	12,989	35,676	32,135	1,417,796	3,570	310,901	34,349	13,155	2,615	2,775,861	...	...	...	856,594	65,769	
	07.	5,489	19,475	19,124	3,740,431	22,843	37,059	49,435	1,419,549	3,009	313,425	27,254	9,748	10,215	3,022,843	...	1,093	...	774,677	65,493	

## Notes:

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

**T17: Average Required Reserves**  
**- KM thousand -**

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008.		17,320,130	2,961,865	3,630,571	668,706
2009.		16,194,265	1,754,398	3,010,417	1,256,019
2010.		15,617,849	1,624,905	3,154,793	1,529,888
2011.		15,227,393	1,323,886	2,959,315	1,635,429
2012.		14,755,574	1,257,850	2,711,013	1,453,163
2013.		15,162,241	1,290,758	3,103,865	1,813,107
2014.		15,999,278	1,370,137	3,577,824	2,207,688
2015.		16,664,525	1,432,593	3,770,500	2,337,907
2016.		20,070,713	2,007,071	4,188,236	2,181,165
2017.		21,224,853	2,122,485	4,303,340	2,180,855
2017.	07.	21,231,283	2,123,128	4,091,430	1,968,302
	08.	21,542,794	2,154,279	4,344,400	2,190,120
	09.	21,785,669	2,178,567	4,548,132	2,369,565
	10.	21,945,254	2,194,525	4,654,556	2,460,030
	11.	22,249,300	2,224,930	4,796,097	2,571,167
	12.	22,220,255	2,222,025	4,825,215	2,603,190
2018.	01.	22,408,516	2,240,852	5,005,391	2,764,539
	02.	22,437,158	2,243,716	5,021,367	2,777,651
	03.	22,513,890	2,251,389	5,097,692	2,846,303
	04.	22,805,136	2,280,514	5,144,656	2,864,142
	05.	23,098,267	2,309,827	5,184,855	2,875,028
	06.	23,511,258	2,351,126	5,032,179	2,681,053
	07.	23,930,408	2,393,041	5,152,205	2,759,164

**Notes:**

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

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

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

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

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

From February 1st, 2011 the required reserves rate on deposits and borrowed assets with contracted term of maturity up to one year was declined from 14% to 10%, while the required reserves rate on deposits and borrowed assets with contracted term of maturity over one year is not changed. From August 1st 2011. the remuneration rate is calculated by the weighted average interest rate which were earned by the Central Bank on deposits invested up to a month in the same period; 70% of this rate is calculated on the amount of required reserves while 90% of the same rate is calculated on the amount of excess reserves.

From 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 January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year. From April 1st, 2009 remuneration rate is calculated as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to a month. From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

From January 1st, 2008 required reserves rate was increased from 15% to 18%. From October 11th, 2008 required reserves rate was declined from 18% to 14%.

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

**T18: Required Reserves by Maintenance Periods**  
**- KM thousand -**

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	In KM	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
07.2017.	19.	11,623,957	9,488,841	21,112,798	2,111,280	4,087,371	1,976,091	-109.8	0.0
	20.	11,644,219	9,634,954	21,279,173	2,127,917	4,078,069	1,950,152	-108.3	0.0
	21.	11,668,367	9,633,511	21,301,879	2,130,188	4,108,850	1,978,662	-120.9	0.0
08.	22.	11,686,125	9,748,715	21,434,840	2,143,484	4,175,260	2,031,776	-112.9	0.0
	23.	11,762,284	9,732,169	21,494,454	2,149,445	4,382,319	2,232,873	-124.0	0.0
	24.	11,953,681	9,745,409	21,699,090	2,169,909	4,475,620	2,305,711	-140.9	0.0
09.	25.	12,081,453	9,699,916	21,781,369	2,178,137	4,568,129	2,389,992	-132.8	0.0
	26.	12,124,476	9,713,148	21,837,624	2,183,762	4,555,224	2,371,461	-131.7	0.0
	27.	12,024,603	9,713,410	21,738,013	2,173,801	4,521,045	2,347,243	-130.4	0.0
10.	28.	12,068,493	9,732,120	21,800,613	2,180,061	4,609,370	2,429,309	-135.0	0.0
	29.	12,170,257	9,803,765	21,974,022	2,197,402	4,663,577	2,466,175	-137.0	0.0
	30.	12,202,840	9,858,288	22,061,128	2,206,113	4,690,720	2,484,607	-151.8	0.0
11.	31.	12,294,958	9,937,004	22,231,962	2,223,196	4,797,865	2,574,669	-143.0	0.0
	32.	12,346,852	9,895,473	22,242,325	2,224,233	4,793,124	2,568,891	-142.7	0.0
	33.	12,352,224	9,921,390	22,273,614	2,227,361	4,797,302	2,569,941	-142.8	0.0
12.	34.	12,414,736	9,888,885	22,303,621	2,230,362	4,768,866	2,538,504	-141.0	0.0
	35.	12,397,136	9,782,970	22,180,106	2,218,011	4,830,146	2,612,135	-145.1	0.0
	36.	12,364,241	9,812,795	22,177,037	2,217,704	4,876,635	2,658,931	-162.5	0.0
01.2018.	01.	12,425,691	9,967,072	22,392,763	2,239,276	4,942,220	2,702,944	-150.2	0.0
	02.	12,500,439	9,913,857	22,414,297	2,241,430	4,997,037	2,755,607	-153.1	0.0
	03.	12,525,921	9,892,566	22,418,487	2,241,849	5,076,916	2,835,067	-173.3	0.0
02.	04.	12,596,692	9,907,970	22,504,662	2,250,466	5,016,308	2,765,842	-153.7	0.0
	05.	12,543,108	9,871,149	22,414,257	2,241,426	5,008,529	2,767,104	-153.7	0.0
	06.	12,549,371	9,843,184	22,392,555	2,239,255	5,039,264	2,800,009	-124.4	0.0
03.	07.	12,680,031	9,864,242	22,544,273	2,254,427	5,118,541	2,864,114	-159.1	0.0
	08.	12,724,556	9,783,288	22,507,843	2,250,784	5,091,742	2,840,958	-157.8	0.0
	09.	12,673,853	9,815,701	22,489,554	2,248,955	5,082,793	2,833,837	-173.2	0.0
04.	10.	12,735,466	9,918,077	22,653,543	2,265,354	5,182,958	2,917,604	-162.1	0.0
	11.	12,859,663	10,004,287	22,863,949	2,286,395	5,118,811	2,832,416	-157.4	0.0
	12.	12,878,839	10,019,076	22,897,916	2,289,792	5,132,199	2,842,407	-157.9	0.0
05.	13.	13,000,501	10,049,545	23,050,046	2,305,005	5,199,692	2,894,688	-160.8	0.0
	14.	13,022,590	10,078,023	23,100,613	2,310,061	5,216,629	2,906,567	-161.5	0.0
	15.	13,059,235	10,084,906	23,144,141	2,314,414	5,138,244	2,823,830	-172.6	0.0
06.	16.	13,169,001	10,261,597	23,430,598	2,343,060	5,038,610	2,695,550	-149.8	0.0
	17.	13,089,143	10,356,059	23,445,203	2,344,520	4,979,462	2,634,942	-146.4	0.0
	18.	13,145,505	10,512,467	23,657,972	2,365,797	5,078,464	2,712,667	-150.7	0.0
07.	19.	13,145,505	10,512,467	23,657,972	2,365,797	5,078,464	2,712,667	-150.7	0.0
	20.	13,379,579	10,727,991	24,107,569	2,410,757	5,153,908	2,743,151	-152.4	0.0
	21.	13,408,130	10,617,551	24,025,682	2,402,568	5,224,244	2,821,676	-172.4	0.0

**Notes:**

See Note for Table T17.

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2010	Month / Average of Previous Year
		FBH	RS	FBH	RS		
2006.	12.	...	...	...	125.8	...	...
2007.	12.	...	...	101.3	92.0	...	...
2008.	12.	...	...	108.0	205.0	...	...
2009.	12.	...	...	90.0	68.0	...	...
2010.	12.	...	...	110.8	107.5	...	...
2011.	12.	...	...	90.8	94.2	...	...
2012.	12.	...	...	99.6	100.0	...	...
2013.	12.	...	...	107.8	104.7	...	...
2014.	12.	...	...	97.9	99.7	...	...
2015.	12.	...	...	101.7	99.5	...	...
2016.	12.	...	...	103.8	118.4	...	...
2017.	12.	...	...	100.4	97.3	...	...
2017.	07.	105.0	91.3	110.1	98.7	110.5	105.8
	08.	100.4	95.6	110.6	95.1	109.5	104.8
	09.	97.9	107.8	108.4	95.5	110.5	105.9
	10.	105.3	101.7	104.1	101.3	115.4	110.5
	11.	97.7	107.1	104.5	104.3	116.0	111.1
	12.	94.9	98.0	100.4	97.3	111.1	106.4
2018.	01.	96.1	79.0	112.5	98.2	100.5	93.3
	02.	98.3	113.9	104.1	105.2	102.6	95.3
	03.	107.1	113.1	101.3	108.5	112.5	104.5
	04.	97.7	92.2	101.4	103.7	107.7	100.0
	05.	97.6	109.5	99.2	121.2	109.2	101.2
	06.	99.4	92.6	96.7	95.6	106.1	98.5
	07.	107.7	110.9	99.2	116.0	115.6	107.4

**Source:**

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

**Notes:**

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

## T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2006.	12.	...	104.6	106.1	...	...	...
2007.	12.	...	104.9	101.5	...	104.9	101.5
2008.	12.	...	103.8	107.4	...	107.5	107.5
2009.	12.	...	100.0	99.6	...	100.0	99.6
2010.	12.	...	103.1	102.1	...	103.1	102.1
2011.	12.	...	103.1	103.7	...	103.1	103.7
2012.	12.	...	101.8	102.1	...	101.9	102.1
2013.	12.	...	98.8	99.9	...	...	...
2014.	12.	...	99.6	99.1	...	...	...
2015.	12.	...	98.4	98.6	...	...	...
2016.	12.	...	99.7	98.9	...	...	...
2017.	12.	...	101.3	101.2	...	...	...
2017.	07.	99.6	100.9	101.1	n/a	n/a	n/a
	08.	99.8	101.0	101.1	n/a	n/a	n/a
	09.	100.6	101.6	101.1	n/a	n/a	n/a
	10.	100.6	101.4	101.2	n/a	n/a	n/a
	11.	100.0	101.2	101.2	n/a	n/a	n/a
	12.	100.0	101.3	101.2	n/a	n/a	n/a
2018.	01.	100.2	100.3	100.3	n/a	n/a	n/a
	02.	101.0	100.9	100.6	n/a	n/a	n/a
	03.	100.4	101.1	100.8	n/a	n/a	n/a
	04.	99.6	101.0	100.8	n/a	n/a	n/a
	05.	100.2	101.3	100.9	n/a	n/a	n/a
	06.	100.0	101.9	101.2	n/a	n/a	n/a
	07.	99.3	101.8	101.2	n/a	n/a	n/a

**Source:**  
BH Agency for Statistics

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

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

Period	CURRENT AND CAPITAL ACCOUNTS						FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2008.	-10,197	1,912	943	3,827	383	-3,132	-3,300	-167
2009.	-7,436	1,552	955	3,341	350	-1,238	-1,131	107
2010.	-7,186	1,713	413	3,529	389	-1,142	-957	184
2011.	-7,827	1,593	211	3,540	357	-2,127	-2,039	88
2012.	-7,779	1,631	205	3,676	334	-1,933	-1,806	127
2013.	-7,099	1,624	357	3,694	337	-1,088	-909	179
2014.	-7,874	1,667	216	3,969	442	-1,579	-1,434	145
2015.	-7,191	1,883	183	3,570	360	-1,196	-1,168	28
2016.	-7,040	2,046	37	3,507	297	-1,153	-918	235
2017.	-7,500	2,230	3	3,754	300	-1,212	-1,034	178
2010.Q1	-1,381	367	94	759	92	-69	-155	-87
2010.Q2	-1,778	444	117	889	101	-227	-39	189
2010.Q3	-2,014	413	87	930	98	-485	-427	59
2010.Q4	-2,013	489	115	951	98	-360	-337	24
2011.Q1	-1,580	357	88	808	84	-243	-404	-160
2011.Q2	-1,973	386	12	885	92	-598	-565	34
2011.Q3	-2,088	432	99	920	91	-546	-398	148
2011.Q4	-2,185	418	11	927	90	-739	-673	67
2012.Q1	-1,744	341	98	827	75	-403	-537	-134
2012.Q2	-1,865	418	-108	930	80	-545	-409	136
2012.Q3	-2,200	497	100	943	91	-569	-428	141
2012.Q4	-1,969	374	115	977	88	-415	-432	-16
2013.Q1	-1,607	338	83	837	78	-272	-449	-177
2013.Q2	-1,618	436	-106	926	80	-282	-215	67
2013.Q3	-1,869	481	128	951	91	-218	-25	192
2013.Q4	-2,005	370	251	980	89	-316	-220	96
2014.Q1	-1,733	386	79	833	76	-359	-473	-114
2014.Q2	-1,912	391	-87	989	85	-535	-369	165
2014.Q3	-2,135	508	66	1,071	153	-338	-174	164
2014.Q4	-2,094	383	159	1,076	128	-347	-418	-71
2015.Q1	-1,564	381	49	877	99	-159	-353	-194
2015.Q2	-1,880	505	-39	901	99	-415	-378	36
2015.Q3	-1,938	590	-18	891	80	-395	-245	150
2015.Q4	-1,809	408	191	901	82	-227	-191	36
2016.Q1	-1,537	402	24	745	68	-298	-258	39
2016.Q2	-1,859	538	-36	904	77	-374	-253	122
2016.Q3	-1,788	612	7	927	77	-165	-41	124
2016.Q4	-1,857	494	41	931	75	-315	-366	-50
2017.Q1	-1,606	443	38	839	71	-216	-335	-118
2017.Q2	-1,978	598	-69	993	76	-380	-245	135
2017.Q3	-1,857	673	0	965	77	-143	-62	80
2017.Q4	-2,059	516	36	958	76	-474	-392	81
2018.Q1	-1,688	461	5	845	69	-308	-401	-93

**Source:**

CBBH, Balance of Payment Statistics.

**Notes:**

The BH Balance of Payments is compiled in accordance with the IMF methodology, BPM6 (Balance of Payments and International Investment Position Manual, 6th edition).

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2008.	12,543	16,058	-3,515	4,158	14,355	2,694	782	1,656	713	4,036	209	383	0	383
2009.	11,046	12,634	-1,588	3,756	11,193	2,446	894	1,265	309	3,579	238	350	0	350
2010.	12,200	13,731	-1,531	5,015	12,201	2,518	804	881	468	3,787	257	389	0	389
2011.	13,157	15,640	-2,483	6,029	13,856	2,374	781	935	725	3,818	278	357	0	357
2012.	13,311	15,577	-2,266	6,067	13,846	2,416	785	874	669	3,954	277	334	0	334
2013.	13,873	15,297	-1,425	6,645	13,743	2,391	768	864	507	3,973	279	337	0	337
2014.	14,519	16,541	-2,021	6,847	14,721	2,450	783	955	739	4,267	298	442	0	442
2015.	14,773	16,329	-1,556	7,194	14,385	2,742	859	928	746	3,909	339	360	0	360
2016.	15,404	16,855	-1,450	7,697	14,738	2,926	880	929	892	3,852	345	297	0	297
2017.	17,244	18,756	-1,512	8,992	16,492	3,188	957	948	945	4,116	362	300	0	300
2010.Q1	2,588	2,749	-161	1,071	2,452	495	128	202	108	819	60	92	0	92
2010.Q2	3,092	3,421	-328	1,306	3,084	616	172	218	101	953	64	101	0	101
2010.Q3	3,298	3,881	-583	1,319	3,333	755	341	228	141	995	65	98	0	98
2010.Q4	3,222	3,681	-459	1,318	3,331	652	163	232	118	1,020	69	98	0	98
2011.Q1	3,017	3,344	-327	1,429	3,010	495	138	217	128	876	68	84	0	84
2011.Q2	3,278	3,969	-691	1,539	3,512	557	171	227	215	956	72	92	0	92
2011.Q3	3,523	4,161	-637	1,545	3,633	735	302	255	156	989	68	91	0	91
2011.Q4	3,338	4,166	-829	1,516	3,702	587	169	237	225	997	70	90	0	90
2012.Q1	2,903	3,381	-478	1,338	3,082	472	131	199	101	894	67	75	0	75
2012.Q2	3,487	4,112	-625	1,660	3,525	611	192	218	326	997	68	80	0	80
2012.Q3	3,588	4,248	-660	1,547	3,747	792	295	233	133	1,016	73	91	0	91
2012.Q4	3,333	3,836	-504	1,522	3,491	541	167	223	109	1,047	70	88	0	88
2013.Q1	3,082	3,432	-350	1,491	3,098	478	141	207	123	906	70	78	0	78
2013.Q2	3,646	4,007	-361	1,806	3,424	625	190	218	323	996	70	80	0	80
2013.Q3	3,689	3,998	-308	1,683	3,552	755	274	231	103	1,019	68	91	0	91
2013.Q4	3,455	3,860	-405	1,664	3,669	532	163	208	-43	1,051	71	89	0	89
2014.Q1	3,198	3,633	-435	1,546	3,279	524	138	225	146	903	70	76	0	76
2014.Q2	3,582	4,202	-620	1,698	3,610	585	195	238	326	1,060	71	85	0	85
2014.Q3	3,990	4,480	-491	1,792	3,927	790	282	258	192	1,151	80	153	0	153
2014.Q4	3,750	4,225	-475	1,811	3,905	551	169	235	75	1,153	76	128	0	128
2015.Q1	3,387	3,644	-258	1,666	3,230	534	153	238	189	949	72	99	0	99
2015.Q2	3,720	4,234	-513	1,802	3,682	711	206	219	258	989	88	99	0	99
2015.Q3	4,011	4,487	-475	1,869	3,807	914	324	249	268	979	88	80	0	80
2015.Q4	3,655	3,964	-309	1,858	3,667	584	176	222	31	992	91	82	0	82
2016.Q1	3,270	3,636	-366	1,657	3,194	562	160	221	197	830	85	68	0	68
2016.Q2	3,894	4,346	-452	1,950	3,808	733	195	223	258	988	84	77	0	77
2016.Q3	4,206	4,448	-242	1,985	3,773	954	342	256	249	1,011	84	77	0	77
2016.Q4	4,034	4,425	-391	2,106	3,963	676	183	229	188	1,023	91	75	0	75
2017.Q1	3,767	4,054	-287	1,999	3,605	611	168	229	191	929	90	71	0	71
2017.Q2	4,379	4,836	-456	2,253	4,231	809	210	237	306	1,080	87	76	0	76
2017.Q3	4,805	5,025	-220	2,444	4,301	1,051	379	253	253	1,057	92	77	0	77
2017.Q4	4,292	4,842	-549	2,296	4,355	717	201	230	194	1,050	92	76	0	76
2018.Q1	4,081	4,458	-377	2,249	3,938	647	186	246	241	939	94	69	0	69

**Source:**

CBBH, Balance of Payment Statistics.

**Notes:**

The BH Balance of Payments is compiled in accordance with the IMF methodology, BPM6 (Balance of Payments and International Investment Position Manual, 6th edition).

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

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

FINANCIAL ACCOUNT						
Period	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*	
2008.	-1,315	29	-1,551	-462	-3,300	
2009.	-344	274	-957	-104	-1,131	
2010.	-532	173	-857	258	-957	
2011.	-674	46	-1,378	-33	-2,039	
2012.	-506	19	-1,391	73	-1,806	
2013.	-342	144	-1,420	709	-909	
2014.	-784	107	-1,469	712	-1,434	
2015.	-487	110	-1,671	881	-1,168	
2016.	-470	161	-1,540	930	-918	
2017.	-664	166	-1,672	1,136	-1,034	
2010.Q1	-153	146	-124	-24	-155	
2010.Q2	-60	43	236	-258	-39	
2010.Q3	-185	-18	-567	343	-427	
2010.Q4	-134	2	-402	197	-337	
2011.Q1	-174	-2	56	-282	-404	
2011.Q2	-78	98	-524	-60	-565	
2011.Q3	-208	-35	-287	132	-398	
2011.Q4	-213	-14	-623	177	-673	
2012.Q1	-26	-6	-191	-314	-537	
2012.Q2	-134	45	-90	-230	-409	
2012.Q3	-107	-18	-697	394	-428	
2012.Q4	-240	-2	-413	224	-432	
2013.Q1	-295	51	-37	-168	-449	
2013.Q2	-164	26	-317	241	-215	
2013.Q3	4	21	-498	447	-25	
2013.Q4	113	46	-568	189	-220	
2014.Q1	-250	13	-76	-161	-473	
2014.Q2	-230	31	-333	163	-369	
2014.Q3	-116	-20	-663	625	-174	
2014.Q4	-189	83	-397	85	-418	
2015.Q1	-105	-14	-183	-52	-353	
2015.Q2	-213	-44	-334	213	-378	
2015.Q3	-105	77	-595	378	-245	
2015.Q4	-64	91	-560	342	-191	
2016.Q1	-164	1	-34	-62	-258	
2016.Q2	-54	44	-395	152	-253	
2016.Q3	-118	79	-695	692	-41	
2016.Q4	-135	37	-417	148	-366	
2017.Q1	-294	71	145	-257	-335	
2017.Q2	-88	19	-436	260	-245	
2017.Q3	-165	65	-710	747	-62	
2017.Q4	-117	12	-673	386	-392	
2018.Q1	-216	-18	-471	305	-401	

**Source:**

CBBH, Balance of Payment Statistics.

**Notes:**

\*Total value includes the value of financial derivatives.

The BH Balance of Payments is compiled in accordance with the IMF methodology, BPM6 (Balance of Payments and International Investment Position Manual, 6th edition).

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

**T24: BH Foreign Trade Balance**  
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2006		5,164	11,389	-6,224	45.3
2007.		5,937	13,898	-7,962	42.7
2008.		6,712	16,293	-9,581	41.2
2009.		5,530	12,348	-6,818	44.8
2010.		7,096	13,616	-6,521	52.1
2011.		8,222	15,525	-7,303	53.0
2012.		7,858	15,253	-7,395	51.5
2013.		8,380	15,170	-6,790	55.2
2014.		8,682	16,199	-7,518	53.6
2015.		8,987	15,852	-6,865	56.7
2016.		9,418	16,161	-6,743	58.3
2017.		11,055	18,186	-7,130	60.8
2017.	07.	972	1,539	-567	63.1
	08.	900	1,543	-644	58.3
	09.	1,015	1,646	-631	61.7
	10.	1,002	1,665	-663	60.2
	11.	1,034	1,662	-627	62.2
	12.	922	1,497	-574	61.6
2018.	01.	907	1,255	-348	72.3
	02.	907	1,419	-513	63.9
	03.	974	1,726	-752	56.4
	04.	977	1,549	-572	63.1
	05.	1,015	1,733	-718	58.6
	06.	1,055	1,666	-611	63.3
	07.	1,077	1,747	-670	61.6

**Notes:**

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

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

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
2006.		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007.		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008.		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009.		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010.		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011.		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012.		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2013.		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014.		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2015.		1,412,906	925,166	770,695	1,214,930	748,870	743,062	262,844	2,908,841	8,987,315
2016.		1,479,411	985,360	822,846	1,131,096	807,200	730,590	240,751	3,220,854	9,418,109
2017.		1,595,704	1,284,200	1,093,685	1,209,035	973,397	899,235	352,507	3,647,618	11,055,383
2017.	07.	135,356	116,043	100,800	121,025	88,760	79,466	32,568	297,661	971,679
	08.	136,270	108,328	95,847	72,353	79,861	81,392	34,229	291,330	899,610
	09.	141,655	120,676	92,690	113,807	88,011	80,638	33,966	343,650	1,015,091
	10.	143,701	117,728	96,511	107,133	88,156	82,141	30,769	335,478	1,001,617
	11.	143,214	116,332	103,808	100,983	94,566	80,976	31,238	362,942	1,034,060
	12.	122,823	103,284	107,585	92,617	73,887	56,667	31,269	334,336	922,468
2018.	01.	141,488	108,953	84,953	105,165	78,103	75,258	27,074	286,228	907,221
	02.	136,237	103,784	93,558	98,001	82,029	75,716	27,264	290,158	906,746
	03.	143,064	116,079	97,736	110,234	86,619	77,729	29,782	312,538	973,780
	04.	158,390	125,906	93,265	106,966	83,472	86,796	36,225	286,451	977,470
	05.	138,326	123,336	101,856	120,706	90,954	80,237	35,190	323,976	1,014,581
	06.	152,692	121,955	96,113	128,166	90,391	90,021	37,350	338,240	1,054,929
	07.	148,152	137,544	117,047	139,243	96,389	93,662	38,845	305,629	1,076,511

**Notes:**

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

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

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

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
2006.		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007.		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008.		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009.		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010.		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011.		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012.		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2013.		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014.		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2015.		1,673,068	1,728,431	1,914,123	1,758,287	910,072	773,503	1,091,670	560,859	441,158	411,090	4,589,602	15,851,863
2016.		1,617,713	1,828,142	1,998,877	1,899,582	729,427	831,403	1,091,966	556,399	327,745	405,278	4,874,484	16,161,014
2017.		1,828,432	2,029,997	2,103,758	2,062,127	907,315	912,704	1,186,073	618,743	584,798	451,831	5,499,863	18,185,642
2017.	07.	152,411	165,120	183,330	193,627	80,642	81,430	97,313	54,959	42,283	33,466	454,589	1,539,170
	08.	168,398	182,236	175,894	142,123	64,296	85,493	98,293	51,534	48,161	34,320	492,430	1,543,178
	09.	164,115	197,309	182,916	181,567	80,028	79,975	107,786	54,194	52,469	38,809	506,513	1,645,681
	10.	180,560	177,941	195,562	185,144	97,765	82,041	107,008	52,245	47,348	38,805	500,477	1,664,897
	11.	164,482	187,225	186,545	191,442	127,959	73,795	110,377	55,725	50,617	47,544	465,846	1,661,556
	12.	168,995	181,325	174,516	173,806	31,624	69,369	99,060	48,426	39,230	37,521	472,858	1,496,730
2018.	01.	132,594	124,445	146,357	137,765	35,260	63,462	98,869	41,320	37,630	32,900	404,860	1,255,462
	02.	117,218	149,309	186,488	156,144	83,715	64,284	96,859	55,953	51,578	39,219	418,674	1,419,440
	03.	140,779	184,704	207,943	195,015	158,299	85,042	124,850	56,574	37,294	37,002	498,456	1,725,958
	04.	147,673	167,453	186,495	186,462	55,657	76,697	101,410	57,592	53,458	37,331	479,001	1,549,229
	05.	165,391	184,411	195,394	199,895	132,015	79,059	107,116	62,200	63,527	39,625	504,201	1,732,833
	06.	161,908	185,806	200,122	205,566	71,458	84,605	102,157	61,466	61,939	36,878	493,601	1,665,506
	07.	175,318	168,055	200,808	195,818	166,926	84,031	111,557	58,228	63,347	40,795	481,701	1,746,586

**Notes:**

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

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

## T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2006.		1.955830	26.703006	0.069019	0.741214	1.340471	1.243337	1.090541	2.869188	1.559433	...	2.327066
2007.		1.955830	26.653716	0.070501	0.778418	1.213767	1.190857	1.095670	2.858739	1.429542	...	2.446287
2008.		1.955830	27.072193	0.078403	0.778567	1.299707	1.233196	1.030147	2.462700	1.336615	...	2.406718
2009.		1.955830	26.641714	0.074058	0.698858	1.504078	1.295257	0.904894	2.195821	1.406763	...	2.083674
2010.		1.955830	26.836049	0.077335	0.710646	1.684634	1.417637	0.979613	2.280434	1.476950	...	1.903300
2011.		1.955830	26.296474	0.079574	0.702511	1.765578	1.589068	0.840993	2.253721	1.406117	...	1.918824
2012.		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013.		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014.		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015.		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016.		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017.		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2017.	01.	1.955830	25.965345	0.072381	0.633032	1.598634	1.824732	0.492735	2.271273	1.842742	0.267069	1.580371
	02.	1.955830	26.263274	0.072382	0.633686	1.625609	1.834534	0.500235	2.292103	1.836119	0.267170	1.577916
	03.	1.955830	26.354475	0.072382	0.631274	1.619311	1.826965	0.498548	2.258384	1.831487	0.265534	1.578675
	04.	1.955830	26.261873	0.072925	0.628052	1.656720	1.825140	0.500004	2.305096	1.826978	0.265135	1.581230
	05.	1.955830	26.309204	0.073529	0.630926	1.579002	1.794605	0.495929	2.289553	1.771318	0.257130	1.589025
	06.	1.955830	26.395853	0.074436	0.634596	1.572438	1.798879	0.495268	2.231309	1.744646	0.256103	1.601371
	07.	1.955830	26.389119	0.074983	0.637316	1.511799	1.770128	0.477475	2.207575	1.700274	0.250942	1.623705
	08.	1.955830	26.411342	0.074934	0.642658	1.510030	1.717429	0.471660	2.149003	1.657459	0.248242	1.635309
	09.	1.955830	26.219009	0.075005	0.634848	1.483130	1.705005	0.473152	2.182054	1.639774	0.249910	1.639710
	10.	1.955830	26.053052	0.075872	0.631101	1.472939	1.694774	0.453470	2.195554	1.663531	0.250980	1.639581
	11.	1.955830	25.904319	0.076560	0.627417	1.477434	1.680571	0.428852	2.201816	1.667079	0.251698	1.645159
	12.	1.955830	25.942861	0.076285	0.624817	1.463315	1.672273	0.429209	2.216234	1.652074	0.250522	1.641239
2018.	01.	1.955830	26.306147	0.076788	0.632318	1.445233	1.667877	0.425643	2.213129	1.605994	0.249544	1.648667
	02.	1.955830	26.292364	0.077279	0.627822	1.464722	1.694417	0.418453	2.213529	1.581661	0.250277	1.651594
	03.	1.955830	26.293653	0.076921	0.626250	1.496388	1.675438	0.408381	2.215036	1.586829	0.250962	1.654033
	04.	1.955830	26.353356	0.077109	0.627454	1.481313	1.646714	0.392404	2.242330	1.593341	0.252947	1.654666
	05.	1.955830	26.456231	0.076360	0.617894	1.506116	1.656547	0.375068	2.228834	1.651760	0.259378	1.654735
	06.	1.955830	26.493736	0.075868	0.606905	1.523129	1.692140	0.362173	2.227562	1.675174	0.259482	1.655565
	07.	1.955830	26.441058	0.075613	0.601840	1.503018	1.682491	0.352241	2.204270	1.674952	0.249486	1.656842

**T28: Foreign Debt Servicing**  
 - KM thousand -

Creditor	Repayment Plan 2018			Performed in 2018		Total at the end of July
	Principal	Interest	Total	Principal	Interest	
<b>Public Creditors</b>	<b>800,563</b>	<b>118,460</b>	<b>919,023</b>	<b>460,296</b>	<b>62,208</b>	<b>522,505</b>
International and Regional Organizations	678,202	91,889	770,091	399,046	49,926	448,972
European Investment Bank	71,081	23,913	94,994	38,877	11,947	50,824
European Bank for Reconstruction and Development	111,425	4,815	116,240	62,658	2,384	65,042
World Bank - IDA	94,640	38,651	133,291	53,650	19,271	72,922
World Bank- IBRD <sup>1)</sup>	42,935	9,451	52,386	20,145	5,564	25,709
Council of Europe Development Bank <sup>1)</sup>	4,123	1,234	5,357	2,365	560	2,925
International Fund for Agriculture Development	3,424	643	4,067	1,691	299	1,991
IMF	342,751	9,260	352,011	211,835	7,945	219,780
European Union – European Commission	7,823	3,922	11,745	7,823	1,956	9,779
Government and Government Agencies	122,361	26,571	148,932	61,251	12,282	73,533
Paris Club <sup>1)</sup>	36,998	9,361	46,359	17,823	4,781	22,604
Saudi Development Fund	8,516	1,995	10,511	3,895	863	4,758
Other Bilateral	76,847	15,215	92,062	39,532	6,638	46,170
<b>Private Creditors</b>	<b>36,377</b>	<b>850</b>	<b>37,227</b>	<b>18,188</b>	<b>374</b>	<b>18,563</b>
London Club <sup>1)</sup>	36,377	850	37,227	18,188	374	18,563
<b>Total</b>	<b>836,940</b>	<b>119,310</b>	<b>956,250</b>	<b>478,485</b>	<b>62,583</b>	<b>541,068</b>

**Source:**

BH Ministry of Finance and Treasury

<sup>1)</sup> Debt incurred before 1992.

PUBLISHER  
Central Bank of Bosnia and Herzegovina  
25 Maršala Tita St, 71000 Sarajevo  
Tel.+387 33 278 100  
Fax +3687 33 278 299  
www.cbbh.ba  
e-mail: contact@cbbh.ba

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