



Monthly Economic Survey

JULY
2020

CENTRAL BANK BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
JULY 2020

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Editors:

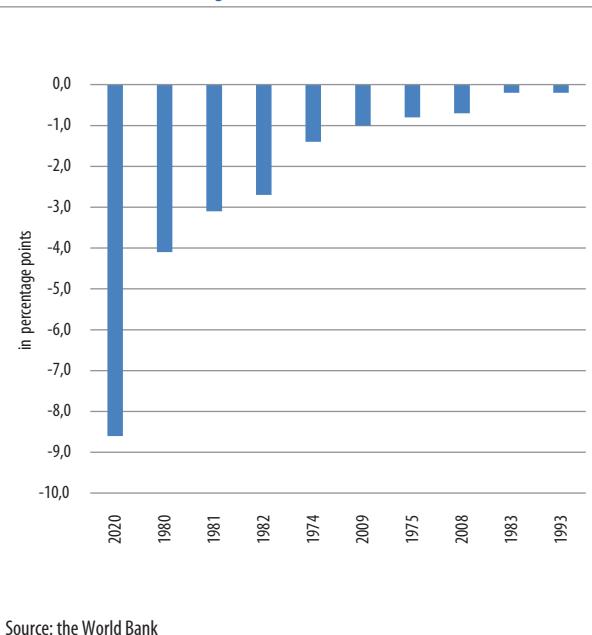
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SUMMARY

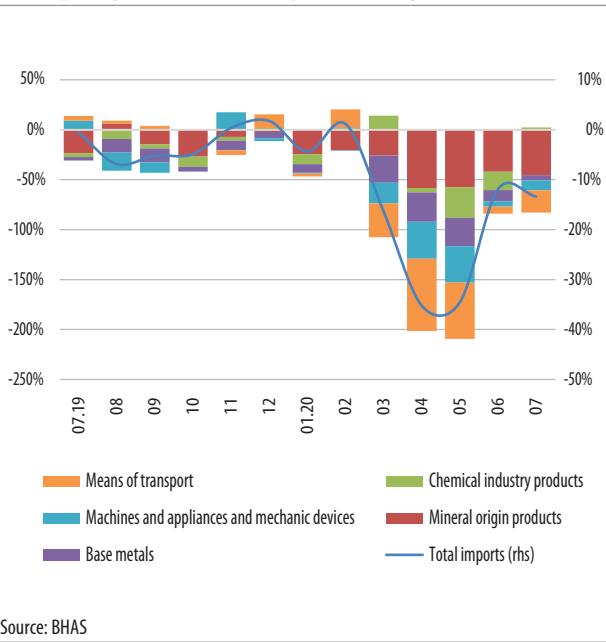
In terms of the global shrinking of economic activities, due to the COVID-19 pandemic, the global demand for oil decreased significantly (Graph 01). The pandemic effect decreased significantly the volume of foreign trade of BH. Low domestic demand, and low prices of oil in the global market made all the main groups of import products decrease in July, and related to exports, an increase was recorded only with furniture (Graphs 02 and 03). The coronavirus crisis effect almost stopped the tourism activity, which, along with transport and trade, had mainly impacted the growth of the overall economic activity in BH in recent years (Graph 04). In July, a significant growth of industrial production was recorded at the monthly level, with the annual change of industrial production on continuing strong downward trend during the current year (Graph 05). The number of the unemployed in BH significantly increased at the monthly and annual levels, with the growth of the number of the unemployed in the EU still significantly lower compared to the period of the global financial crisis and the period of the public debt crisis (Graph 06). In recent months, deflation was much stronger compared to the countries in the region (Graph 07). The nominal exchange rate of KM appreciated, due to the strengthening of EUR, our peg currency, firstly in relation to US dollar, while deflation pressures were influencing a low depreciation of real effective exchange rate of KM (Graph 08).

The ECB took a number of measures to mitigate the consequences of the pandemic (Graph 09). Lending to private sector remained quite low in BH (Graph 10). Having in mind lower lending, banks' foreign liabilities continued to decline at an accelerated rate (Graph 11). Additionally, the excess funds above the required reserve with the CBBH increased (Graph 12). The CBBH foreign exchange reserves increased due to the banks and their clients' demand for the local currency (Graphs 13 and 14).

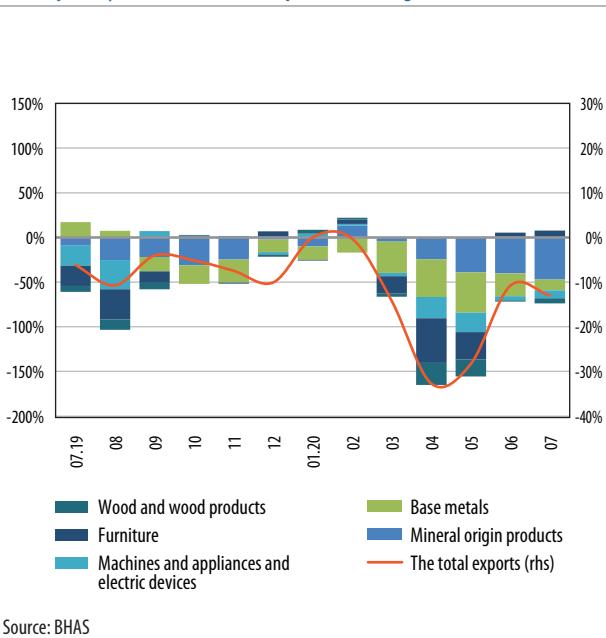
Over the observed period, the recovery of the collection of indirect tax revenues, particularly the VAT collection, continued, having started in the previous month (Graphs 15 and 16). The rate of the budget revenue collection, which had been at a low level after the pandemic outbreak, recorded a certain recovery, still remaining insufficient. Consequently, the Entity governments were forced to issue securities and borrow in the form of loans, so the exposure of the banking sector on both bases increased (Graph 17). In July, FBH issued bonds with a rather low demand and high spread in the offered yield rates (Graph 18).

G01: The Years when the Largest Decreases in Demand for Oil Took Place

Source: the World Bank

G02: Imports by the Main Product Groups, Annual Changes

Source: BHAS

G03: Exports by the Main Product Groups, Annual Changes

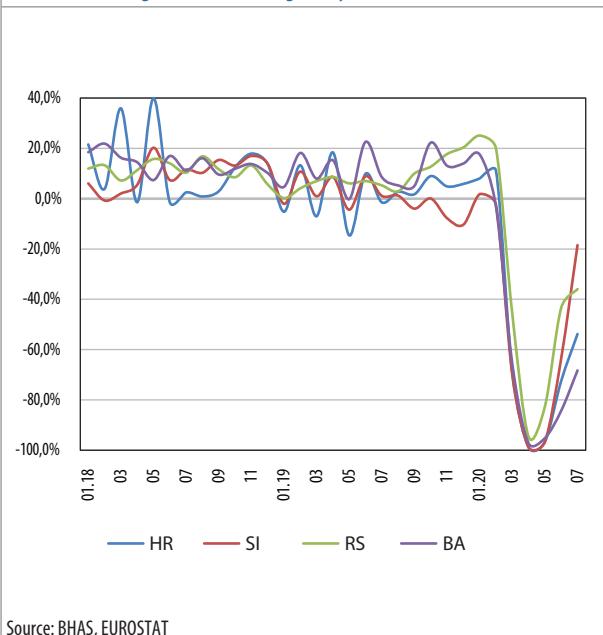
Source: BHAS

Since the outbreak of the COVID-19 pandemic, the global economic activity has been shrinking, one of the indicators being the decreased global demand for oil. The oil price, in the period of nearly global lock-down, dramatically decreased due to excessive production and decreased demand. The demand for oil in the current year decreased by 8.6% at the annual level, representing the largest decrease of demand for this energy source in the recent history, which was marked by crises, but not the crises of such size. Naturally, such global trends were also reflected in BH demand for oil, so in the first seven months, the imports of oil in terms of quantity decreased by 14.3% at the annual level.

In July, the total imports at the annual level decreased by 13.3%. The remaining low local demand and the low oil prices at the global market impacted a decrease of the value of imports in July for all the main import groups of products. The value of imported goods in the first seven months amounted to KM 9.53 millions, and at the annual level, imports decreased by 17.3%. In July, the largest decrease was recorded with imports of mineral origin products by 45.3%, followed by the decrease of means of transport by 22.2% and that of chemical industry products by 22.8%.

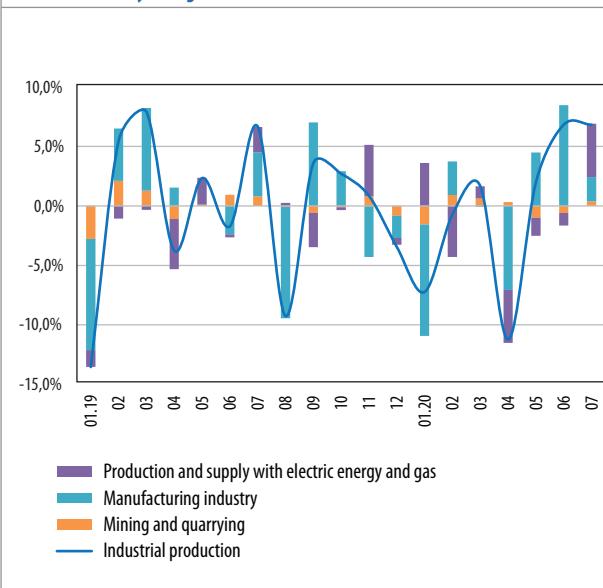
In July, the total exports decreased by 12.9% at the annual level. The exports in the first seven months amounted to KM 5.82 billion and were lower by 14.8% at the annual level. The exports of furniture were the only export group with positive growth rates over the previous two months, with the July growth rate amounting to 7.6%. This is an encouraging information, as it indicates the recovery of trade partners' markets and the maintenance of the existing trade channels. The largest export decrease was recorded with mineral origin products, with the annual rate of decrease in July being 47.0%. The annual rate of decrease of base metal exports amounted to 12.2%, while the exports of machines and appliances decreased by 8.8%.

G04: Annual Change of Tourist Overnight Stays in the Selected Countries



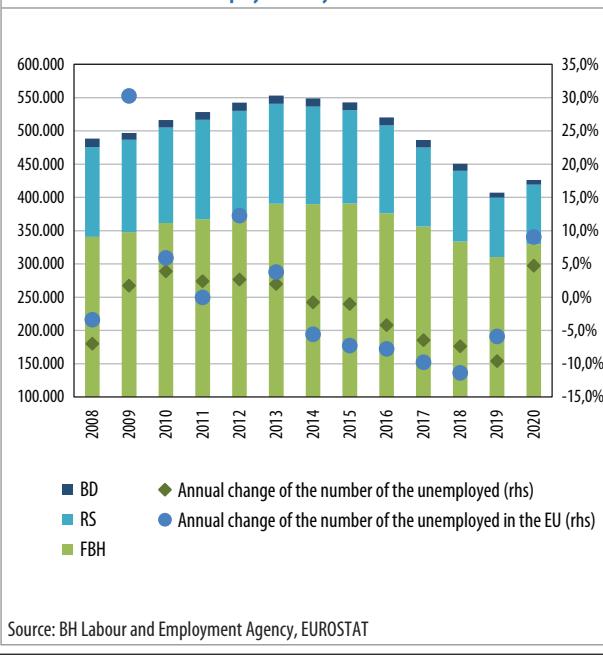
Source: BHAS, EUROSTAT

G05: The Monthly Change of Contributions of Industrial Production Activities



Source: BHAS

G06: The Number of the Unemployed in July



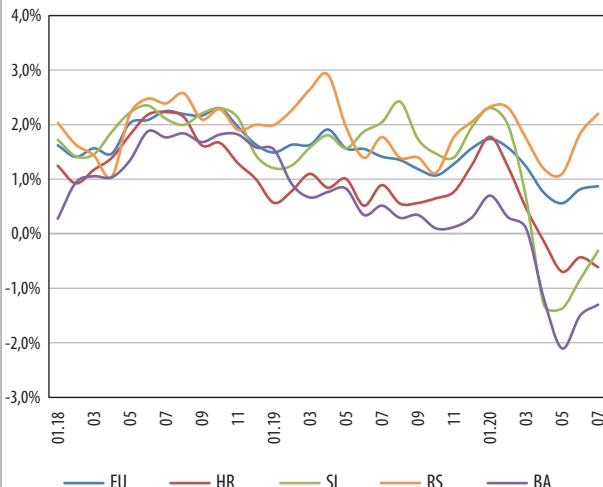
Source: BH Labour and Employment Agency, EUROSTAT

The coronavirus crisis impact almost stopped the tourism activity, which, along with transport and trade, had had the strongest effect in recent years on the growth of the overall economic activity. Observing the period of the first seven months, the decrease of the total overnight stays was 66.2% at the annual level, resulting primarily from a strong decline of foreign tourists' arrivals. Having in mind that during the summer season, visits of tourists from most countries were banned, this activity is expected to recover slower compared to the countries in the region.

A considerable growth of industrial production at the monthly level was recorded in July, with the annual change of industrial production on continuing strong downward trend during the current year. Observing the period from January to July, compared to the same period of the previous year, a decline of industrial production volume was 8.9%. The accumulated decline of production was influenced by decreased production and distribution of electric energy and gas (-4.6%), and even stronger decline of manufacturing industry (-11.7%).

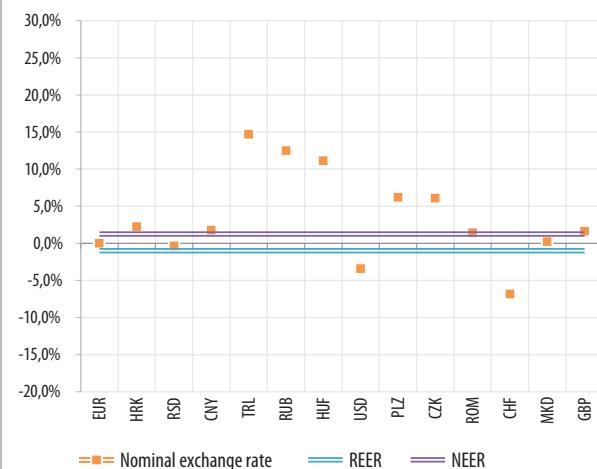
In July, the number of the unemployed increased significantly at the monthly and annual levels. The seasonal effect of the increase of the number of the unemployed in FBH, strong in the education activity, with decreased level of service sector activities, contributed particularly to the increase of unemployment. At the annual level, the strongest growth of the number of the unemployed was recorded over the observed period, with the growth of the number of the unemployed in the EU remaining significantly lower than in the period of the global financial crisis, and also in the period of the public debt crisis. In the end of July, the unemployment in the EU was 7.2%.

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



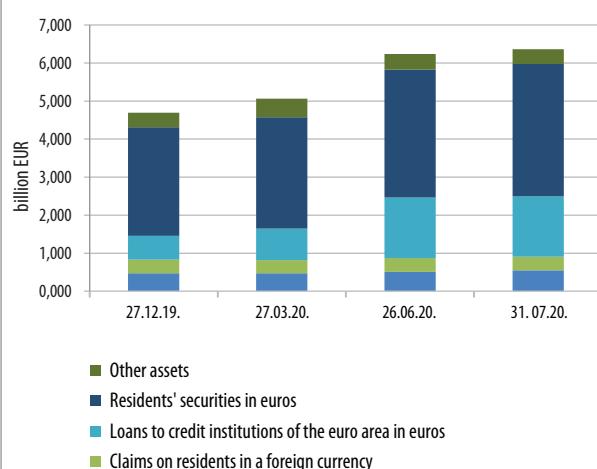
Source: BHAS, EUROSTAT

G08: Nominal and Real Effective Exchange Rates of KM (NEER and REER) in July 2020



Source: CBBH

G09: Consolidated Balance Sheet of the Euro System, Assets

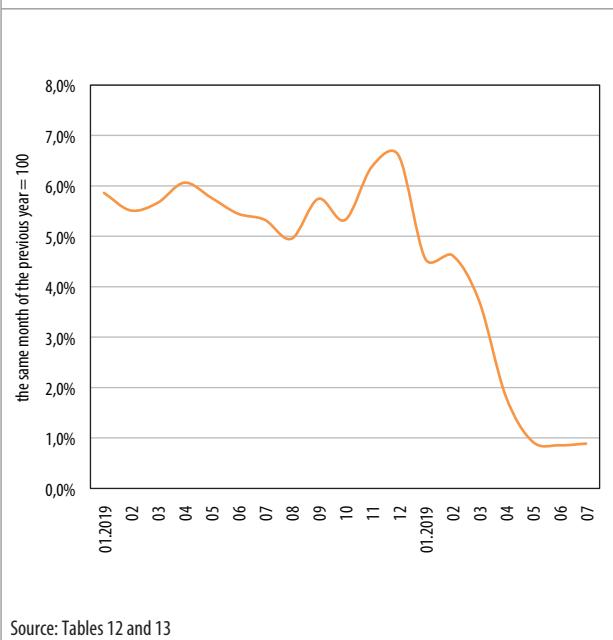


Source: ECB

In July, there was a significant decline of the average consumer prices at the annual level, due to the coronavirus crisis effects on lower spending by households. The deflation over the previous months was much stronger compared to the selected countries in the region. Observing the period of the first seven months, deflationary pressure on general prices was coming from the category of transport with the annual decline of the average prices of 7,3%, and the category of clothes and footwear with the decline of 9,9% over the same period.

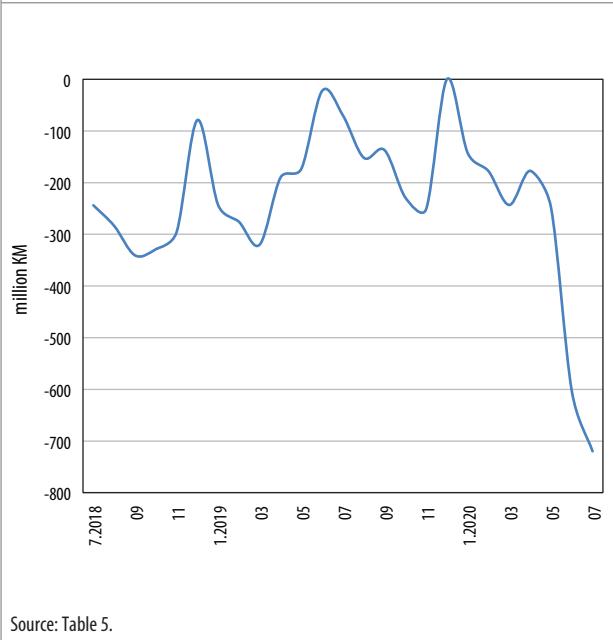
The nominal effective exchange rate (NEER) indicated the appreciation of KM against the currencies of the main trade partners by 1,8%. With regard to real effective exchange rate (REER), a low depreciation of 0,7% was recorded in July at the annual level. The currencies are in the order of the country's significance in foreign trade. The appreciation of NEER was brought about by the nominal appreciation of KM against the developing countries' currencies, resulting from the trend of EUR (our peg currency) to US dollar, which weakened in relation to euro

The monetary policy measures implemented by the ECB since March provided the crucial support for the recovery of the euro area economy. A special stress was placed on supporting liquidity and the terms of financing stimulating and supporting lending to households and business. Resulting from the ECB open market measures and facility programmes, the euro system assets increased by 35% since the beginning of the year, almost entirely affected by the growth of loans to credit institutions in the euro area. The monthly asset growth as of the end of July was 2%. The ECB kept the key interest rates unchanged and the ECB interest rates are expected to be at the current or even lower levels until a strong improvement of inflation outlook becomes visible.

G10: Annual Credit Growth

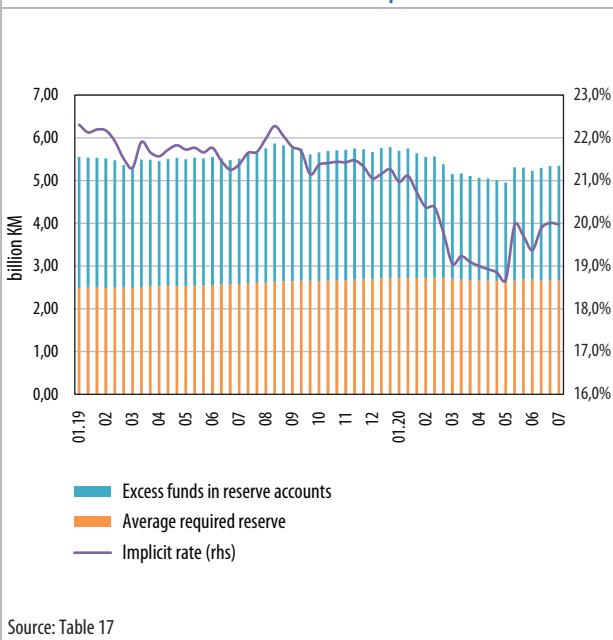
Source: Tables 12 and 13

The annual growth rate of the total loans was at the level slightly below 1% over the previous three months. The crisis due to the COVID-19 pandemic had a negative impact on loans to private non-financial companies, with the July level being by around 1% lower than the February level, and the monthly growth rate being negative for the previous two months. At the monthly level, the total loans in July almost did not go up at all (0.2%), but unlike April and May, both June and July monthly credit increases were positive.

G11: Change of Foreign Liabilities Compared to December 2019

Source: Table 5.

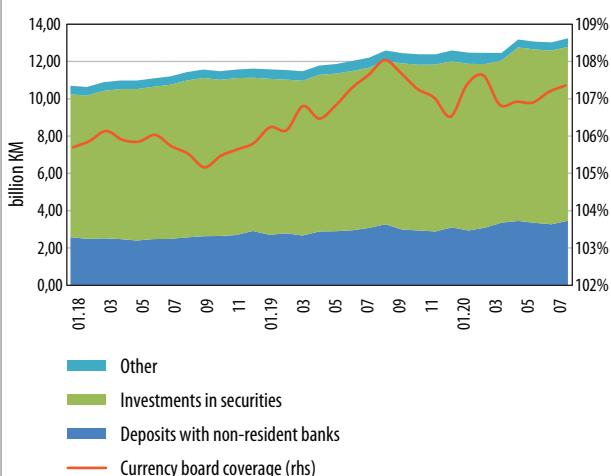
Commercial banks' foreign liabilities continued to decrease at an accelerated rate. Their value in July of 2.4 billion was lower by 18% than that in February. However, foreign assets still significantly exceeded foreign liabilities, with the capital outflow from BH banking sector still causing no pressure on the foreign exchange reserves. Observing the balance of foreign liabilities compared to December of the last year, they were lower by KM 720 million, or 23%. Such model in foreign capital movement was also identified in other developing countries during the current economic crisis.

G12: Banks' Reserve Accounts with the CBBH and Implicit Rate

Source: Table 17

The total balance of reserve accounts in the end of July amounted to KM 5.32 billion and was higher by KM 48.36 million compared to the previous month. Such increase resulted from the growth of the banks' holdings exceeding the required reserve in the accounts with the CBBH. In the last settlement period in July, the average required reserves amounted to KM 2.67 billion, while the average excess reserves amounted to KM 2.66 billion. So, the banking sector high liquidity was preserved. In respect of the currency structure of the required reserve base, there were no significant changes. The implicit required reserve rate, following a decline after the declaring of the pandemic in March, resumed growth since June, reaching 20% in the end of July. The CBBH kept the same required reserve policy.

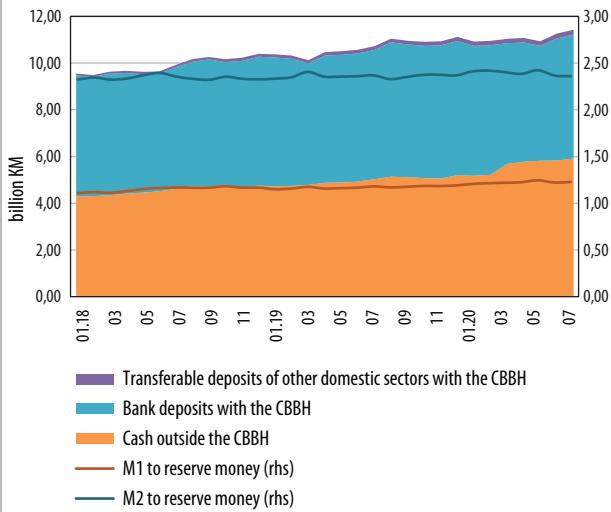
G13: The CBBH Foreign Exchange Reserves



Source: Table 3

At the monthly level, the CBBH foreign exchange reserves increased by KM 218.0 million (1.7%), to the level of KM 13.24 billion in the end of July. Out of the total increase, KM 182 million resulted from the demand of commercial banks for the local currency, so a positive balance of purchase and sale was recorded with commercial banks in that amount. In the foreign exchange reserve structure in the end of July, investments in securities remained the largest item of the foreign exchange reserves, while the highest monthly growth was recorded by deposits with non-resident banks in the amount of KM 194 million. The coverage of monetary liabilities with the CBBH foreign exchange reserves significantly exceeded the minimum defined by the law reaching 107%.

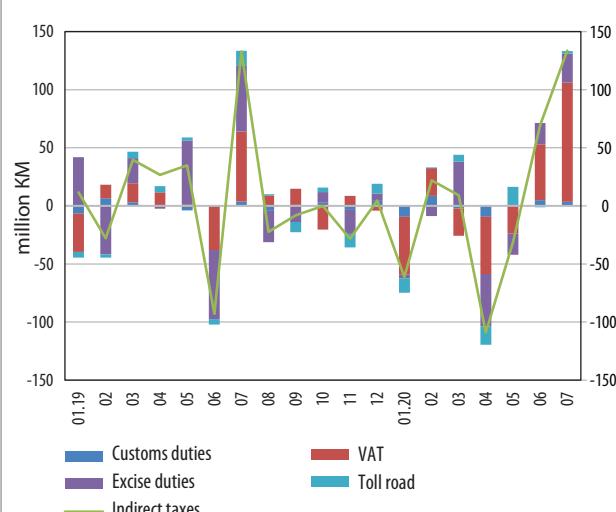
G14: Reserve Money and the Money Multiplication Rate



Source: Table 4

In July, the monthly increase of the most liquid component of money was recorded in the amount of KM 171.9 million. The highest contribution to the reserve money increase came from cash outside the CBBH and bank deposits with the CBBH in the amounts of KM 73.7 million and KM 87.0 million, respectively. In this way, the high liquidity of banking sector in the accounts with the CBBH was kept. Taking into account decreased lending, banks did not need renewable deposits with foreign banks, while holdings in accounts with the CBBH increased. Compared to the period immediately after the declaring of the pandemic, the upward trend of monetary aggregate M2 was observed in July. Changes in the trends of money supply components and reserve money changes did not cause any significant monthly changes in monetary multiplication compared to the previous month.

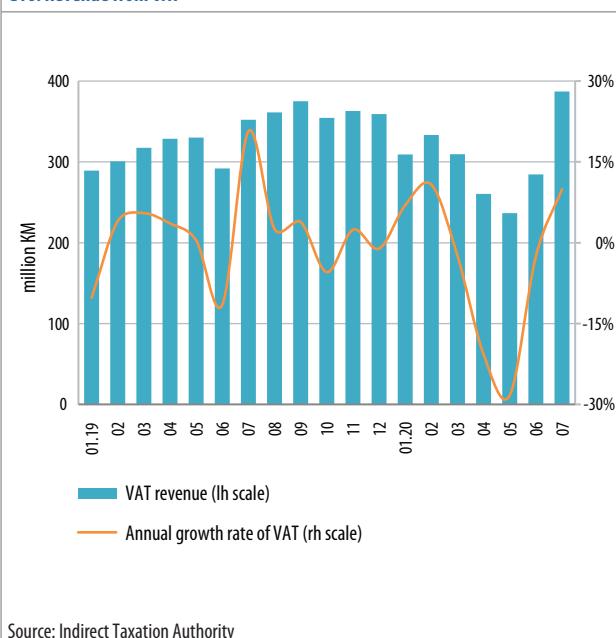
G15: Monthly Changes of Indirect Taxes



Source: Indirect Taxation Authority

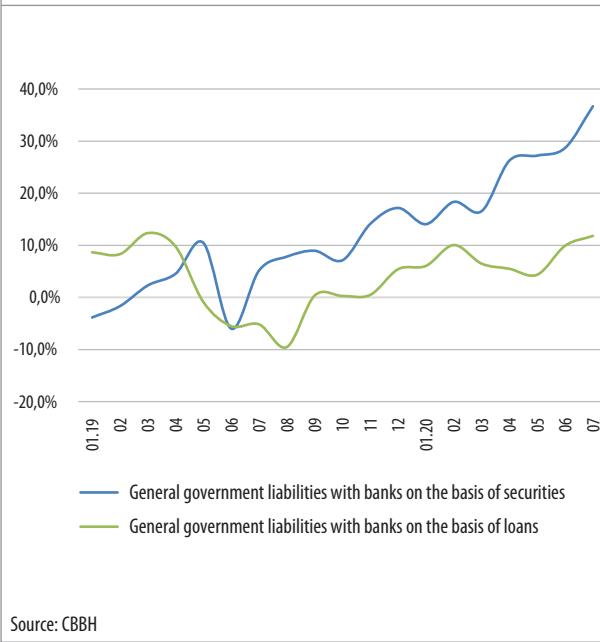
In July, the recovery of the collection of indirect tax revenues, which had started in the previous month, was continued, which is an encouraging sign of the economy recovery. In July, KM 591.3 million was collected, this being the monthly growth of KM 133.6 million. The highest contribution to the mentioned growth came from VAT following a partial recovery of private spending. The total collected revenues from indirect taxes in the first seven months amounted to KM 3.40 billion and compared to the previous year, they declined by KM 284.0 million (7.7%). In the first seven months of 2020, the Indirect Taxation Authority reimbursed to legal persons the amount of KM 725.8 million, which is lower by KM 156.3 million compared to the same period of the previous year.

G16: Revenue from VAT



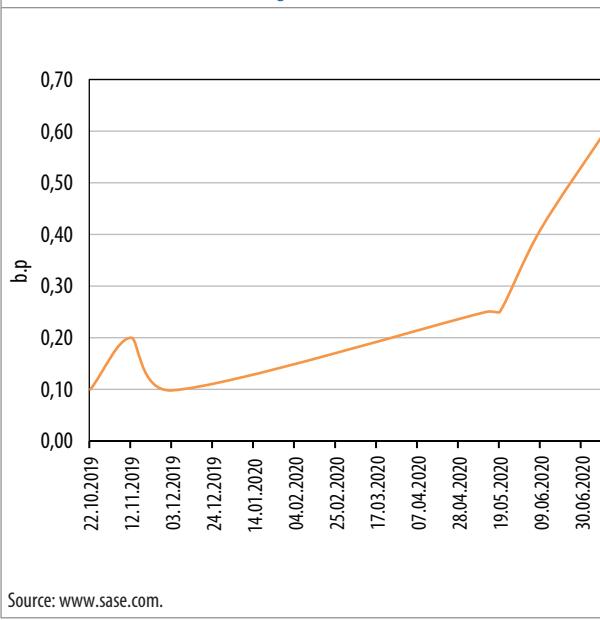
Source: Indirect Taxation Authority

G17: General Government Debt with Commercial Banks, Annual Growth Rates



Source: CBBH

G18: The Spread of the Offered Yield Rates in the Issues of Bonds of the Federation of Bosnia and Herzegovina



Source: www.sase.com.

In July, a significant recovery of the collection of VAT revenue was recorded following its dramatic decline during the economy lockdown period due to the COVID-19 pandemic. During the first seven months, a decline of VAT revenues was recorded compared to the same period of the previous year. In the mentioned period, KM 2.12 billion was collected on the basis of VAT, representing a decline of KM 89.3 million (4.0%) compared to the same period of the previous year.

In July, the growth of the banking sector exposure to the general government sector continued, becoming higher after the outbreak of the COVID-19 pandemic. The rate of the budget revenue collection, having been at a low level after the pandemic outbreak, recovered to a certain extent, still remaining insufficient. Consequently, the Entity governments are forced to borrow in the local market in order to compensate for insufficient funds in the budget. In the end of July, the total liabilities of the general government sector with commercial banks amounted to KM 2.97 billion, representing the annual growth of liabilities in the amount of KM 619.3 million or 26.3%. The banking sector exposure to the general government sector in the end of July was 9.1% of the total banking sector assets.

The July issue of six year bonds of the Federation of Bosnia and Herzegovina in the nominal value of KM 50 million was sold at the yield to maturity rate of 0.96%, with a considerable dispersion among investors' bids. The maximum and minimum yield to maturity rates were in the range from 1.4% to 0.8%. The value of the spread was under the decisive impact of the very low demand for this issue which exceeded the offer by only 30%.

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

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

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to				
	07.2020.	06.2020.	12.2019.	07.2019.	
FINANCIAL SECTOR		in KM million			
Monetary sector					
Money supply M2	26.992	1,2%	2,5%	6,2%	
Foreign currency reserves	13.241	1,7%	5,1%	8,5%	
Average balance of reserve accounts with CBBH	5.328	0,9%	-6,8%	-3,2%	
Banking sector					
Total loans	20.431	0,2%	-1,6%	0,9%	
Total deposits	23.923	0,6%	0,4%	4,8%	
Non-banking sector					
BLSE turnover	51,3	-5,8%	-16,3%	188,4%	
SASE turnover	60,6	-53,3%	-18,2%	68,0%	
Turnover in RTGS	7.671	-0,7%	-27,9%	-25,7%	
Turnover in giro clearing system	1.618	6,2%	-8,1%	-2,5%	
Stock Indices	in points				
BIRS	617	-1,5%	-0,2%	-0,3%	
SASX 30	1.386	2,1%	7,6%	17,2%	
REAL SECTOR		in persons	06.2020.	12.2019.	07.2019.
Consumer prices - BH			-0,3%	-2,1%	-1,3%
Industrial production - BH			6,8%	-3,1%	-9,1%
Number of unemployed persons - BH	426.252	1,2%	6,1%	4,7%	
EXTERNAL SECTOR		Changes compared to			
		in KM million	06.2020.	12.2019.	07.2019.
Imports	1.511,6	6,7%	-2,7%	-13,4%	
Exports	875,1	-1,4%	5,1%	-13,0%	
PUBLIC FINANCE		in KM million	06.2020.	12.2019.	07.2019.
Net indirect taxes	591,3	29,2%	5,9%	-3,5%	
VAT	387,1	36,1%	7,8%	9,9%	
Excise duties	126,0	24,8%	5,3%	-24,0%	
Customs fees	25,1	16,2%	-9,7%	-9,7%	

T02: Buying and Selling of KM

- KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2008		4.933.211	5.564.318	-631.108	5.304.973
2009		4.197.642	4.234.491	-36.849	5.268.124
2010		5.273.777	5.014.550	259.227	5.527.351
2011		5.088.041	5.162.710	-74.669	5.452.682
2012		5.511.162	5.491.846	19.316	5.471.998
2013		4.588.615	3.918.598	670.017	6.142.015
2014		5.065.358	4.379.047	686.312	6.828.327
2015		5.470.552	4.699.060	771.492	7.599.818
2016		7.485.849	6.622.039	863.811	8.463.629
2017		8.476.378	7.421.186	1.055.192	9.518.821
2018		10.792.432	9.780.514	1.011.918	10.530.740
2019		11.385.556	10.533.525	852.031	11.382.771
2019	05	967.429	928.455	38.974	10.656.389
	06	851.020	806.473	44.547	10.700.936
	07	1.011.937	828.952	182.985	10.883.920
	08	1.049.168	725.280	323.889	11.207.809
	09	758.706	849.100	-90.394	11.117.415
	10	859.959	874.260	-14.301	11.103.114
	11	860.935	830.668	30.267	11.133.381
	12	1.160.061	910.670	249.390	11.382.771
2020	01	639.026	844.308	-205.282	11.177.489
	02	826.631	863.514	-36.883	11.140.606
	03	998.579	915.552	83.027	11.223.633
	04	664.826	652.487	12.339	11.235.972
	05	654.761	759.414	-104.653	11.131.319
	06	1.342.472	959.434	383.038	11.514.357
	07	988.186	805.887	182.299	11.696.656

T03: Foreign Reserves of CBBH

- end of period, KM million -

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities	Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2008	12	0,0	0,4	212,2	4.777,8	0,0	1.305,3	6.295,7	6.294,8	5.727,5	567,3
2009	12	63,3	5,7	107,4	3.300,2	0,0	2.735,4	6.212,1	6.211,2	5.705,5	505,7
2010	12	66,9	0,0	102,2	3.003,5	0,0	3.285,1	6.457,7	6.456,3	5.969,6	486,8
2011	12	151,3	1,1	93,6	4.385,6	0,0	1.792,0	6.423,6	6.422,5	5.915,1	507,4
2012	12	159,0	4,5	133,2	2.334,5	0,0	3.877,4	6.508,6	6.507,4	5.987,0	520,4
2013	12	164,1	2,7	91,6	2.217,6	0,0	4.592,3	7.068,3	7.067,3	6.659,2	408,1
2014	12	182,7	5,2	71,8	2.181,7	0,0	5.384,1	7.825,6	7.824,5	7.293,1	531,4
2015	12	182,3	3,8	128,5	1.003,6	0,0	7.288,1	8.606,3	8.605,0	8.064,6	540,4
2016	12	205,1	2,6	194,8	2.970,4	0,0	6.158,2	9.531,1	9.529,0	8.926,3	602,6
2017	12	203,9	1,5	236,4	2.698,6	0,0	7.416,1	10.556,6	10.555,0	9.977,1	577,8
2018	12	210,0	2,2	274,1	2.911,4	0,0	8.225,4	11.623,2	11.621,4	10.983,3	638,1
2019	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2019	05	219,5	0,5	294,7	2.900,1	0,0	8.450,7	11.865,6	11.863,6	11.105,9	757,7
	06	232,7	0,5	294,8	2.947,0	0,0	8.547,2	12.022,2	12.019,9	11.202,3	817,6
	07	239,7	4,1	294,9	3.078,7	0,0	8.585,5	12.202,9	12.200,8	11.334,9	866,0
	08	259,7	1,3	304,3	3.262,0	0,0	8.767,8	12.595,1	12.592,3	11.655,5	936,8
	09	253,6	0,1	304,2	2.981,1	0,0	8.913,9	12.452,9	12.450,4	11.562,7	887,7
	10	254,8	2,6	304,9	2.935,9	0,0	8.892,4	12.390,5	12.388,4	11.550,1	838,4
	11	249,5	0,2	304,9	2.889,2	0,0	8.948,2	12.392,0	12.389,9	11.576,1	813,8
	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
	01	269,1	5,1	328,3	2.934,6	0,0	8.943,3	12.480,3	12.477,8	11.619,9	857,9
	02	269,9	3,0	328,2	3.084,8	0,0	8.778,9	12.464,7	12.462,5	11.579,6	883,0
	03	267,5	3,0	139,8	3.360,9	0,0	8.689,5	12.460,6	12.458,7	11.661,5	797,3
	04	288,0	4,7	127,6	3.445,1	0,0	9.313,3	13.178,5	13.175,9	12.323,0	853,0
	05	292,1	3,1	129,4	3.341,0	0,0	9.294,7	13.060,3	13.058,1	12.215,3	842,8
	06	297,7	3,1	135,6	3.270,3	0,0	9.316,1	13.022,7	13.020,9	12.147,7	873,2
	07	314,9	3,0	138,0	3.464,6	0,0	9.320,3	13.240,8	13.238,9	12.331,5	907,4

Notes:

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

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

TO4: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Cash outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2008	12	2.552,4	3.144,2	7,4	2.302,4	3.388,8	1.776,2	1.107,2	3.864,7	5.704,0	5.691,2	6.748,1	12.439,3
2009	12	2.267,7	3.375,1	6,0	2.009,5	3.536,3	1.844,3	1.078,0	4.241,0	5.648,9	5.545,8	7.163,3	12.709,1
2010	12	2.497,5	3.393,5	8,7	2.210,8	3.689,2	1.991,0	1.209,8	4.526,4	5.899,7	5.900,0	7.727,2	13.627,1
2011	12	2.645,1	3.192,8	11,1	2.366,4	3.819,0	2.285,7	1.100,1	4.846,1	5.848,9	6.185,5	8.231,9	14.417,4
2012	12	2.747,5	3.040,6	13,5	2.414,3	3.728,4	2.672,7	1.052,9	5.041,4	5.801,7	6.142,7	8.767,0	14.909,7
2013	12	2.909,9	3.475,3	15,9	2.542,3	4.153,3	3.006,3	1.189,3	5.202,4	6.401,0	6.695,6	9.398,0	16.093,6
2014	12	3.210,5	3.751,1	38,3	2.814,0	4.496,4	3.377,3	1.301,2	5.280,0	6.999,9	7.310,4	9.958,5	17.268,9
2015	12	3.499,5	4.063,5	51,7	3.055,3	5.125,6	3.562,6	1.360,4	5.543,3	7.614,7	8.180,9	10.466,3	18.647,2
2016	12	4.066,8	4.269,1	52,0	3.401,2	5.899,8	3.883,0	1.535,6	5.478,0	8.387,9	9.301,0	10.896,6	20.197,6
2017	12	4.319,4	5.033,1	76,1	3.648,1	6.924,4	4.091,6	1.816,2	5.636,1	9.428,5	10.572,5	11.543,8	22.116,3
2018	12	4.750,6	5.523,3	125,5	3.978,6	8.166,4	4.302,2	1.961,4	5.782,4	10.399,4	12.145,1	12.046,0	24.191,1
2019	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7
2019	05	4.882,6	5.478,2	148,8	4.101,6	8.119,4	2.746,4	2.349,6	7.438,5	10.509,6	12.221,0	12.534,6	24.755,6
	06	4.924,0	5.495,8	149,8	4.126,6	8.208,0	2.786,6	2.387,5	7.440,0	10.569,6	12.334,6	12.614,1	24.948,6
	07	5.031,9	5.533,0	162,2	4.226,4	8.447,6	2.806,5	2.476,8	7.458,1	10.727,1	12.674,1	12.741,4	25.415,5
	08	5.131,7	5.759,3	161,3	4.313,2	8.623,3	2.847,5	2.460,6	7.492,1	11.052,3	12.936,6	12.800,2	25.736,7
	09	5.114,2	5.683,8	162,0	4.268,5	8.628,2	2.907,6	2.481,7	7.481,8	10.960,0	12.896,7	12.871,1	25.767,8
	10	5.068,5	5.670,8	175,6	4.243,1	8.706,0	2.936,2	2.524,5	7.507,1	10.915,0	12.949,1	12.967,8	25.916,9
	11	5.061,4	5.701,2	175,3	4.241,1	8.716,6	2.955,4	2.562,0	7.514,3	10.937,9	12.957,7	13.031,7	25.989,4
	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7
2020	01	5.172,3	5.569,7	187,9	4.262,7	8.934,2	3.047,9	2.519,4	7.597,0	10.929,9	13.196,9	13.164,3	26.361,2
	02	5.217,5	5.550,3	187,9	4.321,5	8.992,9	3.112,7	2.477,6	7.614,9	10.955,7	13.314,3	13.205,2	26.519,5
	03	5.684,0	5.172,4	186,4	4.683,9	8.790,1	3.023,2	2.564,2	7.476,0	11.042,7	13.474,0	13.063,5	26.537,5
	04	5.782,4	5.101,4	200,7	4.796,5	8.792,6	2.987,9	2.544,3	7.324,3	11.084,4	13.589,2	12.856,5	26.445,7
	05	5.821,2	4.914,6	203,5	4.870,5	8.767,3	2.954,0	2.622,8	7.311,4	10.939,3	13.637,7	12.888,2	26.525,9
	06	5.834,8	5.226,8	204,8	4.818,9	8.954,6	2.995,8	2.617,3	7.283,6	11.266,4	13.773,5	12.896,7	26.670,2
	07	5.908,5	5.313,9	215,9	4.928,7	9.129,9	2.979,5	2.652,6	7.301,0	11.438,3	14.058,6	12.933,2	26.991,8

Notes:

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

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

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

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

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

T05: Monetary Survey

- end of period, KM million -

ASSETS													
Year	Month	Foreign Assets (Net)				Claims on Domestic Sectors							
		Foreign Assets	Foreign Liabilities	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total			
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
2008	12	9.429,7	-6.000,0	3.429,7	-1.655,8	148,3	256,4	6.751,6	169,2	6.804,5	12.474,1	15.903,8	
2009	12	9.430,9	-5.386,9	4.043,9	-1.294,6	195,6	268,2	6.682,5	103,0	6.411,3	12.365,8	16.409,8	
2010	12	9.300,8	-4.397,0	4.903,8	-996,9	270,8	351,3	6.965,5	80,2	6.424,3	13.095,3	17.999,1	
2011	12	9.175,9	-3.779,7	5.396,2	-440,3	323,1	360,2	7.166,9	94,0	6.770,1	14.274,0	19.670,2	
2012	12	9.044,2	-3.559,7	5.484,4	-182,6	386,3	390,9	7.473,1	73,7	6.874,4	15.015,8	20.500,2	
2013	12	9.733,5	-3.330,9	6.402,6	-19,1	422,5	451,6	7.556,4	67,4	7.133,6	15.612,5	22.015,1	
2014	12	10.479,7	-2.961,1	7.518,6	71,0	509,1	443,6	7.452,0	61,3	7.502,5	16.039,4	23.557,9	
2015	12	11.107,9	-2.614,6	8.493,3	160,1	537,2	400,0	7.452,6	74,6	7.875,3	16.499,8	24.993,1	
2016	12	12.199,0	-2.476,4	9.722,6	101,8	517,8	375,6	7.743,9	67,2	8.155,8	16.962,0	26.684,6	
2017	12	13.372,4	-2.589,5	10.782,9	-148,7	511,5	406,2	8.354,5	96,5	8.689,3	17.909,4	28.692,2	
2018	12	15.505,5	-3.041,1	12.464,4	-464,7	496,0	428,0	8.654,6	136,8	9.306,3	18.556,9	31.021,4	
2019	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2019	05	15.698,7	-2.947,0	12.751,7	-438,8	482,2	431,0	8.912,7	128,5	9.643,9	19.159,6	31.911,3	
	06	15.990,1	-3.098,1	12.892,0	-584,4	488,1	429,2	9.011,0	151,2	9.724,2	19.219,2	32.111,3	
	07	16.403,1	-3.050,2	13.353,0	-560,3	478,7	415,6	9.009,3	133,4	9.812,1	19.288,8	32.641,8	
	08	16.877,3	-2.969,2	13.908,1	-655,4	475,6	423,2	8.927,6	139,0	9.854,9	19.165,0	33.073,1	
	09	16.813,5	-2.983,5	13.830,0	-678,8	495,1	427,9	8.967,4	148,5	9.923,3	19.283,5	33.113,4	
	10	16.754,3	-2.891,4	13.862,9	-726,3	492,1	433,8	9.002,1	148,5	9.983,2	19.333,3	33.196,2	
	11	16.750,5	-2.869,1	13.881,3	-771,6	493,8	497,0	9.045,3	142,5	10.006,7	19.413,7	33.295,0	
	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2020	01	17.113,5	-2.977,8	14.135,7	-571,3	504,0	496,8	8.801,7	141,9	9.868,5	19.241,5	33.377,1	
	02	17.171,8	-2.942,4	14.229,4	-487,0	505,7	491,4	8.840,1	143,3	9.918,4	19.411,8	33.641,2	
	03	16.899,0	-2.876,9	14.022,0	-448,3	508,7	486,9	8.876,1	147,4	9.938,5	19.509,3	33.531,4	
	04	17.598,9	-2.943,7	14.655,3	-917,1	506,2	481,1	8.794,7	147,8	9.845,0	18.857,6	33.512,9	
	05	17.619,5	-2.872,9	14.746,6	-871,2	503,1	477,7	8.772,8	143,0	9.837,7	18.863,1	33.609,7	
	06	17.164,9	-2.517,5	14.647,4	-672,5	506,6	548,3	8.776,3	195,6	9.886,6	19.240,9	33.888,4	
	07	17.361,8	-2.400,4	14.961,4	-534,4	502,6	548,7	8.763,0	163,1	9.930,5	19.373,5	34.334,8	

Notes:

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

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

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

T05: Monetary Survey

- end of period, KM million -

LIABILITIES																										
Money Supply (M2)																										
		Money (M1)				Quasi Money (QM)																				
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.	Securities	Loans	Shares and Other Equity	Other Items (Net)	Total	1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14
2008	12	2.302,4	3.388,8	5.691,2	1.108,0	1.776,2	3.864,7	6.748,8	12.440,0	17,9	264,3	2.785,2	407,0	15.914,3												
2009	12	2.009,5	3.536,3	5.545,8	1.078,7	1.844,3	4.241,0	7.164,0	12.709,8	13,6	446,7	2.835,6	414,5	16.420,2												
2010	12	2.210,8	3.689,2	5.900,0	1.210,6	1.991,0	4.526,4	7.727,9	13.627,9	9,1	595,1	3.055,8	721,9	18.009,8												
2011	12	2.366,4	3.819,0	6.185,5	1.100,1	2.285,7	4.846,9	8.232,7	14.418,1	0,0	675,3	3.606,4	981,3	19.681,1												
2012	12	2.414,3	3.728,4	6.142,7	1.053,0	2.672,7	5.042,2	8.767,8	14.910,5	0,0	712,4	3.780,4	1.107,8	20.511,0												
2013	12	2.542,3	4.153,3	6.695,6	1.189,3	3.006,3	5.203,1	9.398,7	16.094,3	0,0	707,9	3.828,8	1.394,7	22.025,7												
2014	12	2.814,0	4.496,4	7.310,4	1.301,2	3.377,3	5.280,0	9.958,5	17.268,9	0,0	681,0	3.993,5	1.614,5	23.557,9												
2015	12	3.055,3	5.125,6	8.180,9	1.360,4	3.562,6	5.543,3	10.466,3	18.647,2	8,0	599,2	4.148,0	1.590,7	24.993,1												
2016	12	3.401,2	5.899,8	9.301,0	1.535,6	3.883,0	5.478,0	10.896,6	20.197,6	8,0	510,0	4.440,4	1.528,6	26.684,6												
2017	12	3.648,1	6.924,4	10.572,5	1.816,2	4.091,6	5.636,1	11.543,8	22.116,3	8,0	460,0	4.659,5	1.448,4	28.692,2												
2018	12	3.978,6	8.166,4	12.145,1	1.961,4	4.302,2	5.782,4	12.046,0	24.191,1	8,0	467,5	4.848,9	1.505,9	31.021,4												
2019	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6												
2019	05	4.101,6	8.119,4	12.221,0	2.349,6	2.746,4	7.438,5	12.534,6	24.755,6	8,0	495,6	5.115,9	1.536,2	31.911,3												
	06	4.126,6	8.208,0	12.334,6	2.387,5	2.786,6	7.440,0	12.614,1	24.948,6	8,0	503,9	5.141,3	1.509,5	32.111,3												
	07	4.226,4	8.447,6	12.674,1	2.476,8	2.806,5	7.458,1	12.741,4	25.415,5	8,0	504,5	5.241,5	1.472,3	32.641,8												
	08	4.313,2	8.623,3	12.936,6	2.460,6	2.847,5	7.492,1	12.800,2	25.736,7	7,9	520,6	5.350,1	1.457,7	33.073,1												
	09	4.268,5	8.628,2	12.896,7	2.481,7	2.907,6	7.481,8	12.871,1	25.767,8	7,9	511,7	5.313,1	1.512,9	33.113,4												
	10	4.243,1	8.706,0	12.949,1	2.524,5	2.936,2	7.507,1	12.967,8	25.916,9	8,0	516,8	5.298,8	1.455,8	33.196,2												
	11	4.241,1	8.716,6	12.957,7	2.562,0	2.955,4	7.514,3	13.031,7	25.989,4	8,0	523,3	5.260,4	1.513,9	33.295,0												
	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6												
	01	4.262,7	8.934,2	13.196,9	2.519,4	3.047,9	7.597,0	13.164,3	26.361,2	8,0	534,6	5.070,0	1.403,3	33.377,1												
	02	4.321,5	8.992,9	13.314,3	2.477,6	3.112,7	7.614,9	13.205,2	26.519,5	7,9	544,1	5.117,2	1.452,4	33.641,2												
	03	4.683,9	8.790,1	13.474,0	2.564,2	3.023,2	7.476,0	13.063,5	26.537,5	7,9	535,8	5.033,0	1.417,1	33.531,4												
	04	4.796,5	8.792,6	13.589,2	2.544,3	2.987,9	7.324,3	12.856,5	26.445,7	8,0	545,0	5.093,8	1.420,4	33.512,9												
	05	4.870,5	8.767,3	13.637,7	2.622,8	2.954,0	7.311,4	12.888,2	26.525,9	8,0	560,3	5.112,5	1.403,1	33.609,7												
	06	4.818,9	8.954,6	13.773,5	2.617,3	2.995,8	7.283,6	12.896,7	26.670,2	8,0	576,5	5.161,5	1.472,2	33.888,4												
	07	4.928,7	9.129,9	14.058,6	2.652,6	2.979,5	7.301,0	12.933,2	26.991,8	8,0	588,5	5.235,5	1.511,1	34.334,8												

Notes:

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

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

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

T06: Balance Sheet of CBBH

- end of period, KM million -

ASSETS							LIABILITIES						
Rezervni novac													
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2008	12	6.323,6	2,1	6.325,6	2.552,4	3.144,2	7,4	5.704,0	1,0	23,4	499,3	97,9	6.325,6
2009	12	6.239,9	1,9	6.241,8	2.267,7	3.375,1	6,0	5.648,9	0,9	56,7	502,5	33,0	6.241,8
2010	12	6.485,5	1,8	6.487,3	2.497,5	3.393,5	8,7	5.899,7	1,4	69,8	533,9	-17,5	6.487,3
2011	12	6.451,4	1,6	6.453,0	2.645,1	3.192,8	11,1	5.848,9	1,1	66,2	547,6	-10,8	6.453,0
2012	12	6.536,4	1,6	6.538,0	2.747,5	3.040,6	13,5	5.801,7	1,2	185,3	575,7	-25,9	6.538,0
2013	12	7.096,2	1,7	7.097,8	2.909,9	3.475,3	15,9	6.401,0	1,0	258,2	466,3	-28,7	7.097,8
2014	12	7.853,4	1,6	7.855,1	3.210,5	3.751,1	38,3	6.999,9	1,1	293,2	585,0	-24,2	7.855,1
2015	12	8.634,1	1,5	8.635,7	3.499,5	4.063,5	51,7	7.614,7	1,3	449,9	593,7	-24,0	8.635,7
2016	12	9.559,0	1,5	9.560,4	4.066,8	4.269,1	52,0	8.387,9	2,2	538,4	667,4	-35,5	9.560,4
2017	12	10.584,4	2,2	10.586,6	4.319,4	5.033,1	76,1	9.428,5	1,6	548,6	652,6	-44,8	10.586,6
2018	12	11.651,0	2,1	11.653,1	4.750,6	5.523,3	125,5	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2019	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2019	05	11.893,4	1,8	11.895,2	4.882,6	5.478,2	148,8	10.509,6	1,9	596,3	838,2	-50,8	11.895,2
	06	12.050,0	2,0	12.052,0	4.924,0	5.495,8	149,8	10.569,6	2,4	632,7	897,7	-50,3	12.052,0
	07	12.230,7	1,7	12.232,4	5.031,9	5.533,0	162,2	10.727,1	2,0	607,7	945,5	-50,0	12.232,4
	08	12.622,9	1,8	12.624,7	5.131,7	5.759,3	161,3	11.052,3	2,8	603,1	1.016,1	-49,8	12.624,7
	09	12.480,7	2,0	12.482,7	5.114,2	5.683,8	162,0	10.960,0	2,5	602,7	966,8	-49,4	12.482,7
	10	12.418,3	1,6	12.419,9	5.068,5	5.670,8	175,6	10.915,0	2,1	635,1	919,6	-51,8	12.419,9
	11	12.419,8	1,7	12.421,5	5.061,4	5.701,2	175,3	10.937,9	2,1	638,2	894,6	-51,3	12.421,5
	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2020	01	12.508,1	1,4	12.509,6	5.172,3	5.569,7	187,9	10.929,9	2,5	689,9	943,5	-56,3	12.509,6
	02	12.492,5	1,8	12.494,3	5.217,5	5.550,3	187,9	10.955,7	2,1	623,9	968,4	-55,7	12.494,3
	03	12.488,4	2,6	12.491,0	5.684,0	5.172,4	186,4	11.042,7	1,9	618,7	884,0	-56,3	12.491,0
	04	13.206,4	1,3	13.207,6	5.782,4	5.101,4	200,7	11.084,4	2,6	1.238,6	938,4	-56,4	13.207,6
	05	13.088,1	1,5	13.089,6	5.821,2	4.914,6	203,5	10.939,3	2,2	1.275,9	928,3	-56,2	13.089,6
	06	13.050,5	1,9	13.052,4	5.834,8	5.226,8	204,8	11.266,4	1,8	881,4	961,4	-58,5	13.052,4
	07	13.268,6	1,6	13.270,2	5.908,5	5.313,9	215,9	11.438,3	1,8	893,2	995,5	-58,7	13.270,2

Note:

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

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

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

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

T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

Year	Month	ASSETS								
		Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2008	12	3.393,3	3.106,1	265,5	256,4	6.751,6	169,2	6.802,8	20.744,9	
2009	12	3.632,0	3.190,3	355,5	268,2	6.682,5	103,0	6.409,8	20.641,1	
2010	12	3.679,8	2.814,2	465,4	351,3	6.965,5	80,2	6.423,0	20.779,3	
2011	12	3.469,7	2.724,5	904,7	360,2	7.166,9	94,0	6.768,9	21.488,9	
2012	12	3.370,4	2.507,8	1.236,2	390,9	7.473,1	73,7	6.873,3	21.925,4	
2013	12	3.843,7	2.637,3	1.379,4	451,6	7.556,4	67,4	7.131,8	23.067,7	
2014	12	4.115,0	2.626,3	1.854,5	443,6	7.452,0	61,3	7.501,7	24.054,3	
2015	12	4.511,7	2.473,8	2.161,1	400,0	7.452,6	74,6	7.874,7	24.948,5	
2016	12	4.936,6	2.640,0	2.179,1	375,6	7.743,9	67,2	8.155,4	26.097,7	
2017	12	5.711,7	2.787,9	2.197,0	406,2	8.354,5	96,5	8.688,8	28.242,7	
2018	12	6.296,9	3.854,5	2.280,9	428,0	8.654,6	136,8	9.305,9	30.957,6	
2019	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2019	05	6.272,5	3.805,3	2.443,7	431,0	8.912,7	128,5	9.643,7	31.637,4	
	06	6.305,2	3.940,7	2.400,2	429,2	9.011,0	151,2	9.723,8	31.961,3	
	07	6.344,4	4.172,4	2.356,9	415,6	9.009,3	133,4	9.811,9	32.243,9	
	08	6.581,8	4.254,4	2.364,6	423,2	8.927,6	139,0	9.854,6	32.545,3	
	09	6.532,6	4.332,8	2.477,7	427,9	8.967,4	148,5	9.923,0	32.809,9	
	10	6.500,2	4.336,0	2.469,3	433,8	9.002,1	148,5	9.983,0	32.872,9	
	11	6.524,4	4.330,7	2.502,1	497,0	9.045,3	142,5	10.006,4	33.048,4	
	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2020	01	6.490,0	4.605,3	2.528,5	496,8	8.801,7	141,9	9.868,3	32.932,5	
	02	6.451,5	4.679,4	2.627,5	491,4	8.840,1	143,3	9.918,1	33.151,2	
	03	6.192,3	4.410,6	2.644,2	486,9	8.876,1	147,4	9.938,2	32.695,7	
	04	6.099,7	4.392,6	2.791,1	481,1	8.794,7	147,8	9.844,8	32.551,9	
	05	5.890,8	4.531,4	2.865,6	477,7	8.772,8	143,0	9.837,5	32.518,8	
	06	6.284,1	4.114,4	2.896,7	548,3	8.776,3	195,6	9.886,3	32.701,6	
	07	6.306,9	4.093,2	2.978,7	548,7	8.763,0	163,1	9.930,3	32.783,9	

Notes:

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

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

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

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

T07: Consolidated Balance Sheets of Commercial Banks in BH

- end of period, KM million -

Year	Month	LIABILITIES											
		Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12	
2008	12	1.749,7	3.381,4	1.107,2	1.776,2	3.864,7	17,9	264,3	5.999,0	2.271,6	312,9	20.744,9	
2009	12	1.397,9	3.530,3	1.078,0	1.844,3	4.241,0	13,6	446,7	5.386,1	2.319,4	383,9	20.641,1	
2010	12	1.121,7	3.680,5	1.209,8	1.991,0	4.526,4	9,1	595,1	4.395,7	2.508,4	741,7	20.779,3	
2011	12	955,7	3.807,9	1.100,1	2.285,7	4.846,1	0,0	675,3	3.778,6	3.045,1	994,3	21.488,9	
2012	12	847,2	3.714,8	1.052,9	2.672,7	5.041,4	0,0	712,4	3.558,6	3.191,3	1.134,1	21.925,4	
2013	12	717,8	4.137,4	1.189,3	3.006,3	5.202,4	0,0	707,9	3.329,9	3.348,9	1.427,8	23.067,7	
2014	12	981,3	4.458,2	1.301,2	3.377,3	5.280,0	0,0	681,0	2.960,0	3.408,5	1.606,8	24.054,3	
2015	12	1.014,1	5.073,9	1.360,4	3.562,6	5.543,3	8,0	599,2	2.613,3	3.554,3	1.619,5	24.948,5	
2016	12	1.021,3	5.847,8	1.535,6	3.883,0	5.478,0	8,0	510,0	2.474,2	3.773,0	1.566,9	26.097,7	
2017	12	1.285,6	6.848,3	1.816,2	4.091,6	5.636,1	8,0	460,0	2.587,9	4.006,8	1.502,2	28.242,7	
2018	12	1.665,9	8.040,9	1.961,4	4.302,2	5.782,4	8,0	467,5	3.039,2	4.129,1	1.560,9	30.957,6	
2019	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2019	05	1.804,0	7.970,6	2.349,6	2.746,4	7.438,5	8,0	495,6	2.945,0	4.277,7	1.601,9	31.637,4	
	06	1.863,9	8.058,2	2.387,5	2.786,6	7.440,0	8,0	503,9	3.095,7	4.243,6	1.574,0	31.961,3	
	07	1.830,8	8.285,4	2.476,8	2.806,5	7.458,1	8,0	504,5	3.048,1	4.296,0	1.529,8	32.243,9	
	08	1.941,3	8.462,0	2.460,6	2.847,5	7.492,1	7,9	520,6	2.966,4	4.333,9	1.513,0	32.545,3	
	09	2.058,7	8.466,2	2.481,7	2.907,6	7.481,8	7,9	511,7	2.981,0	4.346,3	1.566,9	32.809,9	
	10	2.068,4	8.530,4	2.524,5	2.936,2	7.507,1	8,0	516,8	2.889,3	4.379,2	1.513,0	32.872,9	
	11	2.141,7	8.541,3	2.562,0	2.955,4	7.514,3	8,0	523,3	2.867,1	4.365,8	1.569,5	33.048,4	
	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2020	01	1.906,0	8.746,3	2.519,4	3.047,9	7.597,0	8,0	534,6	2.975,3	4.126,6	1.471,5	32.932,5	
	02	1.984,9	8.805,0	2.477,6	3.112,7	7.614,9	7,9	544,1	2.940,3	4.148,9	1.515,0	33.151,2	
	03	1.965,1	8.603,7	2.564,2	3.023,2	7.476,0	7,9	535,8	2.875,0	4.149,0	1.495,6	32.695,7	
	04	1.963,5	8.591,9	2.544,3	2.987,9	7.324,3	8,0	545,0	2.941,1	4.155,4	1.490,5	32.551,9	
	05	1.957,8	8.563,8	2.622,8	2.954,0	7.311,4	8,0	560,3	2.870,7	4.184,1	1.485,9	32.518,8	
	06	2.181,2	8.749,9	2.617,3	2.995,8	7.283,6	8,0	576,5	2.515,7	4.200,1	1.573,6	32.701,6	
	07	2.117,3	8.914,0	2.652,6	2.979,5	7.301,0	8,0	588,5	2.398,6	4.239,9	1.584,4	32.783,9	

Notes:

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

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

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

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

T08: Total Deposits and Loans of Commercial Banks

- end of period, KM million -

Year	Month	Deposits			Loans		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2008	12	4.904,3	6.970,0	11.874,4	3.427,5	10.708,6	14.136,1
2009	12	5.214,4	6.877,0	12.091,4	3.391,5	10.293,3	13.684,8
2010	12	5.556,9	6.972,4	12.529,3	3.614,8	10.530,3	14.145,1
2011	12	5.518,1	7.474,1	12.992,2	3.972,1	10.929,9	14.901,9
2012	12	5.306,9	8.018,8	13.325,8	4.271,2	11.271,3	15.542,5
2013	12	5.771,9	8.477,3	14.249,2	4.318,6	11.707,7	16.026,4
2014	12	6.292,8	9.082,5	15.375,2	4.170,2	12.303,3	16.473,5
2015	12	7.038,7	9.492,1	16.530,8	4.164,9	12.701,9	16.866,8
2016	12	8.056,6	9.695,5	17.752,1	4.152,6	13.048,5	17.201,1
2017	12	9.558,1	10.111,0	19.669,1	4.261,5	14.160,9	18.422,4
2018	12	11.318,5	10.431,3	21.749,8	4.289,8	15.196,1	19.485,8
2019	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2019	05	11.653,1	10.630,1	22.283,1	4.505,1	15.568,9	20.074,0
	06	11.790,3	10.719,7	22.510,0	4.539,7	15.683,6	20.223,3
	07	12.085,0	10.746,5	22.831,5	4.535,0	15.716,7	20.251,6
	08	12.310,6	10.866,8	23.177,3	4.516,8	15.701,0	20.217,8
	09	12.304,9	11.065,0	23.369,9	4.559,8	15.882,2	20.442,0
	10	12.371,9	11.168,7	23.540,6	4.588,7	15.938,5	20.527,1
	11	12.470,4	11.218,2	23.688,6	4.643,5	16.004,3	20.647,8
	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2020	01	12.484,0	11.306,5	23.790,5	4.434,3	15.893,7	20.327,9
	02	12.515,1	11.453,8	23.968,9	4.448,8	15.988,9	20.437,7
	03	12.268,9	11.337,3	23.606,2	4.468,9	16.021,6	20.490,5
	04	12.223,0	11.147,9	23.370,8	4.442,4	15.862,1	20.304,5
	05	12.269,9	11.098,8	23.368,7	4.452,2	15.807,9	20.260,2
	06	12.703,8	11.082,9	23.786,7	4.492,4	15.903,6	20.396,0
	07	12.851,0	11.072,4	23.923,4	4.488,1	15.943,1	20.431,2

Notes:

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

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

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

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

- end of period, KM million -

Year	Month	DEPOSITS					LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM	
		1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2008	12	5.854,7	5.449,9	569,8	11.874,4	13.062,0	613,4	460,6	14.136,1	
2009	12	6.121,6	5.466,7	503,1	12.091,4	12.617,6	667,2	400,1	13.684,8	
2010	12	6.471,3	5.518,4	539,6	12.529,3	13.499,9	258,9	386,3	14.145,1	
2011	12	6.949,7	5.448,8	593,7	12.992,2	14.582,9	289,1	29,9	14.901,9	
2012	12	7.141,4	5.579,0	605,3	13.325,8	15.290,0	227,4	25,1	15.542,5	
2013	12	7.762,2	5.898,0	589,0	14.249,2	15.770,1	246,0	10,4	16.026,4	
2014	12	8.696,0	6.062,5	616,8	15.375,2	16.246,1	218,6	8,7	16.473,5	
2015	12	9.513,6	6.347,0	670,2	16.530,8	16.642,8	217,5	6,5	16.866,8	
2016	12	10.607,6	6.458,1	686,4	17.752,1	16.990,4	205,6	5,1	17.201,1	
2017	12	12.022,8	6.949,5	696,7	19.669,1	18.285,4	132,6	4,4	18.422,4	
2018	12	13.807,3	7.222,2	720,3	21.749,8	19.386,2	98,2	1,4	19.485,8	
2019	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2019	05	12.119,4	9.429,7	734,0	22.283,1	9.352,2	10.689,2	32,7	20.074,0	
	06	12.255,2	9.530,2	724,7	22.510,0	9.458,6	10.731,8	33,0	20.223,3	
	07	12.484,0	9.610,6	736,9	22.831,5	9.489,0	10.729,6	33,0	20.251,6	
	08	12.729,6	9.710,3	737,5	23.177,3	9.500,7	10.684,4	32,7	20.217,8	
	09	12.905,0	9.715,9	749,0	23.369,9	9.705,3	10.704,2	32,5	20.442,0	
	10	13.029,5	9.735,6	775,4	23.540,6	9.788,2	10.708,1	30,9	20.527,1	
	11	13.041,5	9.614,4	1.032,8	23.688,6	9.850,3	10.767,1	30,4	20.647,8	
	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2020	01	13.222,6	9.569,3	998,6	23.790,5	9.736,9	10.563,2	27,8	20.327,9	
	02	13.388,8	9.583,8	996,3	23.968,9	9.848,6	10.562,0	27,1	20.437,7	
	03	13.090,4	9.533,2	982,6	23.606,2	9.883,7	10.580,4	26,4	20.490,5	
	04	12.991,9	9.392,7	986,2	23.370,8	9.785,5	10.492,9	26,1	20.304,5	
	05	12.948,4	9.429,6	990,7	23.368,7	9.760,6	10.474,0	25,6	20.260,2	
	06	13.461,0	9.565,3	760,4	23.786,7	9.813,7	10.556,9	25,4	20.396,0	
	07	13.567,0	9.570,6	785,8	23.923,4	9.836,6	10.570,1	24,5	20.431,2	

Notes:

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

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

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

T10: Structure of Transferable Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14=3+...+13
2008	12	52,3	255,2	271,7	204,0	108,2	137,5	781,8	1.328,9	161,3	1.558,8	44,7	4.904,3
2009	12	41,4	416,0	352,7	187,9	148,6	146,5	852,2	1.280,0	173,1	1.601,4	14,5	5.214,4
2010	12	58,8	458,1	291,0	194,6	149,7	144,2	723,8	1.444,3	172,4	1.904,0	16,1	5.556,9
2011	12	42,2	413,1	290,9	190,0	154,8	176,9	688,5	1.447,8	182,1	1.917,2	14,7	5.518,1
2012	12	94,0	339,2	231,1	195,2	105,9	161,5	517,5	1.443,4	186,5	2.015,3	17,0	5.306,9
2013	12	65,3	300,8	228,1	172,4	79,0	209,7	615,2	1.667,4	194,4	2.226,8	12,8	5.771,9
2014	12	60,0	412,1	261,4	176,9	61,4	171,5	470,8	1.954,4	247,9	2.462,7	13,7	6.292,8
2015	12	102,2	468,3	312,0	209,3	33,9	198,7	498,8	2.104,8	245,0	2.841,6	24,2	7.038,7
2016	12	94,9	520,2	399,6	255,6	58,1	190,1	523,9	2.313,6	251,1	3.431,4	18,0	8.056,6
2017	12	150,8	612,8	575,2	305,9	130,0	230,2	618,1	2.775,5	281,5	3.858,3	19,6	9.558,1
2018	12	122,8	932,2	691,9	365,7	261,0	273,7	724,0	3.095,3	303,2	4.523,7	24,9	11.318,5
2019	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2019	05	117,9	952,6	772,1	397,7	262,3	252,1	704,9	2.920,4	339,9	4.911,6	21,6	11.653,1
	06	88,9	990,6	754,3	393,4	265,2	258,4	665,7	3.072,7	343,4	4.936,3	21,4	11.790,3
	07	99,1	936,0	793,1	395,4	287,6	273,8	757,4	3.234,0	345,4	4.942,4	20,7	12.085,0
	08	119,8	983,1	828,0	388,0	285,1	260,2	760,0	3.362,6	344,2	4.957,5	22,1	12.310,6
	09	134,5	938,0	880,8	377,8	284,4	266,0	779,8	3.292,2	340,4	4.989,0	22,2	12.304,9
	10	122,6	881,0	902,6	385,9	313,4	240,4	742,9	3.377,6	352,1	5.029,8	23,8	12.371,9
	11	140,0	886,5	899,4	389,2	340,7	263,8	702,7	3.377,6	358,7	5.089,6	22,1	12.470,4
	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2020	01	116,5	900,8	776,5	428,6	200,9	290,4	686,0	3.414,7	360,2	5.284,2	25,2	12.484,0
	02	126,6	944,2	773,6	444,0	161,7	275,4	778,2	3.284,2	357,5	5.346,1	23,7	12.515,1
	03	126,9	812,0	788,3	466,3	162,1	261,2	789,1	3.277,5	364,4	5.197,0	24,2	12.268,9
	04	152,5	752,4	768,9	438,0	181,9	252,4	843,1	3.150,5	360,7	5.299,5	23,2	12.223,0
	05	145,4	800,0	745,1	415,1	137,8	279,8	745,0	3.291,8	367,5	5.324,1	18,0	12.269,9
	06	124,6	1.080,6	713,3	433,3	131,4	304,7	640,8	3.517,1	370,8	5.368,5	18,7	12.703,8
	07	102,6	1.044,1	740,7	437,5	137,7	267,4	730,7	3.532,6	394,3	5.444,4	19,0	12.851,0

Notes:

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

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

T11: Structure of Other Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	16,0	1.211,7	21,3	50,1	101,5	334,0	758,5	743,7	78,1	3.647,0	8,2	6.970,0
2009	12	4,7	725,3	20,9	48,8	61,7	478,8	753,5	606,0	100,5	4.062,0	14,8	6.877,0
2010	12	22,5	383,2	16,8	41,2	49,2	438,8	825,0	504,5	91,2	4.580,4	19,6	6.972,4
2011	12	62,8	237,8	24,0	30,0	41,7	567,5	816,3	471,5	79,1	5.134,1	9,2	7.474,1
2012	12	31,7	242,0	21,4	27,6	31,0	598,3	778,9	537,8	87,1	5.639,9	23,0	8.018,8
2013	12	62,7	170,8	21,0	26,6	35,0	651,4	724,0	531,1	100,3	6.137,1	17,1	8.477,3
2014	12	127,1	266,0	36,8	36,0	32,0	674,0	669,6	529,3	115,6	6.579,3	16,6	9.082,5
2015	12	129,7	224,7	25,0	36,3	31,9	693,0	688,7	501,9	120,7	7.023,2	17,0	9.492,1
2016	12	73,4	226,3	26,4	22,3	34,7	771,4	695,9	474,2	123,4	7.229,7	17,6	9.695,5
2017	12	116,6	243,8	24,3	34,4	22,9	816,8	766,7	554,4	102,6	7.412,8	15,7	10.111,0
2018	12	62,6	267,5	41,9	37,4	16,7	873,7	758,4	627,8	95,7	7.622,7	26,9	10.431,3
2019	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2019	05	98,5	330,3	41,6	37,9	16,4	867,2	838,7	518,5	98,8	7.759,1	23,3	10.630,1
	06	96,5	365,0	41,9	45,9	31,8	899,5	833,5	515,0	93,8	7.773,6	23,5	10.719,7
	07	94,7	358,9	41,8	50,0	28,3	917,5	794,9	529,3	100,0	7.796,7	34,5	10.746,5
	08	93,0	401,4	43,1	49,1	32,8	908,8	805,9	528,1	101,2	7.864,4	39,0	10.866,8
	09	94,1	551,8	45,1	56,2	29,8	898,4	764,5	572,7	107,0	7.903,4	42,1	11.065,0
	10	92,9	608,8	44,2	52,6	23,7	891,5	808,1	579,1	103,9	7.922,4	41,5	11.168,7
	11	94,2	629,6	42,6	53,2	24,7	892,6	809,1	591,7	100,3	7.941,7	38,5	11.218,2
	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2020	01	30,1	604,9	89,6	44,3	26,6	853,1	841,8	657,7	102,2	8.024,1	32,2	11.306,5
	02	89,5	615,2	111,4	47,3	21,6	876,9	857,8	647,5	100,3	8.053,0	33,4	11.453,8
	03	128,6	687,4	101,4	39,4	22,0	890,3	857,7	584,9	99,6	7.893,7	32,2	11.337,3
	04	128,4	676,6	79,2	39,2	30,5	856,8	844,9	584,9	97,7	7.776,4	33,2	11.147,9
	05	88,4	719,4	63,9	34,2	25,6	841,7	851,7	573,5	100,1	7.767,4	32,9	11.098,8
	06	88,6	682,2	62,9	37,0	32,7	815,8	847,4	623,0	105,2	7.757,5	30,7	11.082,9
	07	88,4	670,5	62,6	33,0	33,0	833,1	816,6	635,4	102,3	7.758,2	39,4	11.072,4

Notes:

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

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

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

- end of period, KM million -

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS											
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	0,0	6,0	2,3	10,4	0,1	69,8	76,5	2.579,8	32,8	645,7	4,2	3.427,5
2009	12	3,2	8,7	2,2	31,7	33,5	33,4	80,0	2.459,8	10,6	716,4	12,0	3.391,5
2010	12	0,1	6,1	2,3	21,9	40,6	28,1	69,1	2.624,0	13,5	801,9	7,1	3.614,8
2011	12	0,0	11,9	1,4	21,5	26,0	37,4	70,1	2.935,2	5,9	858,4	4,2	3.972,1
2012	12	0,0	2,6	0,7	22,2	9,9	41,1	73,8	3.188,4	6,7	919,5	6,3	4.271,2
2013	12	0,0	12,9	0,6	40,1	35,3	28,5	89,2	3.152,2	5,5	942,2	12,1	4.318,6
2014	12	0,0	26,7	4,0	45,3	26,0	27,4	90,7	2.989,7	4,9	936,4	19,0	4.170,2
2015	12	0,0	72,0	4,8	22,0	39,4	28,3	86,4	2.944,8	4,2	937,0	26,0	4.164,9
2016	12	0,0	48,0	1,6	19,8	8,5	27,2	90,4	3.030,0	7,2	904,9	14,9	4.152,6
2017	12	0,0	44,3	1,4	15,7	7,8	33,8	73,2	3.163,2	10,2	896,4	15,4	4.261,5
2018	12	0,0	60,2	1,1	12,8	4,3	40,6	89,6	3.151,5	6,2	911,3	12,1	4.289,8
2019	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2
2019	05	0,0	57,6	0,9	12,5	2,5	33,4	92,7	3.397,1	8,7	898,8	0,9	4.505,1
	06	0,0	19,2	0,6	12,7	2,5	54,2	95,5	3.441,6	9,1	903,2	1,1	4.539,7
	07	0,0	17,5	0,6	13,8	2,5	37,6	84,0	3.454,0	9,6	913,3	2,1	4.535,0
	08	0,0	17,4	0,4	14,1	2,5	41,8	86,2	3.425,2	9,5	918,4	1,3	4.516,8
	09	0,0	16,3	0,9	14,0	2,7	49,1	97,2	3.441,5	7,8	929,0	1,4	4.559,8
	10	0,0	17,4	0,6	11,5	1,4	46,1	100,4	3.479,2	5,6	925,3	1,2	4.588,7
	11	0,0	17,6	0,3	14,7	1,7	41,6	105,2	3.534,8	5,1	921,1	1,4	4.643,5
	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2
2020	01	0,0	17,2	0,1	13,1	2,2	44,2	99,3	3.409,8	6,9	840,4	1,1	4.434,3
	02	0,0	17,4	0,5	12,3	2,7	44,7	95,4	3.429,2	8,3	837,1	1,3	4.448,8
	03	0,0	16,5	0,5	11,9	3,3	39,9	98,2	3.450,7	7,9	839,0	1,1	4.468,9
	04	0,0	17,5	0,4	13,7	3,8	35,8	92,9	3.460,5	8,9	807,7	1,1	4.442,4
	05	0,0	20,7	0,5	14,3	4,4	30,0	93,9	3.452,2	11,6	823,3	1,4	4.452,2
	06	0,0	18,0	0,1	11,7	4,6	37,0	91,4	3.479,3	12,1	836,9	1,3	4.492,4
	07	0,0	13,8	0,3	12,6	5,2	37,1	91,9	3.470,6	12,7	842,4	1,3	4.488,1

Notes:

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

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

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

- end of period, KM million -

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	1,7	95,6	0,9	132,5	13,5	73,9	177,2	4.142,2	19,5	6.051,1	0,5	10.708,6
2009	12	1,4	89,2	2,1	155,5	19,7	43,6	185,8	4.186,9	17,4	5.590,8	0,9	10.293,3
2010	12	0,1	105,8	40,2	201,6	26,5	27,0	270,8	4.309,5	17,4	5.522,3	9,1	10.530,3
2011	12	0,0	233,2	42,8	251,1	38,8	25,4	285,3	4.186,7	12,7	5.846,4	7,5	10.929,9
2012	12	0,0	404,3	68,7	289,5	28,4	19,3	313,0	4.248,8	16,3	5.875,2	7,9	11.271,3
2013	12	0,0	418,6	77,9	299,4	17,5	23,4	361,5	4.369,0	15,0	6.123,0	2,5	11.707,7
2014	12	0,0	465,2	161,2	295,2	77,1	20,0	351,4	4.429,6	9,7	6.491,7	2,3	12.303,3
2015	12	0,0	418,3	225,5	281,7	99,0	31,8	310,3	4.473,4	12,5	6.847,2	2,2	12.701,9
2016	12	0,0	295,5	231,5	262,0	95,7	25,2	281,5	4.673,3	11,9	7.171,4	0,5	13.048,5
2017	12	0,0	333,7	207,8	276,3	79,5	49,6	328,4	5.156,5	11,6	7.717,3	0,2	14.160,9
2018	12	0,0	328,5	185,7	279,4	169,9	85,0	331,7	5.471,5	14,1	8.330,0	0,4	15.196,1
2019	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2019	05	0,0	356,1	160,7	285,2	177,7	87,5	327,1	5.478,7	12,9	8.682,8	0,3	15.568,9
	06	0,0	342,2	155,8	293,6	175,8	89,2	322,1	5.532,3	13,5	8.758,7	0,3	15.683,6
	07	0,0	335,4	148,0	293,1	173,9	88,2	319,9	5.514,2	13,4	8.830,3	0,3	15.716,7
	08	0,0	334,7	145,6	292,1	173,2	89,5	325,3	5.456,4	13,4	8.870,5	0,3	15.701,0
	09	0,0	419,6	164,4	292,3	171,8	91,6	319,0	5.480,8	13,4	8.929,0	0,3	15.882,2
	10	0,0	416,3	160,2	296,7	170,1	95,2	321,8	5.475,8	13,6	8.988,4	0,3	15.938,5
	11	0,0	411,8	158,8	297,0	168,8	92,6	380,1	5.463,9	13,7	9.017,3	0,3	16.004,3
	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2020	01	0,0	393,5	164,1	301,7	196,2	90,2	385,7	5.355,5	13,3	8.992,9	0,7	15.893,7
	02	0,0	388,2	162,6	305,6	224,6	90,8	384,2	5.375,5	13,1	9.043,6	0,6	15.988,9
	03	0,0	383,0	155,7	315,8	222,9	99,5	376,9	5.391,2	12,9	9.063,0	0,7	16.021,6
	04	0,0	378,7	152,4	315,4	221,4	103,7	376,5	5.300,8	13,2	8.999,3	0,7	15.862,1
	05	0,0	373,9	150,6	313,2	221,3	105,0	372,0	5.286,1	13,0	8.972,2	0,7	15.807,9
	06	0,0	373,8	143,3	330,5	219,9	110,4	444,5	5.261,6	11,3	9.007,6	0,7	15.903,6
	07	0,0	382,0	138,7	329,9	218,6	117,1	445,2	5.257,6	10,0	9.043,3	0,7	15.943,1

Notes:

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

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

T14: Interest Rates on Loans to Households

Interest Rates on Loans in KM												Interest Rates on Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			
Year	Period	For Consumption			For Other Purposes			For Consumption			For Housing Needs			For Other Purposes			Interest Rates on Loans in KM		Interest Rates on Loans in KM Indexed to Foreign Currency		
		Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 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			
Weighted monthly averages																					
2019	05	4,958	4,483	5,461	5,362	...	5,423	...	3,440	...	3,694	3,683	6,194	5,531	5,598	12,228	14,626	10,742			
	06	4,424	4,331	5,519	5,447	...	...	...	3,555	...	3,794	3,815	6,224	5,692	5,837	12,239	14,642	10,737		
	07	4,368	4,558	5,622	5,731	....	...	...	3,577	...	3,932	3,746	6,202	5,007	5,958	12,226	14,624	10,773		
	08	4,029	4,524	5,699	5,859	...	...	...	3,575	...	3,887	3,768	6,310	5,731	5,963	12,223	14,620	10,750		
	09	3,825	4,670	5,551	5,676	...	6,908	...	3,740	3,847	3,765	3,984	6,536	5,473	5,984	12,204	14,650	10,742			
	10	3,762	4,943	5,858	5,555	...	...	...	3,467	3,740	3,915	3,742	6,539	5,491	5,841	12,203	14,646	10,607		
	11	3,717	5,110	5,596	5,580	...	...	...	3,495	...	3,720	3,799	6,496	5,302	5,873	12,116	14,642	10,556		
	12	3,917	3,380	5,863	5,580	...	...	...	3,502	3,353	3,826	3,875	6,152	5,637	5,668	12,042	14,674	10,467		
2020	01	3,908	3,473	5,805	5,576	...	6,804	...	3,534	3,590	3,865	3,785	6,041	5,458	5,952	12,102	14,701	10,375			
	02	3,926	3,748	5,766	5,717	...	...	...	3,574	3,796	3,896	3,983	6,002	5,237	5,879	12,149	14,706	10,378		
	03	3,373	5,804	5,800	5,583	...	5,833	...	3,527	3,535	3,664	3,753	6,119	5,251	5,847	12,211	14,696	10,397			
	04	...	...	5,748	5,380	...	...	...	3,716	...	4,169	4,270	5,796	5,530	5,709	12,217	14,668	10,347		
	05	2,616	5,438	5,665	5,674	...	6,544	...	3,764	...	4,215	4,033	5,542	5,910	6,051	12,236	14,698	10,303			
	06	4,815	...	5,677	5,601	4,399	6,710	5,201	3,880	3,692	3,787	4,115	5,273	5,509	5,823	12,264	14,447	10,268			
	07	3,441	5,065	5,847	5,663	...	5,844	...	3,858	4,123	3,827	3,490	5,852	5,414	6,276	11,512	13,375	10,186			
Loan amount (new business)																					
2019	05	14	296	86.943	41.985	...	30	...	29.856	...	7.011	9.165	61.052	11.926	27.273	529.546	82.936	54.283	- KM thousand -		
	06	169	182	77.245	35.696	...	...	...	18.307	...	4.152	13.330	58.649	10.501	25.461	532.419	81.041	54.383		
	07	112	227	86.387	32.050	...	...	...	19.036	...	3.914	15.944	66.592	2.981	28.074	539.561	82.551	55.209		
	08	137	323	63.903	27.822	...	...	...	18.958	...	3.514	12.526	46.894	8.460	22.383	545.624	81.944	55.442		
	09	163	178	74.568	31.663	...	797	...	19.163	707	2.699	12.927	47.159	8.378	22.320	552.372	82.109	55.578			
	10	190	169	75.848	34.715	...	...	...	21.984	438	3.974	14.103	54.985	10.011	27.307	554.634	82.146	55.459		
	11	188	95	63.713	25.566	...	...	...	22.670	...	3.085	15.421	47.612	9.195	24.799	554.031	80.527	55.177		
	12	149	225	53.829	26.426	...	-	...	21.834	288	4.641	13.531	66.117	8.097	27.474	521.600	79.533	55.217			
2020	01	136	238	44.999	23.756	...	281	...	14.861	334	2.789	6.353	37.101	7.786	20.901	538.630	76.675	53.588			
	02	92	192	58.715	36.159	...	...	...	17.465	155	2.356	7.640	52.727	11.828	35.580	529.994	75.392	52.929		
	03	55	74	46.992	25.625	...	848	...	15.388	527	2.222	5.760	50.277	8.870	27.085	530.474	73.462	51.903			
	04	...	...	14.168	7.541	...	...	...	9.410	...	2.773	5.983	25.423	2.886	6.901	502.821	71.257	49.777		
	05	32	92	29.189	18.120	...	540	...	14.541	...	2.532	8.255	25.480	6.070	22.175	511.494	70.287	49.139			
	06	292	...	58.257	31.135	245	697	487	15.225	513	4.175	9.701	46.350	11.487	22.921	523.944	95.273	49.190			
	07	139	170	72.052	25.687	...	935	...	19.449	538	2.352	11.849	62.591	12.430	17.154	541.557	94.527	49.004			

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T15: Interest Rates on Loans to Non-financial Corporations

Loans in KM													Loans in KM Indexed to Foreign Currency	
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million up to EUR 1 Million		Over EUR 1 Million		* Revolving Loans and Overdrafts		
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency	
Weighted monthly averages													percentages per annum	
2019	05	4,294	4,319	2,967	3,116	4,060	3,777	4,597	4,097	3,339	4,086	3,505	3,322	3,418
	06	4,217	4,395	2,813	3,024	4,307	3,906	4,650	3,821	3,071	3,994	3,155	3,287	3,345
	07	4,020	4,294	2,893	2,266	4,004	3,891	4,170	3,781	3,028	4,744	3,545	3,255	3,301
	08	3,971	4,431	2,989	2,351	4,036	4,049	4,695	4,101	2,921	...	3,240	3,270	3,259
	09	4,201	4,161	3,041	2,375	4,032	4,550	4,433	4,456	...	3,839	3,165	3,267	3,261
	10	3,995	4,012	3,027	2,356	4,255	3,875	4,827	4,839	2,985	3,312	3,338	3,206	3,237
	11	4,405	4,065	2,932	2,115	4,543	3,778	4,468	4,560	3,030	3,850	4,110	3,184	3,200
	12	3,753	4,095	2,881	2,470	4,127	4,166	4,757	3,944	3,161	3,248	4,133	3,167	3,168
2020	01	4,045	3,990	2,768	...	4,221	4,464	5,160	4,367	3,350	...	3,990	3,130	3,166
	02	3,797	4,221	2,614	2,222	4,179	4,109	4,380	3,985	3,400	...	3,643	3,014	3,139
	03	3,735	4,210	2,974	2,665	4,026	3,975	4,879	3,865	3,277	4,398	3,163	3,014	2,940
	04	3,867	4,303	2,805	2,582	4,062	4,239	4,210	4,042	...	...	3,235	2,999	2,966
	05	3,845	4,046	2,391	2,320	4,004	4,331	4,301	3,243	2,612	4,417	2,641	3,013	2,996
	06	4,000	4,485	2,652	2,680	4,303	4,489	4,784	3,783	3,612	3,961	3,166	3,058	3,001
	07	3,833	3,891	2,992	2,329	4,256	4,697	4,689	3,533	2,834	3,907	3,692	3,010	3,035
Loan amount (new business)													- KM thousand -	
2019	05	44.681	17.033	42.586	37.867	10.785	8.470	4.948	24.221	6.535	16.081	36.937	2.621.433	660.096
	06	44.763	15.394	48.013	31.180	8.624	6.261	3.032	23.777	7.450	9.434	31.300	2.698.407	672.905
	07	55.214	14.100	70.802	49.605	9.217	8.709	5.586	17.317	7.877	4.451	30.450	2.661.271	682.302
	08	41.102	9.170	43.524	44.326	8.161	5.176	2.370	17.542	7.936	...	21.000	2.606.130	685.155
	09	45.601	17.317	67.434	66.944	4.543	4.290	3.318	17.453	...	4.456	52.754	2.620.146	678.912
	10	45.515	14.546	31.668	43.950	7.564	10.835	1.909	13.081	8.685	7.392	35.383	2.669.842	674.124
	11	49.934	15.781	45.491	29.080	6.446	9.107	3.278	20.121	10.265	9.068	19.975	2.672.974	683.913
	12	64.463	19.573	71.859	51.384	9.787	11.485	2.785	22.801	6.636	7.045	69.916	2.655.796	687.510
2020	01	29.705	9.303	28.386	...	6.424	3.347	1.043	11.334	3.100	...	14.792	2.630.696	666.601
	02	40.983	13.415	44.667	69.911	7.693	9.719	1.311	23.252	7.580	...	25.072	2.562.770	378.590
	03	53.930	13.172	67.567	25.386	3.242	7.626	2.785	15.499	3.850	7.741	46.514	2.583.159	385.311
	04	52.786	5.948	47.032	47.740	14.935	8.045	2.854	27.214	...	...	16.000	2.559.463	381.498
	05	43.894	10.784	37.153	22.848	13.398	12.771	3.499	30.790	3.806	5.815	34.449	2.543.971	371.556
	06	42.751	12.834	48.821	40.751	14.011	11.245	4.667	19.807	4.826	13.276	40.424	2.652.107	369.516
	07	42.308	18.590	49.848	27.391	12.442	6.047	2.997	28.821	3.866	10.694	47.192	2.673.723	360.478

Notes:

Revised data for period April – May 2020.

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Households															Non-financial Companies							
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR		Deposits in Foreign Currency				
Year	Period	With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity			With Agreed Maturity		
		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	With Agreed Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	*Overnight Deposits
Weighted monthly averages															- percentages per annum -							
2019	05	0,434	1,007	1,496	0,061	0,300	0,949	1,503	0,054	0,672	0,043	0,186	1,265	1,139	0,025	...	...	...	...	0,028	0,046	
	06	0,313	1,024	1,241	0,061	0,346	1,118	1,601	0,053	0,705	0,042	0,517	1,242	1,050	0,029	0,346	...	...	...	0,033	0,030	
	07	0,335	0,942	1,419	0,060	0,390	1,023	1,556	0,052	0,485	0,042	0,857	1,578	1,287	0,028	0,041	...	...	...	0,022	0,040	
	08	0,327	1,135	1,435	0,060	0,783	1,043	1,443	0,052	0,725	0,041	0,722	1,387	1,212	0,030	...	...	...	...	0,025	0,035	
	09	0,427	0,944	1,365	0,062	0,391	0,982	1,530	0,053	0,862	0,041	0,782	1,060	1,834	0,030	0,465	...	...	0,030	0,031		
	10	0,239	1,046	1,320	0,060	0,341	1,051	1,329	0,052	0,862	0,041	0,960	1,021	1,518	0,033	0,838	1,465	...	0,026	0,026		
	11	0,528	1,084	1,324	0,061	0,593	0,929	1,536	0,051	0,879	0,040	0,585	0,723	1,415	0,034	0,980	1,104	...	0,025	0,032		
	12	0,299	1,137	1,232	0,061	0,378	1,158	1,570	0,051	0,944	0,040	0,445	1,229	1,491	0,031	0,864	1,012	1,305	0,029	0,028		
2020	01.	0,226	0,879	1,227	0,064	0,358	0,983	1,430	0,053	0,623	0,038	0,432	0,926	1,290	0,031	...	...	...	0,024	0,033		
	02.	0,290	0,821	1,385	0,071	0,529	1,202	1,180	0,053	0,527	0,040	0,369	0,493	1,603	0,026	...	0,815	...	0,018	0,033		
	03.	0,381	1,022	1,264	0,071	0,308	0,913	1,295	0,052	0,451	0,040	0,688	0,799	...	0,033	...	1,239	...	0,019	0,026		
	04.	0,416	0,981	1,141	0,071	0,418	0,897	1,379	0,052	0,253	0,040	0,421	1,023	...	0,029	...	...	0,013	0,022			
	05.	0,391	0,967	1,179	0,071	0,470	0,894	1,096	0,052	0,797	0,039	0,455	1,212	1,526	0,029	...	1,079	...	0,021	0,021		
	06.	0,488	0,827	1,323	0,076	0,581	1,057	1,175	0,050	0,505	0,038	0,406	0,601	1,190	0,031	1,041	0,454	1,746	0,010	0,021		
	07.	0,431	0,673	0,966	0,073	0,377	0,989	1,316	0,053	0,623	0,038	0,776	1,015	1,294	0,032	0,727	0,994	1,598	0,014	0,020		
Deposit amount (new business)															- KM thousand -							
2019	05	9.008	21.105	42.690	4.238.484	9.379	30.804	50.728	1.621.669	3.579	330.473	2.914	36.468	5.468	3.112.024	...	...	...	657.172	63.189		
	06	6.939	16.596	22.702	4.266.965	11.583	31.698	34.863	1.622.784	1.704	330.867	4.315	22.558	24.841	3.236.078	630	...	...	699.894	61.807		
	07	7.609	29.924	35.623	4.269.225	11.746	36.352	49.177	1.622.959	3.809	334.606	23.755	17.191	9.134	3.412.506	22.978	...	...	781.418	69.390		
	08	7.089	22.771	31.474	4.304.015	36.364	36.889	58.406	1.611.868	4.998	335.822	5.724	46.684	24.535	3.508.078	...	...	...	783.161	61.521		
	09	8.790	23.579	30.868	4.206.077	10.256	31.695	47.962	1.579.862	3.919	340.016	28.752	11.984	3.800	3.461.213	1.839	...	...	782.047	63.467		
	10	9.977	20.872	31.068	4.442.894	9.864	30.676	47.505	1.638.093	3.010	340.470	2.433	3.357	8.763	3.524.923	822	49.485	...	758.871	94.671		
	11	9.673	19.712	30.780	4.404.062	13.841	32.953	43.113	1.665.877	7.330	342.044	7.856	3.277	23.045	3.461.441	10.065	6.954	...	785.131	88.222		
	12	16.084	22.228	28.581	4.537.961	10.740	44.538	70.124	1.658.352	4.723	345.752	36.636	31.437	16.943	3.552.249	7.182	23.959	2.265	709.023	86.536		
2020	01.	8.575	20.289	24.730	4.590.846	11.702	38.613	47.156	1.673.742	3.170	349.840	13.926	42.857	5.348	3.423.232	...	...	...	726.107	79.567		
	02.	7.877	22.482	31.084	4.715.874	39.704	49.767	30.230	1.672.173	1.353	346.685	1.698	598	5.814	3.284.794	...	2.152	...	698.557	75.015		
	03.	8.143	19.370	22.126	4.542.921	9.313	25.388	24.837	1.630.633	3.683	334.430	22.927	31.450	...	2.985.306	...	6.962	...	719.569	96.078		
	04.	8.503	12.844	13.753	4.619.674	12.964	17.442	26.436	1.647.110	1.343	344.706	25.540	11.192	...	3.220.977	...	...	...	724.733	73.683		
	05.	7.329	17.872	26.633	4.646.327	8.709	25.874	24.964	1.656.805	4.591	341.584	5.786	15.223	3.502	3.189.436	...	2.466	...	749.371	84.396		
	06.	9.957	13.057	21.828	4.627.582	13.160	37.250	31.222	1.758.451	5.086	342.649	14.292	576	5.954	3.233.023	7.227	1.519	15.560	866.464	97.017		
	07.	12.946	9.914	17.246	4.586.427	12.767	35.961	35.677	1.692.880	3.203	341.552	17.392	7.018	527	3.198.946	908	3.935	10.041	800.293	126.871		

Notes:

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

T17: Average Required Reserve

- KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17.320.130	2.961.865	3.630.571	668.706
2009		16.194.265	1.754.398	3.010.417	1.256.019
2010		15.617.849	1.624.905	3.154.793	1.529.888
2011		15.227.393	1.323.886	2.959.315	1.635.429
2012		14.755.574	1.257.850	2.711.013	1.453.163
2013		15.162.241	1.290.758	3.103.865	1.813.107
2014		15.999.278	1.370.137	3.577.824	2.207.688
2015		16.664.525	1.432.593	3.770.500	2.337.907
2016		20.070.713	2.007.071	4.188.236	2.181.165
2017		21.224.853	2.122.485	4.303.340	2.180.855
2018		23.537.084	2.353.708	5.205.234	2.851.526
2019		25.752.968	2.575.297	5.589.021	3.013.724
2019	05	25.333.594	2.533.359	5.511.661	2.978.302
	06	25.473.415	2.547.342	5.534.936	2.987.594
	07	25.759.327	2.575.933	5.502.711	2.926.778
	08	26.075.857	2.607.586	5.675.195	3.067.609
	09	26.387.142	2.638.714	5.812.973	3.174.259
	10	26.507.574	2.650.757	5.672.488	3.021.731
	11	26.630.066	2.663.007	5.704.901	3.041.894
	12	26.867.825	2.686.782	5.717.970	3.031.188
2020	01	27.014.743	2.701.474	5.744.921	3.043.447
	02	27.228.745	2.722.875	5.645.575	2.922.701
	03	27.190.309	2.719.031	5.366.186	2.647.155
	04	26.744.903	2.674.490	5.110.349	2.435.859
	05	26.576.794	2.657.679	5.000.595	2.342.916
	06	26.835.873	2.683.587	5.279.947	2.596.360
	07	26.703.009	2.670.301	5.328.314	2.658.013

Notes:

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

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

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

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

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

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

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

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

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

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

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

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

T18: Required Reserves by Maintenance Periods

- KM thousand -

Base for Calculation of Reserve Requirement										
Month	Maintenance Period	In KM	In KM with the currency clause	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5	6=(3+4+5)	7=(6*OR)	8	9=(8-7)	10	11
05 2019	13	14.630.923	-	10.712.149	25.343.071	2.534.307	5.504.627	2.970.320	-330,0	0,0
	14	14.679.037	-	10.669.592	25.348.628	2.534.863	5.532.294	2.997.431	-333,0	0,0
	15	14.656.741	-	10.652.342	25.309.083	2.530.908	5.498.064	2.967.156	-362,7	0,0
06	16	14.745.379	-	10.681.486	25.426.865	2.542.686	5.534.120	2.991.434	-332,4	0,0
	17	14.749.969	-	10.745.900	25.495.869	2.549.587	5.521.604	2.972.017	-330,2	0,0
	18	14.774.407	-	10.723.104	25.497.512	2.549.751	5.549.083	2.999.331	-333,3	0,0
07	19	14.919.578	-	10.795.513	25.715.091	2.571.509	5.518.207	2.946.697	-327,4	0,0
	20	14.917.707	-	10.850.883	25.768.590	2.576.859	5.476.406	2.899.547	-322,2	0,0
	21	14.940.694	-	10.853.606	25.794.300	2.579.430	5.513.519	2.934.089	-358,6	0,0
08	22	15.094.330	-	10.877.124	25.971.454	2.597.145	5.621.755	3.024.610	-336,1	0,0
	23	15.198.959	-	10.880.824	26.079.783	2.607.978	5.650.792	3.042.813	-338,1	0,0
	24	15.250.302	-	10.926.033	26.176.335	2.617.634	5.753.038	3.135.405	-383,2	0,0
09	25	15.427.475	-	10.910.928	26.338.403	2.633.840	5.866.078	3.232.238	-359,1	0,0
	26	15.516.784	-	10.901.510	26.418.294	2.641.829	5.821.481	3.179.652	-353,3	0,0
	27	15.471.093	-	10.933.637	26.404.730	2.640.473	5.751.360	3.110.887	-432,1	0,0
10	28	15.566.442	-	10.952.258	26.518.700	2.651.870	5.749.885	3.098.015	-430,3	0,0
	29	15.650.991	-	10.874.500	26.525.491	2.652.549	5.608.892	2.956.343	-410,6	0,0
	30	15.628.689	-	10.849.843	26.478.532	2.647.853	5.658.688	3.010.835	-460,0	0,0
11	31	15.715.677	-	10.875.482	26.591.159	2.659.116	5.691.945	3.032.829	-421,2	0,0
	32	15.772.442	-	10.852.298	26.624.740	2.662.474	5.707.592	3.045.118	-422,9	0,0
	33	15.773.484	-	10.900.816	26.674.300	2.667.430	5.715.166	3.047.736	-423,3	0,0
12	34	15.834.434	-	10.942.990	26.777.424	2.677.742	5.749.385	3.071.643	-426,6	0,0
	35	15.895.649	-	10.995.780	26.891.428	2.689.143	5.733.926	3.044.783	-422,9	0,0
	36	15.880.184	-	11.054.438	26.934.622	2.693.462	5.670.600	2.977.138	-454,8	0,0
01 2020	01	16.052.787	-	11.173.694	26.700.297	2.670.030	5.759.154	3.089.124	-421,7	0,0
	02	16.081.087	-	11.106.057	27.187.144	2.718.714	5.780.468	3.061.754	-425,2	0,0
	03	16.095.074	-	11.061.716	27.156.789	2.715.679	5.695.143	2.979.464	-455,2	0,0
02	04	13.744.780	2.420.265	11.070.174	27.235.218	2.723.522	5.749.244	3.025.722	-420,2	0,0
	05	13.570.995	2.717.018	10.915.382	27.203.394	2.720.339	5.635.993	2.915.653	-405,0	0,0
	06	13.483.661	2.811.949	10.952.014	27.247.624	2.724.762	5.551.489	2.826.726	-353,3	0,0
03	07	13.546.314	2.840.498	10.902.931	27.289.743	2.728.974	5.559.990	2.831.015	-393,2	0,0
	08	13.540.279	2.847.915	10.841.064	27.229.258	2.722.926	5.383.948	2.661.022	-369,6	0,0
	09	13.267.043	2.990.234	10.794.647	27.051.925	2.705.192	5.154.621	2.449.429	-374,2	0,0
04	10	13.104.933	2.991.600	10.749.000	26.845.534	2.684.553	5.162.131	2.477.578	-344,1	0,0
	11	13.066.951	2.980.699	10.696.605	26.744.255	2.674.425	5.106.628	2.432.203	-337,8	0,0
	12	13.031.102	2.962.034	10.651.786	26.644.921	2.664.492	5.062.288	2.397.796	-333,0	0,0
05	13	13.034.967	2.992.956	10.626.021	26.653.944	2.665.394	5.044.933	2.379.538	-330,5	0,0
	14	12.918.685	3.010.642	10.626.981	26.556.308	2.655.631	5.006.064	2.350.433	-326,4	0,0
	15	12.878.443	2.994.628	10.647.059	26.520.130	2.652.013	4.950.788	2.298.775	-351,2	0,0
06	16	12.943.044	2.995.303	10.660.654	26.599.001	2.659.900	5.308.200	2.648.300	-367,8	0,0
	17	13.327.677	2.979.750	10.613.250	26.920.677	2.692.068	5.303.214	2.611.146	-362,7	0,0
	18	13.407.257	2.962.086	10.618.598	26.987.941	2.698.794	5.228.426	2.529.632	-351,3	0,0
07	19	13.375.307	2.954.507	10.317.549	26.647.362	2.664.736	5.298.537	2.633.801	-365,8	0,0
	20	13.536.365	2.936.211	10.224.286	26.696.861	2.669.686	5.340.579	2.670.893	-371,0	0,0
	21	13.592.003	2.948.922	10.223.878	26.764.803	2.676.480	5.345.825	2.669.344	-407,8	0,0

Notes:

See Note for Table T17.

T19: Industrial Production Index

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

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

Notes:

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

T20: Consumer Price Index for BH

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

Source: Agency for Statistics of BH

Notes:

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

T21: Balance of Payments: Summary Table

- KM million -

CURRENT AND CAPITAL ACCOUNTS							FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS		
Period	Current Account				Capital Account	Total				
	Goods	Services	Primary Income	Secondary Income						
2008	-10.197	1.912	943	3.827	383	-3.132	-3.300	-167		
2009	-7.436	1.552	955	3.341	350	-1.238	-1.131	107		
2010	-7.186	1.713	413	3.529	389	-1.142	-957	184		
2011	-7.827	1.593	211	3.540	357	-2.127	-2.039	88		
2012	-7.779	1.631	205	3.676	334	-1.933	-1.806	127		
2013	-7.099	1.624	357	3.694	337	-1.088	-909	179		
2014	-7.874	1.698	224	3.969	442	-1.541	-1.428	113		
2015	-7.176	1.959	194	3.573	364	-1.086	-885	201		
2016	-7.089	2.133	40	3.507	300	-1.109	-822	286		
2017	-7.417	2.330	-114	3.838	342	-1.021	-792	229		
2018	-7.494	2.483	-97	3.868	315	-924	-683	241		
2019	-7.972	2.635	-56	4.157	316	-919	-539	381		
2014 Q1	-1.733	393	81	833	76	-351	-472	-122		
2014 Q2	-1.912	402	-86	989	85	-522	-367	155		
2014 Q3	-2.135	513	68	1.071	153	-330	-172	158		
2014 Q4	-2.094	390	161	1.076	128	-338	-417	-78		
2015 Q1	-1.560	373	52	880	100	-156	-276	-120		
2015 Q2	-1.876	514	-35	901	99	-397	-286	111		
2015 Q3	-1.934	652	-17	891	83	-325	-209	116		
2015 Q4	-1.805	420	193	901	82	-209	-114	94		
2016 Q1	-1.543	421	31	745	70	-276	-361	-85		
2016 Q2	-1.866	567	-28	904	77	-345	-204	141		
2016 Q3	-1.796	649	13	927	78	-129	53	182		
2016 Q4	-1.885	497	23	931	75	-359	-310	49		
2017 Q1	-1.610	458	28	852	82	-191	-314	-123		
2017 Q2	-1.984	614	-129	1.005	86	-408	-211	197		
2017 Q3	-1.884	726	-77	993	88	-155	33	188		
2017 Q4	-1.938	532	65	988	86	-268	-300	-33		
2018 Q1	-1.683	431	-8	854	72	-334	-446	-112		
2018 Q2	-1.902	655	-59	1.019	76	-211	-60	151		
2018 Q3	-1.989	815	-46	1.016	86	-118	30	148		
2018 Q4	-1.920	583	16	979	80	-262	-208	54		
2019 Q1	-1.874	489	5	917	78	-385	-427	-42		
2019 Q2	-2.083	741	-105	1.081	80	-287	-160	127		
2019 Q3	-1.988	843	-9	1.063	80	-12	133	145		
2019 Q4	-2.026	561	54	1.096	79	-235	-84	151		
2020. Q1	-1.674	377	3	899	72	-323	-288	35		

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

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

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

T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT				
	Total			Goods		Services		Primary Income		Secondary Income							
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance	
2008	12.543	16.058	-3.515	4.158	14.355	2.694	782	1.656	713	4.036	209	383	0	383			
2009	11.046	12.634	-1.588	3.756	11.193	2.446	894	1.265	309	3.579	238	350	0	350			
2010	12.200	13.731	-1.531	5.015	12.201	2.518	804	881	468	3.787	257	389	0	389			
2011	13.157	15.640	-2.483	6.029	13.856	2.374	781	935	725	3.818	278	357	0	357			
2012	13.311	15.577	-2.266	6.067	13.846	2.416	785	874	669	3.954	277	334	0	334			
2013	13.873	15.297	-1.425	6.645	13.743	2.391	768	864	507	3.973	279	337	0	337			
2014	14.521	16.504	-1.983	6.847	14.721	2.452	754	955	731	4.267	298	442	0	442			
2015	14.997	16.447	-1.450	7.196	14.372	2.964	1.004	928	734	3.909	336	364	0	364			
2016	15.650	17.059	-1.409	7.700	14.789	3.170	1.037	929	889	3.852	345	300	0	300			
2017	17.973	19.336	-1.363	9.341	16.758	3.470	1.141	962	1.076	4.200	362	342	0	342			
2018	19.289	20.528	-1.239	10.418	17.912	3.669	1.185	940	1.036	4.262	394	315	0	315			
2019	19.679	20.915	-1.236	10.174	18.146	3.937	1.302	1.004	1.060	4.565	407	316	0	316			
2014 Q1	3.198	3.625	-427	1.546	3.279	525	132	225	144	903	70	76	0	76			
2014 Q2	3.582	4.189	-607	1.698	3.610	586	184	238	324	1.060	71	85	0	85			
2014 Q3	3.990	4.473	-483	1.792	3.927	790	277	258	190	1.151	80	153	0	153			
2014 Q4	3.750	4.216	-466	1.811	3.905	551	161	235	73	1.153	76	128	0	128			
2015 Q1	3.420	3.676	-255	1.666	3.227	566	194	238	186	949	69	100	0	100			
2015 Q2	3.766	4.262	-496	1.803	3.679	756	241	219	254	989	88	99	0	99			
2015 Q3	4.107	4.515	-408	1.870	3.804	1.010	358	249	266	979	88	83	0	83			
2015 Q4	3.703	3.994	-291	1.858	3.663	632	212	222	28	992	91	82	0	82			
2016 Q1	3.325	3.671	-346	1.657	3.200	617	195	221	190	830	85	70	0	70			
2016 Q2	3.955	4.377	-422	1.950	3.816	794	227	223	250	988	84	77	0	77			
2016 Q3	4.292	4.498	-207	1.985	3.781	1.040	391	256	242	1.011	84	78	0	78			
2016 Q4	4.079	4.513	-434	2.107	3.992	719	223	229	206	1.023	91	75	0	75			
2017 Q1	3.876	4.149	-273	2.043	3.653	659	202	232	204	942	90	82	0	82			
2017 Q2	4.517	5.011	-494	2.302	4.287	882	268	240	369	1.092	87	86	0	86			
2017 Q3	4.990	5.232	-242	2.491	4.375	1.157	431	256	334	1.086	92	88	0	88			
2017 Q4	4.591	4.945	-354	2.505	4.442	772	241	234	170	1.080	92	86	0	86			
2018 Q1	4.244	4.650	-406	2.391	4.073	674	243	233	241	946	92	72	0	72			
2018 Q2	4.950	5.237	-287	2.672	4.574	932	278	230	289	1.115	96	76	0	76			
2018 Q3	5.280	5.484	-204	2.692	4.681	1.238	423	241	287	1.109	94	86	0	86			
2018 Q4	4.816	5.157	-342	2.664	4.584	824	241	236	219	1.092	113	80	0	80			
2019 Q1	4.360	4.823	-463	2.367	4.241	731	242	255	249	1.008	91	78	0	78			
2019 Q2	5.161	5.528	-367	2.692	4.775	1.056	315	234	339	1.179	99	80	0	80			
2019 Q3	5.303	5.394	-91	2.584	4.572	1.307	464	242	251	1.170	106	80	0	80			
2019 Q4	4.855	5.170	-314	2.531	4.557	843	282	273	219	1.208	111	79	0	79			
2020. Q1	4.148	4.543	-395	2.322	3.995	618	241	214	211	995	96	72	0	72			

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

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

T23: Balance of Payments: Financial Account

- KM million -

Period	FINANCIAL ACCOUNT					
	Direct investment	Portfolio investment	Financial derivatives	Other investment	Reserve assets	Total
2008	-1.315	29	0	-1.551	-462	-3.300
2009	-344	274	0	-957	-104	-1.131
2010	-532	173	0	-857	258	-957
2011	-674	46	0	-1.378	-33	-2.039
2012	-506	19	0	-1.391	73	-1.806
2013	-342	144	0	-1.420	709	-909
2014	-784	107	0	-1.463	712	-1.428
2015	-509	110	0	-1.366	881	-885
2016	-550	167	1	-1.370	930	-822
2017	-645	157	1	-1.440	1.136	-792
2018	-838	255	-5	-1.209	1.114	-683
2019	-939	229	-1	-762	935	-539
2014 Q1	-250	13	0	-75	-161	-472
2014 Q2	-230	31	0	-330	163	-367
2014 Q3	-116	-20	0	-661	625	-172
2014 Q4	-189	83	0	-396	85	-417
2015 Q1	-105	-14	0	-106	-52	-276
2015 Q2	-210	-44	0	-245	213	-286
2015 Q3	-105	77	0	-558	378	-209
2015 Q4	-89	91	0	-458	342	-114
2016 Q1	-172	1	0	-129	-62	-361
2016 Q2	-59	47	0	-344	152	-204
2016 Q3	-123	80	0	-596	692	53
2016 Q4	-197	39	0	-301	148	-310
2017 Q1	-303	68	1	178	-257	-314
2017 Q2	-87	22	0	-405	260	-211
2017 Q3	-141	64	0	-637	747	33
2017 Q4	-114	4	0	-576	386	-300
2018 Q1	-293	-19	0	-437	304	-446
2018 Q2	-148	23	-1	-168	233	-60
2018 Q3	-264	82	-1	-342	555	30
2018 Q4	-132	168	-3	-262	22	-208
2019 Q1	-270	65	0	4	-225	-427
2019 Q2	-402	112	0	-363	492	-160
2019 Q3	-176	13	-1	-85	382	133
2019 Q4	-91	39	0	-318	286	-84
2020. Q1	-251	29	0	79	-145	-288

Source: CBBH, Balance of Payment Statistics.**Notes:**The detailed information can be found on the web, at www.cbbh.ba/statistics

T24: BH Foreign Trade

- KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2008		6.712	16.293	-9.581	41,2
2009		5.530	12.348	-6.818	44,8
2010		7.096	13.616	-6.521	52,1
2011		8.222	15.525	-7.303	53,0
2012		7.858	15.253	-7.395	51,5
2013		8.380	15.170	-6.790	55,2
2014		8.682	16.199	-7.518	53,6
2015		8.987	15.852	-6.865	56,7
2016		9.418	16.161	-6.743	58,3
2017		11.055	18.186	-7.130	60,8
2018		11.900	19.274	-7.374	61,7
2019		11.492	19.498	-8.006	58,9
2019	05	1.028	1.809	-781	56,8
	06	996	1.608	-613	61,9
	07	1.006	1.746	-740	57,6
	08	845	1.526	-681	55,4
	09	984	1.573	-589	62,6
	10	1.013	1.709	-695	59,3
	11	981	1.609	-628	61,0
	12	833	1.553	-720	53,6
2020.	01	856	1.236	-380	69,3
	02	923	1.568	-644	58,9
	03	848	1.483	-635	57,2
	04	696	1.134	-437	61,4
	05	737	1.183	-447	62,3
	06	888	1.417	-529	62,7
	07	875	1.512	-637	57,9

Notes:

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

T25: Export of goods by Country of Destination

- KM thousand -

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	"Other countries"	Total
2008		913.488	1.156.836	843.065	942.040	614.875	415.224	20.524	231.444	1.574.194	6.711.690
2009		814.110	944.144	702.356	741.441	463.129	325.370	51.853	229.506	1.259.290	5.531.199
2010		1.085.936	1.070.625	862.022	894.775	611.744	470.584	81.662	310.180	1.707.975	7.095.503
2011		1.215.957	1.204.440	963.546	1.001.879	706.818	619.042	150.054	300.430	2.059.947	8.222.112
2012		1.210.103	1.165.019	939.241	710.002	653.304	654.764	182.874	249.230	2.093.426	7.857.962
2013		1.310.844	1.194.637	1.003.294	766.745	686.503	687.565	174.625	270.745	2.285.317	8.380.275
2014		1.317.490	955.047	1.195.438	800.690	697.785	755.827	234.392	293.818	2.431.255	8.681.742
2015		1.412.906	925.166	1.214.930	770.695	748.870	743.062	354.630	262.844	2.554.212	8.987.315
2016		1.479.411	985.360	1.131.096	822.846	807.200	730.590	401.047	240.751	2.819.806	9.418.109
2017		1.595.704	1.284.200	1.209.035	1.093.685	973.397	899.235	431.094	352.507	3.216.524	11.055.383
2018		1.741.537	1.464.002	1.352.791	1.251.474	1.057.052	1.020.991	323.223	402.113	3.287.069	11.900.251
2019		1.675.709	1.399.922	1.300.534	1.308.885	1.006.226	1.089.881	292.554	407.211	3.011.551	11.492.472
2019	05	143.735	123.540	117.458	111.123	88.330	102.362	25.813	41.170	274.632	1.028.163
	06	135.534	113.298	139.819	103.998	82.513	91.049	21.020	35.732	272.639	995.601
	07	143.879	123.312	125.687	124.417	90.746	97.842	19.180	36.910	243.688	1.005.663
	08	126.514	103.501	66.934	105.959	65.956	105.144	15.636	31.722	223.537	844.904
	09	144.909	113.886	109.967	113.234	89.980	94.500	30.561	36.695	249.987	983.719
	10	148.655	114.153	110.603	111.347	86.423	91.369	27.651	36.315	286.941	1.013.456
	11	147.936	111.165	103.499	104.426	93.364	87.639	29.441	34.150	269.800	981.420
	12	104.414	102.014	78.884	122.062	70.460	65.663	28.424	34.859	225.947	832.728
2020	01	140.807	107.503	84.751	90.825	71.886	77.789	33.029	22.141	227.403	856.135
	02	149.502	121.264	89.989	91.294	88.020	88.510	27.954	34.913	231.929	923.375
	03	135.808	123.903	62.824	88.438	81.087	83.594	19.236	32.023	221.512	848.426
	04	112.808	109.722	53.771	79.734	58.964	73.166	12.983	23.413	171.806	696.366
	05	115.187	105.717	72.464	77.652	61.992	79.244	21.152	19.275	184.055	736.738
	06	133.117	113.843	95.333	96.079	71.913	86.124	21.117	23.681	246.682	887.890
	07	137.438	107.570	104.111	101.385	80.302	86.475	19.847	19.842	218.119	875.089

Notes:

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

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

T26: Import of goods by Country of Origin

- KM thousand -

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2008		1.914.630	1.520.914	1.725.962	2.779.927	748.615	963.337	344.006	863.067	606.669	4.825.390	16.292.516
2009		1.395.705	1.243.234	1.283.006	1.855.136	557.106	758.953	865.684	366.818	455.395	3.574.143	12.355.179
2010		1.424.980	1.210.391	1.429.477	2.058.946	655.539	808.852	1.189.105	379.083	489.083	3.970.781	13.616.238
2011		1.648.403	1.381.687	1.465.645	2.226.507	774.881	828.564	1.635.091	450.110	491.679	4.622.860	15.525.428
2012		1.725.796	1.429.362	1.431.534	2.202.545	816.377	803.360	1.493.885	449.381	504.094	4.396.607	15.252.942
2013		1.734.842	1.482.256	1.485.608	1.956.353	914.082	754.344	1.505.995	493.202	521.188	4.321.922	15.169.792
2014		1.869.564	1.653.565	1.629.521	1.851.693	1.359.548	763.235	1.292.467	582.203	532.109	4.665.372	16.199.278
2015		1.914.123	1.758.287	1.728.431	1.673.068	1.091.670	773.503	910.072	644.698	560.859	4.797.152	15.851.863
2016		1.998.877	1.899.582	1.828.142	1.617.713	1.091.966	831.403	729.427	687.349	556.399	4.920.158	16.161.014
2017		2.103.758	2.062.127	2.029.997	1.828.432	1.186.073	912.704	907.315	766.728	618.743	5.769.765	18.185.642
2018		2.297.072	2.170.785	2.070.768	1.915.158	1.339.232	917.011	892.371	874.490	672.990	6.124.091	19.273.968
2019		2.337.749	2.333.081	2.150.167	2.020.594	1.449.423	906.606	451.192	964.624	721.547	6.163.499	19.498.482
2019	05	232.852	214.051	186.874	188.149	133.109	80.179	56.134	86.112	65.807	565.833	1.809.099
	06	186.541	199.997	178.740	162.943	115.622	75.299	38.482	75.221	60.316	515.319	1.608.480
	07	212.594	216.021	192.463	201.885	125.654	77.760	24.767	78.468	61.173	554.724	1.745.508
	08	181.887	166.813	192.833	176.504	120.587	65.039	22.319	79.591	57.712	463.095	1.526.382
	09	187.016	204.584	188.749	160.143	113.678	72.935	22.608	79.091	54.181	489.621	1.572.606
	10	193.844	228.854	195.962	177.327	132.142	82.159	24.650	86.817	67.676	519.128	1.708.558
	11	187.228	199.133	182.926	162.168	127.898	85.467	30.130	81.201	66.672	486.529	1.609.352
	12	180.759	186.691	185.033	153.062	111.118	69.511	26.023	87.741	58.722	494.017	1.552.677
2020	01	149.803	154.277	133.593	120.760	103.823	61.197	31.890	56.900	47.202	376.848	1.236.294
	02	199.180	185.870	158.717	130.014	130.944	74.552	38.579	79.246	57.499	513.184	1.567.786
	03	192.167	152.433	154.766	140.875	92.871	74.548	34.944	82.041	63.250	495.301	1.483.196
	04	135.100	112.724	142.422	100.495	87.770	57.726	32.077	55.946	49.406	359.851	1.133.516
	05	139.087	156.241	135.451	104.025	100.679	58.781	26.650	55.218	48.682	358.668	1.183.482
	06	176.055	167.766	162.542	124.404	115.329	64.601	23.579	76.139	53.524	452.674	1.416.614
	07	179.075	190.182	164.483	149.567	130.681	78.335	23.827	80.816	59.798	454.869	1.511.632

Notes:

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

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

T27: Average Middle Exchange Rates of KM

	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia	
Year	Month	EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2008		1,955830	27,072193	0,078403	0,778567	1,299707	1,233196	1,030147	2,462700	1,336615	...	2,406718
2009		1,955830	26,641714	0,074058	0,698858	1,504078	1,295257	0,904894	2,195821	1,406763	...	2,083674
2010		1,955830	26,836049	0,077335	0,710646	1,684634	1,417637	0,979613	2,280434	1,476950	...	1,903300
2011		1,955830	26,296474	0,079574	0,702511	1,765578	1,589068	0,840993	2,253721	1,406117	...	1,918824
2012		1,955830	26,003868	0,077784	0,676389	1,909803	1,622699	0,845478	2,412276	1,522668	...	1,732491
2013		1,955830	25,806786	0,075328	0,658705	1,512911	1,589326	0,775940	2,304432	1,473557	0,239647	1,729721
2014		1,955830	25,619449	0,071033	0,633710	1,393940	1,610337	0,673375	2,426325	1,474019	0,239264	1,668863
2015		1,955830	25,688577	0,071687	0,631327	1,456462	1,832914	0,650180	2,694477	1,762605	0,280568	1,619915
2016		1,955830	25,960428	0,072346	0,627987	1,628845	1,794449	0,586378	2,396405	1,768011	0,266189	1,588875
2017		1,955830	26,205454	0,074317	0,632480	1,546889	1,761597	0,476205	2,232882	1,735482	0,256628	1,611317
2018		1,955830	26,365492	0,076267	0,613697	1,500585	1,693763	0,351884	2,210985	1,657498	0,250633	1,653621
2019		1,955830	26,365089	0,076197	0,601572	1,603053	1,758109	0,307940	2,230125	1,747204	0,252963	1,659447
2019	05	1,955830	26,363667	0,075934	0,602190	1,587865	1,728039	0,288749	2,247635	1,748101	0,255348	1,657979
	06	1,955830	26,398150	0,076344	0,606053	1,603326	1,750965	0,297850	2,195732	1,733912	0,251246	1,658366
	07	1,955830	26,462391	0,076584	0,601501	1,610390	1,765626	0,307488	2,177709	1,742289	0,253344	1,660465
	08	1,955830	26,468486	0,075838	0,598628	1,653818	1,794798	0,312183	2,136978	1,758385	0,249481	1,660635
	09	1,955830	26,426230	0,075603	0,588602	1,652743	1,792853	0,311053	2,193658	1,775687	0,249560	1,663057
	10	1,955830	26,306640	0,076103	0,589948	1,637729	1,781706	0,306041	2,233663	1,770379	0,249278	1,663845
	11	1,955830	26,283935	0,076614	0,587002	1,625323	1,781388	0,308303	2,278912	1,768661	0,251940	1,664403
	12	1,955830	26,282289	0,076697	0,591211	1,613039	1,789342	0,301150	2,307678	1,761559	0,251137	1,664006
2020	01	1,955830	26,279657	0,077513	0,585676	1,610655	1,815112	0,297118	2,302497	1,760392	0,254269	1,663573
	02	1,955830	26,243698	0,078077	0,580170	1,628638	1,835891	0,295843	2,327277	1,792315	0,256328	1,663504
	03	1,955830	25,862361	0,074014	0,567939	1,644355	1,846850	0,279727	2,194793	1,770131	0,252223	1,663610
	04	1,955830	25,748551	0,071812	0,548246	1,668842	1,854896	0,263592	2,233081	1,801671	0,254603	1,663619
	05	1,955830	25,819834	0,071776	0,557195	1,676773	1,850228	0,258844	2,210637	1,795166	0,252837	1,663244
	06	1,955830	25,843408	0,073279	0,562969	1,615352	1,825449	0,254617	2,176043	1,737783	0,245269	1,663322
	07	1,955830	25,959218	0,073674	0,556174	1,601932	1,827950	0,249369	2,161270	1,712728	0,244123	1,663329

T28: Foreign Debt Servicing

- KM thousand -

Creditor	Repayment Plan 2020			Performed in 2020		
	Principal	Interest	Total	Principal	Interest	Total at the end of July
Public Creditors	602.004	130.391	732.395	300.692	67.400	368.092
<i>International and Regional Organizations</i>	432.535	106.788	539.323	221.146	55.556	276.703
European Investment Bank	96.767	24.372	121.138	53.298	12.515	65.813
European Bank for Reconstruction and Development	127.586	6.867	134.453	63.976	3.269	67.245
World Bank - IDA	122.159	38.553	160.712	67.663	22.208	89.871
World Bank- IBRD1)	51.889	20.838	72.727	25.725	11.012	36.737
Council of Europe Development Bank1)	6.454	1.768	8.221	4.811	755	5.565
International Fund for Agriculture Development	4.210	837	5.047	1.761	356	2.118
IMF	0	10.040	10.040	0	3.486	3.486
European Union – European Commission	23.470	3.513	26.983	3.912	1.956	5.867
<i>Government and Government Agencies</i>	169.470	23.603	193.073	79.546	11.843	91.389
Paris Club1)	46.987	6.845	53.832	22.903	3.587	26.490
Saudi Development Fund	8.547	2.065	10.612	4.414	956	5.370
Other Bilateral	113.936	14.693	128.629	52.229	7.300	59.529
Private Creditors	36.377	326	36.703	18.188	170	18.358
London Club ¹⁾	36.377	326	36.703	18.188	170	18.358
Total	638.381	130.717	769.098	318.881	67.569	386.450

Source: BH Ministry of Finance and Treasury¹⁾ Debt incurred before 1992.

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