

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
JULY 2022

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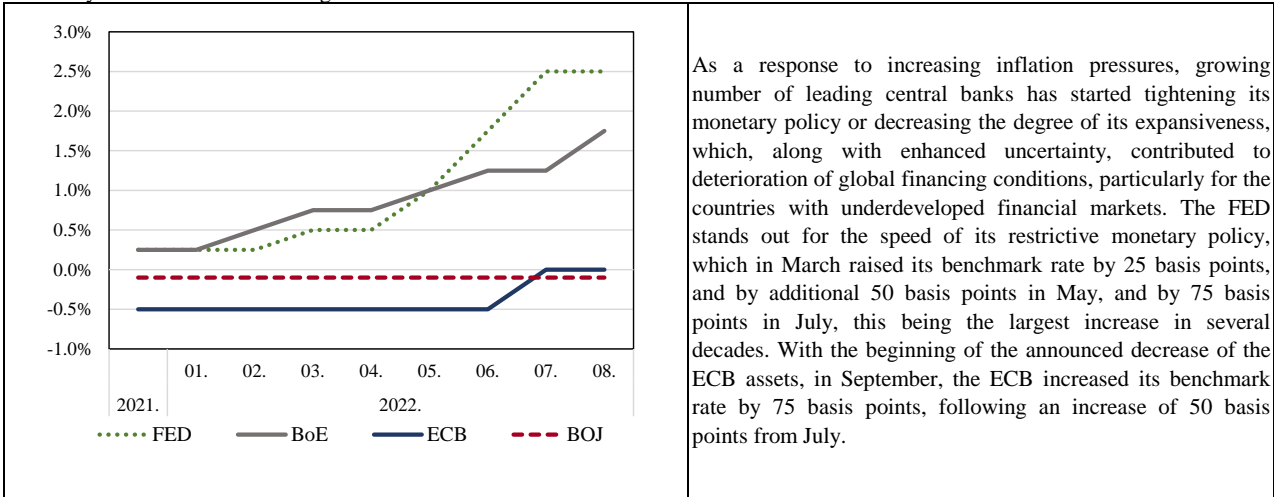
INTRODUCTION

In response to growing inflationary pressures, more and more leading central banks began to tighten monetary policy, whereby the ECB also increased its reference interest rates, and the yields on ten-year bonds of the euro zone countries recorded a decrease compared to the previous month (Graph 01 and 02). In accordance with the changes in the ECB's key interest rates from July, the CBBH adopted a Decision on amending the Decision on determining and maintaining required reserves and defining the reimbursement fee that will be applied from September 1, 2022 (Graph 03). The main cause of the increase in inflation at the global level, which reached a record level in July, is the further increase in energy prices, which was transmitted to the prices of agricultural products (Graph 04). In BH, a record increase in inflation was also recorded in July, which is generated by the price of food and the price of energy (Graph 05). As a result of the record growth of average consumer prices, nominal net wages continued to grow in July (Graph 06). The increase in the liabilities of the Entities' governments is the result of measures taken to harmonize pensions and salaries due to the strengthening of inflationary pressures (Graph 07). In July, there was a new increase in entity borrowing costs on the financial market as a consequence of the increase in ECB reference interest rates (Graph 08). Observed at the annual level, there is an increase in income, but monthly data show a decrease in income due to a significant tax refund (Graph 09). In the last two months, a slowdown in the rate of growth of VAT revenue on an annual basis was observed (Graph 10).

Industrial production recorded a decline in the last two months, and the largest decline was recorded in the processing industry (Graph 11). The trend of growth in imports and exports continued, which was mostly caused by the rise in commodity prices (Graphs 12 and 13). The coverage of imports by exports in July is at the lowest level in the last two years (Graph 14).

Total deposits with commercial banks recorded monthly growth (Graph 15). Loans to non-financial companies also continue to grow, and housing loans to households stand out due to high growth rates (Graph 16). As a result of the realized positive balance of purchase and sale of KM, there was a significant increase in foreign exchange reserves of the CBBH in July (Graph 17). The growth of reserve money in July is mostly influenced by the growth of cash outside the monetary authorities (Graph 18).

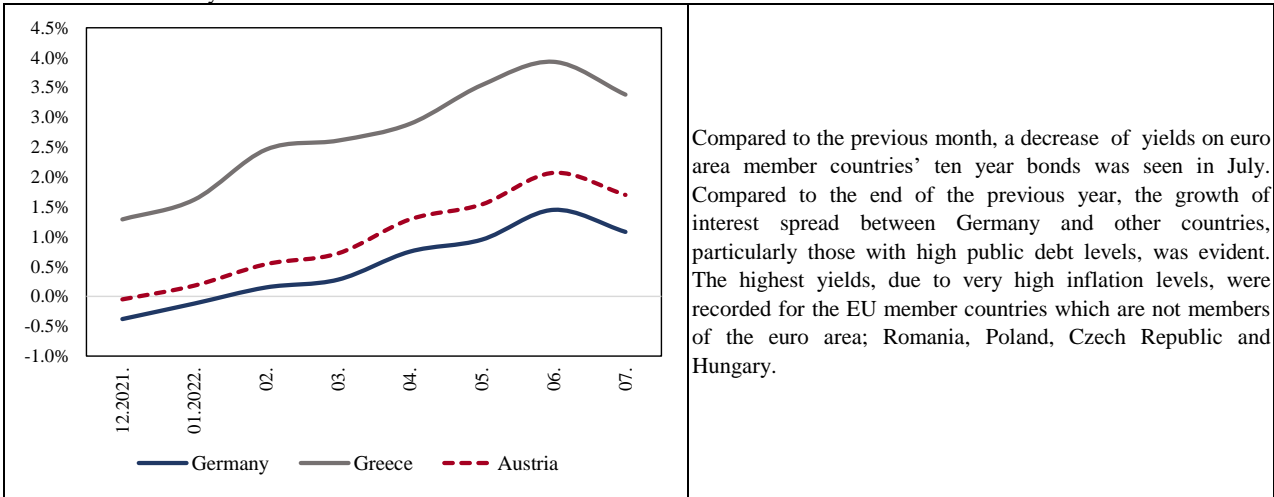
G01: Key Interest Rates of Leading Central Banks



As a response to increasing inflation pressures, growing number of leading central banks has started tightening its monetary policy or decreasing the degree of its expansiveness, which, along with enhanced uncertainty, contributed to deterioration of global financing conditions, particularly for the countries with underdeveloped financial markets. The FED stands out for the speed of its restrictive monetary policy, which in March raised its benchmark rate by 25 basis points, and by additional 50 basis points in May, and by 75 basis points in July, this being the largest increase in several decades. With the beginning of the announced decrease of the ECB assets, in September, the ECB increased its benchmark rate by 75 basis points, following an increase of 50 basis points from July.

Source: ECB, FED, BoE, BOJ

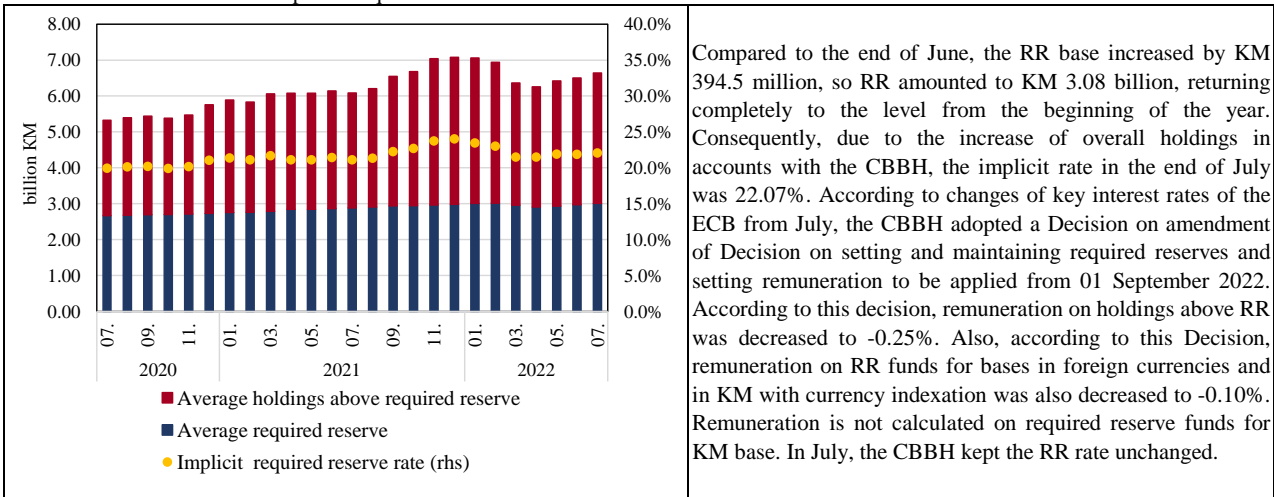
G02: Yield to Maturity Rates in the Market of Ten Year Bonds



Compared to the previous month, a decrease of yields on euro area member countries' ten year bonds was seen in July. Compared to the end of the previous year, the growth of interest spread between Germany and other countries, particularly those with high public debt levels, was evident. The highest yields, due to very high inflation levels, were recorded for the EU member countries which are not members of the euro area; Romania, Poland, Czech Republic and Hungary.

Source: CBBH

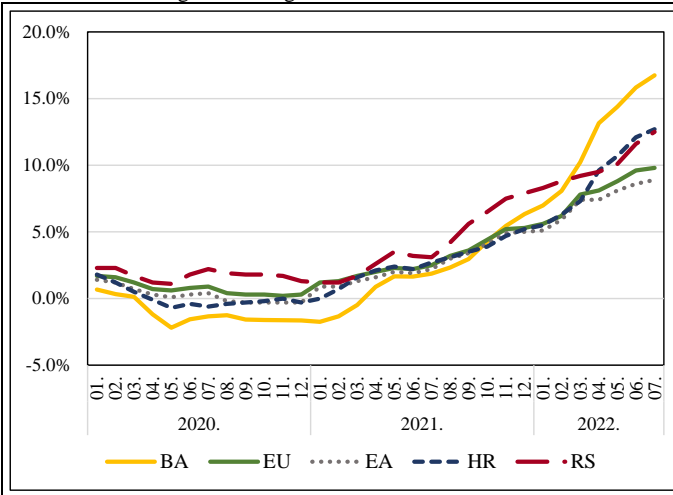
G03: Reserve Accounts and Implicit Required Reserve Rate



Compared to the end of June, the RR base increased by KM 394.5 million, so RR amounted to KM 3.08 billion, returning completely to the level from the beginning of the year. Consequently, due to the increase of overall holdings in accounts with the CBBH, the implicit rate in the end of July was 22.07%. According to changes of key interest rates of the ECB from July, the CBBH adopted a Decision on amendment of Decision on setting and maintaining required reserves and setting remuneration to be applied from 01 September 2022. According to this decision, remuneration on holdings above RR was decreased to -0.25%. Also, according to this Decision, remuneration on RR funds for bases in foreign currencies and in KM with currency indexation was also decreased to -0.10%. Remuneration is not calculated on required reserve funds for KM base. In July, the CBBH kept the RR rate unchanged.

Source: CBBH

G04: Annual Change of Average Consumer Prices in Selected Countries

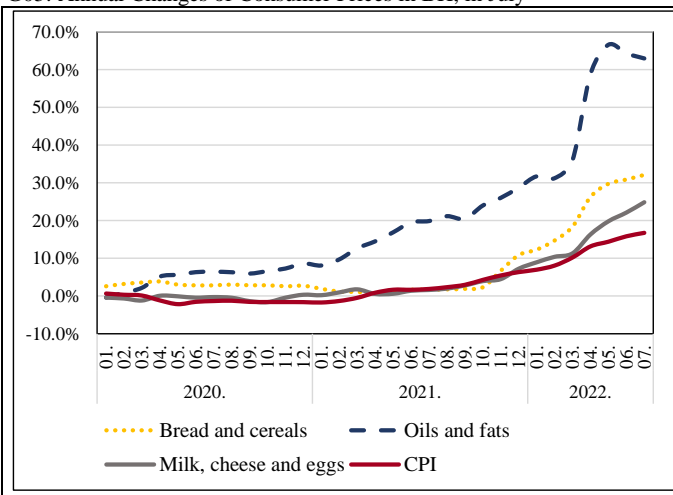


The consumer prices level reached its record high in July. The main generators of growth of consumer prices were the prices of gas and electric energy, which brought about the increase of the prices of fertilizers and other agricultural products. The prices of food and electric energy, gas and other fuels increased at the annual level in the EU in July by 13.2% and 43.1%, respectively.

The growth of average consumer prices in the euro area in July amounted to 8.9% at the annual level, which is a rather high level, so it could stay for a longer period than targeted medium term level. Therefore, the ECB increased key interest rates by 75 basis points since September, and they announced several additional increases. In July, the FED again increased the benchmark interest rate by 75 basis points, which represented the fourth increase since the beginning of the year.

Source: Eurostat

G05: Annual Changes of Consumer Prices in BH, in July

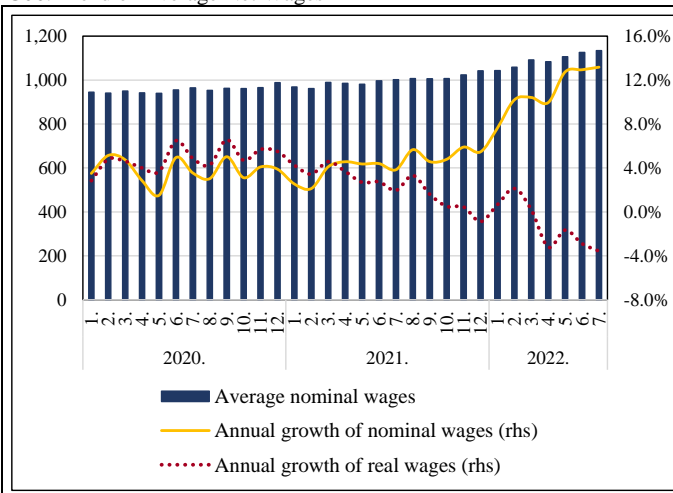


In July, a record high growth of average consumer prices was recorded, mainly due to a significant growth of the prices of food and transport (annual growth of 24.7% and 34.2% respectively). In the first seven months of the current year, inflation of 12.2% was recorded compared to the same period of the previous year.

The price category of food in BH has a higher share in consumer basket than in the EU member countries (the weight for food and non-alcohol beverages is 0.33), which is generally a rule for the countries with lower average income per capita. The category of food significantly impacts the overall inflation perception, as food is included in the basic necessities of life. In July, the highest growth of prices in this category was recorded for oils and fats, this being 63% at the annual level.

Source: BHAS

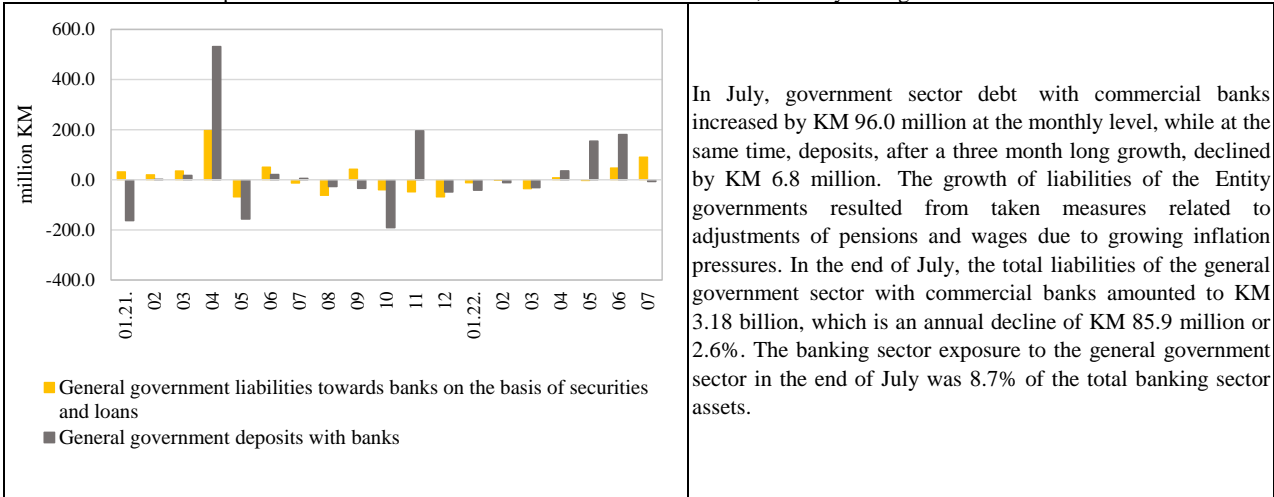
G06: Trend of Average Net Wages



The growth of the number of employees was recorded in July, amounting to 2.1% at the annual level. The highest growth of the number of employees was recorded in information and communication, while the largest decline was recorded in real estate business. Labour market, since the beginning of the year, was impacted by a strong growth of nominal net wages which in July recorded an annual growth of 13.2%. The strongest annual growth of nominal net wage in July was recorded in administrative and auxiliary service activities (30.4%) and hotels and catering industry (20.5%). Having in mind a record high growth of average consumer prices in July, real net wages recorded a decline compared to nominal wages.

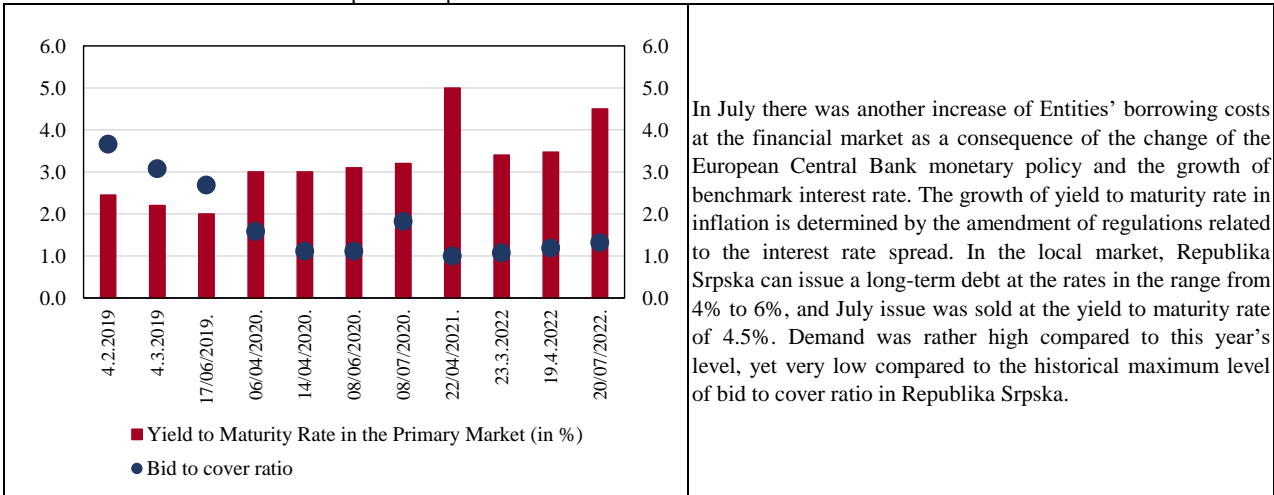
Source: BHAS

G07: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



Source: CBBH

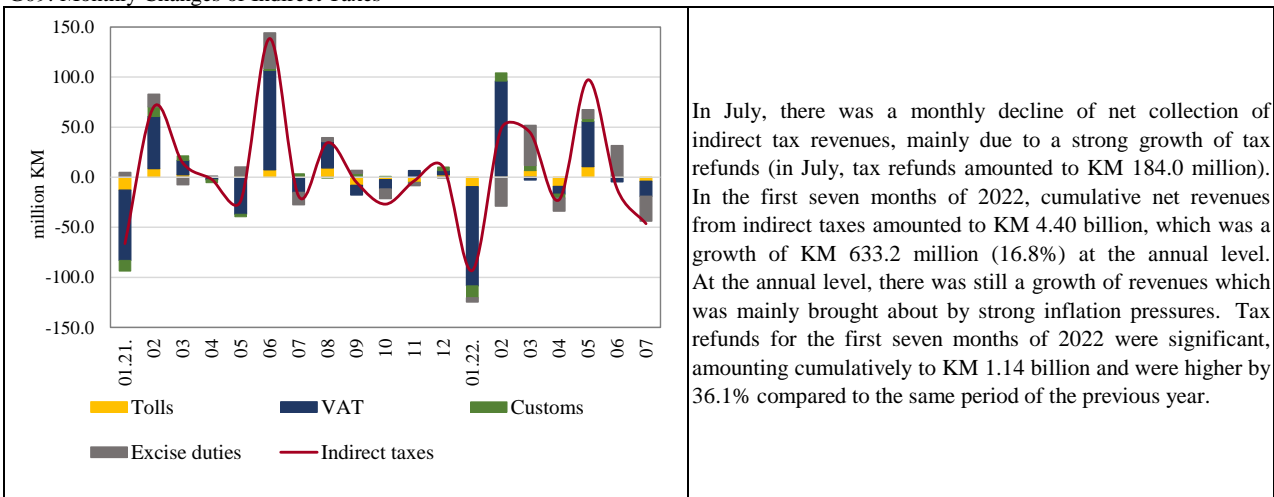
G08: Issue of Five Year Bonds of Republika Srpska



Source: BHAS

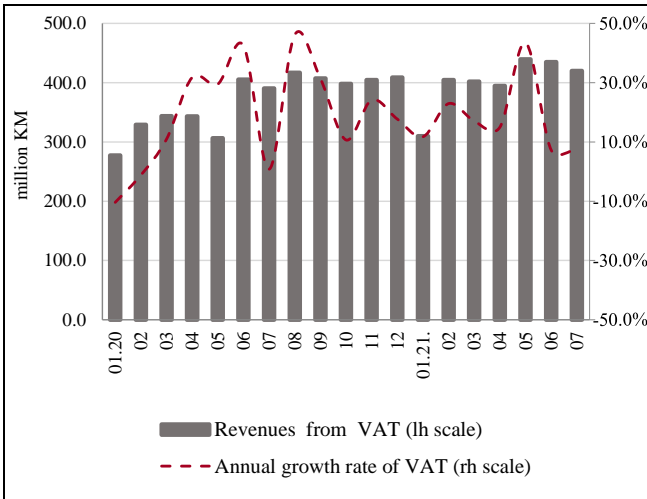
Note: The survey of five year bond issues does not include the issues in foreign markets.

G09: Monthly Changes of Indirect Taxes



Source: ITA

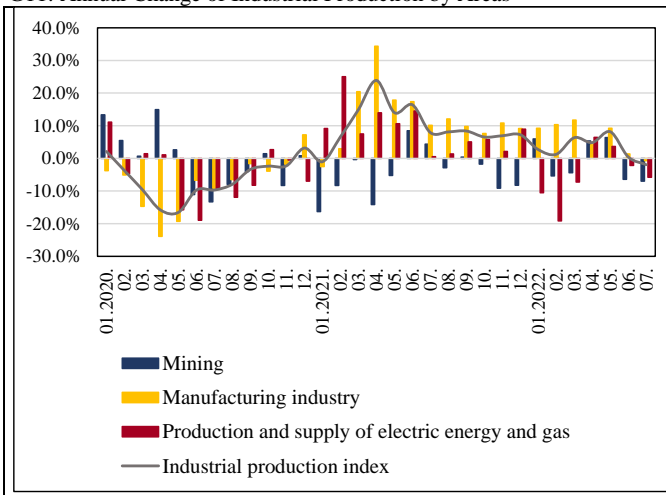
G10: Revenues from VAT



The growth rate of revenues from VAT at the annual level slowed down since June. As VAT is the main type of taxes providing fund inflows to the Entity budgets, due to the mentioned slowdown, shrinking of fiscal possibilities to finance measures for mitigating inflation pressures is expected in the period ahead. During the first seven months, the cumulative net amount of KM 2.81 billion was collected on the basis of VAT, which is higher by KM 410 million (17.1%) compared to the same period of the previous year. The amount of revenues from VAT, at the annual level, was impacted strongly by the growth of the general price level, also the growth of VAT on imports and the growth of local VAT. The amounts of VAT refunds remained significant following the export growth trend.

Source: ITA

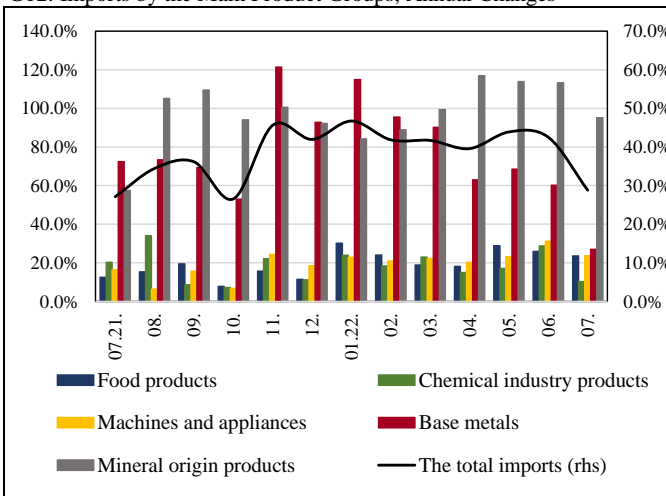
G11: Annual Change of Industrial Production by Areas



Industrial production in July slowly declined by 1.9% at the annual level, and a decline of industrial production at the monthly level continued. The largest decline at the annual level was seen in activities of manufacturing industry, and production and supply of electric energy and gas, while a negligible decline was recorded in mining. In the first seven months of the current year, the total industrial production increased by 3.1% compared to the same period of the previous year. For the observed period, manufacturing industry increased by 6.2%, while other activities recorded a decline.

Source: BHAS

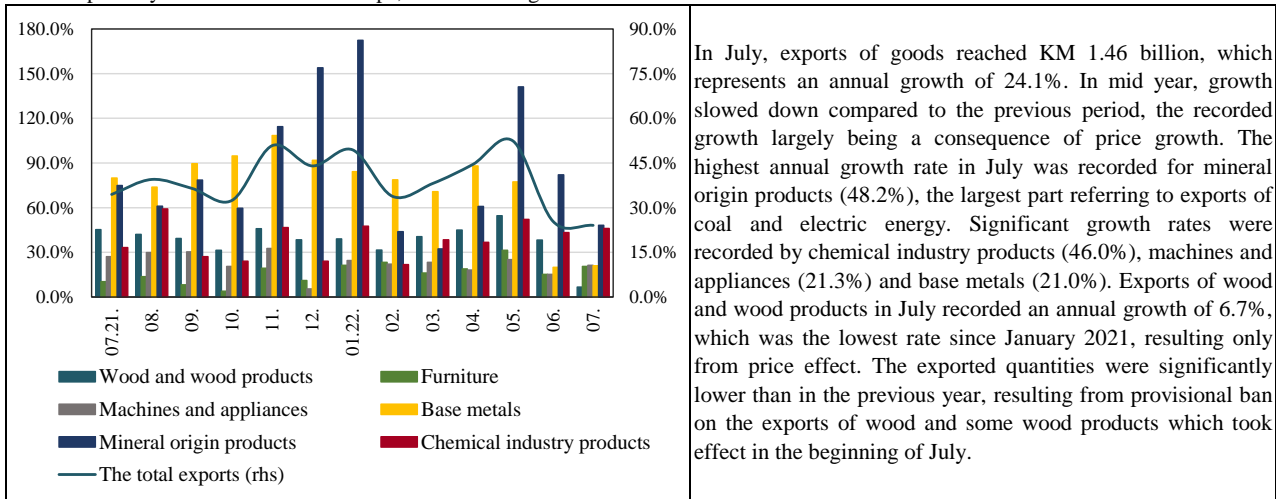
G12: Imports by the Main Product Groups, Annual Changes



The value of imported goods in July amounted to KM 2.47 billion, which is an annual growth of 28.8%, mainly brought about by the growth of prices of imported goods. The highest annual growth of import value in July was recorded in imports of mineral origin products (95.1%), which was almost entirely related to the growth of energy prices in the global market. Imports of base metals also recorded an annual growth of value, the growth being much lower than in previous months. Other most significant import groups of products (machines and appliances, chemical industry products and food products) recorded an annual growth of import value in July, with a rather small part related to quantity growth.

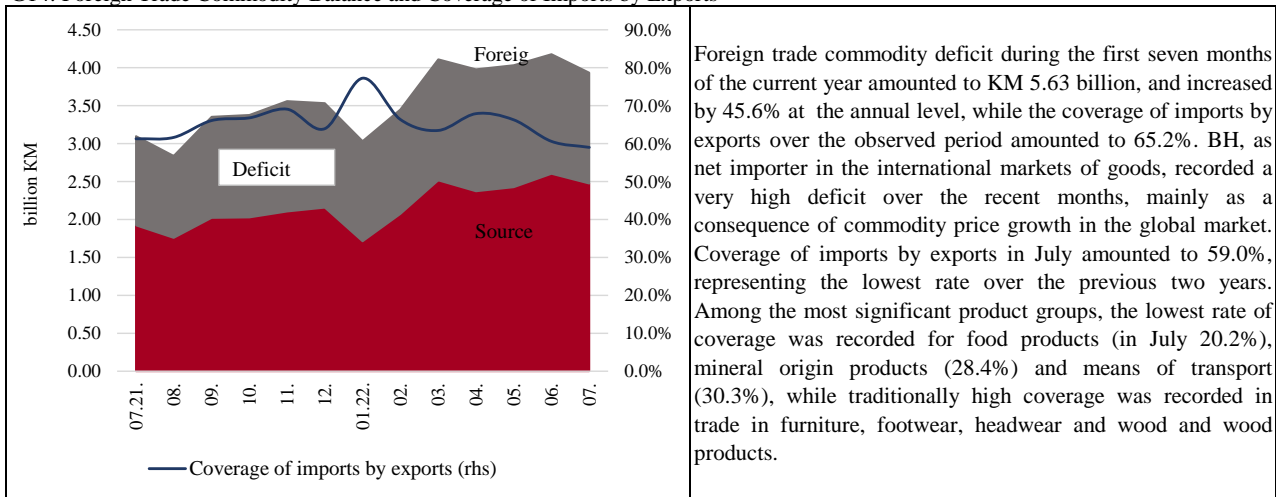
Source: BHAS

G13: Exports by the Main Product Groups, Annual Changes



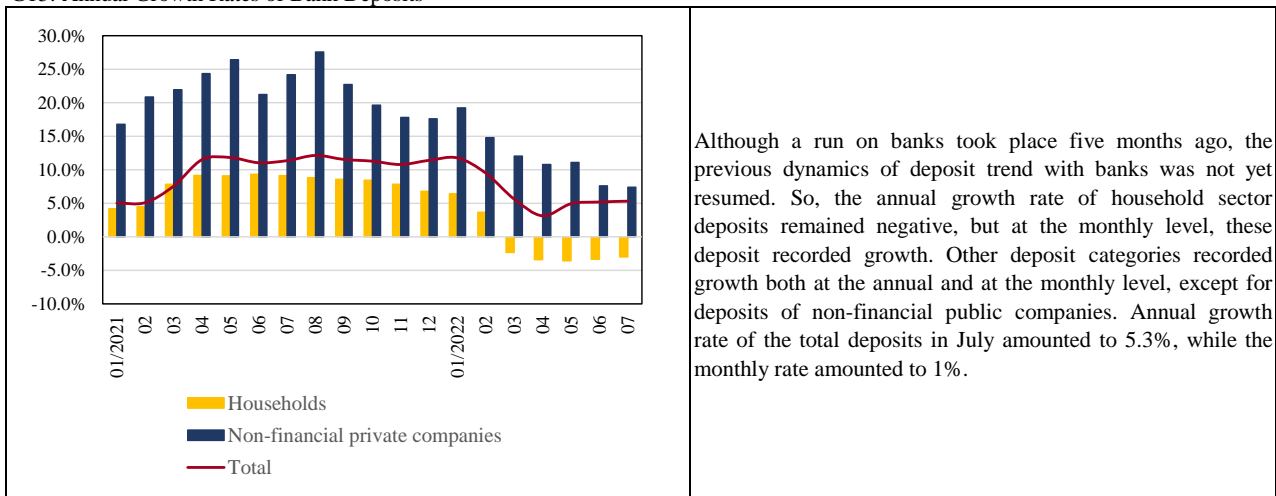
Source: BHAS

G14: Foreign Trade Commodity Balance and Coverage of Imports by Exports



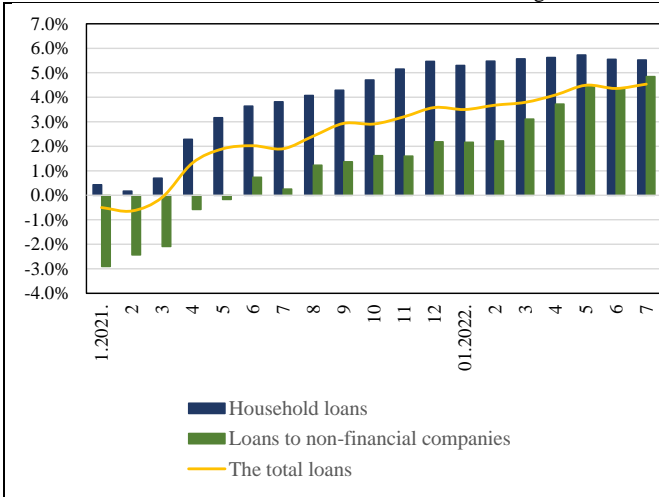
Source: BHAS

G15: Annual Growth Rates of Bank Deposits



Source: CBBH

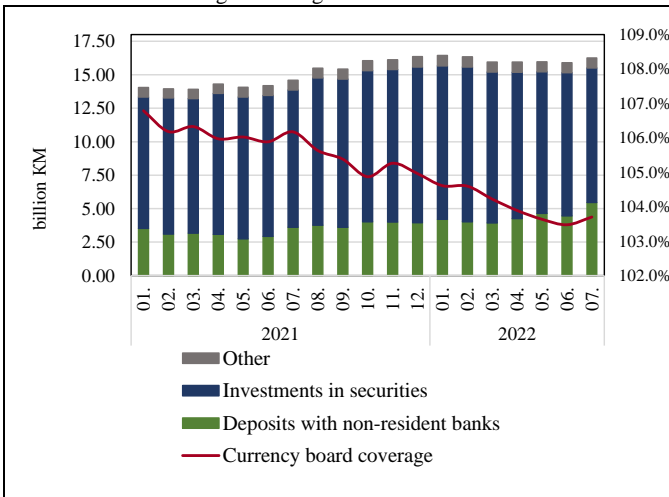
G16: Annual Growth Rates of Loans in Bosnia and Herzegovina



In the reporting period, there were no significant changes in banks' lending to household sector. The highest growth rates were still recorded for housing loans to households, which could be related to a considerable growth of real estate prices. On the other hand, over the previous four months, the continuing growth of loans to non-financial private companies was observed after very low growth rates. The increasing contribution to the annual growth rate of the total loans was coming from loans to non-financial private companies since March 2022.

Source: CBBH

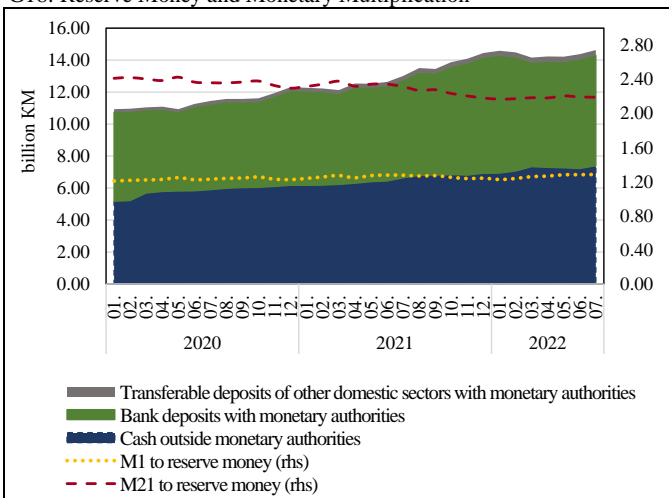
G17: The CBBH Foreign Exchange Reserves



In the end of July 2022, net foreign exchange reserves amounted to KM 16.26 billion, and compared to June, they increased by KM 368 million. Monthly balance of purchase of sale with commercial banks and internal depositors was positive, amounting to KM 318.3 million, while KM 30.28 million was related to foreign debt repayment. At the annual level, foreign exchange reserves increased by KM 1.67 billion, however, their annual growth slowed down. The coverage of monetary liabilities with the CBBH foreign exchange reserves in the end of July amounted to 103.70%. In the period to come, other changes and expected measures of the leading central banks would influence the value of the invested foreign exchange reserves of the CBBH.

Source: CBBH

G18: Reserve Money and Monetary Multiplication



The highest contribution to the monthly growth of reserve money in July came from the growth of cash outside monetary authorities in the amount of KM 175.3 million. Following a significant decrease of bank deposits with monetary authorities recorded in the beginning of this year, since April, this component of reserve money increased, amounting to KM 6.89 billion in the end of July. Reserve money was higher than in the same period of last year by KM 1.62 billion. Due to changes in reserve money and monetary aggregates recorded during July, monetary multipliers did not record any significant oscillations. The upward trend of monetary aggregate M2 was present in July mainly under the impact of growth of transferable deposits in the local currency.

Source: CBBH

STATISTICAL APENDIX

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

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

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

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

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

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

Due to the application of International Accounting Standards (IAS) and the International Financial Reporting Standards applied in BH Federation banks and the transfer of money flows in December 2011 data, the following changes have occurred at the assets side: decrease of loans by KM 155 million, an increase in other assets by KM 10 million, at the liabilities side: decrease of liabilities to non-residents in the amount of 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 BH Federation reclassified deposits in the amount of around KM 80 million, from the deposits of public companies to the Entities' governments deposits, in line with the IMF recommendations.

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

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

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

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

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

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

T01: Main Economic Indicators				
	07 2022	Changes compared to		
		06 2022	12 2021	07 2021
FINANCIAL SECTOR	in KM million			
<i>Monetary sector</i>				
Money supply M2	32,038	1.7%	1.7%	6.5%
Foreign currency reserves	16,263	2.3%	-0.5%	11.5%
Average balance of reserve accounts with CBBH	6,641	2.1%	-7.3%	9.2%
<i>Banking sector</i>				
Total loans	21,763	0.2%	3.3%	4.5%
Total deposits	28,059	1.0%	0.8%	5.3%
<i>Non-banking sector</i>				
BLSE turnover	46.4	78.8%	-21.5%	32.0%
SASE turnover	77.8	-37.2%	365.6%	2342.6%
Turnover in RTGS	10,138	-11.0%	-6.2%	14.9%
Turnover in giro clearing system	1,864	-2.9%	-8.2%	6.8%
<i>Stock Exchange Indices</i>				
BIRS	746	1.0%	11.7%	32.7%
SASX 30	1,691	0.4%	-4.2%	14.9%
REAL SECTOR	in persons	06 2022	12 2021	07 2021
Consumer prices - BH		0.7%	11.3%	16.7%
Industrial production - BH		-3.5%	-8.1%	-1.9%
Number of unemployed persons - BH	361,774	0.6%	-3.7%	-8.5%
EXTERNAL SECTOR	in KM million	Changes compared to		
		06 2022	12 2021	07 2021
Imports	2,475	-4.9%	14.8%	28.8%
Exports	1,460	-7.4%	6.0%	24.1%
PUBLIC FINANCE	in KM million	06 2022	12 2021	07 2021
Net indirect taxes	645.9	-6.7%	2.7%	4.1%
VAT	420.0	-3.4%	2.8%	7.6%
Excise duties	137.4	-15.2%	7.0%	1.7%
Customs fees	35.4	0.0%	2.6%	27.8%

T02: Buying and Selling of KM

KM thousand

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2012		5,511,162	5,491,846	19,316	5,471,998
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2015		5,470,552	4,699,060	771,492	7,599,818
2016		7,485,849	6,622,039	863,811	8,463,629
2017		8,476,378	7,421,186	1,055,192	9,518,821
2018		10,792,432	9,780,514	1,011,918	10,530,740
2019		11,385,556	10,533,525	852,031	11,382,771
2020		11,344,462	10,184,558	1,159,904	12,542,676
2021		9,872,890	7,399,673	2,473,217	15,015,893
2021	01	738,539	824,696	-86,157	12,456,519
	02	798,017	812,156	-14,140	12,442,379
	03	1,179,942	1,221,038	-41,096	12,401,283
	04	1,981,660	1,565,602	416,058	12,817,341
	05	512,503	491,079	21,423	12,838,765
	06	650,006	520,484	129,523	12,968,287
	07	527,398	179,125	348,272	13,316,560
	08	807,920	274,613	533,308	13,849,867
	09	556,607	595,809	-39,202	13,810,665
	10	880,230	203,631	676,599	14,487,264
	11	624,500	378,318	246,182	14,733,446
	12	615,569	333,121	282,447	15,015,893
2022	01	382,250	239,410	142,840	15,158,733
	02	438,525	536,952	-98,427	15,060,306
	03	521,538	823,701	-302,163	14,758,143
	04	488,502	440,565	47,937	14,806,080
	05	464,757	405,895	58,862	14,864,942
	06	489,905	381,593	108,312	14,973,255
	07	663,166	344,861	318,305	15,291,560

T03: Foreign Reserves of CBBH

end of period, KM million

Year	Month	Gross Foreign Reserves						Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
		Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities				
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	12	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2016	12	205.1	2.6	194.8	2,970.4	0.0	6,158.2	9,531.1	9,529.0	8,926.3	602.6
2017	12	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2018	12	210.0	2.2	274.1	2,911.4	0.0	8,225.4	11,623.2	11,621.4	10,983.3	638.1
2019	12	254.1	0.2	322.6	3,102.8	0.0	8,917.4	12,597.1	12,595.4	11,824.2	771.2
2020	12	291.6	0.9	142.2	3,832.1	0.0	9,601.3	13,868.0	13,866.3	12,970.6	895.7
2021	12	302.0	1.9	469.6	3,945.1	0.0	11,629.6	16,348.1	16,345.8	15,573.0	772.8
2021	01	285.6	3.4	143.7	3,534.3	0.0	9,795.2	13,762.3	13,760.6	12,886.0	874.5
	02	269.6	0.8	143.5	3,104.1	0.0	10,154.9	13,673.0	13,671.2	12,875.3	795.9
	03	273.3	0.9	143.1	3,162.9	0.0	10,058.9	13,639.0	13,636.9	12,825.4	811.5
	04	276.3	3.6	143.1	3,087.2	0.0	10,523.4	14,033.6	14,031.7	13,242.6	789.1
	05	292.8	1.2	436.4	2,752.6	0.0	10,575.9	14,059.0	14,057.2	13,260.1	797.1
	06	280.3	4.2	436.4	2,925.2	0.0	10,534.5	14,180.6	14,178.7	13,390.5	788.2
	07	286.9	6.8	437.7	3,611.3	0.0	10,245.0	14,587.6	14,585.6	13,739.3	846.3
	08	288.4	4.3	442.5	3,768.3	0.0	10,995.3	15,498.7	15,496.9	14,672.6	824.3
	09	284.8	4.4	443.6	3,617.1	0.0	11,065.2	15,415.1	15,412.9	14,627.9	785.0
	10	289.5	4.4	443.5	4,016.9	0.0	11,293.1	16,047.5	16,045.7	15,302.2	743.5
	11	293.8	1.9	443.5	4,006.7	0.0	11,375.0	16,121.0	16,119.1	15,313.1	806.0
	12	302.0	1.9	469.6	3,945.1	0.0	11,629.6	16,348.1	16,345.8	15,573.0	772.8
2022	01	300.3	4.8	471.4	4,198.6	0.0	11,467.4	16,442.5	16,439.9	15,715.2	724.7
	02	319.3	2.2	440.6	4,025.1	0.0	11,553.1	16,340.1	16,337.5	15,619.3	718.2
	03	301.3	2.1	457.0	3,926.1	0.0	11,268.7	15,955.3	15,952.3	15,306.2	646.2
	04	309.6	5.2	453.0	4,254.5	0.0	10,932.7	15,955.1	15,952.2	15,354.8	597.4
	05	294.6	1.6	452.6	4,647.1	0.0	10,574.1	15,969.9	15,967.3	15,407.3	560.0
	06	296.7	1.6	452.6	4,465.2	0.0	10,681.4	15,897.5	15,895.1	15,361.1	534.0
	07	297.3	8.0	455.7	5,452.4	0.0	10,052.5	16,265.9	16,263.1	15,682.8	580.4

Notes:

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

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

T04: Monetary Aggregates

end of period, KM million

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013	12	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015	12	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016	12	4,066.8	4,269.1	52.0	3,401.2	5,899.8	3,883.0	1,535.6	5,478.0	8,387.9	9,301.0	10,896.6	20,197.6
2017	12	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2018	12	4,750.6	5,523.3	125.5	3,978.6	8,166.4	4,302.2	1,961.4	5,782.4	10,399.4	12,145.1	12,046.0	24,191.1
2019	12	5,199.9	5,743.6	176.6	4,330.1	8,921.1	2,998.0	2,490.3	7,593.2	11,120.2	13,251.2	13,081.5	26,332.7
2020	12	6,172.5	5,901.1	231.8	5,043.4	10,011.8	3,034.7	2,902.5	7,256.6	12,305.4	15,055.2	13,193.8	28,249.0
2021	12	6,923.8	7,219.6	304.9	5,540.0	12,387.6	3,044.2	3,300.1	7,243.8	14,448.3	17,927.5	13,588.1	31,515.6
2021	01	6,166.4	5,855.2	243.0	5,027.9	10,162.3	3,016.7	2,940.5	7,266.6	12,264.6	15,190.2	13,223.8	28,414.0
	02	6,188.9	5,797.1	242.3	5,065.2	10,283.6	3,029.3	2,999.6	7,273.9	12,228.2	15,348.7	13,302.8	28,651.6
	03	6,222.3	5,654.8	244.7	5,053.8	10,367.4	3,035.0	3,033.2	7,336.5	12,121.7	15,421.2	13,404.7	28,825.9
	04	6,304.6	5,977.1	258.6	5,152.0	10,466.2	3,029.3	3,050.1	7,377.0	12,540.2	15,618.1	13,456.4	29,074.5
	05	6,406.0	5,859.1	258.8	5,191.6	10,732.5	3,011.7	3,064.8	7,340.6	12,523.9	15,924.1	13,417.1	29,341.2
	06	6,441.3	5,941.7	261.3	5,211.3	10,931.2	3,111.9	3,043.9	7,326.3	12,644.3	16,142.5	13,482.1	29,624.6
	07	6,645.1	6,081.7	275.0	5,432.9	11,149.8	3,072.3	3,103.5	7,323.8	13,001.7	16,582.8	13,499.6	30,082.4
	08	6,796.3	6,416.7	291.5	5,460.7	11,639.1	3,086.0	3,168.3	7,288.9	13,504.5	17,099.8	13,543.2	30,643.0
	09	6,814.9	6,346.9	292.5	5,436.2	11,658.5	3,107.5	3,119.6	7,326.9	13,454.2	17,094.7	13,554.0	30,648.7
	10	6,843.3	6,733.8	302.7	5,469.8	11,886.1	3,084.4	3,196.3	7,368.5	13,879.9	17,356.0	13,649.3	31,005.3
	11	6,816.9	6,965.9	304.4	5,404.2	12,009.3	3,032.5	3,299.5	7,318.7	14,087.2	17,413.5	13,650.6	31,064.2
	12	6,923.8	7,219.6	304.9	5,540.0	12,387.6	3,044.2	3,300.1	7,243.8	14,448.3	17,927.5	13,588.1	31,515.6
2022	01	6,934.0	7,332.4	319.3	5,481.5	12,385.1	3,116.4	3,454.2	7,172.5	14,585.7	17,866.6	13,743.1	31,609.7
	02	7,062.7	7,103.0	317.8	5,678.1	12,238.7	3,042.3	3,401.9	7,107.6	14,483.5	17,916.8	13,511.7	31,468.5
	03	7,333.7	6,496.1	327.4	5,855.3	11,970.2	2,872.3	3,344.2	6,881.7	14,157.2	17,825.4	13,098.3	30,923.7
	04	7,295.2	6,591.7	345.3	5,938.2	12,059.1	2,936.3	3,228.0	6,885.0	14,232.1	17,997.3	13,049.3	31,046.6
	05	7,270.0	6,594.8	355.0	5,854.6	12,363.9	2,857.4	3,320.8	6,965.5	14,219.8	18,218.5	13,143.8	31,362.3
	06	7,222.0	6,828.7	317.4	5,855.3	12,552.3	2,907.4	3,201.8	6,992.5	14,368.1	18,407.7	13,101.8	31,509.4
	07	7,397.4	6,897.0	334.5	6,070.9	12,722.1	2,938.5	3,276.7	7,029.4	14,628.8	18,793.0	13,244.6	32,037.5

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

Year	Month	ASSETS											Total
		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			
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
2012	12	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2	
2013	12	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1	
2014	12	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9	
2015	12	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1	
2016	12	12,199.0	-2,476.4	9,722.6	101.8	517.8	375.6	7,743.9	67.2	8,155.8	16,962.0	26,684.6	
2017	12	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2	
2018	12	15,505.5	-3,041.1	12,464.4	-464.7	496.0	428.0	8,654.6	136.8	9,306.3	18,556.9	31,021.4	
2019	12	17,069.9	-3,120.0	13,949.9	-679.3	506.7	509.3	9,070.9	152.2	10,024.9	19,584.7	33,534.6	
2020	12	18,340.2	-2,326.3	16,013.9	-236.3	538.1	540.8	8,618.1	155.0	9,937.9	19,553.6	35,567.5	
2021	12	21,065.4	-1,949.0	19,116.3	-804.4	583.5	532.3	8,812.6	164.1	10,478.3	19,766.3	38,882.7	
2021	01	18,315.1	-2,210.9	16,104.2	9.9	533.1	532.2	8,540.1	146.2	9,915.1	19,676.7	35,780.9	
	02	18,367.4	-2,171.9	16,195.5	6.2	529.4	532.7	8,618.9	139.7	9,937.6	19,764.5	35,959.9	
	03	18,432.5	-2,095.2	16,337.3	-16.1	513.4	518.9	8,684.9	144.7	10,009.3	19,855.0	36,192.3	
	04	18,915.7	-2,076.5	16,839.2	-352.0	515.9	516.9	8,739.0	133.9	10,069.5	19,623.1	36,462.3	
	05	19,101.3	-2,066.3	17,035.0	-294.9	512.1	509.9	8,750.7	130.7	10,146.3	19,755.0	36,790.0	
	06	19,149.5	-1,980.9	17,168.6	-261.7	509.0	510.3	8,837.3	133.7	10,245.0	19,973.6	37,142.2	
	07	19,665.2	-1,932.9	17,732.2	-276.7	519.2	499.9	8,782.4	161.7	10,305.5	19,992.0	37,724.2	
	08	20,603.3	-1,889.9	18,713.4	-748.6	509.4	520.2	8,760.4	156.8	10,346.2	19,544.4	38,257.8	
	09	20,441.8	-1,889.3	18,552.5	-745.2	562.2	527.6	8,791.2	153.3	10,394.3	19,683.4	38,235.9	
	10	20,870.0	-1,877.9	18,992.2	-813.3	557.0	514.6	8,793.5	154.9	10,449.4	19,656.1	38,648.2	
	11	20,999.2	-1,821.8	19,177.4	-866.2	563.0	534.8	8,793.3	152.9	10,483.7	19,661.4	38,838.8	
	12	21,065.4	-1,949.0	19,116.3	-804.4	583.5	532.3	8,812.6	164.1	10,478.3	19,766.3	38,882.7	
2022	01	21,119.7	-1,859.7	19,260.0	-770.8	571.0	528.4	8,731.5	160.2	10,439.3	19,659.8	38,919.8	
	02	20,849.0	-1,851.6	18,997.4	-763.2	566.4	535.2	8,818.1	160.0	10,481.7	19,798.3	38,795.7	
	03	20,159.7	-1,853.4	18,306.3	-766.5	552.7	526.6	8,961.7	161.4	10,564.4	20,000.1	38,306.4	
	04	20,060.9	-1,779.0	18,281.9	-759.7	545.2	528.3	9,070.9	165.3	10,636.1	20,186.0	38,467.9	
	05	20,257.9	-1,799.0	18,458.9	-977.7	540.4	526.3	9,148.5	168.3	10,726.6	20,132.4	38,591.2	
	06	20,201.4	-1,877.8	18,323.6	-914.7	538.5	508.8	9,223.4	177.1	10,810.9	20,344.0	38,667.6	
	07	20,681.6	-1,826.8	18,854.8	-878.5	538.8	526.3	9,213.8	165.6	10,880.9	20,446.9	39,301.7	

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 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

Year	Month	LIABILITIES													Total
		Money Supply (M2)				Securities	Loans	Shares and Other Equity	Other Items (Net)						
		Money (M1)		Quasi Money (QM)											
Currency outside Banks	Transferable Deposits in Dom. Curr.	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.											
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14	
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0	
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7	
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9	
2015	12	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1	
2016	12	3,401.2	5,899.8	9,301.0	1,535.6	3,883.0	5,478.0	10,896.6	20,197.6	8.0	510.0	4,440.4	1,528.6	26,684.6	
2017	12	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2	
2018	12	3,978.6	8,166.4	12,145.1	1,961.4	4,302.2	5,782.4	12,046.0	24,191.1	8.0	467.5	4,848.9	1,505.9	31,021.4	
2019	12	4,330.1	8,921.1	13,251.2	2,490.3	2,998.0	7,593.2	13,081.5	26,332.7	8.0	532.4	5,224.6	1,436.9	33,534.6	
2020	12	5,043.4	10,011.8	15,055.2	2,902.5	3,034.7	7,256.6	13,193.8	28,249.0	0.0	606.7	5,306.9	1,404.9	35,567.5	
2021	12	5,540.0	12,387.6	17,927.5	3,300.1	3,044.2	7,243.8	13,588.1	31,515.6	0.0	638.5	5,287.3	1,441.4	38,882.7	
2021	01	5,027.9	10,162.3	15,190.2	2,940.5	3,016.7	7,266.6	13,223.8	28,414.0	0.0	612.9	5,306.6	1,447.4	35,780.9	
	02	5,065.2	10,283.6	15,348.7	2,999.6	3,029.3	7,273.9	13,302.8	28,651.6	0.0	621.3	5,260.2	1,426.9	35,959.9	
	03	5,053.8	10,367.4	15,421.2	3,033.2	3,035.0	7,336.5	13,404.7	28,825.9	0.0	617.0	5,323.3	1,426.1	36,192.3	
	04	5,152.0	10,466.2	15,618.1	3,050.1	3,029.3	7,377.0	13,456.4	29,074.5	0.0	618.4	5,341.1	1,428.3	36,462.3	
	05	5,191.6	10,732.5	15,924.1	3,064.8	3,011.7	7,340.6	13,417.1	29,341.2	0.0	613.9	5,398.1	1,436.7	36,790.0	
	06	5,211.3	10,931.2	16,142.5	3,043.9	3,111.9	7,326.3	13,482.1	29,624.6	0.0	615.0	5,421.4	1,481.3	37,142.2	
	07	5,432.9	11,149.8	16,582.8	3,103.5	3,072.3	7,323.8	13,499.6	30,082.4	0.0	626.0	5,527.9	1,487.9	37,724.2	
	08	5,460.7	11,639.1	17,099.8	3,168.3	3,086.0	7,288.9	13,543.2	30,643.0	0.0	619.9	5,547.9	1,447.0	38,257.8	
	09	5,436.2	11,658.5	17,094.7	3,119.6	3,107.5	7,326.9	13,554.0	30,648.7	0.0	618.5	5,558.6	1,410.1	38,235.9	
	10	5,469.8	11,886.1	17,356.0	3,196.3	3,084.4	7,368.5	13,649.3	31,005.3	0.0	632.0	5,576.9	1,434.0	38,648.2	
	11	5,404.2	12,009.3	17,413.5	3,299.5	3,032.5	7,318.7	13,650.6	31,064.2	0.0	624.8	5,700.4	1,449.4	38,838.8	
	12	5,540.0	12,387.6	17,927.5	3,300.1	3,044.2	7,243.8	13,588.1	31,515.6	0.0	638.5	5,287.3	1,441.4	38,882.7	
2022	01	5,481.5	12,385.1	17,866.6	3,454.2	3,116.4	7,172.5	13,743.1	31,609.7	0.0	625.7	5,274.0	1,410.4	38,919.8	
	02	5,678.1	12,238.7	17,916.8	3,401.9	3,042.3	7,107.6	13,551.7	31,468.5	0.0	628.9	5,278.7	1,419.6	38,795.7	
	03	5,855.3	11,970.2	17,825.4	3,344.2	2,872.3	6,881.7	13,098.3	30,923.7	0.0	623.1	5,223.3	1,536.3	38,306.4	
	04	5,938.2	12,059.1	17,997.3	3,228.0	2,936.3	6,885.0	13,049.3	31,046.6	0.0	634.1	5,192.6	1,594.6	38,467.9	
	05	5,854.6	12,363.9	18,218.5	3,320.8	2,857.4	6,965.5	13,143.8	31,362.3	0.0	628.6	5,185.9	1,414.5	38,591.2	
	06	5,855.3	12,552.3	18,407.7	3,201.8	2,907.4	6,992.5	13,101.8	31,509.4	0.0	636.1	5,172.0	1,350.1	38,667.6	
	07	6,070.9	12,722.1	18,793.0	3,276.7	2,938.5	7,029.4	13,244.6	32,037.5	0.0	636.5	5,280.7	1,347.0	39,301.7	

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.

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

Year	Month	ASSETS			LIABILITIES								
		Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money			Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
					Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities						
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2012	12	6,536.4	1.6	6,538.0	2,747.5	3,040.6	13.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	12	7,096.2	1.7	7,097.8	2,909.9	3,475.3	15.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	3,751.1	38.3	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	12	8,634.1	1.5	8,635.7	3,499.5	4,063.5	51.7	7,614.7	1.3	449.9	593.7	-24.0	8,635.7
2016	12	9,559.0	1.5	9,560.4	4,066.8	4,269.1	52.0	8,387.9	2.2	538.4	667.4	-35.5	9,560.4
2017	12	10,584.4	2.2	10,586.6	4,319.4	5,033.1	76.1	9,428.5	1.6	548.6	652.6	-44.8	10,586.6
2018	12	11,651.0	2.1	11,653.1	4,750.6	5,523.3	125.5	10,399.4	1.8	583.9	719.8	-51.8	11,653.1
2019	12	12,624.9	2.2	12,627.1	5,199.9	5,743.6	176.6	11,120.2	1.7	704.0	856.5	-55.4	12,627.1
2020	12	13,895.8	2.0	13,897.9	6,172.5	5,901.1	231.8	12,305.4	1.7	665.2	982.3	-56.8	13,897.9
2021	12	16,376.0	2.6	16,378.5	6,923.8	7,219.6	304.9	14,448.3	2.3	1,124.7	861.4	-58.3	16,378.5
2021	01	13,790.1	1.4	13,791.5	6,166.4	5,855.2	243.0	12,264.6	1.7	621.4	961.1	-57.4	13,791.5
	02	13,700.8	1.9	13,702.6	6,188.9	5,797.1	242.3	12,228.2	1.7	647.1	882.4	-56.7	13,702.6
	03	13,666.8	2.4	13,669.2	6,222.3	5,654.8	244.7	12,121.7	2.2	703.6	898.1	-56.4	13,669.2
	04	14,061.4	1.6	14,063.1	6,304.6	5,977.1	258.6	12,540.2	1.9	702.4	875.8	-57.4	14,063.1
	05	14,086.8	2.0	14,088.7	6,406.0	5,859.1	258.8	12,523.9	1.8	736.2	887.0	-60.1	14,088.7
	06	14,208.4	2.4	14,210.8	6,441.3	5,941.7	261.3	12,644.3	1.9	746.1	880.2	-61.8	14,210.8
	07	14,615.4	1.8	14,617.2	6,645.1	6,081.7	275.0	13,001.7	2.0	737.5	937.6	-61.7	14,617.2
	08	15,526.6	2.1	15,528.7	6,796.3	6,416.7	291.5	13,504.5	1.8	1,168.1	914.8	-60.5	15,528.7
	09	15,442.9	2.4	15,445.3	6,814.9	6,346.9	292.5	13,454.2	2.2	1,173.7	875.1	-59.9	15,445.3
	10	16,075.3	1.7	16,077.0	6,843.3	6,733.8	302.7	13,879.9	1.8	1,422.3	832.9	-59.9	16,077.0
	11	16,148.8	2.0	16,150.8	6,816.9	6,965.9	304.4	14,087.2	1.9	1,225.9	895.3	-59.5	16,150.8
	12	16,376.0	2.6	16,378.5	6,923.8	7,219.6	304.9	14,448.3	2.3	1,124.7	861.4	-58.3	16,378.5
2022	01	16,470.3	1.5	16,471.8	6,934.0	7,332.4	319.3	14,585.7	2.6	1,129.5	817.2	-63.3	16,471.8
	02	16,368.0	1.9	16,369.9	7,062.7	7,103.0	317.8	14,483.5	2.7	1,135.9	810.0	-62.1	16,369.9
	03	15,983.2	3.2	15,986.4	7,333.7	6,496.1	327.4	14,157.2	3.0	1,149.0	738.9	-61.7	15,986.4
	04	15,982.9	1.7	15,984.6	7,295.2	6,591.7	345.3	14,232.1	2.9	1,122.7	689.5	-62.5	15,984.6
	05	15,997.7	2.1	15,999.8	7,270.0	6,594.8	355.0	14,219.8	2.5	1,187.5	650.8	-60.9	15,999.8
	06	15,925.3	2.4	15,927.7	7,222.0	6,828.7	317.4	14,368.1	2.4	993.0	624.2	-59.9	15,927.7
	07	16,293.7	1.8	16,295.5	7,397.4	6,897.0	334.5	14,628.8	2.8	1,053.9	669.9	-59.9	16,295.5

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							Total
		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	
1	2	3	4	5	6	7	8	9	10 = 3+...+9
2012	12	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4
2013	12	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7
2014	12	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3
2015	12	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5
2016	12	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7
2017	12	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7
2018	12	6,296.9	3,854.5	2,280.9	428.0	8,654.6	136.8	9,305.9	30,957.6
2019	12	6,627.0	4,445.0	2,551.9	509.3	9,070.9	152.2	10,024.5	33,380.9
2020	12	7,099.6	4,444.3	3,015.4	540.8	8,618.1	155.0	9,937.6	33,810.8
2021	12	8,608.0	4,689.4	3,095.4	532.3	8,812.6	164.1	10,478.0	36,379.7
2021	01	7,007.4	4,525.0	3,050.1	532.2	8,540.1	146.2	9,914.9	33,716.0
	02	6,934.3	4,666.6	3,070.5	532.7	8,618.9	139.7	9,937.4	33,900.0
	03	6,831.8	4,765.6	3,106.1	518.9	8,684.9	144.7	10,008.9	34,060.9
	04	7,138.7	4,854.3	3,303.2	516.9	8,739.0	133.9	10,069.4	34,755.3
	05	7,085.7	5,014.6	3,234.1	509.9	8,750.7	130.7	10,146.1	34,871.8
	06	7,181.1	4,942.4	3,295.2	510.3	8,837.3	133.7	10,244.7	35,144.7
	07	7,297.2	5,049.7	3,287.8	499.9	8,782.4	161.7	10,305.4	35,384.1
	08	7,756.9	5,076.7	3,209.3	520.2	8,760.4	156.8	10,345.9	35,826.3
	09	7,729.2	4,998.8	3,252.0	527.6	8,791.2	153.3	10,393.9	35,846.2
	10	8,110.8	4,794.7	3,211.2	514.6	8,793.5	154.9	10,449.2	36,029.0
	11	8,382.2	4,850.4	3,162.8	534.8	8,793.3	152.9	10,483.5	36,359.8
	12	8,608.0	4,689.4	3,095.4	532.3	8,812.6	164.1	10,478.0	36,379.7
2022	01	8,789.2	4,649.4	3,080.3	528.4	8,731.5	160.2	10,439.3	36,378.3
	02	8,490.6	4,481.0	3,078.3	535.2	8,818.1	160.0	10,481.5	36,044.9
	03	7,978.5	4,176.5	3,042.8	526.6	8,961.7	161.4	10,564.1	35,411.6
	04	7,951.4	4,078.0	3,051.3	528.3	9,070.9	165.3	10,636.0	35,481.2
	05	8,015.1	4,260.2	3,047.8	526.3	9,148.5	168.3	10,726.3	35,892.5
	06	8,198.9	4,276.2	3,095.4	508.8	9,223.4	177.1	10,810.6	36,290.2
	07	8,229.5	4,387.9	3,186.0	526.3	9,213.8	165.6	10,880.8	36,590.0

Note:

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.

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										Total
		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	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2012	12	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013	12	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014	12	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015	12	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016	12	1,021.3	5,847.8	1,535.6	3,883.0	5,478.0	8.0	510.0	2,474.2	3,773.0	1,566.9	26,097.7
2017	12	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2018	12	1,665.9	8,040.9	1,961.4	4,302.2	5,782.4	8.0	467.5	3,039.2	4,129.1	1,560.9	30,957.6
2019	12	2,020.5	8,744.5	2,490.3	2,998.0	7,593.2	8.0	532.4	3,118.3	4,368.0	1,507.7	33,380.9
2020	12	2,048.4	9,780.0	2,902.5	3,034.7	7,256.6	0.0	606.7	2,324.6	4,324.6	1,532.7	33,810.8
2021	12	2,191.8	12,082.7	3,300.1	3,044.2	7,243.8	0.0	638.5	1,946.7	4,425.8	1,506.2	36,379.7
2021	01	1,885.7	9,919.3	2,940.5	3,016.7	7,266.6	0.0	612.9	2,209.2	4,345.6	1,519.6	33,716.0
	02	1,887.9	10,041.3	2,999.6	3,029.3	7,273.9	0.0	621.3	2,170.2	4,377.8	1,498.8	33,900.0
	03	1,905.3	10,122.7	3,033.2	3,035.0	7,336.5	0.0	617.0	2,093.1	4,425.2	1,492.9	34,060.9
	04	2,437.0	10,207.6	3,050.1	3,029.3	7,377.0	0.0	618.4	2,074.6	4,465.3	1,491.9	37,755.3
	05	2,280.7	10,473.7	3,064.8	3,011.7	7,340.6	0.0	613.9	2,064.5	4,511.2	1,510.6	34,871.8
	06	2,301.8	10,669.9	3,043.9	3,111.9	7,326.3	0.0	615.0	1,979.0	4,541.2	1,555.8	35,144.7
	07	2,307.8	10,874.8	3,103.5	3,072.3	7,323.8	0.0	626.0	1,930.9	4,590.3	1,554.6	35,384.1
	08	2,280.6	11,347.6	3,168.3	3,086.0	7,288.9	0.0	619.9	1,888.0	4,633.2	1,513.9	35,826.3
	09	2,261.6	11,366.1	3,119.6	3,107.5	7,326.9	0.0	618.5	1,887.1	4,683.5	1,475.5	35,846.2
	10	2,045.4	11,583.4	3,196.3	3,084.4	7,368.5	0.0	632.0	1,876.0	4,744.0	1,498.8	36,029.0
	11	2,240.4	11,704.9	3,299.5	3,032.5	7,318.7	0.0	624.8	1,819.9	4,805.1	1,514.0	36,359.8
	12	2,191.8	12,082.7	3,300.1	3,044.2	7,243.8	0.0	638.5	1,946.7	4,425.8	1,506.2	36,379.7
2022	01	2,150.7	12,065.8	3,454.2	3,116.4	7,172.5	0.0	625.7	1,857.1	4,456.8	1,479.2	36,378.3
	02	2,139.3	11,920.9	3,401.9	3,042.3	7,107.6	0.0	628.9	1,849.0	4,468.7	1,486.3	36,044.9
	03	2,107.8	11,642.8	3,344.2	2,872.3	6,881.7	0.0	623.1	1,850.4	4,484.4	1,604.8	35,411.6
	04	2,143.2	11,713.8	3,228.0	2,936.3	6,885.0	0.0	634.1	1,776.2	4,503.1	1,661.4	35,481.2
	05	2,297.7	12,008.9	3,320.8	2,857.4	6,965.5	0.0	628.6	1,796.5	4,535.1	1,482.0	35,892.5
	06	2,478.7	12,234.9	3,201.8	2,907.4	6,992.5	0.0	636.1	1,875.4	4,547.8	1,415.5	36,290.2
	07	2,471.9	12,387.6	3,276.7	2,938.5	7,029.4	0.0	636.5	1,824.1	4,610.8	1,414.6	36,590.0

Note:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in for eign 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.

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)
2012	12	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013	12	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014	12	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015	12	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016	12	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017	12	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018	12	11,318.5	10,431.3	21,749.8	4,289.8	15,196.1	19,485.8
2019	12	12,566.6	11,253.8	23,820.4	4,651.2	16,121.5	20,772.8
2020	12	13,851.5	11,130.7	24,982.2	4,295.1	16,052.3	20,347.4
2021	12	16,762.9	11,069.7	27,832.6	4,396.9	16,680.4	21,077.3
2021	01	13,893.3	11,095.5	24,988.8	4,245.5	15,981.2	20,226.7
	02	14,178.1	11,013.8	25,192.0	4,329.4	15,977.7	20,307.1
	03	14,349.3	11,043.4	25,392.7	4,392.7	16,079.9	20,472.6
	04	14,987.6	11,073.4	26,061.0	4,441.1	16,130.4	20,571.5
	05	15,135.9	10,995.6	26,131.5	4,445.6	16,198.6	20,644.2
	06	15,313.3	11,100.5	26,413.8	4,492.4	16,316.1	20,808.5
	07	15,550.4	11,091.9	26,642.3	4,453.5	16,365.7	20,819.2
	08	16,074.9	11,056.5	27,131.4	4,430.0	16,403.4	20,833.4
	09	16,034.9	11,091.7	27,126.6	4,469.2	16,498.1	20,967.2
	10	16,138.5	11,109.7	27,248.1	4,468.8	16,532.6	21,001.4
	11	16,544.6	11,021.3	27,565.9	4,465.1	16,590.1	21,055.1
	12	16,762.9	11,069.7	27,832.6	4,396.9	16,680.4	21,077.3
	01	16,862.0	11,067.5	27,929.6	4,336.9	16,597.7	20,934.6
	02	16,686.6	10,895.4	27,582.0	4,412.8	16,641.0	21,053.7
	03	16,334.6	10,484.3	26,818.9	4,539.6	16,709.8	21,249.3
	04	16,365.7	10,510.7	26,876.4	4,579.9	16,833.8	21,413.7
	05	16,907.9	10,512.5	27,420.4	4,600.9	16,970.4	21,571.3
	06	17,149.2	10,636.2	27,785.4	4,641.4	17,074.3	21,715.6
	07	17,408.3	10,650.7	28,059.0	4,623.7	17,139.7	21,763.4

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
2012	12	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013	12	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014	12	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015	12	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016	12	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017	12	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018	12	13,807.3	7,222.2	720.3	21,749.8	19,386.2	98.2	1.4	19,485.8
2019	12	13,306.9	9,529.5	984.0	23,820.4	9,910.7	10,833.1	29.0	20,772.8
2020	12	14,374.7	9,776.7	830.8	24,982.2	9,855.4	10,471.5	20.5	20,347.4
2021	12	16,732.4	10,257.3	842.9	27,832.6	11,174.0	9,893.6	9.7	21,077.3
2021	01	14,343.8	9,811.7	833.3	24,988.8	9,802.1	10,404.3	20.4	20,226.7
	02	14,451.0	9,912.1	828.9	25,192.0	9,935.9	10,353.6	17.5	20,307.1
	03	14,570.2	9,978.4	844.0	25,392.7	10,128.6	10,327.8	16.1	20,472.6
	04	15,106.3	10,114.9	839.8	26,061.0	10,257.1	10,298.1	16.3	20,571.5
	05	15,229.9	10,032.7	868.9	26,131.5	10,370.4	10,260.1	13.7	20,644.2
	06	15,452.7	10,096.6	864.5	26,413.8	10,589.8	10,205.8	12.9	20,808.5
	07	15,609.1	10,159.6	873.6	26,642.3	10,605.6	10,200.6	13.0	20,819.2
	08	16,092.4	10,156.7	882.3	27,131.4	10,651.1	10,170.4	12.0	20,833.4
	09	16,114.8	10,156.9	854.9	27,126.6	10,847.9	10,108.1	11.2	20,967.2
	10	16,129.6	10,240.6	877.9	27,248.1	10,967.4	10,024.3	9.7	21,001.4
	11	16,382.0	10,315.0	868.9	27,565.9	11,075.8	9,969.7	9.7	21,055.1
	12	16,732.4	10,257.3	842.9	27,832.6	11,174.0	9,893.6	9.7	21,077.3
2022	01	16,766.6	10,301.3	861.7	27,929.6	11,108.9	9,816.0	9.8	20,934.6
	02	16,561.2	10,167.3	853.5	27,582.0	11,311.6	9,736.8	5.3	21,053.7
	03	16,098.3	9,883.9	836.7	26,818.9	11,595.4	9,650.0	3.9	21,249.3
	04	16,327.0	9,727.6	821.8	26,876.4	11,834.2	9,575.9	3.6	21,413.7
	05	16,704.0	9,887.3	829.2	27,420.4	12,069.2	9,498.6	3.5	21,571.3
	06	17,099.7	9,834.3	851.4	27,785.4	12,302.4	9,409.7	3.5	21,715.6
	07	17,312.8	9,901.9	844.3	28,059.0	12,383.5	9,376.4	3.6	21,763.4

Notes:

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

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 Deposits with Commercial Banks by Sector

end of period, KM million

Year	Month	DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS											Total
		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	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2012	12	125.8	581.2	252.5	222.9	136.9	759.8	1,296.5	1,981.2	273.7	7,655.2	40.1	13,325.8
2013	12	128.0	471.7	249.1	199.0	114.0	861.1	1,339.2	2,198.5	294.7	8,363.9	30.0	14,249.2
2014	12	187.1	678.1	298.2	212.9	93.4	845.5	1,140.4	2,483.8	363.5	9,042.0	30.4	15,375.2
2015	12	231.8	693.0	337.0	245.5	65.8	891.7	1,187.6	2,606.7	365.7	9,864.8	41.2	16,530.8
2016	12	168.3	746.6	426.0	277.9	92.8	961.5	1,219.9	2,787.8	374.5	10,661.1	35.6	17,752.1
2017	12	267.3	856.7	599.5	340.2	152.9	1,047.0	1,384.8	3,329.9	384.1	11,271.1	35.4	19,669.1
2018	12	185.4	1,199.7	733.7	403.1	277.7	1,147.5	1,482.4	3,723.1	398.8	12,146.5	51.8	21,749.8
2019	12	173.8	1,467.9	914.6	446.3	352.7	1,155.4	1,510.7	4,052.6	447.5	13,240.9	58.0	23,820.4
2020	12	219.1	1,631.1	832.1	423.5	158.2	1,131.2	1,556.0	4,706.9	500.1	13,760.7	63.4	24,982.2
2021	12	136.1	1,838.7	1,245.2	612.1	187.0	1,159.6	1,804.1	5,535.4	543.1	14,695.5	75.7	27,832.6
2021	01	197.2	1,480.8	813.8	428.2	167.8	1,118.4	1,592.1	4,756.2	508.0	13,862.8	63.5	24,988.8
	02	200.0	1,486.2	823.2	436.2	161.7	1,102.7	1,669.5	4,752.0	496.8	14,000.8	62.9	25,192.0
	03	167.1	1,506.0	852.1	447.4	192.2	1,095.2	1,719.8	4,732.4	498.7	14,118.6	63.3	25,392.7
	04	178.9	2,030.5	870.5	455.1	187.7	1,054.1	1,799.2	4,645.0	495.2	14,274.8	70.0	26,061.0
	05	139.0	1,895.8	860.4	463.1	205.9	1,056.9	1,751.4	4,886.1	519.7	14,282.6	70.6	26,131.5
	06	163.5	1,910.1	890.8	494.9	188.2	1,071.4	1,733.6	5,019.5	517.2	14,352.5	72.0	26,413.8
	07	170.7	1,906.5	890.6	514.8	190.6	1,049.4	1,728.7	5,175.5	532.3	14,409.6	73.5	26,642.3
	08	136.9	1,915.4	931.9	529.4	188.2	1,094.0	1,804.8	5,477.3	533.9	14,442.8	76.8	27,131.4
	09	121.5	1,893.0	1,075.8	556.3	192.0	1,120.5	1,725.8	5,339.1	543.6	14,490.3	68.6	27,126.6
	10	125.4	1,715.7	1,253.2	595.6	174.4	1,124.2	1,719.3	5,388.5	551.5	14,540.5	59.9	27,248.1
	11	137.6	1,881.7	1,271.7	608.4	191.1	1,103.9	1,762.8	5,460.4	540.3	14,540.4	67.6	27,565.9
	12	136.1	1,838.7	1,245.2	612.1	187.0	1,159.6	1,804.1	5,535.4	543.1	14,695.5	75.7	27,832.6
2022	01	189.2	1,769.4	1,128.4	642.4	162.0	1,146.8	1,849.3	5,670.3	546.8	14,751.1	73.8	27,929.6
	02	198.2	1,753.6	1,165.1	664.7	157.5	1,160.4	1,898.3	5,455.3	544.9	14,512.9	71.2	27,582.0
	03	180.2	1,734.2	1,235.2	670.7	163.4	1,120.3	2,010.8	5,303.0	527.9	13,787.6	85.6	26,818.9
	04	204.8	1,739.3	1,306.1	661.2	169.1	1,175.8	2,047.4	5,146.0	547.7	13,789.2	89.7	26,876.4
	05	123.0	1,980.1	1,363.5	696.5	164.6	1,182.0	2,070.1	5,428.5	567.7	13,770.7	73.8	27,420.4
	06	183.3	2,082.8	1,533.6	697.5	182.6	1,167.4	2,022.9	5,400.6	570.6	13,871.1	72.9	27,785.4
	07	169.6	2,099.5	1,551.1	702.1	157.8	1,183.0	2,015.7	5,559.1	578.5	13,976.5	66.2	28,059.0

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.

T11: Structure of Loans of Commercial Banks by Sector

end of period, KM million

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS											Total
		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	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2012	12	0.0	406.9	69.4	311.8	38.3	60.4	386.7	7,437.2	22.9	6,794.7	14.1	15,542.5
2013	12	0.0	431.5	78.5	339.5	52.8	51.8	450.7	7,521.2	20.5	7,065.2	14.6	16,026.4
2014	12	0.0	492.0	165.2	340.5	103.1	47.4	442.1	7,419.3	14.5	7,428.2	21.3	16,473.5
2015	12	0.0	490.2	230.3	303.7	138.4	60.1	396.7	7,418.2	16.7	7,784.2	28.2	16,866.8
2016	12	0.0	343.5	233.2	281.8	104.2	52.4	371.9	7,703.3	19.1	8,076.3	15.4	17,201.1
2017	12	0.0	378.0	209.3	292.0	87.3	83.4	401.6	8,319.8	21.8	8,613.7	15.6	18,422.4
2018	12	0.0	388.7	186.8	292.1	174.2	125.7	421.3	8,623.0	20.3	9,241.3	12.5	19,485.8
2019	12	0.0	416.5	168.7	313.5	199.5	144.7	497.6	9,034.0	20.6	9,975.5	2.2	20,772.8
2020	12	11.6	422.1	142.2	374.1	211.2	144.8	535.7	8,588.4	20.5	9,894.8	2.0	20,347.4
2021	12	16.1	407.0	187.2	375.8	194.2	152.7	510.7	8,776.8	20.3	10,435.5	1.1	21,077.3
2021	01	11.6	423.6	138.6	374.6	208.4	135.4	527.1	8,510.8	18.8	9,875.8	1.9	20,226.7
	02	11.6	416.5	138.7	370.7	204.1	128.6	527.7	8,590.6	18.6	9,898.1	1.9	20,307.1
	03	13.6	428.6	133.6	366.9	235.5	133.6	513.9	8,657.0	17.4	9,971.0	1.6	20,472.6
	04	13.6	432.4	132.5	364.1	233.7	122.2	511.8	8,711.0	17.8	10,030.8	1.7	20,571.5
	05	13.6	434.3	130.5	362.5	231.2	119.0	504.9	8,723.4	17.2	10,105.9	1.7	20,644.2
	06	13.6	424.0	125.3	364.5	224.7	121.6	505.3	8,805.1	19.6	10,203.1	1.6	20,808.5
	07	15.7	417.1	122.4	361.7	224.1	148.7	494.9	8,750.6	19.4	10,263.0	1.6	20,819.2
	08	13.6	417.1	130.5	359.6	217.3	143.0	498.8	8,728.4	20.0	10,303.5	1.6	20,833.4
	09	14.7	413.5	175.6	367.3	213.9	144.0	506.1	8,757.7	22.0	10,351.1	1.3	20,967.2
	10	15.4	411.8	172.4	365.8	206.0	145.8	493.5	8,761.8	21.1	10,406.1	1.6	21,001.4
	11	16.8	414.6	181.7	362.5	200.4	142.1	512.2	8,761.7	21.1	10,441.2	1.0	21,055.1
	12	16.1	407.0	187.2	375.8	194.2	152.7	510.7	8,776.8	20.3	10,435.5	1.1	21,077.3
2022	01	14.3	406.7	182.7	370.2	191.6	147.9	506.5	8,695.4	19.5	10,399.0	0.9	20,934.6
	02	13.6	400.3	182.1	365.8	189.0	146.8	513.9	8,781.5	19.1	10,440.6	1.0	21,053.7
	03	13.2	384.4	179.0	361.6	186.4	146.6	505.3	8,926.5	19.1	10,526.4	0.8	21,249.3
	04	12.7	380.6	175.9	358.1	183.5	144.9	506.1	9,035.1	20.5	10,595.3	1.1	21,413.7
	05	12.2	379.0	175.1	354.1	180.7	146.0	504.4	9,113.2	21.5	10,684.3	0.8	21,571.3
	06	11.7	375.4	171.1	356.2	177.8	156.1	487.0	9,188.4	21.5	10,769.6	0.8	21,715.6
	07	11.3	373.0	168.9	358.7	175.2	143.2	504.3	9,174.6	23.6	10,829.4	1.2	21,763.4

Notes:

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

Loans to domestic institutional sectors represent claims of commercial banks on all institutional sectors. Loans at the BH level include loans extended by commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka.

T12: Interest Rates on Loans to Households

Year	Period	Loans in KM						Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			
		For Housing Needs				For Other Purposes		For Housing Needs				For Other Purposes		Loans in KM		Loans in KM Indexed to Foreign Currency	
		Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts
Weighted monthly averages																	
2021	01	3.329	...	3.514	3.686	5.793	5.919	3.605	...	3.929	3.644	5.906	5.926	6.393	12.069	13.588	9.744
	02	3.523	3.260	3.375	3.326	5.790	5.853	3.625	...	3.968	3.636	6.092	5.753	6.337	11.950	13.598	9.715
	03	3.528	3.124	3.395	3.282	5.612	5.461	3.541	4.260	3.986	3.540	6.001	5.602	5.759	11.946	13.616	9.651
	04	3.491	-	3.112	3.335	5.486	5.413	3.559	4.294	3.965	3.770	5.693	5.397	5.688	11.912	13.607	9.547
	05	3.448	3.668	3.005	3.279	5.432	5.492	3.641	...	4.622	3.735	5.703	5.470	5.485	11.881	13.634	9.453
	06	3.357	3.630	2.950	3.130	5.354	5.462	3.618	...	4.649	3.644	5.534	5.480	5.412	11.875	13.721	9.343
	07	3.043	2.974	2.996	3.858	5.349	5.217	3.527	...	4.749	3.584	5.404	5.132	5.325	11.839	13.695	9.268
	08	3.083	...	3.045	3.950	5.244	5.469	3.323	4.072	4.413	3.904	5.684	5.252	5.583	11.767	13.659	9.147
	09	2.826	...	2.862	3.913	5.068	5.329	3.349	...	4.239	3.760	5.639	5.238	5.462	11.908	13.747	8.982
	10	3.069	3.341	2.849	3.103	5.001	5.217	3.372	...	4.208	3.851	5.592	5.075	5.387	11.858	13.776	8.931
	11	3.043	3.000	3.227	4.185	5.164	5.180	3.455	...	3.972	3.933	5.489	4.817	5.316	11.878	13.783	8.881
	12	3.095	2.861	3.244	4.054	5.377	5.164	3.338	4.570	3.868	3.743	5.375	4.822	5.415	11.773	13.965	9.157
2022	01	3.133	...	3.198	3.320	5.077	5.257	3.124	...	3.960	3.819	5.471	5.113	5.602	11.840	13.933	9.088
	02	2.958	...	3.087	3.070	5.287	5.164	3.206	...	3.837	3.445	5.332	5.192	5.566	11.815	13.947	8.822
	03	2.924	3.112	3.018	3.066	5.124	5.120	3.519	...	3.891	3.523	5.125	4.987	5.415	11.857	13.989	8.959
	04	3.001	2.841	3.078	2.956	5.201	5.177	3.275	...	3.816	3.453	5.101	5.202	5.205	11.850	13.987	8.932
	05	2.935	3.204	3.111	3.607	5.254	5.026	3.515	...	3.542	3.794	5.112	4.560	5.093	11.855	13.957	8.913
	06	3.090	3.076	3.150	3.658	5.812	5.094	3.686	...	3.404	3.518	5.004	4.203	5.031	11.873	13.978	8.817
	07	3.306	3.981	3.352	3.548	5.500	5.109	3.541	...	3.548	3.777	4.911	4.420	5.268	11.864	13.952	8.736
Loan amount (new business)																	
2021	01	2.119	...	393	914	34.821	18.096	14.847	...	2.172	7.111	32.988	5.317	18.404	555.169	111.852	47.639
	02	2.281	207	861	543	62.302	29.043	17.914	...	3.273	5.618	44.713	8.963	21.338	546.544	109.804	46.294
	03	2.426	454	982	969	75.720	35.693	21.019	680	3.309	4.947	56.821	12.845	11.175	551.786	109.453	45.110
	04	4.228	...	1.301	1.066	76.131	33.855	20.011	650	2.682	8.061	55.065	11.568	8.940	540.494	108.305	43.650
	05	4.461	364	3.411	631	70.717	30.789	23.647	...	3.622	10.583	49.395	11.334	10.430	548.612	108.297	42.764
	06	6.388	402	3.945	1.051	81.831	37.807	25.436	...	4.616	8.669	56.262	11.665	10.718	553.429	108.244	42.579
	07	8.569	1.200	3.861	1.535	88.314	38.097	21.382	...	4.761	7.296	50.869	9.968	11.223	556.597	107.946	42.758
	08	6.307	...	4.407	1.306	33.015	29.865	19.823	486	2.063	8.078	58.690	8.243	7.696	559.981	113.930	41.986
	09	8.296	...	5.273	1.647	35.938	33.693	18.740	...	2.083	6.080	62.591	9.594	10.539	560.716	112.129	41.979
	10	9.445	336	3.776	1.217	45.790	35.173	19.253	...	1.967	5.893	56.376	8.880	7.841	562.394	111.628	42.236
	11	9.390	690	8.079	4.075	44.788	37.003	21.032	...	2.611	8.541	46.066	2.668	7.548	564.767	111.939	41.969
	12	9.615	380	5.076	2.194	47.483	36.773	17.697	412	2.471	4.695	53.132	1.717	9.332	547.070	102.693	38.998
2022	01	5.382	...	4.247	968	34.615	24.012	14.323	...	1.525	4.067	39.197	1.796	5.338	546.185	101.205	38.198
	02	7.833	...	4.028	1.652	54.559	40.705	14.997	...	2.929	4.519	60.143	2.817	9.394	541.897	100.158	39.386
	03	9.543	623	6.917	2.346	76.398	43.913	17.363	...	2.711	6.499	50.201	8.607	11.049	548.317	97.910	38.093
	04	7.486	1.805	8.121	3.739	79.785	43.770	17.036	...	3.897	6.435	32.847	3.003	7.362	537.065	98.692	37.771
	05	6.479	697	10.586	4.669	80.708	43.100	14.572	...	3.297	5.930	31.308	2.440	7.013	554.003	100.484	37.594
	06	6.815	1.998	9.442	5.002	67.525	50.101	15.203	...	2.811	8.569	43.107	2.265	2.274	535.406	108.554	38.009
	07	4.400	1.577	6.396	5.630	35.827	43.127	11.042	...	4.370	11.248	31.397	5.923	10.916	536.375	107.554	38.264

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

T13: Interest Rates on Loans to Non-financial Corporations

Year	Period	Loans in KM				Loans in KM Indexed to Foreign Currency							* Revolving Loans and Overdrafts	
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million		
		Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages												percentages per annum		
2021	01	3.773	4.140	2.755	2.951	4.507	4.308	3.947	3.949	3.664	4.216	...	2.939	2.936
	02	3.777	4.237	2.997	3.227	4.298	4.404	3.991	3.582	...	3.193	3.362	2.896	2.953
	03	3.603	3.977	2.866	2.928	4.563	4.694	4.149	3.708	3.821	...	3.931	2.883	2.951
	04	3.852	4.385	2.962	2.516	4.390	4.031	4.106	4.200	2.407	4.241	4.333	2.872	2.975
	05	3.712	3.927	3.011	3.054	4.360	4.309	4.034	3.853	...	...	3.955	2.874	3.016
	06	3.718	4.026	2.679	2.671	4.472	4.266	3.759	3.737	3.472	3.910	3.450	2.876	3.061
	07	3.776	3.833	3.122	2.866	4.076	4.361	4.171	3.942	3.044	...	3.686	2.903	3.043
	08	3.754	3.980	3.034	3.533	4.192	4.032	3.604	3.778	3.145	...	3.382	2.852	3.001
	09	3.673	4.055	3.251	2.881	4.119	3.598	3.583	3.777	3.010	4.304	3.091	2.885	2.978
	10	3.763	3.950	3.375	2.961	4.389	3.451	...	3.878	...	3.444	...	2.866	3.158
	11	3.587	4.049	3.113	2.441	4.191	3.752	4.255	3.257	2.679	...	3.787	2.855	3.180
	12	3.708	4.040	3.058	2.297	4.115	3.358	3.382	3.613	3.018	3.228	3.292	2.852	3.139
2022	01	3.648	4.074	2.939	2.627	4.084	3.619	3.002	3.760	3.167	...	3.873	2.844	3.166
	02	3.630	4.056	2.936	3.145	4.177	3.434	...	3.408	2.730	3.512	...	2.808	3.223
	03	3.419	4.073	2.892	2.925	4.444	3.586	3.337	3.747	...	3.317	3.984	2.811	3.140
	04	3.624	3.969	2.773	2.431	4.135	3.608	3.479	3.991	2.826	...	...	2.775	3.187
	05	3.683	4.072	2.871	2.542	4.129	3.861	3.392	3.462	...	4.079	3.101	2.768	3.177
	06	3.632	4.192	2.999	3.167	4.344	3.371	4.063	3.684	2.573	3.451	...	2.786	3.051
	07	3.764	4.029	2.864	4.258	4.114	3.277	...	3.689	...	4.168	3.019	2.755	3.130
Loan amount (new business)												- KM thousand -		
2021	01	31,868	7,709	33,571	22,137	6,333	4,046	5,484	11,978	1,791	4,774	...	2,612,980	331,976
	02	38,147	9,549	39,663	18,941	8,323	4,584	1,660	11,369	...	2,473	14,100	2,713,017	322,645
	03	58,722	20,342	66,238	54,273	10,499	9,366	2,863	12,579	6,276	...	28,782	2,737,680	316,640
	04	53,675	13,997	65,107	52,708	7,771	10,053	3,323	12,971	6,303	3,503	49,201	2,784,420	299,044
	05	54,634	11,563	43,638	19,644	11,280	8,552	2,371	20,622	...	...	12,777	2,799,720	281,865
	06	49,857	17,157	53,481	45,930	9,979	8,408	2,890	16,220	3,431	7,234	39,551	2,838,704	263,381
	07	36,568	11,076	37,683	38,725	14,807	4,373	1,850	20,499	5,128	...	28,149	2,812,486	254,552
	08	37,704	14,304	46,110	32,461	10,998	4,718	1,696	15,680	4,552	...	17,861	2,790,088	252,194
	09	41,715	18,846	48,727	56,474	10,393	6,194	1,575	7,252	6,300	3,820	9,989	2,793,433	252,458
	10	48,969	19,564	48,750	65,318	6,143	7,212	...	10,485	...	4,395	...	2,810,294	217,023
	11	51,810	20,850	65,950	50,035	8,371	10,121	1,373	25,212	10,111	...	18,278	2,813,908	208,498
	12	63,293	24,688	79,908	74,493	7,495	9,168	1,528	19,152	5,892	5,801	15,900	2,778,808	198,275
2022	01	34,801	12,810	48,525	35,615	6,968	2,607	813	17,532	4,560	...	17,200	2,760,507	192,552
	02	40,299	17,582	53,592	38,088	9,681	10,056	...	10,199	3,602	3,084	...	2,860,842	184,099
	03	76,102	26,606	73,577	35,179	6,682	8,031	2,300	17,488	...	2,426	12,494	2,928,390	191,319
	04	64,682	25,916	66,300	50,298	9,241	6,919	2,200	19,080	9,696	...	...	2,966,638	183,092
	05	61,992	22,702	50,358	50,180	5,740	4,216	1,404	14,052	...	4,741	31,190	2,986,833	177,777
	06	46,291	15,642	49,016	20,372	6,303	3,669	6,577	15,201	7,974	4,683	...	2,757,801	118,804
	07	31,162	19,448	47,516	23,900	5,883	3,759	...	13,163	...	4,807	43,000	2,760,526	121,059

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.

T14: Interest Rates on Deposits of Households and Non-financial Companies

Year	Period	Households											Non-financial Companies													
		Deposits in KM and Deposits Indexed to Foreign Currency						Deposits in EUR					Deposits in Foreign Currency			Deposits in KM and Indexed to Foreign Currency							Deposits in EUR			Deposits in Foreign Currency
		With Agreed Maturity						With Agreed Maturity					*Overnight Deposits	With Agreed Maturity	*Overnight Deposits	With Agreed Maturity			With Agreed Maturity				*Overnight Deposits	*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	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years 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				
Weighted monthly averages																										
2021	01	0.125	1.037	1.038	0.068	0.152	0.966	1.074	0.049	0.437	0.034	0.362	0.568	1.075	0.024	...	0.879	1.348	0.009	0.030						
02	0.158	0.763	1.186	0.068	0.179	0.967	1.153	0.048	0.628	0.033	0.424	0.820	0.952	0.025	0.038	1.067	1.256	0.009	0.026							
03	0.256	0.548	1.020	0.067	0.174	1.133	1.316	0.045	0.355	0.033	0.653	0.268	1.102	0.021	...	1.064	1.227	0.020	0.030							
04	0.446	0.597	0.990	0.043	0.461	1.286	1.158	0.045	0.427	0.033	0.647	0.762	0.978	0.018	0.301	1.080	1.586	0.006	0.054							
05	0.213	0.591	0.853	0.043	0.378	1.052	1.274	0.045	0.616	0.032	0.534	0.860	1.065	0.022	...	...	1.155	0.006	0.040					
06	0.249	0.763	0.833	0.042	0.198	0.948	1.112	0.043	0.397	0.032	0.372	0.997	1.599	0.030	0.607	1.194	1.520	0.007	0.050							
07	0.264	0.846	0.872	0.042	0.284	1.049	1.179	0.043	0.313	0.032	0.470	0.813	1.244	0.021	0.610	1.055	...	0.006	0.044							
08	0.231	0.608	0.864	0.042	0.229	1.082	1.008	0.042	0.250	0.031	0.323	0.622	1.227	0.021	0.286	0.569	1.442	0.006	0.039							
09	0.204	0.527	0.735	0.041	0.237	0.920	0.929	0.042	0.231	0.031	0.474	0.401	0.811	0.022	...	0.229	1.009	0.006	0.045							
10	0.155	0.543	0.673	0.041	0.203	0.803	1.049	0.042	0.216	0.030	0.361	0.337	...	0.040	0.112	0.818	...	0.005	0.039							
11	0.133	0.560	0.585	0.041	0.159	0.733	0.794	0.054	0.140	0.030	0.337	0.397	0.691	0.023	0.243	0.533	1.362	0.005	0.039							
12	0.098	0.466	0.619	0.045	0.231	0.945	0.930	0.055	0.208	0.031	0.234	0.244	...	0.018	0.434	0.305	0.953	0.006	0.043							
2022	01	0.149	0.415	0.650	0.045	0.154	0.916	0.933	0.054	0.127	0.031	0.367	0.200	...	0.018	0.148	0.875	1.092	0.006	0.049						
02	0.161	0.343	0.661	0.035	0.215	0.906	1.054	0.053	0.190	0.031	0.207	0.208	0.696	0.014	...	0.375	...	0.017	0.049							
03	0.160	0.375	0.729	0.045	0.196	0.796	1.370	0.052	0.203	0.031	0.166	0.257	0.593	0.014	0.027	0.953	1.288	0.006	0.034							
04	0.222	0.455	0.670	0.046	0.175	0.859	1.000	0.052	0.172	0.031	0.157	0.236	0.519	0.016	0.384	0.370	0.935	0.007	0.034							
05	0.137	0.628	0.765	0.046	0.184	0.941	1.135	0.052	0.279	0.031	0.169	0.332	0.523	0.015	0.095	0.559	...	0.006	0.028							
06	0.197	0.552	0.835	0.046	0.214	0.737	1.204	0.055	0.133	0.031	0.102	0.247	1.032	0.016	0.130	0.612	0.876	0.007	0.026							
07	0.252	0.826	0.785	0.035	0.406	0.954	1.263	0.053	0.172	0.031	0.437	0.357	0.534	0.031	0.370	0.567	0.856	0.006	0.034							
Deposit amount (new business)																										
2021	01	5,685	14,219	18,292	5,272,476	10,333	58,629	49,260	1,858,054	5,207	384,668	6,976	8,247	593	3,842,840	...	9,972	13,326	953,103	122,049						
02	6,367	11,814	24,646	5,372,175	7,849	34,372	31,459	1,903,763	5,661	386,872	15,135	1,824	663	3,876,629	1,127	3,486	11,157	973,968	115,534							
03	3,976	21,909	19,283	5,427,656	7,043	30,361	57,918	1,990,236	3,687	399,524	4,163	1,121	13,844	3,906,287	...	42,164	7,610	1,000,320	109,391							
04	6,754	7,960	19,140	5,574,952	7,692	40,843	29,395	2,010,522	693	397,203	3,236	14,106	2,756	3,869,922	5,662	45,098	3,240	1,006,791	109,795							
05	4,754	10,040	16,571	5,616,284	7,547	24,682	20,480	2,031,245	1,871	406,280	5,484	7,758	5,820	4,074,861	...	...	3,716	1,037,026	127,918					
06	4,738	19,444	19,693	5,711,950	5,674	24,118	37,184	2,047,960	1,687	417,312	13,662	46,488	2,040	4,310,795	1,093	2,088	4,376	1,023,592	101,901							
07	9,428	11,038	13,216	5,787,252	6,171	33,168	19,936	2,069,591	882	423,455	9,325	26,517	17,246	4,393,847	9,088	630	...	1,103,570	113,990							
08	6,461	10,362	15,842	5,833,268	9,594	42,023	31,551	2,087,059	2,555	427,605	4,792	10,123	7,086	4,692,935	2,394	9,155	2,103	1,125,053	119,855							
09	16,718	13,071	17,198	5,905,359	8,996	38,013	42,756	2,106,492	3,995	432,682	13,068	1,742	2,387	4,510,782	...	16,798	10,524	1,095,031	102,869							
10	5,251	12,415	15,869	5,942,168	12,290	32,056	28,543	2,136,501	3,016	440,811	3,037	16,401	...	4,509,561	5,876	9,403	...	1,108,115	121,685							
11	7,974	8,343	12,012	5,979,774	7,826	43,279	42,730	2,129,522	1,260	449,822	21,742	5,667	798	4,687,605	12,403	4,398	7,161	1,190,419	114,724							
12	8,431	17,683	15,228	6,218,427	9,432	33,280	38,855	2,151,722	1,896	444,655	13,950	9,133	...	4,768,468	24,403	25,153	25,554	1,158,011	89,918							
2022	01	4,688	11,448	15,192	6,296,600	11,062	34,106	25,062	2,167,145	3,963	447,844	38,869	852	...	4,734,148	18,203	18,960	5,171	1,287,822	102,118						
02	4,522	9,455	8,937	6,176,989	9,542	28,190	25,893	2,149,503	2,824	432,624	33,982	4,312	4,050	4,617,554	...	49,934	...	1,221,880	95,687							
03	9,612	6,974	12,805	5,850,702	25,653	33,125	32,502	2,062,502	3,832	411,826	40,220	6,160	41,303	4,570,131	1,089	35,244	9,478	1,256,150	130,871							
04	10,970	8,043	14,407	5,929,910	23,158	25,791	20,642	2,092,672	837	417,447	14,217	1,549	28,915	4,600,766	26,024	58,211	27,474	1,142,376	103,910							
05	8,445	6,679	11,122	5,991,487	13,573	27,183	22,235	2,105,434	1,432	406,944	19,811	3,857	2,287	4,607,404	10,333	21,524	...	1,223,734	128,051							
06	12,860	4,004	14,675	6,108,476	20,002	26,777	34,802	2,111,892	938	416,500	34,718	12,675	14,300	4,679,023	6,366	61,924	3,847	1,197,575	141,562							
07	9,886	8,991	10,097	6,338,007	17,467	26,990	26,176	2,245,059	1,776	431,907	22,688	10,401	12,854	4,562,515	10,609	21,551	28,875	1,271,081	116,285							

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.

T15: Average Reserve Requirements

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
2012		14,755,574	1,257,850	2,711,013	1,453,163
2013		15,162,241	1,290,758	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	2,207,688
2015		16,664,525	1,432,593	3,770,500	2,337,907
2016		20,070,713	2,007,071	4,188,236	2,181,165
2017		21,224,853	2,122,485	4,303,340	2,180,855
2018		23,537,084	2,353,708	5,205,234	2,851,526
2019		25,752,968	2,575,297	5,589,021	3,013,724
2020		26,950,173	2,695,017	5,409,751	2,714,733
2021		28,677,192	2,867,719	6,302,482	3,434,762
2021	01	27,546,321	2,754,632	5,888,091	3,133,459
	02	27,603,787	2,760,379	5,832,372	3,071,994
	03	27,787,510	2,778,751	5,905,814	3,127,063
	04	27,906,738	2,790,674	6,056,985	3,266,311
	05	28,446,483	2,844,648	6,079,976	3,235,328
	06	28,643,403	2,864,340	6,144,922	3,280,582
	07	28,818,942	2,881,894	6,082,809	3,200,914
	08	29,075,074	2,907,507	6,205,038	3,297,531
	09	29,396,044	2,939,604	6,547,961	3,608,357
	10	29,435,893	2,943,589	6,679,032	3,735,443
	11	29,631,656	2,963,166	7,040,915	4,077,749
	12	29,834,458	2,983,446	7,165,866	4,182,420
2022	01	30,100,075	3,010,007	7,060,649	4,050,642
	02	30,143,954	3,014,395	6,940,641	3,926,246
	03	29,609,812	2,960,981	6,366,329	3,405,348
	04	29,109,559	2,910,956	6,257,008	3,346,052
	05	29,322,360	2,932,236	6,422,203	3,489,967
	06	29,692,583	2,969,258	6,501,710	3,532,452
	07	30,087,173	3,008,717	6,640,989	3,632,272

Notes:

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

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

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

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

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

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

From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year. From April 1st, 2009 remuneration rate is calculated

as:- On the amount of required reserves is 0,5%,- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to 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, 2008 required reserves rate was increased from 15% to 18%.

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

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

T16: Industrial Production Index

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2015	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2012	12	...	...	99.6	100.0	92.1	...
2013	12	...	...	107.8	104.7	96.8	...
2014	12	...	...	97.9	99.7	97.0	...
2015	12	...	...	101.7	99.5	100.0	...
2016	12	...	...	103.8	118.4	104.4	...
2017	12	...	...	100.4	97.3	107.7	...
2018	12	...	...	100.8	104.2	109.4	...
2019	12	...	...	88.1	97.3	103.6	...
2020	12	...	...	103.1	103.7	97.0	...
2021	12	...	...	107.4	106.6	114.8	...
2021	01	93.5	78.9	98.8	100.1	95.0	98.0
	02	103.6	114.2	102.2	117.7	101.5	104.7
	03	109.6	108.1	116.8	111.0	110.9	114.3
	04	99.3	91.3	125.9	120.6	107.2	110.6
	05	90.7	100.0	114.1	114.9	100.1	103.3
	06	108.4	108.6	115.0	120.4	108.8	112.2
	07	99.7	96.5	108.6	104.9	107.5	110.9
	08	91.4	95.6	108.4	105.4	99.7	102.8
	09	112.0	103.1	109.4	106.7	108.7	112.1
	10	102.5	100.7	108.6	102.8	110.8	114.3
	11	96.4	113.1	105.2	111.0	112.2	115.8
	12	102.7	101.9	107.4	106.6	114.8	118.4
2022	01	89.8	76.0	103.2	102.7	97.5	91.6
	02	103.8	109.0	103.4	98.1	102.8	96.6
	03	112.6	119.0	106.3	107.9	117.9	110.8
	04	96.7	93.2	103.5	110.0	112.4	105.7
	05	94.7	100.2	108.1	110.3	108.3	101.8
	06	100.8	99.9	100.5	101.6	109.2	102.6
	07	97.4	94.5	98.2	99.5	105.5	99.1

Source:

Agency for Statistics of BH (corrected data), Institute for Statistics of the Federation of Bosnia and Herzegovina (corrected data) and Republika Srpska Institute of Statistics

Note:

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

T17: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2012	12	...	101.8	102.1
2013	12	...	98.8	99.9
2014	12	...	99.6	99.1
2015	12	...	98.7	99.0
2016	12	...	99.7	98.9
2017	12	...	101.3	101.2
2018	12	...	101.6	101.4
2019	12	...	99.9	100.6
2020	12	...	98.4	99.0
2021	12	...	106.3	102.0
2021	01	100.4	98.3	98.3
	02	100.5	98.7	98.5
	03	100.8	99.5	98.8
	04	99.7	100.9	99.3
	05	100.0	101.7	99.8
	06	100.1	101.7	100.1
	07	99.9	101.9	100.4
	08	100.2	102.3	100.6
	09	100.7	103.0	100.9
	10	102.0	104.3	101.2
	11	101.2	105.4	101.6
	12	100.7	106.3	102.0
2022	01	101.0	107.0	107.0
	02	101.5	108.1	107.5
	03	102.8	110.2	108.4
	04	102.4	113.2	109.6
	05	101.1	114.4	110.6
	06	101.4	115.8	111.5
	07	100.7	116.7	112.2

Source::

Agency for Statistics of BH

T18: BH Balance of Payments

KM million

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
CURRENT ACCOUNT	-2,266	-1,425	-1,983	-1,458	-1,424	-1,520	-1,094	-985	-1,286	-802
Goods - balance	-7,779	-7,099	-7,874	-7,176	-7,089	-7,417	-7,521	-7,965	-6,291	-7,196
Exports of goods	6,067	6,645	6,847	7,196	7,700	9,341	10,418	10,180	9,423	12,713
Imports of goods	13,846	13,743	14,721	14,372	14,789	16,758	17,940	18,145	15,714	19,909
Services - balance	1,631	1,624	1,698	1,951	2,118	2,329	2,612	2,793	1,510	2,587
Exports of services	2,416	2,391	2,452	2,962	3,168	3,484	3,832	4,140	2,403	3,735
Imports of services	785	768	754	1,012	1,051	1,154	1,220	1,347	893	1,149
Primary income - balance	205	357	224	195	41	-263	-195	-115	-296	-350
Credit	874	864	955	929	929	969	1,026	1,132	784	971
Debit	669	507	731	734	889	1,233	1,221	1,248	1,079	1,321
Secondary income - balance	3,676	3,694	3,969	3,573	3,507	3,831	4,010	4,303	3,791	4,157
Credit	3,954	3,973	4,267	3,909	3,852	4,192	4,404	4,715	4,224	4,613
Debit	277	279	298	336	345	362	394	412	433	456
CAPITAL ACCOUNT	334	337	442	364	300	342	305	387	318	284
Credit	334	337	442	364	300	342	311	390	326	284
Debit	0	0	0	0	0	0	6	2	8	0
FINANCIAL ACCOUNT	-1,806	-909	-1,428	-885	-817	-898	-801	-396	-773	9
Direct investment	-506	-342	-784	-509	-550	-717	-960	-543	-581	-796
Net acquisition of financial assets	91	126	15	167	5	173	32	216	132	74
Net incurrence of liabilities	597	468	799	675	555	890	992	760	713	870
Portfolio investment	19	144	107	110	167	157	256	218	11	111
Net acquisition of financial assets	-43	80	36	51	99	92	254	183	-19	324
Net incurrence of liabilities	-62	-64	-71	-58	-68	-64	-2	-35	-30	214
Financial derivatives	0	0	0	0	1	1	-5	-1	0	1
Net acquisition of financial assets	0	0	0	0	0	-4	-7	-12	-7	-3
Net incurrence of liabilities	0	0	0	0	-1	-5	-2	-11	-7	-4
Other Investments	-1,391	-1,420	-1,463	-1,366	-1,365	-1,473	-1,205	-1,004	-1,449	-2,002
Net acquisition of financial assets	-387	-238	-584	-417	-294	-690	286	-12	-177	-59
Currency and deposits	-483	-339	-598	-366	-316	-547	-59	-28	-228	-121
Loans	-18	5	-23	-80	-74	-289	223	-90	-13	-45
Insurance and pension	18	15	9	-75	20	20	30	22	27	36
Trade credit and advances	89	89	86	92	81	100	98	73	60	81
Other financial assets	8	-8	-59	12	-4	26	-6	10	-24	-10
Net incurrence of liabilities	1,004	1,182	878	950	1,070	783	1,491	992	1,272	1,942
Currency and deposits	-83	-119	-281	-58	-107	69	393	75	-811	-286
Loans	546	768	645	522	698	127	463	323	1,489	889
Insurance and pension	7	12	17	-8	-4	-5	-10	-10	-5	-2
Trade credit and advances	514	510	526	523	487	582	618	619	582	750
Other financial assets (including the allocation)	21	10	-29	-28	-3	10	27	-15	16	591
Reserve assets	73	709	712	881	930	1,136	1,114	935	1,246	2,695
Monetary gold	1	77	0	0	0	0	0	0	0	0
Currency and deposits	-2,051	-117	-36	-1,121	2,033	-230	253	238	549	441
Securities	2,079	792	766	2,004	-1,102	1,367	860	699	696	2,254
Other reserve assets	43	-43	-17	-1	-1	-1	1	-2	1	0
NET ERRORS AND OMISSIONS	127	179	113	209	306	281	-12	202	196	526

Note:

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

KM million

Q:2019:1	Q:2019:2	Q:2019:3	Q:2019:4	Q:2020:1	Q:2020:2	Q:2020:3	Q:2020:4	Q:2021:1	Q:2021:2	Q:2021:3	Q:2021:4	Q:2022:1
-401	-254	-3	-327	-250	-332	-398	-306	-99	-338	-123	-242	-417
-1,872	-2,082	-1,987	-2,025	-1,602	-1,423	-1,660	-1,606	-1,339	-1,756	-2,014	-2,087	-1,996
2,368	2,694	2,585	2,532	2,389	2,048	2,354	2,633	2,745	3,047	3,254	3,667	3,750
4,241	4,775	4,572	4,557	3,991	3,471	4,013	4,239	4,084	4,803	5,268	5,754	5,745
514	827	878	574	433	341	358	378	370	547	877	792	610
765	1,145	1,368	861	678	498	623	604	574	796	1,274	1,092	910
251	319	490	287	245	157	265	227	204	248	397	300	300
14	-133	-26	29	3	-156	-82	-61	-37	-191	-89	-34	-22
283	259	269	321	242	171	172	198	229	241	260	241	236
269	392	295	292	239	327	254	259	266	432	349	275	258
943	1,133	1,132	1,094	916	906	986	984	906	1,061	1,103	1,087	991
1,035	1,232	1,239	1,210	1,016	1,002	1,104	1,102	1,016	1,175	1,206	1,217	1,114
91	99	106	116	100	96	118	119	110	113	103	130	123
95	98	98	96	67	65	87	98	57	64	85	79	69
95	99	99	97	69	67	89	100	57	64	85	79	69
1	1	1	1	2	2	2	2	0	0	0	0	0
-417	-239	148	112	-310	-326	-120	-18	-168	-71	196	52	-514
-270	-406	-89	222	-233	-215	-168	35	-326	-402	-266	198	-174
-1	24	-24	218	17	6	6	103	27	22	37	-12	18
269	429	65	-4	250	221	175	67	353	424	303	-210	192
64	111	14	29	-55	30	-3	39	67	-232	223	53	88
65	94	15	9	-48	14	-1	17	67	42	183	32	89
1	-17	1	-20	7	-16	2	-22	0	274	-40	-20	1
0	0	-1	0	0	0	-1	1	0	1	0	0	0
-1	-1	-10	-1	-4	-1	-2	0	-1	-1	0	-1	0
0	-1	-9	0	-4	-1	-1	-1	-1	-1	0	-1	0
15	-437	-158	-424	123	-657	-272	-643	215	-26	-1,020	-1,171	-178
92	-125	49	-28	146	-63	-78	-182	344	176	-157	-422	-21
76	-113	110	-101	137	-83	-83	-199	343	151	-162	-454	-95
-6	-42	-93	51	16	4	-22	-11	-7	-11	-25	-1	33
1	10	7	3	4	11	10	2	7	10	10	9	9
20	18	16	19	16	14	14	16	19	19	20	23	25
0	1	10	-1	-26	-9	2	9	-17	7	-1	1	7
77	312	208	395	24	594	194	460	130	201	863	748	158
-238	182	-46	177	-243	-365	-209	6	-207	-104	-74	99	-89
166	-111	167	102	112	827	272	278	183	128	141	438	31
-4	-2	-1	-2	-2	-2	-1	-1	0	-1	-2	1	-2
146	163	156	154	145	130	147	160	153	181	197	219	218
8	80	-68	-35	11	4	-16	17	2	-2	600	-9	0
-225	492	382	286	-145	516	325	550	-123	588	1,258	972	-250
0	0	0	0	0	0	0	0	0	0	0	0	-28
-229	283	44	140	75	-95	256	312	-668	54	701	354	-31
6	209	338	145	-223	611	71	237	545	530	557	621	-191
-2	0	0	0	3	0	-3	0	0	3	0	-3	0
-110	-83	52	343	-127	-59	192	190	-125	202	234	215	-166

T19: International Investment Position (IIP)

KM million

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
NET POSITION	-15,178	-15,101	-15,509	-15,692	-15,282	-14,545	-14,100	-12,932	-11,842	-11,717
ASSETS	12,321	13,466	13,983	14,597	15,816	17,045	19,326	21,159	22,469	25,122
Direct investment	560	695	708	878	933	1,157	1,268	1,381	1,513	1,394
Equity and investment fund shares	297	291	299	362	370	427	468	602	714	785
Debt instruments	263	404	410	516	562	730	799	779	799	608
Portfolio investment	466	532	569	582	674	764	1,018	1,204	1,185	1,508
Equity and investment fund shares	23	23	31	33	39	44	41	39	38	88
Debt securities	444	509	538	550	635	720	977	1,165	1,147	1,421
Financial derivatives	0	0	0	0	2	0	0	1	0	0
Other investment	4,786	5,171	4,880	4,530	4,677	4,509	5,415	5,975	5,902	5,870
Other equity	29	47	48	52	48	52	54	64	72	66
Currency and deposits	2,985	3,288	2,982	2,870	3,127	3,191	3,952	4,350	4,297	4,259
Loans	329	334	311	232	158	176	249	209	196	374
Insurance, pension, and standardized guarantee schemes	61	58	110	88	87	92	89	94	105	99
Trade credit and advances	1,177	1,181	1,201	1,026	990	943	1,021	1,199	1,195	1,036
Other accounts receivable	205	263	228	262	267	55	49	60	36	36
Reserve assets	6,509	7,068	7,826	8,606	9,531	10,614	11,626	12,598	13,869	16,349
Currency and deposits	2,335	2,218	2,182	1,132	3,165	2,935	3,188	3,426	3,975	4,416
Securities	3,877	4,592	5,384	7,288	6,158	7,474	8,225	8,917	9,601	11,630
Other reserve assets	297	258	260	186	208	205	212	254	292	304
LIABILITIES	27,499	28,567	29,492	30,290	31,098	31,590	33,426	34,091	34,311	36,839
Direct investment	11,324	12,231	12,253	13,063	13,382	14,166	14,957	15,417	15,494	16,569
Equity and investment fund shares	8,006	8,872	8,449	9,516	9,698	10,517	11,364	11,659	12,117	14,227
Debt instruments	3,318	3,360	3,803	3,547	3,684	3,649	3,592	3,758	3,377	2,342
Portfolio investment	703	544	474	349	299	240	246	206	180	364
Equity and investment fund shares	123	127	118	56	79	93	98	99	111	108
Debt securities	580	417	355	293	220	147	148	107	69	255
Financial derivatives	0	0	0	0	2	0	0	1	2	0
Other investment	15,472	15,792	16,766	16,878	17,416	17,184	18,223	18,467	18,635	19,906
Other equity	66	42	50	47	26	29	36	47	52	70
Currency and deposits	2,053	1,934	1,653	1,595	1,489	1,554	2,751	2,825	2,015	1,730
Loans	10,758	11,113	12,310	12,632	13,074	12,890	12,494	12,547	13,384	14,303
Insurance, pension, and standardized guarantee schemes	17	16	17	18	19	22	23	24	27	29
Trade credit and advances	2,179	2,231	2,284	2,119	2,341	2,243	2,435	2,550	2,684	2,682
Other accounts payable - other	32	105	76	68	65	73	102	84	100	87
Special drawing rights (Net incurrence of liabilities)	367	352	375	401	401	374	382	389	373	1,005

Note:

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

KM million

Q:2019:1	Q:2019:2	Q:2019:3	Q:2019:4	Q:2020:1	Q:2020:2	Q:2020:3	Q:2020:4	Q:2021:1	Q:2021:2	Q:2021:3	Q:2021:4	Q:2022:1
-14,081	-14,151	-13,372	-12,932	-12,869	-13,174	-12,513	-11,842	-12,049	-12,161	-11,859	-11,717	-11,800
19,511	19,921	20,786	21,159	20,921	21,239	21,645	22,469	22,659	23,270	24,471	25,122	24,856
1,266	1,290	1,266	1,381	1,398	1,404	1,410	1,513	1,368	1,390	1,428	1,394	1,411
480	527	544	602	607	610	627	714	730	756	773	785	804
786	763	721	779	791	794	783	799	638	634	655	608	608
1,083	1,178	1,193	1,204	1,156	1,170	1,169	1,185	1,246	1,288	1,472	1,508	1,607
40	41	44	39	34	36	34	38	41	34	74	88	82
1,043	1,137	1,149	1,165	1,122	1,134	1,135	1,147	1,205	1,255	1,398	1,421	1,525
1	1	1	1	1	0	0	0	2	0	1	0	1
5,687	5,430	5,873	5,975	5,905	5,642	5,721	5,902	6,402	6,411	6,155	5,870	5,880
54	54	54	64	62	64	65	72	73	65	65	66	53
4,185	3,937	4,404	4,350	4,283	4,026	4,123	4,297	4,642	4,720	4,539	4,259	4,259
235	186	114	209	224	228	207	196	390	379	354	374	411
93	89	89	94	102	99	102	105	112	100	99	99	111
1,070	1,113	1,150	1,199	1,199	1,199	1,197	1,195	1,157	1,112	1,061	1,036	1,007
50	51	62	60	34	25	27	36	28	34	37	36	38
11,474	12,022	12,453	12,598	12,461	13,023	13,345	13,869	13,640	14,180	15,416	16,349	15,957
2,959	3,242	3,286	3,426	3,501	3,407	3,663	3,975	3,307	3,361	4,061	4,416	4,384
8,298	8,547	8,914	8,917	8,689	9,316	9,380	9,601	10,059	10,534	11,065	11,630	11,269
216	233	254	254	270	301	303	292	274	284	289	304	303
33,593	34,072	34,159	34,091	33,789	34,413	34,157	34,311	34,708	35,431	36,330	36,839	36,655
15,198	15,526	15,565	15,417	15,236	15,579	15,492	15,494	15,936	16,355	16,642	16,569	16,703
11,449	11,749	11,767	11,659	11,714	11,873	11,980	12,117	12,918	14,018	14,285	14,227	14,239
3,749	3,777	3,797	3,758	3,522	3,706	3,512	3,377	3,018	2,338	2,357	2,342	2,464
242	239	226	206	220	199	197	180	177	451	407	364	388
102	98	98	99	107	110	113	111	111	111	111	108	109
140	141	128	107	113	89	84	69	66	340	296	255	279
0	1	0	1	1	1	1	2	0	0	0	0	0
18,152	18,306	18,367	18,467	18,332	18,634	18,467	18,635	18,595	18,625	19,281	19,906	19,564
42	40	36	47	49	49	50	52	59	59	59	70	69
2,513	2,695	2,650	2,825	2,583	2,218	2,008	2,015	1,808	1,699	1,631	1,730	1,642
12,611	12,482	12,622	12,547	12,604	13,242	13,275	13,384	13,574	13,742	13,842	14,303	14,164
23	23	23	24	26	25	26	27	28	29	29	29	31
2,465	2,493	2,523	2,550	2,585	2,614	2,647	2,684	2,652	2,625	2,644	2,682	2,567
108	188	120	84	95	100	84	100	95	93	92	87	83
389	384	394	389	392	387	378	373	379	377	984	1,005	1,009

T20: BH Foreign Trade Balance

KM million

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2015		8,987	15,852	-6,865	56.7
2016		9,418	16,161	-6,743	58.3
2017		11,055	18,186	-7,130	60.8
2018		11,900	19,274	-7,374	61.7
2019		11,493	19,499	-8,006	58.9
2020		10,521	16,886	-6,365	62.3
2021		14,274	21,597	-7,323	66.1
2021	01	885	1,167	-282	75.8
	02	1,028	1,462	-433	70.3
	03	1,156	1,775	-619	65.1
	04	1,114	1,699	-585	65.6
	05	1,055	1,686	-631	62.6
	06	1,257	1,826	-569	68.9
	07	1,177	1,921	-744	61.3
	08	1,083	1,757	-674	62
	09	1,334	2,019	-685	66.1
	10	1,353	2,026	-673	66.8
	11	1,454	2,105	-651	69.1
	12	1,378	2,155	-777	63.9
2022	01	1,322	1,712	-389	77.2
	02	1,376	2,073	-697	66.4
	03	1,596	2,515	-919	63.5
	04	1,610	2,371	-761	67.9
	05	1,608	2,427	-819	66.3
	06	1,577	2,602	-1,026	60.6
	07	1,460	2,475	-1,014	59.0

Notes:

The most recent data of Statistics Agency 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.

T21: Exports goods by Country of Destination

KM thousand

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	Other countries	Total
2012		1,210,103	1,165,019	939,241	710,002	653,304	654,764	182,874	249,230	2,093,426	7,857,962
2013		1,310,844	1,194,637	1,003,294	766,745	686,503	687,565	174,625	270,745	2,285,317	8,380,275
2014		1,317,490	955,047	1,195,438	800,690	697,785	755,827	234,392	293,818	2,431,255	8,681,742
2015		1,412,906	925,166	1,214,930	770,695	748,870	743,062	354,630	262,844	2,554,212	8,987,315
2016		1,479,411	985,360	1,131,096	822,846	807,200	730,590	401,047	240,751	2,819,806	9,418,109
2017		1,595,704	1,284,200	1,209,035	1,093,685	973,397	899,235	431,094	352,507	3,216,524	11,055,383
2018		1,741,537	1,464,002	1,352,791	1,251,474	1,057,052	1,020,991	323,223	402,113	3,287,069	11,900,251
2019		1,675,709	1,399,922	1,300,534	1,308,885	1,006,226	1,089,881	292,554	407,303	3,011,551	11,492,564
2020		1,630,844	1,362,907	1,015,184	1,152,068	954,078	1,005,509	314,249	293,645	2,792,675	10,521,159
2021		2,137,576	1,864,306	1,608,291	1,722,477	1,219,184	1,284,935	358,064	394,449	3,684,248	14,273,529
2021	01	140,917	121,190	85,774	88,353	80,900	82,549	25,916	22,593	236,551	884,744
	02	152,949	154,272	94,448	105,780	94,088	89,389	27,910	36,378	272,900	1,028,113
	03	165,770	167,940	114,340	121,688	106,254	106,299	42,903	42,175	288,217	1,155,586
	04	173,329	151,605	118,824	132,828	101,227	106,741	22,748	31,588	275,080	1,113,969
	05	156,116	149,688	117,632	108,287	99,057	103,419	19,023	27,660	274,080	1,054,963
	06	179,630	164,172	149,028	138,910	105,851	115,617	22,585	30,191	351,145	1,257,129
	07	178,431	155,257	153,938	134,807	103,758	103,739	22,612	31,966	292,467	1,176,977
	08	174,848	141,638	104,545	142,054	85,884	109,272	26,094	30,821	267,852	1,083,008
	09	200,287	159,917	157,651	156,017	104,978	121,471	30,195	31,779	371,999	1,334,295
	10	205,442	151,776	168,390	187,445	106,620	121,207	40,100	34,205	337,752	1,352,938
	11	227,414	174,715	183,476	195,138	116,168	129,598	36,838	35,220	355,566	1,454,134
	12	182,442	172,136	160,244	211,170	114,398	95,634	41,141	39,872	360,638	1,377,675
2022	01	202,932	204,111	156,137	185,346	95,755	109,061	24,633	51,629	292,570	1,322,174
	02	221,388	194,430	158,922	189,138	105,310	118,545	24,865	41,938	321,084	1,375,620
	03	237,971	224,334	178,014	215,198	128,618	146,106	31,897	50,597	383,265	1,596,000
	04	233,332	244,220	185,495	213,482	128,528	140,357	31,306	53,301	379,641	1,609,663
	05	221,049	254,621	196,510	222,586	126,119	147,829	26,004	57,628	355,632	1,607,978
	06	222,860	219,813	196,954	222,178	124,215	158,929	23,940	40,179	367,646	1,576,715
	07	221,309	214,002	203,043	176,352	112,167	142,417	19,657	33,855	337,382	1,460,185

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".

T22: Imports goods by Country of Origin

KM thousand

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2012		1,725,796	1,429,362	1,431,534	2,202,545	816,377	803,360	1,493,885	449,381	504,094	4,396,607	15,252,942
2013		1,734,842	1,482,256	1,485,608	1,956,353	914,082	754,344	1,505,995	493,202	521,188	4,321,922	15,169,792
2014		1,869,564	1,653,565	1,629,521	1,851,693	1,359,548	763,235	1,292,467	582,203	532,109	4,665,372	16,199,278
2015		1,914,123	1,758,287	1,728,431	1,673,068	1,091,670	773,503	910,072	644,698	560,859	4,797,152	15,851,863
2016		1,998,877	1,899,582	1,828,142	1,617,713	1,091,966	831,403	729,427	687,349	556,399	4,920,158	16,161,014
2017		2,103,758	2,062,127	2,029,997	1,828,432	1,186,073	912,704	907,315	766,728	618,743	5,769,765	18,185,642
2018		2,297,072	2,170,785	2,070,768	1,915,158	1,339,232	917,011	892,371	874,490	672,990	6,124,091	19,273,968
2019		2,337,802	2,333,081	2,150,219	2,020,597	1,449,423	906,606	451,193	964,624	721,547	6,163,492	19,498,584
2020		2,074,858	1,949,017	1,895,718	1,523,371	1,355,872	840,875	359,084	896,725	682,570	5,308,196	16,886,285
2021		2,566,643	2,600,538	2,427,344	1,922,537	1,702,427	984,015	629,494	1,269,716	823,775	6,670,410	21,596,900
2021	01	150,332	139,673	118,508	102,800	99,431	64,988	30,646	61,485	47,970	350,766	1,166,600
	02	189,155	175,037	162,352	119,059	112,694	70,575	32,087	80,535	62,130	457,979	1,461,602
	03	225,180	209,920	190,812	145,716	142,709	83,159	42,474	102,445	70,417	561,958	1,774,790
	04	209,043	211,936	201,781	149,537	115,053	85,675	34,570	100,033	73,160	517,794	1,698,582
	05	215,641	213,004	182,238	143,520	123,025	79,048	60,874	94,347	62,059	512,489	1,686,245
	06	216,281	227,663	206,961	161,543	125,836	85,860	87,286	109,622	71,480	533,340	1,825,872
	07	225,415	258,248	217,601	190,704	178,666	86,318	67,097	101,607	68,520	526,824	1,920,999
	08	207,720	172,275	220,158	177,976	147,861	70,094	62,929	121,037	58,263	518,794	1,757,107
	09	223,252	240,767	242,672	201,914	152,088	97,450	71,710	119,392	75,616	594,633	2,019,493
	10	240,091	254,969	228,883	182,866	157,355	86,327	30,493	120,546	74,281	650,020	2,025,831
	11	228,090	254,037	218,177	169,112	164,277	85,584	45,677	124,861	81,211	734,148	2,105,174
	12	236,443	243,009	237,201	177,789	183,433	88,938	63,652	133,805	78,668	711,666	2,154,605
2022	01	172,884	187,974	160,979	145,444	154,529	71,109	57,203	100,135	60,878	600,511	1,711,646
	02	231,853	224,556	228,770	179,214	166,255	85,423	62,580	128,277	79,394	686,785	2,073,108
	03	265,604	290,343	302,324	235,261	188,069	106,368	53,284	148,915	93,167	831,391	2,514,726
	04	249,922	283,086	260,670	214,954	164,583	97,317	48,875	165,625	91,913	793,825	2,370,770
	05	243,291	312,576	266,778	234,990	186,041	93,514	54,833	141,287	87,557	805,654	2,426,523
	06	250,636	318,877	280,688	261,027	196,371	103,467	56,611	160,894	91,361	882,425	2,602,357
	07	255,361	353,240	237,413	269,692	197,554	98,391	60,809	118,631	85,906	797,535	2,474,532

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".

T23: Average Middle Exchange Rates of KM

Godina	Mjesec	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia
		EUR 1	HRK 100	CZK 1	HUF 100	JPY 100	CHF 1	TRY 1	GBP 1	USD 1	CNY 1	RSD 100
2012		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2018		1.955830	26.365492	0.076267	0.613697	1.500585	1.693763	0.351884	2.210985	1.657498	0.250633	1.653621
2019		1.955830	26.365089	0.076197	0.601572	1.603053	1.758109	0.307940	2.230125	1.747204	0.252963	1.659447
2020		1.955830	25.946780	0.074002	0.557563	1.607387	1.827419	0.247515	2.201320	1.716607	0.248658	1.663431
2021		1.955830	25.977234	0.076253	0.545671	1.506596	1.808910	0.191301	2.274685	1.653851	0.256382	1.663495
2021	01	1.955830	25.860293	0.074783	0.543679	1.547698	1.811942	0.216896	2.189223	1.605321	0.247836	1.663381
	02	1.955830	25.828452	0.075585	0.545964	1.534443	1.802131	0.227968	2.240480	1.617026	0.250376	1.663453
	03	1.955830	25.807145	0.074718	0.534903	1.511516	1.767484	0.215645	2.276209	1.642472	0.252371	1.663448
	04	1.955830	25.837868	0.075368	0.541921	1.500761	1.771536	0.200424	2.265246	1.638732	0.251045	1.663521
	05	1.955830	25.991241	0.076443	0.552314	1.476770	1.783366	0.192415	2.266545	1.611833	0.250499	1.663401
	06	1.955830	26.083169	0.076847	0.559142	1.474470	1.788098	0.188464	2.278064	1.623108	0.252756	1.663543
	07	1.955830	26.069053	0.076299	0.548068	1.499408	1.800314	0.192412	2.284118	1.654497	0.255549	1.663646
	08	1.955830	26.090051	0.076781	0.555186	1.512495	1.817375	0.195738	2.293624	1.661455	0.256506	1.663582
	09	1.955830	26.099791	0.077054	0.555832	1.507593	1.801041	0.194573	2.283824	1.659285	0.257009	1.663582
	10	1.955830	26.032323	0.076731	0.542308	1.491938	1.825402	0.183565	2.307456	1.685804	0.262408	1.663592
	11	1.955830	26.011782	0.077009	0.536519	1.503071	1.858347	0.162759	2.306693	1.713630	0.268153	1.663390
	12	1.955830	26.005238	0.077396	0.532589	1.520377	1.878689	0.127688	2.302557	1.730111	0.271599	1.663393
	01	1.955830	25.996011	0.079827	0.543995	1.504506	1.882231	0.127251	2.341072	1.728160	0.271877	1.663345
	02	1.955830	25.962189	0.080109	0.548653	1.495972	1.867587	0.126492	2.333614	1.723864	0.271704	1.663296
	03	1.955830	25.836210	0.078092	0.518531	1.501361	1.910814	0.121573	2.341104	1.776058	0.279958	1.662095
	04	1.955830	25.875006	0.080084	0.522686	1.433318	1.914754	0.122507	2.339109	1.802198	0.280796	1.661349
	05	1.955830	25.951530	0.079107	0.509405	1.436617	1.891062	0.119065	2.302850	1.850825	0.276553	1.663469
	06	1.955830	25.991757	0.079122	0.492441	1.384156	1.908744	0.108736	2.283569	1.848738	0.276240	1.665462
	07	1.955830	26.008840	0.079496	0.485134	1.404683	1.979336	0.110157	2.299766	1.918855	0.285061	1.666040

T24: Foreign Debt Servicing

KM thousand

Creditor	Repayment Plan 2022			Performed in 2022		
	Principal	Interest	Total	Principal	Interest	Total at the end of July
Public Creditors	672,687	107,493	780,180	316,776	58,112	374,887
<i>International and Regional Organizations</i>	524,822	85,804	610,626	242,015	46,159	288,174
European Investment Bank	100,992	23,346	124,338	57,013	11,968	68,981
European Bank for Reconstruction and Development	116,283	9,260	125,543	53,280	5,854	59,133
World Bank - IDA	178,560	15,275	193,835	79,137	8,514	87,651
World Bank- IBRD ¹⁾	59,132	18,375	77,507	31,475	9,924	41,399
Council of Europe Development Bank ¹⁾	6,883	1,399	8,282	4,611	717	5,328
International Fund for Agriculture Development	4,935	743	5,678	3,408	379	3,787
IMF	38,478	9,783	48,261	13,091	6,244	19,335
European Union – European Commission	19,558	7,624	27,183	0	2,560	2,560
<i>Government and Government Agencies</i>	147,865	21,688	169,554	74,761	11,953	86,714
Paris Club ¹⁾	30,113	3,777	33,890	14,899	1,935	16,834
Saudi Development Fund	6,202	2,029	8,231	3,233	1,057	4,289
Other Bilateral	111,551	15,883	127,433	56,629	8,961	65,590
Private Creditors	0	0	0	0	0	0
London Club ¹⁾	0	0	0	0	0	0
Total	672,687	107,493	780,180	316,776	58,112	374,887

Source:

BH Ministry of Finance and Treasury