



Monthly Economic Survey

NOVEMBER
2018

CENTRAL BANK OF BOSNIA AND HERZEGOVINA

OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY

NOVEMBER 2018

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INTRODUCTORY SUMMARY

A monthly decline of money supply was recorded in November due to decrease of cash outside banks and transferable deposits in the local currency (Graph 01). Decrease of transferable deposits resulted in a decrease of the average required reserve balance in the last ten day period (Graph 02). Decline of deposits was recorded with non-financial companies, while the sectors of households and government recorded increases (Graph 03). The CBBH foreign exchange reserves increased at the monthly level (Graph 04). The growth of net foreign assets of commercial banks continued (Graph 05). Debt of the general government sector on the basis of loans with commercial banks increased at the annual level (Graph 06). Annual growth rates of loans indicate the slow-down of lending to private sector (Graph 07).

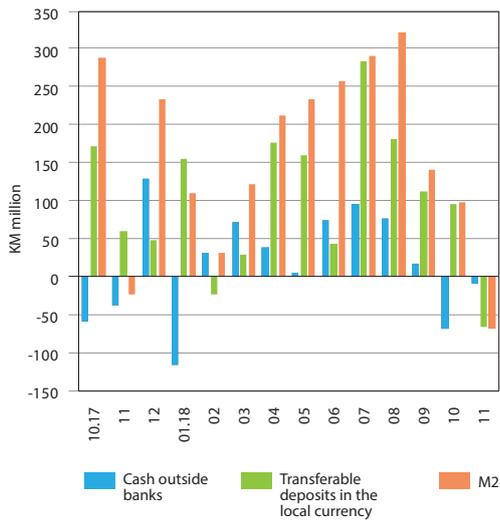
In November, a rather low annual growth rate of exports was recorded, while a negative annual growth rate was recorded in imports (Graphs 08 and 09). At the monthly level, the increase of the general price level was recorded, which was mainly influenced by the growth of prices in sections of transport, utility costs and alcohol beverages and tobacco (Graph 10). Nominal and real indices of KM (NEER and REER) recorded appreciation (Graph 11). In the euro area, the inflation came close to the target level of the ECB (Graph 12).

Industrial turnover index indicates that the value of industrial turnover followed a similar trend as industrial production index (Graph 13). The decreasing trend of the number of the unemployed was continued (Graph 14).

A monthly decline of the revenues from indirect taxes was recorded, mainly resulting from the decline of VAT, tolls and excise duties, although the revenue based on tolls remained considerably higher compared to the previous year (Graphs 15 and 16).

Interbank payment system decreased at the monthly level, and trading on BH stock exchanges was quite low (Graphs 17 and 18).

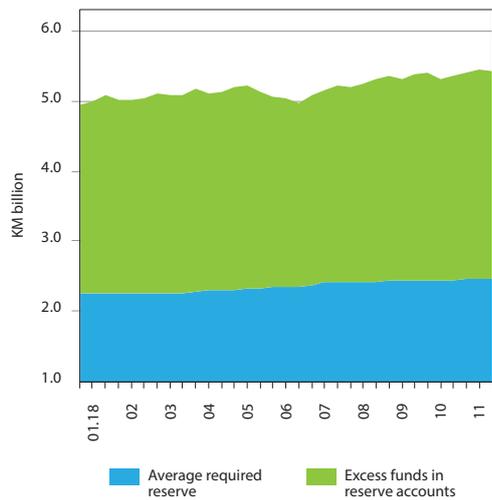
G01: Monthly Changes of M1 and Broad Money Supply



Source: Table 05

A monthly decline of money supply in the amount of KM 69.5 million was recorded in November, which was under the strongest impact of transferable deposits in the local and foreign currencies (KM 113.8 million), while other deposits in the local currency had a positive impact on money supply and their growth in November at the monthly level was KM 26.8 million.

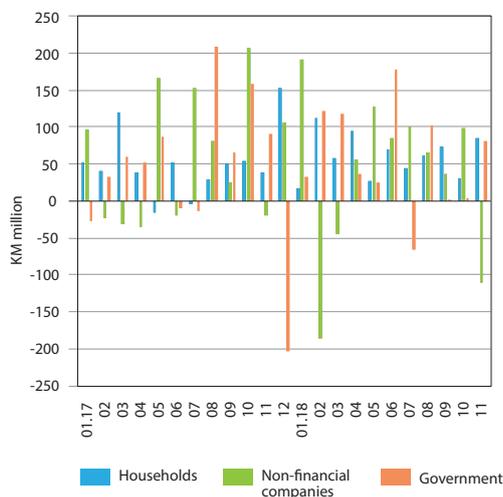
G02: Reserve Account Balance by Ten Day Periods



Source: Table 4

Decrease of transferable deposits in foreign and local currencies brought about a decrease of the average balance of required reserve in the 33. ten day period compared to the previous two ten day periods in November. So, the average balance of required reserve in November amounted to KM 2.44 billion, while the average excess funds amounted to KM 3.0 billion.

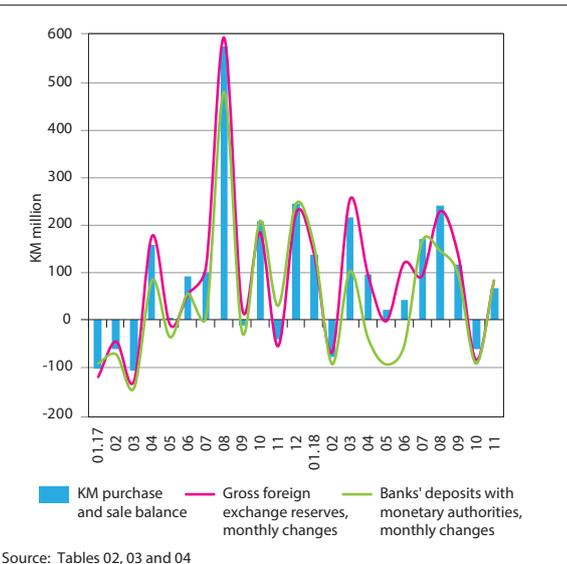
G03: Deposits, Monthly Changes



Source: Tables 10 and 11

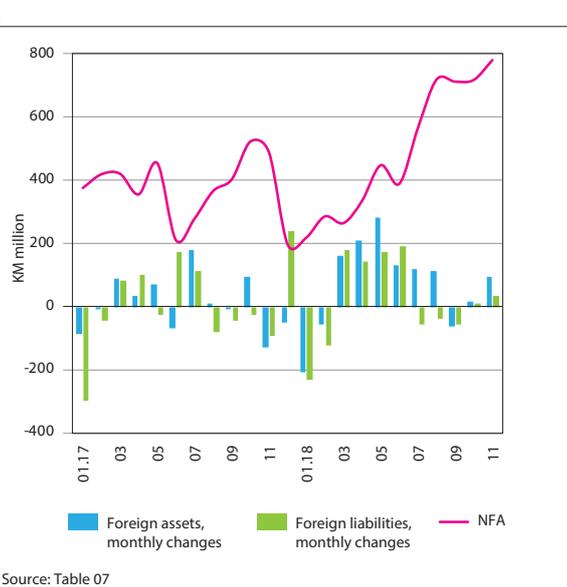
The total deposits in BH banking sector reached the level of KM 21.51 billion in November. Household deposits continued to grow. Transferable KM and foreign currency deposits of companies declined considerably at the monthly level in November.

G04: Gross Foreign Exchange Reserves, Banks' Deposits with Monetary Authorities and the Value of the Balance



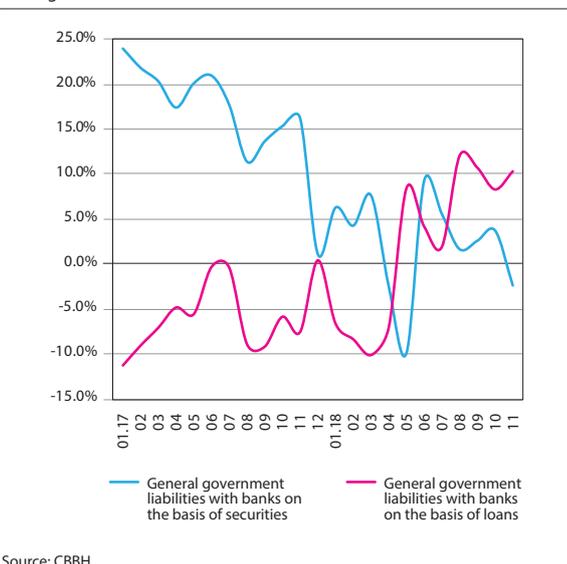
In November, the CBBH foreign exchange reserves recorded a monthly growth in the amount of KM 83.8 million, due to a positive balance of KM purchase and sale recorded with commercial banks and government depositors with the CBBH. In the previous eleven months of 2018, compared to the positions as of the end of December 2017, the foreign exchange reserves increased by around KM 1 billion.

G05: Foreign Assets and Foreign Liabilities of Commercial Banks



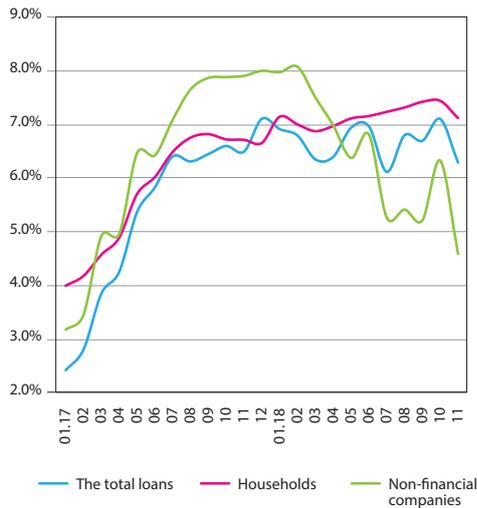
NFA of banks reached the amount of KM 783.3 million and the growth was caused by a higher growth of the level of foreign assets than that of foreign liabilities. The increase of foreign assets at the monthly level in November was mainly caused by the deposit growth, and also the growth of securities other than shares, while the growth of foreign liabilities was mainly caused by the increase of other deposits.

G06: The General Government Debt with Commercial Banks, Annual Changes



In November, a decline of liabilities at the annual level was recorded on the basis of issued securities of the general government, while increase was recorded on the basis of loans. In the end of November, the total debt of the general government sector on the mentioned two bases amounted to KM 2.32 billion, which is the annual growth of liabilities in the amount of KM 67.6 million or 3.0%. Banking sector exposure to the general government sector in the end of November was 7.9% of the total banking sector assets.

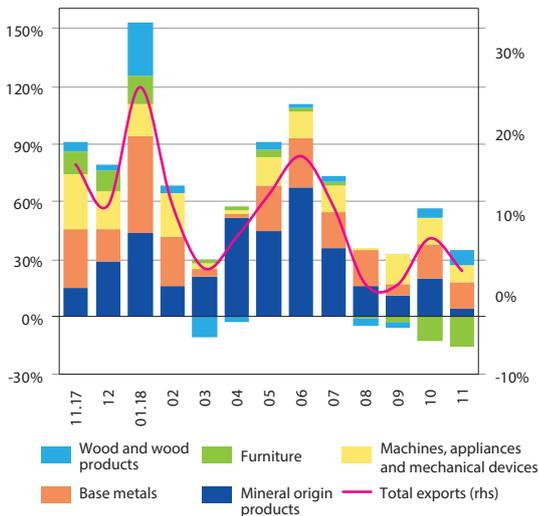
G07: Loans, Annual Growth Rates



Source: Tables 12 and 13

The total loans to domestic sectors in BH in the end of November amounted to KM 19.41 billion. Annual growth rates of loans in both private sectors were much lower in November compared to October. Annual growth rate of loans to non-financial companies was at the level recorded in the end of the first quarter of 2017, and it indicates a slow-down of lending to this sector.

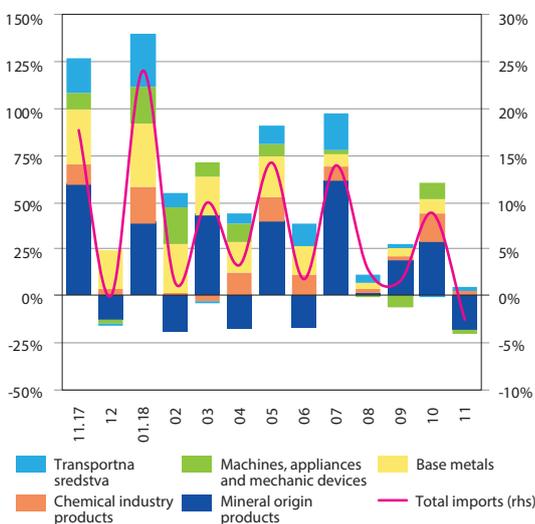
G08: Exports according to Main Product Groups, Annual Growth Rates



Source: CBBH

The annual growth rate of exports in November was quite low amounting to 2.6%. A rather low growth rate was recorded due to a low growth rate of exports of mineral origin products (4.2%), and negative growth rate of exports of furniture (15.4%). Other main groups of products recorded quite high and positive growth rates in November. Exports of base metals and machines and appliances and electric devices recorded the highest growth rates.

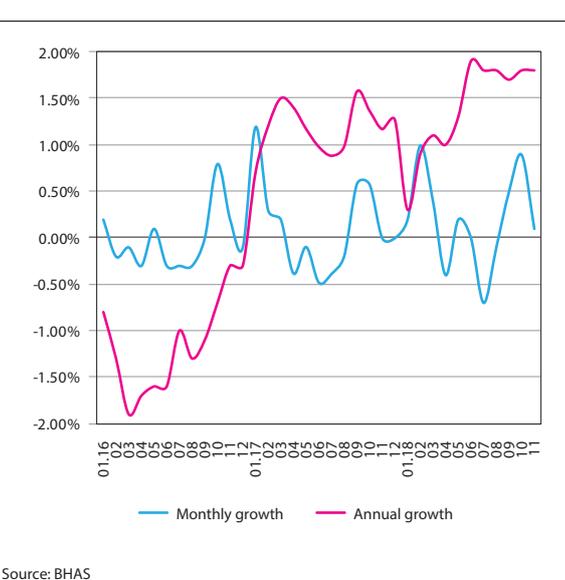
G09: Imports according to the Main Product Groups, Annual Growth Rates



Source: CBBH

In November, imports at the annual level were lower by 2.6%. Decrease of imports resulted from decreased imports of mineral origin products by 18.4%. Throughout the year, imports of this group of products significantly fluctuated at the monthly level, due to the increased excise duties on imports of oil, where the quantity effect was stronger than the effect of price change in the global market. Other product groups recorded quite low growth rates, except for the imports of base metals which increased by 7.6%.

G10: Rates of Price Change in BH



The monthly growth of prices in November amounted to 0.1%, while the annual inflation rate was 1.8% and compared to the same month of the previous year, it was higher by 60 basis points. The strongest impact on the annual growth of the general price level came from sections related to transport (12.3%), utility costs (4.0%), and alcohol beverages and tobacco (5.9%). At the same time, the strongest decline of consumer prices in the same period was recorded in the section of clothes and footwear (-10.0%).

G11: Nominal and Real Effective Exchange Rates of KM (NEER and REER)



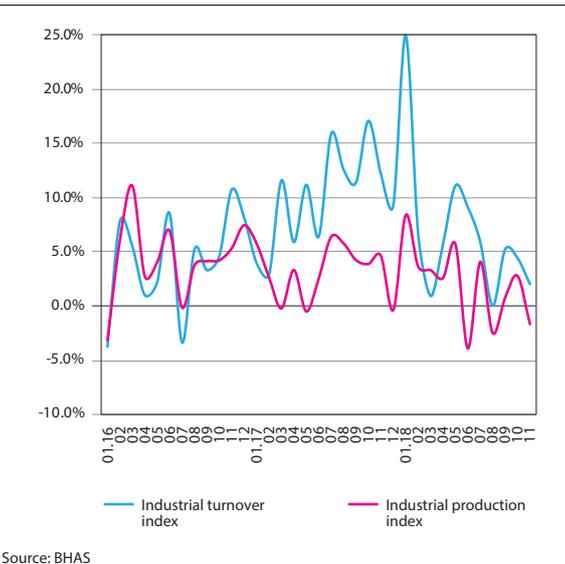
In November, a decrease of NEER index was recorded at the monthly level by 48 bp. At the annual level, appreciation trend stayed present, so NEER was higher by 1.37 pp. Appreciation trend of NEER was brought about by the nominal appreciation of KM against Turkish lira by 34.0%. Real effective exchange rate of KM (measured by consumer prices at the annual level appreciated by 43bp and depreciation trend was stopped in the second half of the year. REER measured by producer prices at the annual level appreciated by 30bp, so the appreciation trend of this index remained present.

G12: Oil Price and Inflation in the Euro Area



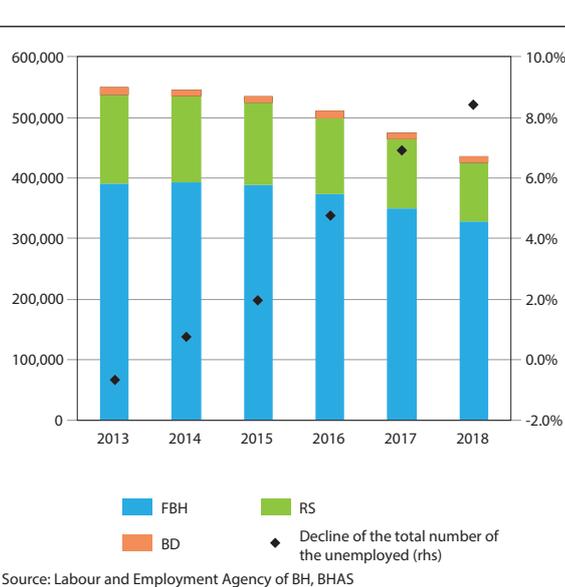
In commodity markets, the feature of November was a decline of oil prices. The crude oil barrel (Dated Brent) fell from \$80.47 to \$65 (-19.01%), which at the annual level (m/m-12) was the increase of only 4.16%. Resulting from the decline of oil prices, food (-4.82% at the annual level), but also core inflation, (headline) inflation in the euro area fell from 2.2% (10/2018) to 1.9% in November. The low core inflation, with a change in the oil market, could postpone, due to a decline of inflation below the target inflation (close but below 2%) the announced growth of the ECB rates from the end of 2018 to the beginning of 2019.

G13: Annual Growth Rates of Industrial Turnover and Industrial Production



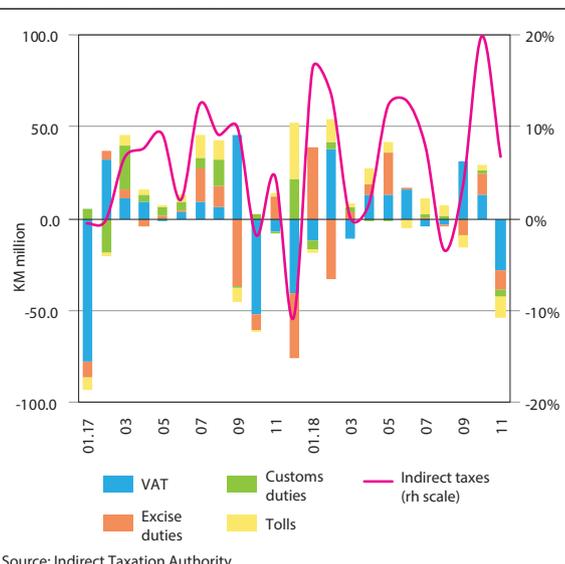
In November, a decline of industrial production at the monthly and at the annual level was recorded. Observing the period January-November 2018, compared to the same period of the previous year, there was a growth of industrial output by 1.9%. The most significant contribution to industrial growth was that of production and distribution of electric energy and gas, with the annual production growth of 12.5%. Industrial turnover index indicates that the value of industrial turnover followed a similar trend as industrial production index. The total sale in the domestic market in eleven months of 2018 recorded annual growth (4.3%), but a stronger growth was recorded in sale in a foreign market (8.1%).

G14: The Number of the Unemployed in November by Years



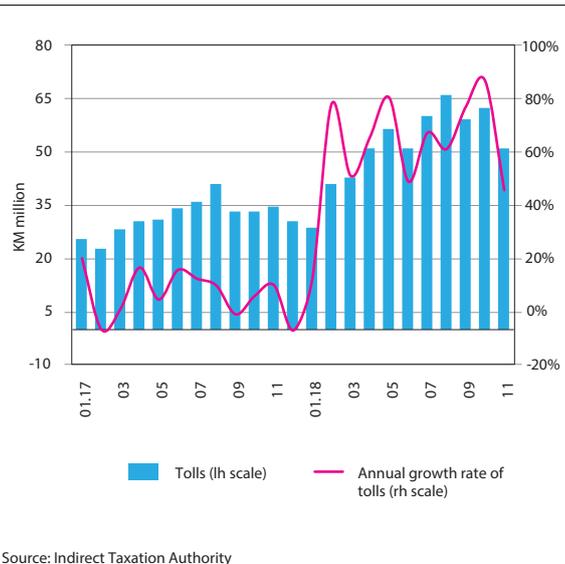
In November, the declining trend of the number of the unemployed continued, which was particularly strong in the previous years resulting from increased employment and negative demographic trends. At the annual level, the number of the unemployed was decreased by 40,191 persons or by 8.5%. At the same time, the number of employees increased by 19,518 persons or by 2.4%. At the annual level, the highest contribution to the employment growth came from trade (annual growth of 4.3%), and manufacturing industry (annual growth of 3.8%).

G15: Monthly Changes by Types of Indirect Taxes and Annual Growth Rate of the Total Indirect Taxes



In November, a monthly decline of revenues from indirect taxes was recorded, mainly resulting from a decline of VAT, tolls and excise duties. The monthly decline of indirect taxes amounted to KM 53.7 million (9.0%). All the components of indirect taxes recorded a monthly decline. Reimbursements on the basis of indirect taxes amounted to KM 103.7 million. The total collected revenues from indirect taxes in 11 months amounted to KM 5.74 billion and compared to the previous year they increased by KM 420.3 million (7.9%).

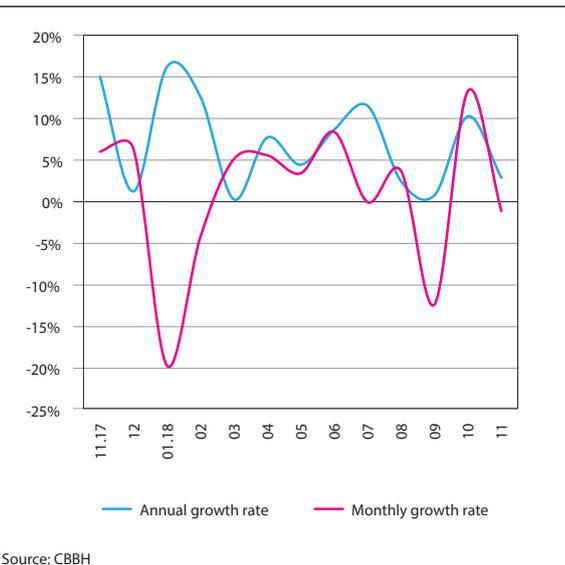
G16: Annual Growth Rate of Tolls



Source: Indirect Taxation Authority

In 2018, there was a considerable growth of revenues on the basis of tolls resulting from the realization of the Decision of the Governing Board of ITA on provisional allocation of revenues from tolls for the construction of highways and reconstruction of other roads on the basis of which KM 0.25 is charged per litre of derivative. In eleven months of the current year, KM 570.1 million was collected, which was higher by even KM 218.3 million (62%) compared to the same period of the previous year.

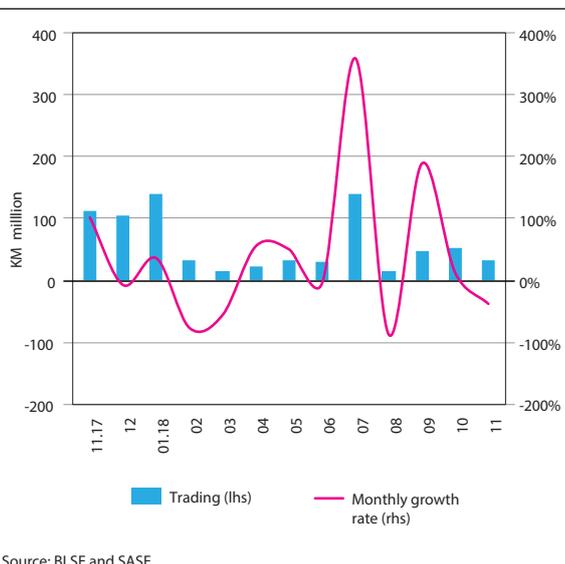
G17: Turnover in RTGS



Source: CBBH

Following very high growth rates in 10/2018, the monthly growth of turnover slowed down in November. The turnover in November amounted to KM 9.06 billion in 3,488,082 transactions. Compared to the previous month, the turnover was lower in RTGS (1.16%) and in Giro Clearing (6.72%). Annual growth rates in Giro Clearing and RTGS were 5.21% and 2.8% respectively. In November, the average transaction value in RTGS was KM 81,937, and in Giro Clearing it was KM 436.

G18: Trading on BH Stock Exchanges



Source: BLSE and SASE

In November, only KM 32.06 million was traded on BH stock exchanges, out of it, 60.6% on SASE. Such a low trading level was present for months, resulting from low activity in the primary market of the entity public debt. Turnover in November decreased compared to the previous month by 38.7%, and it declined compared to the same month of 2017, by 71.8%. On BLSE, it seems as if the low debt securities trading level stimulates trading in shares. The leading share market index on BLSE, BIRS, compared to the previous month, increased by 2.6% which was the fourth successive month of the growth of the share market in Republika Srpska. The index following the energy sector (ERS) also increased significantly, by 7.7%. This shows that the liquidity of the market is key for the growth of the prices of securities.

STATISTICAL APPENDIX

T01:	Main Economic Indicators
T02:	Buying and Selling of KM
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Note: Brief notes on methodology can be found below each table, while more detailed ones are available at www.cbbh.ba

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

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

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

	Changes compared to			
	11/2018	10/2018	12/2017	11/2017
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	23,868	-0.3%	7.9%	9.1%
Foreign currency reserves	11,563	0.7%	9.5%	11.9%
Average balance of reserve accounts with CBBH	2,448	1.0%	10.0%	10.0%
Banking sector				
Total loans	19,409	-0.4%	5.4%	6.3%
Total deposits	21,510	0.2%	9.4%	9.4%
Non-banking sector				
BLSE turnover	12.6	-42%	-37%	-64%
SASE turnover	19.4	-36%	-77%	-75%
Turnover in RTGS	7,582	-1.2%	-3.3%	2.8%
Turnover in giro clearing system	1,480	-6.7%	-1.4%	5.2%
in points				
BIRS	559.5	2.65%	2.96%	-3.90%
SASX 30	1,096.9	-0.85%	12.36%	10.52%
REAL SECTOR	in persons			
Consumer prices - BH		0.1%	1.9%	1.8%
Industrial production - BH		-3.9%	-2.3%	-1.7%
Number of unemployed persons - BH	435,358	-0.6%	-8.4%	-8.5%
EXTERNAL SECTOR	in KM million			
		10/2018	12/2017	11/2017
Imports	1,603	-10.8%	7.1%	-2.6%
Exports	1,061	-0.7%	15.1%	2.7%
PUBLIC FINANCE	in KM million			
Net indirect taxes	541.0	-9.0%	26.5%	6.8%
VAT	341.1	-7.6%	24.2%	8.1%
Excise duties	123.4	-8.0%	31.8%	-4.0%
Customs fees	23.9	-12.5%	-0.8%	0.8%

T02: Buying and Selling of KM
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2006.		3,316,074	2,181,712	1,134,362	4,880,802
2007.		3,878,146	2,822,867	1,055,279	5,936,081
2008.		4,933,211	5,564,318	-631,108	5,304,973
2009.		4,197,642	4,234,491	-36,849	5,268,124
2010.		5,273,777	5,014,550	259,227	5,527,351
2011.		5,088,041	5,162,710	-74,669	5,452,682
2012.		5,511,162	5,491,846	19,316	5,471,998
2013.		4,588,615	3,918,598	670,017	6,142,015
2014.		5,065,358	4,379,047	686,312	6,828,327
2015.		5,470,552	4,699,060	771,492	7,599,818
2016.		7,485,849	6,622,039	863,811	8,463,629
2017.		8,476,378	7,421,186	1,055,192	9,518,821
2017.	11.	805,290	847,076	-41,787	9,273,100
	12.	1,182,377	936,655	245,721	9,518,821
2018.	01.	852,932	715,889	137,043	9,655,865
	02.	657,348	733,451	-76,103	9,579,761
	03.	787,989	572,265	215,724	9,795,486
	04.	728,905	631,048	97,857	9,893,342
	05.	708,444	687,829	20,615	9,913,958
	06.	1,206,578	1,164,568	42,010	9,955,968
	07.	989,316	818,859	170,457	10,126,425
	08.	901,336	660,206	241,130	10,367,555
	09.	830,216	714,442	115,773	10,483,328
	10.	1,000,186	1,059,977	-59,791	10,423,537
	11.	1,043,430	976,896	66,534	10,490,071

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

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2006.	12.	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1
2007.	12.	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7
2008.	12.	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3
2009.	12.	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7
2010.	12.	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011.	12.	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
2012.	12.	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2013.	12.	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014.	12.	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015.	12.	182.3	3.8	128.5	1,003.6	0.0	7,288.1	8,606.3	8,605.0	8,064.6	540.4
2016.	12.	205.1	2.6	194.8	2,970.4	0.0	6,158.2	9,531.1	9,529.0	8,926.3	602.6
2017.	12.	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2017.	11.	202.3	1.5	219.0	2,563.4	0.0	7,344.7	10,330.9	10,328.5	9,731.8	596.7
	12.	203.9	1.5	236.4	2,698.6	0.0	7,416.1	10,556.6	10,555.0	9,977.1	577.8
2018.	01.	203.3	5.2	245.2	2,571.7	0.0	7,671.3	10,696.6	10,694.1	10,117.3	576.8
	02.	202.9	1.8	245.6	2,493.1	0.0	7,686.2	10,629.5	10,626.2	10,037.2	589.0
	03.	202.1	1.7	245.5	2,513.1	0.0	7,922.2	10,884.7	10,881.5	10,252.4	629.1
	04.	204.4	5.7	245.5	2,475.3	0.0	8,049.6	10,980.6	10,978.0	10,366.3	611.6
	05.	208.5	2.0	245.7	2,392.8	0.0	8,129.8	10,978.9	10,976.7	10,369.9	606.8
	06.	201.3	2.0	246.0	2,471.0	0.0	8,179.3	11,099.6	11,097.6	10,466.4	631.2
	07.	196.5	6.0	245.9	2,492.1	0.0	8,252.9	11,193.4	11,191.5	10,585.7	605.9
	08.	194.4	2.2	249.2	2,560.8	0.0	8,416.2	11,422.7	11,420.3	10,822.1	598.2
	09.	192.8	1.5	249.1	2,625.5	0.0	8,492.8	11,561.7	11,559.7	10,992.3	567.4
	10.	201.6	5.8	248.6	2,647.2	0.0	8,375.8	11,479.0	11,476.1	10,880.7	595.4
	11.	202.8	2.2	248.7	2,692.6	0.0	8,416.4	11,562.8	11,560.5	10,943.1	617.3

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

Notes:

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

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

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2006.	12.	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	691.3	3,105.4	5,056.6	4,739.8	5,162.0	9,901.8
2007.	12.	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	833.8	3,661.1	6,229.0	5,731.9	6,221.3	11,953.2
2008.	12.	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,107.2	3,864.7	5,704.0	5,691.2	6,748.1	12,439.3
2009.	12.	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.0	4,241.0	5,648.9	5,545.8	7,163.3	12,709.1
2010.	12.	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,209.8	4,526.4	5,899.7	5,900.0	7,727.2	13,627.1
2011.	12.	2,645.1	3,192.8	11.1	2,366.4	3,819.0	2,285.7	1,100.1	4,846.1	5,848.9	6,185.5	8,231.9	14,417.4
2012.	12.	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,052.9	5,041.4	5,801.7	6,142.7	8,767.0	14,909.7
2013.	12.	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,202.4	6,401.0	6,695.6	9,398.0	16,093.6
2014.	12.	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.0	6,999.9	7,310.4	9,958.5	17,268.9
2015.	12.	3,499.5	4,063.5	51.7	3,055.3	5,125.6	3,562.6	1,360.4	5,543.3	7,614.7	8,180.9	10,466.3	18,647.2
2016.	12.	4,066.8	4,269.1	52.0	3,401.2	5,899.8	3,883.0	1,535.6	5,478.0	8,387.9	9,301.0	10,896.6	20,197.6
2017.	12.	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2017.	11.	4,261.9	4,786.0	74.8	3,519.3	6,876.8	4,090.3	1,765.9	5,630.8	9,122.8	10,396.1	11,487.0	21,883.1
	12.	4,319.4	5,033.1	76.1	3,648.1	6,924.4	4,091.6	1,816.2	5,636.1	9,428.5	10,572.5	11,543.8	22,116.3
2018.	01.	4,282.9	5,191.4	86.5	3,532.9	7,080.7	4,084.6	1,852.9	5,674.9	9,560.8	10,613.6	11,612.4	22,226.0
	02.	4,302.9	5,100.7	85.9	3,564.6	7,057.2	4,091.0	1,863.2	5,682.6	9,489.5	10,621.9	11,636.8	22,258.6
	03.	4,342.7	5,205.3	85.8	3,637.7	7,085.6	4,088.1	1,889.1	5,680.9	9,633.8	10,723.3	11,658.1	22,381.4
	04.	4,407.7	5,168.7	98.2	3,675.7	7,263.1	4,103.2	1,877.5	5,674.2	9,674.7	10,938.8	11,654.9	22,593.7
	05.	4,452.1	5,077.4	97.8	3,680.4	7,423.4	4,130.0	1,912.5	5,681.0	9,627.3	11,103.8	11,723.6	22,827.4
	06.	4,515.4	5,024.3	98.1	3,756.0	7,467.9	4,143.6	2,030.8	5,686.8	9,637.8	11,223.9	11,861.2	23,085.2
	07.	4,621.4	5,191.6	110.2	3,852.6	7,751.3	4,141.8	1,944.6	5,686.0	9,923.2	11,603.9	11,772.4	23,376.3
	08.	4,717.6	5,339.0	110.7	3,929.3	7,933.9	4,168.9	1,983.9	5,682.6	10,167.4	11,863.2	11,835.5	23,698.7
	09.	4,717.2	5,437.8	112.6	3,946.4	8,046.8	4,140.1	1,966.6	5,740.1	10,267.6	11,993.2	11,846.8	23,840.0
	10.	4,693.0	5,348.5	126.2	3,878.9	8,141.8	4,142.1	2,016.2	5,759.3	10,167.7	12,020.6	11,917.6	23,938.2
	11.	4,670.3	5,432.5	125.4	3,870.6	8,075.0	4,168.9	1,969.2	5,785.0	10,228.2	11,945.6	11,923.1	23,868.7

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

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

Notes:

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

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

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

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

ASSETS

Year	Month	Foreign Assets (Net)			Claims on Domestic Sectors							Total
		Foreign Assets	Foreign Liabilities	5 = 3+4	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	12 = 6+...+11	
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12
2006.	12.	7,835.7	-3,696.4	4,139.3	-971.9	62.3	248.3	4,086.1	89.4	4,450.8	7,965.0	12,104.3
2007.	12.	10,285.0	-4,818.5	5,466.5	-2,378.4	96.1	271.3	5,315.7	159.6	5,793.5	9,257.9	14,724.4
2008.	12.	9,429.7	-6,000.0	3,429.7	-1,655.8	148.3	256.4	6,751.6	169.2	6,804.5	12,474.1	15,903.8
2009.	12.	9,430.9	-5,386.9	4,043.9	-1,294.6	195.6	268.2	6,682.5	103.0	6,411.3	12,365.8	16,409.8
2010.	12.	9,300.8	-4,397.0	4,903.8	-996.9	270.8	351.3	6,965.5	80.2	6,424.3	13,095.3	17,999.1
2011.	12.	9,175.9	-3,779.7	5,396.2	-440.3	323.1	360.2	7,166.9	94.0	6,770.1	14,274.0	19,670.2
2012.	12.	9,044.2	-3,559.7	5,484.4	-182.6	386.3	390.9	7,473.1	73.7	6,874.4	15,015.8	20,500.2
2013.	12.	9,733.5	-3,330.9	6,402.6	-19.1	422.5	451.6	7,556.4	67.4	7,133.6	15,612.5	22,015.1
2014.	12.	10,479.7	-2,961.1	7,518.6	71.0	509.1	443.6	7,452.0	61.3	7,502.5	16,039.4	23,557.9
2015.	12.	11,107.9	-2,614.6	8,493.3	160.1	537.2	400.0	7,452.6	74.6	7,875.3	16,499.8	24,993.1
2016.	12.	12,199.0	-2,476.4	9,722.6	101.8	517.8	375.6	7,743.9	67.2	8,155.8	16,962.0	26,684.6
2017.	12.	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2
2017.	11.	13,199.2	-2,351.8	10,847.4	-239.9	503.7	385.9	8,247.6	81.6	8,674.4	17,653.3	28,500.7
	12.	13,372.4	-2,589.5	10,782.9	-148.7	511.5	406.2	8,354.5	96.5	8,689.3	17,909.4	28,692.2
2018.	01.	13,305.2	-2,362.0	10,943.2	-119.0	500.7	399.6	8,314.2	85.1	8,705.3	17,885.9	28,829.1
	02.	13,184.6	-2,241.9	10,942.6	-205.5	494.9	398.9	8,443.0	87.7	8,732.1	17,951.1	28,893.7
	03.	13,601.3	-2,424.5	11,176.9	-379.1	485.5	390.0	8,543.9	93.4	8,820.8	17,954.5	29,131.3
	04.	13,908.9	-2,565.1	11,343.8	-444.1	486.5	400.8	8,532.2	92.6	8,908.7	17,976.6	29,320.4
	05.	14,193.5	-2,738.2	11,455.3	-401.0	487.4	403.2	8,506.1	97.1	8,997.6	18,090.5	29,545.7
	06.	14,447.9	-2,930.5	11,517.4	-409.0	481.3	415.6	8,601.9	122.6	9,063.3	18,275.8	29,793.2
	07.	14,664.3	-2,876.2	11,788.2	-356.5	473.8	418.4	8,609.0	124.0	9,129.5	18,398.3	30,186.5
	08.	15,007.1	-2,837.0	12,170.1	-388.8	494.5	412.2	8,556.6	124.6	9,176.1	18,375.1	30,545.3
	09.	15,082.4	-2,779.6	12,302.9	-418.5	491.9	415.8	8,577.2	127.8	9,223.4	18,417.6	30,720.4
	10.	15,016.8	-2,792.2	12,224.6	-371.8	494.5	424.7	8,680.7	125.2	9,276.2	18,629.6	30,854.2
	11.	15,196.1	-2,824.5	12,371.6	-526.9	493.3	424.3	8,602.5	127.9	9,278.8	18,399.9	30,771.5

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

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

Notes:

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

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

		LIABILITIES												
		Money Supply (M2)												
		Money (M1)			Quasi Money (QM)									
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.		Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.			Securities	Loans	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+14
2006.	12.	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4
2007.	12.	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2
2008.	12.	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3
2009.	12.	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2
2010.	12.	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8
2011.	12.	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1
2012.	12.	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0
2013.	12.	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7
2014.	12.	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.0	9,958.5	17,268.9	0.0	681.0	3,993.5	1,614.5	23,557.9
2015.	12.	3,055.3	5,125.6	8,180.9	1,360.4	3,562.6	5,543.3	10,466.3	18,647.2	8.0	599.2	4,148.0	1,590.7	24,993.1
2016.	12.	3,401.2	5,899.8	9,301.0	1,535.6	3,883.0	5,478.0	10,896.6	20,197.6	8.0	510.0	4,440.4	1,528.6	26,684.6
2017.	12.	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2
2017.	11.	3,519.3	6,876.8	10,396.1	1,765.9	4,090.3	5,630.8	11,487.0	21,883.1	8.0	433.2	4,724.5	1,452.0	28,500.7
	12.	3,648.1	6,924.4	10,572.5	1,816.2	4,091.6	5,636.1	11,543.8	22,116.3	8.0	460.0	4,659.5	1,448.4	28,692.2
2018.	01.	3,532.9	7,080.7	10,613.6	1,852.9	4,084.6	5,674.9	11,612.4	22,226.0	8.0	451.5	4,644.5	1,499.0	28,829.1
	02.	3,564.6	7,057.2	10,621.9	1,863.2	4,091.0	5,682.6	11,636.8	22,258.6	7.9	438.8	4,681.1	1,507.2	28,893.7
	03.	3,637.7	7,085.6	10,723.3	1,889.1	4,088.1	5,680.9	11,658.1	22,381.4	7.9	453.0	4,737.3	1,551.7	29,131.3
	04.	3,675.7	7,263.1	10,938.8	1,877.5	4,103.2	5,674.2	11,654.9	22,593.7	8.0	458.8	4,731.4	1,528.5	29,320.4
	05.	3,680.4	7,423.4	11,103.8	1,912.5	4,130.0	5,681.0	11,723.6	22,827.4	8.0	468.7	4,721.6	1,520.2	29,545.7
	06.	3,756.0	7,467.9	11,223.9	2,030.8	4,143.6	5,686.8	11,861.2	23,085.2	8.0	466.4	4,725.3	1,508.3	29,793.2
	07.	3,852.6	7,751.3	11,603.9	1,944.6	4,141.8	5,686.0	11,772.4	23,376.3	8.0	463.1	4,733.9	1,605.2	30,186.5
	08.	3,929.3	7,933.9	11,863.2	1,983.9	4,168.9	5,682.6	11,835.5	23,698.7	8.0	466.9	4,828.3	1,543.4	30,545.3
	09.	3,946.4	8,046.8	11,993.2	1,966.6	4,140.1	5,740.1	11,846.8	23,840.0	7.9	477.5	4,806.2	1,588.8	30,720.4
	10.	3,878.9	8,141.8	12,020.6	2,016.2	4,142.1	5,759.3	11,917.6	23,938.2	8.0	474.8	4,860.2	1,573.1	30,854.2
	11.	3,870.6	8,075.0	11,945.6	1,969.2	4,168.9	5,785.0	11,923.1	23,868.7	8.0	466.6	4,854.6	1,573.7	30,771.5

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

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

Notes:

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

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

		ASSETS			LIABILITIES							
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Gov. Deposits	Shares and Other Equity	Other Items (Net)	Total	
					Cash outside Monetary Authorities							
1	2	3	4	5=3+4	6	7	8	9	10	11	12=7+...+11	
2006.	12.	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8	
2007.	12.	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5	
2008.	12.	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6	
2009.	12.	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8	
2010.	12.	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3	
2011.	12.	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0	
2012.	12.	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0	
2013.	12.	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8	
2014.	12.	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1	
2015.	12.	8,634.1	1.5	8,635.7	3,499.5	7,614.7	1.3	449.9	593.7	-24.0	8,635.7	
2016.	12.	9,559.0	1.5	9,560.4	4,066.8	8,387.9	2.2	538.4	667.4	-35.5	9,560.4	
2017.	12.	10,584.4	2.2	10,586.6	4,319.4	9,428.5	1.6	548.6	652.6	-44.8	10,586.6	
2017.	11.	10,358.7	1.8	10,360.5	4,261.9	9,122.8	2.4	609.1	678.8	-52.5	10,360.5	
	12.	10,584.4	2.2	10,586.6	4,319.4	9,428.5	1.6	548.6	652.6	-44.8	10,586.6	
2018.	01.	10,724.4	1.5	10,726.0	4,282.9	9,560.8	2.5	556.5	652.3	-46.2	10,726.0	
	02.	10,657.3	1.7	10,659.0	4,302.9	9,489.5	3.3	547.7	663.8	-45.3	10,659.0	
	03.	10,912.5	2.0	10,914.5	4,342.7	9,633.8	3.2	618.6	704.4	-45.5	10,914.5	
	04.	11,008.4	1.6	11,010.0	4,407.7	9,674.7	2.6	691.6	693.5	-52.4	11,010.0	
	05.	11,006.7	1.9	11,008.5	4,452.1	9,627.3	2.1	742.6	688.9	-52.4	11,008.5	
	06.	11,127.4	2.1	11,129.5	4,515.4	9,637.8	2.0	828.7	713.5	-52.5	11,129.5	
	07.	11,221.2	1.7	11,222.8	4,621.4	9,923.2	1.8	662.4	687.1	-51.8	11,222.8	
	08.	11,450.6	1.8	11,452.4	4,717.6	10,167.4	2.4	654.7	680.2	-52.3	11,452.4	
	09.	11,589.5	1.9	11,591.4	4,717.2	10,267.6	2.0	724.7	649.2	-52.1	11,591.4	
	10.	11,506.8	1.7	11,508.5	4,693.0	10,167.7	2.9	713.0	676.7	-51.8	11,508.5	
	11.	11,590.6	1.7	11,592.3	4,670.3	10,228.2	2.3	714.9	698.5	-51.6	11,592.3	

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

Notes:

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

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

ASSETS										
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2006.	12.	3,063.6	2,356.1	69.8	248.3	4,086.1	89.4	4,448.9	14,362.2	
2007.	12.	4,022.9	3,558.6	127.5	271.3	5,315.7	159.6	5,791.7	19,247.3	
2008.	12.	3,393.3	3,106.1	265.5	256.4	6,751.6	169.2	6,802.8	20,744.9	
2009.	12.	3,632.0	3,190.3	355.5	268.2	6,682.5	103.0	6,409.8	20,641.1	
2010.	12.	3,679.8	2,814.2	465.4	351.3	6,965.5	80.2	6,423.0	20,779.3	
2011.	12.	3,469.7	2,724.5	904.7	360.2	7,166.9	94.0	6,768.9	21,488.9	
2012.	12.	3,370.4	2,507.8	1,236.2	390.9	7,473.1	73.7	6,873.3	21,925.4	
2013.	12.	3,843.7	2,637.3	1,379.4	451.6	7,556.4	67.4	7,131.8	23,067.7	
2014.	12.	4,115.0	2,626.3	1,854.5	443.6	7,452.0	61.3	7,501.7	24,054.3	
2015.	12.	4,511.7	2,473.8	2,161.1	400.0	7,452.6	74.6	7,874.7	24,948.5	
2016.	12.	4,936.6	2,640.0	2,179.1	375.6	7,743.9	67.2	8,155.4	26,097.7	
2017.	12.	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7	
2017.	11.	5,534.2	2,840.6	2,256.1	385.9	8,247.6	81.6	8,674.0	28,019.9	
	12.	5,711.7	2,787.9	2,197.0	406.2	8,354.5	96.5	8,688.8	28,242.7	
2018.	01.	5,948.5	2,580.7	2,261.1	399.6	8,314.2	85.1	8,705.0	28,294.1	
	02.	5,847.1	2,527.2	2,239.2	398.9	8,443.0	87.7	8,731.8	28,274.9	
	03.	6,017.4	2,688.8	2,217.6	390.0	8,543.9	93.4	8,820.4	28,771.5	
	04.	5,907.7	2,900.5	2,234.5	400.8	8,532.2	92.6	8,908.4	28,976.7	
	05.	5,865.6	3,186.8	2,322.8	403.2	8,506.1	97.1	8,997.2	29,378.9	
	06.	5,801.0	3,320.5	2,546.6	415.6	8,601.9	122.6	9,062.9	29,871.0	
	07.	5,965.2	3,443.2	2,345.7	418.4	8,609.0	124.0	9,129.3	30,034.8	
	08.	6,137.2	3,556.6	2,369.3	412.2	8,556.6	124.6	9,175.8	30,332.2	
	09.	6,211.2	3,492.9	2,363.1	415.8	8,577.2	127.8	9,223.0	30,411.1	
	10.	6,163.8	3,510.0	2,375.6	424.7	8,680.7	125.2	9,276.0	30,555.9	
	11.	6,235.9	3,605.5	2,322.4	424.3	8,602.5	127.9	9,278.5	30,597.0	

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

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

Notes:

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

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

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

LIABILITIES

Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
2006.	12.	853.3	2,751.0	691.3	1,365.4	3,105.4	0.0	114.0	3,695.4	1,596.3	190.2	14,362.2
2007.	12.	2,335.0	3,534.4	833.8	1,726.5	3,661.1	5.2	106.1	4,817.5	1,968.6	259.1	19,247.3
2008.	12.	1,749.7	3,381.4	1,107.2	1,776.2	3,864.7	17.9	264.3	5,999.0	2,271.6	312.9	20,744.9
2009.	12.	1,397.9	3,530.3	1,078.0	1,844.3	4,241.0	13.6	446.7	5,386.1	2,319.4	383.9	20,641.1
2010.	12.	1,121.7	3,680.5	1,209.8	1,991.0	4,526.4	9.1	595.1	4,395.7	2,508.4	741.7	20,779.3
2011.	12.	955.7	3,807.9	1,100.1	2,285.7	4,846.1	0.0	675.3	3,778.6	3,045.1	994.3	21,488.9
2012.	12.	847.2	3,714.8	1,052.9	2,672.7	5,041.4	0.0	712.4	3,558.6	3,191.3	1,134.1	21,925.4
2013.	12.	717.8	4,137.4	1,189.3	3,006.3	5,202.4	0.0	707.9	3,329.9	3,348.9	1,427.8	23,067.7
2014.	12.	981.3	4,458.2	1,301.2	3,377.3	5,280.0	0.0	681.0	2,960.0	3,408.5	1,606.8	24,054.3
2015.	12.	1,014.1	5,073.9	1,360.4	3,562.6	5,543.3	8.0	599.2	2,613.3	3,554.3	1,619.5	24,948.5
2016.	12.	1,021.3	5,847.8	1,535.6	3,883.0	5,478.0	8.0	510.0	2,474.2	3,773.0	1,566.9	26,097.7
2017.	12.	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2017.	11.	1,383.2	6,802.0	1,765.9	4,090.3	5,630.8	8.0	433.2	2,349.4	4,045.7	1,511.4	28,019.9
	12.	1,285.6	6,848.3	1,816.2	4,091.6	5,636.1	8.0	460.0	2,587.9	4,006.8	1,502.2	28,242.7
2018.	01.	1,322.7	6,994.2	1,852.9	4,084.6	5,674.9	8.0	451.5	2,359.4	3,992.2	1,553.6	28,294.1
	02.	1,402.1	6,971.3	1,863.2	4,091.0	5,682.6	7.9	438.8	2,238.6	4,017.3	1,562.0	28,274.9
	03.	1,492.7	6,999.8	1,889.1	4,088.1	5,680.9	7.9	453.0	2,421.2	4,032.8	1,705.8	28,771.5
	04.	1,500.5	7,164.8	1,877.5	4,103.2	5,674.2	8.0	458.8	2,562.4	4,037.9	1,589.3	28,976.7
	05.	1,493.8	7,325.6	1,912.5	4,130.0	5,681.0	8.0	468.7	2,736.0	4,032.7	1,590.6	29,378.9
	06.	1,645.6	7,369.8	2,030.8	4,143.6	5,686.8	8.0	466.4	2,928.5	4,011.8	1,579.6	29,871.0
	07.	1,566.0	7,641.1	1,944.6	4,141.8	5,686.0	8.0	463.1	2,874.3	4,046.8	1,663.1	30,034.8
	08.	1,608.9	7,823.2	1,983.9	4,168.9	5,682.6	8.0	466.9	2,834.6	4,148.1	1,607.1	30,332.2
	09.	1,565.1	7,934.2	1,966.6	4,140.1	5,740.1	7.9	477.5	2,777.6	4,156.9	1,645.0	30,411.1
	10.	1,539.8	8,015.5	2,016.2	4,142.1	5,759.3	8.0	474.8	2,789.3	4,183.5	1,627.5	30,555.9
	11.	1,641.0	7,949.7	1,969.2	4,168.9	5,785.0	8.0	466.6	2,822.2	4,156.1	1,630.4	30,597.0

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

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

Notes:

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

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

Year	Month	Deposits			Loans		
		Transferable Deposits	Other deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2006.	12.	4,004.4	4,758.1	8,762.5	2,057.0	6,755.6	8,812.6
2007.	12.	5,105.8	6,980.7	12,086.5	2,541.4	8,954.2	11,495.5
2008.	12.	4,904.3	6,970.0	11,874.4	3,427.5	10,708.6	14,136.1
2009.	12.	5,214.4	6,877.0	12,091.4	3,391.5	10,293.3	13,684.8
2010.	12.	5,556.9	6,972.4	12,529.3	3,614.8	10,530.3	14,145.1
2011.	12.	5,518.1	7,474.1	12,992.2	3,972.1	10,929.9	14,901.9
2012.	12.	5,306.9	8,018.8	13,325.8	4,271.2	11,271.3	15,542.5
2013.	12.	5,771.9	8,477.3	14,249.2	4,318.6	11,707.7	16,026.4
2014.	12.	6,292.8	9,082.5	15,375.2	4,170.2	12,303.3	16,473.5
2015.	12.	7,038.7	9,492.1	16,530.8	4,164.9	12,701.9	16,866.8
2016.	12.	8,056.6	9,695.5	17,752.1	4,152.6	13,048.5	17,201.1
2017.	12.	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2017.	11.	9,565.0	10,097.8	19,662.8	4,285.6	13,975.8	18,261.5
	12.	9,558.1	10,111.0	19,669.1	4,261.5	14,160.9	18,422.4
2018.	01.	9,788.6	10,132.1	19,920.7	4,206.8	14,159.5	18,366.4
	02.	9,866.6	10,137.1	20,003.7	4,319.8	14,193.4	18,513.1
	03.	9,980.6	10,164.4	20,145.0	4,428.4	14,266.7	18,695.1
	04.	10,135.4	10,179.3	20,314.7	4,383.8	14,415.6	18,799.4
	05.	10,322.3	10,215.1	20,537.4	4,382.5	14,596.8	18,979.3
	06.	10,645.1	10,226.7	20,871.7	4,391.5	14,786.6	19,178.0
	07.	10,750.7	10,224.1	20,974.8	4,370.2	14,856.7	19,226.9
	08.	11,012.9	10,250.1	21,262.9	4,345.5	14,918.1	19,263.6
	09.	11,073.9	10,268.0	21,341.9	4,345.6	14,985.8	19,331.4
	10.	11,205.0	10,264.5	21,469.5	4,428.0	15,061.3	19,489.4
	11.	11,206.6	10,303.8	21,510.4	4,339.3	15,069.9	19,409.1

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

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

Notes:

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

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
2006.	12.	4,886.2	3,315.8	560.5	8,762.5	8,192.6	426.9	193.1	8,812.6
2007.	12.	6,215.6	5,292.2	578.7	12,086.5	10,646.4	460.0	389.1	11,495.5
2008.	12.	5,854.7	5,449.9	569.8	11,874.4	13,062.0	613.4	460.6	14,136.1
2009.	12.	6,121.6	5,466.7	503.1	12,091.4	12,617.6	667.2	400.1	13,684.8
2010.	12.	6,471.3	5,518.4	539.6	12,529.3	13,499.9	258.9	386.3	14,145.1
2011.	12.	6,949.7	5,448.8	593.7	12,992.2	14,582.9	289.1	29.9	14,901.9
2012.	12.	7,141.4	5,579.0	605.3	13,325.8	15,290.0	227.4	25.1	15,542.5
2013.	12.	7,762.2	5,898.0	589.0	14,249.2	15,770.1	246.0	10.4	16,026.4
2014.	12.	8,696.0	6,062.5	616.8	15,375.2	16,246.1	218.6	8.7	16,473.5
2015.	12.	9,513.6	6,347.0	670.2	16,530.8	16,642.8	217.5	6.5	16,866.8
2016.	12.	10,607.6	6,458.1	686.4	17,752.1	16,990.4	205.6	5.1	17,201.1
2017.	12.	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2017.	11.	12,017.8	6,953.0	692.0	19,662.8	18,119.3	137.8	4.4	18,261.5
2017.	12.	12,022.8	6,949.5	696.7	19,669.1	18,285.4	132.6	4.4	18,422.4
2018.	01.	12,197.5	7,045.3	678.0	19,920.7	18,233.5	128.6	4.2	18,366.4
	02.	12,259.8	7,047.8	696.1	20,003.7	18,382.3	126.7	4.2	18,513.1
	03.	12,374.4	7,063.5	707.2	20,145.0	18,567.1	123.8	4.3	18,695.1
	04.	12,567.9	7,057.1	689.7	20,314.7	18,678.0	119.7	1.7	18,799.4
	05.	12,747.7	7,075.4	714.4	20,537.4	18,860.2	117.6	1.5	18,979.3
	06.	12,834.4	7,336.5	700.8	20,871.7	19,065.4	111.2	1.5	19,178.0
	07.	13,028.3	7,244.5	702.0	20,974.8	19,116.0	109.5	1.5	19,226.9
	08.	13,277.0	7,264.6	721.3	21,262.9	19,154.0	108.2	1.4	19,263.6
	09.	13,315.3	7,310.1	716.6	21,341.9	19,223.7	106.3	1.4	19,331.4
	10.	13,431.4	7,315.8	722.3	21,469.5	19,385.8	102.1	1.4	19,489.4
	11.	13,451.2	7,336.5	722.7	21,510.4	19,308.5	99.3	1.3	19,409.1

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

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

Notes:

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

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

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

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14=3+...+13
2006.	12.	44.2	393.7	348.6	169.8	124.3	156.0	697.6	1,067.2	139.6	853.3	10.1	4,004.4
2007.	12.	45.7	544.5	381.0	242.0	147.5	186.2	740.3	1,321.0	176.2	1,311.7	9.6	5,105.8
2008.	12.	52.3	255.2	271.7	204.0	108.2	137.5	781.8	1,328.9	161.3	1,558.8	44.7	4,904.3
2009.	12.	41.4	416.0	352.7	187.9	148.6	146.5	852.2	1,280.0	173.1	1,601.4	14.5	5,214.4
2010.	12.	58.8	458.1	291.0	194.6	149.7	144.2	723.8	1,444.3	172.4	1,904.0	16.1	5,556.9
2011.	12.	42.2	413.1	290.9	190.0	154.8	176.9	688.5	1,447.8	182.1	1,917.2	14.7	5,518.1
2012.	12.	94.0	339.2	231.1	195.2	105.9	161.5	517.5	1,443.4	186.5	2,015.3	17.0	5,306.9
2013.	12.	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014.	12.	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015.	12.	102.2	468.3	312.0	209.3	33.9	198.7	498.8	2,104.8	245.0	2,841.6	24.2	7,038.7
2016.	12.	94.9	520.2	399.6	255.6	58.1	190.1	523.9	2,313.6	251.1	3,431.4	18.0	8,056.6
2017.	12.	150.8	612.8	575.2	305.9	130.0	230.2	618.1	2,775.5	281.5	3,858.3	19.6	9,558.1
2017.	11.	162.3	704.0	671.0	314.2	130.8	247.5	619.4	2,672.8	291.6	3,731.1	20.2	9,565.0
	12.	150.8	612.8	575.2	305.9	130.0	230.2	618.1	2,775.5	281.5	3,858.3	19.6	9,558.1
2018.	01.	156.4	661.2	550.2	336.3	123.9	232.3	653.0	2,882.8	298.0	3,872.0	22.7	9,788.6
	02.	151.5	718.6	569.3	357.8	162.1	243.2	697.5	2,664.5	310.6	3,970.5	21.0	9,866.6
	03.	150.2	763.6	598.0	355.2	177.9	276.4	735.0	2,586.0	306.0	4,012.3	20.1	9,980.6
	04.	140.6	755.8	604.0	361.9	196.7	260.6	795.6	2,571.6	305.9	4,122.5	20.3	10,135.4
	05.	143.9	774.4	627.0	363.3	165.8	296.0	787.8	2,690.3	311.9	4,141.5	20.3	10,322.3
	06.	145.2	902.3	645.1	373.8	196.8	281.3	748.2	2,815.4	317.5	4,201.4	18.0	10,645.1
	07.	134.4	826.4	645.1	379.4	204.2	308.0	819.0	2,845.4	326.1	4,244.3	18.4	10,750.7
	08.	136.2	850.6	691.5	392.7	219.0	309.1	830.5	2,939.9	328.5	4,282.7	32.1	11,012.9
	09.	142.2	809.1	718.3	406.6	221.9	295.2	875.5	2,930.5	327.2	4,326.3	21.2	11,073.9
	10.	122.6	817.8	750.2	402.2	232.9	277.9	916.5	3,011.3	316.0	4,330.3	27.4	11,205.0
	11.	143.5	879.9	730.7	401.1	264.5	272.0	797.5	3,005.1	306.2	4,384.9	21.4	11,206.6

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

Notes:

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

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006.	12.	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007.	12.	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
2008.	12.	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009.	12.	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010.	12.	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011.	12.	62.8	237.8	24.0	30.0	41.7	567.5	816.3	471.5	79.1	5,134.1	9.2	7,474.1
2012.	12.	31.7	242.0	21.4	27.6	31.0	598.3	778.9	537.8	87.1	5,639.9	23.0	8,018.8
2013.	12.	62.7	170.8	21.0	26.6	35.0	651.4	724.0	531.1	100.3	6,137.1	17.1	8,477.3
2014.	12.	127.1	266.0	36.8	36.0	32.0	674.0	669.6	529.3	115.6	6,579.3	16.6	9,082.5
2015.	12.	129.7	224.7	25.0	36.3	31.9	693.0	688.7	501.9	120.7	7,023.2	17.0	9,492.1
2016.	12.	73.4	226.3	26.4	22.3	34.7	771.4	695.9	474.2	123.4	7,229.7	17.6	9,695.5
2017.	12.	116.6	243.8	24.3	34.4	22.9	816.8	766.7	554.4	102.6	7,412.8	15.7	10,111.0
2017.	11.	77.4	273.4	24.2	38.6	26.0	822.9	767.4	548.8	117.0	7,386.1	16.1	10,097.8
	12.	116.6	243.8	24.3	34.4	22.9	816.8	766.7	554.4	102.6	7,412.8	15.7	10,111.0
2018.	01.	114.8	225.9	21.4	27.7	31.8	806.6	761.3	609.6	101.8	7,415.6	15.5	10,132.1
	02.	114.8	214.5	21.2	27.4	34.2	812.5	752.3	606.1	101.4	7,430.5	22.4	10,137.1
	03.	114.5	249.4	21.8	27.3	31.6	796.4	757.0	597.7	100.7	7,446.7	21.3	10,164.4
	04.	113.3	257.2	38.6	26.5	31.4	801.6	771.6	593.7	94.1	7,431.3	20.1	10,179.3
	05.	113.0	259.2	38.7	33.7	31.9	799.3	768.7	613.8	96.7	7,439.9	20.3	10,215.1
	06.	113.3	256.5	38.6	31.1	26.5	808.9	768.9	613.9	97.5	7,450.4	21.0	10,226.7
	07.	110.9	261.6	40.4	36.6	23.7	793.4	798.3	585.4	96.3	7,452.6	24.9	10,224.1
	08.	110.2	262.9	40.7	36.2	25.4	842.5	768.2	574.3	94.8	7,476.1	18.7	10,250.1
	09.	108.7	250.1	43.5	36.2	28.9	834.7	737.9	604.9	94.8	7,506.9	21.5	10,268.0
	10.	106.9	232.9	42.0	38.3	23.3	850.0	701.8	617.2	99.2	7,534.4	18.5	10,264.5
	11.	65.7	261.0	41.9	38.2	23.2	858.1	720.2	612.9	98.9	7,564.4	19.3	10,303.8

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

Notes:

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

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14= 3+...+13
2006.	12.	0.1	6.2	2.2	1.4	0.1	30.1	77.6	1,453.4	11.8	466.6	7.5	2,057.0
2007.	12.	0.0	6.3	2.3	0.3	0.0	53.5	73.8	1,819.0	17.0	564.5	4.6	2,541.4
2008.	12.	0.0	6.0	2.3	10.4	0.1	69.8	76.5	2,579.8	32.8	645.7	4.2	3,427.5
2009.	12.	3.2	8.7	2.2	31.7	33.5	33.4	80.0	2,459.8	10.6	716.4	12.0	3,391.5
2010.	12.	0.1	6.1	2.3	21.9	40.6	28.1	69.1	2,624.0	13.5	801.9	7.1	3,614.8
2011.	12.	0.0	11.9	1.4	21.5	26.0	37.4	70.1	2,935.2	5.9	858.4	4.2	3,972.1
2012.	12.	0.0	2.6	0.7	22.2	9.9	41.1	73.8	3,188.4	6.7	919.5	6.3	4,271.2
2013.	12.	0.0	12.9	0.6	40.1	35.3	28.5	89.2	3,152.2	5.5	942.2	12.1	4,318.6
2014.	12.	0.0	26.7	4.0	45.3	26.0	27.4	90.7	2,989.7	4.9	936.4	19.0	4,170.2
2015.	12.	0.0	72.0	4.8	22.0	39.4	28.3	86.4	2,944.8	4.2	937.0	26.0	4,164.9
2016.	12.	0.0	48.0	1.6	19.8	8.5	27.2	90.4	3,030.0	7.2	904.9	14.9	4,152.6
2017.	12.	0.0	44.3	1.4	15.7	7.8	33.8	73.2	3,163.2	10.2	896.4	15.4	4,261.5
2017.	11.	0.0	48.8	2.6	13.8	8.2	25.8	75.1	3,189.9	9.2	896.6	15.7	4,285.6
	12.	0.0	44.3	1.4	15.7	7.8	33.8	73.2	3,163.2	10.2	896.4	15.4	4,261.5
2018.	01.	0.0	34.9	0.4	15.7	7.4	27.8	72.3	3,116.4	10.1	906.7	15.1	4,206.8
	02.	0.0	40.3	0.3	15.9	6.9	31.7	73.4	3,232.9	12.0	891.3	15.1	4,319.8
	03.	0.0	56.9	0.2	14.3	6.4	40.2	69.4	3,310.7	11.9	902.4	15.9	4,428.4
	04.	0.0	50.1	0.2	14.7	5.9	34.4	65.1	3,281.6	11.9	904.1	15.9	4,383.8
	05.	0.0	58.2	0.3	14.3	5.3	33.1	70.2	3,260.8	11.0	913.4	15.8	4,382.5
	06.	0.0	60.3	0.4	13.9	4.6	45.2	84.0	3,258.8	7.6	905.7	10.9	4,391.5
	07.	0.0	54.7	0.2	13.8	3.9	41.5	88.7	3,241.7	6.6	907.6	11.4	4,370.2
	08.	0.0	85.7	0.8	13.8	3.0	37.3	85.0	3,193.1	6.8	908.9	11.1	4,345.5
	09.	0.0	84.5	0.9	13.9	2.8	38.3	85.6	3,189.5	6.6	911.4	12.1	4,345.6
	10.	0.0	78.2	0.7	14.0	2.6	32.4	94.1	3,270.1	4.2	919.8	11.8	4,428.0
	11.	0.0	77.0	0.7	13.7	2.4	35.4	86.1	3,200.0	5.3	906.8	11.8	4,339.3

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

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

Notes:

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

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2006.	12.	0.0	0.4	1.3	56.2	0.6	31.8	167.7	2,592.7	10.3	3,893.0	1.5	6,755.6
2007.	12.	0.7	8.8	1.1	92.3	15.5	77.9	195.0	3,439.2	18.5	5,104.4	0.9	8,954.2
2008.	12.	1.7	95.6	0.9	132.5	13.5	73.9	177.2	4,142.2	19.5	6,051.1	0.5	10,708.6
2009.	12.	1.4	89.2	2.1	155.5	19.7	43.6	185.8	4,186.9	17.4	5,590.8	0.9	10,293.3
2010.	12.	0.1	105.8	40.2	201.6	26.5	27.0	270.8	4,309.5	17.4	5,522.3	9.1	10,530.3
2011.	12.	0.0	233.2	42.8	251.1	38.8	25.4	285.3	4,186.7	12.7	5,846.4	7.5	10,929.9
2012.	12.	0.0	404.3	68.7	289.5	28.4	19.3	313.0	4,248.8	16.3	5,875.2	7.9	11,271.3
2013.	12.	0.0	418.6	77.9	299.4	17.5	23.4	361.5	4,369.0	15.0	6,123.0	2.5	11,707.7
2014.	12.	0.0	465.2	161.2	295.2	77.1	20.0	351.4	4,429.6	9.7	6,491.7	2.3	12,303.3
2015.	12.	0.0	418.3	225.5	281.7	99.0	31.8	310.3	4,473.4	12.5	6,847.2	2.2	12,701.9
2016.	12.	0.0	295.5	231.5	262.0	95.7	25.2	281.5	4,673.3	11.9	7,171.4	0.5	13,048.5
2017.	12.	0.0	333.7	207.8	276.3	79.5	49.6	328.4	5,156.5	11.6	7,717.3	0.2	14,160.9
2017.	11.	0.0	333.5	212.4	264.6	82.1	43.6	306.1	5,020.7	12.5	7,700.2	0.2	13,975.8
	12.	0.0	333.7	207.8	276.3	79.5	49.6	328.4	5,156.5	11.6	7,717.3	0.2	14,160.9
2018.	01.	0.0	334.4	201.3	273.5	76.9	44.5	322.7	5,163.7	11.5	7,730.9	0.2	14,159.5
	02.	0.0	328.3	198.8	269.9	74.3	41.5	320.8	5,177.5	11.5	7,770.5	0.2	14,193.4
	03.	0.0	316.1	192.0	269.6	72.2	41.9	315.9	5,200.0	11.7	7,847.1	0.3	14,266.7
	04.	0.0	356.7	186.7	269.6	69.0	46.6	330.9	5,216.3	11.9	7,927.4	0.3	14,415.6
	05.	0.0	352.3	183.2	274.6	174.5	52.2	328.2	5,209.5	12.1	8,010.0	0.3	14,596.8
	06.	0.0	352.1	176.4	275.6	177.9	65.7	326.8	5,306.8	16.8	8,088.3	0.3	14,786.6
	07.	0.0	346.4	170.7	273.9	174.9	70.6	324.9	5,329.4	16.4	8,149.3	0.2	14,856.7
	08.	0.0	339.2	185.1	280.0	175.8	75.1	322.4	5,327.2	15.5	8,197.6	0.2	14,918.1
	09.	0.0	338.2	182.1	278.7	176.9	78.0	325.5	5,347.8	15.6	8,242.7	0.3	14,985.8
	10.	0.0	340.0	181.6	280.5	173.8	81.0	325.8	5,377.0	15.5	8,285.6	0.5	15,061.3
	11.	0.0	339.5	181.5	279.8	170.9	80.4	333.4	5,367.0	15.6	8,301.6	0.4	15,069.9

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

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

Notes:

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

T14: Interest Rates on Loans to Households

		Loans in KM						Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)					
		For Consumption		For Other Purposes		For Consumption			For Housing Needs		For Other Purposes			Loans in KM		Loans in KM Indexed to Foreign Currency			
Year	Period	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts	
Weighted monthly averages																	- percentages per annum -		
2017.	11.	...	...	6.369	6.208	...	6.990	...	4.240	4.141	4.760	4.866	6.459	6.370	6.404	12.395	14.694	11.254
	12.	4.159	...	5.944	6.261	...	7.169	...	4.327	4.240	4.617	4.705	6.384	5.992	6.364	12.253	14.668	11.191	
2018.	01.	4.410	3.721	6.279	6.334	...	...	...	4.118	4.102	4.409	4.576	6.409	5.591	6.482	12.305	14.668	11.140
	02.	5.400	3.562	6.184	6.160	...	6.384	...	4.054	...	4.140	4.517	6.469	5.484	6.042	12.321	14.699	11.139	
	03.	5.559	...	6.484	5.670	...	6.939	...	3.983	5.045	4.040	4.352	6.046	5.679	6.095	12.389	14.704	11.144	
	04.	...	3.854	6.180	5.550	...	6.775	...	3.935	3.566	3.919	4.178	5.987	5.774	6.056	12.345	14.703	11.156	
	05.	...	5.046	5.813	5.566	...	7.268	...	3.752	...	3.952	3.665	6.391	5.615	5.969	12.389	14.705	11.155	
	06.	4.983	5.079	5.700	5.411	...	7.282	...	3.922	5.523	4.175	4.095	6.220	5.343	5.721	12.375	14.695	11.137	
	07.	6.096	4.330	5.690	5.439	...	6.331	...	3.694	4.007	4.137	4.083	6.316	5.795	6.111	12.355	14.689	11.112	
	08.	5.171	4.300	5.589	5.493	...	6.761	...	3.720	...	3.887	4.119	6.209	5.322	5.969	12.360	14.636	11.073	
	09.	6.878	4.543	5.601	5.412	...	...	...	3.642	...	4.177	4.095	6.494	5.335	5.734	12.362	14.664	11.065
	10.	5.132	4.271	5.451	5.499	...	6.979	...	3.635	3.594	3.989	3.945	6.345	5.270	5.767	12.345	14.660	11.029	
	11.	5.268	4.047	5.645	5.426	...	...	...	3.771	...	4.104	3.754	6.765	5.577	5.520	12.237	14.626	10.963
Loan amount (new business)																	- KM thousand -		
2017.	11.	...	...	43,521	15,281	...	437	...	18,020	508	2,754	11,897	76,322	22,717	38,976	535,843	89,748	57,379
	12.	483	...	49,832	14,785	...	569	...	17,187	395	3,826	8,180	74,945	23,401	36,446	522,643	89,901	56,786	
2018.	01.	212	169	39,637	11,440	...	...	...	13,971	587	2,264	4,860	57,049	18,579	28,440	532,585	89,059	55,946
	02.	122	225	47,781	15,515	...	322	...	15,623	...	3,774	5,049	58,245	21,594	50,775	495,676	86,605	56,057	
	03.	118	...	50,679	31,146	...	513	...	16,417	100	4,795	5,800	100,126	9,412	36,001	522,759	86,013	55,255	
	04.	...	236	57,002	39,013	...	426	...	16,320	166	3,745	10,213	101,440	14,645	22,295	521,775	86,153	55,292	
	05.	...	266	74,087	35,748	...	1,106	...	20,800	...	3,558	16,428	82,170	12,856	22,987	527,666	86,224	55,325	
	06.	363	521	67,108	32,318	...	396	...	19,818	465	6,350	62,408	71,199	18,292	31,883	523,546	85,450	55,426	
	07.	63	183	68,748	29,437	...	911	...	17,829	451	3,408	11,056	71,329	5,007	22,824	523,790	85,285	56,284	
	08.	304	160	56,968	26,790	...	817	...	17,261	...	4,133	10,082	60,148	11,307	21,175	528,032	85,050	56,595	
	09.	406	155	66,691	27,814	...	...	...	16,976	...	3,177	11,140	49,770	10,152	23,291	529,440	84,821	56,699
	10.	23	447	76,058	30,712	...	800	...	21,278	235	4,437	10,978	54,634	13,068	25,132	538,137	85,168	56,903	
	11.	84	270	70,846	21,615	...	...	...	15,532	...	3,956	14,416	49,741	9,458	27,896	534,276	86,436	56,211

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T15: Interest Rates on Loans to Non-financial Corporations

		Loans in KM					Loans in KM Indexed to Foreign Currency								
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million to EUR 1 Million	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million		Over EUR 1 Million	Revolving Loans and Overdrafts *			
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency	
Weighted monthly averages													- percentages per annum -		
2017.	11.	5.410	4.934	3.639	3.501	5.533	4.615	4.750	4.755	4.215	4.960	5.299	4.061	4.236	
	12.	4.881	4.823	3.507	3.249	4.647	4.348	5.302	4.388	3.772	4.601	3.518	4.011	4.131	
2018.	01.	5.126	5.142	3.576	3.176	4.472	4.536	4.257	4.121	3.814	4.320	3.087	4.053	4.046	
	02.	4.706	4.683	3.975	3.379	4.706	4.614	4.239	4.495	3.420	4.326	3.164	3.982	4.000	
	03.	4.955	5.138	3.627	3.294	4.298	4.278	4.752	4.231	3.964	4.282	4.381	3.943	3.981	
	04.	4.991	4.733	3.587	3.224	4.536	4.384	4.210	4.294	3.251	3.470	3.607	3.880	3.919	
	05.	4.809	4.629	3.316	3.633	4.588	4.021	4.161	4.103	3.027	3.706	4.106	3.835	3.848	
	06.	4.622	4.503	3.149	3.942	4.243	4.421	4.520	3.908	3.112	3.782	3.777	3.773	3.829	
	07.	4.437	4.341	3.213	3.428	4.285	4.385	3.931	4.044	3.284	3.989	4.348	3.738	3.755	
	08.	4.793	4.273	3.061	3.358	4.294	4.340	4.197	4.787	3.302	4.014	3.843	3.666	3.742	
	09.	4.529	4.288	3.314	3.324	4.130	4.004	4.264	4.843	3.037	4.181	3.555	3.616	3.761	
	10.	4.590	4.333	3.006	3.151	4.068	4.051	4.010	4.255	3.140	3.742	3.443	3.553	3.709	
	11.	4.376	4.490	3.062	3.120	4.046	4.003	4.060	4.186	3.205	3.591	4.786	3.500	3.652	
Loan amount (new business)													- KM thousand -		
2017.	11.	41,108	12,484	42,866	48,254	13,777	12,214	5,009	24,318	12,186	14,611	36,353	2,108,108	390,443	
	12.	61,618	15,167	78,915	70,622	16,356	12,180	4,747	18,699	19,145	20,480	164,874	2,127,013	418,315	
2018.	01.	26,284	9,334	25,642	25,775	8,604	8,503	6,613	19,042	8,240	8,569	44,073	2,153,632	691,371	
	02.	36,707	16,676	39,058	29,150	9,729	10,624	6,243	10,648	11,656	8,943	34,115	2,204,575	733,008	
	03.	51,176	14,649	57,455	36,120	9,275	16,077	4,421	24,825	13,245	19,409	10,724	2,303,711	750,730	
	04.	45,319	16,646	35,468	27,706	9,493	12,029	4,794	20,271	15,299	8,037	19,414	2,263,626	766,690	
	05.	46,397	20,005	42,641	20,000	10,627	13,404	4,489	21,480	10,120	12,983	12,350	2,229,831	782,297	
	06.	47,042	22,294	57,663	39,022	9,285	12,272	7,015	15,549	15,970	19,121	36,703	2,276,166	774,501	
	07.	39,743	17,053	58,112	92,605	13,556	12,689	5,795	19,497	11,490	9,490	29,832	2,254,301	774,028	
	08.	38,053	15,006	42,605	25,280	7,335	6,208	4,094	24,342	7,412	6,146	28,370	2,248,486	754,618	
	09.	45,339	12,695	42,496	33,906	10,667	6,788	3,180	16,040	7,470	7,156	16,860	2,260,036	727,701	
	10.	42,313	18,923	59,433	46,913	8,331	6,707	3,497	15,945	9,224	15,921	34,463	2,342,848	724,913	
	11.	45,727	17,506	48,056	67,616	8,480	9,818	2,579	14,953	6,940	12,307	20,560	2,349,588	717,502	

Notes:**Revised interest rates data and amounts for revolving loans and overdraft for period January-April 2018.**

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T16: Interest Rates on Deposits of Households

		Households										Non-financial Companies										
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		Deposits in KM and Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency		
		With Agreed Maturity				With Agreed Maturity						With Agreed Maturity				With Agreed Maturity						
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	With Agreed Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits	*Overnight Deposits		
Weighted monthly averages																					- percentages per annum -	
2017.	11.	0.378	1.451	1.892	0.055	0.338	1.320	1.522	0.062	0.660	0.046	0.432	0.978	1.735	0.048	...	...	...	...	0.016	0.038
	12.	0.234	1.346	1.458	0.065	0.309	1.265	1.533	0.062	0.572	0.046	0.708	1.588	...	0.045	0.588	...	...	...	0.019	0.033
2018.	01.	0.372	1.392	1.278	0.064	0.322	1.172	1.411	0.060	0.438	0.045	0.766	1.209	...	0.039	0.491	...	...	...	0.021	0.034
	02.	0.295	1.449	1.382	0.068	0.268	1.232	1.374	0.059	0.423	0.045	0.467	1.266	...	0.037	...	...	...	...	0.026	0.037
	03.	0.319	1.244	1.515	0.061	0.267	1.078	1.474	0.060	0.214	0.045	0.603	0.825	1.319	0.035	...	...	1.104	...	0.017	0.034
	04.	0.246	1.152	1.257	0.059	0.324	1.131	1.566	0.057	0.465	0.046	0.461	1.399	1.988	0.036	...	...	...	...	0.022	0.039
	05.	0.335	1.234	1.454	0.056	0.239	1.141	1.312	0.060	0.549	0.045	0.329	0.971	1.581	0.037	...	...	...	...	0.033	0.029
	06.	0.384	1.182	1.482	0.050	0.242	1.296	1.340	0.057	0.834	0.044	0.579	1.023	1.731	0.039	...	...	...	...	0.024	0.032
	07.	0.273	1.312	1.221	0.049	0.669	1.388	1.397	0.058	0.641	0.045	0.623	1.280	1.675	0.032	...	1.085	...	...	0.035	0.034
	08.	0.233	1.252	1.424	0.050	0.255	1.149	1.513	0.057	0.581	0.044	0.416	1.322	1.772	0.037	0.191	...	...	...	0.038	0.027
	09.	0.280	1.269	1.327	0.054	0.256	1.103	1.768	0.057	0.841	0.043	0.531	1.147	1.757	0.036	...	...	...	...	0.040	0.032
	10.	0.458	1.123	1.250	0.052	0.346	1.096	1.244	0.055	0.850	0.042	0.510	1.068	1.053	0.036	...	1.428	...	...	0.047	0.060
	11.	0.268	1.220	1.410	0.054	0.228	1.210	1.416	0.055	1.871	0.043	0.445	1.278	1.406	0.041	...	0.848	1.754	...	0.029	0.039	
Deposit amount (new business)																					- KM thousand -	
2017.	11.	8,369	25,155	30,724	3,263,078	10,648	47,435	63,074	1,193,825	24,345	285,863	7,584	12,990	19,428	2,553,482	...	...	...	...	677,940	81,907
	12.	11,394	24,378	19,272	3,375,019	11,119	50,394	38,014	1,248,762	3,981	287,026	9,762	16,772	...	2,653,618	1,663	...	...	...	677,882	89,421
2018.	01.	8,183	28,996	21,758	3,438,403	16,150	39,060	38,522	1,299,171	2,742	290,644	8,470	5,778	...	2,804,911	1,057	...	...	...	759,431	79,593
	02.	6,260	26,231	20,210	3,502,070	9,351	41,315	29,059	1,311,981	2,897	295,686	4,329	5,089	...	2,665,982	...	...	...	...	752,687	90,705
	03.	7,953	21,689	24,673	3,536,465	9,926	36,217	55,593	1,367,209	2,399	297,614	7,319	20,240	4,770	2,620,671	...	...	38,312	...	724,046	106,056
	04.	7,358	19,445	17,648	3,633,705	10,536	35,225	50,025	1,381,765	2,620	299,233	39,517	5,735	3,864	2,690,584	...	...	...	...	733,387	80,018
	05.	6,997	21,251	27,033	3,639,044	9,061	37,638	30,092	1,322,493	2,375	313,928	10,109	3,135	6,554	2,771,208	...	...	...	...	769,402	76,225
	06.	10,346	17,494	25,213	3,683,549	12,989	35,676	32,135	1,417,796	3,570	310,901	34,349	13,155	2,615	2,775,861	...	...	...	...	856,594	65,769
	07.	5,489	19,475	19,124	3,740,431	22,843	37,059	49,435	1,419,549	3,009	313,425	27,254	9,748	10,215	3,022,843	...	1,093	...	...	774,677	65,493
	08.	6,380	20,440	21,119	3,760,448	12,890	37,250	63,955	1,435,512	5,509	313,092	25,653	2,205	407	3,109,368	1,622	...	...	...	789,130	84,750
	09.	7,529	18,201	21,246	3,795,835	10,098	33,653	71,290	1,439,473	4,245	318,904	12,881	12,911	3,607	3,187,829	...	...	...	...	784,767	73,558
	10.	17,498	22,070	19,791	3,775,326	11,857	40,411	47,626	1,466,705	3,206	323,393	26,793	3,805	1,080	3,271,334	...	10,544	...	...	820,653	75,981
	11.	6,790	22,277	28,109	3,837,010	11,483	45,164	44,313	1,462,278	22,643	319,819	8,891	39,212	33,565	3,199,713	...	24,874	24,487	...	751,461	71,217	

Notes:

* Interest rates on sight deposits and their amounts refer to the outstanding amounts.
Interest rates on deposit with agreed maturity and their amounts refer to new business.
... insufficient data to be published
Deposits in foreign currency include all foreign currencies except EUR.

T17: Average Required Reserves
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008.		17,320,130	2,961,865	3,630,571	668,706
2009.		16,194,265	1,754,398	3,010,417	1,256,019
2010.		15,617,849	1,624,905	3,154,793	1,529,888
2011.		15,227,393	1,323,886	2,959,315	1,635,429
2012.		14,755,574	1,257,850	2,711,013	1,453,163
2013.		15,162,241	1,290,758	3,103,865	1,813,107
2014.		15,999,278	1,370,137	3,577,824	2,207,688
2015.		16,664,525	1,432,593	3,770,500	2,337,907
2016.		20,070,713	2,007,071	4,188,236	2,181,165
2017.		21,224,853	2,122,485	4,303,340	2,180,855
2017.	11.	22,249,300	2,224,930	4,796,097	2,571,167
	12.	22,220,255	2,222,025	4,825,215	2,603,190
2018.	01.	22,408,516	2,240,852	5,005,391	2,764,539
	02.	22,437,158	2,243,716	5,021,367	2,777,651
	03.	22,513,890	2,251,389	5,097,692	2,846,303
	04.	22,805,136	2,280,514	5,144,656	2,864,142
	05.	23,098,267	2,309,827	5,184,855	2,875,028
	06.	23,409,623	2,340,962	5,028,943	2,687,980
	07.	23,930,408	2,393,041	5,152,205	2,759,164
	08.	24,136,702	2,413,670	5,250,319	2,836,649
	09.	24,316,621	2,431,662	5,354,192	2,922,530
	10.	24,360,159	2,436,016	5,358,800	2,922,784
	11.	24,483,363	2,448,336	5,430,886	2,982,550

Notes:

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

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

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

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

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

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

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

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

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

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

T18: Required Reserves by Maintenance Periods
- KM thousand -

Base for Calculation of Reserve Requirement*									
Month	Maintenance Period	In KM	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
11.2017.	31.	12,294,958	9,937,004	22,231,962	2,223,196	4,797,865	2,574,669	-143.0	0.0
	32.	12,346,852	9,895,473	22,242,325	2,224,233	4,793,124	2,568,891	-142.7	0.0
	33.	12,352,224	9,921,390	22,273,614	2,227,361	4,797,302	2,569,941	-142.8	0.0
12.	34.	12,414,736	9,888,885	22,303,621	2,230,362	4,768,866	2,538,504	-141.0	0.0
	35.	12,397,136	9,782,970	22,180,106	2,218,011	4,830,146	2,612,135	-145.1	0.0
	36.	12,364,241	9,812,795	22,177,037	2,217,704	4,876,635	2,658,931	-162.5	0.0
01.2018.	01.	12,425,691	9,967,072	22,392,763	2,239,276	4,942,220	2,702,944	-150.2	0.0
	02.	12,500,439	9,913,857	22,414,297	2,241,430	4,997,037	2,755,607	-153.1	0.0
	03.	12,525,921	9,892,566	22,418,487	2,241,849	5,076,916	2,835,067	-173.3	0.0
02.	04.	12,596,692	9,907,970	22,504,662	2,250,466	5,016,308	2,765,842	-153.7	0.0
	05.	12,543,108	9,871,149	22,414,257	2,241,426	5,008,529	2,767,104	-153.7	0.0
	06.	12,549,371	9,843,184	22,392,555	2,239,255	5,039,264	2,800,009	-124.4	0.0
03.	07.	12,680,031	9,864,242	22,544,273	2,254,427	5,118,541	2,864,114	-159.1	0.0
	08.	12,724,556	9,783,288	22,507,843	2,250,784	5,091,742	2,840,958	-157.8	0.0
	09.	12,673,853	9,815,701	22,489,554	2,248,955	5,082,793	2,833,837	-173.2	0.0
04.	10.	12,735,466	9,918,077	22,653,543	2,265,354	5,182,958	2,917,604	-162.1	0.0
	11.	12,859,663	10,004,287	22,863,949	2,286,395	5,118,811	2,832,416	-157.4	0.0
	12.	12,878,839	10,019,076	22,897,916	2,289,792	5,132,199	2,842,407	-157.9	0.0
05.	13.	13,000,501	10,049,545	23,050,046	2,305,005	5,199,692	2,894,688	-160.8	0.0
	14.	13,022,590	10,078,023	23,100,613	2,310,061	5,216,629	2,906,567	-161.5	0.0
	15.	13,059,235	10,084,906	23,144,141	2,314,414	5,138,244	2,823,830	-172.6	0.0
06.	16.	13,166,631	10,186,437	23,353,068	2,335,307	5,068,756	2,733,449	-151.9	0.0
	17.	13,169,001	10,261,597	23,430,598	2,343,060	5,038,610	2,695,550	-149.8	0.0
	18.	13,089,143	10,356,059	23,445,203	2,344,520	4,979,462	2,634,942	-146.4	0.0
07.	19.	13,145,505	10,512,467	23,657,972	2,365,797	5,078,464	2,712,667	-150.7	0.0
	20.	13,379,579	10,727,991	24,107,569	2,410,757	5,153,908	2,743,151	-152.4	0.0
	21.	13,408,130	10,617,551	24,025,682	2,402,568	5,224,244	2,821,676	-172.4	0.0
08.	22.	13,441,545	10,634,538	24,076,082	2,407,608	5,202,557	2,794,949	-155.3	0.0
	23.	13,535,860	10,613,885	24,149,745	2,414,975	5,239,336	2,824,361	-156.9	0.0
	24.	13,580,073	10,604,206	24,184,279	2,418,428	5,309,064	2,890,636	-176.6	0.0
09.	25.	13,669,488	10,633,249	24,302,737	2,430,274	5,361,473	2,931,199	-162.8	0.0
	26.	13,723,864	10,611,877	24,335,741	2,433,574	5,325,251	2,891,677	-160.6	0.0
	27.	13,668,781	10,642,603	24,311,384	2,431,138	5,375,852	2,944,714	-163.6	0.0
10.	28.	13,734,083	10,637,605	24,371,688	2,437,169	5,408,408	2,971,239	-165.1	0.0
	29.	13,776,823	10,602,222	24,379,045	2,437,904	5,316,204	2,878,299	-159.9	0.0
	30.	13,722,732	10,607,013	24,329,745	2,432,974	5,351,789	2,918,815	-178.4	0.0
11.	31.	13,819,701	10,647,259	24,466,960	2,446,696	5,409,406	2,962,710	-164.6	0.0
	32.	13,903,771	10,620,877	24,524,648	2,452,465	5,442,841	2,990,376	-166.1	0.0
	33.	13,849,917	10,608,564	24,458,481	2,445,848	5,440,412	2,994,564	-166.4	0.0

Notes:

See Note for Table T17.

T19: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2015	Month / Average of Previous Year
		FBH	RS	FBH	RS		
2006.	12.	...	...	...	125.8	...	...
2007.	12.	...	...	101.3	92.0	...	...
2008.	12.	...	...	108.0	205.0	...	...
2009.	12.	...	...	90.0	68.0	...	...
2010.	12.	...	...	110.8	107.5	...	...
2011.	12.	...	...	90.8	94.2	...	...
2012.	12.	...	...	99.6	100.0	...	...
2013.	12.	...	...	107.8	104.7	...	...
2014.	12.	...	...	97.9	99.7	...	...
2015.	12.	...	...	101.7	99.5	...	...
2016.	12.	...	...	103.8	118.4	...	...
2017.	12.	...	...	100.4	97.3	...	...
2017.	11.	97.7	107.1	104.5	104.3	116.0	111.1
	12.	94.9	98.0	100.4	97.3	111.1	106.4
2018.	01.	96.6	79.0	113.1	98.2	100.5	93.3
	02.	97.5	113.9	103.8	105.2	102.6	95.3
	03.	107.5	110.8	101.4	106.3	112.5	104.5
	04.	97.6	102.1	101.4	112.6	107.7	100.0
	05.	97.4	100.9	99.0	121.2	109.2	101.2
	06.	99.4	92.6	96.5	95.6	106.1	98.5
	07.	108.2	109.0	99.5	114.1	115.0	106.8
	08.	98.1	82.2	97.2	98.1	106.7	99.1
	09.	100.6	114.0	99.9	103.7	111.3	103.4
	10.	107.7	103.9	102.2	105.9	118.6	110.1
	11.	95.7	96.2	100.0	95.1	114.0	105.9

Source:

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

Notes:

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

T20: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year
2006.	12.	...	104.6	106.1	...	...	...
2007.	12.	...	104.9	101.5	...	104.9	101.5
2008.	12.	...	103.8	107.4	...	107.5	107.5
2009.	12.	...	100.0	99.6	...	100.0	99.6
2010.	12.	...	103.1	102.1	...	103.1	102.1
2011.	12.	...	103.1	103.7	...	103.1	103.7
2012.	12.	...	101.8	102.1	...	101.9	102.1
2013.	12.	...	98.8	99.9	...	...	...
2014.	12.	...	99.6	99.1	...	...	...
2015.	12.	...	98.4	98.6	...	...	...
2016.	12.	...	99.7	98.9	...	...	...
2017.	12.	...	101.3	101.2	...	...	...
2017.	11.	100.0	101.2	101.2	n/a	n/a	n/a
	12.	100.0	101.3	101.2	n/a	n/a	n/a
2018.	01.	100.2	100.3	100.3	n/a	n/a	n/a
	02.	101.0	100.9	100.6	n/a	n/a	n/a
	03.	100.4	101.1	100.8	n/a	n/a	n/a
	04.	99.6	101.0	100.8	n/a	n/a	n/a
	05.	100.2	101.3	100.9	n/a	n/a	n/a
	06.	100.0	101.9	101.2	n/a	n/a	n/a
	07.	99.3	101.8	101.2	n/a	n/a	n/a
	08.	99.9	101.8	101.3	n/a	n/a	n/a
	09.	100.5	101.7	101.3	n/a	n/a	n/a
	10.	100.9	101.8	101.4	n/a	n/a	n/a
	11.	100.1	101.8	101.4	n/a	n/a	n/a

Source:

BH Agency for Statistics

Notes:

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

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

Period	CURRENT AND CAPITAL ACCOUNTS						FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2008	-10,197	1,912	943	3,827	383	-3,132	-3,300	-167
2009	-7,436	1,552	955	3,341	350	-1,238	-1,131	107
2010	-7,186	1,713	413	3,529	389	-1,142	-957	184
2011	-7,827	1,593	211	3,540	357	-2,127	-2,039	88
2012	-7,779	1,631	205	3,676	334	-1,933	-1,806	127
2013	-7,099	1,624	357	3,694	337	-1,088	-909	179
2014	-7,874	1,676	224	3,969	442	-1,563	-1,428	135
2015	-7,191	1,915	194	3,570	360	-1,153	-1,190	-37
2016	-7,061	2,081	81	3,507	297	-1,094	-945	149
2017	-7,384	2,257	-139	3,790	302	-1,174	-998	176
2011 Q1	-1,580	357	88	808	84	-243	-404	-160
2011 Q2	-1,973	386	12	885	92	-598	-565	34
2011 Q3	-2,088	432	99	920	91	-546	-398	148
2011 Q4	-2,185	418	11	927	90	-739	-673	67
2012 Q1	-1,744	341	98	827	75	-403	-537	-134
2012 Q2	-1,865	418	-108	930	80	-545	-409	136
2012 Q3	-2,200	497	100	943	91	-569	-428	141
2012 Q4	-1,969	374	115	977	88	-415	-432	-16
2013 Q1	-1,607	338	83	837	78	-272	-449	-177
2013 Q2	-1,618	436	-106	926	80	-282	-215	67
2013 Q3	-1,869	481	128	951	91	-218	-25	192
2013 Q4	-2,005	370	251	980	89	-316	-220	96
2014 Q1	-1,733	388	81	833	76	-355	-472	-117
2014 Q2	-1,912	395	-86	989	85	-528	-367	162
2014 Q3	-2,135	509	68	1,071	153	-335	-172	163
2014 Q4	-2,094	384	161	1,076	128	-344	-417	-72
2015 Q1	-1,564	386	52	877	99	-150	-353	-203
2015 Q2	-1,880	514	-35	901	99	-401	-375	26
2015 Q3	-1,938	600	-17	891	80	-384	-246	139
2015 Q4	-1,809	415	193	901	82	-217	-216	1
2016 Q1	-1,537	408	36	745	68	-280	-256	24
2016 Q2	-1,858	547	-20	904	77	-350	-247	102
2016 Q3	-1,788	624	16	927	77	-145	-43	102
2016 Q4	-1,877	501	49	931	75	-320	-399	-79
2017 Q1	-1,603	441	15	840	72	-235	-344	-109
2017 Q2	-1,976	617	-117	993	76	-407	-233	174
2017 Q3	-1,876	678	-71	981	77	-210	-36	174
2017 Q4	-1,929	522	34	976	76	-321	-384	-64
2018 Q1	-1,681	439	-18	855	72	-333	-458	-125
2018 Q2	-1,908	688	-73	1,020	76	-197	-46	152
2018 Q3	-2,002	743	-70	1,016	81	-231	-37	194

Source:

CBBH, Balance of Payment Statistics.

Notes:

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

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

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

Period	CURRENT ACCOUNT										CAPITAL ACCOUNT			
	Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2008	12,543	16,058	-3,515	4,158	14,355	2,694	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,756	11,193	2,446	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	5,015	12,201	2,518	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	6,029	13,856	2,374	781	935	725	3,818	278	357	0	357
2012	13,311	15,577	-2,266	6,067	13,846	2,416	785	874	669	3,954	277	334	0	334
2013	13,873	15,297	-1,425	6,645	13,743	2,391	768	864	507	3,973	279	337	0	337
2014	14,518	16,523	-2,005	6,847	14,721	2,449	774	955	731	4,267	298	442	0	442
2015	14,807	16,319	-1,513	7,194	14,385	2,775	860	928	734	3,909	339	360	0	360
2016	15,441	16,832	-1,391	7,699	14,759	2,961	880	929	847	3,852	345	297	0	297
2017	17,685	19,161	-1,476	9,340	16,724	3,235	977	959	1,098	4,152	362	302	0	302
2011 Q1	3,017	3,344	-327	1,429	3,010	495	138	217	128	876	68	84	0	84
2011 Q2	3,278	3,969	-691	1,539	3,512	557	171	227	215	956	72	92	0	92
2011 Q3	3,523	4,161	-637	1,545	3,633	735	302	255	156	989	68	91	0	91
2011 Q4	3,338	4,166	-829	1,516	3,702	587	169	237	225	997	70	90	0	90
2012 Q1	2,903	3,381	-478	1,338	3,082	472	131	199	101	894	67	75	0	75
2012 Q2	3,487	4,112	-625	1,660	3,525	611	192	218	326	997	68	80	0	80
2012 Q3	3,588	4,248	-660	1,547	3,747	792	295	233	133	1,016	73	91	0	91
2012 Q4	3,333	3,836	-504	1,522	3,491	541	167	223	109	1,047	70	88	0	88
2013 Q1	3,082	3,432	-350	1,491	3,098	478	141	207	123	906	70	78	0	78
2013 Q2	3,646	4,007	-361	1,806	3,424	625	190	218	323	996	70	80	0	80
2013 Q3	3,689	3,998	-308	1,683	3,552	755	274	231	103	1,019	68	91	0	91
2013 Q4	3,455	3,860	-405	1,664	3,669	532	163	208	-43	1,051	71	89	0	89
2014 Q1	3,198	3,629	-432	1,546	3,279	524	136	225	144	903	70	76	0	76
2014 Q2	3,582	4,195	-613	1,698	3,610	585	190	238	324	1,060	71	85	0	85
2014 Q3	3,989	4,477	-488	1,792	3,927	789	280	258	190	1,151	80	153	0	153
2014 Q4	3,749	4,222	-472	1,811	3,905	551	167	235	73	1,153	76	128	0	128
2015 Q1	3,392	3,641	-249	1,666	3,230	539	153	238	186	949	72	99	0	99
2015 Q2	3,730	4,230	-500	1,802	3,682	720	206	219	254	989	88	99	0	99
2015 Q3	4,021	4,485	-464	1,869	3,807	924	324	249	266	979	88	80	0	80
2015 Q4	3,663	3,963	-300	1,858	3,667	592	177	222	28	992	91	82	0	82
2016 Q1	3,277	3,625	-348	1,657	3,194	569	160	221	186	830	85	68	0	68
2016 Q2	3,904	4,331	-427	1,950	3,808	743	195	223	243	988	84	77	0	77
2016 Q3	4,216	4,438	-222	1,985	3,773	965	341	256	239	1,011	84	77	0	77
2016 Q4	4,044	4,438	-395	2,107	3,984	685	183	229	179	1,023	91	75	0	75
2017 Q1	3,809	4,117	-307	2,043	3,646	605	165	231	216	930	90	72	0	72
2017 Q2	4,457	4,940	-484	2,302	4,278	835	218	240	357	1,080	87	76	0	76
2017 Q3	4,888	5,176	-288	2,491	4,367	1,068	391	256	327	1,073	92	77	0	77
2017 Q4	4,531	4,928	-397	2,505	4,434	726	204	233	199	1,068	92	76	0	76
2018 Q1	4,129	4,534	-406	2,306	3,987	642	203	235	253	946	92	72	0	72
2018 Q2	4,832	5,106	-274	2,578	4,487	907	219	232	305	1,115	95	76	0	76
2018 Q3	5,061	5,374	-313	2,572	4,574	1,137	394	243	313	1,109	93	81	0	81

Source:

CBBH, Balance of Payment Statistics.

Notes:

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

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

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

FINANCIAL ACCOUNT						
Period	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total*	
2008	-1,315	29	-1,551	-462	-3,300	
2009	-344	274	-957	-104	-1,131	
2010	-532	173	-857	258	-957	
2011	-674	46	-1,378	-33	-2,039	
2012	-506	19	-1,391	73	-1,806	
2013	-342	144	-1,420	709	-909	
2014	-784	107	-1,463	712	-1,428	
2015	-509	110	-1,671	881	-1,190	
2016	-502	167	-1,541	930	-945	
2017	-646	153	-1,642	1,136	-998	
2011 Q1	-174	-2	56	-282	-404	
2011 Q2	-78	98	-524	-60	-565	
2011 Q3	-208	-35	-287	132	-398	
2011 Q4	-213	-14	-623	177	-673	
2012 Q1	-26	-6	-191	-314	-537	
2012 Q2	-134	45	-90	-230	-409	
2012 Q3	-107	-18	-697	394	-428	
2012 Q4	-240	-2	-413	224	-432	
2013 Q1	-295	51	-37	-168	-449	
2013 Q2	-164	26	-317	241	-215	
2013 Q3	4	21	-498	447	-25	
2013 Q4	113	46	-568	189	-220	
2014 Q1	-250	13	-75	-161	-472	
2014 Q2	-230	31	-330	163	-367	
2014 Q3	-116	-20	-661	625	-172	
2014 Q4	-189	83	-396	85	-417	
2015 Q1	-105	-14	-183	-52	-353	
2015 Q2	-210	-44	-334	213	-375	
2015 Q3	-105	77	-595	378	-246	
2015 Q4	-89	91	-559	342	-216	
2016 Q1	-162	2	-34	-62	-256	
2016 Q2	-51	46	-395	152	-247	
2016 Q3	-120	79	-695	692	-43	
2016 Q4	-169	39	-417	148	-399	
2017 Q1	-306	66	152	-257	-344	
2017 Q2	-77	22	-438	260	-233	
2017 Q3	-136	62	-710	747	-36	
2017 Q4	-127	3	-646	386	-384	
2018 Q1	-259	-19	-484	305	-458	
2018 Q2	-149	23	-153	233	-46	
2018 Q3	-225	72	-437	555	-37	

Source:

CBBH, Balance of Payment Statistics.

Notes:

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

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

T24: BH Foreign Trade Balance
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2006		5,164	11,389	-6,224	45.3
2007.		5,937	13,898	-7,962	42.7
2008.		6,712	16,293	-9,581	41.2
2009.		5,530	12,348	-6,818	44.8
2010.		7,096	13,616	-6,521	52.1
2011.		8,222	15,525	-7,303	53.0
2012.		7,858	15,253	-7,395	51.5
2013.		8,380	15,170	-6,790	55.2
2014.		8,682	16,199	-7,518	53.6
2015.		8,987	15,852	-6,865	56.7
2016.		9,418	16,161	-6,743	58.3
2017.		11,055	18,186	-7,130	60.8
2017.	11.	1,034	1,662	-627	62.2
	12.	922	1,497	-574	61.6
2018.	01.	907	1,255	-348	72.3
	02.	907	1,419	-513	63.9
	03.	974	1,726	-752	56.4
	04.	977	1,552	-574	63.0
	05.	1,015	1,734	-719	58.5
	06.	1,055	1,666	-611	63.3
	07.	1,076	1,755	-679	61.3
	08.	909	1,577	-668	57.6
	09.	1,025	1,659	-634	61.8
	10.	1,068	1,797	-729	59.4
	11.	1,060	1,603	-543	66.1

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.

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

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
2006.		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007.		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008.		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009.		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010.		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011.		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012.		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2013.		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014.		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2015.		1,412,906	925,166	770,695	1,214,930	748,870	743,062	262,844	2,908,841	8,987,315
2016.		1,479,411	985,360	822,846	1,131,096	807,200	730,590	240,751	3,220,854	9,418,109
2017.		1,595,704	1,284,200	1,093,685	1,209,035	973,397	899,235	352,507	3,647,618	11,055,383
2017.	11.	143,214	116,332	103,808	100,983	94,566	80,976	31,238	362,942	1,034,060
	12.	122,823	103,284	107,585	92,617	73,887	56,667	31,269	334,336	922,468
2018.	01.	141,488	108,953	84,953	105,165	78,103	75,258	27,074	286,228	907,221
	02.	136,237	103,788	93,558	98,001	82,029	75,716	27,264	290,158	906,750
	03.	143,064	116,079	97,736	110,234	86,619	77,729	29,782	312,538	973,780
	04.	158,390	125,906	93,265	106,966	83,472	86,796	36,225	286,451	977,470
	05.	138,326	123,377	101,856	120,706	90,954	80,237	35,190	323,976	1,014,622
	06.	152,692	121,955	96,113	128,166	90,391	90,021	37,119	338,240	1,054,698
	07.	148,152	137,541	117,047	139,243	96,389	93,662	38,220	305,629	1,075,883
	08.	136,430	126,957	110,679	74,021	81,668	90,767	32,487	255,691	908,701
	09.	156,479	128,682	107,931	126,923	92,733	90,042	30,595	291,488	1,024,872
	10.	157,992	132,704	118,913	127,841	98,840	104,727	36,834	290,101	1,067,952
	11.	155,454	121,946	115,216	122,427	93,008	92,753	32,154	327,385	1,060,343

Notes:

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

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

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

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
2006.		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007.		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008.		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009.		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010.		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011.		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012.		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2013.		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014.		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2015.		1,673,068	1,728,431	1,914,123	1,758,287	910,072	773,503	1,091,670	560,859	441,158	411,090	4,589,602	15,851,863
2016.		1,617,713	1,828,142	1,998,877	1,899,582	729,427	831,403	1,091,966	556,399	327,745	405,278	4,874,484	16,161,014
2017.		1,828,432	2,029,997	2,103,758	2,062,127	907,315	912,704	1,186,073	618,743	584,798	451,831	5,499,863	18,185,642
2017.	11.	164,482	187,225	186,545	191,442	127,959	73,795	110,377	55,725	50,617	47,544	465,846	1,661,556
	12.	168,995	181,325	174,516	173,806	31,624	69,369	99,060	48,426	39,230	37,521	472,858	1,496,730
2018.	01.	132,594	124,445	146,357	137,765	35,260	63,462	98,869	41,320	37,630	32,900	404,860	1,255,462
	02.	117,218	149,309	186,488	156,144	83,715	64,284	96,859	55,953	51,578	39,219	418,674	1,419,440
	03.	140,779	184,704	207,943	195,015	158,299	85,042	124,850	56,574	37,294	37,002	498,456	1,725,958
	04.	147,673	167,453	186,495	186,463	58,366	76,697	101,410	57,592	53,458	37,331	479,001	1,551,939
	05.	165,391	184,411	195,394	199,895	132,886	79,059	107,116	62,200	63,527	39,625	504,201	1,733,705
	06.	161,910	185,837	200,122	205,477	71,943	84,605	102,157	61,466	61,939	36,878	493,557	1,665,892
	07.	175,321	168,099	200,795	195,818	175,258	84,031	111,555	58,228	63,347	40,782	481,691	1,754,925
	08.	176,649	196,319	185,962	152,602	27,194	73,215	120,981	51,684	54,394	48,350	489,224	1,576,574
	09.	166,186	175,450	194,919	175,344	37,359	82,209	130,709	57,047	47,013	46,499	546,004	1,658,739
	10.	209,905	183,760	205,491	201,815	36,724	84,905	130,496	57,600	59,232	46,377	580,308	1,796,613
	11.	177,178	178,501	195,946	181,862	33,060	71,629	115,082	56,488	50,019	46,803	496,768	1,603,337

Notes:

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

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

T27: Average Middle Exchange Rates of Convertible Mark

Year	Month	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia
		EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2006.		1.955830	26.703006	0.069019	0.741214	1.340471	1.243337	1.090541	2.869188	1.559433	...	2.327066
2007.		1.955830	26.653716	0.070501	0.778418	1.213767	1.190857	1.095670	2.858739	1.429542	...	2.446287
2008.		1.955830	27.072193	0.078403	0.778567	1.299707	1.233196	1.030147	2.462700	1.336615	...	2.406718
2009.		1.955830	26.641714	0.074058	0.698858	1.504078	1.295257	0.904894	2.195821	1.406763	...	2.083674
2010.		1.955830	26.836049	0.077335	0.710646	1.684634	1.417637	0.979613	2.280434	1.476950	...	1.903300
2011.		1.955830	26.296474	0.079574	0.702511	1.765578	1.589068	0.840993	2.253721	1.406117	...	1.918824
2012.		1.955830	26.003868	0.077784	0.676389	1.909803	1.622699	0.845478	2.412276	1.522668	...	1.732491
2013.		1.955830	25.806786	0.075328	0.658705	1.512911	1.589326	0.775940	2.304432	1.473557	0.239647	1.729721
2014.		1.955830	25.619449	0.071033	0.633710	1.393940	1.610337	0.673375	2.426325	1.474019	0.239264	1.668863
2015.		1.955830	25.688577	0.071687	0.631327	1.456462	1.832914	0.650180	2.694477	1.762605	0.280568	1.619915
2016.		1.955830	25.960428	0.072346	0.627987	1.628845	1.794449	0.586378	2.396405	1.768011	0.266189	1.588875
2017.		1.955830	26.205454	0.074317	0.632480	1.546889	1.761597	0.476205	2.232882	1.735482	0.256628	1.611317
2017.	11.	1.955830	25.904319	0.076560	0.627417	1.477434	1.680571	0.428852	2.201816	1.667079	0.251698	1.645159
	12.	1.955830	25.942861	0.076285	0.624817	1.463315	1.672273	0.429209	2.216234	1.652074	0.250522	1.641239
2018.	01.	1.955830	26.306147	0.076788	0.632318	1.445233	1.667877	0.425643	2.213129	1.605994	0.249544	1.648667
	02.	1.955830	26.292364	0.077279	0.627822	1.464722	1.694417	0.418453	2.213529	1.581661	0.250277	1.651594
	03.	1.955830	26.293653	0.076921	0.626250	1.496388	1.675438	0.408381	2.215036	1.586829	0.250962	1.654033
	04.	1.955830	26.353356	0.077109	0.627454	1.481313	1.646714	0.392404	2.242330	1.593341	0.252947	1.654666
	05.	1.955830	26.456231	0.076360	0.617894	1.506116	1.656547	0.375068	2.228834	1.651760	0.259378	1.654735
	06.	1.955830	26.493736	0.075868	0.606905	1.523129	1.692140	0.362173	2.227562	1.675174	0.259482	1.655565
	07.	1.955830	26.441058	0.075613	0.601840	1.503018	1.682491	0.352241	2.204270	1.674952	0.249486	1.656842
	08.	1.955830	26.342139	0.076164	0.605896	1.526468	1.712256	0.292050	2.181583	1.694907	0.247438	1.656226
	09.	1.955830	26.322248	0.076329	0.602164	1.499701	1.734367	0.265010	2.189926	1.677303	0.244749	1.653604
	10.	1.955830	26.343141	0.075775	0.603874	1.508889	1.713704	0.291767	2.216813	1.702322	0.246121	1.651173
	11.	1.955830	26.323022	0.075433	0.606997	1.519433	1.718087	0.319983	2.221063	1.720951	0.247997	1.652686

T28: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment Plan 2018			Performed in 2018		Total at the end of November
	Principal	Interest	Total	Principal	Interest	
Public Creditors	800,563	118,460	919,023	681,910	116,994	798,905
International and Regional Organizations	678,202	91,889	770,091	585,879	95,413	681,292
European Investment Bank	71,081	23,913	94,994	67,163	21,215	88,378
European Bank for Reconstruction and Development	111,425	4,815	116,240	94,579	7,099	101,678
World Bank - IDA	94,640	38,651	133,291	82,531	34,326	116,858
World Bank- IBRD ¹⁾	42,935	9,451	52,386	40,117	11,281	51,398
Council of Europe Development Bank ¹⁾	4,123	1,234	5,357	3,410	945	4,355
International Fund for Agriculture Development	3,424	643	4,067	3,410	623	4,033
IMF	342,751	9,260	352,011	286,844	16,021	302,865
European Union – European Commission	7,823	3,922	11,745	7,823	3,903	11,726
Government and Government Agencies	122,361	26,571	148,932	96,032	21,581	117,613
Paris Club ¹⁾	36,998	9,361	46,359	28,461	7,625	36,086
Saudi Development Fund	8,516	1,995	10,511	8,113	1,782	9,895
Other Bilateral	76,847	15,215	92,062	59,457	12,174	71,631
Private Creditors	36,377	850	37,227	18,188	374	18,563
London Club ¹⁾	36,377	850	37,227	18,188	374	18,563
Total	836,940	119,310	956,250	700,099	117,369	817,468

Source:

BH Ministry of Finance and Treasury

¹⁾ Debt incurred before 1992.

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