



# Monthly Economic Survey

AUGUST  
2020

CENTRAL BANK BOSNIA AND HERZEGOVINA  
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY  
AUGUST 2020

## SUMMARY

MONTHLY ECONOMIC SURVEY	4
G01:Monthly Changes of Indirect Taxes	5
G02: Revenues from VAT	5
G03: Imports by the Main Product Groups	5
G04: The Oil Price Trend in the Global Market	6
G05: Exports to the Main Trade Partners	6
G06: Exports by the Main Product Groups, Annual Growth Rates	6
G07: Annual Change of Industrial Production for the First Eight Months	7
G08: Annual Change of Average Consumer Prices for the First Eight Months	7
G09: Annual Changes of the Prices of Clothes and Footwear in the Selected Countries	7
G10: Debt of the General Government with Commercial Banks, Annual Changes	8
G11: The Issue of Twelve Month Treasury Bills of Republika Srpska	8
G12: Deposits in BH Banks	8
G13: Loans in the Banking Sector of Bosnia and Herzegovina	9
G14: Banks' Reserve Accounts with the CBBH and Implicit Rate	9
G15: The CBBH Foreign Exchange Reserves	9
G16: Reserve Money and Monetary Multiplication	10
G17: Stock Market in the European Union	10
G18: Consolidated Euro System Balance Sheet, Assets	10
STATISTICS APPENDIX	11

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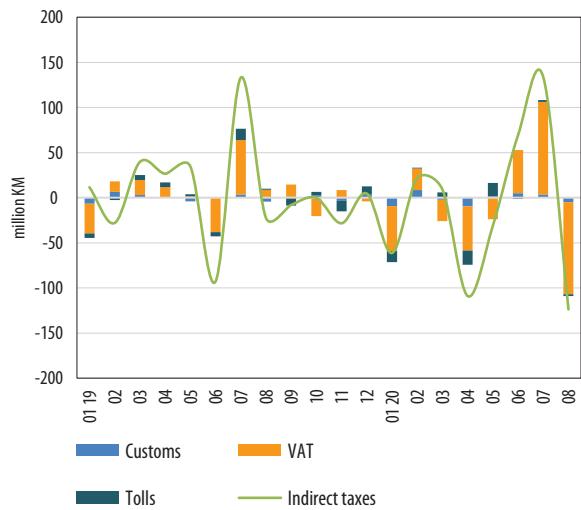
## SUMMARY

In August, there was a significant decline in revenues from indirect taxes in BH, led by a decline in VAT revenues (Graph 1). The main reasons for the sharp decline in VAT revenues are reduced domestic demand with a large decline in imports, as well as a significant increase in VAT refunds based on international projects (Graph 2). The value of imported goods decreased the most in goods of mineral origin and means of transport, and the least in food and chemical products in the first eight months of the current year (Graph 03). At the same time, the fall in oil prices reduced the value of imports (Graph 04). BH exports by country significantly depend on the state of the economies of the main trading partners, and the largest decline in exports was recorded towards the Italian market in the first eight months (Graph 05). As per the main product groups, the largest decline in exports was registered in base metals, and the slightest decline in furniture exports (Graph 06). There is still a strong decline in industrial production in BH, which is mostly determined by the decline in the manufacturing industry (Graph 07). In the domestic economy, there are extremely strong deflationary pressures, due to a pronounced decline in transport prices and prices of clothing and footwear, whose decline is significantly higher than in the region (Graphs 08 and 09).

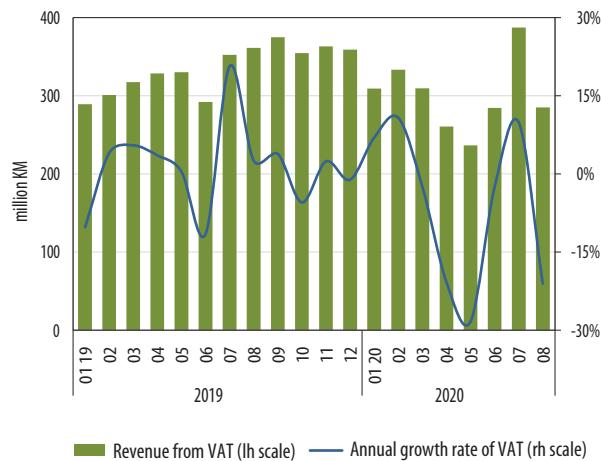
Due to the lack of funds in the budget, the Entities' governments are borrowing on the domestic market (Graph 10). The costs of financing the short-term debt of the Republika Srpska are significantly higher, as well as the risk of investments, compared to the Federation of BH (Graph 11).

In BH banks, the growth of total deposits continued, with very weak credit activity, primarily towards non-financial corporations (Graphs 12 and 13). Banks continue to hold a significant amount of funds above the required reserves, while foreign exchange reserves are growing (Graphs 14 and 15). In August, there was an increase in reserve money due to an increase in deposits with monetary authorities as well as an increase in cash outside monetary authorities (Graph 16).

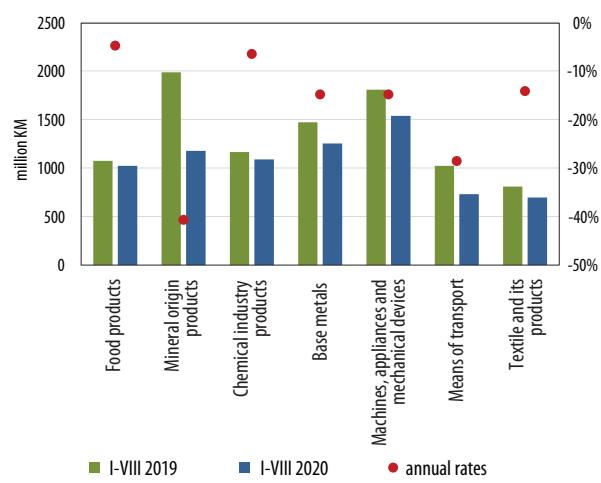
The European stock market rose after falling in mid-March, but the index is still low compared to last year (Graph 17). The ECB will continue to implement net purchases under the securities purchase program (Graph 18)

**G01: Monthly Changes of Indirect Taxes**

Source: Indirect Taxation Authority

**G02: Revenues from VAT**

Source: Indirect Taxation Authority

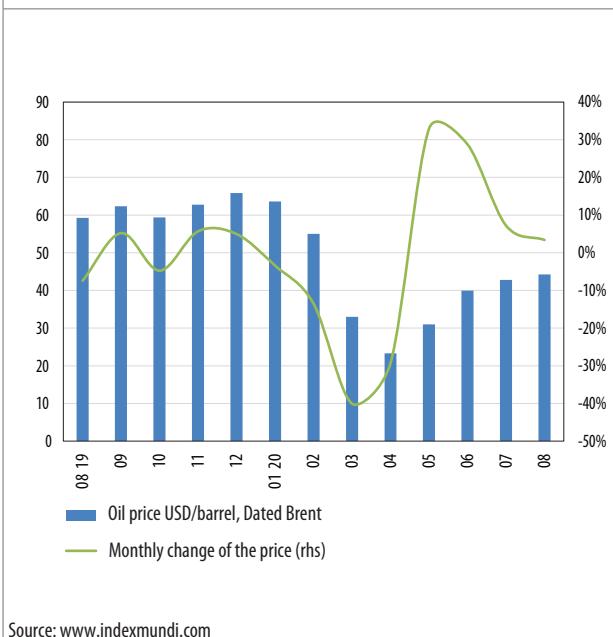
**G03: Imports by the Main Product Groups**

Source: BHAS

In August, the collection of indirect tax revenues significantly deteriorated. KM 467.6 million was collected during the current month, which was lower by KM 122.8 million compared to the same month of the previous year (20.8%). Decline of revenues was recorded in all the categories of indirect taxes. Revenues from VAT significantly decreased resulting from the economic shock (COVID-19), accompanied with work restrictions in various sectors, and also decreased purchasing power of population. During the first eight months, KM 3.87 billion was collected, which was lower by KM 406.8 (10.5%) million compared to the same period of the previous year.

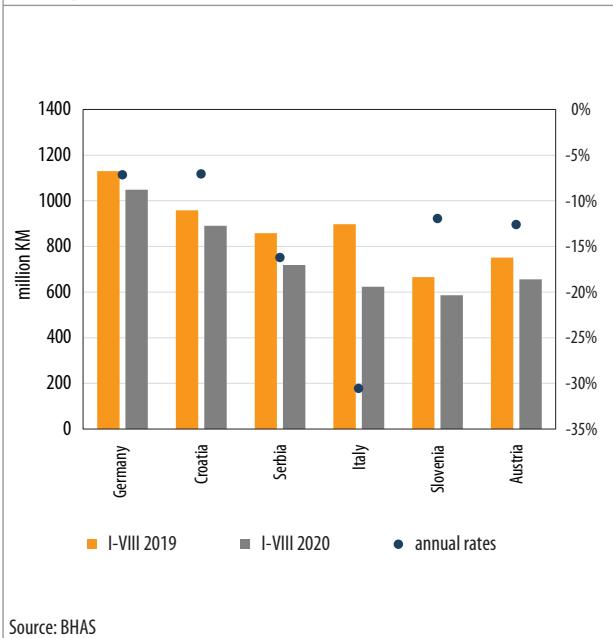
Following a short recovery of the collection of VAT revenues in the previous month, deterioration was again recorded in August. The main reason of a strong decline of VAT revenues were a high decline of imports, and also a considerable growth of reimbursements of VAT on the basis of international projects. As the restrictions on entrances in BH were kept, arrival of a high number of citizens living abroad did not take place, which would have otherwise contributed to the growth of spending, and consequently, better collection of revenues. During the first eight months, KM 2.41 billion was collected, which was lower by KM 165.3 million compared to the same period of the previous year.

In the first eight months, the value of the total imports amounted to KM 10.84 billion. Imports, compared to the same period of the previous year, decreased by 17.0%. Imports went down strongly in all the main product groups. The most significant decline of imports was recorded with mineral origin products (-40.6%), where imported quantity decreased, with the decline of oil prices influencing such import decrease at the same time. The imports of means of transport were also lower at the annual level by 28.5% due to a considerably lower demand. The imports of food industry products recorded the lowest decrease (-4.8%) as well as those of chemical industry products (-6.5%).

**G04: The Oil Price Trend in the Global Market**

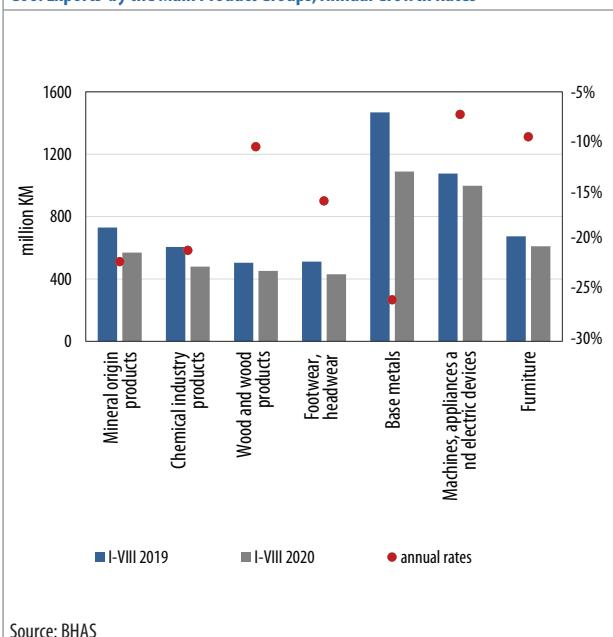
Source: www.indexmundi.com

Following a sharp decline of oil prices in March and April (decline of demand and excessive offer of this energy source), brought about by the Covid-19 pandemic, the prices slowly recovered in May and June, as the main oil producers managed to reach an agreement on decrease of production. During the summer months, mostly there was no complete lockdown of economies, and there was optimism related to the recovery of the global economy, which to some extent influenced the growth of oil prices.

**G05: Exports to the Main Trade Partners**

Source: BHAS

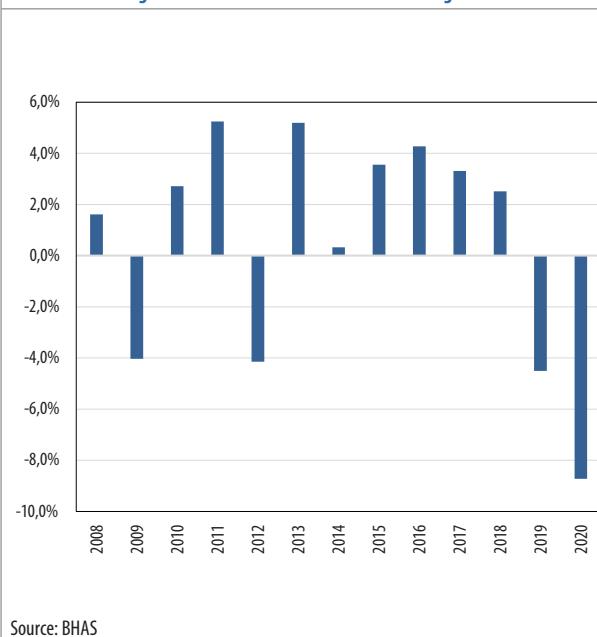
The exports to the main trade partners show that the demand for our products exported to Germany and Croatia recorded the lowest decline (-7.1% and -7.0% respectively). The exports to Slovenia, Serbia and Austria show that those markets were recovering at a slower pace in respect of demand for our products, while the highest decrease of exports by the countries our main trade partners was recorded for Italy (-30.5%).

**G06: Exports by the Main Product Groups, Annual Growth Rates**

Source: BHAS

In the first eight months of 2020, the total exports of goods amounted to KM 6.60 billion. Compared to the first eight months of the previous year, exports decreased by 14.0%. By the main product groups, the highest decrease of exports was recorded with base metals (-25.8%) and mineral origin products (-22.0%). A slightly lower decrease was recorded with the exports of furniture (-9.5%) and machines, appliances and electric devices (-7.2%).

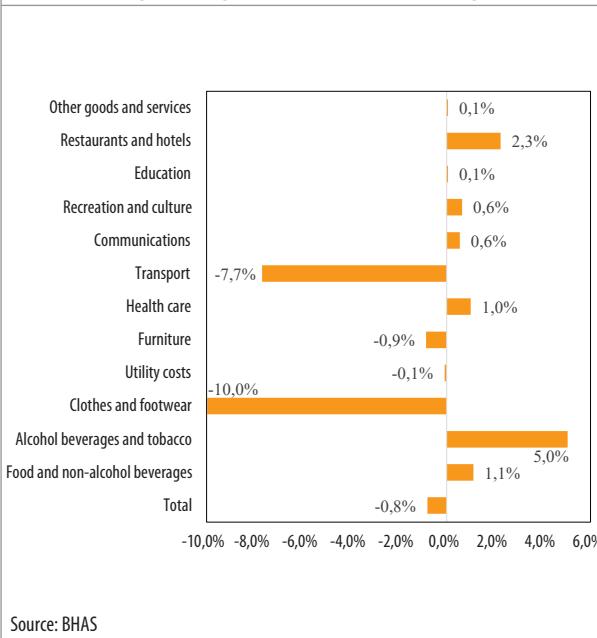
G07: Annual Change of Industrial Production for the First Eight Months



Source: BHAS

With the strongest decline of industrial production in the region recorded during the previous year, resulting from the halt of the operations of some strategic companies and lower foreign demand, the deepening of the crisis in the current year was caused by the coronavirus pandemic. Observing the period of the first eight months, compared to the same period of the previous year, a strong decline of industrial production was recorded, mainly determined by a decline of manufacturing industry (11.0%). A continuous decline of the annual output of manufacturing industry was recorded throughout the entire previous ten year period, indicating the weakening of competitiveness of the most important activity of industrial production.

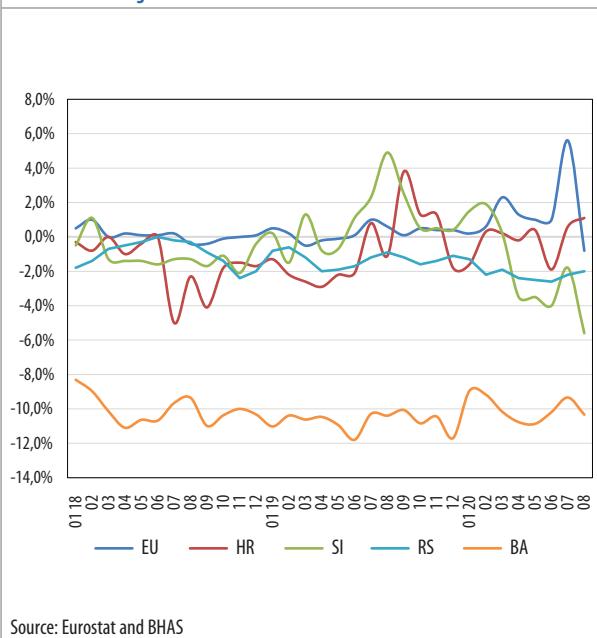
G08: Annual Change of Average Consumer Prices for the First Eight Months



Source: BHAS

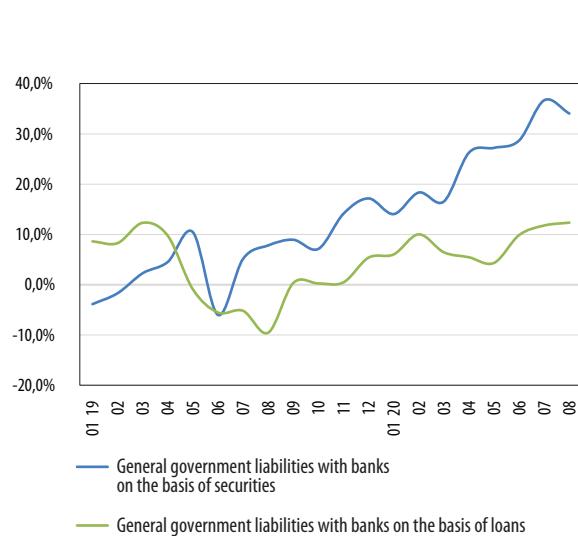
Observing the period of the first eight months on annual basis, decline of the general price level was mainly determined by a decline of the prices of transport, and the prices of clothes and footwear. The mentioned activities caused a deflationary pressure on the general price level, despite the increasingly strong growth of the prices of food and beverages which amounted to 1.5% in August at the annual level.

G09: Annual Changes of the Prices of Clothes and Footwear in the Selected Countries



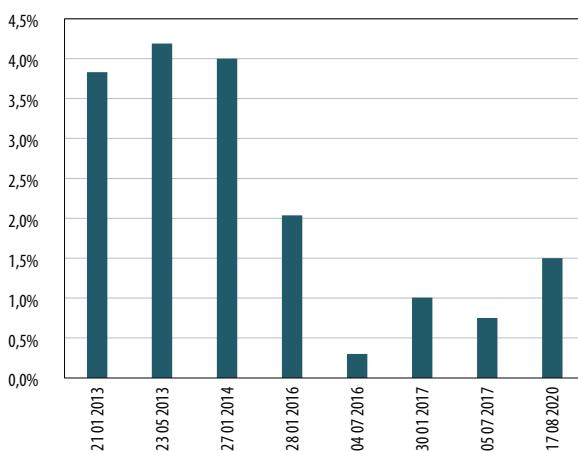
Source: Eurostat and BHAS

Although the share of clothes and footwear in the structure of the total household consumer basket is significantly lower than the shares of components of food and beverages, utility costs, and transport, it continuously caused deflationary pressure on the general price level. According to the presented data, it is visible that the local decline of the prices deviated significantly from the prices of clothes and footwear in the selected countries. It is indicative that the local prices, in the component with a strong seasonal character, have not increased in any month at the annual level over the previous ten years.

**G10: Debt of the General Government with Commercial Banks, Annual Changes**

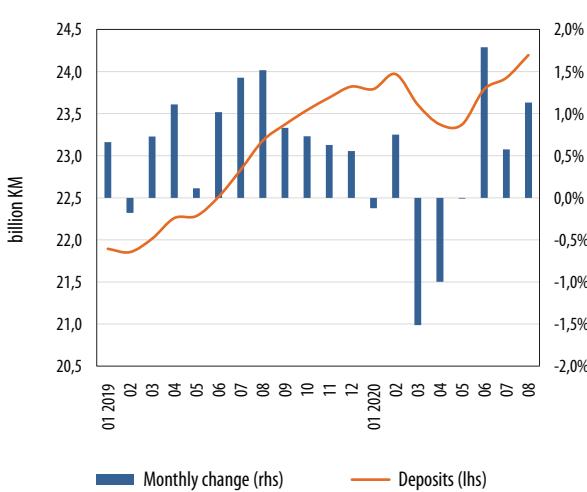
Source: CBBH

In August, a slow decrease of the banking sector exposure to the general government sector was recorded compared to the previous month. The collection of budget revenues in August declined significantly. As a result, the Entity governments had to continue borrowing in the local capital market in order to compensate for the insufficient funds in the budget. In the end of August, the total liabilities of the general government sector with commercial banks amounted to KM 2.95 billion, which was an annual growth of bank exposure to the government sector in the amount of KM 406.8 million or 10.5%. Banking sector exposure to the general government sector in the end of August was 9.0% of the total banking sector assets.

**G11: The Issue of Twelve Month Treasury Bills of Republika Srpska**

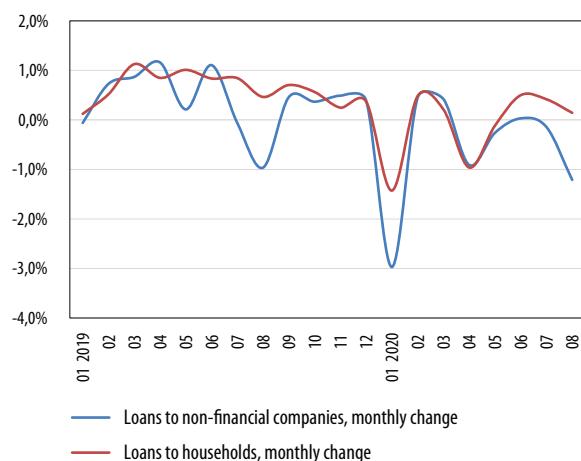
Source: CBBH

In August, after a three year pause, Republika Srpska issued one year treasury bills. The issue was very successful, and instead of the planned amount of KM 20 million, treasury bills were sold in the amount of KM 38.9 million. However, according to the growth of risk of investment in Entity bonds, investors offered, and eventually purchased the issue at almost two times higher interest rate compared to the last issue of this maturity. The offered yield to maturity rate was in the range from 0% to 1.63%, and the issue was sold at the yield to maturity rate of 1.5%, which, compared to the costs of the Federation of Bosnia and Herzegovina public debt financing, was considerably higher.

**G12: Deposits in BH Banks**

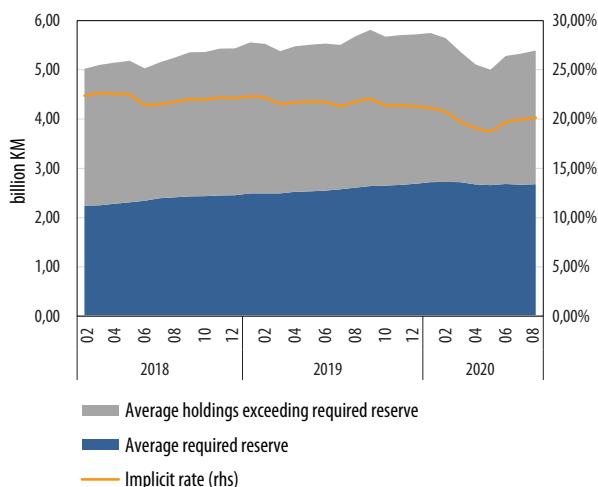
Source: Tables 10 and 11.

Firstly due to the return of confidence of citizens in the sustainability of economic and banking system in the time of crisis, the growth of the total deposits with commercial banks continued, having started in June. The total deposits reached the level of KM 24.2 billion, growing for three successive months. Compared to the February level, the total deposits were higher by around 1%, so we can say that the growth of demand for cash and currency, which had started in March, was finally ended in August.

**G13: Loans in the Banking Sector of Bosnia and Herzegovina**

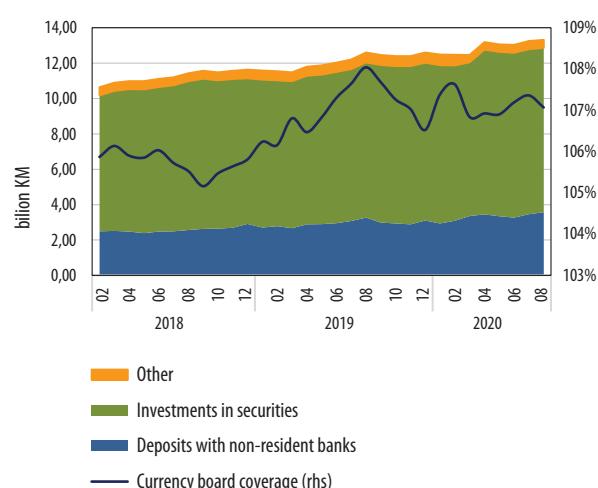
Source: Tables 12 and 13.

The crisis brought about by the Covid-19 pandemic had a negative effect on lending in BH banking sector. Unlike loans to non-financial companies, the monthly growth rates of loans to households remained positive. The stagnation of lending to the sector of non-financial companies becomes even more clearly visible when comparing August to February, which was the last pre-crisis month. During this six month period, loans to non-financial private companies decreased by even 2.1%, while loans to households remained at almost the same level.

**G14: Banks' Reserve Accounts with the CBBH and Implicit Rate**

Source: Table 17.

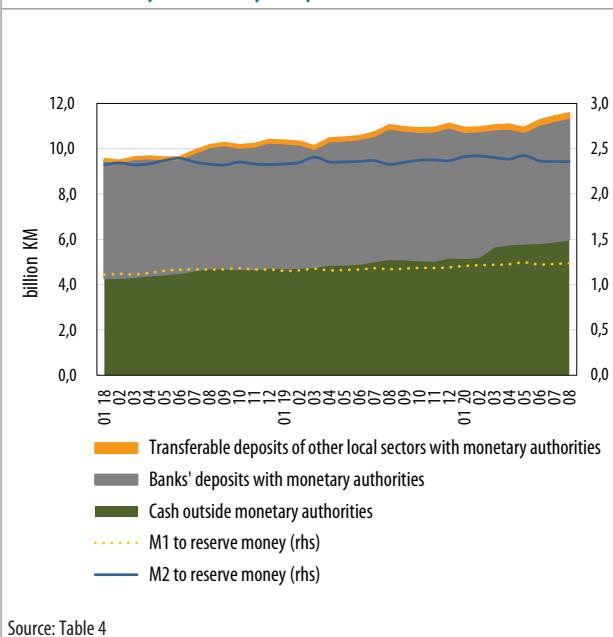
The total balance of reserve accounts in the end of August amounted to KM 5.39 billion, which was a slow increase compared to the previous month. The required reserve base was stagnating since the end of June 2020, and in the end of August it amounted to KM 26.7 million. Due to the growth of banking sector deposits, the average amount exceeding the required reserve increased since May, reaching KM 2.71 billion in the end of August, which preserved the high liquidity of banking sector. With decreased lending and the growth of the total deposits with commercial banks, banks did not need additional sources of funding, which was reflected in the growth of the average amount exceeding the required reserve. Implicit required reserve rate, in the last calculation period in August, amounted to 20.15%, so we can say that it was at the same level as before the pandemic outbreak. The required reserve rate was the same amounting to 10%.

**G15: The CBBH Foreign Exchange Reserves**

Source: Table 3

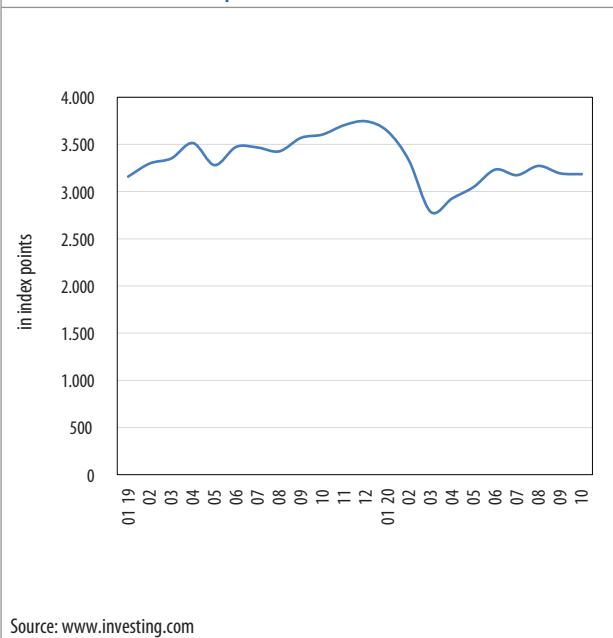
At the annual level, the growth of the CBBH foreign exchange reserves remained quite considerable (5.70% in August), while the total increase since the beginning of the year amounted to KM 716.2 million. Compared to the previous month, the CBBH foreign exchange reserves increased by KM 72.5 million, so in the end of August, they amounted to KM 13.31 billion. CBBH recorded a positive balance of purchase and sale with commercial banks in August amounting to KM 105.9 million, while a negative balance was recorded with government depositors amounting to KM 90.5 million. Coverage of monetary liabilities with foreign exchange reserves, compared to the previous month, remained the same, amounting to 107%.

G16: Reserve Money and Monetary Multiplication



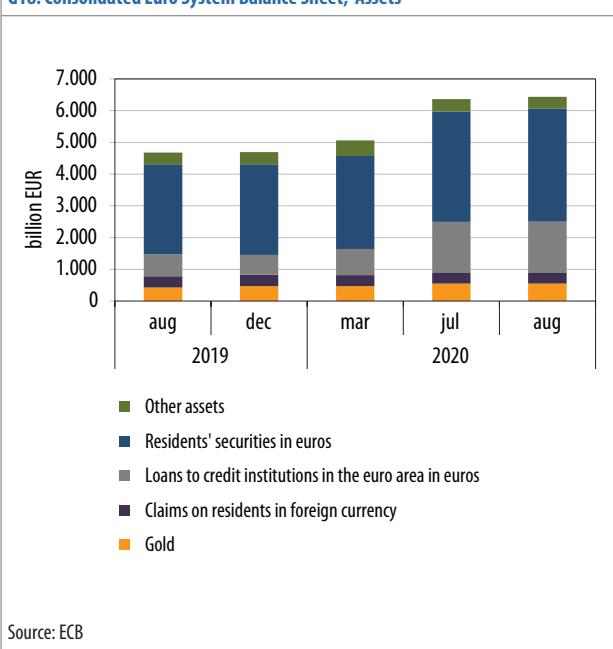
In August, reserve money increased by KM 140 million, due to the increase of deposits with monetary authorities and also increase of cash outside monetary authorities. As the annual growth of other deposits in the local currency in August this year was much lower than in the same month in the year before, the growth of broad money slowed down at the annual level. The upward trend of monetary aggregate M2 was also present in August resulting from the increase of transferable deposits in the local currency. Changes in the trend of money supply components and also changes in reserve money did not bring about significant changes in monetary multiplication compared to the previous month.

G17: Stock Market in the European Union



Highly expansionary monetary and fiscal policies in the euro area managed to improve the stock market performances for a short period and only partly, after the decline in the beginning of the crisis. The value of indices of European first class companies in October 2020 still remained lower compared to the pre-crisis level and was approximately equal to the values of stock markets from October 2018. The announced, very high, three year decline of GDP in the euro area, and also a slow recovery of stock markets will certainly influence BH foreign trade, firstly exports. For that reason, the domestic growth generator in the circumstances of personal spending and investment decrease in the coming medium term period can be only the growth of budget spending adjusted to our fiscal capacities.

G18: Consolidated Euro System Balance Sheet, Assets



Resulting from the ECB measures in open market and facility programmes, the Euro system assets increased since the beginning of the year by 37%. Strengthening of activities was visible, mainly in accordance with earlier expectations, although the level of economic activity stayed at a lower level than the one recorded before the pandemic. The ECB decided to keep the key rates unchanged. The purchases within the Pandemic emergency purchase programme (PEPP) in the total amount of EUR 1.350 billion will be continued, those purchases contributing to the general mitigation of monetary policy. The ECB still expects that monthly net purchases of securities would be carried out as long as necessary to strengthen the accommodating influence of the key ECB rates.

## STATISTICAL APPENDIX

T01: Main Economic Indicators	13
T02: Buying and Selling of KM	14
T03: Foreign Reserves of CBBH	15
T04: Monetary Aggregates	16
T05: Monetary Survey	17
T06: Balance Sheet of CBBH	19
T07: Consolidated Balance Sheet of Commercial Banks in BH	20
T08: Total Deposits and Loans of Commercial Banks	22
T09: Structure of Deposits and Loans of Commercial Banks by Currency	23
T10: Structure of Transferable Deposits with Commercial Banks by Sector	24
T11: Structure of Other Deposits with Commercial Banks by Sector	25
T12: Structure of Short-terms Loans of Commercial Banks by Sector	26
T13: Structure of Long -Terms Loans of Commercial Banks by Sector	27
T14: Interest Rates on Loans to Households	28
T15: Interest Rates on Loans to Non-financial Companies	29
T16: Interest Rates on Deposits of Households and Non-financial Companies	30
T17: Average Required Reserve	31
T18: Required Reserves by Maintenance Periods	32
T19: Industrial Production Index	33
T20: Consumer Price Index for BH	34
T21: Balance of Payments: Summary Table	35
T22: Balance of Payments: Current and Capital Accounts	36
T23: Balance of Payments: Financial Account	37
T24: BH Foreign Trade	38
T25: Export of goods by Country of Destination	39
T26: Import of goods by Country of Origin	40
T27: Average Middle Exchange Rates of KM	41
T28: Foreign Debt Servicing	42

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

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

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

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

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

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

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

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

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

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

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

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

**T01:** Main Economic Indicators

		Changes compared to				
		08 2020	07 2020	12 2019	08 2019	
<b>FINANCIAL SECTOR</b>		in KM million				
<b>Monetary sector</b>						
Money supply M2		27.303	1,2%	3,7%	6,1%	
Foreign currency reserves		13.313	0,5%	5,7%	5,7%	
Average balance of reserve accounts with CBBH		5.395	1,2%	-5,7%	-4,9%	
<b>Banking sector</b>						
Total loans		20.341	-0,4%	-2,1%	0,6%	
Total deposits		24.194	1,1%	1,6%	4,4%	
<b>Non-banking sector</b>						
BLSE turnover		54.630	6,5%	-10,8%	20,7%	
SASE turnover		12.585	-79,2%	-83,0%	-29,4%	
Turnover in RTGS		6.868	-10,5%	-35,5%	-24,8%	
Turnover in giro clearing system		1.463	-9,6%	-16,9%	-4,0%	
<b>Stock Exchange Indices</b>		in points				
BIRS		616	-0,1%	-0,3%	3,8%	
SASX 30		1.412	1,9%	9,6%	9,9%	
<b>REAL SECTOR</b>		in persons	07 2020	12 2019	08 2019	
Consumer prices - BH				-0,2%	-2,3%	
Industrial production - BH				-7,6%	-10,1%	
Number of unemployed persons - BH		427.593	0,3%	6,4%	5,1%	
<b>EXTERNAL SECTOR</b>		Changes compared to				
		in KM million	07 2020	12 2019	08 2019	
Imports		1.308	-13,5%	-15,8%	-14,3%	
Exports		775	-11,3%	-6,8%	-8,2%	
<b>PUBLIC FINANCE</b>		in KM million	07 2020	12 2019	08 2019	
Net indirect taxes		467,6	-20,9%	-16,3%	-20,8%	
VAT		285,1	-26,3%	-20,6%	-21,0%	
Excise duties		104,4	-17,1%	-12,8%	-24,7%	
Customs fees		20,2	-19,5%	-27,3%	-14,4%	

**T02: Buying and Selling of KM**

- KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
2008		4.933.211	5.564.318	-631.108	5.304.973
2009		4.197.642	4.234.491	-36.849	5.268.124
2010		5.273.777	5.014.550	259.227	5.527.351
2011		5.088.041	5.162.710	-74.669	5.452.682
2012		5.511.162	5.491.846	19.316	5.471.998
2013		4.588.615	3.918.598	670.017	6.142.015
2014		5.065.358	4.379.047	686.312	6.828.327
2015		5.470.552	4.699.060	771.492	7.599.818
2016		7.485.849	6.622.039	863.811	8.463.629
2017		8.476.378	7.421.186	1.055.192	9.518.821
2018		10.792.432	9.780.514	1.011.918	10.530.740
2019		11.385.556	10.533.525	852.031	11.382.771
2019	06	851.020	806.473	44.547	10.700.936
	07	1.011.937	828.952	182.985	10.883.920
	08	1.049.168	725.280	323.889	11.207.809
	09	758.706	849.100	-90.394	11.117.415
	10	859.959	874.260	-14.301	11.103.114
	11	860.935	830.668	30.267	11.133.381
	12	1.160.061	910.670	249.390	11.382.771
2020	01	639.026	844.308	-205.282	11.177.489
	02	826.631	863.514	-36.883	11.140.606
	03	998.579	915.552	83.027	11.223.633
	04	664.826	652.487	12.339	11.235.972
	05	654.761	759.414	-104.653	11.131.319
	06	1.342.472	959.434	383.038	11.514.357
	07	988.186	805.887	182.299	11.696.656
	08	908.232	801.304	106.928	11.803.585

## T03: Foreign Reserves of CBBH

- end of period, KM million -

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities	Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
2008	12	0,0	0,4	212,2	4.777,8	0,0	1.305,3	6.295,7	6.294,8	5.727,5	567,3
2009	12	63,3	5,7	107,4	3.300,2	0,0	2.735,4	6.212,1	6.211,2	5.705,5	505,7
2010	12	66,9	0,0	102,2	3.003,5	0,0	3.285,1	6.457,7	6.456,3	5.969,6	486,8
2011	12	151,3	1,1	93,6	4.385,6	0,0	1.792,0	6.423,6	6.422,5	5.915,1	507,4
2012	12	159,0	4,5	133,2	2.334,5	0,0	3.877,4	6.508,6	6.507,4	5.987,0	520,4
2013	12	164,1	2,7	91,6	2.217,6	0,0	4.592,3	7.068,3	7.067,3	6.659,2	408,1
2014	12	182,7	5,2	71,8	2.181,7	0,0	5.384,1	7.825,6	7.824,5	7.293,1	531,4
2015	12	182,3	3,8	128,5	1.003,6	0,0	7.288,1	8.606,3	8.605,0	8.064,6	540,4
2016	12	205,1	2,6	194,8	2.970,4	0,0	6.158,2	9.531,1	9.529,0	8.926,3	602,6
2017	12	203,9	1,5	236,4	2.698,6	0,0	7.416,1	10.556,6	10.555,0	9.977,1	577,8
2018	12	210,0	2,2	274,1	2.911,4	0,0	8.225,4	11.623,2	11.621,4	10.983,3	638,1
2019	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2019	06	232,7	0,5	294,8	2.947,0	0,0	8.547,2	12.022,2	12.019,9	11.202,3	817,6
	07	239,7	4,1	294,9	3.078,7	0,0	8.585,5	12.202,9	12.200,8	11.334,9	866,0
	08	259,7	1,3	304,3	3.262,0	0,0	8.767,8	12.595,1	12.592,3	11.655,5	936,8
	09	253,6	0,1	304,2	2.981,1	0,0	8.913,9	12.452,9	12.450,4	11.562,7	887,7
	10	254,8	2,6	304,9	2.935,9	0,0	8.892,4	12.390,5	12.388,4	11.550,1	838,4
	11	249,5	0,2	304,9	2.889,2	0,0	8.948,2	12.392,0	12.389,9	11.576,1	813,8
	12	254,1	0,2	322,6	3.102,8	0,0	8.917,4	12.597,1	12.595,4	11.824,2	771,2
2020	01	269,1	5,1	328,3	2.934,6	0,0	8.943,3	12.480,3	12.477,8	11.619,9	857,9
	02	269,9	3,0	328,2	3.084,8	0,0	8.778,9	12.464,7	12.462,5	11.579,6	883,0
	03	267,5	3,0	139,8	3.360,9	0,0	8.689,5	12.460,6	12.458,7	11.661,5	797,3
	04	288,0	4,7	127,6	3.445,1	0,0	9.313,3	13.178,5	13.175,9	12.323,0	853,0
	05	292,1	3,1	129,4	3.341,0	0,0	9.294,7	13.060,3	13.058,1	12.215,3	842,8
	06	297,7	3,1	135,6	3.270,3	0,0	9.316,1	13.022,7	13.020,9	12.147,7	873,2
	07	314,9	3,0	138,0	3.464,6	0,0	9.320,3	13.240,8	13.238,9	12.331,5	907,4
	08	309,9	0,5	137,8	3.571,1	0,0	9.294,1	13.313,3	13.311,4	12.434,7	876,8

**Notes:**

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

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

## T04: Monetary Aggregates

- end of period, KM million -

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Cash outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2		
		1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
2008	12	2.552,4	3.144,2	7,4	2.302,4	3.388,8	1.776,2	1.107,2	3.864,7	5.704,0	5.691,2	6.748,1	12.439,3		
2009	12	2.267,7	3.375,1	6,0	2.009,5	3.536,3	1.844,3	1.078,0	4.241,0	5.648,9	5.545,8	7.163,3	12.709,1		
2010	12	2.497,5	3.393,5	8,7	2.210,8	3.689,2	1.991,0	1.209,8	4.526,4	5.899,7	5.900,0	7.727,2	13.627,1		
2011	12	2.645,1	3.192,8	11,1	2.366,4	3.819,0	2.285,7	1.100,1	4.846,1	5.848,9	6.185,5	8.231,9	14.417,4		
2012	12	2.747,5	3.040,6	13,5	2.414,3	3.728,4	2.672,7	1.052,9	5.041,4	5.801,7	6.142,7	8.767,0	14.909,7		
2013	12	2.909,9	3.475,3	15,9	2.542,3	4.153,3	3.006,3	1.189,3	5.202,4	6.401,0	6.695,6	9.398,0	16.093,6		
2014	12	3.210,5	3.751,1	38,3	2.814,0	4.496,4	3.377,3	1.301,2	5.280,0	6.999,9	7.310,4	9.958,5	17.268,9		
2015	12	3.499,5	4.063,5	51,7	3.055,3	5.125,6	3.562,6	1.360,4	5.543,3	7.614,7	8.180,9	10.466,3	18.647,2		
2016	12	4.066,8	4.269,1	52,0	3.401,2	5.899,8	3.883,0	1.535,6	5.478,0	8.387,9	9.301,0	10.896,6	20.197,6		
2017	12	4.319,4	5.033,1	76,1	3.648,1	6.924,4	4.091,6	1.816,2	5.636,1	9.428,5	10.572,5	11.543,8	22.116,3		
2018	12	4.750,6	5.523,3	125,5	3.978,6	8.166,4	4.302,2	1.961,4	5.782,4	10.399,4	12.145,1	12.046,0	24.191,1		
2019	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7		
2019	06	4.924,0	5.495,8	149,8	4.126,6	8.208,0	2.786,6	2.387,5	7.440,0	10.569,6	12.334,6	12.614,1	24.948,6		
	07	5.031,9	5.533,0	162,2	4.226,4	8.447,6	2.806,5	2.476,8	7.458,1	10.727,1	12.674,1	12.741,4	25.415,5		
	08	5.131,7	5.759,3	161,3	4.313,2	8.623,3	2.847,5	2.460,6	7.492,1	11.052,3	12.936,6	12.800,2	25.736,7		
	09	5.114,2	5.683,8	162,0	4.268,5	8.628,2	2.907,6	2.481,7	7.481,8	10.960,0	12.896,7	12.871,1	25.767,8		
	10	5.068,5	5.670,8	175,6	4.243,1	8.706,0	2.936,2	2.524,5	7.507,1	10.915,0	12.949,1	12.967,8	25.916,9		
	11	5.061,4	5.701,2	175,3	4.241,1	8.716,6	2.955,4	2.562,0	7.514,3	10.937,9	12.957,7	13.031,7	25.989,4		
	12	5.199,9	5.743,6	176,6	4.330,1	8.921,1	2.998,0	2.490,3	7.593,2	11.120,2	13.251,2	13.081,5	26.332,7		
2020	01	5.172,3	5.569,7	187,9	4.262,7	8.934,2	3.047,9	2.519,4	7.597,0	10.929,9	13.196,9	13.164,3	26.361,2		
	02	5.217,5	5.550,3	187,9	4.321,5	8.992,9	3.112,7	2.477,6	7.614,9	10.955,7	13.314,3	13.205,2	26.519,5		
	03	5.684,0	5.172,4	186,4	4.683,9	8.790,1	3.023,2	2.564,2	7.476,0	11.042,7	13.474,0	13.063,5	26.537,5		
	04	5.782,4	5.101,4	200,7	4.796,5	8.792,6	2.987,9	2.544,3	7.324,3	11.084,4	13.589,2	12.856,5	26.445,7		
	05	5.821,2	4.914,6	203,5	4.870,5	8.767,3	2.954,0	2.622,8	7.311,4	10.939,3	13.637,7	12.888,2	26.525,9		
	06	5.834,8	5.226,8	204,8	4.818,9	8.954,6	2.995,8	2.617,3	7.283,6	11.266,4	13.773,5	12.896,7	26.670,2		
	07	5.908,5	5.313,9	215,9	4.928,7	9.129,9	2.979,5	2.652,6	7.301,0	11.438,3	14.058,6	12.933,2	26.991,8		
	08	5.992,6	5.369,4	216,1	4.905,5	9.426,7	2.975,5	2.713,5	7.282,0	11.578,1	14.332,3	12.971,0	27.303,2		

**Notes:**

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

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

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

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

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

## T05: Monetary Survey

- end of period, KM million -

ASSETS													
Year	Month	Foreign Assets (Net)					Claims on Domestic Sectors						
		Foreign Assets	Foreign Liabilities	Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total			
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
2008	12	9.429,7	-6.000,0	3.429,7	-1.655,8	148,3	256,4	6.751,6	169,2	6.804,5	12.474,1	15.903,8	
2009	12	9.430,9	-5.386,9	4.043,9	-1.294,6	195,6	268,2	6.682,5	103,0	6.411,3	12.365,8	16.409,8	
2010	12	9.300,8	-4.397,0	4.903,8	-996,9	270,8	351,3	6.965,5	80,2	6.424,3	13.095,3	17.999,1	
2011	12	9.175,9	-3.779,7	5.396,2	-440,3	323,1	360,2	7.166,9	94,0	6.770,1	14.274,0	19.670,2	
2012	12	9.044,2	-3.559,7	5.484,4	-182,6	386,3	390,9	7.473,1	73,7	6.874,4	15.015,8	20.500,2	
2013	12	9.733,5	-3.330,9	6.402,6	-19,1	422,5	451,6	7.556,4	67,4	7.133,6	15.612,5	22.015,1	
2014	12	10.479,7	-2.961,1	7.518,6	71,0	509,1	443,6	7.452,0	61,3	7.502,5	16.039,4	23.557,9	
2015	12	11.107,9	-2.614,6	8.493,3	160,1	537,2	400,0	7.452,6	74,6	7.875,3	16.499,8	24.993,1	
2016	12	12.199,0	-2.476,4	9.722,6	101,8	517,8	375,6	7.743,9	67,2	8.155,8	16.962,0	26.684,6	
2017	12	13.372,4	-2.589,5	10.782,9	-148,7	511,5	406,2	8.354,5	96,5	8.689,3	17.909,4	28.692,2	
2018	12	15.505,5	-3.041,1	12.464,4	-464,7	496,0	428,0	8.654,6	136,8	9.306,3	18.556,9	31.021,4	
2019	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2019	06	15.990,1	-3.098,1	12.892,0	-584,4	488,1	429,2	9.011,0	151,2	9.724,2	19.219,2	32.111,3	
	07	16.403,1	-3.050,2	13.353,0	-560,3	478,7	415,6	9.009,3	133,4	9.812,1	19.288,8	32.641,8	
	08	16.877,3	-2.969,2	13.908,1	-655,4	475,6	423,2	8.927,6	139,0	9.854,9	19.165,0	33.073,1	
	09	16.813,5	-2.983,5	13.830,0	-678,8	495,1	427,9	8.967,4	148,5	9.923,3	19.283,5	33.113,4	
	10	16.754,3	-2.891,4	13.862,9	-726,3	492,1	433,8	9.002,1	148,5	9.983,2	19.333,3	33.196,2	
	11	16.750,5	-2.869,1	13.881,3	-771,6	493,8	497,0	9.045,3	142,5	10.006,7	19.413,7	33.295,0	
	12	17.069,9	-3.120,0	13.949,9	-679,3	506,7	509,3	9.070,9	152,2	10.024,9	19.584,7	33.534,6	
2020	01	17.113,5	-2.977,8	14.135,7	-571,3	504,0	496,8	8.801,7	141,9	9.868,5	19.241,5	33.377,1	
	02	17.171,8	-2.942,4	14.229,4	-487,0	505,7	491,4	8.840,1	143,3	9.918,4	19.411,8	33.641,2	
	03	16.899,0	-2.876,9	14.022,0	-448,3	508,7	486,9	8.876,1	147,4	9.938,5	19.509,3	33.531,4	
	04	17.598,9	-2.943,7	14.655,3	-917,1	506,2	481,1	8.794,7	147,8	9.845,0	18.857,6	33.512,9	
	05	17.619,5	-2.872,9	14.746,6	-871,2	503,1	477,7	8.772,8	143,0	9.837,7	18.863,1	33.609,7	
	06	17.164,9	-2.517,5	14.647,4	-672,5	506,6	548,3	8.776,3	195,6	9.886,6	19.240,9	33.888,4	
	07	17.361,8	-2.400,4	14.961,4	-534,4	502,6	548,7	8.763,0	163,1	9.930,5	19.373,5	34.334,8	
	08	17.522,1	-2.314,7	15.207,4	-459,7	508,0	553,6	8.657,3	160,1	9.945,5	19.364,8	34.572,2	

**Notes:**

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

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

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

## T05: Monetary Survey

- end of period, KM million -

LIABILITIES															
Money Supply (M2)															
Money (M1)							Quasi Money (QM)								
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Curr.	Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.	Securities	Loans	Shares and Other Equity	Other Items (Net)	Total				
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14	
2008	12	2.302,4	3.388,8	5.691,2	1.108,0	1.776,2	3.864,7	6.748,8	12.440,0	17,9	264,3	2.785,2	407,0	15.914,3	
2009	12	2.009,5	3.536,3	5.545,8	1.078,7	1.844,3	4.241,0	7.164,0	12.709,8	13,6	446,7	2.835,6	414,5	16.420,2	
2010	12	2.210,8	3.689,2	5.900,0	1.210,6	1.991,0	4.526,4	7.727,9	13.627,9	9,1	595,1	3.055,8	721,9	18.009,8	
2011	12	2.366,4	3.819,0	6.185,5	1.100,1	2.285,7	4.846,9	8.232,7	14.418,1	0,0	675,3	3.606,4	981,3	19.681,1	
2012	12	2.414,3	3.728,4	6.142,7	1.053,0	2.672,7	5.042,2	8.767,8	14.910,5	0,0	712,4	3.780,4	1.107,8	20.511,0	
2013	12	2.542,3	4.153,3	6.695,6	1.189,3	3.006,3	5.203,1	9.398,7	16.094,3	0,0	707,9	3.828,8	1.394,7	22.025,7	
2014	12	2.814,0	4.496,4	7.310,4	1.301,2	3.377,3	5.280,0	9.958,5	17.268,9	0,0	681,0	3.993,5	1.614,5	23.557,9	
2015	12	3.055,3	5.125,6	8.180,9	1.360,4	3.562,6	5.543,3	10.466,3	18.647,2	8,0	599,2	4.148,0	1.590,7	24.993,1	
2016	12	3.401,2	5.899,8	9.301,0	1.535,6	3.883,0	5.478,0	10.896,6	20.197,6	8,0	510,0	4.440,4	1.528,6	26.684,6	
2017	12	3.648,1	6.924,4	10.572,5	1.816,2	4.091,6	5.636,1	11.543,8	22.116,3	8,0	460,0	4.659,5	1.448,4	28.692,2	
2018	12	3.978,6	8.166,4	12.145,1	1.961,4	4.302,2	5.782,4	12.046,0	24.191,1	8,0	467,5	4.848,9	1.505,9	31.021,4	
2019	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6	
2019	06	4.126,6	8.208,0	12.334,6	2.387,5	2.786,6	7.440,0	12.614,1	24.948,6	8,0	503,9	5.141,3	1.509,5	32.111,3	
	07	4.226,4	8.447,6	12.674,1	2.476,8	2.806,5	7.458,1	12.741,4	25.415,5	8,0	504,5	5.241,5	1.472,3	32.641,8	
	08	4.313,2	8.623,3	12.936,6	2.460,6	2.847,5	7.492,1	12.800,2	25.736,7	7,9	520,6	5.350,1	1.457,7	33.073,1	
	09	4.268,5	8.628,2	12.896,7	2.481,7	2.907,6	7.481,8	12.871,1	25.767,8	7,9	511,7	5.313,1	1.512,9	33.113,4	
	10	4.243,1	8.706,0	12.949,1	2.524,5	2.936,2	7.507,1	12.967,8	25.916,9	8,0	516,8	5.298,8	1.455,8	33.196,2	
	11	4.241,1	8.716,6	12.957,7	2.562,0	2.955,4	7.514,3	13.031,7	25.989,4	8,0	523,3	5.260,4	1.513,9	33.295,0	
	12	4.330,1	8.921,1	13.251,2	2.490,3	2.998,0	7.593,2	13.081,5	26.332,7	8,0	532,4	5.224,6	1.436,9	33.534,6	
2020	01	4.262,7	8.934,2	13.196,9	2.519,4	3.047,9	7.597,0	13.164,3	26.361,2	8,0	534,6	5.070,0	1.403,3	33.377,1	
	02	4.321,5	8.992,9	13.314,3	2.477,6	3.112,7	7.614,9	13.205,2	26.519,5	7,9	544,1	5.117,2	1.452,4	33.641,2	
	03	4.683,9	8.790,1	13.474,0	2.564,2	3.023,2	7.476,0	13.063,5	26.537,5	7,9	535,8	5.033,0	1.417,1	33.531,4	
	04	4.796,5	8.792,6	13.589,2	2.544,3	2.987,9	7.324,3	12.856,5	26.445,7	8,0	545,0	5.093,8	1.420,4	33.512,9	
	05	4.870,5	8.767,3	13.637,7	2.622,8	2.954,0	7.311,4	12.888,2	26.525,9	8,0	560,3	5.112,5	1.403,1	33.609,7	
	06	4.818,9	8.954,6	13.773,5	2.617,3	2.995,8	7.283,6	12.896,7	26.670,2	8,0	576,5	5.161,5	1.472,2	33.888,4	
	07	4.928,7	9.129,9	14.058,6	2.652,6	2.979,5	7.301,0	12.933,2	26.991,8	8,0	588,5	5.235,5	1.511,1	34.334,8	
	08	4.905,5	9.426,7	14.332,3	2.713,5	2.975,5	7.282,0	12.971,0	27.303,2	4,9	594,8	5.239,4	1.429,8	34.572,2	

**Notes:**

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

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

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

## T06: Balance Sheet of CBBH

- end of period, KM million -

ASSETS							LIABILITIES						
Rezervni novac													
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash outside Monetary Authorities	Deposits of Commercial Banks with Monetary Authorities	Deposits of Other Domestic Sectors with Monetary Authorities	Total	Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10	11	12	13	14=9+...+13
2008	12	6.323,6	2,1	6.325,6	2.552,4	3.144,2	7,4	5.704,0	1,0	23,4	499,3	97,9	6.325,6
2009	12	6.239,9	1,9	6.241,8	2.267,7	3.375,1	6,0	5.648,9	0,9	56,7	502,5	33,0	6.241,8
2010	12	6.485,5	1,8	6.487,3	2.497,5	3.393,5	8,7	5.899,7	1,4	69,8	533,9	-17,5	6.487,3
2011	12	6.451,4	1,6	6.453,0	2.645,1	3.192,8	11,1	5.848,9	1,1	66,2	547,6	-10,8	6.453,0
2012	12	6.536,4	1,6	6.538,0	2.747,5	3.040,6	13,5	5.801,7	1,2	185,3	575,7	-25,9	6.538,0
2013	12	7.096,2	1,7	7.097,8	2.909,9	3.475,3	15,9	6.401,0	1,0	258,2	466,3	-28,7	7.097,8
2014	12	7.853,4	1,6	7.855,1	3.210,5	3.751,1	38,3	6.999,9	1,1	293,2	585,0	-24,2	7.855,1
2015	12	8.634,1	1,5	8.635,7	3.499,5	4.063,5	51,7	7.614,7	1,3	449,9	593,7	-24,0	8.635,7
2016	12	9.559,0	1,5	9.560,4	4.066,8	4.269,1	52,0	8.387,9	2,2	538,4	667,4	-35,5	9.560,4
2017	12	10.584,4	2,2	10.586,6	4.319,4	5.033,1	76,1	9.428,5	1,6	548,6	652,6	-44,8	10.586,6
2018	12	11.651,0	2,1	11.653,1	4.750,6	5.523,3	125,5	10.399,4	1,8	583,9	719,8	-51,8	11.653,1
2019	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2019	06	12.050,0	2,0	12.052,0	4.924,0	5.495,8	149,8	10.569,6	2,4	632,7	897,7	-50,3	12.052,0
	07	12.230,7	1,7	12.232,4	5.031,9	5.533,0	162,2	10.727,1	2,0	607,7	945,5	-50,0	12.232,4
	08	12.622,9	1,8	12.624,7	5.131,7	5.759,3	161,3	11.052,3	2,8	603,1	1.016,1	-49,8	12.624,7
	09	12.480,7	2,0	12.482,7	5.114,2	5.683,8	162,0	10.960,0	2,5	602,7	966,8	-49,4	12.482,7
	10	12.418,3	1,6	12.419,9	5.068,5	5.670,8	175,6	10.915,0	2,1	635,1	919,6	-51,8	12.419,9
	11	12.419,8	1,7	12.421,5	5.061,4	5.701,2	175,3	10.937,9	2,1	638,2	894,6	-51,3	12.421,5
	12	12.624,9	2,2	12.627,1	5.199,9	5.743,6	176,6	11.120,2	1,7	704,0	856,5	-55,4	12.627,1
2020	01	12.508,1	1,4	12.509,6	5.172,3	5.569,7	187,9	10.929,9	2,5	689,9	943,5	-56,3	12.509,6
	02	12.492,5	1,8	12.494,3	5.217,5	5.550,3	187,9	10.955,7	2,1	623,9	968,4	-55,7	12.494,3
	03	12.488,4	2,6	12.491,0	5.684,0	5.172,4	186,4	11.042,7	1,9	618,7	884,0	-56,3	12.491,0
	04	13.206,4	1,3	13.207,6	5.782,4	5.101,4	200,7	11.084,4	2,6	1.238,6	938,4	-56,4	13.207,6
	05	13.088,1	1,5	13.089,6	5.821,2	4.914,6	203,5	10.939,3	2,2	1.275,9	928,3	-56,2	13.089,6
	06	13.050,5	1,9	13.052,4	5.834,8	5.226,8	204,8	11.266,4	1,8	881,4	961,4	-58,5	13.052,4
	07	13.268,6	1,6	13.270,2	5.908,5	5.313,9	215,9	11.438,3	1,8	893,2	995,5	-58,7	13.270,2
	08	13.341,1	1,6	13.342,8	5.992,6	5.369,4	216,1	11.578,1	1,9	856,6	964,4	-58,2	13.342,8

**Note:**

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

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

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

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

## T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

Year	Month	ASSETS								
		Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
2008	12	3.393,3	3.106,1	265,5	256,4	6.751,6	169,2	6.802,8	20.744,9	
2009	12	3.632,0	3.190,3	355,5	268,2	6.682,5	103,0	6.409,8	20.641,1	
2010	12	3.679,8	2.814,2	465,4	351,3	6.965,5	80,2	6.423,0	20.779,3	
2011	12	3.469,7	2.724,5	904,7	360,2	7.166,9	94,0	6.768,9	21.488,9	
2012	12	3.370,4	2.507,8	1.236,2	390,9	7.473,1	73,7	6.873,3	21.925,4	
2013	12	3.843,7	2.637,3	1.379,4	451,6	7.556,4	67,4	7.131,8	23.067,7	
2014	12	4.115,0	2.626,3	1.854,5	443,6	7.452,0	61,3	7.501,7	24.054,3	
2015	12	4.511,7	2.473,8	2.161,1	400,0	7.452,6	74,6	7.874,7	24.948,5	
2016	12	4.936,6	2.640,0	2.179,1	375,6	7.743,9	67,2	8.155,4	26.097,7	
2017	12	5.711,7	2.787,9	2.197,0	406,2	8.354,5	96,5	8.688,8	28.242,7	
2018	12	6.296,9	3.854,5	2.280,9	428,0	8.654,6	136,8	9.305,9	30.957,6	
2019	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
	06	6.305,2	3.940,7	2.400,2	429,2	9.011,0	151,2	9.723,8	31.961,3	
	07	6.344,4	4.172,4	2.356,9	415,6	9.009,3	133,4	9.811,9	32.243,9	
	08	6.581,8	4.254,4	2.364,6	423,2	8.927,6	139,0	9.854,6	32.545,3	
	09	6.532,6	4.332,8	2.477,7	427,9	8.967,4	148,5	9.923,0	32.809,9	
	10	6.500,2	4.336,0	2.469,3	433,8	9.002,1	148,5	9.983,0	32.872,9	
	11	6.524,4	4.330,7	2.502,1	497,0	9.045,3	142,5	10.006,4	33.048,4	
	12	6.627,0	4.445,0	2.551,9	509,3	9.070,9	152,2	10.024,5	33.380,9	
2020	01	6.490,0	4.605,3	2.528,5	496,8	8.801,7	141,9	9.868,3	32.932,5	
	02	6.451,5	4.679,4	2.627,5	491,4	8.840,1	143,3	9.918,1	33.151,2	
	03	6.192,3	4.410,6	2.644,2	486,9	8.876,1	147,4	9.938,2	32.695,7	
	04	6.099,7	4.392,6	2.791,1	481,1	8.794,7	147,8	9.844,8	32.551,9	
	05	5.890,8	4.531,4	2.865,6	477,7	8.772,8	143,0	9.837,5	32.518,8	
	06	6.284,1	4.114,4	2.896,7	548,3	8.776,3	195,6	9.886,3	32.701,6	
	07	6.306,9	4.093,2	2.978,7	548,7	8.763,0	163,1	9.930,3	32.783,9	
	08	6.479,8	4.181,0	2.958,6	553,6	8.657,3	160,1	9.945,3	32.935,7	

**Notes:**

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

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

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

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

**T07:** Consolidated Balance Sheets of Commercial Banks in BH

- end of period, KM million -

Year	Month	LIABILITIES											
		Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12	
2008	12	1.749,7	3.381,4	1.107,2	1.776,2	3.864,7	17,9	264,3	5.999,0	2.271,6	312,9	20.744,9	
2009	12	1.397,9	3.530,3	1.078,0	1.844,3	4.241,0	13,6	446,7	5.386,1	2.319,4	383,9	20.641,1	
2010	12	1.121,7	3.680,5	1.209,8	1.991,0	4.526,4	9,1	595,1	4.395,7	2.508,4	741,7	20.779,3	
2011	12	955,7	3.807,9	1.100,1	2.285,7	4.846,1	0,0	675,3	3.778,6	3.045,1	994,3	21.488,9	
2012	12	847,2	3.714,8	1.052,9	2.672,7	5.041,4	0,0	712,4	3.558,6	3.191,3	1.134,1	21.925,4	
2013	12	717,8	4.137,4	1.189,3	3.006,3	5.202,4	0,0	707,9	3.329,9	3.348,9	1.427,8	23.067,7	
2014	12	981,3	4.458,2	1.301,2	3.377,3	5.280,0	0,0	681,0	2.960,0	3.408,5	1.606,8	24.054,3	
2015	12	1.014,1	5.073,9	1.360,4	3.562,6	5.543,3	8,0	599,2	2.613,3	3.554,3	1.619,5	24.948,5	
2016	12	1.021,3	5.847,8	1.535,6	3.883,0	5.478,0	8,0	510,0	2.474,2	3.773,0	1.566,9	26.097,7	
2017	12	1.285,6	6.848,3	1.816,2	4.091,6	5.636,1	8,0	460,0	2.587,9	4.006,8	1.502,2	28.242,7	
2018	12	1.665,9	8.040,9	1.961,4	4.302,2	5.782,4	8,0	467,5	3.039,2	4.129,1	1.560,9	30.957,6	
2019	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2019	06	1.863,9	8.058,2	2.387,5	2.786,6	7.440,0	8,0	503,9	3.095,7	4.243,6	1.574,0	31.961,3	
	07	1.830,8	8.285,4	2.476,8	2.806,5	7.458,1	8,0	504,5	3.048,1	4.296,0	1.529,8	32.243,9	
	08	1.941,3	8.462,0	2.460,6	2.847,5	7.492,1	7,9	520,6	2.966,4	4.333,9	1.513,0	32.545,3	
	09	2.058,7	8.466,2	2.481,7	2.907,6	7.481,8	7,9	511,7	2.981,0	4.346,3	1.566,9	32.809,9	
	10	2.068,4	8.530,4	2.524,5	2.936,2	7.507,1	8,0	516,8	2.889,3	4.379,2	1.513,0	32.872,9	
	11	2.141,7	8.541,3	2.562,0	2.955,4	7.514,3	8,0	523,3	2.867,1	4.365,8	1.569,5	33.048,4	
	12	2.020,5	8.744,5	2.490,3	2.998,0	7.593,2	8,0	532,4	3.118,3	4.368,0	1.507,7	33.380,9	
2020	01	1.906,0	8.746,3	2.519,4	3.047,9	7.597,0	8,0	534,6	2.975,3	4.126,6	1.471,5	32.932,5	
	02	1.984,9	8.805,0	2.477,6	3.112,7	7.614,9	7,9	544,1	2.940,3	4.148,9	1.515,0	33.151,2	
	03	1.965,1	8.603,7	2.564,2	3.023,2	7.476,0	7,9	535,8	2.875,0	4.149,0	1.495,6	32.695,7	
	04	1.963,5	8.591,9	2.544,3	2.987,9	7.324,3	8,0	545,0	2.941,1	4.155,4	1.490,5	32.551,9	
	05	1.957,8	8.563,8	2.622,8	2.954,0	7.311,4	8,0	560,3	2.870,7	4.184,1	1.485,9	32.518,8	
	06	2.181,2	8.749,9	2.617,3	2.995,8	7.283,6	8,0	576,5	2.515,7	4.200,1	1.573,6	32.701,6	
	07	2.117,3	8.914,0	2.652,6	2.979,5	7.301,0	8,0	588,5	2.398,6	4.239,9	1.584,4	32.783,9	
	08	2.053,8	9.210,6	2.713,5	2.975,5	7.282,0	4,9	594,8	2.312,8	4.275,0	1.512,8	32.935,7	

**Notes:**

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

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

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

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

**T08: Total Deposits and Loans of Commercial Banks**

- end of period, KM million -

Year	Month	Deposits			Loans		
		Transferable Deposits	Other Deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
2008	12	4.904,3	6.970,0	11.874,4	3.427,5	10.708,6	14.136,1
2009	12	5.214,4	6.877,0	12.091,4	3.391,5	10.293,3	13.684,8
2010	12	5.556,9	6.972,4	12.529,3	3.614,8	10.530,3	14.145,1
2011	12	5.518,1	7.474,1	12.992,2	3.972,1	10.929,9	14.901,9
2012	12	5.306,9	8.018,8	13.325,8	4.271,2	11.271,3	15.542,5
2013	12	5.771,9	8.477,3	14.249,2	4.318,6	11.707,7	16.026,4
2014	12	6.292,8	9.082,5	15.375,2	4.170,2	12.303,3	16.473,5
2015	12	7.038,7	9.492,1	16.530,8	4.164,9	12.701,9	16.866,8
2016	12	8.056,6	9.695,5	17.752,1	4.152,6	13.048,5	17.201,1
2017	12	9.558,1	10.111,0	19.669,1	4.261,5	14.160,9	18.422,4
2018	12	11.318,5	10.431,3	21.749,8	4.289,8	15.196,1	19.485,8
2019	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2019	06	11.790,3	10.719,7	22.510,0	4.539,7	15.683,6	20.223,3
	07	12.085,0	10.746,5	22.831,5	4.535,0	15.716,7	20.251,6
	08	12.310,6	10.866,8	23.177,3	4.516,8	15.701,0	20.217,8
	09	12.304,9	11.065,0	23.369,9	4.559,8	15.882,2	20.442,0
	10	12.371,9	11.168,7	23.540,6	4.588,7	15.938,5	20.527,1
	11	12.470,4	11.218,2	23.688,6	4.643,5	16.004,3	20.647,8
	12	12.566,6	11.253,8	23.820,4	4.651,2	16.121,5	20.772,8
2020	01	12.484,0	11.306,5	23.790,5	4.434,3	15.893,7	20.327,9
	02	12.515,1	11.453,8	23.968,9	4.448,8	15.988,9	20.437,7
	03	12.268,9	11.337,3	23.606,2	4.468,9	16.021,6	20.490,5
	04	12.223,0	11.147,9	23.370,8	4.442,4	15.862,1	20.304,5
	05	12.269,9	11.098,8	23.368,7	4.452,2	15.807,9	20.260,2
	06	12.703,8	11.082,9	23.786,7	4.492,4	15.903,6	20.396,0
	07	12.851,0	11.072,4	23.923,4	4.488,1	15.943,1	20.431,2
	08	13.107,0	11.087,3	24.194,3	4.427,1	15.914,4	20.341,5

**Notes:**

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

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

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

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

- end of period, KM million -

Year	Month	DEPOSITS					LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM	
		1	2	3	4	5	6 = 3+4+5	7	8	9
2008	12	5.854,7	5.449,9	569,8	11.874,4	13.062,0	613,4	460,6	14.136,1	
2009	12	6.121,6	5.466,7	503,1	12.091,4	12.617,6	667,2	400,1	13.684,8	
2010	12	6.471,3	5.518,4	539,6	12.529,3	13.499,9	258,9	386,3	14.145,1	
2011	12	6.949,7	5.448,8	593,7	12.992,2	14.582,9	289,1	29,9	14.901,9	
2012	12	7.141,4	5.579,0	605,3	13.325,8	15.290,0	227,4	25,1	15.542,5	
2013	12	7.762,2	5.898,0	589,0	14.249,2	15.770,1	246,0	10,4	16.026,4	
2014	12	8.696,0	6.062,5	616,8	15.375,2	16.246,1	218,6	8,7	16.473,5	
2015	12	9.513,6	6.347,0	670,2	16.530,8	16.642,8	217,5	6,5	16.866,8	
2016	12	10.607,6	6.458,1	686,4	17.752,1	16.990,4	205,6	5,1	17.201,1	
2017	12	12.022,8	6.949,5	696,7	19.669,1	18.285,4	132,6	4,4	18.422,4	
2018	12	13.807,3	7.222,2	720,3	21.749,8	19.386,2	98,2	1,4	19.485,8	
2019	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2019	06	12.255,2	9.530,2	724,7	22.510,0	9.458,6	10.731,8	33,0	20.223,3	
	07	12.484,0	9.610,6	736,9	22.831,5	9.489,0	10.729,6	33,0	20.251,6	
	08	12.729,6	9.710,3	737,5	23.177,3	9.500,7	10.684,4	32,7	20.217,8	
	09	12.905,0	9.715,9	749,0	23.369,9	9.705,3	10.704,2	32,5	20.442,0	
	10	13.029,5	9.735,6	775,4	23.540,6	9.788,2	10.708,1	30,9	20.527,1	
	11	13.041,5	9.614,4	1.032,8	23.688,6	9.850,3	10.767,1	30,4	20.647,8	
	12	13.306,9	9.529,5	984,0	23.820,4	9.910,7	10.833,1	29,0	20.772,8	
2020	01	13.222,6	9.569,3	998,6	23.790,5	9.736,9	10.563,2	27,8	20.327,9	
	02	13.388,8	9.583,8	996,3	23.968,9	9.848,6	10.562,0	27,1	20.437,7	
	03	13.090,4	9.533,2	982,6	23.606,2	9.883,7	10.580,4	26,4	20.490,5	
	04	12.991,9	9.392,7	986,2	23.370,8	9.785,5	10.492,9	26,1	20.304,5	
	05	12.948,4	9.429,6	990,7	23.368,7	9.760,6	10.474,0	25,6	20.260,2	
	06	13.461,0	9.565,3	760,4	23.786,7	9.813,7	10.556,9	25,4	20.396,0	
	07	13.567,0	9.570,6	785,8	23.923,4	9.836,6	10.570,1	24,5	20.431,2	
	08	13.738,6	9.660,2	795,5	24.194,3	9.793,8	10.523,5	24,2	20.341,5	

**Notes:**

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

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

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

## T10: Structure of Transferable Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14=3+...+13
2008	12	52,3	255,2	271,7	204,0	108,2	137,5	781,8	1.328,9	161,3	1.558,8	44,7	4.904,3
2009	12	41,4	416,0	352,7	187,9	148,6	146,5	852,2	1.280,0	173,1	1.601,4	14,5	5.214,4
2010	12	58,8	458,1	291,0	194,6	149,7	144,2	723,8	1.444,3	172,4	1.904,0	16,1	5.556,9
2011	12	42,2	413,1	290,9	190,0	154,8	176,9	688,5	1.447,8	182,1	1.917,2	14,7	5.518,1
2012	12	94,0	339,2	231,1	195,2	105,9	161,5	517,5	1.443,4	186,5	2.015,3	17,0	5.306,9
2013	12	65,3	300,8	228,1	172,4	79,0	209,7	615,2	1.667,4	194,4	2.226,8	12,8	5.771,9
2014	12	60,0	412,1	261,4	176,9	61,4	171,5	470,8	1.954,4	247,9	2.462,7	13,7	6.292,8
2015	12	102,2	468,3	312,0	209,3	33,9	198,7	498,8	2.104,8	245,0	2.841,6	24,2	7.038,7
2016	12	94,9	520,2	399,6	255,6	58,1	190,1	523,9	2.313,6	251,1	3.431,4	18,0	8.056,6
2017	12	150,8	612,8	575,2	305,9	130,0	230,2	618,1	2.775,5	281,5	3.858,3	19,6	9.558,1
2018	12	122,8	932,2	691,9	365,7	261,0	273,7	724,0	3.095,3	303,2	4.523,7	24,9	11.318,5
2019	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2019	06	88,9	990,6	754,3	393,4	265,2	258,4	665,7	3.072,7	343,4	4.936,3	21,4	11.790,3
	07	99,1	936,0	793,1	395,4	287,6	273,8	757,4	3.234,0	345,4	4.942,4	20,7	12.085,0
	08	119,8	983,1	828,0	388,0	285,1	260,2	760,0	3.362,6	344,2	4.957,5	22,1	12.310,6
	09	134,5	938,0	880,8	377,8	284,4	266,0	779,8	3.292,2	340,4	4.989,0	22,2	12.304,9
	10	122,6	881,0	902,6	385,9	313,4	240,4	742,9	3.377,6	352,1	5.029,8	23,8	12.371,9
	11	140,0	886,5	899,4	389,2	340,7	263,8	702,7	3.377,6	358,7	5.089,6	22,1	12.470,4
	12	122,1	885,8	823,8	395,1	323,9	284,6	684,7	3.437,2	345,1	5.242,8	21,5	12.566,6
2020	01	116,5	900,8	776,5	428,6	200,9	290,4	686,0	3.414,7	360,2	5.284,2	25,2	12.484,0
	02	126,6	944,2	773,6	444,0	161,7	275,4	778,2	3.284,2	357,5	5.346,1	23,7	12.515,1
	03	126,9	812,0	788,3	466,3	162,1	261,2	789,1	3.277,5	364,4	5.197,0	24,2	12.268,9
	04	152,5	752,4	768,9	438,0	181,9	252,4	843,1	3.150,5	360,7	5.299,5	23,2	12.223,0
	05	145,4	800,0	745,1	415,1	137,8	279,8	745,0	3.291,8	367,5	5.324,1	18,0	12.269,9
	06	124,6	1.080,6	713,3	433,3	131,4	304,7	640,8	3.517,1	370,8	5.368,5	18,7	12.703,8
	07	102,6	1.044,1	740,7	437,5	137,7	267,4	730,7	3.532,6	394,3	5.444,4	19,0	12.851,0
	08	129,8	929,9	910,0	450,0	123,2	287,3	705,4	3.636,5	398,2	5.516,2	20,5	13.107,0

**Notes:**

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

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

## T11: Structure of Other Deposits with Commercial Banks by Sector

- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3...+13
2008	12	16,0	1.211,7	21,3	50,1	101,5	334,0	758,5	743,7	78,1	3.647,0	8,2	6.970,0
2009	12	4,7	725,3	20,9	48,8	61,7	478,8	753,5	606,0	100,5	4.062,0	14,8	6.877,0
2010	12	22,5	383,2	16,8	41,2	49,2	438,8	825,0	504,5	91,2	4.580,4	19,6	6.972,4
2011	12	62,8	237,8	24,0	30,0	41,7	567,5	816,3	471,5	79,1	5.134,1	9,2	7.474,1
2012	12	31,7	242,0	21,4	27,6	31,0	598,3	778,9	537,8	87,1	5.639,9	23,0	8.018,8
2013	12	62,7	170,8	21,0	26,6	35,0	651,4	724,0	531,1	100,3	6.137,1	17,1	8.477,3
2014	12	127,1	266,0	36,8	36,0	32,0	674,0	669,6	529,3	115,6	6.579,3	16,6	9.082,5
2015	12	129,7	224,7	25,0	36,3	31,9	693,0	688,7	501,9	120,7	7.023,2	17,0	9.492,1
2016	12	73,4	226,3	26,4	22,3	34,7	771,4	695,9	474,2	123,4	7.229,7	17,6	9.695,5
2017	12	116,6	243,8	24,3	34,4	22,9	816,8	766,7	554,4	102,6	7.412,8	15,7	10.111,0
2018	12	62,6	267,5	41,9	37,4	16,7	873,7	758,4	627,8	95,7	7.622,7	26,9	10.431,3
2019	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2019	06	96,5	365,0	41,9	45,9	31,8	899,5	833,5	515,0	93,8	7.773,6	23,5	10.719,7
	07	94,7	358,9	41,8	50,0	28,3	917,5	794,9	529,3	100,0	7.796,7	34,5	10.746,5
	08	93,0	401,4	43,1	49,1	32,8	908,8	805,9	528,1	101,2	7.864,4	39,0	10.866,8
	09	94,1	551,8	45,1	56,2	29,8	898,4	764,5	572,7	107,0	7.903,4	42,1	11.065,0
	10	92,9	608,8	44,2	52,6	23,7	891,5	808,1	579,1	103,9	7.922,4	41,5	11.168,7
	11	94,2	629,6	42,6	53,2	24,7	892,6	809,1	591,7	100,3	7.941,7	38,5	11.218,2
	12	51,7	582,1	90,8	51,2	28,8	870,8	826,0	615,4	102,4	7.998,1	36,6	11.253,8
2020	01	30,1	604,9	89,6	44,3	26,6	853,1	841,8	657,7	102,2	8.024,1	32,2	11.306,5
	02	89,5	615,2	111,4	47,3	21,6	876,9	857,8	647,5	100,3	8.053,0	33,4	11.453,8
	03	128,6	687,4	101,4	39,4	22,0	890,3	857,7	584,9	99,6	7.893,7	32,2	11.337,3
	04	128,4	676,6	79,2	39,2	30,5	856,8	844,9	584,9	97,7	7.776,4	33,2	11.147,9
	05	88,4	719,4	63,9	34,2	25,6	841,7	851,7	573,5	100,1	7.767,4	32,9	11.098,8
	06	88,6	682,2	62,9	37,0	32,7	815,8	847,4	623,0	105,2	7.757,5	30,7	11.082,9
	07	88,4	670,5	62,6	33,0	33,0	833,1	816,6	635,4	102,3	7.758,2	39,4	11.072,4
	08	88,1	711,6	61,7	33,3	30,1	801,5	815,7	657,0	99,9	7.756,3	32,0	11.087,3

**Notes:**

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

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

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

- end of period, KM million -

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS												
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13	
2008	12	0,0	6,0	2,3	10,4	0,1	69,8	76,5	2.579,8	32,8	645,7	4,2	3.427,5	
2009	12	3,2	8,7	2,2	31,7	33,5	33,4	80,0	2.459,8	10,6	716,4	12,0	3.391,5	
2010	12	0,1	6,1	2,3	21,9	40,6	28,1	69,1	2.624,0	13,5	801,9	7,1	3.614,8	
2011	12	0,0	11,9	1,4	21,5	26,0	37,4	70,1	2.935,2	5,9	858,4	4,2	3.972,1	
2012	12	0,0	2,6	0,7	22,2	9,9	41,1	73,8	3.188,4	6,7	919,5	6,3	4.271,2	
2013	12	0,0	12,9	0,6	40,1	35,3	28,5	89,2	3.152,2	5,5	942,2	12,1	4.318,6	
2014	12	0,0	26,7	4,0	45,3	26,0	27,4	90,7	2.989,7	4,9	936,4	19,0	4.170,2	
2015	12	0,0	72,0	4,8	22,0	39,4	28,3	86,4	2.944,8	4,2	937,0	26,0	4.164,9	
2016	12	0,0	48,0	1,6	19,8	8,5	27,2	90,4	3.030,0	7,2	904,9	14,9	4.152,6	
2017	12	0,0	44,3	1,4	15,7	7,8	33,8	73,2	3.163,2	10,2	896,4	15,4	4.261,5	
2018	12	0,0	60,2	1,1	12,8	4,3	40,6	89,6	3.151,5	6,2	911,3	12,1	4.289,8	
2019	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
2019	06	0,0	19,2	0,6	12,7	2,5	54,2	95,5	3.441,6	9,1	903,2	1,1	4.539,7	
	07	0,0	17,5	0,6	13,8	2,5	37,6	84,0	3.454,0	9,6	913,3	2,1	4.535,0	
	08	0,0	17,4	0,4	14,1	2,5	41,8	86,2	3.425,2	9,5	918,4	1,3	4.516,8	
	09	0,0	16,3	0,9	14,0	2,7	49,1	97,2	3.441,5	7,8	929,0	1,4	4.559,8	
	10	0,0	17,4	0,6	11,5	1,4	46,1	100,4	3.479,2	5,6	925,3	1,2	4.588,7	
	11	0,0	17,6	0,3	14,7	1,7	41,6	105,2	3.534,8	5,1	921,1	1,4	4.643,5	
	12	0,0	17,3	0,1	12,5	2,0	49,3	104,1	3.537,7	6,8	919,8	1,7	4.651,2	
2020	01	0,0	17,2	0,1	13,1	2,2	44,2	99,3	3.409,8	6,9	840,4	1,1	4.434,3	
	02	0,0	17,4	0,5	12,3	2,7	44,7	95,4	3.429,2	8,3	837,1	1,3	4.448,8	
	03	0,0	16,5	0,5	11,9	3,3	39,9	98,2	3.450,7	7,9	839,0	1,1	4.468,9	
	04	0,0	17,5	0,4	13,7	3,8	35,8	92,9	3.460,5	8,9	807,7	1,1	4.442,4	
	05	0,0	20,7	0,5	14,3	4,4	30,0	93,9	3.452,2	11,6	823,3	1,4	4.452,2	
	06	0,0	18,0	0,1	11,7	4,6	37,0	91,4	3.479,3	12,1	836,9	1,3	4.492,4	
	07	0,0	13,8	0,3	12,6	5,2	37,1	91,9	3.470,6	12,7	842,4	1,3	4.488,1	
	08	0,0	17,1	0,4	12,6	5,7	35,3	102,5	3.393,7	12,6	845,9	1,2	4.427,1	

**Notes:**

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

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

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

- end of period, KM million -

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
2008	12	1,7	95,6	0,9	132,5	13,5	73,9	177,2	4.142,2	19,5	6.051,1	0,5	10.708,6
2009	12	1,4	89,2	2,1	155,5	19,7	43,6	185,8	4.186,9	17,4	5.590,8	0,9	10.293,3
2010	12	0,1	105,8	40,2	201,6	26,5	27,0	270,8	4.309,5	17,4	5.522,3	9,1	10.530,3
2011	12	0,0	233,2	42,8	251,1	38,8	25,4	285,3	4.186,7	12,7	5.846,4	7,5	10.929,9
2012	12	0,0	404,3	68,7	289,5	28,4	19,3	313,0	4.248,8	16,3	5.875,2	7,9	11.271,3
2013	12	0,0	418,6	77,9	299,4	17,5	23,4	361,5	4.369,0	15,0	6.123,0	2,5	11.707,7
2014	12	0,0	465,2	161,2	295,2	77,1	20,0	351,4	4.429,6	9,7	6.491,7	2,3	12.303,3
2015	12	0,0	418,3	225,5	281,7	99,0	31,8	310,3	4.473,4	12,5	6.847,2	2,2	12.701,9
2016	12	0,0	295,5	231,5	262,0	95,7	25,2	281,5	4.673,3	11,9	7.171,4	0,5	13.048,5
2017	12	0,0	333,7	207,8	276,3	79,5	49,6	328,4	5.156,5	11,6	7.717,3	0,2	14.160,9
2018	12	0,0	328,5	185,7	279,4	169,9	85,0	331,7	5.471,5	14,1	8.330,0	0,4	15.196,1
2019	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2019	06	0,0	342,2	155,8	293,6	175,8	89,2	322,1	5.532,3	13,5	8.758,7	0,3	15.683,6
	07	0,0	335,4	148,0	293,1	173,9	88,2	319,9	5.514,2	13,4	8.830,3	0,3	15.716,7
	08	0,0	334,7	145,6	292,1	173,2	89,5	325,3	5.456,4	13,4	8.870,5	0,3	15.701,0
	09	0,0	419,6	164,4	292,3	171,8	91,6	319,0	5.480,8	13,4	8.929,0	0,3	15.882,2
	10	0,0	416,3	160,2	296,7	170,1	95,2	321,8	5.475,8	13,6	8.988,4	0,3	15.938,5
	11	0,0	411,8	158,8	297,0	168,8	92,6	380,1	5.463,9	13,7	9.017,3	0,3	16.004,3
	12	0,0	399,2	168,6	301,0	197,5	95,3	393,5	5.496,3	13,8	9.055,8	0,5	16.121,5
2020	01	0,0	393,5	164,1	301,7	196,2	90,2	385,7	5.355,5	13,3	8.992,9	0,7	15.893,7
	02	0,0	388,2	162,6	305,6	224,6	90,8	384,2	5.375,5	13,1	9.043,6	0,6	15.988,9
	03	0,0	383,0	155,7	315,8	222,9	99,5	376,9	5.391,2	12,9	9.063,0	0,7	16.021,6
	04	0,0	378,7	152,4	315,4	221,4	103,7	376,5	5.300,8	13,2	8.999,3	0,7	15.862,1
	05	0,0	373,9	150,6	313,2	221,3	105,0	372,0	5.286,1	13,0	8.972,2	0,7	15.807,9
	06	0,0	373,8	143,3	330,5	219,9	110,4	444,5	5.261,6	11,3	9.007,6	0,7	15.903,6
	07	0,0	382,0	138,7	329,9	218,6	117,1	445,2	5.257,6	10,0	9.043,3	0,7	15.943,1
	08	0,0	375,6	137,3	336,5	216,1	115,6	439,4	5.228,8	10,3	9.054,0	0,7	15.914,4

**Notes:**

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

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

**T14: Interest Rates on Loans to Households**

Year	Period	Interest Rates on Loans in KM				Interest Rates on Loans in KM Indexed to Foreign Currency						*Revolving Loans, Overdrafts and Credit Cards (Loan Facility)			Interest Rates on Loans in KM Indexed to Foreign Currency			
		For Consumption		For Other Purposes		For Consumption			For Housing Needs			For Other Purposes		Interest Rates on Loans in KM				
		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	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF		
Weighted monthly averages																	percentages per annum	
2019	06	4,424	4,331	5,519	5,447	...	...	...	3,555	...	3,794	3,815	6,224	5,692	5,837	12,239	14,642	10,737
	07	4,368	4,558	5,622	5,731	....	...	...	3,577	...	3,932	3,746	6,202	5,007	5,958	12,226	14,624	10,773
	08	4,029	4,524	5,699	5,859	...	...	...	3,575	...	3,887	3,768	6,310	5,731	5,963	12,223	14,620	10,750
	09	3,825	4,670	5,551	5,676	...	6,908	...	3,740	3,847	3,765	3,984	6,536	5,473	5,984	12,204	14,650	10,742
	10	3,762	4,943	5,858	5,555	...	...	...	3,467	3,740	3,915	3,742	6,539	5,491	5,841	12,203	14,646	10,607
	11	3,717	5,110	5,596	5,580	...	...	...	3,495	...	3,720	3,799	6,496	5,302	5,873	12,116	14,642	10,556
	12	3,917	3,380	5,863	5,580	...	...	...	3,502	3,353	3,826	3,875	6,152	5,637	5,668	12,042	14,674	10,467
2020	01	3,908	3,473	5,805	5,576	...	6,804	...	3,534	3,590	3,865	3,785	6,041	5,458	5,952	12,102	14,701	10,375
	02	3,926	3,748	5,766	5,717	...	...	...	3,574	3,796	3,896	3,983	6,002	5,237	5,879	12,149	14,706	10,378
	03	3,373	5,804	5,800	5,583	...	5,833	...	3,527	3,535	3,664	3,753	6,119	5,251	5,847	12,211	14,696	10,397
	04	...	...	5,748	5,380	...	...	...	3,716	...	4,169	4,270	5,796	5,530	5,709	12,217	14,668	10,347
	05	2,616	5,438	5,665	5,674	...	6,544	...	3,764	...	4,215	4,033	5,542	5,910	6,051	12,236	14,698	10,303
	06	4,815	...	5,677	5,601	4,399	6,710	5,201	3,880	3,692	3,787	4,115	5,273	5,509	5,823	12,264	14,447	10,268
	07	3,441	5,065	5,847	5,663	...	5,844	...	3,858	4,123	3,827	3,490	5,852	5,414	6,276	11,512	13,375	10,186
	08	5,117	4,576	5,999	5,551	...	...	...	3,921	4,518	3,872	3,485	6,270	5,844	6,445	11,583	13,784	10,005
Loan amount (new business)																	- KM thousand -	
2019	06	169	182	77.245	35.696	...	...	...	18.307	...	4.152	13.330	58.649	10.501	25.461	532.419	81.041	54.383
	07	112	227	86.387	32.050	...	...	...	19.036	...	3.914	15.944	66.592	2.981	28.074	539.561	82.551	55.209
	08	137	323	63.903	27.822	...	...	...	18.958	...	3.514	12.526	46.894	8.460	22.383	545.624	81.944	55.442
	09	163	178	74.568	31.663	797	...	...	19.163	707	2.699	12.927	47.159	8.378	22.320	552.372	82.109	55.578
	10	190	169	75.848	34.715	...	...	...	21.984	438	3.974	14.103	54.985	10.011	27.307	554.634	82.146	55.459
	11	188	95	63.713	25.566	...	...	...	22.670	...	3.085	15.421	47.612	9.195	24.799	554.031	80.527	55.177
	12	149	225	53.829	26.426	...	...	...	21.834	288	4.641	13.531	66.117	8.097	27.474	521.600	79.533	55.217
2020	01	136	238	44.999	23.756	...	281	...	14.861	334	2.789	6.353	37.101	7.786	20.901	538.630	76.675	53.588
	02	92	192	58.715	36.159	...	...	...	17.465	155	2.356	7.640	52.727	11.828	35.580	529.994	75.392	52.929
	03	55	74	46.992	25.625	...	848	...	15.388	527	2.222	5.760	50.277	8.870	27.085	530.474	73.462	51.903
	04	...	...	14.168	7.541	...	...	...	9.410	...	2.773	5.983	25.423	2.886	6.901	502.821	71.257	49.777
	05	32	92	29.189	18.120	...	540	...	14.541	...	2.532	8.255	25.480	6.070	22.175	511.494	70.287	49.139
	06	292	...	58.257	31.135	245	697	487	15.225	513	4.175	9.701	46.350	11.487	22.921	523.944	95.273	49.190
	07	139	170	72.052	25.687	...	935	...	19.449	538	2.352	11.849	62.591	12.430	17.154	541.557	94.527	49.004
	08	166	164	59.324	22.480	...	...	...	21.468	276	2.853	9.815	53.621	10.579	13.333	565.642	113.622	50.608

**Notes:**

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Loans in KM														Loans in KM Indexed to Foreign Currency	
Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million to EUR 1 Million		Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million			Over EUR 1 Million		* Revolving Loans and Overdrafts		
Year	Period	Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 5 Years IRF	Loans in KM	Loans in KM Indexed to Foreign Currency	
Weighted monthly averages														percentages per annum	
2019	06	4,217	4,395	2,813	3,024	4,307	3,906	4,650	3,821	3,071	3,994	3,155	3,287	3,345	
	07	4,020	4,294	2,893	2,266	4,004	3,891	4,170	3,781	3,028	4,744	3,545	3,255	3,301	
	08	3,971	4,431	2,989	2,351	4,036	4,049	4,695	4,101	2,921	...	3,240	3,270	3,259	
	09	4,201	4,161	3,041	2,375	4,032	4,550	4,433	4,456	...	3,839	3,165	3,267	3,261	
	10	3,995	4,012	3,027	2,356	4,255	3,875	4,827	4,839	2,985	3,312	3,338	3,206	3,237	
	11	4,405	4,065	2,932	2,115	4,543	3,778	4,468	4,560	3,030	3,850	4,110	3,184	3,200	
	12	3,753	4,095	2,881	2,470	4,127	4,166	4,757	3,944	3,161	3,248	4,133	3,167	3,168	
2020	01	4,045	3,990	2,768	...	4,221	4,464	5,160	4,367	3,350	...	3,990	3,130	3,166	
	02	3,797	4,221	2,614	2,222	4,179	4,109	4,380	3,985	3,400	...	3,643	3,014	3,139	
	03	3,735	4,210	2,974	2,665	4,026	3,975	4,879	3,865	3,277	4,398	3,163	3,014	2,940	
	04	3,867	4,303	2,805	2,582	4,062	4,239	4,210	4,042	...	...	3,235	2,999	2,966	
	05	3,845	4,046	2,391	2,320	4,004	4,331	4,301	3,243	2,612	4,417	2,641	3,013	2,996	
	06	4,000	4,485	2,652	2,680	4,303	4,489	4,784	3,783	3,612	3,961	3,166	3,058	3,001	
	07	3,833	3,891	2,992	2,329	4,256	4,697	4,689	3,533	2,834	3,907	3,692	3,010	3,035	
	08	3,662	4,395	3,232	2,436	4,718	4,309	5,206	3,565	...	3,388	3,555	3,041	3,139	
Loan amount (new business)														- KM thousand -	
2019	06	44.763	15.394	48.013	31.180	8.624	6.261	3.032	23.777	7.450	9.434	31.300	2.698.407	672.905	
	07	55.214	14.100	70.802	49.605	9.217	8.709	5.586	17.317	7.877	4.451	30.450	2.661.271	682.302	
	08	41.102	9.170	43.524	44.326	8.161	5.176	2.370	17.542	7.936	...	21.000	2.606.130	685.155	
	09	45.601	17.317	67.434	66.944	4.543	4.290	3.318	17.453	...	4.456	52.754	2.620.146	678.912	
	10	45.515	14.546	31.668	43.950	7.564	10.835	1.909	13.081	8.685	7.392	35.383	2.669.842	674.124	
	11	49.934	15.781	45.491	29.080	6.446	9.107	3.278	20.121	10.265	9.068	19.975	2.672.974	683.913	
	12	64.463	19.573	71.859	51.384	9.787	11.485	2.785	22.801	6.636	7.045	69.916	2.655.796	687.510	
2020	01	29.705	9.303	28.386	...	6.424	3.347	1.043	11.334	3.100	...	14.792	2.630.696	666.601	
	02	40.983	13.415	44.667	69.911	7.693	9.719	1.311	23.252	7.580	...	25.072	2.562.770	378.590	
	03	53.930	13.172	67.567	25.386	3.242	7.626	2.785	15.499	3.850	7.741	46.514	2.583.159	385.311	
	04	52.786	5.948	47.032	47.740	14.935	8.045	2.854	27.214	...	...	16.000	2.559.463	381.498	
	05	43.894	10.784	37.153	22.848	13.398	12.771	3.499	30.790	3.806	5.815	34.449	2.543.971	371.556	
	06	42.751	12.834	48.821	40.751	14.011	11.245	4.667	19.807	4.826	13.276	40.424	2.652.107	369.516	
	07	42.308	18.590	49.848	27.391	12.442	6.047	2.997	28.821	3.866	10.694	47.192	2.673.723	360.478	
	08	31.003	5.302	42.859	30.007	8.371	5.665	1.800	20.410	...	2.629	25.576	2.705.595	292.888	

**Notes:**

Revised data for period April – May 2020.

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

Households																Non-financial Companies							
Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR				Deposits in Foreign Currency				Deposits in KM and Indexed to Foreign Currency				Deposits in EUR		Deposits in Foreign Currency					
With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		With Agreed Maturity		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	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits
Weighted monthly averages																- percentages per annum -							
2019	06	0,313	1,024	1,241	0,061	0,346	1,118	1,601	0,053	0,705	0,042	0,517	1,242	1,050	0,029	0,346	...	...	0,033	0,030	...	...	0,030
	07	0,335	0,942	1,419	0,060	0,390	1,023	1,556	0,052	0,485	0,042	0,857	1,578	1,287	0,028	0,041	...	...	0,022	0,040	...	...	0,040
	08	0,327	1,135	1,435	0,060	0,783	1,043	1,443	0,052	0,725	0,041	0,722	1,387	1,212	0,030	...	...	...	0,025	0,035	...	...	0,035
	09	0,427	0,944	1,365	0,062	0,391	0,982	1,530	0,053	0,862	0,041	0,782	1,060	1,834	0,030	0,465	...	...	0,030	0,031	...	...	0,031
	10	0,239	1,046	1,320	0,060	0,341	1,051	1,329	0,052	0,862	0,041	0,960	1,021	1,518	0,033	0,838	1,465	...	0,026	0,026	...	...	0,026
	11	0,528	1,084	1,324	0,061	0,593	0,929	1,536	0,051	0,879	0,040	0,585	0,723	1,415	0,034	0,980	1,104	...	0,025	0,032	...	...	0,032
	12	0,299	1,137	1,232	0,061	0,378	1,158	1,570	0,051	0,944	0,040	0,445	1,229	1,491	0,031	0,864	1,012	1,305	0,029	0,028	...	...	0,028
2020	01	0,226	0,879	1,227	0,064	0,358	0,983	1,430	0,053	0,623	0,038	0,432	0,926	1,290	0,031	...	...	...	0,024	0,033	...	...	0,033
	02	0,290	0,821	1,385	0,071	0,529	1,202	1,180	0,053	0,527	0,040	0,369	0,493	1,603	0,026	...	0,815	...	0,018	0,033	...	...	0,033
	03	0,381	1,022	1,264	0,071	0,308	0,913	1,295	0,052	0,451	0,040	0,688	0,799	...	0,033	...	1,239	...	0,019	0,026	...	...	0,026
	04	0,416	0,981	1,141	0,071	0,418	0,897	1,379	0,052	0,253	0,040	0,421	1,023	...	0,029	...	...	...	0,013	0,022	...	...	0,022
	05	0,391	0,967	1,179	0,071	0,470	0,894	1,096	0,052	0,797	0,039	0,455	1,212	1,526	0,029	...	1,079	...	0,021	0,021	...	...	0,021
	06	0,488	0,827	1,323	0,076	0,581	1,057	1,175	0,050	0,505	0,038	0,406	0,601	1,190	0,031	1,041	0,454	1,746	0,010	0,021	...	...	0,021
	07	0,431	0,673	0,966	0,073	0,377	0,989	1,316	0,053	0,623	0,038	0,776	1,015	1,294	0,032	0,727	0,994	1,598	0,014	0,020	...	...	0,020
	08	0,291	0,764	1,057	0,071	0,335	1,042	1,237	0,048	0,479	0,038	0,956	1,199	...	0,031	0,353	1,068	1,834	0,021	0,020	...	...	0,020
Deposit amount (new business)																- KM thousand -							
2019	06	6.939	16.596	22.702	4.266.965	11.583	31.698	34.863	1.622.784	1.704	330.867	4.315	22.558	24.841	3.236.078	630	...	...	699.894	61.807	...	...	...
	07	7.609	29.924	35.623	4.269.225	11.746	36.352	49.177	1.622.959	3.809	334.606	23.755	17.191	9.134	3.412.506	22.978	...	...	781.418	69.390	...	...	...
	08	7.089	22.771	31.474	4.304.015	36.364	36.889	58.406	1.611.868	4.998	335.822	5.724	46.684	24.535	3.508.078	...	...	...	783.161	61.521	...	...	...
	09	8.790	23.579	30.868	4.206.077	10.256	31.695	47.962	1.579.862	3.919	340.016	28.752	11.984	3.800	3.461.213	1.839	...	...	782.047	63.467	...	...	...
	10	9.977	20.872	31.068	4.442.894	9.864	30.676	47.505	1.638.093	3.010	340.470	2.433	3.357	8.763	3.524.923	822	49.485	...	758.871	94.671	...	...	...
	11	9.673	19.712	30.780	4.404.062	13.841	32.953	43.113	1.665.877	7.330	342.044	7.856	3.277	23.045	3.461.441	10.065	6.954	...	785.131	88.222	...	...	...
	12	16.084	22.228	28.581	4.537.961	10.740	44.538	70.124	1.658.352	4.723	345.752	36.636	31.437	16.943	3.552.249	7.182	23.959	2.265	709.023	86.536	...	...	...
2020	01	8.575	20.289	24.730	4.590.846	11.702	38.613	47.156	1.673.742	3.170	349.840	13.926	42.857	5.348	3.423.232	...	...	...	726.107	79.567	...	...	...
	02	7.877	22.482	31.084	4.715.874	39.704	49.767	30.230	1.672.173	1.353	346.685	1.698	598	5.814	3.284.794	...	2.152	...	698.557	75.015	...	...	...
	03	8.143	19.370	22.126	4.542.921	9.313	25.388	24.837	1.630.633	3.683	334.430	22.927	31.450	...	2.985.306	...	6.962	...	719.569	96.078	...	...	...
	04	8.503	12.844	13.753	4.619.674	12.964	17.442	26.436	1.647.110	1.343	344.706	25.540	11.192	...	3.220.977	...	...	...	724.733	73.683	...	...	...
	05	7.329	17.872	26.633	4.646.327	8.709	25.874	24.964	1.656.805	4.591	341.584	5.786	15.223	3.502	3.189.436	...	2.466	...	749.371	84.396	...	...	...
	06	9.957	13.057	21.828	4.627.582	13.160	37.250	31.222	1.758.451	5.086	342.649	14.292	576	5.954	3.233.023	7.227	1.519	15.560	866.464	97.017	...	...	...
	07	12.946	9.914	17.246	4.586.427	12.767	35.961	35.677	1.692.880	3.203	341.552	17.392	7.018	527	3.198.946	908	3.935	10.041	800.293	126.871	...	...	...
	08	8.255	11.065	14.355	4.735.948	11.860	33.565	27.389	1.866.710	3.483	337.464	25.465	5.794	-	3.342.907	482	5.592	14.187	826.224	119.548	...	...	...

**Notes:**

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

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

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

## T17: Average Required Reserve

- KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Balance
1	2	3	4	5	6=5-4
2008		17.320.130	2.961.865	3.630.571	668.706
2009		16.194.265	1.754.398	3.010.417	1.256.019
2010		15.617.849	1.624.905	3.154.793	1.529.888
2011		15.227.393	1.323.886	2.959.315	1.635.429
2012		14.755.574	1.257.850	2.711.013	1.453.163
2013		15.162.241	1.290.758	3.103.865	1.813.107
2014		15.999.278	1.370.137	3.577.824	2.207.688
2015		16.664.525	1.432.593	3.770.500	2.337.907
2016		20.070.713	2.007.071	4.188.236	2.181.165
2017		21.224.853	2.122.485	4.303.340	2.180.855
2018		23.537.084	2.353.708	5.205.234	2.851.526
2019		25.752.968	2.575.297	5.589.021	3.013.724
2019	06	25.473.415	2.547.342	5.534.936	2.987.594
	07	25.759.327	2.575.933	5.502.711	2.926.778
	08	26.075.857	2.607.586	5.675.195	3.067.609
	09	26.387.142	2.638.714	5.812.973	3.174.259
	10	26.507.574	2.650.757	5.672.488	3.021.731
	11	26.630.066	2.663.007	5.704.901	3.041.894
	12	26.867.825	2.686.782	5.717.970	3.031.188
2020	01	27.014.743	2.701.474	5.744.921	3.043.447
	02	27.228.745	2.722.875	5.645.575	2.922.701
	03	27.190.309	2.719.031	5.366.186	2.647.155
	04	26.744.903	2.674.490	5.110.349	2.435.859
	05	26.576.794	2.657.679	5.000.595	2.342.916
	06	26.835.873	2.683.587	5.279.947	2.596.360
	07	26.703.009	2.670.301	5.328.314	2.658.013
	08	26.773.288	2.677.329	5.394.600	2.717.271

**Notes:**

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

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

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

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

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

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

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

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

From May 1st, 2009 the required reserves rate is 7% on deposits and borrowed assets with contracted term of maturity over one year.

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

- On the amount of required reserve is 0,5%;
- On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to one month.

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

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

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

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

**T18: Required Reserves by Maintenance Periods**

- KM thousand -

Base for Calculation of Reserve Requirement										
Month	Maintenance Period	In KM	In KM with the currency clause	In Other Currencies	Total	Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5	6=(3+4+5)	7=(6*OR)	8	9=(8-7)	10	11
06 2019	16	14.745.379	-	10.681.486	25.426.865	2.542.686	5.534.120	2.991.434	-332,4	0,0
	17	14.749.969	-	10.745.900	25.495.869	2.549.587	5.521.604	2.972.017	-330,2	0,0
	18	14.774.407	-	10.723.104	25.497.512	2.549.751	5.549.083	2.999.331	-333,3	0,0
07	19	14.919.578	-	10.795.513	25.715.091	2.571.509	5.518.207	2.946.697	-327,4	0,0
	20	14.917.707	-	10.850.883	25.768.590	2.576.859	5.476.406	2.899.547	-322,2	0,0
	21	14.940.694	-	10.853.606	25.794.300	2.579.430	5.513.519	2.934.089	-358,6	0,0
08	22	15.094.330	-	10.877.124	25.971.454	2.597.145	5.621.755	3.024.610	-336,1	0,0
	23	15.198.959	-	10.880.824	26.079.783	2.607.978	5.650.792	3.042.813	-338,1	0,0
	24	15.250.302	-	10.926.033	26.176.335	2.617.634	5.753.038	3.135.405	-383,2	0,0
09	25	15.427.475	-	10.910.928	26.338.403	2.633.840	5.866.078	3.232.238	-359,1	0,0
	26	15.516.784	-	10.901.510	26.418.294	2.641.829	5.821.481	3.179.652	-353,3	0,0
	27	15.471.093	-	10.933.637	26.404.730	2.640.473	5.751.360	3.110.887	-432,1	0,0
10	28	15.566.442	-	10.952.258	26.518.700	2.651.870	5.749.885	3.098.015	-430,3	0,0
	29	15.650.991	-	10.874.500	26.525.491	2.652.549	5.608.892	2.956.343	-410,6	0,0
	30	15.628.689	-	10.849.843	26.478.532	2.647.853	5.658.688	3.010.835	-460,0	0,0
11	31	15.715.677	-	10.875.482	26.591.159	2.659.116	5.691.945	3.032.829	-421,2	0,0
	32	15.772.442	-	10.852.298	26.624.740	2.662.474	5.707.592	3.045.118	-422,9	0,0
	33	15.773.484	-	10.900.816	26.674.300	2.667.430	5.715.166	3.047.736	-423,3	0,0
12	34	15.834.434	-	10.942.990	26.777.424	2.677.742	5.749.385	3.071.643	-426,6	0,0
	35	15.895.649	-	10.995.780	26.891.428	2.689.143	5.733.926	3.044.783	-422,9	0,0
	36	15.880.184	-	11.054.438	26.934.622	2.693.462	5.670.600	2.977.138	-454,8	0,0
01 2020	01	16.052.787	-	11.173.694	26.700.297	2.670.030	5.759.154	3.089.124	-421,7	0,0
	02	16.081.087	-	11.106.057	27.187.144	2.718.714	5.780.468	3.061.754	-425,2	0,0
	03	16.095.074	-	11.061.716	27.156.789	2.715.679	5.695.143	2.979.464	-455,2	0,0
02	04	13.744.780	2.420.265	11.070.174	27.235.218	2.723.522	5.749.244	3.025.722	-420,2	0,0
	05	13.570.995	2.717.018	10.915.382	27.203.394	2.720.339	5.635.993	2.915.653	-405,0	0,0
	06	13.483.661	2.811.949	10.952.014	27.247.624	2.724.762	5.551.489	2.826.726	-353,3	0,0
03	07	13.546.314	2.840.498	10.902.931	27.289.743	2.728.974	5.559.990	2.831.015	-393,2	0,0
	08	13.540.279	2.847.915	10.841.064	27.229.258	2.722.926	5.383.948	2.661.022	-369,6	0,0
	09	13.267.043	2.990.234	10.794.647	27.051.925	2.705.192	5.154.621	2.449.429	-374,2	0,0
04	10	13.104.933	2.991.600	10.749.000	26.845.534	2.684.553	5.162.131	2.477.578	-344,1	0,0
	11	13.066.951	2.980.699	10.696.605	26.744.255	2.674.425	5.106.628	2.432.203	-337,8	0,0
	12	13.031.102	2.962.034	10.651.786	26.644.921	2.664.492	5.062.288	2.397.796	-333,0	0,0
05	13	13.034.967	2.992.956	10.626.021	26.653.944	2.665.394	5.044.933	2.379.538	-330,5	0,0
	14	12.918.685	3.010.642	10.626.981	26.556.308	2.655.631	5.006.064	2.350.433	-326,4	0,0
	15	12.878.443	2.994.628	10.647.059	26.520.130	2.652.013	4.950.788	2.298.775	-351,2	0,0
06	16	12.943.044	2.995.303	10.660.654	26.599.001	2.659.900	5.308.200	2.648.300	-367,8	0,0
	17	13.327.677	2.979.750	10.613.250	26.920.677	2.692.068	5.303.214	2.611.146	-362,7	0,0
	18	13.407.257	2.962.086	10.618.598	26.987.941	2.698.794	5.228.426	2.529.632	-351,3	0,0
07	19	13.375.307	2.954.507	10.317.549	26.647.362	2.664.736	5.298.537	2.633.801	-365,8	0,0
	20	13.536.365	2.936.211	10.224.286	26.696.861	2.669.686	5.340.579	2.670.893	-371,0	0,0
	21	13.592.003	2.948.922	10.223.878	26.764.803	2.676.480	5.345.825	2.669.344	-407,8	0,0
08	22	13.658.412	2.948.254	10.190.191	26.796.858	2.679.686	5.366.586	2.686.900	-373,2	0,0
	23	13.635.005	2.984.566	10.134.397	26.753.968	2.675.397	5.394.051	2.718.654	-377,6	0,0
	24	13.598.525	3.009.494	10.161.018	26.769.038	2.676.904	5.423.162	2.746.258	-419,6	0,0

**Notes:**

See Note for Table T17.

**T19: Industrial Production Index**

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

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

**Notes:**

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

**T20:** Consumer Price Index for BH

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

**Source:** Agency for Statistics of BH

**Notes:**

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

T21: Balance of Payments: Summary Table

- KM million -

CURRENT AND CAPITAL ACCOUNTS							
Period	Goods	Services	Current Account	Capital Account	Total	Financial Account	Net errors and omissions
			Primary Income	Secondary Income			
2008	-10.197	1.912	943	3.827	383	-3.132	-3.300
2009	-7.436	1.552	955	3.341	350	-1.238	-1.131
2010	-7.186	1.713	413	3.529	389	-1.142	-957
2011	-7.827	1.593	211	3.540	357	-2.127	-2.039
2012	-7.779	1.631	205	3.676	334	-1.933	-1.806
2013	-7.099	1.624	357	3.694	337	-1.088	-909
2014	-7.874	1.698	224	3.969	442	-1.541	-1.428
2015	-7.176	1.951	195	3.573	364	-1.094	-885
2016	-7.089	2.118	41	3.507	300	-1.123	-817
2017	-7.417	2.329	-263	3.831	342	-1.179	-898
2018	-7.521	2.592	-199	4.010	311	-807	-893
2019	-7.965	2.770	-21	4.130	298	-789	-592
2015 Q1	-1.560	371	53	880	100	-157	-276
2015 Q2	-1.876	512	-35	901	99	-399	-286
2015 Q3	-1.934	649	-17	891	83	-327	-209
2015 Q4	-1.805	418	194	901	82	-210	-114
2016 Q1	-1.543	416	31	745	70	-281	-361
2016 Q2	-1.866	563	-27	904	77	-348	-203
2016 Q3	-1.796	646	14	927	78	-131	54
2016 Q4	-1.885	493	23	931	75	-363	-307
2017 Q1	-1.610	455	15	844	82	-214	-333
2017 Q2	-1.984	614	-189	1.005	86	-469	-259
2017 Q3	-1.884	727	-127	993	88	-204	14
2017 Q4	-1.938	533	38	988	86	-292	-320
2018 Q1	-1.681	440	-19	894	72	-295	-515
2018 Q2	-1.902	698	-86	1.076	76	-138	-95
2018 Q3	-2.015	865	-81	1.046	85	-100	-62
2018 Q4	-1.923	590	-13	993	79	-274	-222
2019 Q1	-1.872	508	31	911	73	-348	-396
2019 Q2	-2.082	820	-101	1.075	75	-213	-290
2019 Q3	-1.987	871	-5	1.058	75	12	179
2019 Q4	-2.025	570	54	1.086	75	-239	-84
2020 Q1	-1.678	375	45	877	48	-332	-403
2020 Q2	-1.356	275	-8	858	44	-188	-221

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

**Notes:**

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition). In line with revision policy data are revised from Q1 2015 onwards including annual data.

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

## T22: Balance of Payments: Current and Capital Accounts

- KM million -

Period	CURRENT ACCOUNT												CAPITAL ACCOUNT				
	Total			Goods		Services		Primary Income		Secondary Income							
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Balance	
2008	12.543	16.058	-3.515	4.158	14.355	2.694	782	1.656	713	4.036	209	383	0	383			
2009	11.046	12.634	-1.588	3.756	11.193	2.446	894	1.265	309	3.579	238	350	0	350			
2010	12.200	13.731	-1.531	5.015	12.201	2.518	804	881	468	3.787	257	389	0	389			
2011	13.157	15.640	-2.483	6.029	13.856	2.374	781	935	725	3.818	278	357	0	357			
2012	13.311	15.577	-2.266	6.067	13.846	2.416	785	874	669	3.954	277	334	0	334			
2013	13.873	15.297	-1.425	6.645	13.743	2.391	768	864	507	3.973	279	337	0	337			
2014	14.521	16.504	-1.983	6.847	14.721	2.452	754	955	731	4.267	298	442	0	442			
2015	14.997	16.454	-1.458	7.196	14.372	2.962	1.012	929	734	3.909	336	364	0	364			
2016	15.649	17.073	-1.424	7.700	14.789	3.168	1.051	929	889	3.852	345	300	0	300			
2017	17.986	19.506	-1.520	9.341	16.758	3.484	1.154	969	1.233	4.192	362	342	0	342			
2018	19.651	20.769	-1.118	10.418	17.940	3.802	1.209	1.026	1.226	4.404	394	311	0	311			
2019	19.961	21.048	-1.087	10.179	18.145	4.107	1.337	1.133	1.154	4.543	412	298	0	298			
2015 Q1	3.420	3.677	-257	1.666	3.227	566	194	239	186	949	69	100	0	100			
2015 Q2	3.766	4.264	-498	1.803	3.679	755	243	219	254	989	88	99	0	99			
2015 Q3	4.107	4.518	-410	1.870	3.804	1.009	360	250	266	979	88	83	0	83			
2015 Q4	3.704	3.996	-293	1.858	3.663	632	214	222	28	992	91	82	0	82			
2016 Q1	3.324	3.675	-351	1.657	3.200	616	200	221	190	830	85	70	0	70			
2016 Q2	3.955	4.380	-425	1.950	3.816	793	230	223	250	988	84	77	0	77			
2016 Q3	4.292	4.501	-210	1.985	3.781	1.040	394	256	242	1.011	84	78	0	78			
2016 Q4	4.078	4.516	-438	2.107	3.992	719	227	229	206	1.023	91	75	0	75			
2017 Q1	3.874	4.170	-296	2.043	3.653	662	206	235	220	935	90	82	0	82			
2017 Q2	4.520	5.074	-555	2.302	4.287	885	272	240	429	1.092	87	86	0	86			
2017 Q3	4.994	5.285	-291	2.491	4.375	1.160	433	257	384	1.086	92	88	0	88			
2017 Q4	4.598	4.977	-378	2.505	4.442	776	243	238	199	1.080	92	86	0	86			
2018 Q1	4.311	4.677	-366	2.390	4.072	683	243	252	270	986	92	72	0	72			
2018 Q2	5.068	5.282	-214	2.672	4.574	973	276	251	337	1.172	96	76	0	76			
2018 Q3	5.400	5.586	-185	2.692	4.707	1.309	444	259	340	1.140	94	85	0	85			
2018 Q4	4.871	5.224	-352	2.664	4.587	837	246	265	277	1.106	113	79	0	79			
2019 Q1	4.411	4.833	-422	2.368	4.241	757	249	283	252	1.003	91	73	0	73			
2019 Q2	5.263	5.551	-288	2.694	4.775	1.136	317	260	361	1.174	99	75	0	75			
2019 Q3	5.377	5.440	-63	2.585	4.572	1.359	487	269	275	1.164	106	75	0	75			
2019 Q4	4.910	5.224	-314	2.532	4.557	855	284	321	267	1.202	116	75	0	75			
2020 Q1	4.151	4.532	-381	2.322	4.000	618	244	234	188	977	100	48	0	48			
2020 Q2	3.648	3.879	-232	2.118	3.474	436	161	145	154	948	90	44	0	44			

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

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition). In line with revision policy data are revised from Q1 2015 onwards including annual data.  
The detailed information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics)

**T23: Balance of Payments: Financial Account**

- KM million -

Period	FINANCIAL ACCOUNT					
	Direct investment	Portfolio investment	Financial derivatives	Other investment	Reserve assets	Total
2008	-1.315	29	0	-1.551	-462	-3.300
2009	-344	274	0	-957	-104	-1.131
2010	-532	173	0	-857	258	-957
2011	-674	46	0	-1.378	-33	-2.039
2012	-506	19	0	-1.391	73	-1.806
2013	-342	144	0	-1.420	709	-909
2014	-784	107	0	-1.463	712	-1.428
2015	-509	110	0	-1.366	881	-885
2016	-550	167	1	-1.365	930	-817
2017	-717	157	1	-1.473	1.136	-898
2018	-992	256	-5	-1.265	1.114	-893
2019	-693	216	-1	-1.048	935	-592
2015 Q1	-105	-14	0	-106	-52	-276
2015 Q2	-210	-44	0	-245	213	-286
2015 Q3	-105	77	0	-558	378	-209
2015 Q4	-89	91	0	-458	342	-114
2016 Q1	-172	1	0	-128	-62	-361
2016 Q2	-59	47	0	-343	152	-203
2016 Q3	-123	80	0	-595	692	54
2016 Q4	-197	39	0	-298	148	-307
2017 Q1	-317	66	1	175	-257	-333
2017 Q2	-118	22	0	-422	260	-259
2017 Q3	-155	64	0	-642	747	14
2017 Q4	-128	5	0	-583	386	-320
2018 Q1	-329	-19	0	-470	304	-515
2018 Q2	-188	23	-1	-163	233	-95
2018 Q3	-314	82	-1	-384	555	-62
2018 Q4	-160	169	-3	-249	22	-222
2019 Q1	-265	64	0	30	-225	-396
2019 Q2	-394	111	0	-500	492	-290
2019 Q3	-86	14	-1	-131	382	179
2019 Q4	52	27	0	-448	286	-84
2020 Q1	-239	-54	0	35	-145	-403
2020 Q2	-122	13	0	-634	520	-221

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

In line with revision policy data are revised from Q1 2015 onwards including annual data.  
The detailed information can be found on the web, at [www.cbbh.ba/statistics](http://www.cbbh.ba/statistics)

**T24: BH Foreign Trade**

- KM million -

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
2008		6.712	16.293	-9.581	41,2
2009		5.530	12.348	-6.818	44,8
2010		7.096	13.616	-6.521	52,1
2011		8.222	15.525	-7.303	53,0
2012		7.858	15.253	-7.395	51,5
2013		8.380	15.170	-6.790	55,2
2014		8.682	16.199	-7.518	53,6
2015		8.987	15.852	-6.865	56,7
2016		9.418	16.161	-6.743	58,3
2017		11.055	18.186	-7.130	60,8
2018		11.900	19.274	-7.374	61,7
2019		11.492	19.498	-8.006	58,9
2019	06	996	1.608	-613	61,9
	07	1.006	1.745	-740	57,6
	08	845	1.526	-681	55,4
	09	984	1.573	-589	62,6
	10	1.013	1.709	-695	59,3
	11	981	1.609	-628	61,0
	12	833	1.553	-720	53,6
2020	01	856	1.236	-380	69,3
	02	923	1.568	-644	58,9
	03	848	1.483	-635	57,2
	04	696	1.134	-437	61,4
	05	737	1.184	-447	62,2
	06	888	1.417	-529	62,7
	07	875	1.512	-637	57,9
	08	776	1.308	-532	59,3

**Notes:**

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

**T25:** Export of goods by Country of Destination

- KM thousand -

Year	Month	Germany	Croatia	Italy	Serbia	Slovenia	Austria	Turkey	Montenegro	"Other countries"	Total
2008		913.488	1.156.836	843.065	942.040	614.875	415.224	20.524	231.444	1.574.194	6.711.690
2009		814.110	944.144	702.356	741.441	463.129	325.370	51.853	229.506	1.259.290	5.531.199
2010		1.085.936	1.070.625	862.022	894.775	611.744	470.584	81.662	310.180	1.707.975	7.095.503
2011		1.215.957	1.204.440	963.546	1.001.879	706.818	619.042	150.054	300.430	2.059.947	8.222.112
2012		1.210.103	1.165.019	939.241	710.002	653.304	654.764	182.874	249.230	2.093.426	7.857.962
2013		1.310.844	1.194.637	1.003.294	766.745	686.503	687.565	174.625	270.745	2.285.317	8.380.275
2014		1.317.490	955.047	1.195.438	800.690	697.785	755.827	234.392	293.818	2.431.255	8.681.742
2015		1.412.906	925.166	1.214.930	770.695	748.870	743.062	354.630	262.844	2.554.212	8.987.315
2016		1.479.411	985.360	1.131.096	822.846	807.200	730.590	401.047	240.751	2.819.806	9.418.109
2017		1.595.704	1.284.200	1.209.035	1.093.685	973.397	899.235	431.094	352.507	3.216.524	11.055.383
2018		1.741.537	1.464.002	1.352.791	1.251.474	1.057.052	1.020.991	323.223	402.113	3.287.069	11.900.251
2019		1.675.709	1.399.922	1.300.534	1.308.885	1.006.226	1.089.881	292.554	407.211	3.011.551	11.492.472
2019	06	135.534	113.298	139.819	103.998	82.513	91.049	21.020	35.732	272.639	995.601
	07	143.879	123.312	125.687	124.417	90.746	97.842	19.180	36.910	243.688	1.005.663
	08	126.514	103.501	66.934	105.959	65.956	105.144	15.636	31.722	223.537	844.904
	09	144.909	113.886	109.967	113.234	89.980	94.500	30.561	36.695	249.987	983.719
	10	148.655	114.153	110.603	111.347	86.423	91.369	27.651	36.315	286.941	1.013.456
	11	147.936	111.165	103.499	104.426	93.364	87.639	29.441	34.078	269.800	981.349
	12	104.414	102.014	78.884	122.062	70.460	65.663	28.424	35.023	225.947	832.891
2020	01	140.807	107.503	84.751	90.825	71.886	77.789	33.029	22.141	227.403	856.135
	02	149.502	121.264	89.989	91.294	88.020	88.510	27.954	34.913	231.929	923.375
	03	135.808	123.903	62.824	88.438	81.087	83.594	19.236	32.023	221.512	848.426
	04	112.808	109.722	53.771	79.734	58.964	73.166	12.983	23.413	171.806	696.366
	05	115.187	105.717	72.464	77.652	61.992	79.244	21.152	19.275	184.055	736.738
	06	133.117	113.843	95.333	96.079	71.913	86.124	21.117	23.681	246.682	887.890
	07	137.438	107.570	104.111	101.385	80.302	86.475	19.847	19.842	218.119	875.089
	08	124.146	101.435	59.981	93.254	72.247	81.138	21.129	20.169	202.401	775.899

**Notes:**

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

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

**T26: Import of goods by Country of Origin**

- KM thousand -

Year	Month	Germany	Italy	Serbia	Croatia	China	Slovenia	Russian Federation	Turkey	Austria	Other Countries	Total
2008		1.914.630	1.520.914	1.725.962	2.779.927	748.615	963.337	344.006	863.067	606.669	4.825.390	16.292.516
2009		1.395.705	1.243.234	1.283.006	1.855.136	557.106	758.953	865.684	366.818	455.395	3.574.143	12.355.179
2010		1.424.980	1.210.391	1.429.477	2.058.946	655.539	808.852	1.189.105	379.083	489.083	3.970.781	13.616.238
2011		1.648.403	1.381.687	1.465.645	2.226.507	774.881	828.564	1.635.091	450.110	491.679	4.622.860	15.525.428
2012		1.725.796	1.429.362	1.431.534	2.202.545	816.377	803.360	1.493.885	449.381	504.094	4.396.607	15.252.942
2013		1.734.842	1.482.256	1.485.608	1.956.353	914.082	754.344	1.505.995	493.202	521.188	4.321.922	15.169.792
2014		1.869.564	1.653.565	1.629.521	1.851.693	1.359.548	763.235	1.292.467	582.203	532.109	4.665.372	16.199.278
2015		1.914.123	1.758.287	1.728.431	1.673.068	1.091.670	773.503	910.072	644.698	560.859	4.797.152	15.851.863
2016		1.998.877	1.899.582	1.828.142	1.617.713	1.091.966	831.403	729.427	687.349	556.399	4.920.158	16.161.014
2017		2.103.758	2.062.127	2.029.997	1.828.432	1.186.073	912.704	907.315	766.728	618.743	5.769.765	18.185.642
2018		2.297.072	2.170.785	2.070.768	1.915.158	1.339.232	917.011	892.371	874.490	672.990	6.124.091	19.273.968
2019		2.337.749	2.333.081	2.150.167	2.020.594	1.449.423	906.606	451.192	964.624	721.547	6.163.499	19.498.482
2019	06	186.541	199.997	178.740	162.943	115.622	75.299	38.482	75.221	60.316	515.319	1.608.480
	07	212.581	216.021	192.463	201.885	125.654	77.760	24.767	78.468	61.173	554.724	1.745.495
	08	181.887	166.813	192.833	176.504	120.587	65.039	22.319	79.591	57.712	463.095	1.526.382
	09	187.016	204.584	188.749	160.143	113.678	72.935	22.608	79.091	54.181	489.621	1.572.606
	10	193.844	228.854	195.962	177.327	132.142	82.159	24.650	86.817	67.676	519.128	1.708.558
	11	187.231	199.133	182.926	162.168	127.898	85.467	30.130	81.201	66.672	486.529	1.609.355
	12	180.822	186.691	185.086	153.065	111.118	69.511	26.025	87.741	58.722	494.009	1.552.789
2020	01	149.803	154.277	133.593	120.760	103.823	61.197	31.890	56.900	47.202	376.848	1.236.294
	02	199.180	185.870	158.717	130.014	130.944	74.552	38.579	79.246	57.499	513.184	1.567.786
	03	192.167	152.433	154.766	140.875	92.871	74.548	34.944	82.041	63.250	495.301	1.483.196
	04	135.100	112.724	142.422	100.495	87.770	57.726	32.077	55.946	49.406	359.851	1.133.516
	05	139.087	156.241	135.491	104.026	100.679	58.781	26.650	55.218	48.682	358.668	1.183.522
	06	176.045	167.766	162.577	124.406	115.329	64.601	23.579	76.139	53.524	452.674	1.416.640
	07	179.156	190.173	164.483	149.567	130.681	78.335	23.825	80.816	59.798	454.862	1.511.696
	08	167.802	131.059	164.367	123.592	115.047	59.080	23.948	65.073	50.955	406.775	1.307.698

**Notes:**

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

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

**T27:** Average Middle Exchange Rates of KM

	EMU	Croatia	Czech Republic	Hungary	Japan	Switzerland	Turkey	Great Britain	USA	China	Serbia	
Year	Month	EUR	HRK	CZK	HUF	JPY	CHF	TRY	GBP	USD	CNY	RSD
		1	100	1	100	100	1	1	1	1	1	100
2008		1,955830	27,072193	0,078403	0,778567	1,299707	1,233196	1,030147	2,462700	1,336615	...	2,406718
2009		1,955830	26,641714	0,074058	0,698858	1,504078	1,295257	0,904894	2,195821	1,406763	...	2,083674
2010		1,955830	26,836049	0,077335	0,710646	1,684634	1,417637	0,979613	2,280434	1,476950	...	1,903300
2011		1,955830	26,296474	0,079574	0,702511	1,765578	1,589068	0,840993	2,253721	1,406117	...	1,918824
2012		1,955830	26,003868	0,077784	0,676389	1,909803	1,622699	0,845478	2,412276	1,522668	...	1,732491
2013		1,955830	25,806786	0,075328	0,658705	1,512911	1,589326	0,775940	2,304432	1,473557	0,239647	1,729721
2014		1,955830	25,619449	0,071033	0,633710	1,393940	1,610337	0,673375	2,426325	1,474019	0,239264	1,668863
2015		1,955830	25,688577	0,071687	0,631327	1,456462	1,832914	0,650180	2,694477	1,762605	0,280568	1,619915
2016		1,955830	25,960428	0,072346	0,627987	1,628845	1,794449	0,586378	2,396405	1,768011	0,266189	1,588875
2017		1,955830	26,205454	0,074317	0,632480	1,546889	1,761597	0,476205	2,232882	1,735482	0,256628	1,611317
2018		1,955830	26,365492	0,076267	0,613697	1,500585	1,693763	0,351884	2,210985	1,657498	0,250633	1,653621
2019		1,955830	26,365089	0,076197	0,601572	1,603053	1,758109	0,307940	2,230125	1,747204	0,252963	1,659447
	06	1,955830	26,398150	0,076344	0,606053	1,603326	1,750965	0,297850	2,195732	1,733912	0,251246	1,658366
	07	1,955830	26,462391	0,076584	0,601501	1,610390	1,765626	0,307488	2,177709	1,742289	0,253344	1,660465
	08	1,955830	26,468486	0,075838	0,598628	1,653818	1,794798	0,312183	2,136978	1,758385	0,249481	1,660635
	09	1,955830	26,426230	0,075603	0,588602	1,652743	1,792853	0,311053	2,193658	1,775687	0,249560	1,663057
	10	1,955830	26,306640	0,076103	0,589948	1,637729	1,781706	0,306041	2,233663	1,770379	0,249278	1,663845
	11	1,955830	26,283935	0,076614	0,587002	1,625323	1,781388	0,308303	2,278912	1,768661	0,251940	1,664403
	12	1,955830	26,282289	0,076697	0,591211	1,613039	1,789342	0,301150	2,307678	1,761559	0,251137	1,664006
2020	01	1,955830	26,279657	0,077513	0,585676	1,610655	1,815112	0,297118	2,302497	1,760392	0,254269	1,663573
	02	1,955830	26,243698	0,078077	0,580170	1,628638	1,835891	0,295843	2,327277	1,792315	0,256328	1,663504
	03	1,955830	25,862361	0,074014	0,567939	1,644355	1,846850	0,279727	2,194793	1,770131	0,252223	1,663610
	04	1,955830	25,748551	0,071812	0,548246	1,668842	1,854896	0,263592	2,233081	1,801671	0,254603	1,663619
	05	1,955830	25,819834	0,071776	0,557195	1,676773	1,850228	0,258844	2,210637	1,795166	0,252837	1,663244
	06	1,955830	25,843408	0,073279	0,562969	1,615352	1,825449	0,254617	2,176043	1,737783	0,245269	1,663322
	07	1,955830	25,959218	0,073674	0,556174	1,601932	1,827950	0,249369	2,161270	1,712728	0,244123	1,663329
	08	1,955830	26,058817	0,074744	0,561274	1,562030	1,816554	0,228075	2,171777	1,653798	0,238487	1,663319

**T28: Foreign Debt Servicing**

- KM thousand -

Creditor	Repayment Plan 2020			Performed in 2020		
	Principal	Interest	Total	Principal	Interest	Total at the end of August
<b>Public Creditors</b>	<b>602.004</b>	<b>130.391</b>	<b>732.395</b>	<b>342.258</b>	<b>84.445</b>	<b>426.702</b>
<i>International and Regional Organizations</i>	432.535	106.788	539.323	255.636	70.602	326.239
European Investment Bank	96.767	24.372	121.138	61.887	15.729	77.616
European Bank for Reconstruction and Development	127.586	6.867	134.453	75.258	4.940	80.198
World Bank - IDA	122.159	38.553	160.712	71.858	27.205	99.063
World Bank- IBRD1)	51.889	20.838	72.727	35.905	13.378	49.283
Council of Europe Development Bank1)	6.454	1.768	8.221	5.055	914	5.970
International Fund for Agriculture Development	4.210	837	5.047	1.761	466	2.227
IMF	0	10.040	10.040	0	6.014	6.014
European Union – European Commission	23.470	3.513	26.983	3.912	1.956	5.867
<i>Government and Government Agencies</i>	<b>169.470</b>	<b>23.603</b>	<b>193.073</b>	<b>86.622</b>	<b>13.842</b>	<b>100.464</b>
Paris Club1)	46.987	6.845	53.832	22.903	3.587	26.490
Saudi Development Fund	8.547	2.065	10.612	8.522	1.685	10.207
Other Bilateral	113.936	14.693	128.629	55.197	8.570	63.766
<b>Private Creditors</b>	<b>36.377</b>	<b>326</b>	<b>36.703</b>	<b>18.188</b>	<b>170</b>	<b>18.358</b>
London Club <sup>1)</sup>	36.377	326	36.703	18.188	170	18.358
<b>Total</b>	<b>638.381</b>	<b>130.717</b>	<b>769.098</b>	<b>360.446</b>	<b>84.614</b>	<b>445.061</b>

**Source:** BH Ministry of Finance and Treasury<sup>1)</sup> Debt incurred before 1992.

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