

November

2013

Monthly Economic Survey

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY

NOVEMBER 2013

Sarajevo, January 2014

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Editors:

- Belma Čolaković
- Elma Hasanović

INTRODUCTORY SUMMARY

After several month long decrease of imports, it again increased in November, which deepened the trade deficit. However, the foreign trade exchange observed from the beginning of the year, points out a decrease of the trade deficit at the annual level (Graph 01). Current account deficit is mainly financed by incurring debt and the use of foreign exchange reserves, while the share of foreign direct investment in financing current account decreased (Graph 02).

Eleven month cumulative industrial production recorded a growth compared to the previous year thanks to the growth of production in the manufacturing industry, and also the production of electric energy (Graph 03). The value of performed construction works since the beginning of the year had a positive impact on economic activities (Graph 04).

The trend of the prices of food, non-alcoholic beverages and price of transport caused a deflationary pressure for the fourth successive month (Graph 05). This had a positive impact on bilateral real exchange rates in relation to the main trading partners, therefore BAM depreciated against EUR, HRK, RSD as a result of price differences (Graph 06).

Net collection of indirect taxes recorded a slight growth in November (Graph 07), which will partly mitigate the pressure on foreign exchange reserves in foreign debt repayment planned in December (Graph 08).

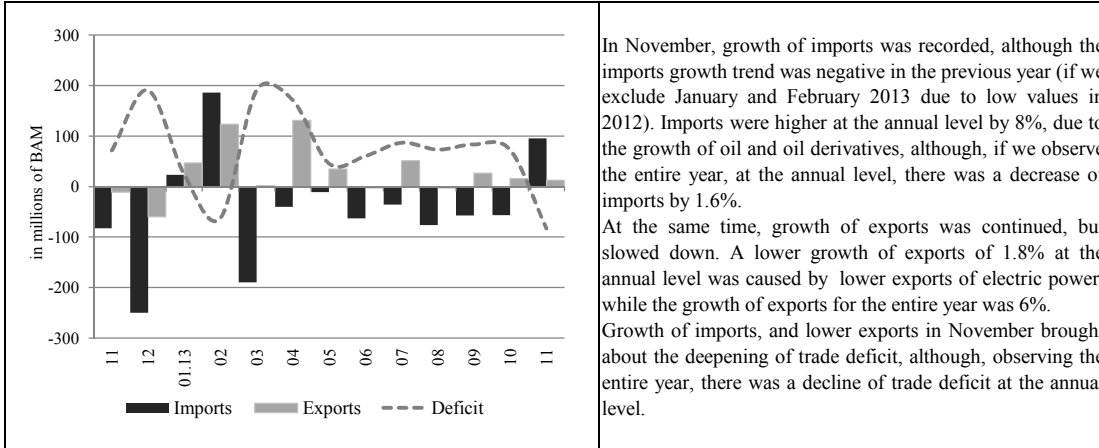
Positive value of BAM purchase and sale balance in banking sector was levelled by the pressure of foreign debt repayment, which resulted in the stagnation of foreign reserves over the last two months (Graph 09). Under the impact of seasonal fluctuations, for the second successive month, the conversion of liquid into less liquid components continued (Graph 10) and it resulted in the stagnation in the trend of money supply and monetary base (Graph 11).

Although the differences between the lending and deposit interest rates were considerable (Graph 12), the household sector incurred more and more debts, so the structure of new extended loans by sectors significantly changed in the previous months (Graph 13). In addition, the household sector still made the largest contribution to the growth of deposits (Graph 14).

Turnover on BH stock exchanges decreased considerably (Graph 15), as well as transactions in the payment system (Graph 16).

ECB in the beginning of November decreased the reference interest rate to 0.25% (Graph 17).

G01: Imports, Exports and Trade Deficit (Nominal Annual Changes)



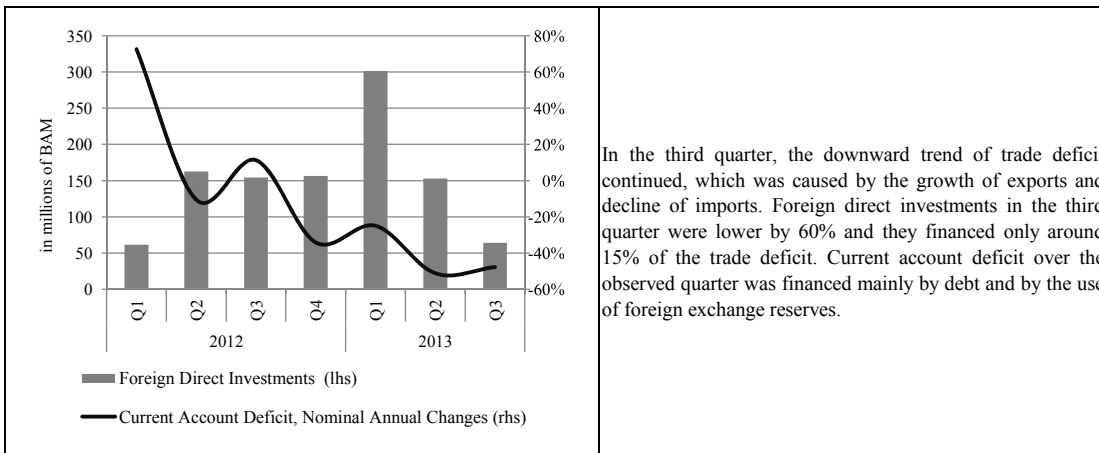
In November, growth of imports was recorded, although the imports growth trend was negative in the previous year (if we exclude January and February 2013 due to low values in 2012). Imports were higher at the annual level by 8%, due to the growth of oil and oil derivatives, although, if we observe the entire year, at the annual level, there was a decrease of imports by 1.6%.

At the same time, growth of exports was continued, but slowed down. A lower growth of exports of 1.8% at the annual level was caused by lower exports of electric power, while the growth of exports for the entire year was 6%.

Growth of imports, and lower exports in November brought about the deepening of trade deficit, although, observing the entire year, there was a decline of trade deficit at the annual level.

Source: BHAS

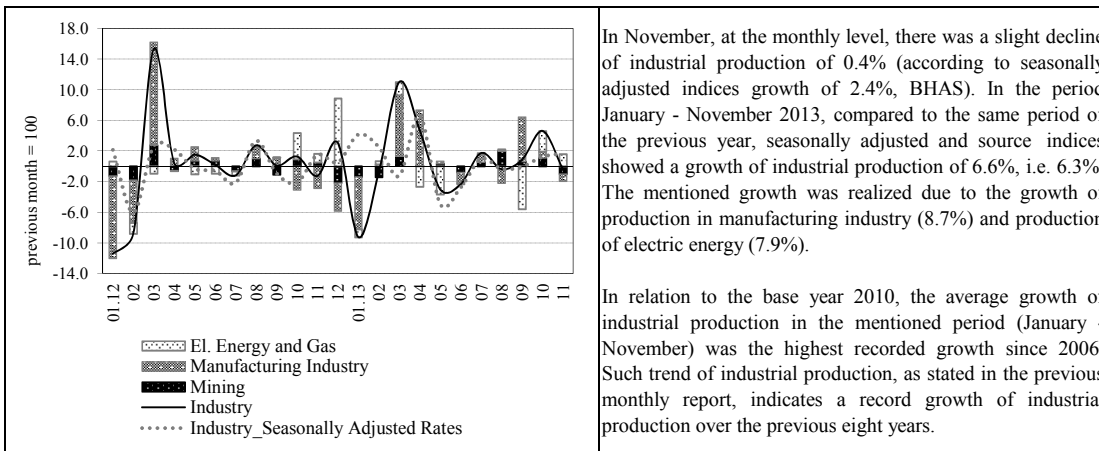
G02: Foreign Direct Investments and Current Account Deficit



In the third quarter, the downward trend of trade deficit continued, which was caused by the growth of exports and decline of imports. Foreign direct investments in the third quarter were lower by 60% and they financed only around 15% of the trade deficit. Current account deficit over the observed quarter was financed mainly by debt and by the use of foreign exchange reserves.

Source: CBBH

G03: BH-Contribution to the Rates of Industrial Production Trend by Areas

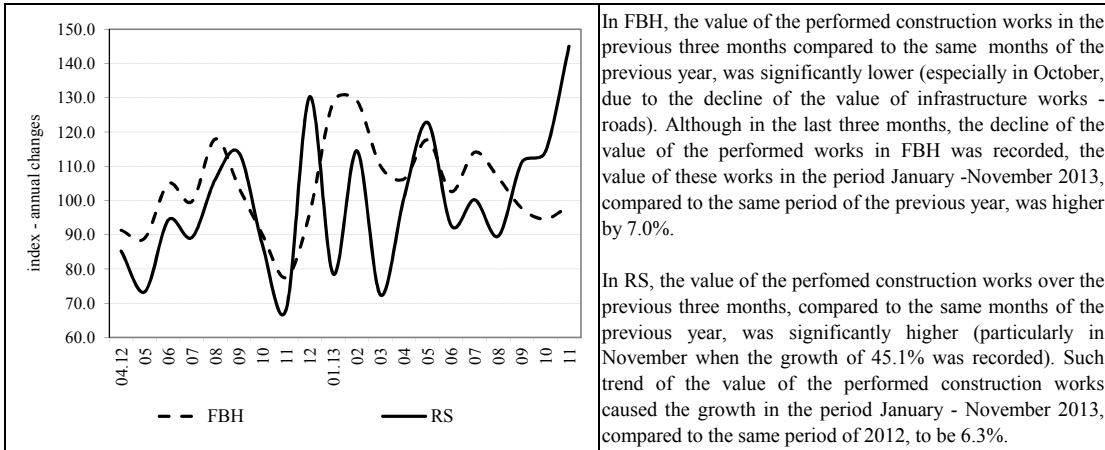


In November, at the monthly level, there was a slight decline of industrial production of 0.4% (according to seasonally adjusted indices growth of 2.4%, BHAS). In the period January - November 2013, compared to the same period of the previous year, seasonally adjusted and source indices showed a growth of industrial production of 6.6%, i.e. 6.3%. The mentioned growth was realized due to the growth of production in manufacturing industry (8.7%) and production of electric energy (7.9%).

In relation to the base year 2010, the average growth of industrial production in the mentioned period (January - November) was the highest recorded growth since 2006. Such trend of industrial production, as stated in the previous monthly report, indicates a record growth of industrial production over the previous eight years.

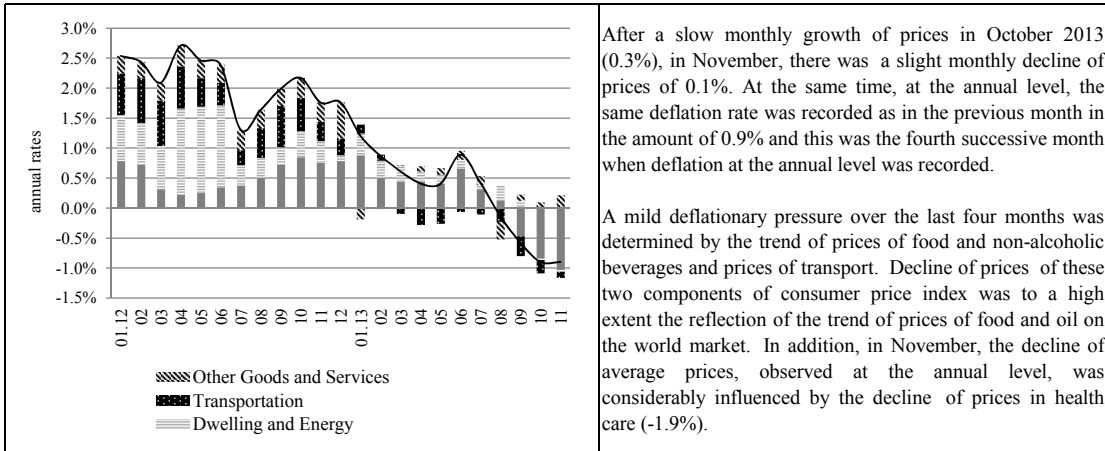
Source: BH Statistics Agency and Table T17.

G04: Value of the Performed Construction Works in FBH and RS



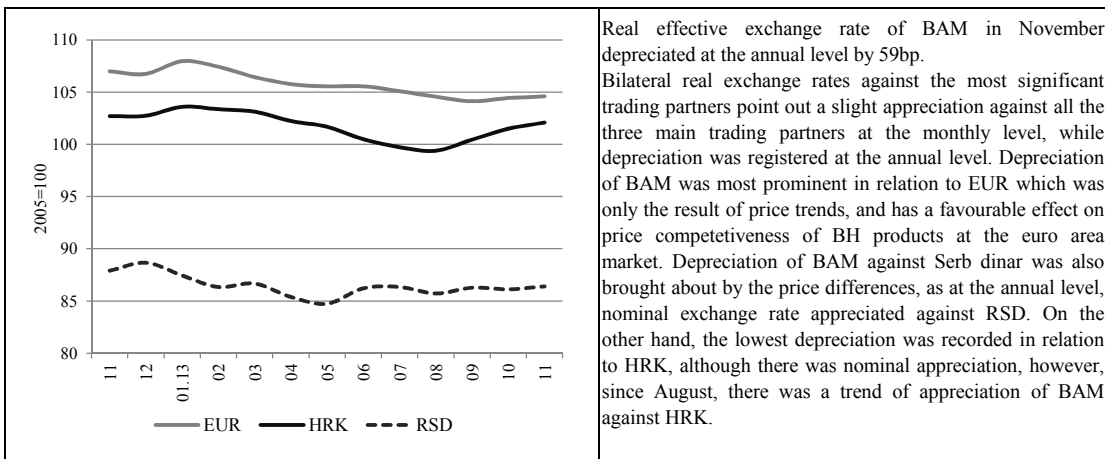
Source: FBH and RS Statistics Bureaus

G05: BH-Contribution to the Rates of Price Trend by Key Components



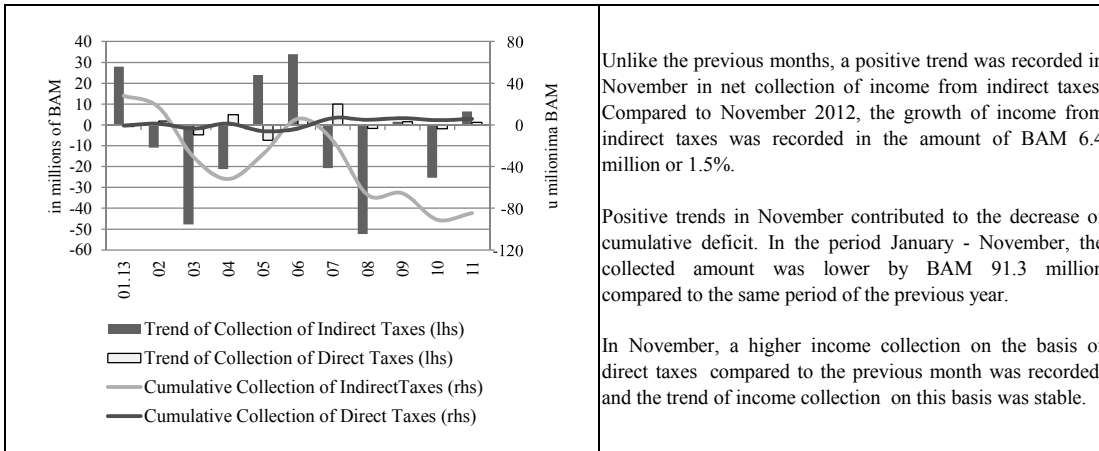
Source: BH Statistics Agency and Table T18.

G06: Real Exchange Rates of EUR, HRK and RSD against BAM



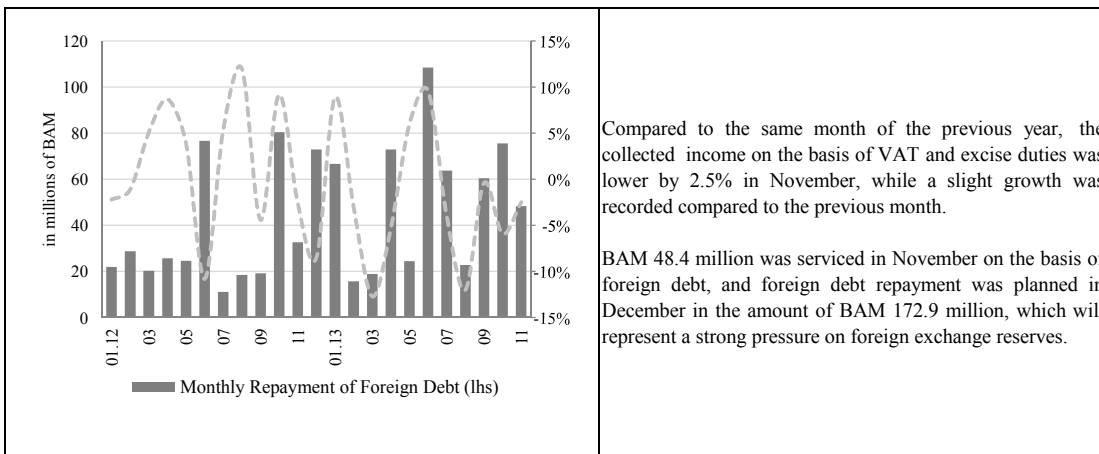
Source: CBBH

G07:Trend and Cumulative Collection of Income from Indirect and Direct Taxes



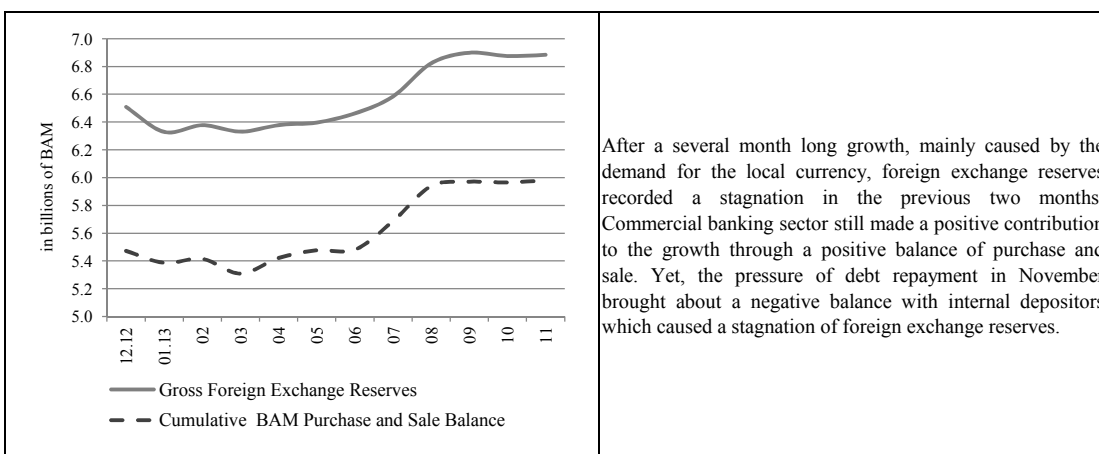
Source: UINO, FBH Tax Administration and RS Tax Administration

G08: Monthly Repayment of Foreign Debt and Annual Growth Rate of Income on the basis of VAT and Excise Duties



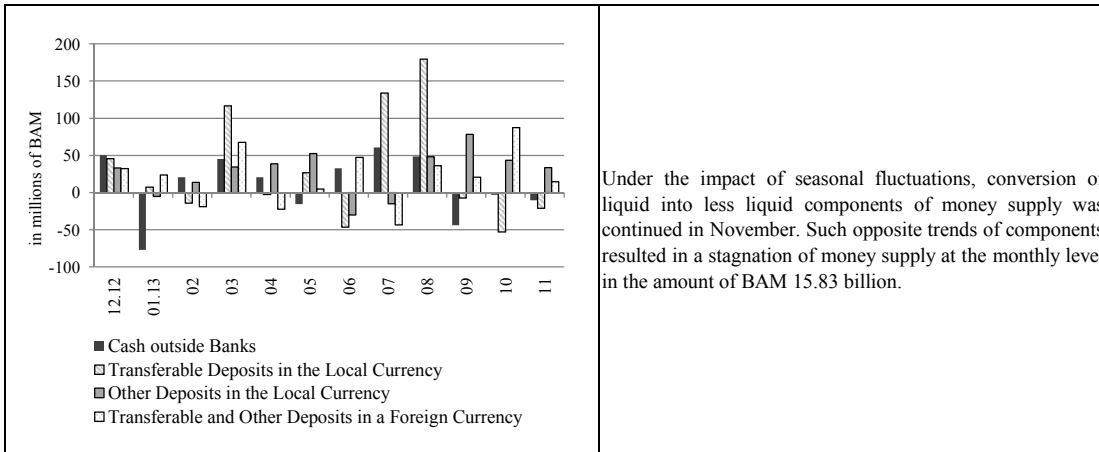
Source: UINO and Ministry of Finance and Treasury

G09:Trend of Gross Foreign Exchange Reserves



Source: Tables 02 and 03

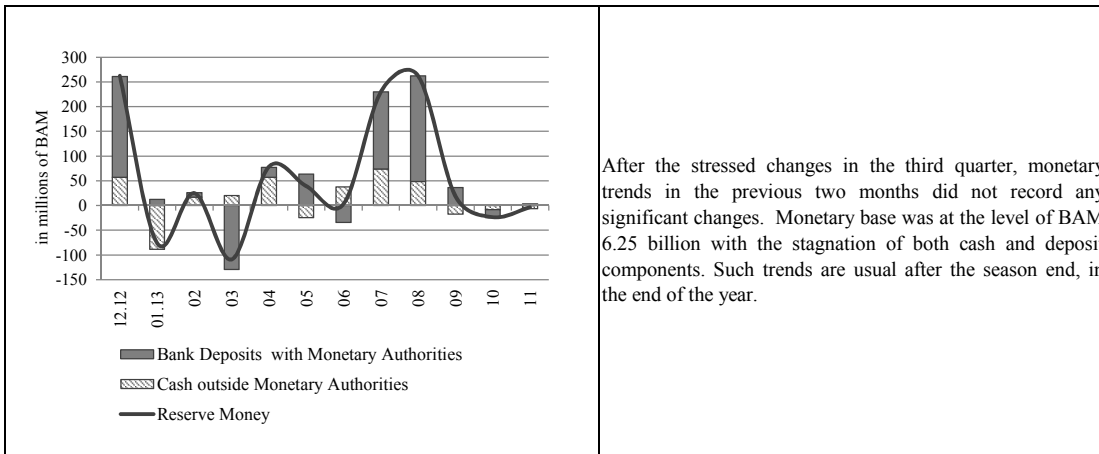
G10: Monthly Changes of Components of Money Supply M2



Under the impact of seasonal fluctuations, conversion of liquid into less liquid components of money supply was continued in November. Such opposite trends of components resulted in a stagnation of money supply at the monthly level in the amount of BAM 15.83 billion.

Source: Table 04

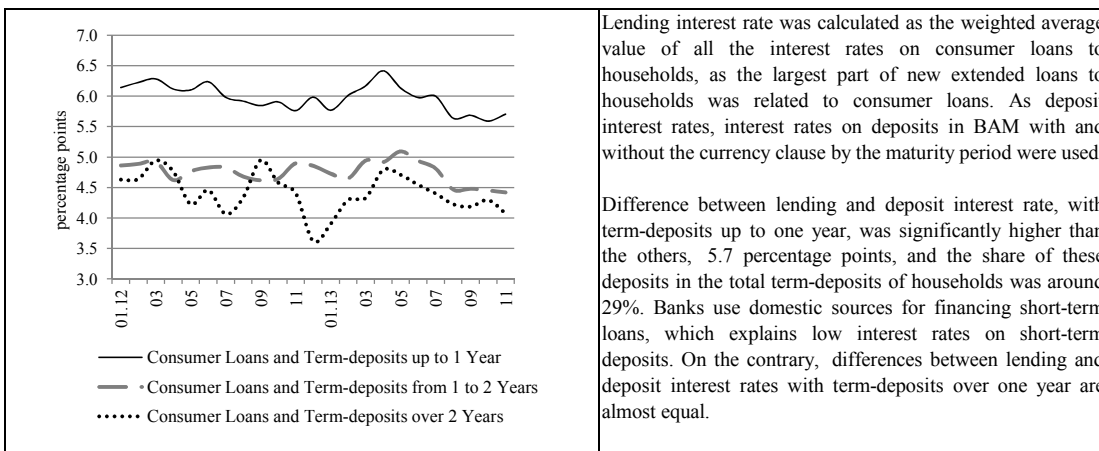
G11: Monetary Base and its Components



After the stressed changes in the third quarter, monetary trends in the previous two months did not record any significant changes. Monetary base was at the level of BAM 6.25 billion with the stagnation of both cash and deposit components. Such trends are usual after the season end, in the end of the year.

Source: Table 04

G12: Differences between Lending and Deposit Interest Rates, Households

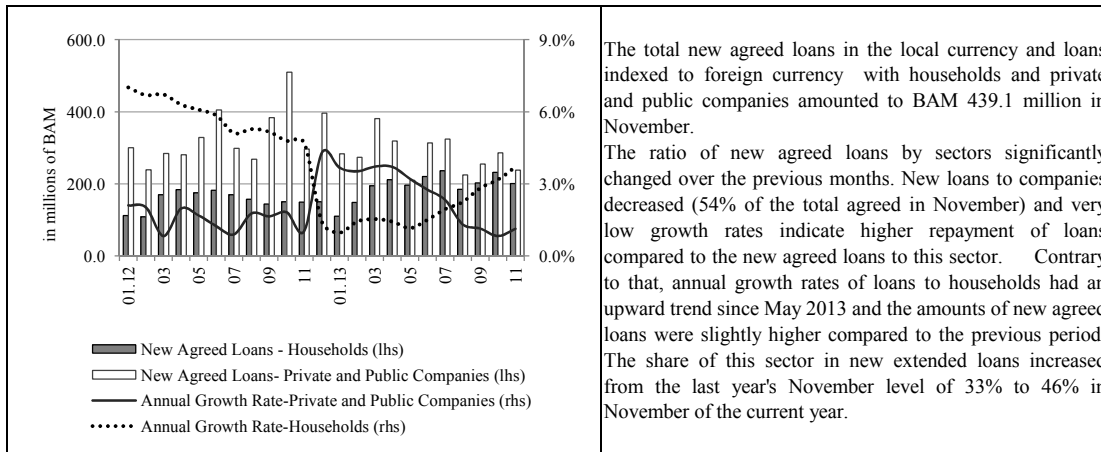


Lending interest rate was calculated as the weighted average value of all the interest rates on consumer loans to households, as the largest part of new extended loans to households was related to consumer loans. As deposit interest rates, interest rates on deposits in BAM with and without the currency clause by the maturity period were used.

Difference between lending and deposit interest rate, with term-deposits up to one year, was significantly higher than the others, 5.7 percentage points, and the share of these deposits in the total term-deposits of households was around 29%. Banks use domestic sources for financing short-term loans, which explains low interest rates on short-term deposits. On the contrary, differences between lending and deposit interest rates with term-deposits over one year are almost equal.

Source: Tables 14a and 14c

G13: New Extended Loans and Annual Growth Rates

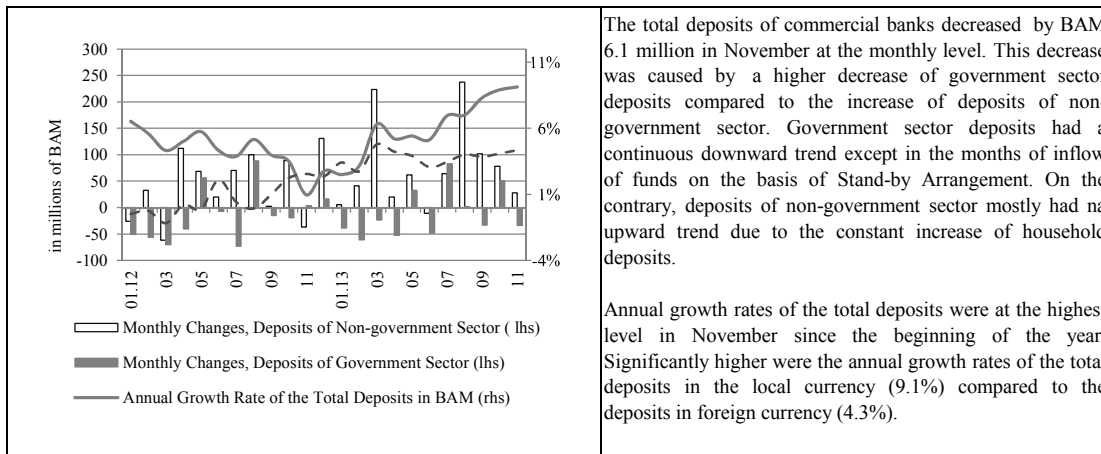


The total new agreed loans in the local currency and loans indexed to foreign currency with households and private and public companies amounted to BAM 439.1 million in November.

The ratio of new agreed loans by sectors significantly changed over the previous months. New loans to companies decreased (54% of the total agreed in November) and very low growth rates indicate higher repayment of loans compared to the new agreed loans to this sector. Contrary to that, annual growth rates of loans to households had an upward trend since May 2013 and the amounts of new agreed loans were slightly higher compared to the previous period. The share of this sector in new extended loans increased from the last year's November level of 33% to 46% in November of the current year.

Source: CBBH

G14: Deposits

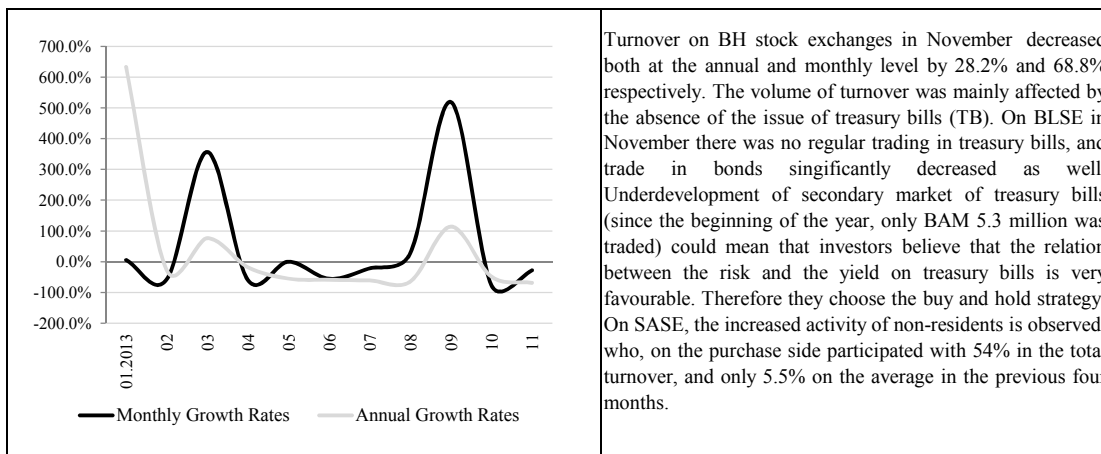


The total deposits of commercial banks decreased by BAM 6.1 million in November at the monthly level. This decrease was caused by a higher decrease of government sector deposits compared to the increase of deposits of non-government sector. Government sector deposits had a continuous downward trend except in the months of inflow of funds on the basis of Stand-by Arrangement. On the contrary, deposits of non-government sector mostly had an upward trend due to the constant increase of household deposits.

Annual growth rates of the total deposits were at the highest level in November since the beginning of the year. Significantly higher were the annual growth rates of the total deposits in the local currency (9.1%) compared to the deposits in foreign currency (4.3%).

Source: Tables 10 and 11

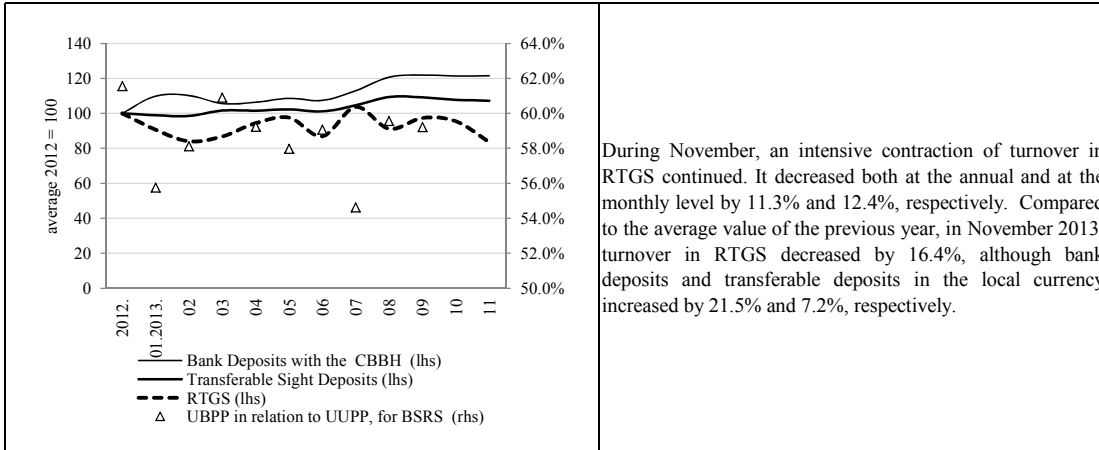
G15: Turnover on BH Stock Exchanges, BLSE and SASE



Turnover on BH stock exchanges in November decreased both at the annual and monthly level by 28.2% and 68.8% respectively. The volume of turnover was mainly affected by the absence of the issue of treasury bills (TB). On BLSE in November there was no regular trading in treasury bills, and trade in bonds significantly decreased as well. Underdevelopment of secondary market of treasury bills (since the beginning of the year, only BAM 5.3 million was traded) could mean that investors believe that the relation between the risk and the yield on treasury bills is very favourable. Therefore they choose the buy and hold strategy. On SASE, the increased activity of non-residents is observed, who, on the purchase side participated with 54% in the total turnover, and only 5.5% on the average in the previous four months.

Source: www.blberza.com and www.sase.ba.

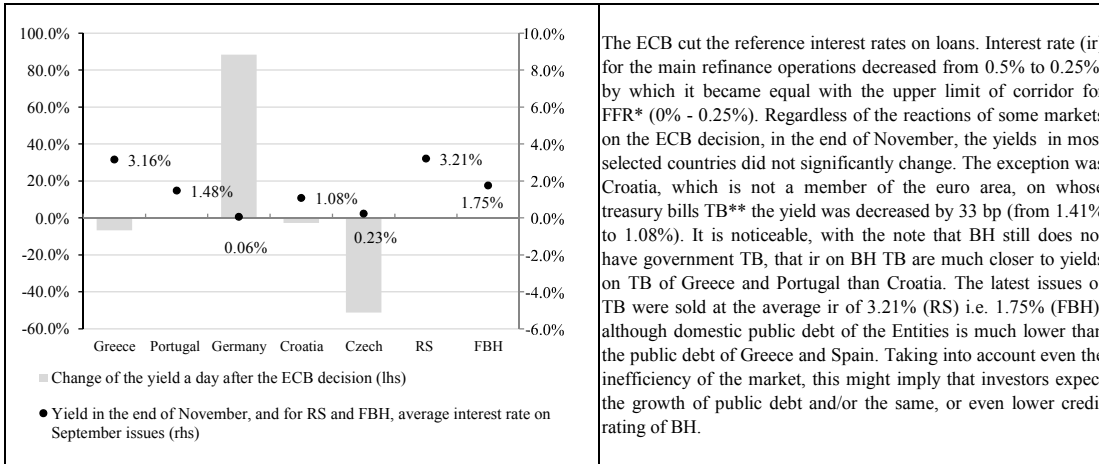
G16: Interbank and Intrabank Payment System in BH



During November, an intensive contraction of turnover in RTGS continued. It decreased both at the annual and at the monthly level by 11.3% and 12.4%, respectively. Compared to the average value of the previous year, in November 2013, turnover in RTGS decreased by 16.4%, although bank deposits and transferable deposits in the local currency increased by 21.5% and 7.2%, respectively.

Source: Table 25, CBBH and Banking Agency of Republika Srpska.
 * The total internal payment system (UUPP) is the sum of the interbank payment system and intrabank payment system(UBPP)
 BSRS is banking sector of Republika Srpska.

G17: Yields and Changes in Yields on Six Month Treasury Bills in the Selected Countries and BH Entities



The ECB cut the reference interest rates on loans. Interest rate (ir) for the main refinance operations decreased from 0.5% to 0.25%, by which it became equal with the upper limit of corridor for FFR* (0% - 0.25%). Regardless of the reactions of some markets on the ECB decision, in the end of November, the yields in most selected countries did not significantly change. The exception was Croatia, which is not a member of the euro area, on whose treasury bills TB** the yield was decreased by 33 bp (from 1.41% to 1.08%). It is noticeable, with the note that BH still does not have government TB, that ir on BH TB are much closer to yields on TB of Greece and Portugal than Croatia. The latest issues of TB were sold at the average ir of 3.21% (RS) i.e. 1.75% (FBH), although domestic public debt of the Entities is much lower than the public debt of Greece and Spain. Taking into account even the inefficiency of the market, this might imply that investors expect the growth of public debt and/or the same, or even lower credit rating of BH.

Source: www.investing.com, www.sase.ba i www.blberza.com.
 Note: * Federal Funds Rate ** TB - six month treasury bills

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

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

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

In February 2011, one bank from the Federation of BH made the reclassification of approximately KM 80 million of deposits, from deposits of public enterprises to entity government deposits, in accordance with IMF recommendations.

By order of the Federal Banking Agency in June 2010 one bank has made a reclassification of about KM 300 million 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 of other items net.

One bank from the Federation of BH made a reclassification of financial instruments in the foreign assets for the period January -August 2010 amounting to about KM 40 million. Claims on non-residents based on loans were reclassified into claims on non-residents based on 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

	11.2013	Changes compared to			
		10.2013	09.2013	11.2012	12.2012
FINANCIAL SECTOR	in KM million				
<i>Monetary sector</i>					
Monetary mass M2	15,827	0.1%	0.6%	7.3%	6.1%
Foreign currency reserves	6,884	0.1%	-0.2%	10.7%	5.8%
Average balance of reserve accounts with CBBH	3,371	2.8%	1.6%	18.8%	18.2%
<i>Banking sector</i>					
Total loans	16,303	0.4%	0.6%	2.4%	2.4%
Total deposits	14,053	0.0%	0.9%	6.9%	5.7%
<i>Non-banking sector</i>					
BLSE turnover	10	-48.4%	-86.1%	-61.5%	-47.8%
SASE turnover	11	9.5%	-79.8%	-73.2%	-70.2%
RTGS turnover	4,761	-12.4%	-14.1%	-11.3%	-16.2%
Turnover in Giro Clearing System	1,099	-8.4%	-5.5%	-0.8%	-5.4%
	in points				
BIRS	752	-3.5%	-1.8%	-10.6%	-6.8%
SASX 30	905	1.1%	0.5%	-1.5%	-3.8%
REAL SECTOR					
	in points				
Consumer prices - BH	-	-0.1%	-0.9%	-0.9%	-1.2%
Industrial production - BH	-	-0.4%	6.5%	8.9%	5.6%
	indices				
		Changes compared to			
		10.2013	09.2013	11.2012	Ø 2012
FBH Value index of performed construction works	-	99.2	-	98.5	113.1
RS Value index of performed construction works	-	109.6	-	145.1	147.4
EXTERNAL SECTOR					
	in KM million				
		Changes compared to			
		10.2013	09.2013	11.2012	12.2012
Import	1,308	8.2%	0.3%	7.9%	13.8%
Export	704	-0.3%	-1.0%	1.8%	18.9%
PUBLIC FINANCE					
Net indirect taxes	424	3.7%	-1.9%	0.6%	3.1%
VAT	260	-10.1%	-7.2%	0.0%	0.7%
Excise duties	106	3.0%	2.4%	-9.1%	-3.9%
Customs fees	19	-9.7%	-5.1%	-2.1%	-6.0%

T02: Buying and Selling of KM

KM thousand

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
1997		71,484	71,160	324	324
1998		382,193	319,508	62,685	63,009
1999		1,136,535	577,983	558,552	621,561
2000		1,413,730	1,287,796	125,934	747,495
2001		3,758,768	2,141,044	1,617,724	2,365,219
2002		3,665,370	3,907,317	-241,947	2,123,272
2003		2,026,594	1,751,730	274,864	2,398,136
2004		4,295,881	3,648,609	647,273	3,045,409
2005		3,324,413	2,623,382	701,031	3,746,440
2006		3,316,074	2,181,712	1,134,362	4,880,802
2007		3,878,146	2,822,867	1,055,279	5,936,081
2008		4,933,211	5,564,318	-631,108	5,304,973
2009		4,197,642	4,234,491	-36,849	5,268,124
2010		5,273,777	5,014,550	259,227	5,527,351
2011		5,088,041	5,162,710	-74,669	5,452,682
2012		5,511,162	5,491,846	19,316	5,471,998
2012	10	234,697	198,040	36,658	5,311,539
	11	191,348	267,628	-76,280	5,235,259
	12	615,443	378,704	236,739	5,471,998
2013	1	374,157	459,359	-85,202	5,386,796
	2	389,004	360,954	28,050	5,414,846
	3	274,521	380,376	-105,855	5,308,991
	4	311,357	198,901	112,457	5,421,447
	5	382,044	327,000	55,044	5,476,492
	6	316,579	311,385	5,193	5,481,685
	7	434,449	229,599	204,851	5,686,536
	8	408,612	155,949	252,663	5,939,199
	9	418,529	387,695	30,834	5,970,033
	10	384,338	388,785	-4,446	5,965,587
	11	249,445	234,793	14,652	5,980,239

Notes:

Data for January - April 2013 are revised.

T03: Foreign Reserves of CBBH

End of period, KM million

Year	Month	Gross Foreign Reserves						Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH	
		Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits with Nonresident Banks	Other	Investment in Securities				
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
1997	12	0.0	0.0	6.2	138.0	0.0	0.0	144.1	144.1	160.3	-16.1
1998	12	0.0	0.0	32.7	250.6	0.0	0.0	283.3	283.3	253.9	29.4
1999	12	0.0	0.0	83.5	782.2	1.3	0.0	867.0	866.9	836.7	30.3
2000	12	0.0	0.0	38.1	983.2	6.2	0.0	1,027.5	1,027.3	973.2	54.1
2001	12	0.0	0.0	804.9	1,891.6	11.9	0.0	2,708.4	2,678.4	2,591.6	86.8
2002	12	0.0	5.9	58.9	2,399.6	19.7	0.0	2,484.1	2,482.9	2,345.2	137.7
2003	12	0.0	5.3	59.1	2,716.2	12.3	0.0	2,792.9	2,791.9	2,627.7	164.1
2004	12	0.0	0.7	37.1	3,419.7	21.5	0.0	3,479.0	3,478.0	3,303.6	174.4
2005	12	0.0	0.5	40.5	4,154.9	28.6	0.0	4,224.5	4,223.5	4,010.1	213.4
2006	12	0.0	0.6	55.2	5,002.7	0.0	393.3	5,451.7	5,450.7	5,182.6	268.1
2007	12	0.0	0.4	40.1	6,051.8	0.0	606.2	6,698.5	6,697.6	6,303.9	393.7
2008	12	0.0	0.4	212.2	4,777.8	0.0	1,305.3	6,295.7	6,294.8	5,727.5	567.3
2009	12	63.3	5.7	107.4	3,300.2	0.0	2,735.4	6,212.1	6,211.2	5,705.5	505.7
2010	12	66.9	0.0	102.2	3,003.5	0.0	3,285.1	6,457.7	6,456.3	5,969.6	486.8
2011	12	151.3	1.1	93.6	4,385.6	0.0	1,792.0	6,423.6	6,422.5	5,915.1	507.4
2012	12	159.0	4.5	133.2	2,334.5	0.0	3,877.4	6,508.6	6,507.4	5,987.0	520.4
2012	10	166.1	3.3	33.9	2,458.3	0.0	3,623.6	6,285.2	6,283.5	5,774.9	508.6
	11	165.2	1.0	81.3	2,133.2	0.0	3,837.4	6,218.0	6,216.6	5,696.2	520.4
	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	1	230.6	4.4	38.8	1,707.4	0.0	4,347.4	6,328.7	6,327.5	5,850.4	477.1
	2	226.5	2.1	56.4	1,772.8	0.0	4,319.4	6,377.1	6,375.7	5,876.1	499.7
	3	234.2	2.1	74.9	2,253.6	0.0	3,765.7	6,330.6	6,329.4	5,811.8	517.6
	4	211.4	5.5	99.4	2,313.7	0.0	3,748.2	6,378.1	6,376.4	5,885.6	490.7
	5	201.1	3.5	86.2	1,773.7	0.0	4,332.3	6,396.9	6,395.7	5,937.8	457.9
	6	177.0	79.3	50.0	1,735.8	0.0	4,420.4	6,462.5	6,461.4	6,061.5	399.9
	7	186.9	5.4	93.2	1,748.3	0.0	4,550.0	6,583.8	6,581.7	6,151.0	430.7
	8	198.0	3.0	67.0	1,958.7	0.0	4,596.3	6,823.0	6,821.4	6,400.6	420.8
	9	184.0	2.4	92.5	1,725.3	0.0	4,894.5	6,898.8	6,897.6	6,471.1	426.5
	10	180.6	5.2	72.9	1,982.9	0.0	4,633.4	6,875.0	6,873.4	6,429.9	443.5
	11	172.7	2.8	39.8	2,044.3	0.0	4,624.2	6,883.8	6,882.5	6,442.0	440.5

Monetary data are updated based on the new Methodology from January 2006.

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

T04: Monetary Aggregates

End of period, KM million

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Domestic Currency	Transf. Deposits in Foreign Currency	Other Deposits in Foreign Currency	Reserve Money	M1	QM	M2
1	2	3	4	5	6	7	8	9	10	11=3+4+5	12=6+7	13=8+9+10	14=12+13
1997	12	114.6	213.0	0.0	112.5	139.2	9.6	553.7	363.3	327.6	251.7	926.5	1,178.2
1998	12	167.5	181.7	0.0	162.5	147.5	8.0	762.1	467.0	349.1	310.0	1,237.0	1,547.0
1999	12	538.4	289.2	0.0	515.3	584.6	22.4	465.5	577.3	827.6	1,099.9	1,065.1	2,165.0
2000	12	695.9	261.9	0.1	651.7	750.0	77.9	559.5	428.2	957.9	1,401.7	1,065.6	2,467.3
2001	12	1,806.0	734.7	2.2	1,673.9	1,018.4	140.9	928.5	907.7	2,542.9	2,692.3	1,977.0	4,669.3
2002	12	1,868.7	446.9	2.9	1,734.4	1,273.3	272.2	817.1	974.4	2,318.5	3,007.6	2,063.7	5,071.3
2003	12	1,721.9	885.4	1.9	1,601.3	1,512.1	461.9	818.3	1,102.5	2,609.1	3,113.4	2,382.7	5,496.1
2004	12	1,817.4	1,421.4	2.0	1,670.6	1,864.9	703.4	988.1	1,604.6	3,240.8	3,535.4	3,296.1	6,831.6
2005	12	1,907.2	2,062.1	3.1	1,729.1	2,373.6	818.1	1,154.8	1,999.4	3,972.4	4,102.8	3,972.3	8,075.1
2006	12	2,154.2	2,891.9	10.5	1,978.3	2,761.4	1,365.4	692.0	3,105.4	5,056.6	4,739.8	5,162.8	9,902.6
2007	12	2,439.7	3,777.1	12.2	2,185.3	3,546.6	1,726.5	834.5	3,661.1	6,229.0	5,731.9	6,222.0	11,953.9
2008	12	2,552.4	3,144.2	7.4	2,302.4	3,388.8	1,776.2	1,108.0	3,864.7	5,704.0	5,691.2	6,748.8	12,440.0
2009	12	2,267.7	3,375.1	6.0	2,009.5	3,536.3	1,844.3	1,078.7	4,241.0	5,648.9	5,545.8	7,164.0	12,709.8
2010	12	2,497.5	3,393.5	8.7	2,210.8	3,689.2	1,991.0	1,210.6	4,526.4	5,899.7	5,900.0	7,727.9	13,627.9
2011	12	2,546.7	3,076.0	9.6	2,237.4	3,749.4	2,225.0	963.0	4,957.9	5,632.4	5,986.8	8,145.8	14,132.6
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,053.0	5,042.2	5,801.7	6,142.7	8,767.8	14,910.5
2012	10	2,735.6	2,866.3	13.0	2,405.7	3,789.5	2,593.4	1,079.0	4,982.6	5,614.9	6,195.2	8,655.0	14,850.1
2012	11	2,690.2	2,837.2	11.8	2,363.8	3,682.2	2,639.6	1,029.9	5,032.7	5,539.3	6,046.0	8,702.2	14,748.2
2012	12	2,747.5	3,040.6	13.5	2,414.3	3,728.4	2,672.7	1,053.0	5,042.2	5,801.7	6,142.7	8,767.8	14,910.5
2013	1	2,658.7	3,053.1	13.6	2,337.4	3,735.9	2,667.3	1,081.0	5,038.3	5,725.5	6,073.3	8,786.7	14,859.9
2013	2	2,675.8	3,062.3	12.3	2,358.2	3,722.2	2,681.3	1,071.0	5,029.8	5,750.4	6,080.4	8,782.1	14,862.6
2013	3	2,696.0	2,933.0	12.2	2,403.2	3,839.2	2,715.7	1,061.7	5,107.1	5,641.2	6,242.4	8,884.4	15,126.9
2013	4	2,752.7	2,953.3	13.8	2,424.0	3,836.8	2,754.5	1,047.2	5,099.6	5,719.8	6,260.8	8,901.3	15,162.1
2013	5	2,728.3	3,016.8	13.8	2,408.4	3,863.6	2,806.9	1,070.8	5,081.1	5,758.9	6,272.1	8,958.9	15,230.9
2013	6	2,765.8	2,982.5	13.8	2,441.2	3,817.4	2,776.7	1,156.8	5,042.7	5,762.1	6,258.6	8,976.2	15,234.9
2013	7	2,839.7	3,138.6	13.9	2,501.8	3,951.4	2,761.6	1,116.2	5,040.3	5,992.1	6,453.2	8,918.1	15,371.3
2013	8	2,888.1	3,352.5	13.7	2,550.7	4,131.3	2,809.9	1,110.5	5,082.6	6,254.3	6,682.0	9,003.1	15,685.0
2013	9	2,870.7	3,388.6	13.8	2,506.8	4,124.4	2,888.1	1,133.3	5,081.1	6,273.1	6,631.2	9,102.5	15,733.7
2013	10	2,862.2	3,372.8	14.6	2,504.0	4,071.9	2,931.7	1,168.8	5,133.1	6,249.5	6,575.9	9,233.7	15,809.6
2013	11	2,855.7	3,376.4	13.9	2,493.8	4,051.2	2,965.4	1,170.1	5,146.9	6,246.0	6,545.0	9,282.3	15,827.3

Monetary data are updated based on the new Methodology from January 2006.

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

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

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

T05: Monetary Survey

End of period, KM million

Year	Month	ASSETS										Total
		Foreign Assets (Net)			Domestic credit							
		Foreign Assets	Foreign Liabilities		Claims on Central Government (Net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors		
1	2	3	4	5=3+4	6	7	8	9	10	11	12=6+...+11	11=5+10
1997	12	1,157.8	-1,658.3	-500.5	-187.9	4.8	1,243.6	1,034.8	8.3	163.6	2,267.2	1,766.7
1998	12	1,170.5	-1,605.8	-435.4	-180.9	8.6	1,100.0	1,314.3	5.4	388.0	2,635.4	2,200.0
1999	12	1,715.5	-1,519.4	196.1	-159.1	16.6	1,003.2	1,449.4	6.3	285.5	2,601.9	2,798.1
2000	12	1,988.3	-1,577.3	411.0	-129.0	9.3	1,673.1	874.9	10.9	424.2	2,863.4	3,274.4
2001	12	4,098.9	-1,556.5	2,542.5	-318.7	25.4	1,430.8	1,142.8	20.0	712.6	3,012.8	5,555.2
2002	12	3,980.5	-1,794.8	2,185.7	-385.1	28.7	1,254.7	1,442.2	27.8	1,495.8	3,864.1	6,049.8
2003	12	4,382.6	-2,438.0	1,944.6	-467.5	21.5	1,166.7	1,859.6	40.2	2,010.3	4,630.7	6,575.3
2004	12	5,412.8	-2,652.1	2,760.8	-443.0	24.7	691.7	2,478.2	60.1	2,652.9	5,464.6	8,225.4
2005	12	6,348.9	-3,560.3	2,788.6	-552.5	31.5	695.0	3,244.0	67.9	3,488.8	6,974.6	9,763.2
2006	12	7,836.7	-4,075.8	3,760.8	-971.4	62.3	634.4	4,086.1	89.4	4,450.8	8,351.6	12,112.4
2007	12	10,285.0	-5,166.6	5,118.4	-2,377.8	96.1	626.7	5,315.7	159.6	5,793.5	9,613.8	14,732.2
2008	12	9,429.7	-6,362.9	3,066.8	-1,655.2	148.3	629.2	6,751.6	169.2	6,804.5	12,847.5	15,914.3
2009	12	9,430.9	-5,744.9	3,685.9	-1,294.1	195.6	636.1	6,682.5	103.0	6,411.3	12,734.3	16,420.2
2010	12	9,300.8	-4,784.6	4,516.3	-996.4	270.8	749.1	6,965.5	80.2	6,424.3	13,493.6	18,009.8
2011	12	9,175.9	-4,177.9	4,997.9	-439.7	323.1	768.8	7,166.9	94.0	6,770.1	14,683.2	19,681.1
2012	12	9,044.2	-3,948.2	5,096.0	-182.1	386.3	789.6	7,473.1	73.7	6,874.4	15,415.0	20,511.0
2012	10	8,877.7	-3,891.1	4,986.6	-158.6	386.3	793.3	7,454.8	70.9	6,893.0	15,439.7	20,426.3
	11	8,796.9	-3,902.6	4,894.4	-142.0	387.6	786.3	7,477.1	73.2	6,881.3	15,463.6	20,357.9
	12	9,044.2	-3,948.2	5,096.0	-182.1	386.3	789.6	7,473.1	73.7	6,874.4	15,415.0	20,511.0
2013	1	8,715.4	-3,692.4	5,022.9	-60.8	392.9	789.9	7,439.5	68.2	6,827.3	15,457.1	20,480.0
	2	8,812.8	-3,720.8	5,092.0	-53.5	389.3	785.2	7,492.7	68.7	6,826.9	15,509.2	20,601.2
	3	8,874.7	-3,677.6	5,197.1	-3.9	390.9	834.9	7,488.4	81.5	6,866.4	15,658.2	20,855.3
	4	8,779.5	-3,686.1	5,093.3	51.2	390.8	850.6	7,538.7	83.9	6,882.4	15,797.7	20,891.1
	5	8,830.6	-3,684.2	5,146.4	-5.9	389.1	854.0	7,557.6	87.5	6,906.3	15,788.7	20,935.1
	6	8,938.0	-3,666.3	5,271.7	-122.3	391.1	844.4	7,490.2	90.4	6,947.3	15,641.1	20,912.8
	7	9,137.5	-3,712.5	5,424.9	-57.7	384.6	835.9	7,465.8	82.4	6,996.9	15,707.8	21,132.7
	8	9,377.9	-3,678.1	5,699.8	3.1	401.8	832.0	7,456.2	68.2	7,014.0	15,775.2	21,475.0
	9	9,339.7	-3,596.0	5,743.7	0.9	399.4	821.4	7,470.9	69.1	7,060.5	15,822.2	21,566.0
	10	9,460.8	-3,603.3	5,857.4	-47.6	403.8	816.2	7,472.1	66.9	7,091.7	15,803.1	21,660.5
	11	9,380.4	-3,533.1	5,847.3	-24.9	407.4	813.0	7,519.4	70.6	7,114.7	15,900.2	21,747.5

Data for September - October 2013 are revised.
Monetary data are updated based on the new Methodology from January 2006.

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

T05: Monetary Survey

End of period, KM million

		LIABILITIES													
Year	Month	Money Supply (M2)													Total
		Money (M1)			Quasi Money (QM)						Securities	Loans	Shares and Other Equity	Other Items (Net)	
		Currency outside Banks	Transferable Deposits in Dom. Curr.		Transferable Deposits in Foreign Curr.	Other Deposits in Dom. Curr.	Other Deposits in Foreign Curr.								
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	13=10+...+14	
1997	12	112.5	139.2	251.7	553.7	9.6	363.3	926.5	1,178.2	14.2	0.0	0.0	574.4	1,766.7	
1998	12	162.5	147.5	310.0	762.1	8.0	467.0	1,237.0	1,547.0	10.6	0.0	0.0	642.5	2,200.0	
1999	12	515.3	584.6	1,099.9	465.5	22.4	577.3	1,065.1	2,165.0	8.7	0.0	0.0	624.3	2,798.1	
2000	12	651.7	750.0	1,401.7	559.5	77.9	428.2	1,065.6	2,467.3	4.4	0.0	0.0	802.7	3,274.4	
2001	12	1,673.9	1,018.4	2,692.3	928.5	140.9	907.7	1,977.0	4,669.3	0.1	0.0	0.0	885.8	5,555.2	
2002	12	1,734.4	1,273.3	3,007.6	817.1	272.2	974.4	2,063.7	5,071.3	0.1	0.0	0.0	978.5	6,049.8	
2003	12	1,601.3	1,512.1	3,113.4	818.3	461.9	1,102.5	2,382.7	5,496.1	0.0	0.0	0.0	1,079.1	6,575.3	
2004	12	1,670.6	1,864.9	3,535.4	988.1	703.4	1,604.6	3,296.1	6,831.6	0.0	0.0	0.0	1,393.8	8,225.4	
2005	12	1,729.1	2,373.6	4,102.8	1,154.8	818.1	1,999.4	3,972.3	8,075.1	0.0	0.0	0.0	1,688.1	9,763.2	
2006	12	1,978.3	2,761.4	4,739.8	692.0	1,365.4	3,105.4	5,162.8	9,902.6	0.0	114.0	1,908.9	187.0	12,112.4	
2007	12	2,185.3	3,546.6	5,731.9	834.5	1,726.5	3,661.1	6,222.0	11,953.9	5.2	106.1	2,366.0	300.9	14,732.2	
2008	12	2,302.4	3,388.8	5,691.2	1,108.0	1,776.2	3,864.7	6,748.8	12,440.0	17.9	264.3	2,785.2	407.0	15,914.3	
2009	12	2,009.5	3,536.3	5,545.8	1,078.7	1,844.3	4,241.0	7,164.0	12,709.8	13.6	446.7	2,835.6	414.5	16,420.2	
2010	12	2,210.8	3,689.2	5,900.0	1,210.6	1,991.0	4,526.4	7,727.9	13,627.9	9.1	595.1	3,055.8	721.9	18,009.8	
2011	12	2,366.4	3,819.0	6,185.5	1,100.1	2,285.7	4,846.9	8,232.7	14,418.1	0.0	675.3	3,606.4	981.3	19,681.1	
2012	12	2,414.3	3,728.4	6,142.7	1,053.0	2,672.7	5,042.2	8,767.8	14,910.5	0.0	712.4	3,780.4	1,107.8	20,511.0	
2012	10	2,405.7	3,789.5	6,195.2	1,079.0	2,593.4	4,982.6	8,655.0	14,850.1	0.0	717.9	3,845.4	1,012.9	20,426.3	
	11	2,363.8	3,682.2	6,046.0	1,029.9	2,639.6	5,032.7	8,702.2	14,748.2	0.0	717.3	3,866.8	1,025.7	20,357.9	
	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	1	2,337.4	3,735.9	6,073.3	1,081.0	2,667.3	5,038.3	8,786.7	14,859.9	0.0	709.4	3,799.3	1,111.5	20,480.0	
	2	2,358.2	3,722.2	6,080.4	1,071.0	2,681.3	5,029.8	8,782.1	14,862.6	0.0	714.1	3,811.0	1,213.6	20,601.2	
	3	2,403.2	3,839.2	6,242.4	1,061.7	2,715.7	5,107.1	8,884.4	15,126.9	0.0	714.4	3,844.2	1,169.8	20,855.3	
	4	2,424.0	3,836.8	6,260.8	1,047.2	2,754.5	5,099.6	8,901.3	15,162.1	0.0	708.8	3,869.4	1,150.7	20,891.1	
	5	2,408.4	3,863.6	6,272.1	1,070.8	2,806.9	5,081.1	8,958.9	15,230.9	0.0	710.4	3,858.4	1,135.4	20,935.1	
	6	2,441.2	3,817.4	6,258.6	1,156.8	2,776.7	5,042.7	8,976.2	15,234.9	0.0	711.9	3,825.7	1,140.3	20,912.8	
	7	2,501.8	3,951.4	6,453.2	1,116.2	2,761.6	5,040.3	8,918.1	15,371.3	0.0	710.3	3,877.8	1,173.3	21,132.7	
	8	2,550.7	4,131.3	6,682.0	1,110.5	2,809.9	5,082.6	9,003.1	15,685.0	0.0	712.7	3,874.3	1,202.9	21,475.0	
	9	2,506.8	4,124.4	6,631.2	1,133.3	2,888.1	5,081.1	9,102.5	15,733.7	0.0	713.7	3,842.0	1,276.6	21,566.0	
	10	2,504.0	4,071.9	6,575.9	1,168.8	2,931.7	5,133.1	9,233.7	15,809.6	0.0	713.6	3,873.5	1,263.9	21,660.5	
	11	2,493.8	4,051.2	6,545.0	1,170.1	2,965.4	5,146.9	9,282.3	15,827.3	0.0	719.9	3,914.1	1,286.1	21,747.5	

Data for September - October 2013 are revised.
 Monetary data are updated based on the new Methodology from January 2006.

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

T06: Balance Sheet of CBBH

End of period, KM million

Year	Month	ASSETS			LIABILITIES						Total
		Foreign Assets	Claims on Domestic Sectors	Total	Reserve Money		Foreign Liabilities	Central Gov. Deposits	Shares and Other Equity	Other Items (Net)	
					Cash outside Monetary Authorities						
1	2	3	4	5=3+4	6	7	8	9	10	11	12=7+...+11
1997	12	144.1	0.0	144.1	114.6	160.1	0.0	0.1	0.4	-16.6	144.1
1998	12	283.3	0.0	283.3	167.5	246.5	0.0	7.3	29.5	-0.1	283.3
1999	12	867.1	0.0	867.1	538.4	827.6	0.1	9.1	33.7	-3.3	867.1
2000	12	1,027.7	0.0	1,027.7	695.9	957.9	0.2	10.3	58.5	0.7	1,027.7
2001	12	2,735.0	0.2	2,735.1	1,806.0	2,542.9	30.0	48.7	121.5	-7.9	2,735.1
2002	12	2,511.9	0.2	2,512.0	1,868.7	2,318.5	1.2	26.7	180.7	-15.1	2,512.0
2003	12	2,820.7	1.0	2,821.7	1,721.9	2,609.1	1.0	18.6	214.7	-21.8	2,821.7
2004	12	3,506.8	1.8	3,508.5	1,817.4	3,240.8	1.0	44.6	226.5	-4.3	3,508.5
2005	12	4,252.3	1.9	4,254.3	1,907.2	3,972.4	1.0	37.7	245.0	-1.8	4,254.3
2006	12	5,479.5	2.3	5,481.8	2,154.2	5,056.6	1.0	126.1	301.0	-2.9	5,481.8
2007	12	6,726.3	2.2	6,728.5	2,439.7	6,229.0	0.9	74.8	386.4	37.4	6,728.5
2008	12	6,323.6	2.1	6,325.6	2,552.4	5,704.0	1.0	23.4	499.3	97.9	6,325.6
2009	12	6,239.9	1.9	6,241.8	2,267.7	5,648.9	0.9	56.7	502.5	33.0	6,241.8
2010	12	6,485.5	1.8	6,487.3	2,497.5	5,899.7	1.4	69.8	533.9	-17.5	6,487.3
2011	12	6,451.4	1.6	6,453.0	2,645.1	5,848.9	1.1	66.2	547.6	-10.8	6,453.0
2012	12	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2012	10	6,313.0	1.6	6,314.6	2,735.6	5,614.9	1.7	160.0	584.2	-46.2	6,314.6
	11	6,245.8	1.6	6,247.4	2,690.2	5,539.3	1.4	156.9	596.2	-46.5	6,247.4
	12	6,536.4	1.6	6,538.0	2,747.5	5,801.7	1.2	185.3	575.7	-25.9	6,538.0
2013	1	6,356.5	1.5	6,358.0	2,658.7	5,725.5	1.1	124.9	534.1	-27.6	6,358.0
	2	6,405.0	1.4	6,406.4	2,675.8	5,750.4	1.4	125.7	556.3	-27.4	6,406.4
	3	6,358.4	1.7	6,360.0	2,696.0	5,641.2	1.2	170.6	574.2	-27.2	6,360.0
	4	6,405.9	1.6	6,407.5	2,752.7	5,719.8	1.7	165.8	567.9	-47.8	6,407.5
	5	6,424.7	1.5	6,426.2	2,728.3	5,758.9	1.2	178.8	535.4	-48.2	6,426.2
	6	6,490.3	1.7	6,492.0	2,765.8	5,762.1	1.0	299.5	476.9	-47.5	6,492.0
	7	6,611.6	1.5	6,613.1	2,839.7	5,992.1	2.0	158.9	507.5	-47.5	6,613.1
	8	6,850.8	1.5	6,852.2	2,888.1	6,254.3	1.6	146.3	497.9	-47.8	6,852.2
	9	6,926.6	1.6	6,928.2	2,870.7	6,273.1	1.2	198.0	503.5	-47.6	6,928.2
	10	6,902.8	1.4	6,904.2	2,862.2	6,249.5	1.6	180.3	520.3	-47.5	6,904.2
	11	6,911.7	1.4	6,913.0	2,855.7	6,246.0	1.4	196.0	517.0	-47.4	6,913.0

Monetary data are updated based on the new Methodology from January 2006.

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

T07: Consolidated Balance Sheet of Commercial Banks in BH

End of period, KM million

Year	Month	ASSETS							Total
		Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	
1	2	3	4	5	6	7	8	9	10 = 3+...+9
1997	12	239.5	657.8	133.8	1,099.1	1,034.8	8.3	163.6	3,336.9
1998	12	207.6	604.6	113.0	1,100.0	1,314.3	5.4	388.0	3,733.0
1999	12	274.7	848.4	36.7	1,003.2	1,449.4	6.3	285.5	3,904.3
2000	12	287.4	960.7	33.8	1,673.1	874.9	10.9	424.2	4,265.0
2001	12	871.9	1,364.0	32.9	1,430.8	1,142.8	20.0	712.6	5,574.9
2002	12	595.2	1,468.7	60.7	1,254.7	1,442.2	27.8	1,495.8	6,345.0
2003	12	1,004.6	1,561.9	45.6	1,166.7	1,859.6	40.2	2,009.4	7,688.0
2004	12	1,566.6	1,906.1	45.6	691.7	2,478.2	60.1	2,651.4	9,399.8
2005	12	2,233.9	2,096.6	50.1	695.0	3,244.0	67.9	3,487.2	11,874.6
2006	12	3,063.6	2,357.1	70.3	634.4	4,086.1	89.4	4,448.9	14,749.7
2007	12	4,022.9	3,558.6	128.1	626.7	5,315.7	159.6	5,791.7	19,603.2
2008	12	3,393.3	3,106.1	266.1	629.2	6,751.6	169.2	6,802.8	21,118.3
2009	12	3,632.0	3,190.3	356.0	636.1	6,682.5	103.0	6,409.8	21,009.6
2010	12	3,679.8	2,814.2	465.9	749.1	6,965.5	80.2	6,423.0	21,177.6
2011	12	3,469.7	2,724.5	905.2	768.8	7,166.9	94.0	6,768.9	21,898.1
2012	12	3,370.4	2,507.8	1,236.8	789.6	7,473.1	73.7	6,873.3	22,324.6
2012	10	3,193.1	2,564.6	1,172.1	793.3	7,454.8	70.9	6,891.8	22,140.7
	11	3,159.8	2,551.1	1,212.6	786.3	7,477.1	73.2	6,880.2	22,140.4
	12	3,370.4	2,507.8	1,236.8	789.6	7,473.1	73.7	6,873.3	22,324.6
2013	1	3,377.8	2,358.9	1,244.1	789.9	7,439.5	68.2	6,826.3	22,104.7
	2	3,382.5	2,407.8	1,245.4	785.2	7,492.7	68.7	6,825.9	22,208.1
	3	3,229.1	2,516.3	1,322.1	834.9	7,488.4	81.5	6,865.3	22,337.6
	4	3,285.9	2,373.5	1,327.0	850.6	7,538.7	83.9	6,881.4	22,341.1
	5	3,338.7	2,405.8	1,290.6	854.0	7,557.6	87.5	6,905.4	22,439.6
	6	3,294.5	2,447.7	1,266.1	844.4	7,490.2	90.4	6,946.2	22,379.6
	7	3,464.0	2,525.9	1,255.1	835.9	7,465.8	82.4	6,995.9	22,624.9
	8	3,710.0	2,527.1	1,294.9	832.0	7,456.2	68.2	7,013.1	22,901.5
	9	3,753.4	2,413.1	1,318.3	821.4	7,470.9	69.1	7,059.5	22,905.8
	10	3,731.9	2,558.0	1,307.5	816.2	7,472.1	66.9	7,090.8	23,043.4
	11	3,768.5	2,468.7	1,314.7	813.0	7,519.4	70.6	7,113.9	23,068.9

Data for September - October 2013 are revised.
 Monetary data are updated based on the new Methodology from January 2006.

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

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

T07: Consolidated Balance Sheets of Commercial Banks in BH

End of period, KM million

Year	Month	LIABILITIES										Total
		Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
1997	12	233.6	139.2	448.5	9.6	363.3	14.2	0.0	1,513.8	1,043.4	-428.5	3,336.9
1998	12	222.2	147.5	637.9	8.0	467.0	10.6	0.0	1,605.8	1,310.9	-676.8	3,733.0
1999	12	170.1	584.6	465.5	22.4	577.3	8.7	0.0	1,519.3	1,257.0	-700.6	3,904.3
2000	12	143.2	749.9	554.5	77.9	428.2	4.4	0.0	1,577.1	1,096.2	-366.4	4,265.0
2001	12	277.5	1,016.2	928.5	140.9	907.7	0.1	0.0	1,526.5	1,118.8	-341.2	5,574.9
2002	12	390.3	1,270.3	817.1	272.2	974.4	0.1	0.0	1,793.7	1,213.6	-386.6	6,345.0
2003	12	473.1	1,510.3	818.3	461.9	1,102.5	0.0	0.0	2,437.0	1,305.4	-420.4	7,688.0
2004	12	419.4	1,862.9	988.1	703.4	1,604.6	0.0	0.0	2,651.1	1,472.1	-301.8	9,399.8
2005	12	533.4	2,370.5	1,154.8	818.1	1,999.4	0.0	0.0	3,559.3	1,712.5	-273.4	11,874.6
2006	12	853.3	2,751.0	692.0	1,365.4	3,105.4	0.0	114.0	4,074.8	1,607.9	185.9	14,749.7
2007	12	2,335.0	3,534.4	834.5	1,726.5	3,661.1	5.2	106.1	5,165.7	1,979.7	255.2	19,603.2
2008	12	1,749.7	3,381.4	1,108.0	1,776.2	3,864.7	17.9	264.3	6,361.9	2,285.9	308.4	21,118.3
2009	12	1,397.9	3,530.3	1,078.7	1,844.3	4,241.0	13.6	446.7	5,744.1	2,333.1	379.8	21,009.6
2010	12	1,121.7	3,680.5	1,210.6	1,991.0	4,526.4	9.1	595.1	4,783.2	2,521.9	738.2	21,177.6
2011	12	955.7	3,807.9	1,100.1	2,285.7	4,846.9	0.0	675.3	4,176.9	3,058.7	990.8	21,898.1
2012	12	847.2	3,714.8	1,053.0	2,672.7	5,042.2	0.0	712.4	3,947.0	3,204.7	1,130.7	22,324.6
2012	10	784.4	3,776.5	1,079.0	2,593.4	4,982.6	0.0	717.9	3,889.3	3,261.2	1,056.4	22,140.7
	11	810.1	3,670.4	1,029.9	2,639.6	5,032.7	0.0	717.3	3,901.1	3,270.5	1,068.8	22,140.4
	12	847.2	3,714.8	1,053.0	2,672.7	5,042.2	0.0	712.4	3,947.0	3,204.7	1,130.7	22,324.6
2013	1	787.2	3,722.2	1,081.0	2,667.3	5,038.3	0.0	709.4	3,691.3	3,265.2	1,142.7	22,104.7
	2	784.1	3,709.9	1,071.0	2,681.3	5,029.8	0.0	714.1	3,719.4	3,254.7	1,243.9	22,208.1
	3	764.6	3,827.0	1,061.7	2,715.7	5,107.1	0.0	714.4	3,676.4	3,270.0	1,200.8	22,337.6
	4	719.2	3,823.0	1,047.2	2,754.5	5,099.6	0.0	708.8	3,684.4	3,301.5	1,202.8	22,341.1
	5	728.7	3,849.8	1,070.8	2,806.9	5,081.1	0.0	710.4	3,683.0	3,323.0	1,185.9	22,439.6
	6	698.0	3,803.6	1,156.8	2,776.7	5,042.7	0.0	711.9	3,665.2	3,348.9	1,175.8	22,379.7
	7	769.3	3,937.5	1,116.2	2,761.6	5,040.3	0.0	710.3	3,710.5	3,370.2	1,208.9	22,624.9
	8	743.9	4,117.6	1,110.5	2,809.9	5,082.6	0.0	712.7	3,676.5	3,376.4	1,271.3	22,901.5
	9	720.0	4,110.5	1,133.3	2,888.1	5,081.1	0.0	713.7	3,594.8	3,338.5	1,325.8	22,905.8
	10	771.0	4,057.3	1,168.8	2,931.7	5,133.1	0.0	713.6	3,601.7	3,353.2	1,312.9	23,043.4
	11	736.3	4,037.3	1,170.1	2,965.4	5,146.9	0.0	719.9	3,531.7	3,397.1	1,364.2	23,068.9

Data for September - October 2013 are revised.

Monetary data are updated based on the new methodology from January 2006.

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

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

T08: Total Deposits and Loans of Commercial Banks

End of period, KM million

Year	Month	Deposits			Loans		
		Transferable Deposits	Other deposits	Total Deposits	Short - term Loans	Long - term Loans	Total Loans
1	2	3	4	5(3+4)	6	7	8(6+7)
1997	12	784.1	598.3	1,382.4	956.7	1,482.9	2,439.6
1998	12	983.8	678.7	1,662.5	1,028.2	1,892.6	2,920.8
1999	12	1,107.7	712.1	1,819.9	852.3	1,928.9	2,781.2
2000	12	1,385.8	568.0	1,953.7	878.3	2,138.6	3,017.0
2001	12	2,061.5	1,209.3	3,270.7	913.3	2,425.7	3,339.0
2002	12	2,293.8	1,430.5	3,724.3	1,097.8	3,183.3	4,281.1
2003	12	2,553.8	1,812.3	4,366.0	1,233.5	3,888.0	5,121.5
2004	12	3,121.7	2,456.7	5,578.4	1,576.2	4,350.9	5,927.1
2005	12	3,876.1	3,000.1	6,876.3	1,837.0	5,707.1	7,544.2
2006	12	4,005.1	4,758.1	8,763.2	2,068.8	7,130.4	9,199.2
2007	12	5,106.5	6,980.7	12,087.2	2,552.7	9,298.7	11,851.4
2008	12	4,905.1	6,970.0	11,875.1	3,439.0	11,070.5	14,509.5
2009	12	5,215.1	6,877.0	12,092.1	3,399.7	10,650.4	14,050.1
2010	12	5,557.7	6,972.4	12,530.0	3,626.5	10,916.9	14,543.4
2011	12	5,518.1	7,474.9	12,993.0	3,984.0	11,327.1	15,311.1
2012	12	5,306.9	8,019.6	13,326.5	4,283.0	11,658.7	15,941.7
2012	10	5,308.4	7,904.2	13,212.6	4,213.3	11,727.9	15,941.3
	11	5,205.3	7,974.1	13,179.3	4,245.9	11,702.7	15,948.6
	12	5,306.9	8,019.6	13,326.5	4,283.0	11,658.7	15,941.7
2013	1	5,256.1	8,036.7	13,292.8	4,241.7	11,622.1	15,863.8
	2	5,248.3	8,024.4	13,272.8	4,276.1	11,635.1	15,911.2
	3	5,341.8	8,130.9	13,472.8	4,311.1	11,702.6	16,013.6
	4	5,267.5	8,172.7	13,440.2	4,349.7	11,765.2	16,114.9
	5	5,364.7	8,169.3	13,534.0	4,390.9	11,774.7	16,165.6
	6	5,373.2	8,101.3	13,474.5	4,324.5	11,814.2	16,138.7
	7	5,550.0	8,071.6	13,621.7	4,248.0	11,881.2	16,129.2
	8	5,684.5	8,176.7	13,861.2	4,236.8	11,925.1	16,161.9
	9	5,672.8	8,256.9	13,929.7	4,270.9	11,937.8	16,208.7
	10	5,704.4	8,354.3	14,058.7	4,263.6	11,968.9	16,232.5
	11	5,655.7	8,396.9	14,052.6	4,323.5	11,979.9	16,303.4

Monetary data are updated based on the new Methodology from January 2006.

Notes:

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

T09: Currency Structure of Deposits and Loans of Commercial Banks

End of period, KM million

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	3	4	5	6 = 3+4+5
1997	12	188.7	908.5	119.9	1,382.4	196.7	765.6	870.7	2,439.6
1998	12	194.3	890.4	171.6	1,662.5	206.9	983.3	773.1	2,920.8
1999	12	658.7	864.5	296.7	1,819.9	548.8	960.3	1,272.1	2,781.2
2000	12	903.9	782.3	267.5	1,953.7	993.3	765.8	1,257.9	3,017.0
2001	12	1,264.3	892.1	1,114.3	3,270.7	1,611.9	518.9	1,208.2	3,339.0
2002	12	1,758.5	1,727.4	238.4	3,724.3	2,774.9	697.8	808.4	4,281.1
2003	12	2,274.2	1,829.4	262.4	4,366.0	3,685.4	714.6	721.4	5,121.5
2004	12	2,897.2	2,265.4	415.8	5,578.4	5,014.7	535.2	377.2	5,927.1
2005	12	3,623.4	2,744.7	508.1	6,876.3	6,344.9	773.2	426.0	7,544.2
2006	12	4,886.2	3,315.8	561.3	8,763.2	8,192.6	493.2	513.3	9,199.2
2007	12	6,215.6	5,292.2	579.4	12,087.2	10,646.4	526.3	678.6	11,851.4
2008	12	5,854.7	5,449.9	570.5	11,875.1	13,062.0	679.8	767.6	14,509.5
2009	12	6,121.6	5,466.8	503.8	12,092.1	12,615.7	732.4	701.9	14,050.1
2010	12	6,471.3	5,518.4	540.4	12,530.0	13,499.9	325.3	718.2	14,543.4
2011	12	6,949.7	5,448.9	594.5	12,993.0	14,582.9	355.5	372.7	15,311.1
2012	12	7,141.4	5,579.1	606.0	13,326.5	15,290.0	293.8	357.9	15,941.7
2012	10	7,063.6	5,535.4	613.7	13,212.6	15,272.7	300.3	368.3	15,941.3
	11	7,009.6	5,560.4	609.4	13,179.3	15,282.5	300.4	365.6	15,948.6
	12	7,141.4	5,579.1	606.0	13,326.5	15,290.0	293.8	357.9	15,941.7
2013	1	7,104.9	5,579.9	608.0	13,292.8	15,218.0	299.3	346.4	15,863.8
	2	7,105.5	5,566.3	601.0	13,272.8	15,264.8	289.3	357.0	15,911.2
	3	7,241.9	5,614.6	616.3	13,472.8	15,362.1	288.0	363.6	16,013.6
	4	7,217.9	5,638.0	584.4	13,440.2	15,471.7	289.8	353.4	16,114.9
	5	7,312.9	5,636.0	585.1	13,534.0	15,522.3	287.6	355.7	16,165.6
	6	7,199.1	5,662.9	612.6	13,474.5	15,502.6	283.0	353.2	16,138.7
	7	7,372.7	5,663.9	585.0	13,621.7	15,499.2	283.1	346.9	16,129.2
	8	7,573.1	5,702.3	585.8	13,861.2	15,523.1	292.3	346.5	16,161.9
	9	7,637.1	5,706.7	585.9	13,929.7	15,570.6	298.5	339.6	16,208.7
	10	7,680.5	5,803.0	575.2	14,058.7	15,581.7	317.0	333.9	16,232.5
	11	7,636.2	5,835.6	580.8	14,052.6	15,653.9	313.5	336.1	16,303.4

Monetary data are updated based on the new Methodology from January 2006.

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

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

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

T10: Structure of Transferable Deposits with Commercial Banks by Sector

End of Period, KM Million

Year	Month	DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS											Total
		Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
1997	12	0.0	91.2	17.3	15.1	8.9	11.0	204.8	221.8	63.8	136.1	14.0	784.1
1998	12	0.5	73.7	19.2	11.2	4.4	15.2	235.6	299.1	70.8	240.6	13.4	983.8
1999	12	8.8	48.8	54.4	14.6	19.6	44.4	285.9	298.6	101.4	158.9	72.3	1,107.7
2000	12	12.5	68.8	50.2	29.9	25.1	35.7	334.0	394.1	107.3	236.9	91.2	1,385.8
2001	12	17.7	99.1	86.3	35.6	60.4	55.1	333.4	569.9	88.7	697.2	18.2	2,061.5
2002	12	57.4	149.0	62.0	58.2	50.8	72.3	397.1	544.5	105.9	789.6	7.2	2,293.8
2003	12	47.8	177.4	95.3	63.7	72.2	85.7	501.6	506.6	104.5	892.5	6.4	2,553.8
2004	12	16.4	254.3	163.9	90.6	104.6	86.3	486.9	656.8	118.4	1,134.9	8.6	3,121.7
2005	12	36.6	314.2	231.4	118.7	82.2	113.0	557.9	919.1	108.6	1,385.4	9.1	3,876.1
2006	12	44.2	393.7	351.8	169.8	124.3	155.2	698.3	1,067.2	137.3	853.3	10.1	4,005.1
2007	12	45.7	544.5	381.0	242.0	147.5	186.2	741.0	1,321.0	176.2	1,311.7	9.6	5,106.5
2008	12	52.3	255.2	271.7	204.0	108.2	137.5	782.5	1,328.9	161.3	1,558.8	44.7	4,905.1
2009	12	41.4	416.0	352.7	187.9	148.6	146.5	852.9	1,280.0	173.1	1,601.4	14.5	5,215.1
2010	12	58.8	458.1	291.0	194.6	149.7	144.2	724.5	1,444.3	172.4	1,904.0	16.1	5,557.7
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	517.6	1,443.4	186.5	2,015.3	17.0	5,306.9
2012	10	82.2	269.6	251.0	210.3	101.2	161.3	596.3	1,399.6	200.5	1,986.5	49.9	5,308.4
	11	93.8	306.2	239.1	201.6	105.0	164.9	538.3	1,361.1	189.9	1,980.5	24.9	5,205.3
	12	94.0	339.2	231.1	195.2	105.9	161.5	517.6	1,443.4	186.5	2,015.3	17.0	5,306.9
2013	1	70.8	290.1	244.0	208.4	91.9	173.9	583.7	1,374.7	198.9	2,003.5	16.1	5,256.1
	2	71.9	305.9	216.0	179.8	89.7	180.6	613.1	1,327.6	192.4	2,057.7	13.7	5,248.3
	3	72.6	301.5	208.3	178.6	79.1	203.4	645.9	1,372.9	188.9	2,073.5	17.0	5,341.8
	4	81.0	238.3	200.9	167.5	78.1	155.9	676.2	1,364.6	186.3	2,104.8	14.1	5,267.5
	5	72.5	281.8	216.8	174.1	89.8	173.6	681.9	1,373.3	189.2	2,095.6	16.2	5,364.7
	6	69.9	272.2	205.5	172.0	70.7	169.4	672.0	1,431.6	194.8	2,098.8	16.3	5,373.2
	7	70.9	353.5	202.2	186.7	71.9	170.9	664.8	1,505.7	202.3	2,104.6	16.5	5,550.0
	8	71.8	300.6	223.3	194.9	84.0	199.7	692.4	1,591.0	205.0	2,106.1	15.8	5,684.5
	9	75.7	293.0	221.1	182.3	60.3	186.4	696.6	1,595.3	198.8	2,147.6	15.7	5,672.8
	10	75.0	338.3	224.7	178.0	64.8	180.4	693.0	1,598.1	199.2	2,139.2	13.5	5,704.4
	11	91.7	295.7	226.0	178.0	61.0	181.0	679.4	1,567.5	191.0	2,167.3	17.1	5,655.7

Monetary data are updated based on the new Methodology from January 2006.

Notes:

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

T11: Structure of Other Deposits with Commercial Banks by Sector

End of period, KM million

Year	Month	DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS											Total
		Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of Other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Nonfinancial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
1997	12	0.0	225.5	24.7	5.9	5.8	17.6	40.6	128.3	10.7	137.3	1.9	598.3
1998	12	0.5	203.3	3.9	7.1	6.3	22.1	38.1	178.1	12.4	206.3	0.6	678.7
1999	12	0.4	112.1	10.8	1.6	2.8	19.1	43.5	255.6	18.8	245.9	1.7	712.1
2000	12	5.3	56.5	18.0	4.4	7.6	29.7	42.8	86.8	25.8	285.5	5.6	568.0
2001	12	10.6	150.2	33.5	4.2	8.5	36.9	60.0	120.7	18.4	750.1	16.2	1,209.3
2002	12	23.3	160.6	41.2	12.6	4.2	87.8	59.1	182.9	21.7	831.7	5.3	1,430.5
2003	12	29.1	218.8	54.5	22.2	3.1	103.0	127.3	195.0	19.9	1,033.4	6.0	1,812.3
2004	12	20.0	128.6	66.3	28.4	2.6	126.2	355.9	336.1	28.3	1,354.2	10.0	2,456.7
2005	12	8.2	174.4	58.5	18.9	19.7	190.3	339.1	341.4	41.0	1,801.9	6.7	3,000.1
2006	12	22.7	222.3	35.6	33.0	42.4	168.3	405.0	516.0	50.9	3,246.9	15.1	4,758.1
2007	12	11.8	1,457.4	56.4	47.4	124.0	217.5	537.8	595.4	59.8	3,854.2	18.9	6,980.7
2008	12	16.0	1,211.7	21.3	50.1	101.5	334.0	758.5	743.7	78.1	3,647.0	8.2	6,970.0
2009	12	4.7	725.3	20.9	48.8	61.7	478.8	753.5	606.0	100.5	4,062.0	14.8	6,877.0
2010	12	22.5	383.2	16.8	41.2	49.2	438.8	825.0	504.5	91.2	4,580.4	19.6	6,972.4
2011	12	62.8	237.8	24.0	30.0	41.7	567.5	817.1	471.5	79.1	5,134.1	9.2	7,474.9
2012	12	31.7	242.0	21.4	27.6	31.0	598.3	779.7	537.8	87.1	5,639.9	23.0	8,019.6
2012	10	55.0	238.2	22.6	34.3	35.0	593.2	829.0	502.7	84.3	5,499.9	10.1	7,904.2
	11	27.7	235.9	21.6	33.7	38.2	611.4	825.9	533.4	88.1	5,545.9	12.4	7,974.1
	12	31.7	242.0	21.4	27.6	31.0	598.3	779.7	537.8	87.1	5,639.9	23.0	8,019.6
2013	1	59.4	238.6	21.0	23.0	33.1	598.8	742.3	540.0	86.3	5,683.0	11.3	8,036.7
	2	61.6	215.4	21.1	21.5	36.3	600.2	725.7	507.3	82.4	5,742.0	10.9	8,024.4
	3	63.1	211.3	22.1	25.2	33.8	610.3	742.4	514.4	85.9	5,810.1	12.4	8,130.9
	4	63.0	218.1	22.1	36.8	37.4	604.6	751.9	519.4	87.2	5,819.8	12.4	8,172.7
	5	63.5	183.7	22.2	36.5	34.2	612.2	776.1	508.1	85.7	5,834.8	12.5	8,169.3
	6	62.6	180.7	21.6	32.5	38.6	618.7	711.3	506.4	84.0	5,832.4	12.6	8,101.3
	7	62.7	167.9	21.6	32.6	39.1	612.5	692.1	481.0	89.1	5,860.0	13.0	8,071.6
	8	63.1	179.5	20.3	32.0	41.5	619.0	697.2	512.2	89.5	5,909.1	13.2	8,176.7
	9	62.7	182.8	21.1	36.8	42.3	608.3	711.5	540.1	92.0	5,946.7	12.8	8,256.9
	10	63.0	183.5	20.8	37.5	43.0	623.0	722.9	547.5	94.4	6,005.0	13.8	8,354.3
	11	62.4	184.7	20.8	36.7	37.6	622.2	716.3	559.5	96.1	6,044.2	16.5	8,396.9

Monetary data are updated based on the new Methodology from January 2006.

Notes:

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

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

End of period, KM million

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS											Total
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
1997	12	0.0	129.0	3.0	1.4	0.3	2.7	202.1	516.6	3.4	66.9	31.0	956.7
1998	12	0.0	104.5	4.5	2.6	1.5	0.4	199.8	535.9	6.2	42.7	130.2	1,028.2
1999	12	0.1	20.0	8.4	2.5	5.7	1.1	189.2	548.6	2.6	61.6	12.4	852.3
2000	12	0.7	23.9	1.9	7.2	0.2	3.2	246.6	469.5	33.4	88.3	3.6	878.3
2001	12	0.0	7.5	13.3	8.8	3.4	11.6	215.2	544.5	22.5	84.1	2.5	913.3
2002	12	8.6	23.3	13.7	9.5	5.5	15.3	210.5	655.9	13.2	135.1	7.2	1,097.8
2003	12	0.6	23.5	4.8	16.7	0.0	24.8	158.9	815.2	7.4	154.0	27.6	1,233.5
2004	12	0.0	20.9	2.5	22.2	0.0	31.4	160.6	1,056.0	5.2	270.1	7.2	1,576.2
2005	12	0.0	18.6	3.7	27.8	0.0	41.4	116.8	1,213.8	6.1	396.4	12.5	1,837.0
2006	12	0.1	6.8	2.2	1.4	0.1	30.1	88.8	1,453.4	11.8	466.6	7.5	2,068.8
2007	12	0.0	6.9	2.3	0.3	0.0	53.5	84.6	1,819.0	17.0	564.5	4.6	2,552.7
2008	12	0.0	6.6	2.3	10.4	0.1	69.8	87.4	2,579.8	32.8	645.7	4.2	3,439.0
2009	12	0.0	9.3	2.2	31.7	33.5	33.4	90.9	2,459.8	10.6	716.4	12.0	3,399.7
2010	12	0.0	6.7	2.3	21.9	40.6	28.1	80.3	2,624.0	13.5	801.9	7.1	3,626.5
2011	12	0.0	12.5	1.4	21.5	26.0	37.4	81.5	2,935.2	5.9	858.4	4.2	3,984.0
2012	12	0.0	3.2	0.7	22.2	9.9	41.1	85.0	3,188.4	6.7	919.5	6.3	4,283.0
2012	10	0.1	3.7	0.4	23.6	6.1	38.0	89.9	3,127.1	6.5	912.1	5.9	4,213.3
	11	0.0	4.6	0.7	23.0	6.0	41.1	85.7	3,167.8	6.8	904.3	5.9	4,245.9
	12	0.0	3.2	0.7	22.2	9.9	41.1	85.0	3,188.4	6.7	919.5	6.3	4,283.0
2013	1	0.0	3.0	0.8	21.7	9.8	35.7	90.5	3,158.7	5.3	910.6	5.6	4,241.7
	2	0.0	2.9	0.9	21.5	17.5	36.8	78.6	3,202.8	4.7	904.5	5.8	4,276.1
	3	0.0	3.5	3.6	24.0	17.7	49.3	88.7	3,190.6	8.7	918.6	6.3	4,311.1
	4	0.0	3.2	4.4	24.8	17.5	48.8	102.6	3,218.8	4.8	911.2	13.4	4,349.7
	5	0.0	3.1	6.2	25.1	15.7	53.0	108.6	3,239.2	4.4	921.3	14.4	4,390.9
	6	0.0	3.4	7.8	25.2	21.3	53.8	105.4	3,166.3	4.8	923.8	12.7	4,324.5
	7	0.0	3.5	3.9	25.1	18.8	42.7	103.3	3,106.7	5.2	924.4	14.5	4,248.0
	8	0.0	3.7	6.5	28.6	37.6	28.6	97.0	3,089.2	4.8	928.0	12.6	4,236.8
	9	0.0	3.7	7.2	28.4	40.7	27.2	97.0	3,109.1	5.4	939.1	13.2	4,270.9
	10	0.0	3.8	4.0	27.0	40.6	24.1	97.7	3,106.2	5.2	942.1	13.0	4,263.6
	11	0.0	6.5	7.5	27.2	41.1	26.9	97.2	3,152.9	5.1	944.3	14.7	4,323.5

Monetary data are updated based on the new Methodology from January 2006.

Notes:

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

Claims on BH Institutions have been reclassified since April 2010.

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

End of period, KM million

Year	Month	LOANS TO DOMESTIC INSTITUTIONAL SECTORS											Total
		Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to Other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
1997	12	-	-	-	-	-	5.6	897.0	518.1	3.4	54.0	4.8	1,482.9
1998	12	-	-	-	-	-	5.0	900.2	778.4	0.7	204.8	3.3	1,892.6
1999	12	-	-	-	-	-	5.2	814.0	900.8	2.1	206.4	0.4	1,928.9
2000	12	-	-	-	-	-	7.8	1,426.5	405.4	3.1	295.9	0.0	2,138.6
2001	12	-	-	-	-	-	8.4	1,215.6	598.3	5.7	597.8	0.0	2,425.7
2002	12	-	-	-	-	-	12.4	1,044.2	786.3	4.5	1,321.2	14.6	3,183.3
2003	12	-	-	-	-	-	15.4	1,007.8	1,044.3	3.9	1,812.4	4.2	3,888.0
2004	12	-	-	-	-	-	28.7	531.1	1,422.2	6.8	2,357.5	4.7	4,350.9
2005	12	-	-	-	-	-	26.5	578.3	2,030.2	10.8	3,057.0	4.4	5,707.1
2006	12	0.0	0.4	1.3	56.2	0.6	31.8	542.5	2,592.7	10.3	3,893.0	1.5	7,130.4
2007	12	0.7	8.8	1.1	92.3	15.5	77.9	539.6	3,439.2	18.5	5,104.4	0.9	9,298.7
2008	12	1.7	95.6	0.9	132.5	13.5	73.9	539.1	4,142.2	19.5	6,051.1	0.5	11,070.5
2009	12	1.4	89.2	2.1	155.5	19.7	43.6	542.9	4,186.9	17.4	5,590.8	0.9	10,650.4
2010	12	0.1	105.8	40.2	201.6	26.5	27.0	657.4	4,309.5	17.4	5,522.3	9.1	10,916.9
2011	12	0.0	233.2	42.8	251.1	38.8	25.4	682.5	4,186.7	12.7	5,846.4	7.5	11,327.1
2012	12	0.0	404.3	68.7	289.5	28.4	19.3	700.4	4,248.8	16.3	5,875.2	7.9	11,658.7
2012	10	0.0	410.3	68.2	288.7	30.1	19.8	699.5	4,284.7	16.9	5,901.7	7.9	11,727.9
	11	0.0	412.3	69.7	288.8	29.3	19.1	696.9	4,266.3	16.6	5,895.9	7.8	11,702.7
	12	0.0	404.3	68.7	289.5	28.4	19.3	700.4	4,248.8	16.3	5,875.2	7.9	11,658.7
2013	1	0.0	406.7	78.7	286.7	27.5	19.0	696.1	4,244.0	15.5	5,840.1	7.7	11,622.1
	2	0.0	402.7	78.2	283.8	26.7	18.4	703.1	4,253.2	16.1	5,845.6	7.3	11,635.1
	3	0.0	402.8	78.9	279.2	25.8	18.7	743.2	4,262.2	15.8	5,868.9	6.9	11,702.6
	4	0.0	420.1	77.8	278.9	24.8	21.6	744.2	4,285.0	15.1	5,890.9	6.9	11,765.2
	5	0.0	417.5	76.5	276.5	23.9	20.8	742.3	4,282.1	15.0	5,913.2	6.8	11,774.7
	6	0.0	412.8	74.9	278.5	23.1	22.3	738.1	4,291.1	14.4	5,952.5	6.7	11,814.2
	7	0.0	409.6	72.0	279.0	22.2	23.9	731.8	4,325.1	13.8	5,997.4	6.6	11,881.2
	8	0.0	412.0	71.0	291.3	21.3	25.3	734.0	4,333.2	13.7	6,017.1	6.4	11,925.1
	9	0.0	410.2	67.5	291.9	20.5	24.5	723.5	4,328.2	15.2	6,050.2	6.1	11,937.8
	10	0.0	407.6	65.7	302.8	19.4	23.9	717.7	4,333.3	16.5	6,076.4	5.6	11,968.9
	11	0.0	405.4	66.0	302.4	18.5	24.5	714.9	4,330.1	16.3	6,096.4	5.5	11,979.9

Monetary data are updated based on the new Methodology from January 2006.

Notes:

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

T14a: Interest Rates on Loans to Households

In percents, at the annual level

Year	Period	Households																	
		Loans in KM				Loans in KM Indexed to Foreign Currency											Revolving Loans, Overdrafts and Credit Cards (Loan Facility)		
		For Consumption		For Other Purposes		For Consumption			For Housing Needs				For Other Purposes				Loans in KM		Loans in KM Indexed to Foreign Currency
		Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
2012	1	8.749	8.196	8.396	9.826	8.072	9.699	9.798	6.783	7.315	7.381	6.601	9.183	10.277	8.774	12.075	10.816	13.746	
	2	9.143	8.586	8.539	9.312	8.121	9.714	9.605	6.849	7.831	7.151	7.832	9.051	9.855	9.516	12.096	10.821	13.737	
	3	8.527	8.254	8.650	8.673	8.309	9.457	8.962	6.781	7.947	7.412	7.169	9.005	9.605	8.366	12.259	10.977	13.984	
	4	7.905	7.777	8.423	8.535	8.499	8.879	8.240	6.764	8.599	7.774	7.149	8.850	9.370	8.695	12.125	10.734	13.926	
	5	8.314	7.763	8.291	8.530	8.429	8.759	8.186	6.545	8.087	7.754	7.262	8.807	9.382	8.530	12.063	12.769	12.237	
	6	8.481	7.930	7.800	7.924	8.420	8.601	7.901	6.848	8.162	8.171	7.727	8.861	9.937	8.367	13.071	12.867	13.944	
	7	8.103	7.363	8.761	7.510	8.751	8.453	7.823	7.000	7.939	7.171	6.695	9.267	8.311	8.157	13.041	12.613	13.864	
	8	8.053	7.705	8.358	8.601	8.223	8.758	8.012	6.644	7.727	7.000	6.630	8.970	8.244	8.225	13.062	13.732	13.957	
	9	8.213	8.119	8.349	7.404	8.171	8.867	8.003	6.577	7.338	7.356	6.919	9.080	8.743	8.705	13.516	13.841	13.971	
	10	8.025	7.743	8.510	7.687	8.219	8.193	8.105	6.776	7.332	7.663	7.136	9.050	9.133	8.254	12.981	13.626	13.909	
	11	8.009	7.585	8.282	8.414	8.139	8.356	8.015	7.079	8.184	7.607	7.058	8.973	9.359	7.874	13.121	13.587	13.902	
	12	8.269	7.225	8.699	7.996	8.226	8.326	7.983	6.626	8.070	7.210	6.990	9.146	9.278	8.306	13.123	13.825	13.742	
2013	1	8.146	7.353	8.886	7.627	8.001	8.175	7.978	6.594	7.858	7.612	7.018	9.053	9.232	8.271	13.111	13.763	13.882	
	2	8.180	7.191	8.979	7.662	8.236	8.432	7.660	6.752	7.652	7.386	6.788	9.063	9.441	8.309	13.158	15.109	13.880	
	3	8.037	7.251	8.795	8.321	8.218	8.153	...	6.678	7.786	7.173	6.763	8.617	8.505	8.294	13.090	15.172	13.878	
	4	8.093	7.516	8.376	8.453	8.563	8.166	8.288	6.530	7.555	7.784	6.279	8.819	8.652	8.131	13.120	15.159	13.869	
	5	7.630	7.292	7.987	8.127	8.372	8.582	8.774	6.518	7.207	7.167	5.964	8.783	8.600	8.393	12.602	14.559	13.831	
	6	7.683	7.478	7.868	8.541	8.262	8.914	...	6.511	7.030	7.434	6.353	9.055	8.670	8.647	12.576	14.543	13.830	
	7	8.393	7.720	8.303	7.967	8.073	8.517	8.723	6.599	7.332	7.238	5.997	9.201	8.627	9.086	12.579	14.683	13.857	
	8	7.612	7.704	8.274	8.249	7.814	8.918	9.127	6.335	7.515	...	6.922	9.219	8.388	8.780	12.584	14.596	13.917	
	9	7.575	7.267	7.952	7.493	7.811	8.431	...	6.560	7.370	6.893	6.584	9.194	8.371	9.019	12.553	14.617	13.928	
	10	7.715	7.100	7.773	7.007	7.800	8.767	9.443	6.237	6.859	6.720	5.928	9.153	8.362	8.664	12.530	14.620	13.303	
	11	7.993	6.708	7.592	6.902	7.687	8.634	8.713	6.453	6.720	6.764	6.459	8.961	8.216	8.562	12.471	14.617	13.948	

Notes:

Data for January - June 2013 are revised.

Interest rates in table for revolving loans and credit cards refer to existing business.

IRF - initial rate fixation

... insufficient data to be published

The interest rates on the revolving loans and credit cards, include 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 for credit cards and overdrafts for households.

T14b: Interest Rates on Loans to Non-financial Companies

In percents, at the annual level

Year	Period	Non-financial Companies													Revolving Loans and Overdrafts	
		Loans in KM				Loans in KM Indexed to Foreign Currency										
		Up to an Amount of EUR 0.25 Million		Over EUR 0.25 Million up to EUR 1	Over EUR 1 Million	Up to an Amount of EUR 0.25 Million			Over EUR 0.25 Million up to EUR 1 Million		Over EUR 1 Million					
		Floating Interest Rate and up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rate and up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rate and up to 1 Year IRF				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
2012	1	8.147	9.133	7.113	7.642	8.967	7.409	7.103	8.070	8.088	...	6.882	6.370	7.155		
	2	7.860	8.247	6.635	6.609	9.133	9.152	8.288	6.385	...	...	8.188	6.382	7.088
	3	8.330	8.842	6.511	7.896	8.443	8.468	8.321	7.519	7.047	...	5.494	6.485	7.050		
	4	8.149	8.659	6.631	6.898	8.044	8.784	7.291	7.071	6.920	...	7.099	6.324	7.031		
	5	8.704	9.027	6.684	7.087	9.439	9.040	8.283	6.592	...	...	6.297	6.480	7.114
	6	8.626	8.495	7.084	6.405	8.898	8.357	8.084	7.382	8.509	7.545	6.888	6.441	6.964		
	7	8.661	8.295	7.138	6.720	8.604	8.370	8.252	7.112	...	7.156	6.482	6.521	6.963		
	8	8.470	8.096	6.807	6.335	7.878	8.475	7.836	7.361	7.726	7.903	6.976	6.717	6.686		
	9	8.320	7.834	6.820	6.730	8.888	8.600	7.513	7.186	7.661	6.739	7.810	6.950	6.665		
	10	8.290	8.254	6.418	6.462	8.572	7.710	7.627	6.959	7.357	7.257	7.123	6.601	6.661		
	11	8.243	7.994	7.057	6.872	8.015	8.624	7.603	7.486	7.530	7.447	7.423	6.718	6.675		
	12	8.245	8.005	6.691	6.670	7.689	8.727	7.765	7.998	6.414	7.914	7.000	7.029	6.509		
2013	1	7.995	8.480	6.604	6.312	7.686	8.375	7.201	7.462	6.928	7.686	6.907	7.017	6.573		
	2	8.096	8.382	6.563	6.282	7.953	8.549	7.696	7.392	7.354	7.122	7.358	6.995	6.471		
	3	8.080	8.133	6.806	6.374	7.983	8.738	7.629	7.392	7.368	7.314	6.493	7.044	6.535		
	4	8.045	8.179	6.915	6.165	7.865	8.563	8.223	7.030	6.924	...	6.937	7.129	6.535		
	5	8.127	8.633	6.412	5.519	7.948	8.419	8.314	6.932	7.407	7.809	6.985	6.985	6.515		
	6	8.012	8.280	6.490	6.262	7.848	8.528	7.552	7.082	...	...	6.800	7.066	6.497
	7	7.733	7.892	6.429	5.815	7.906	8.936	8.424	6.447	7.971	5.328	5.668	7.093	6.532		
	8	7.989	7.369	6.564	6.496	8.059	8.978	8.054	6.661	...	...	6.182	7.147	6.534
	9	8.030	7.887	6.948	6.653	7.666	8.950	8.479	7.097	7.431	6.836	5.879	6.996	6.508		
	10	7.857	7.248	6.882	6.308	7.873	8.712	8.096	7.060	7.547	7.762	5.890	6.917	6.701		
	11	7.861	7.182	6.221	6.997	7.778	8.624	7.958	6.790	7.185	#VALUE!	#VALUE!	6.970	6.526		

Notes:

Data for January - June 2013 are revised.

Interest rates in table for revolving loans and credit cards refer to existing business.

IRF – initial rate fixation

... insufficient data to be published

The interest rates on the revolving loans and credit cards, include 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.

T14c: Interest Rates on Deposits of Households and Non-financial Companies

In percents, at the annual level

Year	Period	Households										Non-financial Companies								
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR			Deposits in Foreign Currency			Deposits in KM and Indexed to Foreign Currency				Deposits in EUR			Deposits in Foreign Currency	
		With Agreed Maturity			Sight Deposits	With Agreed Maturity			Sight Deposits	With Agreed Maturity	Sight Deposits	With Agreed Maturity			Sight Deposits	With Agreed Maturity			Sight Deposits	Sight Deposits
		Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity		Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity				Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity		Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
2012	1	2.268	3.548	3.781	0.183	2.410	3.384	5.151	0.412	1.508	0.122	2.561	4.094	3.131	0.227	0.670	3.257	...	0.134	0.114
	2	2.257	3.594	3.841	0.202	2.205	3.554	4.981	0.554	2.090	0.145	2.836	3.959	5.611	0.221	3.551	4.425	...	0.165	0.108
	3	2.204	3.562	3.543	0.203	2.435	3.661	4.535	0.632	1.178	0.161	2.708	4.308	2.324	0.223	0.947	4.279	...	0.150	0.131
	4	2.272	3.765	3.622	0.176	3.019	3.973	3.858	0.488	2.156	0.114	2.514	4.136	3.135	0.230	2.340	4.429	...	0.157	0.209
	5	2.262	3.597	4.138	0.161	2.720	3.829	4.144	0.559	1.504	0.099	3.032	4.453	4.065	0.231	1.996	4.643	...	0.148	0.118
	6	2.147	3.552	3.925	0.157	2.439	3.797	4.162	0.363	1.689	0.097	2.813	4.819	3.269	0.212	2.114	4.699	5.015	0.201	0.197
	7	2.510	3.661	4.426	0.155	2.586	3.824	4.526	0.303	1.602	0.094	2.736	4.945	4.263	0.203	2.145	5.268	4.905	0.167	0.125
	8	2.296	3.533	3.879	0.134	2.570	3.730	4.028	0.249	2.140	0.076	2.522	4.854	5.091	0.214	2.068	5.162	4.889	0.300	0.134
	9	2.374	3.599	3.269	0.167	2.498	3.672	4.078	0.398	1.848	0.095	2.696	4.965	4.913	0.200	1.578	5.032	3.549	0.249	0.094
	10	2.234	3.496	3.557	0.159	2.531	3.688	4.075	0.393	2.084	0.096	2.474	4.453	5.176	0.215	1.307	4.465	4.046	0.246	0.127
	11	2.350	3.212	3.705	0.163	2.221	3.439	4.020	0.352	2.142	0.092	2.876	4.438	3.302	0.209	2.007	4.934	...	0.138	0.138
	12	2.079	3.205	4.441	0.140	2.384	3.343	4.022	0.342	1.953	0.092	3.467	4.868	4.159	0.176	1.456	4.026	...	0.136	0.098
2013	1	2.169	3.209	4.035	0.139	2.228	3.354	3.887	0.349	1.707	0.090	3.757	4.788	4.448	0.192	1.908	4.127	5.331	0.132	0.158
	2	2.120	3.484	3.835	0.135	2.200	3.452	4.188	0.342	1.653	0.089	3.334	4.930	4.581	0.190	2.114	4.102	4.806	0.128	0.159
	3	1.957	3.182	3.796	0.134	2.243	3.279	4.158	0.345	1.465	0.090	2.228	4.076	4.809	0.209	2.424	3.829	...	0.152	0.240
	4	1.959	3.459	3.584	0.133	2.239	3.268	3.784	0.318	1.793	0.090	2.119	4.569	4.158	0.206	1.746	4.563	...	0.139	0.184
	5	2.117	3.157	3.541	0.157	2.253	3.338	3.915	0.305	2.054	0.082	2.152	4.347	4.740	0.220	1.635	4.080	...	0.209	0.199
	6	2.244	3.282	3.675	0.138	2.281	3.438	4.203	0.264	2.875	0.087	2.469	4.452	3.857	0.216	1.471	4.431	...	0.210	0.110
	7	2.116	3.301	3.712	0.125	2.238	3.212	4.071	0.262	1.195	0.081	2.307	4.150	4.054	0.210	2.173	...	...	0.229	0.161
	8	2.228	3.399	3.639	0.119	2.312	3.355	4.094	0.254	1.350	0.088	2.390	4.091	4.068	0.230	1.178	4.045	3.995	0.150	0.158
	9	2.116	3.320	3.614	0.116	2.293	3.282	4.199	0.246	1.707	0.076	2.307	4.132	4.279	0.231	2.235	3.685	4.123	0.152	0.171
	10	2.186	3.324	3.483	0.117	2.248	3.328	4.010	0.245	1.400	0.075	2.323	4.035	4.528	0.249	2.050	4.082	...	0.151	0.156
	11	1.959	3.244	3.587	0.116	2.115	3.337	4.111	0.242	1.348	0.075	2.011	4.373	3.630	0.237	1.314	2.892	...	0.146	0.122

Notes:

Interest rates on sight deposits refer to the existing business.

Interest rates on deposits with agreed maturity refer to new business.

... insufficient data to be published

Foreign currency deposits include all foreign currencies except for EUR

T15: Average Required Reserves

KM thousand

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Total Funds for Reserve Maintenance*	Balance
1	2	3	4	5	6	7=6-4
1998		131,976	13,198	38,350	42,028	28,830
1999		288,950	28,895	107,506	115,974	87,079
2000		709,104	70,910	232,435	260,143	189,233
2001		979,952	97,995	242,144	340,140	242,144
2002		1,510,313	151,031	317,169	460,097	309,065
2003**						
2004		6,596,857	406,560	1,061,712	1,061,712	655,151
2005		8,456,603	885,528	1,516,182	1,516,182	630,653
2006		10,905,879	1,635,882	2,372,908	2,372,908	737,026
2007		14,328,455	2,149,268	3,309,562	3,309,562	1,160,294
2008		17,320,130	2,961,865	3,630,571	3,630,571	668,706
2009		16,194,265	1,754,398	3,010,417	3,010,417	1,256,019
2010		15,617,849	1,624,905	3,154,793	3,154,793	1,529,888
2011		15,227,393	1,323,886	2,959,315	2,959,315	1,635,429
2012		14,755,574	1,257,850	2,711,013	2,711,013	1,453,163
2012	10	14,846,278	1,264,396	2,795,796	2,795,796	1,531,400
	11	14,899,734	1,268,952	2,837,459	2,837,459	1,568,507
	12	14,857,080	1,263,277	2,851,853	2,851,853	1,588,577
2013	1	14,913,292	1,267,635	2,998,689	2,998,689	1,731,054
	2	14,908,213	1,267,517	2,985,255	2,985,255	1,717,738
	3	14,893,699	1,264,930	2,943,484	2,943,484	1,678,555
	4	15,003,840	1,274,477	2,893,789	2,893,789	1,619,312
	5	15,083,600	1,283,054	2,988,170	2,988,170	1,705,117
	6	15,061,603	1,282,163	2,940,881	2,940,881	1,658,717
	7	15,062,897	1,283,394	3,040,510	3,040,510	1,757,116
	8	15,159,670	1,292,755	3,199,233	3,199,233	1,906,479
	9	15,343,843	1,308,637	3,319,304	3,319,304	2,010,667
	10	15,390,362	1,311,856	3,279,492	3,279,492	1,967,636
	11	15,545,300	1,325,137	3,370,832	3,370,832	2,045,694

Notes:

From January 1, 2008, the required reserve rate was increased from 15% to 18%.

From October 11, 2008, the required reserve rate was decreased from 18% to 14%.

From January 1, 2009, the required reserve rate was 14% on deposits and borrowed funds with agreed maturity up to one year and 10% on deposits and borrowed funds with agreed maturity over one year.

From May 1, 2009, the required reserve rate was 7% on deposits and borrowed funds with agreed maturity over one year.

From April 1, 2009, the remuneration rate is calculated as it follows:

- On the amount of required reserves at the rate of 0,5%,

- On the amount of excess reserves at the rate calculated on the basis of the average of interest rates, earned by the Central Bank on the market in the same period, on deposits invested up to a month.

From July 1, 2010, the remuneration rate on the amount of required reserves was changed and calculated on the basis of the average of interest rates, earned by the Central Bank on overnight deposits in the same period, while remuneration rate on the amount of excess reserves was not changed.

From February 1, 2011, the required reserve rate on deposits and borrowed funds with agreed maturity up to one year was decreased from 14% to 10%, while the required reserve rate on deposits and borrowed funds with agreed maturity over one year was not changed.

From August 1, 2011, the remuneration rate is calculated on the basis of the weighted average interest rate earned by the Central Bank of BH on the market 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.

*By 2003, funds in banks' vaults were included in the total funds for reserve maintenance.

**Data on the average reserve requirement for 2003 is not applicable because of change in calculation of required reserves from June 1, 2003.

T16: Required Reserves by Maintenance Periods

KM thousand

Month	Maintenance Period	Base for Calculation of Reserve Requirement*			Average Required Reserves	Average Reserve Account Balances	Difference	Calculated Remuneration	Penalties
		In KM	In Other Currencies	Total					
1	2	3	4	5=(3+4)	6=(5*DR)	7	8=(7-6)	9	10
10.'12	28	7,058,088	7,811,940	14,870,028	1,265,545	2,783,302	1,517,757	4.3	0.0
	29	7,061,047	7,747,306	14,808,354	1,261,362	2,776,909	1,515,547	4.3	238.9
	30	7,067,474	7,792,978	14,860,452	1,266,281	2,827,177	1,560,895	3.9	0.0
11	31	7,105,630	7,794,483	14,900,114	1,269,506	2,829,294	1,559,787	3.6	0.0
	32	7,077,742	7,834,314	14,912,055	1,270,109	2,846,155	1,576,046	3.6	0.0
	33	7,045,534	7,841,499	14,887,034	1,267,241	2,836,927	1,569,686	3.6	0.0
12	34	7,053,369	7,846,789	14,900,158	1,267,769	2,776,761	1,508,992	3.5	0.0
	35	7,037,762	7,817,270	14,855,031	1,263,003	2,801,266	1,538,264	7.5	0.0
	36	7,032,674	7,783,377	14,816,052	1,259,058	2,977,532	1,718,474	4.2	0.0
1.'13	1	7,158,665	7,794,488	14,953,154	1,271,879	2,983,784	1,711,905	3.8	0.0
	2	7,111,833	7,784,717	14,896,550	1,265,650	2,990,292	1,724,642	4.6	0.0
	3	7,128,736	7,761,437	14,890,173	1,265,376	3,021,990	1,756,614	10.8	0.0
2	4	7,110,546	7,782,120	14,892,666	1,266,214	2,995,014	1,728,800	11.4	0.0
	5	7,112,801	7,786,872	14,899,674	1,266,729	2,952,759	1,686,030	5.4	0.0
	6	7,136,218	7,796,082	14,932,300	1,269,608	3,007,993	1,738,385	4.4	0.0
3	7	7,136,529	7,780,821	14,917,350	1,267,175	2,999,050	1,731,875	5.5	0.0
	8	7,122,570	7,766,840	14,889,410	1,264,432	2,929,601	1,665,169	4.5	0.0
	9	7,105,640	7,768,696	14,874,336	1,263,182	2,901,801	1,638,619	10.4	0.0
4	10	7,198,292	7,799,010	14,997,302	1,273,718	2,909,612	1,635,894	5.8	0.0
	11	7,236,772	7,773,993	15,010,765	1,275,173	2,861,170	1,585,997	10.1	0.0
	12	7,225,790	7,777,664	15,003,454	1,274,539	2,910,585	1,636,045	13.9	0.0
5	13	7,266,063	7,771,295	15,037,358	1,277,605	2,972,347	1,694,741	13.4	0.0
	14	7,313,259	7,792,116	15,105,375	1,284,798	2,967,957	1,683,159	9.6	0.0
	15	7,321,130	7,786,937	15,108,068	1,286,757	3,024,208	1,737,451	12.7	0.0
6	16	7,314,699	7,775,148	15,089,846	1,284,826	2,996,800	1,711,974	7.6	0.0
	17	7,312,518	7,769,753	15,082,271	1,283,491	2,915,754	1,632,263	13.2	0.0
	18	7,261,227	7,751,465	15,012,692	1,278,172	2,910,088	1,631,916	79.6	0.0
7	19	7,257,296	7,782,975	15,040,271	1,280,852	3,007,175	1,726,323	34.9	0.0
	20	7,310,211	7,765,656	15,075,868	1,284,698	3,033,740	1,749,043	31.3	0.0
	21	7,338,095	7,734,459	15,072,554	1,284,633	3,080,614	1,795,981	36.0	0.0
8	22	7,329,513	7,744,722	15,074,235	1,284,977	3,137,545	1,852,567	29.4	0.0
	23	7,399,186	7,769,486	15,168,672	1,293,466	3,187,073	1,893,607	22.6	0.0
	24	7,484,856	7,751,248	15,236,104	1,299,821	3,273,083	1,973,262	28.2	0.0
9	25	7,530,674	7,771,545	15,302,219	1,305,417	3,342,143	2,036,726	25.3	0.0
	26	7,588,148	7,787,821	15,375,969	1,312,189	3,278,097	1,965,908	29.0	0.0
	27	7,555,768	7,797,574	15,353,341	1,308,306	3,337,672	2,029,367	44.2	0.0
10	28	7,583,045	7,769,701	15,352,746	1,308,867	3,289,039	1,980,172	25.8	0.0
	29	7,610,156	7,801,635	15,411,791	1,313,667	3,223,991	1,910,324	26.1	0.0
	30	7,608,971	7,797,578	15,406,549	1,313,034	3,325,448	2,012,413	41.7	0.0
11	31	7,648,215	7,847,179	15,495,394	1,320,511	3,391,739	2,071,228	34.4	0.0
	32	7,719,778	7,856,316	15,576,094	1,328,236	3,356,727	2,028,491	34.9	0.0
	33	7,697,031	7,867,382	15,564,413	1,326,666	3,364,030	2,037,365	50.3	0.0

Notes:*The base for calculation of required reserves includes deposits and borrowed funds in domestic and other currency expressed in KM. See Note for Table T15.

T17: Index of Industrial Production

Year	Month	Month / Previous Month of Current Year		Month / the Same Month of Previous Year		Month / Ø2010	Month / Average of Previous Year
		FBH	RS	FBH	RS	BH	BH
2006	12	...	...	106.7	128.5	...	...
2007	12	...	...	98.4	102.0	...	...
2008	12	...	...	109.4	199.6	...	...
2009	12	...	...	90.1	121.0	...	...
2010	12	...	...	112.7	114.1	...	...
2011	12	...	...	93.6	93.9	...	...
2012	12	...	...	99.6	98.5	...	...
2012	10	101.8	100.4	94.2	97.3	102.9	n/a
	11	98.9	98.6	97.2	94.5	101.6	n/a
	12	104.3	100.7	99.6	98.5	104.7	n/a
2013	1	93.6	82.8	103.3	97.5	95.1	96.3
	2	99.5	99.1	114.1	105.3	94.5	95.6
	3	111.1	110.9	111.3	96.6	104.8	105.9
	4	103.1	109.4	110.7	111.7	109.7	111.0
	5	97.3	95.4	107	103.5	106.4	107.6
	6	95.6	103.7	103.4	103.2	103.9	106.7
	7	97.3	110.3	100.1	122.3	105.7	106.7
	8	104.6	89.4	102.1	105.0	105.3	106.5
	9	102.4	99.2	108.1	95.8	106.2	107.4
	10	104.3	105.7	111	100.7	111.1	112.3
	11	98.7	102.0	111.0	104.4	110.7	111.9

Source: Agency for Statistics of BH, Federal Statistical Bureau of FBH and Republic Statistics Bureau of RS.

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

T18: Consumer Price Index for BH

Year	Month	Consumer Price Index CPI			Consumer Price Index with Temporary Reductions of Prices		
		Month/ Previous Month of Current Year	Month/ the Same Month of Previous Year	Period/ the Same Period of Previous Year	Month/ Previous Month of Current Year	Month/the Same Month of Previous Year	Period/ the Same Period of Previous Year
	
2005	12	...	...	...	...	...	...
2006	12	...	104.6	106.1	...	...	...
2007	12	...	104.9	101.5	...	104.9	101.5
2008	12	...	103.8	107.4	...	107.5	107.5
2009	12	...	100	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
2012	10	100.6	102.3	102.0	100.6	102.4	102.1
	11	99.9	101.9	102.1	99.9	101.9	102.1
	12	100.0	101.8	102.1	100.0	101.9	102.1
2013	1	100.3	101.3	101.3	100.3	101.5	101.5
	2	100.0	101.0	101.0	n/a	n/a	n/a
	3	100.1	100.6	100.8	n/a	n/a	n/a
	4	99.5	100.4	100.6	n/a	n/a	n/a
	5	99.9	100.4	100.5	n/a	n/a	n/a
	6	100.0	101.0	100.6	n/a	n/a	n/a
	7	99.1	100.8	100.6	n/a	n/a	n/a
	8	99.7	99.8	100.5	n/a	n/a	n/a
	9	100.0	99.5	100.3	n/a	n/a	n/a
	10	100.3	99.1	100.2	n/a	n/a	n/a
	11	99.9	99.1	100.0	n/a	n/a	n/a

Source: BH Agency for Statistics.

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

T19: Balance of Payments: Summary Table

KM million

Year	CURRENT AND CAPITAL ACCOUNTS						FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
	Current Account				Capital Account	Total		
	Goods	Services	Primary Income	Secondary Income				
2007	-8,935	2,318	723	3,901	415	-1,578	-1,682	-104
2008	-10,665	2,385	943	3,827	383	-3,127	-3,242	-115
2009	-7,786	1,901	955	3,341	350	-1,239	-1,161	78
2010	-7,629	2,158	413	3,529	389	-1,140	-976	164
2011	-8,346	2,095	215	3,502	355	-2,178	-2,060	118
2012	-8,445	2,125	239	3,592	299	-2,191	-1,885	306
2007 Q1	-1,755	540	151	803	84	-177	-312	-135
2007 Q2	-2,258	575	189	976	104	-415	-291	124
2007 Q3	-2,415	634	232	1,046	108	-395	-565	-171
2007 Q4	-2,507	569	152	1,077	119	-591	-514	77
2008 Q1	-2,356	560	253	815	94	-635	-655	-21
2008 Q2	-2,753	636	194	1,006	106	-810	-817	-6
2008 Q3	-2,888	610	285	1,014	91	-887	-816	71
2008 Q4	-2,668	578	211	992	92	-794	-954	-159
2009 Q1	-1,839	491	220	816	86	-226	-336	-111
2009 Q2	-2,029	452	267	831	90	-389	-550	-161
2009 Q3	-1,951	486	258	877	90	-239	-51	189
2009 Q4	-1,967	472	209	817	84	-385	-224	161
2010 Q1	-1,484	470	94	759	92	-69	-168	-99
2010 Q2	-1,886	553	117	889	101	-226	-72	154
2010 Q3	-2,128	529	87	930	98	-484	-390	94
2010 Q4	-2,131	607	115	951	98	-361	-346	15
2011 Q1	-1,716	496	88	801	83	-248	-385	-137
2011 Q2	-2,096	502	15	874	92	-614	-561	54
2011 Q3	-2,220	543	100	913	91	-574	-433	141
2011 Q4	-2,315	555	13	915	89	-742	-682	61
2012 Q1	-1,912	479	54	808	66	-505	-607	-102
2012 Q2	-2,063	542	-19	908	72	-560	-344	216
2012 Q3	-2,358	600	95	923	81	-659	-466	193
2012 Q4	-2,113	503	109	953	80	-467	-469	-1
2013 Q1	-1,773	494	65	785	69	-360	-446	-86
2013 Q2	-1,804	599	30	867	71	-238	-200	37
2013 Q3	-2,052	599	129	939	82	-305	-114	190

Notes: The BH Balance of Payments was prepared in accordance with the IMF BPM6 Methodology (Balance of Payments Manual, sixth edition).

T20: Balance of Payments: Current and Capital Accounts

KM million

Year	CURRENT ACCOUNT											CAPITAL ACCOUNT		
	Total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2007	11,482	13,474	-1,993	2,802	11,738	3,026	707	1,553	830	4,101	200	415	0	415
2008	12,249	15,759	-3,510	3,397	14,062	3,160	775	1,656	713	4,036	209	383	0	383
2009	10,850	12,440	-1,589	3,213	11,000	2,793	892	1,265	309	3,579	238	350	0	350
2010	11,905	13,434	-1,529	4,281	11,911	2,956	798	881	468	3,787	257	389	0	389
2011	12,755	15,288	-2,533	5,134	13,481	2,906	810	934	719	3,781	278	355	0	355
2012	12,683	15,173	-2,489	5,036	13,481	2,907	782	871	632	3,870	277	299	0	299
2007 Q1	2,442	2,703	-261	618	2,373	655	115	322	171	847	44	84	0	84
2007 Q2	2,850	3,369	-519	709	2,968	744	168	369	180	1,028	53	104	0	104
2007 Q3	3,204	3,707	-503	735	3,150	932	298	440	208	1,097	51	108	0	108
2007 Q4	2,985	3,695	-710	740	3,248	695	126	422	270	1,128	51	119	0	119
2008 Q1	2,671	3,399	-728	737	3,094	696	136	372	119	865	50	94	0	94
2008 Q2	3,152	4,068	-916	900	3,653	806	170	388	194	1,058	52	106	0	106
2008 Q3	3,460	4,439	-978	947	3,835	968	357	479	194	1,067	53	91	0	91
2008 Q4	2,966	3,853	-887	813	3,482	690	112	417	206	1,046	54	92	0	92
2009 Q1	2,520	2,832	-312	677	2,516	632	141	338	118	873	57	86	0	86
2009 Q2	2,674	3,153	-479	780	2,808	672	220	330	62	892	62	90	0	90
2009 Q3	2,968	3,298	-330	880	2,831	849	363	304	46	935	58	90	0	90
2009 Q4	2,689	3,157	-469	877	2,844	640	168	293	83	879	62	84	0	84
2010 Q1	2,524	2,685	-161	906	2,390	597	127	202	108	819	60	92	0	92
2010 Q2	3,010	3,338	-327	1,117	3,003	722	170	218	101	952	64	101	0	101
2010 Q3	3,224	3,806	-582	1,133	3,261	868	339	228	141	995	65	98	0	98
2010 Q4	3,146	3,605	-459	1,126	3,257	768	162	232	118	1,020	69	98	0	98
2011 Q1	2,923	3,254	-331	1,207	2,923	631	134	217	129	869	68	83	0	83
2011 Q2	3,162	3,868	-706	1,309	3,405	681	180	227	212	945	72	92	0	92
2011 Q3	3,424	4,089	-665	1,318	3,538	870	328	255	155	981	68	91	0	91
2011 Q4	3,246	4,077	-831	1,301	3,616	724	169	236	223	986	70	89	0	89
2012 Q1	2,772	3,343	-571	1,085	2,997	608	129	203	149	875	67	66	0	66
2012 Q2	3,285	3,917	-631	1,360	3,422	733	190	218	236	976	68	72	0	72
2012 Q3	3,433	4,173	-740	1,303	3,661	905	305	229	134	996	73	81	0	81
2012 Q4	3,193	3,740	-547	1,288	3,400	661	158	221	113	1,023	70	80	0	80
2013 Q1	2,876	3,305	-429	1,209	2,982	621	127	191	126	855	70	69	0	69
2013 Q2	3,407	3,715	-308	1,494	3,298	770	171	206	176	937	70	71	0	71
2013 Q3	3,475	3,862	-386	1,382	3,434	866	268	219	91	1,008	69	82	0	82

Notes: The BH Balance of Payments was prepared in accordance with the IMF BPM6 Methodology (Balance of Payments Manual, sixth edition).

T21: Balance of Payments: Financial Account

KM million

Year	FINANCIAL ACCOUNT				Total
	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	
2007	-2,506	4	-422	1,242	-1,682
2008	-1,315	29	-1,493	-462	-3,242
2009	-344	274	-987	-104	-1,161
2010	-532	173	-875	258	-976
2011	-669	46	-1,403	-33	-2,060
2012	-534	18	-1,441	73	-1,885
2007 Q1	-289	3	-159	134	-312
2007 Q2	-1,399	2	790	315	-291
2007 Q3	-643	1	-495	572	-565
2007 Q4	-175	-2	-559	222	-514
2008 Q1	-135	-1	-417	-102	-655
2008 Q2	-263	9	-507	-55	-817
2008 Q3	-350	4	-747	277	-816
2008 Q4	-567	17	178	-582	-954
2009 Q1	-258	4	168	-251	-336
2009 Q2	-107	23	-102	-365	-550
2009 Q3	65	54	-910	741	-51
2009 Q4	-44	193	-143	-229	-224
2010 Q1	-153	146	-136	-24	-168
2010 Q2	-60	43	203	-258	-72
2010 Q3	-185	-18	-531	343	-390
2010 Q4	-134	2	-412	197	-346
2011 Q1	-176	-2	76	-282	-385
2011 Q2	-80	98	-518	-60	-561
2011 Q3	-206	-35	-324	132	-433
2011 Q4	-207	-14	-637	177	-682
2012 Q1	-61	-7	-225	-314	-607
2012 Q2	-163	44	5	-230	-344
2012 Q3	-154	-18	-687	394	-466
2012 Q4	-156	-2	-534	224	-469
2013 Q1	-301	50	-27	-168	-446
2013 Q2	-153	23	-311	241	-200
2013 Q3	-64	20	-518	447	-114

Notes: The BH Balance of Payments was prepared in accordance with the IMF BPM6 Methodology (Balance of Payments Manual, sixth edition).

T22: BH Foreign Trade Balance

KM million

Year	Month	Exports of Goods	Imports of Goods	Exports and Imports Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)*100
1998		1,043	5,120	-4,077	20.4
1999		1,376	6,048	-4,672	22.7
2000		2,180	6,583	-4,402	33.1
2001		2,256	7,331	-5,076	30.8
2002		2,089	8,048	-5,958	26.0
2003		2,323	8,319	-5,996	27.9
2004		2,819	9,306	-6,487	30.3
2005		3,783	11,179	-7,395	33.8
2006		5,164	11,389	-6,224	45.3
2007		5,937	13,898	-7,961	42.7
2008		6,712	16,293	-9,581	41.2
2009		5,531	12,355	-6,824	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
2012	10	691	1,482	-790	46.6
	11	692	1,212	-520	57.1
	12	592	1,149	-557	51.6
2013	1	607	1,021	-414	59.4
	2	646	1,127	-481	57.4
	3	683	1,281	-598	53.3
	4	787	1,275	-488	61.7
	5	741	1,305	-564	56.8
	6	739	1,231	-492	60.1
	7	747	1,329	-582	56.2
	8	630	1,276	-645	49.4
	9	712	1,303	-591	54.6
	10	707	1,425	-718	49.6
	11	704	1,307	-603	53.9

Notes:

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

T23: BH Exports by Country of Destination

KM thousand

Year	Month	Germany	Croatia	Serbia*	Italy	Slovenia	Austria	Montenegro*	Other Countries	Total
1999		144,235	202,375	244,408	269,301	96,440	62,316	-	356,544	1,375,619
2000		262,061	173,413	464,820	515,014	150,614	74,194	-	624,805	2,264,921
2001		328,378	247,278	466,386	412,797	175,634	83,190	-	541,863	2,255,526
2002		262,698	313,266	421,059	248,396	174,258	83,640	-	585,839	2,089,156
2003		289,074	406,121	382,257	340,796	249,706	82,094	-	572,797	2,322,846
2004		268,389	609,975	446,073	492,555	256,498	136,048	-	609,242	2,818,780
2005		429,036	775,428	587,960	496,275	365,199	163,432	-	965,951	3,783,280
2006		668,733	965,258	681,764	713,413	629,633	313,807	-	1,191,688	5,164,296
2007		762,169	1,090,120	770,717	779,102	645,369	369,608	155,707	1,363,793	5,936,584
2008		913,488	1,156,836	942,277	843,065	614,875	415,224	231,444	1,594,482	6,711,690
2009		814,110	944,144	741,441	702,356	463,129	325,370	229,506	1,311,143	5,531,199
2010		1,085,936	1,070,626	894,775	862,022	611,744	470,584	310,180	1,789,638	7,095,505
2011		1,215,957	1,204,440	1,001,879	963,546	706,818	619,042	300,430	2,210,001	8,222,112
2012		1,210,103	1,165,019	710,002	939,241	653,304	654,764	249,230	2,276,299	7,857,962
2012	10	104,370	97,234	62,026	85,024	60,178	60,149	19,860	202,263	691,103
	11	106,317	99,076	58,327	82,868	59,765	61,942	21,655	201,900	691,850
	12	83,298	81,074	45,581	75,124	54,546	40,051	23,162	189,474	592,309
2013	1	109,168	84,272	36,012	78,817	56,419	47,212	13,351	181,405	606,655
	2	105,444	98,659	46,683	74,212	55,522	51,360	18,487	196,010	646,378
	3	104,566	104,058	60,178	73,268	58,057	51,025	27,508	203,983	682,644
	4	118,538	114,627	70,384	88,600	58,899	66,822	26,775	242,536	787,181
	5	103,421	123,018	64,224	82,853	54,807	57,029	23,653	231,820	740,824
	6	110,057	127,871	58,587	88,768	55,859	60,142	23,155	214,717	739,155
	7	114,489	109,967	66,546	104,005	57,822	56,783	28,389	209,245	747,246
	8	107,338	90,605	67,167	58,186	50,737	54,590	25,833	175,837	630,293
	9	117,388	89,865	71,739	98,331	59,656	58,777	19,910	195,877	711,543
	10	114,722	89,145	75,382	84,439	61,692	62,867	19,996	198,260	706,502
	11	117,356	82,178	63,506	91,080	59,079	66,543	19,587	204,952	704,282

Notes:

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

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

T24: BH Imports by Country of Origin

KM thousand

Year	Month	Croatia	Serbia*	Germany	Italy	Russian Federation	Slovenia	China	Austria	USA	Hungary	Other Countries	Total
1999		1,020,151	384,395	633,553	978,755	...	753,158	...	288,118	...	296,611	1,693,171	6,047,912
2000		953,134	439,282	805,186	704,214	...	998,717	...	368,070	...	307,729	2,006,271	6,582,603
2001		1,104,538	523,827	772,527	957,233	...	945,602	...	416,642	...	411,652	2,199,407	7,331,428
2002		1,330,043	697,856	998,531	789,764	...	906,329	...	463,792	...	491,428	2,369,838	8,047,581
2003		1,446,124	656,626	1,007,015	852,243	116,439	774,398	132,012	360,981	106,005	510,172	2,356,925	8,318,941
2004		1,633,847	946,962	1,101,218	850,747	218,963	712,071	215,936	396,408	123,417	411,549	2,694,823	9,305,942
2005		1,886,484	1,135,162	1,605,765	1,000,500	322,357	779,943	381,513	488,104	213,567	409,603	2,955,547	11,178,545
2006		1,946,914	1,116,167	1,417,257	1,020,542	254,626	860,684	391,090	456,213	220,622	394,682	3,309,988	11,388,785
2007		2,449,198	1,408,588	1,742,880	1,255,982	277,902	884,579	597,930	535,957	298,658	478,958	3,967,610	13,898,242
2008		2,779,927	1,726,195	1,914,630	1,520,914	344,006	963,337	748,615	606,290	524,553	719,598	4,444,452	16,292,516
2009		1,855,136	1,283,006	1,395,705	1,243,234	865,684	758,953	557,106	455,395	325,140	401,304	3,214,517	12,355,179
2010		2,058,946	1,429,477	1,424,980	1,210,391	1,189,105	808,852	655,539	489,083	485,491	416,780	3,447,593	13,616,238
2011		2,226,507	1,465,645	1,648,403	1,381,687	1,635,091	828,564	774,881	491,679	626,711	379,214	4,067,045	15,525,428
2012		2,202,545	1,431,534	1,725,796	1,429,362	1,493,885	803,360	816,377	504,094	388,173	412,951	4,044,863	15,252,942
2012	10	207,578	135,404	151,954	144,128	193,184	72,367	78,973	47,044	30,383	37,115	383,405	1,481,536
	11	164,762	119,097	140,385	121,686	88,975	67,692	73,770	42,024	29,998	37,630	325,974	1,211,992
	12	188,838	112,654	143,036	115,859	25,211	57,515	69,084	37,369	22,410	28,443	348,500	1,148,920
2013	1	120,852	80,904	112,725	100,842	125,492	54,137	57,488	31,502	39,577	29,348	268,134	1,021,000
	2	129,454	90,224	120,472	102,129	155,156	57,991	65,175	37,862	30,249	35,674	302,595	1,126,980
	3	163,300	113,475	142,510	119,319	149,163	68,334	77,586	48,790	22,390	34,550	341,117	1,280,534
	4	165,728	126,963	150,992	127,587	100,773	68,221	68,838	43,996	35,170	38,492	348,321	1,275,083
	5	182,112	121,036	145,742	136,219	115,905	60,456	73,487	42,165	35,087	40,113	352,445	1,304,766
	6	192,472	122,553	147,327	127,406	60,684	69,337	69,033	45,207	26,362	32,161	338,194	1,230,737
	7	178,020	132,466	151,577	142,568	129,926	68,747	67,953	44,406	26,899	35,725	350,888	1,329,176
	8	190,810	140,492	146,810	99,365	124,784	57,729	75,987	43,832	34,836	33,852	327,095	1,275,592
	9	163,458	136,021	156,059	125,580	111,756	64,200	84,447	41,143	34,502	40,204	345,567	1,302,937
	10	167,392	157,290	151,350	144,732	151,707	68,714	88,229	51,385	39,182	47,544	357,067	1,424,593
	11	145,375	131,285	152,508	128,758	152,409	56,361	96,184	44,079	36,249	38,972	325,007	1,307,187

Notes:

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

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

T25: Average Middle Exchange Rates

Year	Month	Country Abbr. Unit	EMU EUR 1	Croatia HRK 100	Hungary HUF 100	Switzerland CHF 1	UK GBP 1	USA USD 1	Serbia RSD 100
1998			1.972018	....	....	1.214705	2.918182	1.761376	...
1999			1.955830	....	0.718689	1.222682	2.967027	1.834282	...
2000			1.955830	25.617210	0.752855	1.255752	3.206893	2.118857	...
2001			1.955830	26.193657	0.762688	1.295163	3.146578	2.185558	...
2002			1.955830	26.407764	0.805188	1.333166	3.112649	2.076755	3.206892
2003			1.955830	25.863200	0.772600	1.286900	2.829700	1.733500	3.009400
2004			1.955830	26.100232	0.777071	1.266918	2.883133	1.575463	2.699271
2005			1.955830	26.422917	0.788640	1.263147	2.859614	1.572843	2.360525
2006			1.955830	26.703006	0.741214	1.243337	2.869188	1.559433	2.327066
2007			1.955830	26.653716	0.778418	1.190857	2.858739	1.429542	2.446287
2008			1.955830	27.072193	0.778567	1.233196	2.462700	1.336615	2.406718
2009			1.955830	26.641714	0.698858	1.295257	2.195821	1.406763	2.083674
2010			1.955830	26.836049	0.710646	1.417637	2.280434	1.476950	1.903300
2011			1.955830	26.296474	0.702511	1.589068	2.253721	1.406117	1.918824
2012			1.955830	26.003868	0.676389	1.622699	2.412276	1.522668	1.732491
2012	10		1.955830	26.032506	0.693789	1.616704	2.426083	1.507613	1.715805
	11		1.955830	25.938691	0.692462	1.622666	2.434306	1.525643	1.731257
	12		1.955830	25.960838	0.684985	1.618520	2.407585	1.492657	1.723292
2013	1		1.955830	25.828355	0.665038	1.594163	2.355804	1.474438	1.743900
	2		1.955830	25.778833	0.668659	1.589644	2.272005	1.461881	1.756109
	3		1.955830	25.766416	0.646836	1.594919	2.274604	1.507336	0.242429
	4		1.955830	25.712907	0.654057	1.603709	2.301129	1.503404	1.753253
	5		1.955830	25.829888	0.667836	1.577270	2.306142	1.506641	1.764971
	6		1.955830	26.091734	0.661603	1.587087	2.294829	1.484216	1.718302
	7		1.955830	26.056202	0.663567	1.581829	2.271152	1.496302	1.716600
	8		1.955830	25.956680	0.653083	1.584897	2.274122	1.469414	1.715588
	9		1.955830	25.747749	0.652070	1.585091	2.321162	1.466331	1.706297
	10		1.955830	25.671395	0.663312	1.588367	2.309195	1.434413	1.712585
	11		1.955830	25.628888	0.657478	1.587965	2.332937	1.449439	1.714710

T26: Foreign Debt Servicing

KM thousand

Creditor	Repayment Plan 2013			Performed in 2013		
	Principal	Interest	Total	Principal	Interest	Total at the End of November
Public Creditors	559,917	118,566	678,483	467,039	77,549	544,588
<i>International and Regional Organizations</i>	525,990	89,634	615,624	439,164	58,947	498,111
European Investment Bank	21,924	28,652	50,576	22,819	16,749	39,569
European Bank for Reconstruction and Development	91,315	21,054	112,368	65,006	9,038	74,044
World Bank - IDA	40,019	13,813	53,832	34,843	11,791	46,634
World Bank- IBRD ¹⁾	38,918	13,740	52,658	35,689	9,098	44,787
Council of Europe Development Bank ¹⁾	1,192	1,620	2,812	877	421	1,298
International Fund for Agriculture Development	1,906	541	2,447	5,714	698	6,412
IMF	322,893	7,813	330,707	274,217	11,053	285,270
European Union – European Commission	7,823	2,400	10,224	0	98	98
<i>Government and Government Agencies</i>	33,927	28,932	62,859	27,875	18,602	46,477
Paris Club ¹⁾	19,165	13,323	32,487	14,768	10,630	25,398
Saudi Development Fund	2,318	1,437	3,755	2,214	1,049	3,262
Other Bilateral	12,445	14,172	26,617	10,893	6,923	17,816
Private Creditors	62,569	10,306	72,875	31,284	2,588	33,872
London Club ¹⁾	62,569	10,306	72,875	31,284	2,588	33,872
Total	622,486	128,872	751,358	498,323	80,137	578,461

Source: BH Ministry of Finance and Treasury

¹⁾Debt incurred before 1992.

Publisher

Central Bank of Bosnia and Herzegovina

25 Maršala Tita St, 71000 Sarajevo

Tel. + 387 33 278 100, 663 630

Fax +387 33 278 188

www.cbbh.ba

e-mail: contact@cbbh.ba

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