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Editors in Chief:

- Belma Čolaković, Ph.D.
- Dragana Stanišić

EXECUTIVE SUMMARY

In August, industrial production increased on annual basis, with the largest growth recorded in manufacturing, followed by the production of mining and quarrying, while the growth in electricity production slowed down (Graph 01). Deflationary pressure remains unchanged (Graph 02). The turnover in retail trade had the upward trends during the past year, due to growth of non-food products retail (Graph 03).

Foreign trade in August is characterized by double-digit growth in exports and a significant reduction in imports. However, for the first eight months, the annual export growth rate is much lower, while the imports recorded stagnation (Graphs 04 and 05). BAM, the local currency, has generally depreciated against the currencies of major trading partners, due to the movement of EUR, with solely expressed appreciation of the Russian ruble on an annual basis, while on a monthly basis there was a slight recovery of EUR, and thus, of BAM, too (Graph 06).

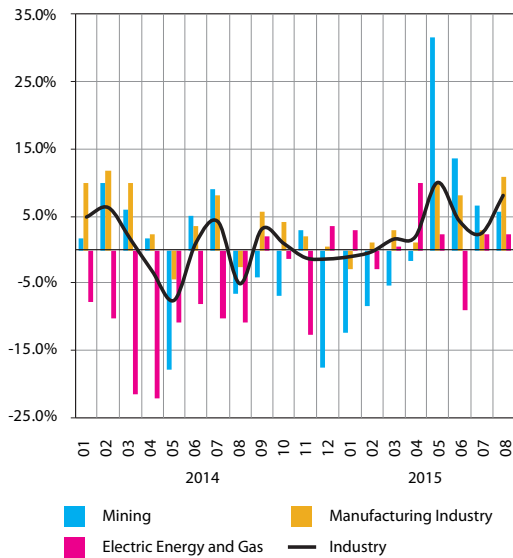
The value of majority of world's leading stock exchange indices is reduced down to 10%, due to the depreciation of the Chinese currency and the slowdown of China's economic growth (Graph 07).

Revenues of the government sector on the basis of indirect taxes are lower on both, monthly and on an annual basis, although the collection of all the main types of indirect taxes remained at a very high level (Graph 08). Excise revenues are increasing, due to higher excise duties on tobacco (Graph 09). In the observed month, both Entities increased its domestic debt by securities issues; RS: six-month treasury bills, FBH: five-year bonds (Graph 10).

External debt service continued in August, with significant outstanding debt, scheduled for servicing by the end of the year (Graph 11).

Monetary developments are characterized by an increase in foreign exchange reserves, due to the strong seasonal effects (Graph 12). The money supply has stagnated on an annual basis, caused by the slowdown in M1 (Graph 13). The banking sector is characterized by modest growth in lending activity, and banks mostly use domestic resources to finance lending activity (Graph 14), which continues the trend of deleveraging by banks (Graph 15). In addition to growth in household deposits in August, it was recorded the growth of deposits of non-financial companies (Graph 16). The growth of new time deposits was concentrated in systemic relevant banks (Graph 17). Internal interbank payment transactions decreased and have the declining trend during the past year (Graph 18).

G01: Monthly Rates of Industrial Production Trend

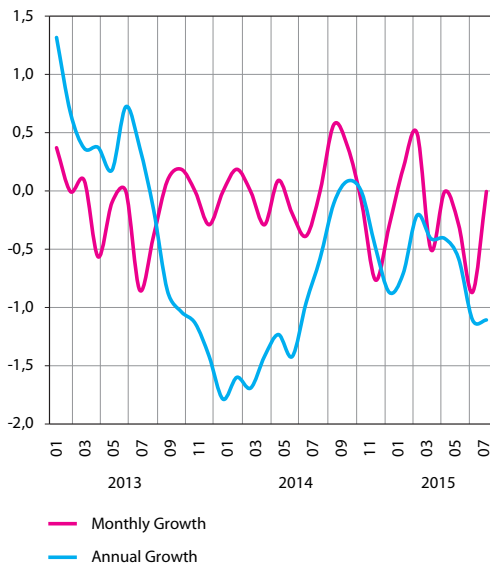


Source: BHAS

In August 2015, despite the monthly decline of industrial production of 4.1%, the growth of 8.0% was recorded at the annual level (partly a high annual growth rate was the result of a low base due to the floods in the same month of the previous year). Calendar adjusted indices show the annual growth of industrial production in August by 7.2% (BHAS).

In August, observed at the annual level, the growth rate of production output in the extraction of ore and stone was 5.6%, while in the manufacturing industry, the two digit growth rate was recorded (10.8%). In the production and supply of electric energy and gas, a slight slow-down of the annual growth was recorded of 15 bp compared to the previous month (the annual growth rate in August was 2.2%).

G02: Rates of the Price Change in BH

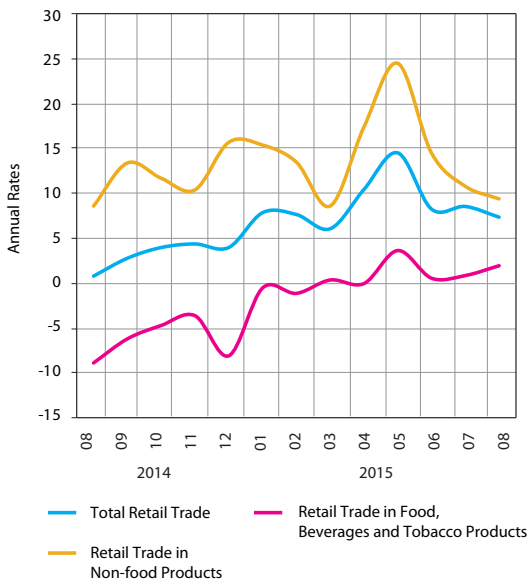


Source: BHAS

August 2015 was characterized by the steady prices at the monthly level (index 100) and the unchanged deflationary pressure at the annual level (the annual deflation rate, as in the previous month, was 1.1%).

Observed at the annual level, the rate of the decrease of the average prices was influenced by the prices of transport (-0.90 pp), the prices of food and non-alcoholic beverages (-0.54 pp), and the prices of clothes and footwear (-0.31 pp). On the other hand, the prices which apply to tobacco and tobacco products have impacted the growth of rate of the average prices (0.41 pp). The prices of other products and services within consumer prices were steady or slightly higher.

G03: Annual Rates of Retail Trade (Calculated from Real Indices)



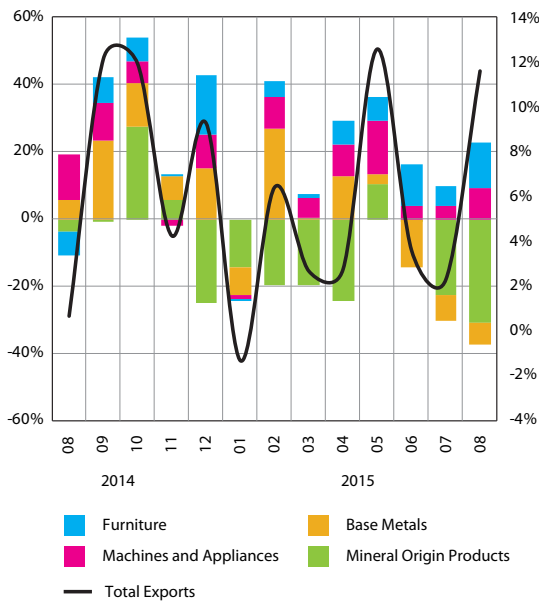
Source: BHAS

Annual rates of retail trade calculated from real indices show a constant growth of retail trade since August 2014. In August 2015, retail trade observed at the annual level increased in real terms by 7.4%.

Observed at the annual level, since August 2014, a constant annual growth of retail trade was recorded in shops of non-food products.

Since August 2014 until March 2015, the rates of retail trade in food, beverages and tobacco products were negative at the annual level. Since March 2015, a slow growth or stagnation was recorded (in April 2015, the rate was 0.0%) of retail trade in food, beverages and tobacco products, and in August, retail trade in this kind of products was 2.0%.

G04: Exports by Main Product Groups

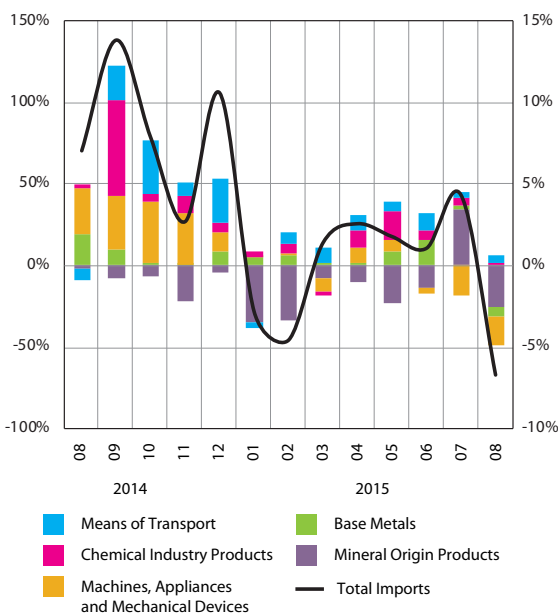


Source: BHAS

In August, exports increased at the rate of 11.0% at the annual level, while the export growth rate in the first eight months was slightly lower amounting to 4.9%. The annual exports of wood and wood products increased by one third. Further, a high growth was also recorded in the exports of furniture (13.5%) and machines, appliances and mechanical devices (9.0%). On the other hand, the exports of mineral origin products decreased by one third, and there was also a decrease of the exports of base metals.

In cumulative terms, in eight months, the growth rates were slightly lower, so the exports of machines, appliances and mechanical devices increased at the rate of 7.0%, those of furniture at 6.1%. The exports of mineral origin products were lower by 16.7%.

G05: Imports by Main Product Groups

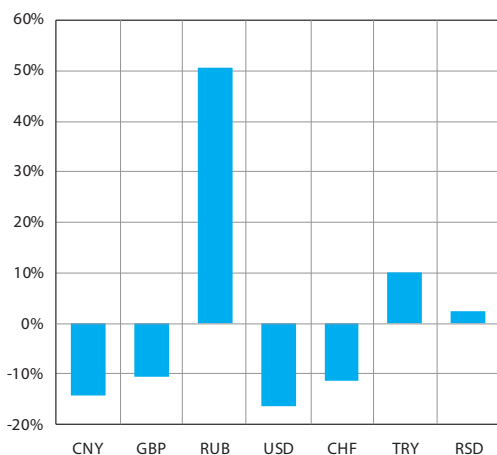


Source: BHAS

In August, imports decreased by 6.0% at the annual level. By the main groups of import products, the imports of mineral origin products decreased by one fourth, as well as the imports of machines, appliances and mechanical devices (17.4%), and those of base metals by 6.6%. The imports of means of transport and chemical industry increased at the rates of 4.6% and 1.3% respectively.

In the first eight months, the decrease of imports was negligible (0.2%). The decline of the imports of mineral origin products was less prominent, while the growth rates of imports of base metals, means of transportation and chemical industry products were positive and quite high. On the other hand, the imports of machines, appliances and mechanical devices recorded a decline in the first eight months of 4.5%.

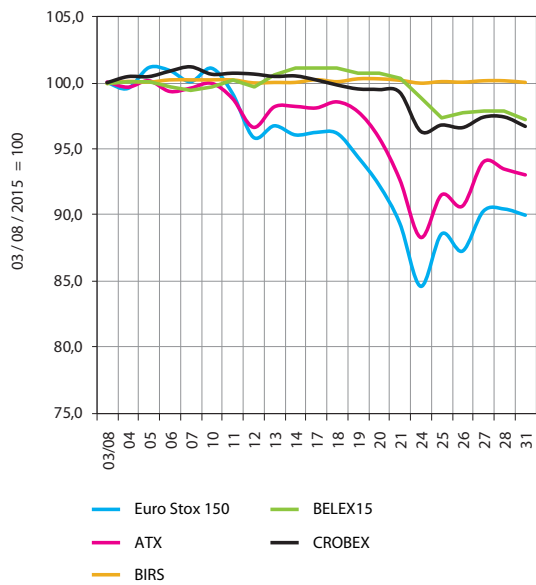
G06: Annual Change of BAM Exchange Rate against the Selected Currencies in August



Source: CBBH

Nominal exchange rate of BAM in August at the annual level depreciated against most of the currencies of the main trade partners, as a result of a depreciation of EUR, the peg currency of BAM. BAM recorded the highest depreciation against US dollar (16.5%), and Chinese yuan and Swiss franc, while at the same time, the decline of Russian ruble caused a significant appreciation of BAM. Nominal real exchange rate of BAM at the annual level appreciated by 2.4 pp. At the monthly level, a recovery of EUR was evident and therefore, BAM also appreciated against USD, Swiss franc and Chinese yuan, while the appreciation against Russian ruble at the monthly level was less prominent.

G07: Stock Exchange Indices in the Region and in BH



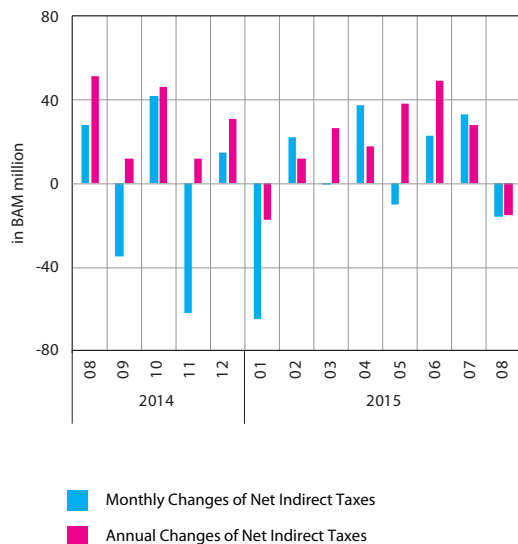
Source: www.investing.com, BELEX, CROBEX.

Compared to the previous month, in August, the values of most of the world leading indices decreased up to 10% due to the depreciation of Chinese currency and the slow-down of Chinese economic growth. DAX, S&P 500, FTSE 100, Hang Seng and Nikkei 225 decreased by 9.28%, 6.26%, 6.7%, 12.04% and 8.23%, respectively.

An interdependence is noticed among the trends of the indices of shares on Zagreb and Belgrade stock exchanges and the selected benchmark indices (Euro Stoxx 150 and ATX). Unlike these indices, the value of Stock Exchange Index of RS (BIRS) and the value of SASX 30 during August were almost unchanged.

The losses on stock exchanges in the region and the growth of yields on the market of bonds even for the economies with the best performances (during August, the yield on ten year German government bonds increased from 0.648% to 0.795%) could, in the very negative scenario, imply the slow-down of the any low credit growth.

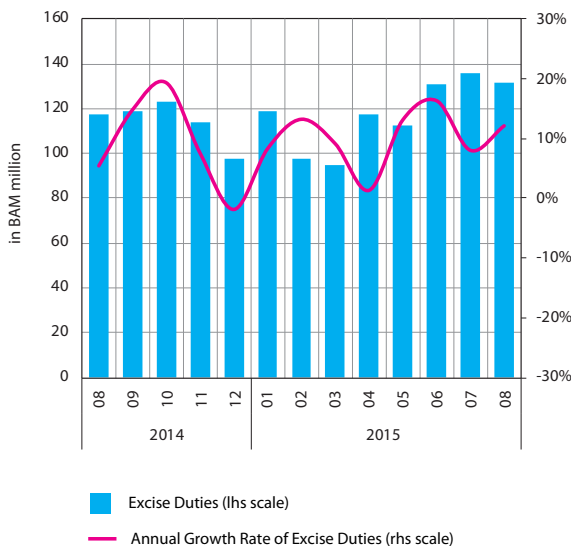
G08: Net Indirect Taxes, Changes



Source: ITA

After six month positive growth rates, in August there was a slight decline of the revenues from indirect taxes, both at the annual and at the monthly level. Negative contribution came from the revenues from VAT, while positive contributions came from the revenues from excise duties and tolls. Although the decline of the revenues was recorded in this month, the collection of all the main types of indirect taxes remained stable and at quite a high level.

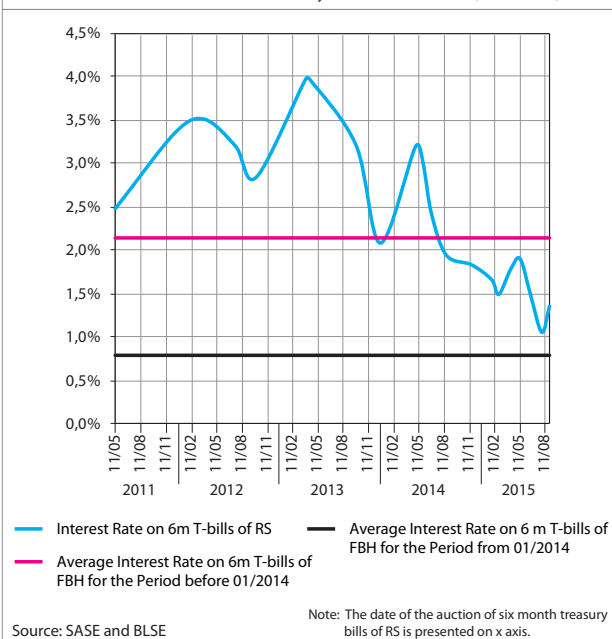
G09: Excise Duties, Growth Rates



Source: ITA

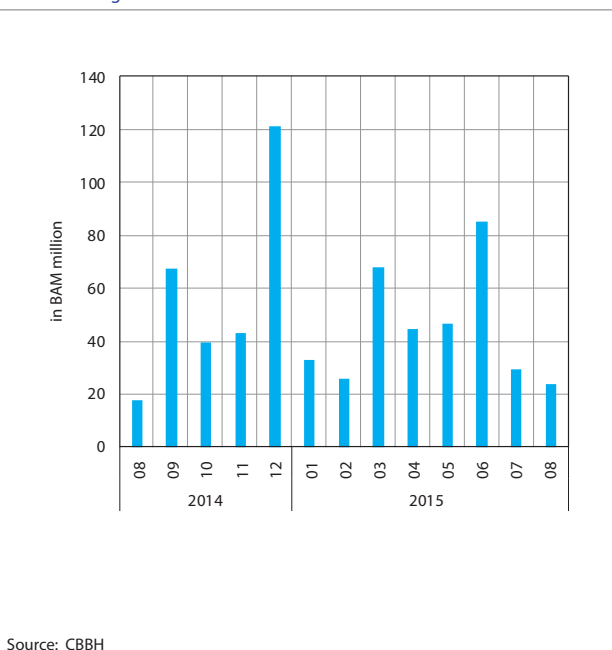
Since the beginning of the year, the revenues from excise duties recorded positive growth rates at the annual level. In August, BAM 131.3 million was collected, which is a growth of the revenues on this basis in the amount of 12.1% at the annual level. The main reason of the growth of the revenues from excise duties was the increase of excise duties on cut tobacco. Also, a continuous growth of the revenues from excise duties on oil derivatives contributed to the total growth of the revenues from this kind of indirect taxes.

G10: Interest Rate on Six Month Treasury Bills of BH Entities (6 m T-bills)



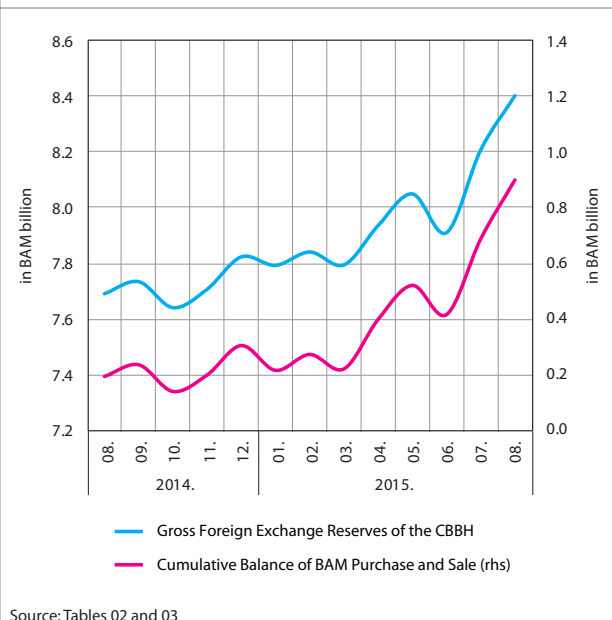
In August, RS and FBH issued one issue of securities each. RS issued a short-term debt, six month treasury bills in the nominal value of BAM 15 million, with a very low demand. The downward trend of the interest rate was kept, but compared to the previous issue, the interest rate was higher by 30 pp (1.35% vs. 1.05%). FBH issued five year bonds (5Y) in the nominal value of BAM 20 million, with a very low interest rate of 2.317% (in the previous issue of 5Y bonds, the interest rate was 5.06%) and a very high demand, which was higher by 2.93 times than the offer. Turnover on BLSE decreased by 71% (m/m-1), i.e. by 62.1% (m/m-12), and it decreased on SASE at the monthly level by 88.2%, and at the annual level it increased by 90.5%.

G11: Servicing of External Debt of the General Government Sector



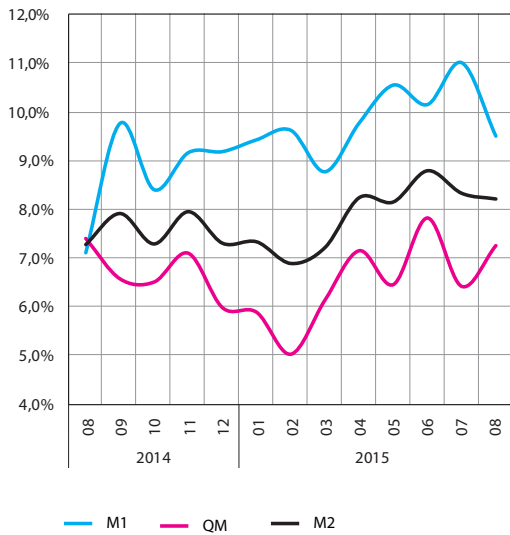
In the first eight months of 2015, the external debt of the general government sector was serviced in the total amount of BAM 355.5 million. Larger debt repayments are expected in the end of the year, and a larger outflow of foreign exchange reserves on that basis can be expected in that period. By the end of the year, the repayment amount of BAM 226.1 million is planned.

G12: Gross Foreign Exchange Reserves and Cumulative Balance of BAM Purchase and Sale



As expected, the foreign exchange reserves recorded a significant growth in August due to the effect of seasonal purchase of foreign exchange funds. Over the previous two months, the balance of BAM purchase and sale amounted to BAM 484.3 million (BAM 212.1 million in August) which brought about a significant growth of foreign exchange reserves in the amount of BAM 490.6 million. So, in the end of the observed period, they reached the amount of BAM 8.40 billion.

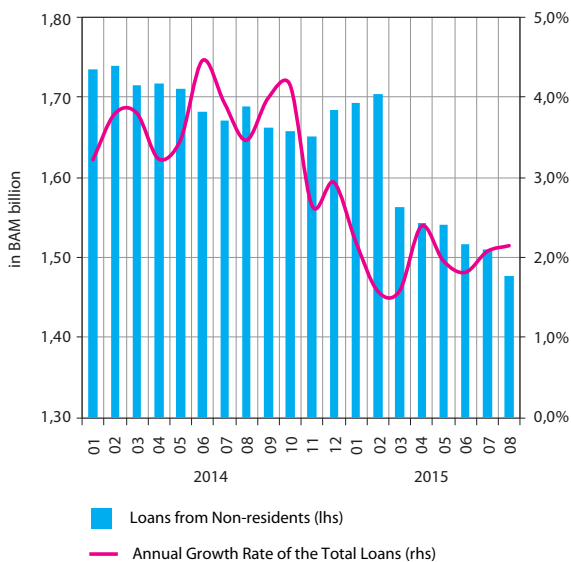
G13: Annual Growth Rates of Monetary Aggregates



Source: Table 04

The most liquid component of money supply, M1, recorded the slow-down of growth at the annual level, due to a slower growth of transferable deposits in the local currency compared to the previous period. With a faster growth of less liquid assets in the quasi money structure, money supply recorded a stagnation at the annual level.

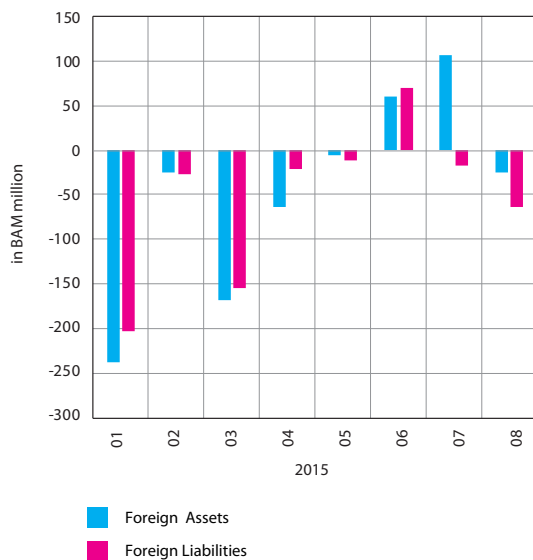
G14: Loans of Commercial Banks from Non-residents and Annual Growth Rate of the Total Loans



Source: Tables 12 and 13

The growth of the total placements was quite modest since the beginning of the year and it was around 2.0%. Commercial banks mainly use domestic sources for the financing of new placements, with the decreasing use of foreign funds. Accordingly, banks' liabilities on the basis of long-term loans from non-residents decrease which shows that banks do not need to renew the existing or search for additional sources of financing. Such trend is present for a longer time and there is no sign of a recovery of the lending activities of banks.

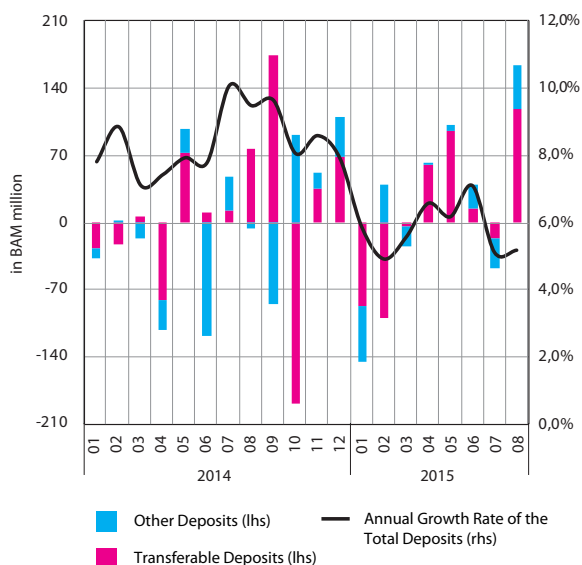
G15: Monthly Changes of Foreign Assets and Foreign Liabilities of Banks



Source: Table 07

Bank deleverage process which was continued during the first eight months of the current year resulted in a decrease of foreign liabilities in the amount of BAM 427.2 million. This, with low and even negative rates at the European market, brought about the decrease of foreign assets, which recorded an increase only in June and July.

G16: Deposits of Non-financial Companies



Source: Tables 11 and 12

The total deposits of domestic sectors with commercial banks in BH continued their upward trend in August. Such growth was much supported by the growth of deposits of households recently. However, in August, deposits of non-financial companies, whose share in the total deposits was 23.3%, gave the largest contribution to the growth of the total deposits, BAM 163.2 million.

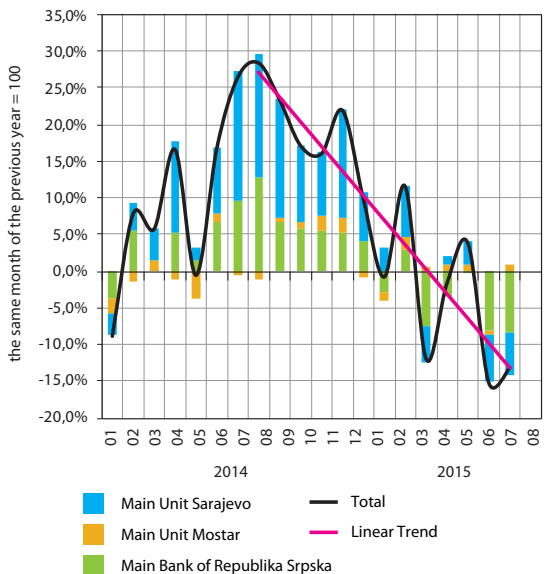
G17: New Term-Deposits of Households in August 2015



Source: CBBH

In August 2015, new term-deposits of households amounted to the total of BAM 210.9 million. Systemically important banks (12 commercial banks) accounted for 80.1% in the mentioned amount of new contracted household deposits. Such trend of market concentration was present since the beginning of the year. In addition, savings in foreign currencies, primarily EUR, still exceeded the savings in BAM.

G18: Annual Contributions to the Growth of Transaction Values in Interbank Payment Transactions by Main Units



Source: CBBH

The downward trend of internal interbank payment transactions, present since 08/2014, was continued, and the decrease at the annual level in August amounted to 13%. The most stable annual contribution to the change of the value of transactions was that of Main Unit Mostar, with the average contribution of 0.08 pp (for the period 01/2014-08/2015). At the annual level, and in the same time period, the average contribution to the growth of the value of transactions in MBRS and MUS was 1.91 pp and -5.81 pp, respectively. In August, the contributions of MBRS, MUM and MUS to the growth of transactions were -8.4 pp, 1.0 pp and -5.6 pp, respectively. Transactions in RTGS decreased both at the monthly and annual level (-8.11% i -15.6%), and in Gyro Clearing, transactions in August decreased by 7.63% (m/m-1), while at the annual level they slowly increased, by 3,06% (m/m-12).

STATISTICAL APPENDIX

T01:	Main Economic Indicators
T02:	Buying and Selling of KM
T03:	Foreign Reserves of CBBH
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T06:	Balance Sheet of CBBH
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T23:	Exports by Country of Destination
T24:	Imports by Country of Origin
T25:	Average Middle Exchange Rates
T26:	Foreign Debt Servicing

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

	Changes compared to			
	08/2015	07/2015	12/2014	08/2014
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	18,207	1.4%	5.4%	8.2%
Foreign currency reserves	8,403	2.4%	7.4%	9.2%
Average balance of reserve accounts with CBBH	3,815	2.5%	2.9%	1.3%
Banking sector				
Total loans	17,082	-0.2%	1.2%	2.1%
Total deposits	15,957	1.3%	3.8%	5.2%
Non-banking sector				
BLSE turnover	21.5	-71.0%	-81.5%	-62.1%
SASE turnover	50.7	-88.2%	-1.0%	90.5%
Turnover in RTGS	5,876	-8.1%	-16.4%	-15.6%
Turnover in giro clearing system	1,187	-7.6%	-13.5%	3.1%
in points				
BIRS	701.9	-1.7%	-2.7%	-2.7%
SASX 30	1,003.1	1.5%	8.2%	11.0%
REAL SECTOR	in points			
Consumer prices - BH		0.0%	-1.2%	-0.7%
Industrial production - BH		-4.1%	-2.3%	5.6%
Industrial production - BH		0.6%	5.0%	7.4%
EXTERNAL SECTOR	in KM million			
		07/2015	12/2014	08/2014
Imports	1,273	-14.2%	-9.4%	-6.7%
Exports	708	-12.5%	-3.1%	11.6%
PUBLIC FINANCE	in KM million			
Net indirect taxes	463.8	-3.2%	5.9%	-3.1%
VAT	276.0	-5.8%	-4.0%	-11.6%
Excise duties	131.3	-3.5%	34.1%	12.1%
Customs fees	20.1	-2.5%	-19.6%	6.3%

T02: Buying and Selling of KM
 - KM thousand -

Year	Month	Selling	Buying	Balance	Cumulative Balance
1	2	3	4	5(3-4)	6
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
2013		4,588,615	3,918,598	670,017	6,142,015
2014		5,065,358	4,379,047	686,312	6,828,327
2014	07	783,689	407,523	376,165	6,522,942
	08	423,120	229,070	194,050	6,716,992
	09	466,811	424,614	42,197	6,759,189
	10	398,051	493,859	-95,808	6,663,381
	11	401,747	342,703	59,044	6,722,425
	12	772,161	666,259	105,902	6,828,327
2015	01	472,061	561,201	-89,140	6,739,187
	02	322,098	264,793	57,305	6,796,491
	03	370,530	422,571	-52,040	6,744,451
	04	469,392	291,381	178,012	6,922,463
	05	426,891	304,539	122,353	7,044,815
	06	286,028	391,006	-104,978	6,939,837
	07	809,656	537,466	272,190	7,212,027
	08	451,744	239,601	212,143	7,424,171

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

Gross Foreign Reserves											
Year	Month	Gold	Holdings of SDR	Foreign Currency in CBBH Vault	Deposits With Nonresident Banks	Other	Investment in Securities		Net Foreign Reserves	Monetary Liabilities	Net Foreign Assets of CBBH
1	2	3	4	5	6	7	8	9=3+...+8	10	11	12=10-11
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
2013	12	164.1	2.7	91.6	2,217.6	0.0	4,592.3	7,068.3	7,067.3	6,659.2	408.1
2014	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2014	07	179.6	6.4	75.6	2,082.8	0.0	5,142.2	7,486.5	7,485.3	6,990.2	495.2
	08	183.2	3.8	95.3	2,620.9	0.0	4,790.2	7,693.5	7,692.5	7,181.3	511.1
	09	178.7	3.5	40.5	2,530.5	0.0	4,983.6	7,736.7	7,735.0	7,223.6	511.5
	10	175.0	8.2	51.9	2,275.4	0.0	5,133.2	7,643.7	7,642.4	7,130.9	511.5
	11	175.5	5.1	61.6	2,101.3	0.0	5,365.7	7,709.3	7,707.8	7,186.6	521.1
	12	182.7	5.2	71.8	2,181.7	0.0	5,384.1	7,825.6	7,824.5	7,293.1	531.4
2015	01	213.1	5.4	83.8	1,987.8	0.0	5,505.0	7,795.1	7,794.0	7,207.1	586.8
	02	202.6	9.3	89.3	1,903.8	0.0	5,638.2	7,843.1	7,841.2	7,261.9	579.3
	03	204.8	9.5	97.2	1,201.8	0.0	6,283.5	7,796.8	7,795.2	7,209.4	585.9
	04	202.0	9.3	110.3	1,365.8	0.0	6,250.1	7,937.5	7,936.2	7,390.6	545.6
	05	203.6	6.5	119.9	1,397.1	0.0	6,324.0	8,051.1	8,049.7	7,509.7	540.0
	06	197.7	6.5	61.7	1,113.2	0.0	6,533.2	7,912.3	7,911.1	7,404.6	506.5
	07	187.7	6.5	71.2	1,063.5	0.0	6,879.9	8,208.9	8,206.8	7,680.0	526.8
	08	189.0	3.6	83.7	1,041.5	0.0	7,085.1	8,402.9	8,400.8	7,888.9	511.9

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

Notes:

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

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

Year	Month	Cash outside Monetary Authorities	Bank Deposits with Monetary Authorities	Transf. Dep. of other Domestic Sectors with Monetary Authorities	Currency outside Banks	Transf. Deposits in Domestic Currency	Other Deposits in Local 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
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
2013	12	2,909.9	3,475.3	15.9	2,542.3	4,153.3	3,006.3	1,189.3	5,203.1	6,401.0	6,695.6	9,398.7	16,094.3
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.8	6,999.9	7,310.4	9,959.3	17,269.8
2014	07	3,113.4	3,729.8	9.2	2,736.8	4,175.8	3,177.2	1,264.1	5,225.7	6,852.3	6,912.6	9,667.0	16,579.7
2014	08	3,158.1	3,878.2	5.7	2,779.2	4,378.1	3,173.3	1,226.0	5,269.7	7,042.1	7,157.2	9,669.0	16,826.2
2014	09	3,158.2	3,915.3	7.8	2,752.9	4,525.5	3,165.7	1,258.6	5,275.5	7,081.2	7,278.4	9,699.8	16,978.1
2014	10	3,151.3	3,803.5	6.2	2,753.9	4,374.5	3,304.6	1,229.1	5,299.8	6,961.0	7,128.4	9,833.5	16,961.9
2014	11	3,132.6	3,768.9	4.5	2,748.3	4,396.4	3,349.1	1,269.5	5,321.8	6,906.1	7,144.6	9,940.5	17,085.1
2014	12	3,210.5	3,751.1	38.3	2,814.0	4,496.4	3,377.3	1,301.2	5,280.8	6,999.9	7,310.4	9,959.3	17,269.8
2015	01	3,200.8	3,634.5	10.5	2,820.9	4,404.7	3,372.2	1,326.7	5,308.2	6,845.8	7,225.5	10,007.1	17,232.6
2015	02	3,217.9	3,598.7	19.0	2,834.3	4,419.5	3,411.0	1,279.4	5,358.0	6,835.5	7,253.8	10,048.4	17,302.2
2015	03	3,228.1	3,572.6	7.6	2,827.4	4,422.5	3,395.5	1,293.4	5,381.5	6,808.3	7,249.8	10,070.3	17,320.2
2015	04	3,270.7	3,694.6	4.1	2,885.6	4,487.5	3,397.7	1,343.5	5,402.0	6,969.4	7,373.1	10,143.2	17,516.3
2015	05	3,274.8	3,793.2	3.4	2,893.6	4,619.2	3,409.4	1,353.5	5,432.5	7,071.4	7,512.8	10,195.4	17,708.2
2015	06	3,310.8	3,642.4	4.2	2,874.0	4,557.8	3,445.6	1,385.5	5,470.8	6,957.4	7,431.7	10,301.9	17,733.7
2015	07	3,455.3	3,740.4	15.8	3,025.1	4,648.1	3,418.1	1,340.8	5,527.5	7,211.4	7,673.2	10,286.3	17,959.5
2015	08	3,498.3	3,915.8	16.5	3,033.6	4,803.6	3,481.3	1,348.0	5,540.5	7,430.6	7,837.2	10,369.8	18,207.0

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

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

Notes:

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

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

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

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

		ASSETS											
		Foreign Assets (Net)					Domestic Credit						
Year	Month	Foreign assets	Foreign liabilities	Claims on Central Government (net)	Claims on Cantons and Municipalities	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on other Domestic Sectors				TOTAL
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 6+...+11	13 = 5+12	
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	
2013	12	9,733.5	-3,698.9	6,034.6	-18.5	422.5	829.6	7,556.4	67.4	7,133.6	15,991.1	22,025.7	
2014	12	10,479.7	-3,364.2	7,115.5	71.6	509.1	855.2	7,416.2	61.3	7,540.3	16,453.6	23,569.1	
2014	07	9,962.5	-3,208.8	6,753.7	-273.1	481.3	822.0	7,550.8	67.5	7,431.6	16,080.2	22,833.8	
	08	10,273.5	-3,226.6	7,046.9	-209.9	506.8	828.5	7,469.4	69.2	7,435.5	16,099.5	23,146.5	
	09	10,193.3	-3,282.4	6,910.9	-18.0	507.5	843.5	7,535.0	68.7	7,477.3	16,414.1	23,325.0	
	10	10,092.0	-3,269.9	6,822.1	-1.8	504.7	842.0	7,570.5	65.2	7,509.5	16,490.2	23,312.3	
	11	10,208.1	-3,114.6	7,093.5	-19.3	512.2	844.0	7,352.6	59.5	7,518.9	16,267.9	23,361.4	
	12	10,479.7	-3,364.2	7,115.5	71.6	509.1	855.2	7,416.2	61.3	7,540.3	16,453.6	23,569.1	
2015	01	10,211.6	-3,161.7	7,049.8	199.9	521.8	869.0	7,221.1	70.8	7,553.4	16,435.9	23,485.8	
	02	10,235.5	-3,135.0	7,100.5	173.0	517.5	863.3	7,256.8	63.7	7,576.2	16,450.6	23,551.0	
	03	10,021.4	-2,979.6	7,041.8	219.8	534.7	870.9	7,266.4	64.2	7,637.7	16,593.7	23,635.5	
	04	10,098.0	-2,958.4	7,139.6	210.3	529.8	870.5	7,347.5	64.7	7,706.2	16,729.1	23,868.7	
	05	10,205.2	-2,947.7	7,257.6	278.2	525.3	870.7	7,299.1	70.9	7,774.6	16,818.8	24,076.4	
	06	10,126.5	-3,017.7	7,108.8	245.5	519.6	868.8	7,389.8	80.5	7,790.4	16,894.5	24,003.3	
	07	10,530.1	-3,001.5	7,528.6	95.9	534.9	863.5	7,318.4	72.3	7,815.7	16,700.7	24,229.4	
	08	10,699.1	-2,938.0	7,761.1	133.7	529.2	860.6	7,319.7	68.0	7,825.4	16,736.5	24,497.6	

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

Revised data for period December 2014- March 2015.

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

Notes:

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

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

		LIABILITIES													
		Money Supply (M2)													
		Money (M1)				Quasi Money (QM)									
Year	Month	Currency outside Banks	Transferable Deposits in Dom. Currency		Transfer Deposits in Foreign Currency	Other Deposits in Dom. Currency	Other Deposits in Foreign Currency				Securities	Loans	Shares and other Equity	Other Items (net)	TOTAL
1	2	3	4	5=3+4	6	7	8	9=6+7+8	10=5+9	11	12	13	14	15=10+...+14	
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	
2013	12	2,542.3	4,153.3	6,695.6	1,189.3	3,006.3	5,203.1	9,398.7	16,094.3	0.0	707.9	3,828.8	1,394.7	22,025.7	
2014	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.8	9,959.3	17,269.8	0.0	681.0	4,007.6	1,610.7	23,569.1	
2014	07	2,736.8	4,175.8	6,912.6	1,264.1	3,177.2	5,225.7	9,667.0	16,579.7	0.0	704.7	4,052.7	1,496.7	22,833.8	
	08	2,779.2	4,378.1	7,157.2	1,226.0	3,173.3	5,269.7	9,669.0	16,826.2	0.0	713.8	4,080.6	1,525.9	23,146.5	
	09	2,752.9	4,525.5	7,278.4	1,258.6	3,165.7	5,275.5	9,699.8	16,978.1	0.0	701.1	4,116.4	1,529.3	23,325.0	
	10	2,753.9	4,374.5	7,128.4	1,229.1	3,304.6	5,299.8	9,833.5	16,961.9	0.0	700.6	4,135.8	1,514.0	23,312.3	
	11	2,748.3	4,396.4	7,144.6	1,269.5	3,349.1	5,321.8	9,940.5	17,085.1	0.0	684.0	4,160.5	1,431.8	23,361.4	
	12	2,814.0	4,496.4	7,310.4	1,301.2	3,377.3	5,280.8	9,959.3	17,269.8	0.0	681.0	4,007.6	1,610.7	23,569.1	
2015	01	2,820.9	4,404.7	7,225.5	1,326.7	3,372.2	5,308.2	10,007.1	17,232.6	0.0	647.5	4,154.9	1,450.8	23,485.8	
	02	2,834.3	4,419.5	7,253.8	1,279.4	3,411.0	5,358.0	10,048.4	17,302.2	0.0	647.5	4,165.2	1,436.1	23,551.0	
	03	2,827.4	4,422.5	7,249.8	1,293.4	3,395.5	5,381.5	10,070.3	17,320.2	0.0	637.9	4,218.0	1,459.4	23,635.5	
	04	2,885.6	4,487.5	7,373.1	1,343.5	3,397.7	5,402.0	10,143.2	17,516.3	0.0	636.1	4,254.7	1,461.6	23,868.7	
	05	2,893.6	4,619.2	7,512.8	1,353.5	3,409.4	5,432.5	10,195.4	17,708.2	0.0	629.0	4,281.1	1,458.1	24,076.4	
	06	2,874.0	4,557.8	7,431.7	1,385.5	3,445.6	5,470.8	10,301.9	17,733.7	0.0	642.6	4,206.0	1,421.0	24,003.3	
	07	3,025.1	4,648.1	7,673.2	1,340.8	3,418.1	5,527.5	10,286.3	17,959.5	0.0	640.0	4,241.4	1,388.4	24,229.4	
	08	3,033.6	4,803.6	7,837.2	1,348.0	3,481.3	5,540.5	10,369.8	18,207.0	3.0	632.3	4,249.1	1,406.2	24,497.6	

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

Revised data for period December 2014 - March 2015.

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

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 milion -

		ASSETS				LIABILITIES					
				Reserve Money							
Year	Month	Foreign Assets	Claims on Domestic Sectors	Total	Cash Outside Monetary Authorities		Foreign Liabilities	Deposits of Central Government	Shares and Other Equity	Other Items (Net)	Total
1	2	3	4	5 = 3+4	6	7	8	9	10	11	12 = 7+...+11
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
2013	12	7,096.2	1.7	7,097.8	2,909.9	6,401.0	1.0	258.2	466.3	-28.7	7,097.8
2014	12	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2014	07	7,514.3	1.6	7,515.9	3,113.4	6,852.3	1.1	137.9	573.2	-48.7	7,515.9
	08	7,721.3	1.5	7,722.9	3,158.1	7,042.1	1.1	139.3	589.5	-49.0	7,722.9
	09	7,764.6	1.6	7,766.2	3,158.2	7,081.2	1.7	142.3	589.0	-48.1	7,766.2
	10	7,671.5	1.5	7,673.0	3,151.3	6,961.0	1.2	169.9	589.1	-48.3	7,673.0
	11	7,737.1	1.7	7,738.9	3,132.6	6,906.1	1.5	280.6	598.5	-47.8	7,738.9
	12	7,853.4	1.6	7,855.1	3,210.5	6,999.9	1.1	293.2	585.0	-24.2	7,855.1
2015	01	7,822.9	1.3	7,824.2	3,200.8	6,845.8	1.1	361.4	640.6	-24.7	7,824.2
	02	7,870.9	1.3	7,872.2	3,217.9	6,835.5	1.9	426.4	633.6	-25.2	7,872.2
	03	7,824.6	1.5	7,826.1	3,228.1	6,808.3	1.6	401.0	640.1	-24.9	7,826.1
	04	7,965.3	1.3	7,966.7	3,270.7	6,969.4	1.3	421.2	621.9	-47.2	7,966.7
	05	8,079.0	1.3	8,080.2	3,274.8	7,071.4	1.4	438.3	614.5	-45.4	8,080.2
	06	7,940.2	1.5	7,941.7	3,310.8	6,957.4	1.2	447.2	580.8	-45.0	7,941.7
	07	8,236.7	1.3	8,238.0	3,455.3	7,211.4	2.1	468.5	600.5	-44.6	8,238.0
	08	8,430.7	1.2	8,432.0	3,498.3	7,430.6	2.1	458.4	585.2	-44.3	8,432.0

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

Notes:

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

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

		ASSETS								
Year	Month	Reserves	Foreign Assets	Claims on General Government	Claims on Public Non-financial Enterprises	Claims on Private Non-financial Enterprises	Claims on Other Financial Institutions	Claims on Other Domestic Sectors	Total	
1	2	3	4	5	6	7	8	9	10 = 3+...+9	
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	
2013	12	3,843.7	2,637.3	1,380.0	829.6	7,556.4	67.4	7,131.8	23,446.3	
2014	12	4,115.0	2,626.3	1,855.1	855.2	7,416.2	61.3	7,539.5	24,468.5	
2014	07	4,127.0	2,448.2	1,520.9	822.0	7,550.8	67.5	7,430.8	23,967.2	
	08	4,257.9	2,552.2	1,585.3	828.5	7,469.4	69.2	7,434.7	24,197.2	
	09	4,321.9	2,428.7	1,702.4	843.5	7,535.0	68.7	7,476.5	24,376.7	
	10	4,203.1	2,420.6	1,679.2	842.0	7,570.5	65.2	7,508.8	24,289.4	
	11	4,155.2	2,470.9	1,720.3	844.0	7,352.6	59.5	7,518.2	24,120.7	
	12	4,115.0	2,626.3	1,855.1	855.2	7,416.2	61.3	7,539.5	24,468.5	
2015	01	4,016.0	2,388.7	1,870.3	869.0	7,221.1	70.8	7,552.7	23,988.5	
	02	3,983.1	2,364.6	1,847.0	863.3	7,256.8	63.7	7,575.6	23,954.0	
	03	3,975.8	2,196.8	1,925.0	870.9	7,266.4	64.2	7,637.0	23,936.1	
	04	4,081.8	2,132.7	1,945.0	870.5	7,347.5	64.7	7,705.6	24,147.8	
	05	4,175.5	2,126.3	1,963.5	870.7	7,299.1	70.9	7,774.0	24,280.0	
	06	4,080.5	2,187.0	1,934.9	868.8	7,389.8	80.5	7,789.7	24,331.1	
	07	4,171.4	2,293.4	1,964.6	863.5	7,318.4	72.3	7,815.2	24,498.7	
	08	4,382.1	2,268.3	1,949.5	860.6	7,319.7	68.0	7,824.8	24,673.0	

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

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

Notes:

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

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

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

LIABILITIES

Year	Month	Deposits of Central Government	Transf. Dep. Other Domestic Sectors in Dom. Curr.	Transf. Dep. Other Domestic Sectors in For. Curr.	Other Dep. Other Domestic Sectors in Dom. Curr.	Other Dep. Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
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
2013	12	717,8	4.137,4	1.189,3	3.006,3	5.203,1	0,0	707,9	3.697,9	3.362,4	1.424,1	23.446,3
2014	12	981,3	4.458,2	1.301,2	3.377,3	5.280,8	0,0	681,0	3.363,1	3.422,6	1.603,0	24.468,5
2014	07	1.174,9	4.166,6	1.264,1	3.177,2	5.225,7	0,0	704,7	3.207,7	3.479,5	1.566,8	23.967,2
	08	1.149,2	4.372,4	1.226,0	3.173,3	5.269,7	0,0	713,8	3.225,5	3.491,1	1.576,3	24.197,2
	09	1.070,5	4.517,7	1.258,6	3.165,7	5.275,5	0,0	701,1	3.280,7	3.527,4	1.579,5	24.376,7
	10	1.006,4	4.368,4	1.229,1	3.304,6	5.299,8	0,0	700,6	3.268,7	3.546,7	1.565,2	24.289,4
	11	946,9	4.391,9	1.269,5	3.349,1	5.321,8	0,0	684,0	3.113,0	3.562,0	1.482,4	24.120,7
	12	981,3	4.458,2	1.301,2	3.377,3	5.280,8	0,0	681,0	3.363,1	3.422,6	1.603,0	24.468,5
2015	01	787,2	4.394,2	1.326,7	3.372,2	5.308,2	0,0	647,5	3.160,6	3.514,3	1.477,6	23.988,5
	02	730,3	4.400,6	1.279,4	3.411,0	5.358,0	0,0	647,5	3.133,1	3.531,6	1.462,5	23.954,0
	03	769,7	4.414,8	1.293,4	3.395,5	5.381,5	0,0	637,9	2.978,0	3.577,9	1.487,4	23.936,1
	04	783,8	4.483,4	1.343,5	3.397,7	5.402,0	0,0	636,1	2.957,1	3.632,8	1.511,4	24.147,8
	05	721,9	4.615,8	1.353,5	3.409,4	5.432,5	0,0	629,0	2.946,2	3.666,6	1.505,0	24.280,0
	06	722,7	4.553,6	1.385,5	3.445,6	5.470,8	0,0	642,6	3.016,5	3.625,1	1.468,6	24.331,1
	07	865,3	4.632,4	1.340,8	3.418,1	5.527,5	0,0	640,0	2.999,4	3.640,9	1.434,4	24.498,7
	08	828,4	4.787,1	1.348,0	3.481,3	5.540,5	3,0	632,3	2.935,9	3.663,9	1.452,7	24.673,0

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

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

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)
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
2013	12	5,771.9	8,478.0	14,249.9	4,335.9	12,074.7	16,410.7
2014	12	6,292.8	9,083.3	15,376.1	4,182.4	12,705.3	16,887.7
2014	07	6,217.0	8,775.7	14,992.7	4,314.1	12,450.5	16,764.6
	08	6,352.5	8,821.3	15,173.8	4,246.8	12,476.0	16,722.8
	09	6,442.9	8,827.9	15,270.7	4,347.6	12,509.5	16,857.1
	10	6,226.5	8,962.7	15,189.2	4,374.3	12,534.1	16,908.4
	11	6,215.6	9,042.1	15,257.7	4,248.0	12,487.7	16,735.7
	12	6,292.8	9,083.3	15,376.1	4,182.4	12,705.3	16,887.7
2015	01	6,191.2	8,974.5	15,165.7	4,081.5	12,654.4	16,735.8
	02	6,160.7	8,992.2	15,152.9	4,129.6	12,647.6	16,777.2
	03	6,181.4	9,046.6	15,228.0	4,182.1	12,705.0	16,887.1
	04	6,292.7	9,090.5	15,383.2	4,265.3	12,769.4	17,034.7
	05	6,384.3	9,120.2	15,504.4	4,235.3	12,819.7	17,055.0
	06	6,363.9	9,187.0	15,550.9	4,244.4	12,921.8	17,166.1
	07	6,510.4	9,245.4	15,755.8	4,174.9	12,937.9	17,112.8
	08	6,629.2	9,327.3	15,956.5	4,163.6	12,918.5	17,082.1

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

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

Notes:

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

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

Year	Month	DEPOSITS				LOANS			
		KM	EUR	Other Foreign Currency	Total in KM	KM	EUR	Other Foreign Currency	Total in KM
1	2	3	4	5	6 = 3+4+5	7	8	9	10 = 7+8+9
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
2013	12	7,762.2	5,898.0	589.7	14,249.9	15,775.8	312.3	322.6	16,410.7
2014	12	8,696.0	6,062.5	617.6	15,376.1	16,246.1	285.0	356.6	16,887.7
2014	07	8,383.8	5,993.0	615.9	14,992.7	16,161.5	271.2	332.0	16,764.6
	08	8,539.9	6,012.3	621.5	15,173.8	16,112.0	274.4	336.4	16,722.8
	09	8,618.6	6,033.7	618.5	15,270.7	16,231.1	279.1	346.9	16,857.1
	10	8,555.9	6,016.5	616.8	15,189.2	16,274.5	285.9	347.9	16,908.4
	11	8,561.1	6,073.9	622.6	15,257.7	16,101.6	285.6	348.5	16,735.7
	12	8,696.0	6,062.5	617.6	15,376.1	16,246.1	285.0	356.6	16,887.7
2015	01	8,433.4	6,075.5	656.9	15,165.7	16,071.7	279.8	384.4	16,735.8
	02	8,383.8	6,148.2	620.9	15,152.9	16,101.4	289.9	385.9	16,777.2
	03	8,432.7	6,154.0	641.4	15,228.0	16,181.7	315.6	389.9	16,887.1
	04	8,518.4	6,232.5	632.3	15,383.2	16,305.7	341.2	387.8	17,034.7
	05	8,610.6	6,242.9	650.9	15,504.4	16,323.6	344.9	386.4	17,055.0
	06	8,590.8	6,296.5	663.5	15,550.9	16,435.3	346.5	384.3	17,166.1
	07	8,756.5	6,337.0	662.3	15,755.8	16,379.0	348.7	385.1	17,112.8
	08	8,938.6	6,376.8	641.1	15,956.5	16,335.2	364.6	382.3	17,082.1

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

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

Notes:

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

From September 2004, change in structure of loans by currency is result of implementation of recommendations of IMF Mission for monetary and financial statistics in BH from May 2004. According to that, all loans in KM which include currency clause (indexed to euro), should be classified as loans in KM (domestic currency). Data on structure of deposits and loans by currency in Republika Srpska until September 1999 are not available, so for this period the total amount of deposits and loans in RS is included in the column Total.

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

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
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
2013	12	65.3	300.8	228.1	172.4	79.0	209.7	615.2	1,667.4	194.4	2,226.8	12.8	5,771.9
2014	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2014	07	74.6	628.5	221.9	180.6	83.3	164.6	505.5	1,752.4	248.0	2,344.7	12.9	6,217.0
	08	108.2	576.5	236.4	187.6	69.6	220.0	527.7	1,807.4	267.9	2,338.3	13.1	6,352.5
	09	104.4	494.8	230.8	195.9	67.4	183.8	603.8	1,906.3	253.1	2,389.0	13.5	6,442.9
	10	76.3	489.0	236.5	190.9	63.7	179.3	508.8	1,812.3	249.1	2,409.1	11.5	6,226.5
	11	73.3	435.5	252.6	183.2	45.4	193.9	513.2	1,843.8	249.4	2,413.2	12.0	6,215.6
	12	60.0	412.1	261.4	176.9	61.4	171.5	470.8	1,954.4	247.9	2,462.7	13.7	6,292.8
2015	01	62.6	374.8	262.3	178.5	32.9	172.7	523.1	1,816.0	251.0	2,503.3	14.0	6,191.2
	02	98.1	356.8	265.2	182.7	25.9	179.1	500.5	1,740.1	250.0	2,551.5	10.7	6,160.7
	03	91.5	355.2	269.2	179.4	26.4	159.8	532.7	1,703.4	252.0	2,602.6	9.0	6,181.4
	04	93.4	340.0	258.7	185.2	32.4	167.6	531.9	1,764.5	248.4	2,656.8	13.8	6,292.7
	05	88.5	292.4	260.5	183.9	34.1	253.8	532.1	1,860.6	247.3	2,620.6	10.5	6,384.3
	06	87.8	301.1	256.6	189.3	35.9	178.6	524.3	1,882.8	242.1	2,640.9	24.6	6,363.9
	07	96.4	407.0	257.5	195.7	33.9	183.3	516.3	1,874.0	257.9	2,661.4	27.1	6,510.4
	08	93.0	364.9	271.8	210.1	36.2	176.4	484.5	2,023.6	255.7	2,687.6	25.3	6,629.2

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

Notes:

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar, Main Bank RS, Brčko Branch (from July 2001 until November 2002), deposits with NBRB (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 in Commercial Banks by Sector
- end of period, KM million -

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Deposits of BH Institutions	Entity Governments' Deposits	Deposits of Cantonal Governments	Deposits of Municipal Governments	Deposits of Social Security Funds	Deposits of other Financial Institutions	Deposits of Nonfinancial Public Enterprises	Deposits of Non-financial Private Enterprises	Deposits of Non-profit Organisations	Deposits of Households	Other Deposits	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
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
2013	12	62.7	170.8	21.0	26.6	35.0	651.4	724.7	531.1	100.3	6,137.1	17.1	8,478.0
2014	12	127.1	266.0	36.8	36.0	32.0	674.0	670.4	529.3	115.6	6,579.3	16.6	9,083.3
2014	07	112.4	228.3	33.2	40.8	32.0	664.4	629.2	512.0	100.2	6,409.1	14.1	8,775.7
	08	114.7	231.0	34.5	40.8	32.5	673.4	632.4	502.3	103.6	6,440.8	15.2	8,821.3
	09	114.8	238.9	33.6	40.2	33.0	676.4	544.1	505.8	113.8	6,511.3	16.0	8,827.9
	10	117.6	204.6	33.8	41.4	36.1	682.2	639.6	502.5	116.6	6,571.9	16.4	8,962.7
	11	127.4	207.1	33.3	41.6	36.6	673.7	658.2	500.0	113.1	6,636.7	14.4	9,042.1
	12	127.1	266.0	36.8	36.0	32.0	674.0	670.4	529.3	115.6	6,579.3	16.6	9,083.3
2015	01	64.8	194.9	36.5	31.5	34.4	683.9	633.2	507.9	116.6	6,654.6	16.1	8,974.5
	02	13.8	177.5	36.4	33.6	31.9	682.5	680.2	500.2	115.7	6,704.3	16.1	8,992.2
	03	42.3	198.2	38.6	35.1	29.2	655.8	665.9	494.7	109.0	6,761.5	16.3	9,046.6
	04	56.5	202.7	38.8	37.0	31.6	669.2	680.1	481.0	109.5	6,768.5	15.7	9,090.5
	05	56.2	193.4	38.9	36.8	28.7	675.1	677.6	489.0	106.2	6,804.3	14.1	9,120.2
	06	53.4	188.5	40.0	36.5	28.7	680.9	697.7	494.0	110.7	6,843.1	13.3	9,187.0
	07	58.3	212.2	37.6	36.5	29.3	686.0	661.6	500.1	109.8	6,898.9	15.1	9,245.4
	08	61.7	214.6	37.5	36.4	29.2	694.1	707.8	499.2	112.9	6,917.4	16.3	9,327.3

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

Notes:

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

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS													
Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
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
2013	12	0.0	13.5	0.6	40.1	35.3	28.5	100.2	3,152.2	5.5	942.2	17.8	4,335.9
2014	12	0.0	27.3	4.0	45.3	26.0	27.4	100.4	2,953.9	4.9	974.2	19.0	4,182.4
2014	07	0.0	28.2	19.8	43.7	26.5	32.6	93.9	3,079.4	6.0	965.7	18.2	4,314.1
	08	0.0	29.2	29.5	38.6	21.5	33.0	90.7	3,014.6	6.3	964.3	19.2	4,246.8
	09	0.0	37.6	29.7	39.2	28.6	33.2	92.3	3,087.3	6.2	974.5	19.1	4,347.6
	10	0.0	24.5	19.5	51.0	33.1	28.1	93.2	3,122.4	6.4	976.7	19.3	4,374.3
	11	0.0	41.3	21.8	44.9	17.4	25.8	94.6	2,995.0	5.2	979.3	22.6	4,248.0
	12	0.0	27.3	4.0	45.3	26.0	27.4	100.4	2,953.9	4.9	974.2	19.0	4,182.4
2015	01	0.0	30.2	13.7	43.6	38.8	27.2	98.7	2,839.7	4.1	961.9	23.7	4,081.5
	02	0.0	27.1	13.5	42.4	47.4	26.8	96.0	2,887.7	4.1	957.1	27.7	4,129.6
	03	0.0	47.6	13.2	42.6	40.1	26.3	104.7	2,906.7	4.3	969.8	26.9	4,182.1
	04	0.0	55.2	12.9	42.0	44.7	26.3	108.4	2,979.5	4.6	965.1	26.7	4,265.3
	05	0.0	53.7	12.8	41.6	48.8	34.0	112.6	2,916.2	5.2	982.6	27.8	4,235.3
	06	0.0	61.1	10.8	40.9	48.6	33.8	103.6	2,973.2	6.1	938.7	27.4	4,244.3
	07	0.0	65.6	15.1	41.0	48.6	29.2	102.5	2,901.5	6.4	938.0	26.8	4,174.9
	08	0.0	62.7	12.0	35.8	48.6	24.1	103.5	2,901.1	6.4	942.4	27.0	4,163.6

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

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

Notes:

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

Claims on BH Institutions have been reclassified since April 2010.

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

LOANS TO DOMESTIC INSTITUTIONAL SECTORS

Year	Month	Loans to BH Institutions	Loans to Entity Governments	Loans to Cantonal Governments	Loans to Municipal Governments	Loans to Social Security Funds	Loans to other Financial Institutions	Loans to Non-financial Public Enterprises	Loans to Non-financial Private Enterprises	Loans to Non-profit Organizations	Loans to Households	Other Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 3+...+13
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
2013	12	0.0	418.6	77.9	299.4	17.5	23.4	728.5	4,369.0	15.0	6,123.0	2.5	12,074.7
2014	12	0.0	465.2	161.2	295.2	77.1	20.0	753.4	4,429.6	9.7	6,491.7	2.3	12,705.3
2014	07	0.0	436.9	118.6	295.6	12.3	21.0	726.6	4,435.1	10.5	6,391.7	2.4	12,450.5
	08	0.0	434.8	137.0	298.0	21.3	20.5	736.3	4,418.7	10.1	6,396.9	2.5	12,476.0
	09	0.0	431.4	135.2	299.7	20.5	19.4	749.7	4,410.4	9.9	6,430.9	2.4	12,509.5
	10	0.0	432.7	144.6	286.2	19.7	19.8	747.3	4,413.4	9.6	6,458.5	2.3	12,534.1
	11	0.0	433.6	152.6	289.4	47.9	17.2	747.9	4,323.1	9.6	6,464.3	2.2	12,487.7
	12	0.0	465.2	161.2	295.2	77.1	20.0	753.4	4,429.6	9.7	6,491.7	2.3	12,705.3
2015	01	0.0	454.6	165.2	296.2	76.2	20.1	768.8	4,348.9	10.7	6,511.5	2.2	12,654.4
	02	0.0	451.6	163.8	294.4	75.5	19.6	766.0	4,337.1	10.4	6,527.1	2.2	12,647.6
	03	0.0	445.9	184.7	290.9	74.6	20.1	764.9	4,328.4	10.1	6,583.4	2.2	12,705.0
	04	0.0	445.1	182.8	289.0	73.7	19.8	760.9	4,334.7	13.2	6,648.0	2.2	12,769.4
	05	0.0	440.7	181.3	286.2	72.9	21.4	756.9	4,348.6	13.4	6,695.9	2.4	12,819.7
	06	0.0	446.9	179.7	284.7	71.4	21.3	761.6	4,382.5	12.6	6,758.7	2.4	12,921.8
	07	0.0	434.5	193.4	282.1	69.7	22.8	757.5	4,380.2	12.1	6,783.4	2.4	12,937.9
	08	0.0	417.2	192.0	285.9	67.9	22.0	753.6	4,382.4	11.8	6,783.3	2.3	12,918.5

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

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

Notes:

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

T14a: Interest Rates on Loans to Households
 - in percents at the annual level -

		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 Purchases			For other Purposes			Loans in KM		Loans in KM Indexed to Foreign Currency		
Year	Period	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Over 10 Years IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Overdrafts	Credit Card with Extended Credit	Overdrafts	
Weighted monthly averages																			
2014	07	7.766	...	7.579	6.296	7.636	8.324	...	6.226	8.112	7.304	6.224	8.587	8.028	7.994	12.434	14.615	13.901	
	08	7.633	...	7.821	6.916	7.557	8.379	...	6.043	7.581	7.631	6.400	8.431	7.796	8.243	12.455	14.595	13.906	
	09	7.667	...	7.782	6.986	8.059	8.238	...	6.151	7.045	7.383	6.291	8.522	7.968	7.784	12.392	14.652	13.927	
	10	7.685	...	7.433	7.013	7.237	7.493	...	5.889	7.339	7.066	6.470	8.336	8.188	7.498	12.324	14.603	13.909	
	11	7.737	...	7.531	7.134	6.806	8.520	...	6.340	7.068	6.854	5.943	8.311	7.699	8.198	12.297	14.680	13.910	
	12	7.663	7.728	7.180	7.090	5.689	8.200	...	6.120	6.819	6.010	6.172	8.408	7.485	7.520	11.516	14.652	13.858	
2015	01	7.338	6.825	7.664	6.784	7.038	7.706	...	5.907	6.362	5.987	5.984	8.688	7.494	7.980	12.196	14.655	13.826	
	02	7.808	6.220	7.477	6.844	7.368	7.349	7.710	6.075	6.741	6.447	5.846	8.012	7.259	8.002	12.500	14.800	13.799	
	03	7.361	5.040	7.383	6.754	7.618	7.883	...	5.956	6.428	6.353	5.950	7.961	7.038	7.980	12.293	14.828	13.759	
	04	7.745	...	7.077	6.766	7.476	7.686	...	5.795	6.268	5.570	5.712	7.813	7.077	7.607	12.307	14.824	13.698	
	05	7.984	5.398	7.049	6.717	7.846	7.296	...	5.945	6.281	5.657	5.767	7.827	7.061	7.806	12.356	14.816	13.655	
	06	7.484	5.510	6.869	6.768	...	7.849	...	5.743	6.883	5.956	5.654	8.183	6.996	7.700	12.351	14.773	13.531	
	07	7.837	5.724	7.113	6.797	...	7.260	...	5.717	7.251	5.926	6.110	8.195	7.139	7.534	12.392	14.761	13.422	
	08	7.613	...	6.963	6.686	...	6.915	...	5.812	6.757	6.257	5.489	7.962	7.350	7.851	12.323	14.682	13.300	
Loan amount (new business)																		- KM thousand -	
2014	07	1,744	...	56,659	24,692	67	620	...	9,618	550	1,731	3,735	98,547	15,288	6,803	535,392	110,524	48,504	
	08	2,148	...	40,443	13,463	30	445	...	7,963	882	1,774	3,464	78,614	12,468	4,559	535,127	109,056	48,344	
	09	2,587	...	47,684	13,754	87	736	...	12,811	1,060	1,835	3,113	102,686	14,807	8,289	539,310	101,287	49,057	
	10	2,595	...	52,765	21,883	59	366	...	12,239	756	2,525	3,101	97,173	13,627	5,307	543,010	110,435	48,549	
	11	1,357	...	41,739	21,248	428	251	...	12,159	227	1,125	2,870	70,194	11,241	3,216	538,844	107,979	47,523	
	12	200	507	47,019	10,525	89	1,043	...	13,754	385	1,067	4,948	92,582	23,137	8,174	477,047	104,227	47,031	
2015	01	123	147	21,604	6,410	23	130	...	8,494	616	1,012	3,648	77,838	17,248	5,754	538,570	103,743	46,237	
	02	118	146	17,403	11,031	13	283	95	9,124	626	1,142	4,162	101,028	23,438	11,926	530,463	101,784	45,014	
	03	103	192	21,645	11,621	18	375	...	12,205	774	1,654	3,610	109,813	35,084	30,941	534,392	100,663	44,567	
	04	137	...	22,018	11,982	18	261	...	14,088	728	2,513	4,261	118,692	38,284	36,438	523,652	99,933	46,034	
	05	119	198	17,664	11,245	25	68	...	11,312	811	1,325	2,858	103,758	31,767	28,816	537,189	100,637	48,912	
	06	128	296	20,994	12,703	...	75	...	12,800	1,255	2,297	4,471	102,192	33,890	30,425	537,681	105,159	50,722	
	07	108	332	21,669	9,330	...	178	...	10,829	973	1,202	3,039	103,867	28,919	21,155	534,556	104,817	52,549	
	08	87	-	17,009	7,311	-	37	-	9,879	622	1,133	2,785	86,873	21,740	10,207	537,056	104,646	54,103	

Notes:

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T14b: Interest Rates on Loans to Non-financial Corporations
 - in percents at the annual level -

		LOANS IN KM						LOANS IN KM INDEXED TO FOREIGN CURRENCY						
Year	Period	Up to an Amount of EUR 0.25 Million		Over an Amount of EUR 0.25 Million and up to EUR 1 Million	Over an Amount of EUR 1 Million		Up to an Amount of EUR 0.25 Million		Over an Amount of EUR 0.25 Million and up to EUR 1 Million		Over an Amount of EUR 1 Million	* Revolving Loans and Overdrafts		
		Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Floating Interest Rates up to 1 Year IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Over 1 up to 5 Years IRF	Over 5 Years IRF	Floating Interest Rates up to 1 Year IRF	Loans in KM	Loans in KM Indexed to Foreign Currency
Weighted monthly averages														
2014	07	7.442	7.650	6.503	6.998	7.493	8.129	7.111	6.672	6.871	6.802	5.888	6.692	6.614
	08	7.273	7.987	6.375	7.191	7.469	8.464	6.787	6.887	7.116	7.464	5.925	6.668	6.598
	09	7.213	7.281	5.985	6.019	7.633	7.631	7.729	6.879	6.369	...	6.365	6.533	6.556
	10	7.128	7.283	5.846	5.441	7.659	7.512	7.179	6.380	7.122	7.620	5.626	6.508	6.525
	11	7.354	6.850	5.736	4.965	7.283	7.894	7.781	6.613	7.529	6.888	6.146	6.399	6.519
	12	7.071	7.097	5.798	6.003	6.668	7.572	6.997	6.175	6.479	5.444	4.875	6.355	6.311
2015	01	7.123	6.736	5.632	6.408	7.382	7.351	7.451	6.660	6.738	6.929	5.769	6.256	6.301
	02	7.006	6.704	5.824	...	7.571	7.519	7.761	6.201	6.566	7.235	5.456	6.288	6.250
	03	7.126	6.476	5.387	...	7.539	7.354	7.227	6.217	6.150	6.976	6.433	6.134	6.242
	04	6.955	7.041	5.442	5.808	7.706	7.499	6.817	6.122	5.365	6.390	5.996	6.076	6.196
	05	7.149	6.668	5.840	5.015	7.315	7.242	6.909	6.189	5.603	5.519	6.599	6.093	6.177
	06	7.234	6.522	5.145	4.536	7.522	6.935	5.552	5.845	5.515	6.733	5.001	5.973	6.097
	07	6.602	6.275	5.836	4.941	7.342	6.890	6.094	5.695	5.732	6.553	6.195	5.927	6.050
	08	6.667	6.502	4.819	4.542	7.575	6.403	6.357	6.148	6.347	6.637	4.811	5.806	6.049
Loan amount (new business) - KM thousand -														
2014	07	42,400	2,679	66,384	14,282	35,917	9,900	3,611	22,856	8,122	4,500	51,000	1,572,161	559,734
	08	43,526	2,076	30,338	17,685	18,756	5,950	1,704	23,885	6,682	6,162	8,412	1,536,776	562,074
	09	35,781	1,485	47,280	35,701	30,270	8,460	3,730	30,131	2,400	...	38,850	1,584,470	570,377
	10	40,626	2,016	60,852	31,575	22,810	10,152	2,024	24,742	6,114	4,499	35,813	1,605,168	564,920
	11	46,042	1,742	30,296	11,659	27,025	6,292	2,602	32,817	4,031	4,171	53,629	1,604,490	558,166
	12	33,179	3,428	59,350	45,951	51,005	11,580	4,490	51,621	13,600	10,177	138,835	1,562,823	574,250
2015	01	57,589	1,319	22,386	9,873	17,455	6,438	1,937	19,599	4,279	7,521	54,720	1,595,970	553,251
	02	27,729	1,524	38,423	...	18,817	6,017	2,782	21,916	4,632	5,334	113,077	1,574,721	544,177
	03	37,130	4,611	44,842	...	23,645	9,793	5,080	23,447	6,700	11,198	29,203	1,629,380	529,324
	04	43,806	5,461	38,129	22,224	22,235	11,505	3,863	38,038	6,980	3,230	49,120	1,676,983	532,786
	05	38,635	6,738	48,257	10,396	23,171	8,422	5,906	19,386	5,602	3,983	14,530	1,633,875	537,594
	06	31,345	9,824	57,870	48,800	28,040	10,590	6,409	40,809	9,745	6,380	31,432	1,639,665	531,471
	07	35,761	11,626	50,870	17,638	23,274	10,195	4,794	27,145	9,148	6,356	24,057	1,604,150	533,988
	08	34,844	7,465	52,965	22,897	18,629	7,288	4,887	21,938	5,474	9,497	95,872	1,574,929	517,448

Notes:

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

IRF – initial rate fixation

... insufficient data to be published

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

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

T14c: Interest Rates on Deposits of Households and Non-financial Companies
 - in percents, at the annual level -

		HOUSEHOLDS										NON-FINANCIAL COMPANIES									
		Deposits in KM and Deposits Indexed to Foreign Currency				Deposits in EUR			Deposits in Foreign Currency			Deposits in KM and Indexed to Foreign Currency				Deposits in EUR			Deposits in Foreign Currency		
		With Agreed Maturity				With Agreed Maturity			With Agreed Maturity			With Agreed Maturity				With Agreed Maturity			With Agreed Maturity		
Year	Period	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	With Agreed Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	* Overnight Deposits	* Overnight Deposits	
Weighted monthly averages																					
2014	07	1.174	3.256	3.131	0.094	1.892	3.134	3.308	0.195	1.141	0.077	0.821	3.763	3.741	0.195	2.191	2.601	3.559	0.213	0.150	
	08	1.555	3.225	3.178	0.091	1.659	3.100	3.369	0.157	1.081	0.058	0.912	3.009	3.653	0.206	1.308	3.051	3.414	0.211	0.113	
	09	1.577	3.032	3.117	0.090	1.666	3.104	3.313	0.194	1.190	0.063	1.634	3.329	3.641	0.219	2.176	...	3.775	0.201	0.149	
	10	1.602	3.175	3.056	0.089	1.642	3.132	3.336	0.190	1.019	0.065	1.161	3.250	3.066	0.201	1.173	2.300	3.358	0.143	0.128	
	11	1.457	2.928	3.050	0.089	1.545	3.040	3.406	0.188	1.068	0.065	1.781	3.058	2.122	0.210	1.973	3.266	...	0.160	0.136	
	12	1.263	2.764	2.980	0.089	1.431	2.901	3.173	0.181	0.916	0.064	0.760	2.852	2.970	0.203	1.890	...	2.319	0.132	0.094	
2015	01	1.237	2.813	3.059	0.095	1.234	2.643	3.222	0.161	0.998	0.060	1.929	2.448	2.118	0.195	0.201	3.405	3.174	0.130	0.079	
	02	1.201	2.637	2.701	0.093	1.272	2.645	3.222	0.159	1.103	0.059	0.967	2.830	3.250	0.189	...	3.299	3.394	0.139	0.109	
	03	1.329	2.679	2.673	0.095	1.273	2.585	2.888	0.158	1.596	0.059	1.051	2.646	2.909	0.183	...	2.806	4.184	0.144	0.078	
	04	1.074	2.417	2.803	0.093	1.191	2.452	2.864	0.154	1.827	0.059	1.611	3.046	3.051	0.174	...	1.669	...	0.146	0.066	
	05	1.104	2.447	2.508	0.093	1.270	2.436	2.871	0.153	0.976	0.059	1.325	2.501	2.902	0.189	...	2.526	3.436	0.153	0.064	
	06	1.551	2.423	2.590	0.085	1.227	2.482	2.916	0.153	0.707	0.060	1.376	2.466	2.381	0.149	...	3.194	...	0.137	0.052	
	07	1.231	2.398	2.445	0.078	1.265	2.450	3.236	0.146	1.353	0.061	1.076	2.200	2.918	0.144	1.622	3.077	...	0.141	0.050	
	08	1.123	2.453	2.562	0.084	1.361	2.363	2.807	0.147	1.147	0.061	1.279	2.017	2.571	0.132	0.475	1.662	...	0.103	0.056	
Deposit amount (new business) - KM thousand -																					
2014	07	21,989	35,637	16,936	2,015,690	29,447	81,069	48,804	754,683	5,310	220,761	12,400	41,104	15,765	1,791,490	823	1,658	17,016	533,281	56,420	
	08	16,553	34,468	26,715	2,045,062	27,190	88,075	51,832	687,327	7,615	228,848	10,974	2,762	7,850	1,887,071	1,993	37,929	3,207	470,828	41,133	
	09	17,703	38,198	19,908	2,112,897	30,390	82,503	50,378	754,573	6,289	210,261	18,292	7,526	6,461	2,011,354	5,388	...	2,331	496,127	51,129	
	10	19,594	39,431	25,337	2,124,033	27,985	72,870	50,213	762,606	7,108	209,504	11,478	92,431	26,310	1,884,985	5,291	5,235	3,833	440,728	63,257	
	11	17,161	32,462	14,806	2,136,169	24,667	62,619	37,325	767,043	4,541	209,189	7,181	9,978	3,952	1,854,009	2,347	15,861	...	476,120	66,996	
	12	24,762	33,097	19,050	2,115,947	28,079	72,251	48,611	787,586	4,240	213,851	26,218	15,571	4,571	1,920,631	1,277	...	1,381	494,367	63,957	
2015	01	17,819	41,023	25,542	2,199,345	27,414	59,308	57,796	801,087	7,340	222,699	20,231	12,415	3,054	1,775,818	1,192	15,322	4,774	480,429	79,053	
	02	14,715	32,256	17,313	2,251,524	20,192	56,506	42,256	812,332	7,685	215,481	4,673	18,087	3,942	1,737,531	...	29,393	2,915	446,844	50,743	
	03	14,559	29,513	16,493	2,305,668	23,791	53,135	32,718	813,181	5,212	224,581	8,844	13,502	3,364	1,734,150	...	20,501	11,914	455,422	52,586	
	04	12,829	31,097	21,240	2,339,556	19,500	56,464	39,904	839,412	7,510	226,589	7,620	12,406	13,723	1,770,909	...	26,936	...	483,128	51,274	
	05	13,469	24,400	18,687	2,331,046	20,666	49,671	45,475	838,033	3,701	225,387	14,876	10,130	1,312	1,789,994	...	10,073	4,965	489,282	66,000	
	06	13,523	26,425	25,642	2,339,456	18,613	56,934	45,185	849,159	4,136	231,612	8,524	19,684	15,048	1,728,823	...	20,238	...	515,168	65,345	
	07	15,395	26,546	16,870	2,377,491	21,784	58,023	71,661	885,073	10,719	227,850	6,783	8,606	8,991	1,824,731	3,876	8,161	...	464,964	68,175	
	08	18,210	22,509	16,309	2,399,825	23,805	68,987	53,786	887,028	7,333	222,085	7,268	7,674	11,193	1,901,245	9,193	5,139	-	485,481	57,461	

Notes:

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

T15: Average Reserve Requirements
 - KM thousand -

Year	Month	Base for Required Reserve Calculation	Average Reserve Requirement	Average Balance on the Reserve Accounts	Total Funds for Reserve Maintenance*	Balance
1	2	3	4	5	6	7=6-4
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
2013		15,162,241	1,290,758	3,103,865	3,103,865	1,813,107
2014		15,999,278	1,370,137	3,577,824	3,577,824	2,207,688
2014	07	15,920,519	1,364,415	3,684,019	3,684,019	2,319,604
	08	16,191,541	1,389,386	3,764,756	3,764,756	2,375,369
	09	16,416,306	1,410,239	3,856,249	3,856,249	2,446,010
	10	16,379,844	1,405,288	3,778,209	3,778,209	2,372,921
	11	16,357,824	1,400,369	3,750,029	3,750,029	2,349,660
	12	16,352,327	1,400,648	3,706,385	3,706,385	2,305,737
2015	01	16,298,731	1,398,467	3,696,751	3,696,751	2,298,284
	02	16,245,938	1,390,378	3,561,880	3,561,880	2,171,503
	03	16,252,588	1,389,921	3,598,180	3,598,180	2,208,258
	04	16,279,495	1,395,388	3,583,339	3,583,339	2,187,952
	05	16,459,102	1,412,472	3,724,305	3,724,305	2,311,834
	06	16,492,444	1,416,325	3,712,298	3,712,298	2,295,973
	07	16,631,679	1,430,699	3,721,056	3,721,056	2,290,357
	08	16,801,800	1,446,264	3,815,465	3,815,465	2,369,201

Notes:

From 1 January 2008, required reserve rate was 18%.

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

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

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

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

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

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

- on the amount of the funds exceeding the reserve requirement – zero rate of compensation.

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

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

T16: Required Reserves by Maintenance Periods
- KM thousand -

Base for Calculation of Reserve Requirement*									
Year	Maintenance period	in KM	in other currencies	Total	Average required reserves	Average reserve account balances	Difference	Calculated Remuneration	Penalties
1	2	3	4	5=(3+4)	6=(5*OR)	7	8=(7-6)	9	10
04/2014	10	7,830,323	7,907,562	15,737,886	1,346,307	3,363,027	2,016,721	118.3	0.0
	11	7,780,217	7,884,289	15,664,506	1,339,044	3,352,922	2,013,878	126.5	0.0
	12	7,779,425	7,852,725	15,632,149	1,336,335	3,383,999	2,047,664	149.1	0.0
05	13	7,845,345	7,857,734	15,703,079	1,343,454	3,444,831	2,101,377	134.7	0.0
	14	7,935,943	7,850,790	15,786,733	1,350,765	3,441,114	2,090,349	125.6	0.0
	15	7,944,750	7,870,651	15,815,402	1,352,745	3,426,152	2,073,407	180.5	0.0
06	16	7,926,563	7,901,762	15,828,326	1,353,820	3,451,025	2,097,205	87.6	0.0
	17	7,917,444	7,902,785	15,820,229	1,352,254	3,407,742	2,055,489	27.7	0.0
	18	7,864,685	7,837,850	15,702,535	1,340,897	3,409,429	2,068,532	10.2	0.0
07	19	7,899,556	7,905,208	15,804,765	1,351,675	3,699,319	2,347,644	12.2	0.0
	20	8,127,085	7,816,177	15,943,263	1,367,743	3,652,973	2,285,230	23.5	0.0
	21	8,221,828	7,791,703	16,013,530	1,373,827	3,699,765	2,325,939	19.8	0.0
08	22	8,277,537	7,824,283	16,101,820	1,380,840	3,721,926	2,341,086	13.0	0.0
	23	8,353,366	7,840,276	16,193,642	1,389,580	3,733,593	2,344,014	12.3	0.0
	24	8,416,038	7,863,125	16,279,163	1,397,740	3,838,748	2,441,008	24.8	0.0
09	25	8,481,276	7,873,649	16,354,925	1,403,468	3,905,192	2,501,724	9.0	0.0
	26	8,588,756	7,874,260	16,463,016	1,414,805	3,838,308	2,423,502	0.0	0.0
	27	8,578,071	7,852,907	16,430,977	1,412,445	3,825,248	2,412,803	0.0	0.0
10	28	8,527,344	7,880,115	16,407,459	1,409,221	3,849,618	2,440,397	0.0	0.0
	29	8,517,340	7,884,359	16,401,698	1,407,514	3,726,945	2,319,431	0.0	0.0
	30	8,481,632	7,848,742	16,330,374	1,399,129	3,758,064	2,358,935	0.0	0.0
11	31	8,506,907	7,860,837	16,367,744	1,401,798	3,791,684	2,389,887	0.0	0.0
	32	8,523,612	7,831,373	16,354,985	1,399,276	3,727,465	2,328,189	0.0	0.0
	33	8,534,196	7,816,547	16,350,743	1,400,034	3,730,937	2,330,903	0.0	286.6
12	34	8,536,881	7,777,703	16,314,584	1,396,938	3,766,999	2,370,061	0.0	242.0
	35	8,595,526	7,788,529	16,384,055	1,403,756	3,676,947	2,273,191	0.0	55.5
	36	8,532,120	7,826,221	16,358,341	1,401,250	3,675,209	2,273,960	0.0	0.0
01/2015	01	8,512,647	7,807,527	16,320,175	1,399,381	3,769,080	2,369,699	0.0	0.0
	02	8,632,337	7,724,266	16,356,603	1,406,008	3,695,714	2,289,706	0.0	0.0
	03	8,493,874	7,725,542	16,219,415	1,390,011	3,625,459	2,235,448	0.0	0.0
02	04	8,485,293	7,825,942	16,311,236	1,397,189	3,593,659	2,196,470	0.0	0.0
	05	8,444,306	7,794,484	16,238,790	1,389,772	3,534,623	2,144,851	0.0	0.0
	06	8,405,660	7,782,128	16,187,788	1,384,173	3,557,359	2,173,186	0.0	0.0
03	07	8,400,232	7,811,528	16,211,759	1,386,068	3,629,654	2,243,586	0.0	0.0
	08	8,395,037	7,863,040	16,258,076	1,390,463	3,592,937	2,202,474	0.0	0.0
	09	8,402,115	7,885,813	16,287,928	1,393,233	3,571,948	2,178,715	0.0	0.0
04	10	8,450,493	7,787,383	16,237,876	1,391,149	3,558,529	2,167,380	0.0	0.0
	11	8,447,265	7,814,647	16,261,912	1,393,852	3,575,358	2,181,506	0.0	0.0
	12	8,494,073	7,844,623	16,338,696	1,401,162	3,616,131	2,214,969	0.0	0.0
05	13	8,548,889	7,870,235	16,419,124	1,408,915	3,710,761	2,301,845	0.0	0.0
	14	8,599,325	7,853,515	16,452,840	1,412,175	3,726,070	2,313,896	0.0	0.0
	15	8,601,297	7,904,045	16,505,342	1,416,325	3,736,085	2,319,760	0.0	0.0
06	16	8,641,362	7,864,936	16,506,298	1,417,232	3,790,383	2,373,151	0.0	0.0
	17	8,615,494	7,838,468	16,453,962	1,412,500	3,688,023	2,275,523	0.0	0.0
	18	8,605,527	7,911,544	16,517,071	1,419,242	3,658,488	2,239,247	0.0	0.0
07	19	8,619,502	7,938,356	16,557,858	1,422,908	3,702,517	2,279,610	0.0	0.0
	20	8,637,190	7,896,788	16,533,978	1,421,212	3,695,678	2,274,466	0.0	0.0
	21	8,880,763	7,922,438	16,803,201	1,447,977	3,764,972	2,316,995	0.0	0.0
08	22	8,790,585	7,988,807	16,779,392	1,444,853	3,781,346	2,336,493	0.0	0.0
	23	8,775,087	7,995,891	16,770,978	1,442,983	3,805,857	2,362,874	0.0	0.0
	24	8,840,593	8,014,436	16,855,029	1,450,957	3,859,193	2,408,235	0.0	0.0

Note: See the 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	...	...	...	125.8	...	...
2007	12	...	...	101.3	92.0	...	...
2008	12	...	...	108.0	205.0	...	...
2009	12	...	...	90.0	68.0	...	...
2010	12	...	...	110.8	107.5	...	...
2011	12	...	...	90.8	94.2	...	...
2012	12	...	...	99.6	100.0	...	...
2013	12	...	...	107.8	104.7	...	...
2014	12	...	...	97.9	99.7	...	...
2014	07	105.0	103.8	108.5	96.1	108.5	104.9
	08	94.1	84.9	97.5	91.2	98.6	95.3
	09	104.2	120.3	99.6	110.6	107.6	104.0
	10	102.8	101.8	98.2	106.5	110.2	106.6
	11	97.8	96.5	97.6	100.7	107.2	103.6
	12	102.3	99.7	97.9	99.7	109.0	105.4
2015	01	92.9	81.5	99.3	99.0	96.7	93.3
	02	96.0	110.2	95.8	108.5	97.2	93.8
	03	109.5	103.4	99.5	105.1	104.9	101.2
	04	101.3	98.3	101.9	100.8	105.7	102.0
	05	98.2	106.5	109.0	109.7	106.5	102.8
	06	99.3	105.5	102.0	106.3	107.6	103.8
	07	105.0	99.1	102.0	101.6	111.1	107.2
	08	97.4	92.8	105.6	111.1	106.5	102.7

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

Notes:

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

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	...	100.0	99.6	...	100.0	99.6
2010	12	...	103.1	102.1	...	103.1	102.1
2011	12	...	103.1	103.7	...	103.1	103.7
2012	12	...	101.8	102.1	...	101.9	102.1
2013	12	...	98.8	99.9	...	...	...
2014	12	...	99.6	99.1	...	...	...
2014	07	99.7	99.1	98.8	n/a	n/a	n/a
	08	100.0	99.4	98.7	n/a	n/a	n/a
	09	100.5	99.9	98.9	n/a	n/a	n/a
	10	100.4	100.1	99.0	n/a	n/a	n/a
	11	99.8	100.0	99.1	n/a	n/a	n/a
	12	99.3	99.6	99.1	n/a	n/a	n/a
2015	01	99.7	99.1	99.1	n/a	n/a	n/a
	02	100.2	99.3	99.2	n/a	n/a	n/a
	03	100.5	99.8	99.4	n/a	n/a	n/a
	04	99.5	99.6	99.4	n/a	n/a	n/a
	05	100.0	99.6	99.5	n/a	n/a	n/a
	06	99.7	99.5	99.4	n/a	n/a	n/a
	07	99.1	98.9	99.4	n/a	n/a	n/a
	08	100.0	98.9	99.3	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 -

Period	CURRENT AND CAPITAL ACCOUNTS						FINANCIAL ACCOUNT	NET ERRORS AND OMISSIONS
	Current Account				Capital account	Total		
	Goods	Services	Primary Income	Secondary Income				
2007	-8,747	2,129	670	3,901	415	-1,632	-1,736	-104
2008	-10,472	2,186	943	3,827	383	-3,132	-3,314	-182
2009	-7,632	1,748	955	3,341	350	-1,238	-1,126	112
2010	-7,426	1,953	413	3,529	389	-1,142	-987	155
2011	-8,080	1,847	211	3,540	357	-2,127	-2,050	77
2012	-8,002	1,801	204	3,679	336	-1,983	-1,787	195
2013	-7,316	1,811	341	3,695	338	-1,132	-892	239
2014	-8,103	1,852	182	3,933	517	-1,617	-1,387	230
2007 Q1	-1,706	491	143	803	84	-186	-320	-134
Q2	-2,217	535	177	976	104	-426	-302	124
Q3	-2,359	579	214	1,046	108	-413	-584	-171
Q4	-2,464	525	136	1,077	119	-607	-530	77
2008 Q1	-2,308	511	253	815	94	-636	-708	-72
Q2	-2,707	591	194	1,006	106	-810	-846	-35
Q3	-2,832	552	285	1,014	91	-889	-854	36
Q4	-2,625	533	211	992	92	-797	-907	-110
2009 Q1	-1,797	449	220	816	86	-225	-349	-124
Q2	-1,998	422	267	831	90	-388	-502	-114
Q3	-1,906	442	258	877	90	-239	-58	180
Q4	-1,931	434	209	817	84	-386	-216	170
2010 Q1	-1,435	421	94	759	92	-69	-174	-105
Q2	-1,840	505	117	889	101	-227	-73	154
Q3	-2,075	474	87	930	98	-485	-394	91
Q4	-2,076	552	115	951	98	-360	-346	14
2011 Q1	-1,644	420	88	808	84	-244	-385	-140
Q2	-2,038	451	12	885	92	-598	-559	39
Q3	-2,154	496	99	920	91	-548	-418	130
Q4	-2,245	480	11	927	90	-737	-688	48
2012 Q1	-1,798	385	98	828	76	-411	-620	-208
Q2	-1,924	464	-108	930	80	-558	-279	279
Q3	-2,256	538	100	944	91	-583	-361	222
Q4	-2,024	413	114	978	89	-430	-527	-97
2013 Q1	-1,661	384	77	837	78	-286	-478	-192
Q2	-1,676	486	-106	927	80	-290	-204	85
Q3	-1,922	530	126	951	91	-224	-5	218
Q4	-2,058	412	244	980	89	-332	-204	128
2014 Q1	-1,795	433	72	834	77	-379	-471	-92
Q2	-1,967	438	-89	1,000	85	-533	-356	177
Q3	-2,191	552	60	1,052	179	-349	-170	179
Q4	-2,150	430	140	1,048	177	-356	-390	-34
2015 Q1	-1,659	378	99	820	68	-294	-377	-82
Q2	-1,929	497	-11	889	71	-484	-346	138

Source: CBBH, Balance of Payment Statistics.

Notes:

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

T20: Balance of Payments: Current and Capital Accounts
 - KM million -

Period	CURRENT ACCOUNT											CAPITAL ACCOUNT		
	Current account - total			Goods		Services		Primary Income		Secondary Income		Credit	Debit	Balance
	Credit	Debit	Balance	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit			
2007	11,764	13,811	-2,047	3,275	12,022	2,836	707	1,553	883	4,101	200	415	0	415
2008	12,543	16,058	-3,515	3,883	14,355	2,968	782	1,656	713	4,036	209	383	0	383
2009	11,046	12,634	-1,588	3,560	11,193	2,642	894	1,265	309	3,579	238	350	0	350
2010	12,200	13,731	-1,531	4,775	12,201	2,757	804	881	468	3,787	257	389	0	389
2011	13,157	15,640	-2,483	5,776	13,856	2,628	781	935	725	3,818	278	357	0	357
2012	13,262	15,580	-2,318	5,844	13,846	2,590	790	871	667	3,957	277	336	0	336
2013	13,810	15,280	-1,469	6,427	13,743	2,564	753	845	504	3,974	279	338	0	338
2014	14,405	16,540	-2,135	6,620	14,723	2,630	777	925	742	4,231	298	517	0	517
2007 Q1	2,506	2,775	-270	731	2,437	606	115	322	179	847	44	84	0	84
Q2	2,928	3,458	-530	829	3,046	703	168	369	191	1,028	53	104	0	104
Q3	3,271	3,792	-521	857	3,217	876	298	440	227	1,097	51	108	0	108
Q4	3,059	3,785	-726	858	3,322	651	126	422	286	1,128	51	119	0	119
2008 Q1	2,747	3,477	-730	862	3,170	648	137	372	119	865	50	94	0	94
Q2	3,239	4,155	-916	1,031	3,738	762	171	388	194	1,058	52	106	0	106
Q3	3,530	4,510	-980	1,072	3,904	912	359	479	194	1,067	53	91	0	91
Q4	3,028	3,917	-889	918	3,543	647	114	417	206	1,046	54	92	0	92
2009 Q1	2,563	2,874	-311	760	2,558	591	142	338	118	873	57	86	0	86
Q2	2,726	3,203	-478	861	2,859	643	220	330	62	892	62	90	0	90
Q3	3,015	3,344	-329	971	2,878	804	363	304	46	935	58	90	0	90
Q4	2,742	3,213	-470	968	2,898	603	169	293	83	879	62	84	0	84
2010 Q1	2,588	2,749	-161	1,017	2,452	549	128	202	108	819	60	92	0	92
Q2	3,092	3,421	-328	1,244	3,084	678	172	218	101	953	64	101	0	101
Q3	3,298	3,881	-583	1,259	3,333	816	341	228	141	995	65	98	0	98
Q4	3,222	3,681	-459	1,255	3,331	715	163	232	118	1,020	69	98	0	98
2011 Q1	3,016	3,344	-328	1,366	3,010	558	138	217	128	876	68	84	0	84
Q2	3,278	3,969	-691	1,474	3,512	622	171	227	215	956	72	92	0	92
Q3	3,522	4,161	-639	1,480	3,633	798	302	255	156	989	68	91	0	91
Q4	3,340	4,166	-826	1,457	3,702	649	169	237	225	997	70	90	0	90
2012 Q1	2,895	3,382	-487	1,284	3,082	517	132	199	101	895	67	76	0	76
Q2	3,474	4,112	-638	1,601	3,525	657	194	218	326	998	68	80	0	80
Q3	3,574	4,248	-674	1,491	3,747	834	296	232	133	1,017	73	91	0	91
Q4	3,318	3,837	-519	1,467	3,491	582	168	222	108	1,047	70	89	0	89
2013 Q1	3,067	3,431	-364	1,437	3,098	522	138	202	125	906	70	78	0	78
Q2	3,629	3,999	-369	1,748	3,424	671	186	213	319	997	70	80	0	80
Q3	3,677	3,992	-315	1,630	3,552	801	271	227	101	1,020	68	91	0	91
Q4	3,437	3,858	-421	1,611	3,669	571	159	204	-41	1,051	71	89	0	89
2014 Q1	3,173	3,629	-456	1,485	3,280	568	135	216	144	904	70	77	0	77
Q2	3,573	4,191	-618	1,643	3,610	629	190	230	319	1,071	71	85	0	85
Q3	3,954	4,482	-528	1,736	3,927	834	282	252	192	1,132	80	179	0	179
Q4	3,705	4,238	-533	1,755	3,906	599	170	226	87	1,124	76	177	0	177
2015 Q1	3,269	3,631	-362	1,604	3,263	540	162	232	133	893	72	68	0	68
Q2	3,600	4,154	-554	1,706	3,635	696	199	212	223	986	97	71	0	71

Source: CBBH, Balance of Payment Statistics.

Notes:

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

T21: Balance of Payments: Financial Account
 - KM million -

FINANCIAL ACCOUNT

Period	Direct Investment	Portfolio Investment	Other Investment	Reserve Assets	Total
2007	-2,560	4	-422	1,242	-1,736
2008	-1,315	29	-1,565	-462	-3,314
2009	-344	274	-952	-104	-1,126
2010	-532	173	-886	258	-987
2011	-674	46	-1,389	-33	-2,050
2012	-506	16	-1,369	73	-1,787
2013	-383	137	-1,355	709	-892
2014	-717	95	-1,478	712	-1,387
2007 Q1	-297	3	-159	134	-320
2007 Q2	-1,410	2	790	315	-302
2007 Q3	-661	1	-495	572	-584
2007 Q4	-191	-2	-559	222	-530
2008 Q1	-135	-1	-469	-102	-708
2008 Q2	-263	9	-536	-55	-846
2008 Q3	-350	4	-784	277	-854
2008 Q4	-567	17	224	-582	-907
2009 Q1	-258	4	155	-251	-349
2009 Q2	-107	23	-54	-365	-502
2009 Q3	65	54	-918	741	-58
2009 Q4	-44	193	-135	-229	-216
2010 Q1	-153	146	-142	-24	-174
2010 Q2	-60	43	202	-258	-73
2010 Q3	-185	-18	-534	343	-394
2010 Q4	-134	2	-412	197	-346
2011 Q1	-174	-2	75	-282	-385
2011 Q2	-78	98	-519	-60	-559
2011 Q3	-208	-35	-306	132	-418
2011 Q4	-213	-14	-638	177	-688
2012 Q1	-26	-7	-273	-314	-620
2012 Q2	-134	44	41	-230	-279
2012 Q3	-107	-18	-630	394	-361
2012 Q4	-240	-4	-508	224	-527
2013 Q1	-339	51	-22	-168	-478
2013 Q2	-167	25	-303	241	-204
2013 Q3	2	21	-476	447	-5
2013 Q4	121	40	-555	189	-204
2014 Q1	-244	8	-74	-161	-471
2014 Q2	-215	27	-331	163	-356
2014 Q3	-113	-19	-663	625	-170
2014 Q4	-146	79	-409	85	-390
2015 Q1	-165	-14	-135	-62	-377
2015 Q2	-262	-42	-246	205	-346

Source: CBBH, Balance of Payment Statistics.

Notes:

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

T22: Foreign Trade Balance of BH
 - KM million -

Year	Month	Exports of Goods	Imports of Goods	Export and Import Balance	Coverage of Imports by Exports in %
1	2	3	4	5=(3-4)	6=(3/4)x100
1999		1,376	6,048	-4,672	22.7
2000		2,265	6,583	-4,318	34.4
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	-7,962	42.7
2008		6,712	16,293	-9,581	41.2
2009		5,530	12,348	-6,818	44.8
2010		7,096	13,616	-6,521	52.1
2011		8,222	15,525	-7,303	53.0
2012		7,858	15,253	-7,395	51.5
2013		8,380	15,170	-6,790	55.2
2014		8,682	16,199	-7,518	53.6
2014	07	791	1,423	-632	55.6
	08	634	1,365	-731	46.5
	09	798	1,483	-685	53.8
	10	791	1,536	-745	51.5
	11	741	1,353	-612	54.7
	12	731	1,405	-674	52.0
2015	01	646	975	-329	66.2
	02	715	1,209	-494	59.2
	03	756	1,376	-620	54.9
	04	757	1,365	-608	55.5
	05	731	1,374	-643	53.2
	06	776	1,340	-564	57.9
	07	810	1,484	-674	54.6
	08	709	1,274	-565	55.6

Notes:

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

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
2013		1,310,844	1,194,637	766,745	1,003,294	686,503	687,565	270,745	2,459,942	8,380,275
2014		1,317,490	955,047	800,690	1,195,438	697,785	755,827	293,818	2,665,647	8,681,742
2014	07	113,332	88,568	70,778	124,686	62,765	73,931	24,181	232,684	790,924
	08	92,663	70,424	65,925	77,860	50,599	60,804	20,959	194,997	634,231
	09	121,220	82,760	79,472	119,380	59,927	72,001	18,161	244,644	797,564
	10	112,846	87,924	80,770	101,805	64,525	68,865	27,859	246,343	790,938
	11	112,198	78,047	71,306	99,234	63,262	67,525	28,121	220,875	740,569
	12	90,483	78,971	78,558	90,649	52,443	52,842	33,313	254,139	731,397
2015	01	109,653	55,494	61,414	101,816	51,401	51,257	25,046	190,102	646,182
	02	112,445	80,823	67,049	92,101	55,167	50,181	33,069	224,457	715,293
	03	117,467	74,299	71,302	102,467	65,112	62,761	23,575	238,853	755,835
	04	118,468	74,567	67,689	97,615	59,906	65,138	24,415	249,554	757,352
	05	112,494	81,114	62,793	97,133	60,857	61,460	21,985	232,819	730,654
	06	119,504	85,705	67,692	115,909	63,632	75,937	20,718	226,503	775,600
	07	121,854	87,998	66,977	129,492	61,957	75,047	19,545	247,065	809,933
	08	112,649	69,918	64,286	87,045	60,226	60,138	19,168	235,136	708,566

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
2013		1,956,353	1,485,608	1,734,842	1,482,256	1,505,995	754,344	914,082	519,291	384,852	441,535	3,990,634	15,169,793
2014		1,851,693	1,629,521	1,869,564	1,653,565	1,292,467	763,235	1,359,548	532,109	475,375	433,638	4,338,562	16,199,278
2014	07	178,953	145,451	171,994	159,315	58,909	71,500	126,969	46,499	33,016	40,749	389,829	1,423,185
	08	178,284	155,408	148,125	103,699	120,018	56,912	127,353	45,057	32,548	36,845	360,997	1,365,246
	09	168,362	149,909	160,741	137,969	90,082	69,957	120,731	49,223	97,958	36,240	401,580	1,482,753
	10	164,538	150,499	165,290	157,799	137,862	70,468	158,423	51,022	42,620	41,090	396,663	1,536,274
	11	136,021	138,511	150,579	138,017	113,333	63,284	128,855	46,788	33,858	38,076	365,404	1,352,727
	12	146,068	152,446	167,216	136,521	109,071	57,603	127,831	43,262	37,863	35,620	391,780	1,405,280
2015	01	99,407	95,902	119,360	105,085	29,402	50,442	86,158	37,249	34,856	30,075	287,447	975,382
	02	111,277	117,096	143,316	126,925	88,110	57,206	100,258	43,674	41,202	30,984	348,968	1,209,015
	03	132,512	146,824	173,307	141,384	94,271	66,522	112,528	45,958	34,662	37,306	390,448	1,375,723
	04	157,014	155,148	168,847	157,691	36,599	70,096	78,315	51,417	45,406	34,109	410,280	1,364,922
	05	140,315	144,076	156,445	172,679	109,936	64,297	83,263	45,373	37,529	29,844	390,122	1,373,878
	06	141,672	144,979	161,697	161,917	82,855	65,685	85,165	50,377	33,902	30,957	380,499	1,339,703
	07	166,010	153,520	173,782	167,407	135,569	73,590	94,165	47,290	39,152	35,776	398,150	1,484,410
	08	145,712	159,381	151,212	112,447	75,667	55,137	87,636	36,770	45,240	40,733	363,831	1,273,765

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	EMU	Croatia	Hungary	Switzerland	UK	USA	Serbia
		EUR	HRK	HUF	CHF	GBP	USD	RSD
		1	100	100	1	1	1	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
2013		1.955830	25.806786	0.658705	1.589326	2.304432	1.473557	1.729721
2014		1.955830	25.619449	0.633710	1.610337	2.426325	1.474019	1.668863
2014	07	1.955830	25.693029	0.631643	1.609806	2.465801	1.443719	1.683618
	08	1.955830	25.623450	0.623186	1.613669	2.452542	1.467822	1.667740
	09	1.955830	25.654929	0.624395	1.619759	2.471781	1.514870	1.649089
	10	1.955830	25.545618	0.635095	1.619315	2.480241	1.542801	1.638813
	11	1.955830	25.502137	0.637072	1.625694	2.476015	1.568864	1.631164
	12	1.955830	25.503667	0.628514	1.626480	2.480115	1.585814	1.609430
2015	01	1.955830	25.451669	0.618571	1.787900	2.548378	1.676404	1.598934
	02	1.955830	25.364260	0.636987	1.844320	2.638572	1.722945	1.606215
	03	1.955830	25.572928	0.644233	1.843341	2.703166	1.802566	1.623460
	04	1.955830	25.747568	0.653131	1.885410	2.707766	1.817516	1.627357
	05	1.955830	25.875170	0.639478	1.879249	2.709506	1.751350	1.622749
	06	1.955830	25.832633	0.627219	1.870934	2.713184	1.744590	1.622591
	07	1.955830	25.777944	0.627381	1.866180	2.764092	1.776387	1.626719
	08	1.955830	25.870162	0.628245	1.817835	2.740805	1.758198	1.626972

T26: Foreign Debt Servicing
 - KM thousand -

Creditor	Repayment plan 2015			Performed in 2015		Total at the end of August
	Principal	Interest	Total	Principal	Interest	
Javni kreditori	397,112	119,415	516,526	261,423	61,088	322,511
International and Regional Organizations	333,654	93,315	426,968	225,554	46,095	271,650
European Investment Bank	35,901	27,438	63,340	18,951	14,232	33,183
European Bank for Reconstruction and Development	107,785	11,576	119,361	63,027	5,952	68,979
World Bank - IDA	49,289	27,682	76,971	31,603	8,536	40,139
World Bank- IBRD ¹⁾	38,320	9,688	48,008	31,564	5,807	37,372
Council of Europe Development Bank ¹⁾	3,079	1,107	4,186	1,906	487	2,393
International Fund for Agriculture Development	2,986	529	3,516	1,596	285	1,880
IMF	88,470	11,170	99,640	69,083	8,758	77,842
European Union – European Commission	7,823	4,123	11,947	7,823	2,038	9,862
Government and Government Agencies	63,458	26,100	89,558	35,869	14,992	50,861
Paris Club ¹⁾	24,981	11,775	36,756	12,600	6,163	18,763
Saudi Development Fund	4,278	1,820	6,098	4,830	1,868	6,698
Other Bilateral	34,199	12,505	46,704	18,439	6,961	25,400
Private Creditors	62,569	4,524	67,093	31,284	1,690	32,974
London Club ¹⁾	62,569	4,524	67,093	31,284	1,690	32,974
Total	459,680	123,939	583,620	292,707	62,777	355,485

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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