



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

**Monthly Economic
Survey
AUGUST 2023**



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

**Monthly Economic
Survey**
AUGUST 2023

Summary:

| | |
|---|----|
| INTRODUCTION..... | 4 |
| G01: The ECB Deposit Facility Rate and Interest Rates on Household Deposits in the Euro Area..... | 5 |
| G02: Yields on Ten Year Bonds..... | 5 |
| G03: Annual Price Changes in the Surrounding Area, August End..... | 5 |
| G04: Annual Price Growth Rates for Some Consumer Basket Categories, August End..... | 6 |
| G05: Monthly Changes of Indirect Taxes..... | 6 |
| G06: Government Sector Foreign Debt..... | 6 |
| G07: Annual Contributions to the Total Deposit Growth..... | 7 |
| G08: Contributions to Monthly Growth Rate of the Total Loans..... | 7 |
| G09: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes..... | 7 |
| G10: Reserve Money and Monetary Multiplication..... | 8 |
| G11: Reserve Account and Implicit Required Reserve Rate..... | 8 |
| G12: The CBBH Foreign Exchange Reserves..... | 8 |
| G13: The Number of Overnight Stays of Local and Foreign Tourists in BH..... | 9 |
| G14: Exports by the Main Product Groups, Annual Changes..... | 9 |
| G15: Imports by the Main Product Groups, Annual Changes..... | 9 |
| G16: Annual Change of Industrial Production by Areas..... | 10 |
| G17: Annual Changes in KM Foreign Exchange Rate..... | 10 |
| G18: Yield to Maturity Rate on Six Month Treasury Bills of Republika Srpska..... | 10 |

Editors:

- Elma Hasanović, M. Sc.
- Emina Milišić, M. Sc.

INTRODUCTION

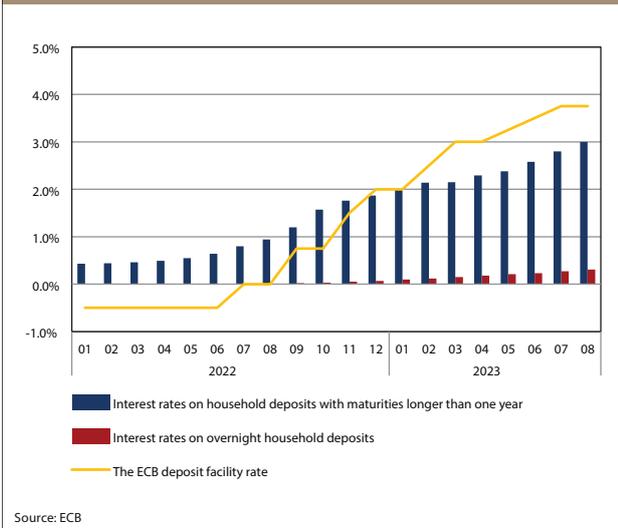
The ECB continued the implementation of restrictive monetary policy measures while the growth of deposit facility rate resulted in a weaker than expected transmission on deposit interest rates in the euro area (Graph 01). Compared to the previous month, a slow growth of yields was recorded in August in the market of ten year bonds of the euro area countries (Graph 02). In August 2023, the lowest annual price growth rate since January 2022 was recorded in the euro area, while the annual growth rate of core inflation was higher than the average recorded for 2022 (Graph 03). In BH, annual price growth rate for some categories of price indices used for the core inflation calculation exceeded the growth rate of average consumer prices (Graph 04). The continuing growth of indirect tax revenues in nominal amounts resulted mainly from continuing high prices in BH, which ensured foreign debt repayment (Graphs 05 and 06). In August 2023, the highest growth of deposits of BH banks was recorded since December of the previous year, which was mainly impacted by deposits of the sector of non-financial private companies and deposits of household sector (Graph 07). At the same time, lending dynamics was quite opposite to the bank deposit trend, so in August 2023, a much slower growth of household loans and a decline of loans to non-financial private companies were recorded (Graph 08). Over the observed period, monthly increases of liabilities and deposits of the general government with commercial banks were recorded (Graph 09). Due to a significant increase of transferable deposits in the local and foreign currencies and cash outside banks, annual upward trend of monetary aggregates was continued (Graph 10). With the monthly increase of required reserve, for the second time

during the year, the monthly growth of average holdings above required reserve was recorded as well, which significantly impacted the increase of implicit required reserve rate (Graph 11). In the reporting period, net foreign exchange reserves recorded a monthly growth, while a significant contribution to such trend of foreign exchange reserves came from a positive purchase and sale balance with commercial banks (Graph 12).

In August, a strong growth of the total number of overnight stays of tourists in BH was recorded, with the number of foreign tourists' overnight stays being higher than the number of local tourists' overnight stays, both at the annual and monthly level (Graph 13). Annual decline of exported goods value rate was impacted by decreased demand for BH goods in the markets of the main trading partner countries (Graph 14). The annual decline of import value is a result of a decrease of some of the import most significant product groups (Graph 15). By areas, a modest growth of industrial production volume resulted from decline of annual rates in the activities of mining and quarrying and manufacturing industry (Graph 16). Nominal effective exchange rate (NEER) appreciated in July compared to the same month of the previous year, which was mainly brought about by the significant nominal appreciation of EUR in relation to Turkish lira, Chinese yuan and US dollar (Graph 17).

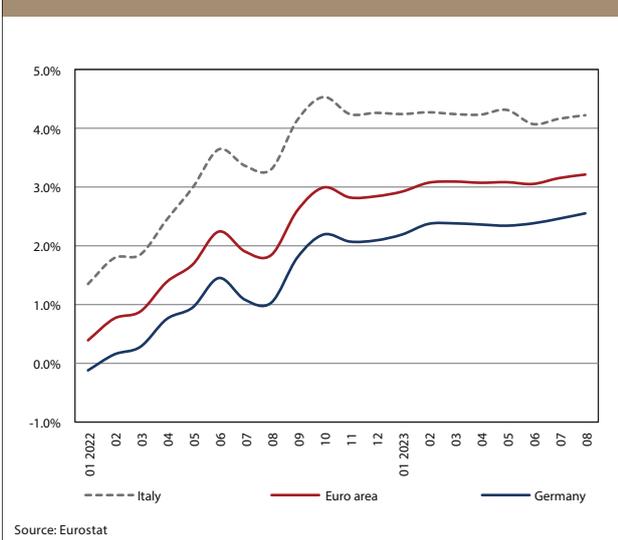
The Entity Republika Srpska (RS) had three issues of securities in the reporting period, while the Federation of Bosnia and Herzegovina (FBH) did not issue public debt (Graph 18).

G01: The ECB Deposit Facility Rate and Interest Rates on Household Deposits in the Euro Area



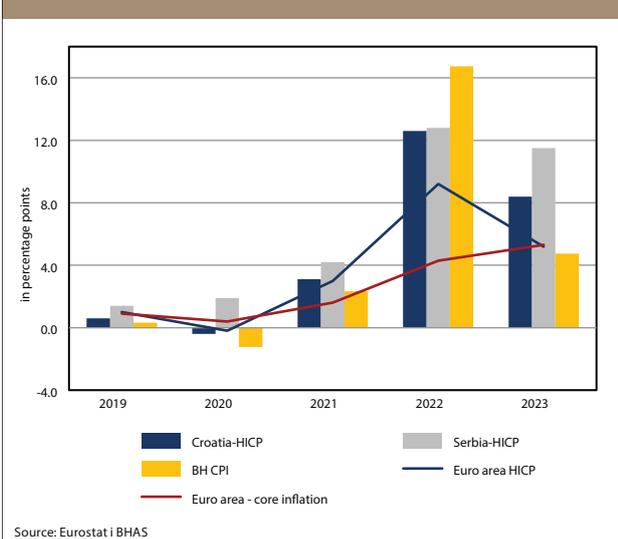
In September, the ECB also made a decision to further raise deposit facility rate by additional 25 bp, thus reaching the level of 4%. Such decisions are based on expected further growth of energy prices, which increased in August, and on significant monthly pressures on price indices included in the core inflation calculation. The measures of restrictive monetary policy and the growth of deposit facility rate resulted in a weaker than expected transmission on deposit interest rates in the euro area, especially for deposits with shorter maturities. The interest rates on household deposits with maturities longer than one year recorded a rather strong growth during 2023 (100 bp).

G02: Yields on Ten Year Bonds



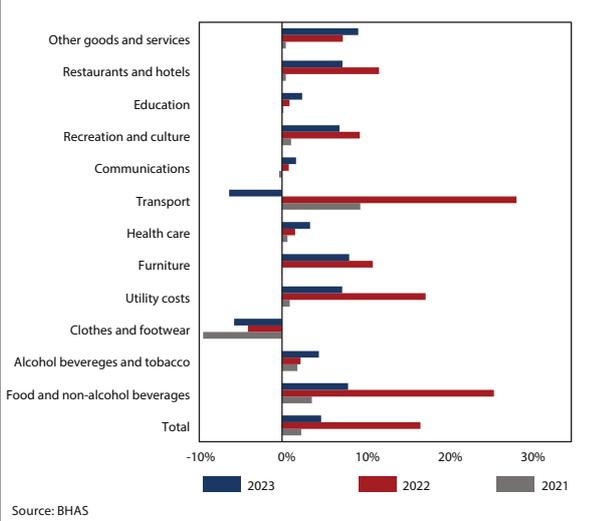
Compared to the previous month, a slow growth of yields was recorded on the average in August in the market of ten year bonds of the euro area and EU countries. In the euro area, the highest growth of yields was recorded on ten year bonds of Croatia (19 bp), while the average growth in the euro area, the same as in Italy, was 6 pp. However, from the beginning of the year, the highest increase of yields was recorded on ten year bonds of Bulgaria (218 bp). On the other hand, in the same period, the strongest decrease of yields was recorded on ten year bonds of Hungary (123 bp).

G03: Annual Price Changes in the Surrounding Area, August End



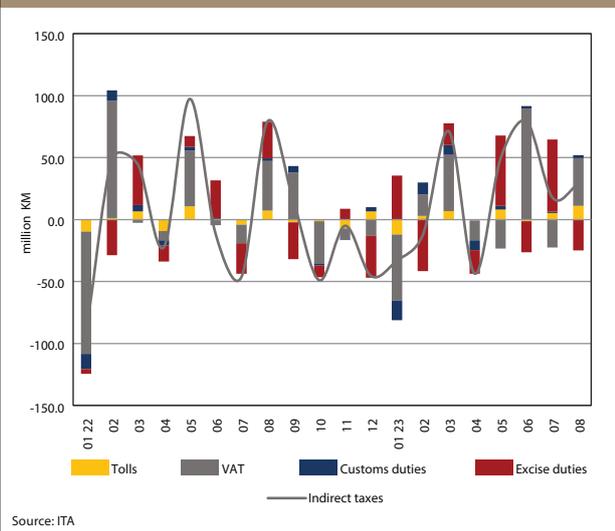
In August 2023, the lowest annual price growth rate since January 2022 was recorded in the euro area. At the same time, annual growth rate of core inflation, in the reporting period, was higher than the average recorded for 2022, and the half year average level for 2023. The strongest pressure on price growth in August 2023 is related to the category of services, where the prices recorded annual growth rate above 5% since March 2023. The prices of services in other surrounding countries in the end of August were increasing at the rates of 10.7% (Croatia) and 8.1% (Serbia). At the same time, most countries of the euro area, and also the countries in the closest surrounding area, recorded much higher growth rates of core inflation. In the reporting period, food prices were also increasing at continuing high rates, while inflation projections for the euro area in this year were revised upwards due to the expected growth of energy prices.

G04: Annual Price Growth Rates for Some Consumer Basket Categories, August End



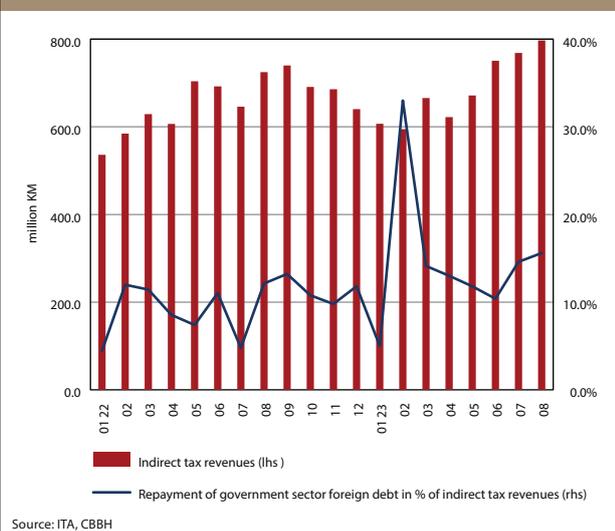
With the exception of July, the lowest annual price growth rate in 2023 was recorded in August 2023, being at the level of 4.74%. The prices were increasing at the rate lower by 12.0 pp compared to the growth rate recorded in the same month of the previous year, but still higher compared to the annual growth rates in 2021. Significant annual oscillations of the prices were recorded in the categories of transport costs, food and non-alcohol beverages and utility costs. In 2023, the growth of prices of other goods and services was rather strong, with the annual growth rate in August 2023 amounting to 4.03%. The category of recreation and culture and restaurant and hotel services continually recorded a strong price growth, amounting to 6,95% at the annual level, i.e. 7.32% respectively, still being considerably above the growth rate of average consumer prices.

G05: Monthly Changes of Indirect Taxes



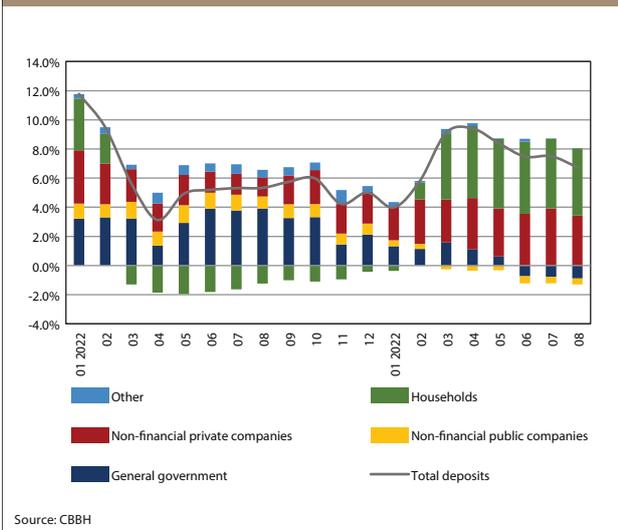
In August, a monthly growth of net collection of indirect tax revenues was recorded (3.7%), mainly due to the growth of VAT revenues (KM 38.6 million). The growth of VAT revenues is related mainly to local VAT resulting from continuing high prices in the country. Excise revenues were the only one to record a monthly decline (13.5%). The mentioned decline arose from a decline of revenues on tobacco products due to the changed regime of excise payment in 2023. For the first eight months, cumulative net revenues from indirect taxes amounted to KM 5.48 billion, representing a growth of KM 354.0 million (6.5%) at the annual level.

G06: Government Sector Foreign Debt



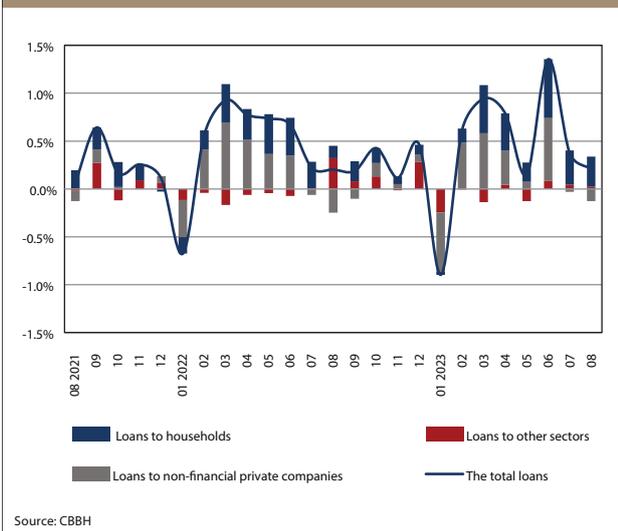
Indirect tax revenues in nominal amounts recorded a continuing growth mainly resulting from continuing high prices in BH. As government sector foreign debt is repaid from indirect tax revenues, a stable revenue collection ensures the debt repayment sustainability. In the first eight months of this year, KM 795.4 million was allocated for government sector foreign debt servicing, which is 14.5% of the total amount of indirect tax revenues collected during the first eight months of this year. In August, KM 124.0 million was repaid, which is 15.6% in per cents of indirect tax revenues for the mentioned month.

G07: Annual Contributions to the Total Deposit Growth



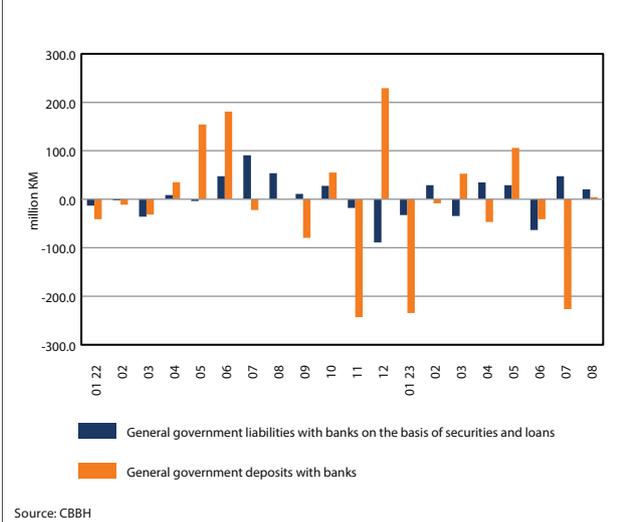
The same as in the previous month, a very high growth of bank deposits was recorded in August. The growth of household deposits was partly impacted by the growth of deposit interest rates (by 40 bp). The monthly deposit growth of KM 343.2 million was the highest since December last year, when deposits had increased by half a million KM. The 1.1% growth, being at the level of July growth, was again mainly impacted by deposits of the sector of non-financial private companies (0.5 pp) and deposits of household sector (0.4 pp). The feature of this period is also a growth of Entity Government deposits after two months of decline, and a decline of deposits of institutions of Bosnia and Herzegovina by almost one fifth. At the annual level, the trend of deposit growth slowdown continued.

G08: Contributions to Monthly Growth Rate of the Total Loans



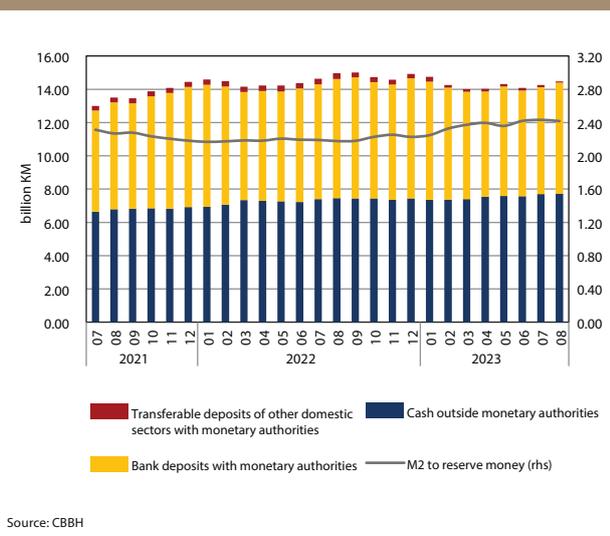
The August monthly lending dynamics is quite opposite to bank deposit trend, and is not in accordance with the expected bank lending in the third quarter of 2023. In the survey conducted in the second quarter, banks announced a slight tightening of lending standards in the third quarter, expecting demand, particularly demand for housing loans, to increase. This was the second month of exceptionally low credit growth caused by a slower growth of household loans and a decline of loans to non-financial private companies, although interest rates on household loans have been stagnating, and those on loans to non-financial companies only increasing slowly. The annual rate of credit growth is at the level of the growth from July (4.8%), and is slightly higher than the average recorded annual growth in the recent year (4.5%).

G09: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



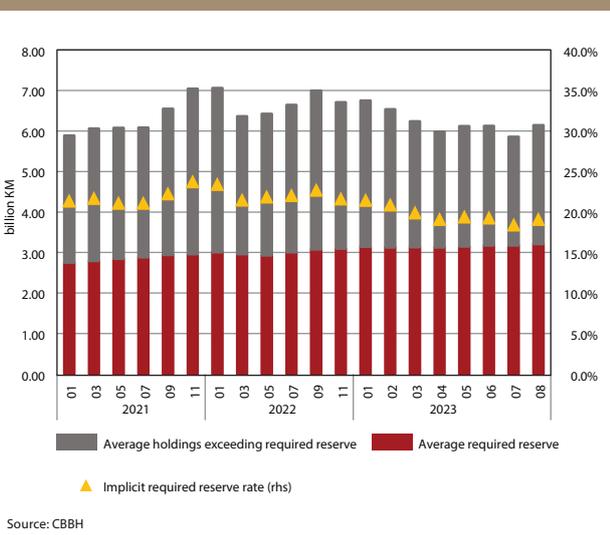
In August, the recorded monthly increases of liabilities and deposits of general government with commercial banks amounted to KM 20.5 million and KM 4.4 million, respectively. In the end of August, the total general government sector liabilities with commercial banks amounted to KM 3.20 billion, representing an annual decline of KM 37.4 million or 1.2%. Banking sector exposure to general government sector at August end was 8.2% of the total banking sector assets.

G10: Reserve Money and Monetary Multiplication



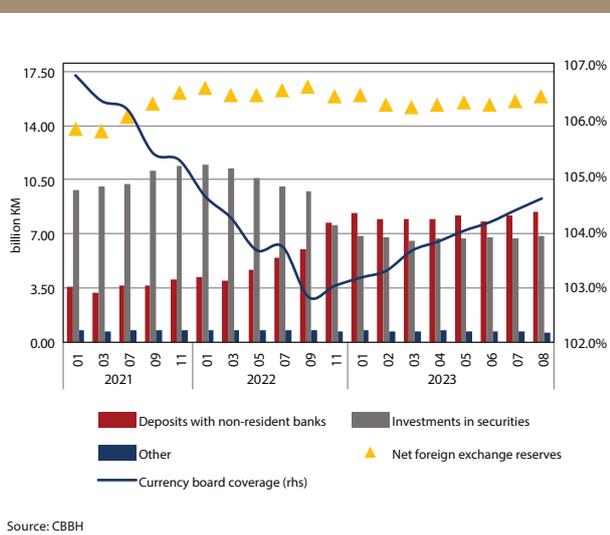
In August 2023, further monthly growth of reserve money was recorded due to a significant growth of bank deposits with monetary authorities by KM 228.2 million. At the same time, a downward trend of transferable deposits of other domestic sectors with monetary authorities was recorded. At the annual level, in the reserve money structure, only cash outside monetary authorities increased by KM 279.2 million. The annual growth trend of monetary aggregates was continued due to a significant increase of transferable deposits in the local and foreign currencies, and cash outside banks by KM 1.57 billion, KM 574.4 million and KM 325.4 million, respectively. In August 2023, further increase of monetary multipliers at the annual level was recorded, as well as slowdown of monthly growth.

G11: Reserve Account and Implicit Required Reserve Rate



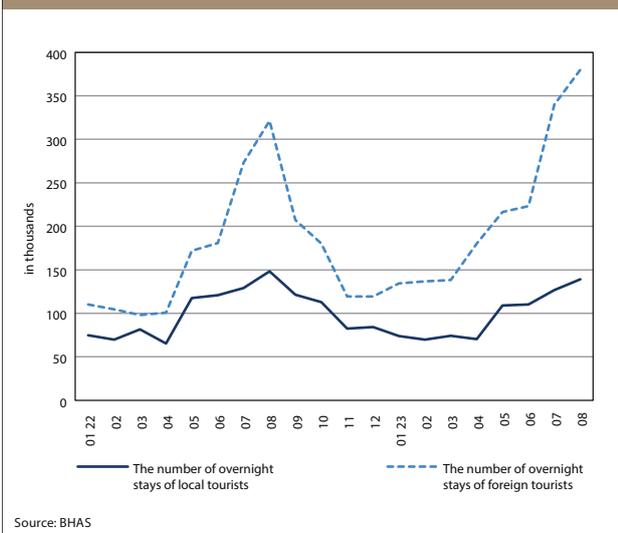
For the fourth successive month, the required reserve base recorded monthly growth, which in August 2023 amounted to KM 325.01 million. The growth of the average required reserve base is directly related to the growth of the local currency base. At the annual level, the local currency base was higher by KM 1.43 billion, having recorded a stable monthly growth since May 2023. The base in the local currency with currency indexation and the base in other currencies decreased on the monthly level, the total holdings in accounts with the CBBH amounting to KM 6.14 billion. At the same time, for the second time during the year, a monthly growth of average holdings above required reserve was recorded, by KM 252.7 million, which significantly impacted the increase of implicit required reserve rate which in August amounted to 19.1% on the average.

G12: The CBBH Foreign Exchange Reserves



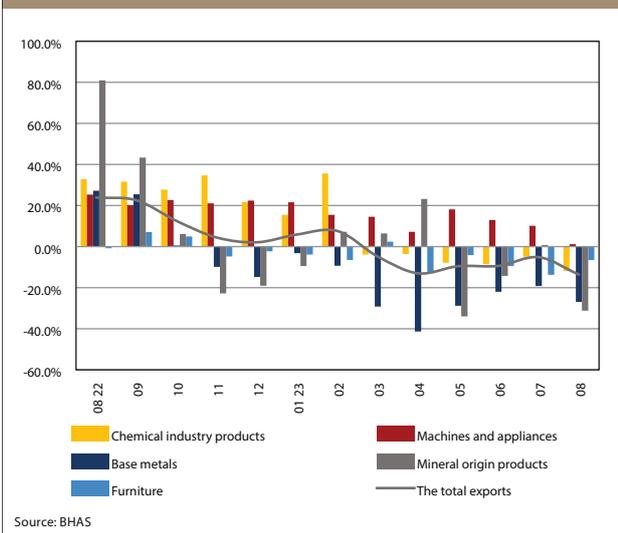
In August 2023, the net foreign exchange reserves recorded a monthly growth by KM 306.0 million, still staying slightly higher than the average balance for the previous 12 months. A significant contribution to such trend of the foreign exchange reserves came from a positive purchase and sale balance with commercial banks in the amount of KM 423.2 million, representing the highest monthly purchase and sale balance in the previous year. Foreign debt repayment in August 2023 accounted for KM 124.0 million. At the same time, a decrease of the foreign exchange reserves and monetary liabilities was recorded at the annual level by KM 648.9 million and KM 832.6 million, respectively, which affected continuation of growth of coverage ratio, amounting to 104.57% in August.

G13: The Number of Overnight Stays of Local and Foreign Tourists in BH



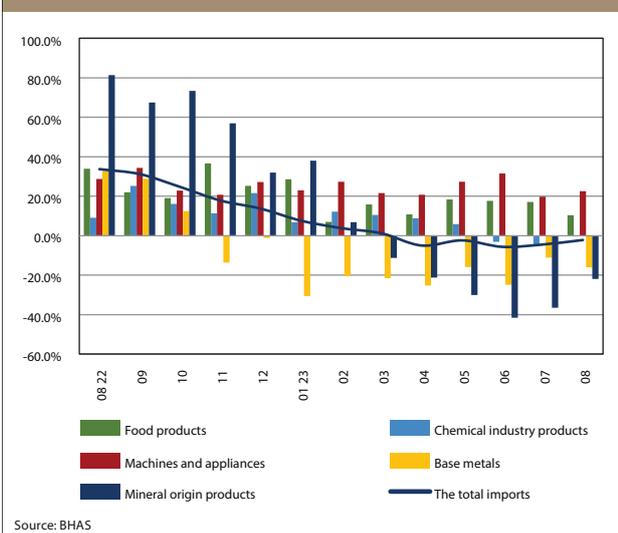
A strong growth of the total number of overnight stays of tourists in BH was recorded in August, with the number of foreign tourists' overnight stays being higher than the number of local tourists' overnight stays, both at the annual and monthly level. Regarding tourist structure, the highest number of overnight stays in August was recorded by tourists from Saudi Arabia (12.7%), Croatia (7.7%), Serbia (7.6%) and Turkey (7.4%). The total number of overnight stays of foreign tourists in BH was higher by 17,3% in August compared to the same period of the previous year.

G14: Exports by the Main Product Groups, Annual Changes



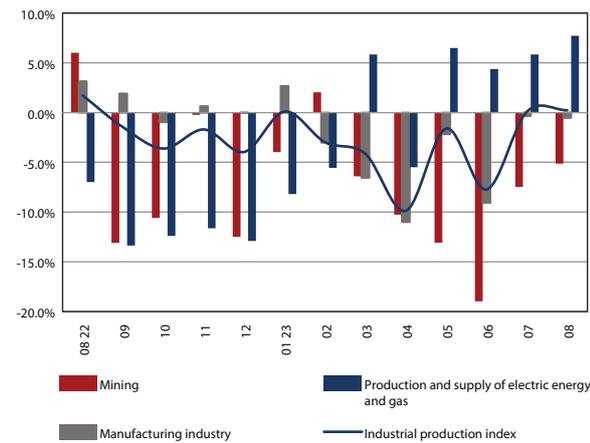
The value of exported goods in August 2023 was KM 1.16 billion, representing an annual decline of 13.7%. Annual growth rate of export value in the reporting period was impacted by decreased demand for BH goods in the markets of the main trading partner countries. The decline of export value resulted from annual decline of exports of mineral origin products (31.2%), base metals (26.9%), chemical industry products (11.9%) and furniture (6.6%). On the other hand, exports of machines and appliances in the reporting month recorded annual growth of the value of 1.3%. In the first eight months of 2023, cumulative exports reached the value of KM 11.23 billion, which is annual decline of 5.6%.

G15: Imports by the Main Product Groups, Annual Changes



The value of imported goods in BH in August 2023 amounted to KM 2.30 billion, representing a decline of 2.2% compared to the same month of the previous year. The annual decline of import value is a result of the decline of some of the import most significant product groups. The imports of mineral origin products, mainly oil and oil derivatives, and base metals, recorded an annual decline of value of 22.0% and 16.1%, respectively. A positive impact on the import value came from means of transport (43.3%) and machines and appliances (22.6%). During the first eight months of this year, goods in the value of KM 18.28 billion were imported in BH, representing a decline of 1.3% compared to the same period of the previous year.

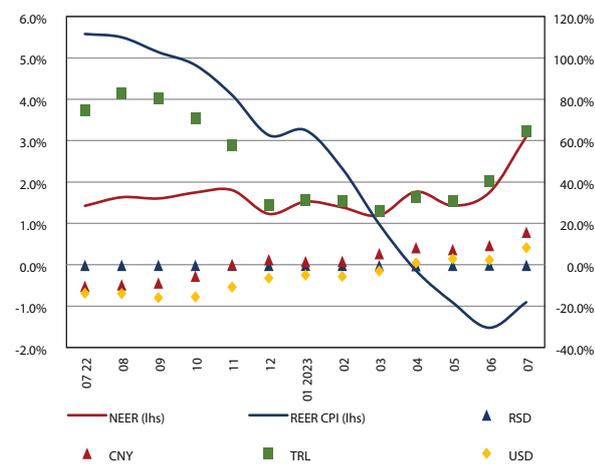
G16: Annual Change of Industrial Production by Areas



Source: BHAS

Industrial production volume in BH in August 2023 recorded a slight growth of 0.2% compared to the same month of the previous year. By areas, a modest growth of industrial production volume resulted from decline of annual rates in the activities of mining and quarrying and manufacturing industry by 5.1% and 0.5%, respectively. Within manufacturing industry, majority of the most significant areas recorded annual decline of production volume. On the other hand, a positive impact on industrial production volume in August came from the area of production and supply of electric energy and gas, which recorded an annual growth of 7.7%.

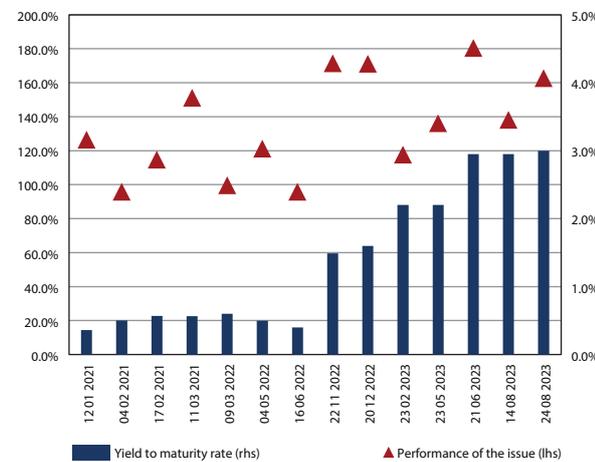
G17: Annual Changes in KM Foreign Exchange Rate



Source: CBBH

Nominal effective exchange rate (NEER) appreciated in July by 3.1% compared to the same month of the previous year. The appreciation of NEER was mainly brought about by the significant nominal appreciation of EUR, our peg currency, in relation to Turkish lira, which in July, at the annual level, amounted to 64.5%, and also appreciation in relation to Chinese yuan (15.8%) and US dollar (8.3%). On the other hand, real effective exchange rate, with consumer price index used as a deflator, recorded annual depreciation of 0.9% in July.

G18: Yield to Maturity Rate on Six Month Treasury Bills of Republika Srpska



Source: BLSE
The successful performance of the issue is the ratio of the realised and planned issue amount. The date of the issue is on the x axis.

In August, Republika Srpska (RS) recorded three issues of securities, while the Federation of Bosnia and Herzegovina (FBH) did not issue public debt. In short-term public debt market, two six-month treasury bills were issued, and one issue of five year bonds was realised in the long-term market. The received offers for the purchase of treasury bills significantly exceeded the planned amount of the issue, the reason of such a high demand probably being the maintaining of high yield to maturity rate (ytmr) in the primary public debt market of RS treasury bills (3%), but also significantly lower yields on FBH short-term debt (1.1% in the first half of 2023). Compared to the previous year (0.92%), the average ytmr in the primary market of six month treasury bills of RS (2.66%) was higher by 174 bp this year.

STATISTICAL APPENDIX

| | |
|--|----|
| T01: Main Economic Indicators..... | 13 |
| T02: Buying and Selling of KM | 14 |
| T03: Foreign Reserves of CBBH..... | 15 |
| T04: Monetary Aggregates | 16 |
| T05: Monetary Survey..... | 17 |
| T06: Balance Sheet of CBBH..... | 19 |
| T07: Consolidated Balance Sheet of Commercial Banks in BH..... | 20 |
| T08: Total Deposits and Loans of Commercial Banks..... | 22 |
| T09: Structure of Deposits and Loans of Commercial Banks by Currency..... | 23 |
| T10: Structure of Deposits with Commercial Banks by Sector..... | 24 |
| T11: Structure of Loans of Commercial Banks by Sector | 25 |
| T12: Interest Rates on Loans to Households | 26 |
| T13: Interest Rates on Loans to Non-financial Corporations..... | 27 |
| T14: Interest Rates on Deposits of Households and Non-financial Companies..... | 28 |
| T15: Average Reserve Requirements | 29 |
| T16: Industrial Production Index for BH | 30 |
| T17: Consumer Price Index for BH..... | 31 |
| T18: BH Balance of Payments | 32 |
| T19: International Investment Position (IIP) | 33 |
| T20: BH Foreign Trade Balance..... | 34 |
| T21: Exports goods by Country of Destination..... | 35 |
| T22: Imports goods by Country of Origin..... | 36 |
| T23: Average Middle Exchange Rates of KM | 37 |

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 i 13.

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

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

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

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

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

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

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

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

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

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

T01: Main Economic Indicators

| | Changes compared to | | | |
|---|---------------------|---------------------|---------|---------|
| | 08 2023 | 07 2023 | 12 2022 | 08 2022 |
| FINANCIAL SECTOR | in KM million | | | |
| Monetary sector | | | | |
| Money supply M2 | 34,985 | 0.9% | 5.3% | 7.5% |
| Foreign currency reserves | 15,872 | 2.0% | -1.2% | -3.9% |
| Average balance of reserve accounts with CBBH | 6,141 | 4.9% | -8.6% | -9.9% |
| Banking sector | | | | |
| Total loans | 22,859 | 0.2% | 3.6% | 4.8% |
| Total deposits | 30,509 | 1.1% | 4.4% | 6.8% |
| Non-banking sector | | | | |
| BLSE turnover | 84.7 | 1.4% | -14.6% | 121.7% |
| SASE turnover | 0.8 | -63.8% | -97.3% | -89.9% |
| Turnover in RTGS | 12,670 | 8.6% | 3.2% | 18.4% |
| Turnover in giro clearing system | 2,073 | 2.7% | -4.3% | 6.0% |
| Stock Exchange Indices | | | | |
| | in points | | | |
| BIRS | 711.0 | -2.7% | -15.5% | -6.9% |
| SASX 30 | 1,761.3 | 0.8% | 1.5% | 2.2% |
| REAL SECTOR | in persons | | | |
| Consumer prices - BH | | 1.0% | 1.8% | 4.7% |
| Industrial production - BH | | -3.8% | -7.8% | 0.2% |
| Number of unemployed persons - BH | 350,316 | 0.0% | -1.1% | -2.8% |
| EXTERNAL SECTOR | in KM million | | | |
| | | Changes compared to | | |
| | | 07 2023 | 12 2022 | 08 2022 |
| Imports | 2,299 | -2.8% | -6.2% | -2.2% |
| Exports | 1,159 | -16.4% | -17.6% | -13.7% |
| PUBLIC FINANCE | in KM million | | | |
| Net indirect taxes | 797.0 | 3.7% | 24.5% | 10.0% |
| VAT | 518.0 | 8.1% | 17.2% | 12.6% |
| Excise duties | 160.7 | -13.5% | 56.6% | -3.8% |
| Customs fees | 45.9 | 5.3% | 3.6% | 22.1% |

| T02: Buying and Selling of KM | | | | | | KM thousand |
|-------------------------------|-------|------------|------------|-----------|--------------------|-------------|
| Year | Month | Selling | Buying | Balance | Cumulative Balance | |
| 1 | 2 | 3 | 4 | 5(3-4) | 6 | |
| 2013 | | 4,588,615 | 3,918,598 | 670,017 | 6,142,015 | |
| 2014 | | 5,065,358 | 4,379,047 | 686,312 | 6,828,327 | |
| 2015 | | 5,470,552 | 4,699,060 | 771,492 | 7,599,818 | |
| 2016 | | 7,485,849 | 6,622,039 | 863,811 | 8,463,629 | |
| 2017 | | 8,476,378 | 7,421,186 | 1,055,192 | 9,518,821 | |
| 2018 | | 10,792,432 | 9,780,514 | 1,011,918 | 10,530,740 | |
| 2019 | | 11,385,556 | 10,533,525 | 852,031 | 11,382,771 | |
| 2020 | | 11,344,462 | 10,184,558 | 1,159,904 | 12,542,676 | |
| 2021 | | 9,872,890 | 7,399,673 | 2,473,217 | 15,015,893 | |
| 2022 | | 6,291,277 | 6,075,689 | 215,588 | 15,231,481 | |
| 2022 | 08 | 653,051 | 328,609 | 324,441 | 15,616,001 | |
| | 09 | 569,116 | 500,353 | 68,763 | 15,684,764 | |
| | 10 | 311,318 | 578,907 | -267,589 | 15,417,174 | |
| | 11 | 331,428 | 687,726 | -356,299 | 15,060,876 | |
| | 12 | 977,721 | 807,115 | 170,606 | 15,231,481 | |
| 2023 | 01 | 508,602 | 682,400 | -173,798 | 15,057,683 | |
| | 02 | 500,649 | 1,082,309 | -581,659 | 14,476,024 | |
| | 03 | 554,006 | 739,979 | -185,974 | 14,290,050 | |
| | 04 | 865,835 | 795,222 | 70,614 | 14,360,664 | |
| | 05 | 958,727 | 772,177 | 186,549 | 14,547,213 | |
| | 06 | 1,001,282 | 1,234,920 | -233,638 | 14,313,575 | |
| | 07 | 942,508 | 751,701 | 190,807 | 14,504,383 | |
| | 08 | 1,045,521 | 767,902 | 277,619 | 14,782,002 | |

T03: Foreign Reserves of CBBH

end of period, KM million

| Year | Month | Gross Foreign Reserves | | | | | | | Net Foreign Reserves | Monetary Liabilities | Net Foreign Assets of CBBH |
|------|-------|------------------------|-----------------|--------------------------------|---------------------------------|-------|--------------------------|-----------|----------------------|----------------------|----------------------------|
| | | Gold | Holdings of SDR | Foreign Currency in CBBH Vault | Deposits with Nonresident Banks | Other | Investment in Securities | 9=3+...+8 | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9=3+...+8 | 10 | 11 | 12=10-11 |
| 2013 | 12 | 164.1 | 2.7 | 91.6 | 2,217.6 | 0.0 | 4,592.3 | 7,068.3 | 7,067.3 | 6,659.2 | 408.1 |
| 2014 | 12 | 182.7 | 5.2 | 71.8 | 2,181.7 | 0.0 | 5,384.1 | 7,825.6 | 7,824.5 | 7,293.1 | 531.4 |
| 2015 | 12 | 182.3 | 3.8 | 128.5 | 1,003.6 | 0.0 | 7,288.1 | 8,606.3 | 8,605.0 | 8,064.6 | 540.4 |
| 2016 | 12 | 205.1 | 2.6 | 194.8 | 2,970.4 | 0.0 | 6,158.2 | 9,531.1 | 9,529.0 | 8,926.3 | 602.6 |
| 2017 | 12 | 203.9 | 1.5 | 236.4 | 2,698.6 | 0.0 | 7,416.1 | 10,556.6 | 10,555.0 | 9,977.1 | 577.8 |
| 2018 | 12 | 210.0 | 2.2 | 274.1 | 2,911.4 | 0.0 | 8,225.4 | 11,623.2 | 11,621.4 | 10,983.3 | 638.1 |
| 2019 | 12 | 254.1 | 0.2 | 322.6 | 3,102.8 | 0.0 | 8,917.4 | 12,597.1 | 12,595.4 | 11,824.2 | 771.2 |
| 2020 | 12 | 291.6 | 0.9 | 142.2 | 3,832.1 | 0.0 | 9,601.3 | 13,868.0 | 13,866.3 | 12,970.6 | 895.7 |
| 2021 | 12 | 302.0 | 1.9 | 469.6 | 3,945.1 | 0.0 | 11,629.6 | 16,348.1 | 16,345.8 | 15,573.0 | 772.8 |
| 2022 | 12 | 160.0 | 0.1 | 572.0 | 8,273.2 | 0.0 | 7,060.5 | 16,065.9 | 16,063.3 | 15,611.7 | 451.5 |
| 2022 | 08 | 292.8 | 1.3 | 475.7 | 5,243.8 | 0.0 | 10,507.0 | 16,520.6 | 16,518.0 | 16,008.4 | 509.6 |
| | 09 | 291.5 | 1.4 | 476.1 | 6,019.9 | 0.0 | 9,730.2 | 16,519.1 | 16,516.5 | 16,067.7 | 448.8 |
| | 10 | 155.1 | 11.6 | 480.3 | 7,326.2 | 0.0 | 8,286.5 | 16,259.7 | 16,257.3 | 15,811.1 | 446.2 |
| | 11 | 159.6 | 0.1 | 482.8 | 7,686.6 | 0.0 | 7,577.7 | 15,906.8 | 15,904.4 | 15,442.0 | 462.4 |
| | 12 | 160.0 | 0.1 | 572.0 | 8,273.2 | 0.0 | 7,060.5 | 16,065.9 | 16,063.3 | 15,611.7 | 451.5 |
| 2023 | 01 | 166.6 | 17.4 | 530.1 | 8,365.3 | 0.0 | 6,867.9 | 15,947.4 | 15,944.3 | 15,458.5 | 485.8 |
| | 02 | 162.2 | 1.5 | 530.1 | 7,912.4 | 0.0 | 6,759.0 | 15,365.1 | 15,350.4 | 14,864.5 | 485.9 |
| | 03 | 170.4 | 1.5 | 530.1 | 7,936.1 | 0.0 | 6,569.1 | 15,207.2 | 15,204.7 | 14,671.7 | 533.0 |
| | 04 | 169.5 | 19.4 | 530.1 | 7,945.7 | 0.0 | 6,664.6 | 15,329.3 | 15,326.3 | 14,766.2 | 560.1 |
| | 05 | 172.4 | 1.7 | 530.1 | 8,140.7 | 0.0 | 6,683.2 | 15,528.0 | 15,525.3 | 14,929.9 | 595.4 |
| | 06 | 165.2 | 1.7 | 531.6 | 7,817.4 | 0.0 | 6,802.1 | 15,317.9 | 15,315.2 | 14,706.0 | 609.2 |
| | 07 | 167.7 | 21.6 | 453.9 | 8,194.6 | 0.0 | 6,727.6 | 15,565.5 | 15,563.1 | 14,912.8 | 650.3 |
| | 08 | 168.0 | 1.7 | 457.9 | 8,391.1 | 0.0 | 6,853.5 | 15,872.1 | 15,869.1 | 15,175.8 | 693.3 |

Notes:

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

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

| T04: Monetary Aggregates | | | | | | | | | | | end of period, KM million | | | |
|--------------------------|-------|-----------------------------------|---|--|------------------------|---------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|---------------|---------------------------|-----------|----------|--|
| Year | Month | Cash outside Monetary Authorities | Bank Deposits with Monetary Authorities | Transf. Dep. of other Domestic Sectors with Monetary Authorities | Currency outside Banks | Transf. Deposits in Domestic Currency | Other Deposits in Domestic Currency | Transf. Deposits in Foreign Currency | Other Deposits in Foreign Currency | Reserve Money | M1 | QM | M2 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11=3+4+5 | 12=6+7 | 13=8+9+10 | 14=12+13 | |
| 2013 | 12 | 2,909.9 | 3,475.3 | 15.9 | 2,542.3 | 4,153.3 | 3,006.3 | 1,189.3 | 5,202.4 | 6,401.0 | 6,695.6 | 9,398.0 | 16,093.6 | |
| 2014 | 12 | 3,210.5 | 3,751.1 | 38.3 | 2,814.0 | 4,496.4 | 3,377.3 | 1,301.2 | 5,280.0 | 6,999.9 | 7,310.4 | 9,958.5 | 17,268.9 | |
| 2015 | 12 | 3,499.5 | 4,063.5 | 51.7 | 3,055.3 | 5,125.6 | 3,562.6 | 1,360.4 | 5,543.3 | 7,614.7 | 8,180.9 | 10,466.3 | 18,647.2 | |
| 2016 | 12 | 4,066.8 | 4,269.1 | 52.0 | 3,401.2 | 5,899.8 | 3,883.0 | 1,535.6 | 5,478.0 | 8,387.9 | 9,301.0 | 10,896.6 | 20,197.6 | |
| 2017 | 12 | 4,319.4 | 5,033.1 | 76.1 | 3,648.1 | 6,924.4 | 4,091.6 | 1,816.2 | 5,636.1 | 9,428.5 | 10,572.5 | 11,543.8 | 22,116.3 | |
| 2018 | 12 | 4,750.6 | 5,523.3 | 125.5 | 3,978.6 | 8,166.4 | 4,302.2 | 1,961.4 | 5,782.4 | 10,399.4 | 12,145.1 | 12,046.0 | 24,191.1 | |
| 2019 | 12 | 5,199.9 | 5,743.6 | 176.6 | 4,330.1 | 8,921.1 | 2,998.0 | 2,490.3 | 7,593.2 | 11,120.2 | 13,251.2 | 13,081.5 | 26,332.7 | |
| 2020 | 12 | 6,172.5 | 5,901.1 | 231.8 | 5,043.4 | 10,011.8 | 3,034.7 | 2,902.5 | 7,256.6 | 12,305.4 | 15,055.2 | 13,193.8 | 28,249.0 | |
| 2021 | 12 | 6,923.8 | 7,219.6 | 304.9 | 5,540.0 | 12,387.6 | 3,044.2 | 3,300.1 | 7,243.8 | 14,448.3 | 17,927.5 | 13,588.1 | 31,515.6 | |
| 2022 | 12 | 7,436.1 | 7,217.4 | 272.7 | 6,126.2 | 13,752.5 | 2,878.7 | 3,583.9 | 6,898.8 | 14,926.2 | 19,878.6 | 13,361.3 | 33,240.0 | |
| 2022 | 08 | 7,455.2 | 7,167.2 | 333.2 | 6,063.6 | 13,183.7 | 2,922.7 | 3,384.0 | 6,995.2 | 14,955.6 | 19,247.3 | 13,301.8 | 32,549.1 | |
| | 09 | 7,444.2 | 7,272.0 | 296.5 | 6,081.0 | 13,342.3 | 2,897.7 | 3,456.7 | 6,938.4 | 15,012.7 | 19,423.3 | 13,292.8 | 32,716.2 | |
| | 10 | 7,435.2 | 6,988.8 | 311.5 | 6,025.5 | 13,306.3 | 2,948.7 | 3,620.2 | 6,912.5 | 14,735.5 | 19,331.8 | 13,481.4 | 32,813.1 | |
| | 11 | 7,349.3 | 6,930.4 | 291.0 | 5,957.1 | 13,437.2 | 2,923.9 | 3,603.8 | 6,899.9 | 14,570.7 | 19,394.3 | 13,427.5 | 32,821.8 | |
| | 12 | 7,436.1 | 7,217.4 | 272.7 | 6,126.2 | 13,752.5 | 2,878.7 | 3,583.9 | 6,898.8 | 14,926.2 | 19,878.6 | 13,361.3 | 33,240.0 | |
| 2023 | 01 | 7,355.2 | 7,097.0 | 288.7 | 5,953.5 | 13,758.9 | 2,906.9 | 3,657.1 | 6,856.4 | 14,741.0 | 19,712.4 | 13,420.4 | 33,132.8 | |
| | 02 | 7,362.2 | 6,735.3 | 162.7 | 5,982.3 | 13,643.5 | 2,867.4 | 3,734.3 | 6,957.5 | 14,260.2 | 19,625.8 | 13,559.2 | 33,185.0 | |
| | 03 | 7,397.9 | 6,454.3 | 160.1 | 6,027.0 | 13,583.4 | 2,873.8 | 3,763.5 | 7,003.9 | 14,012.3 | 19,610.4 | 13,641.2 | 33,251.6 | |
| | 04 | 7,548.0 | 6,322.1 | 151.8 | 6,198.9 | 13,758.3 | 2,889.0 | 3,766.4 | 6,992.2 | 14,021.8 | 19,957.3 | 13,647.7 | 33,604.9 | |
| | 05 | 7,588.7 | 6,578.4 | 151.7 | 6,163.5 | 13,922.7 | 2,815.6 | 3,924.3 | 6,956.7 | 14,318.8 | 20,086.2 | 13,696.6 | 33,782.8 | |
| | 06 | 7,571.4 | 6,349.8 | 152.6 | 6,253.1 | 14,082.0 | 2,854.5 | 3,887.6 | 6,975.2 | 14,073.9 | 20,335.1 | 13,717.3 | 34,052.4 | |
| | 07 | 7,694.8 | 6,429.3 | 131.6 | 6,373.8 | 14,593.9 | 2,825.2 | 3,946.5 | 6,942.0 | 14,255.7 | 20,967.7 | 13,713.7 | 34,681.4 | |
| | 08 | 7,734.4 | 6,657.4 | 81.4 | 6,388.9 | 14,758.3 | 2,900.7 | 3,958.4 | 6,979.8 | 14,473.3 | 21,147.2 | 13,838.9 | 34,986.2 | |

Notes:

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

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

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

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

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

T05: Monetary Survey

end of period, KM million

| ASSETS | | | | | | | | | | | | |
|----------------------|-------|----------------|---------------------|----------|------------------------------------|--------------------------------------|--|---|--|----------------------------------|---------------|-----------|
| Foreign Assets (Net) | | | | | Claims on Domestic Sectors | | | | | | | |
| 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 |
| 2013 | 12 | 9,733.5 | -3,330.9 | 6,402.6 | -19.1 | 422.5 | 451.6 | 7,556.4 | 67.4 | 7,133.6 | 15,612.5 | 22,015.1 |
| 2014 | 12 | 10,479.7 | -2,961.1 | 7,518.6 | 71.0 | 509.1 | 443.6 | 7,452.0 | 61.3 | 7,502.5 | 16,039.4 | 23,557.9 |
| 2015 | 12 | 11,107.9 | -2,614.6 | 8,493.3 | 160.1 | 537.2 | 400.0 | 7,452.6 | 74.6 | 7,875.3 | 16,499.8 | 24,993.1 |
| 2016 | 12 | 12,199.0 | -2,476.4 | 9,722.6 | 101.8 | 517.8 | 375.6 | 7,743.9 | 67.2 | 8,155.8 | 16,962.0 | 26,684.6 |
| 2017 | 12 | 13,372.4 | -2,589.5 | 10,782.9 | -148.7 | 511.5 | 406.2 | 8,354.5 | 96.5 | 8,689.3 | 17,909.4 | 28,692.2 |
| 2018 | 12 | 15,505.5 | -3,041.1 | 12,464.4 | -464.7 | 496.0 | 428.0 | 8,654.6 | 136.8 | 9,306.3 | 18,556.9 | 31,021.4 |
| 2019 | 12 | 17,069.9 | -3,120.0 | 13,949.9 | -679.3 | 506.7 | 509.3 | 9,070.9 | 152.2 | 10,024.9 | 19,584.7 | 33,534.6 |
| 2020 | 12 | 18,340.2 | -2,326.3 | 16,013.9 | -236.3 | 538.1 | 540.8 | 8,618.1 | 155.0 | 9,937.9 | 19,553.6 | 35,567.5 |
| 2021 | 12 | 21,065.4 | -1,949.0 | 19,116.3 | -804.4 | 583.5 | 532.3 | 8,812.6 | 164.1 | 10,478.3 | 19,766.3 | 38,882.7 |
| 2022 | 12 | 21,084.4 | -1,813.4 | 19,271.1 | -509.1 | 592.0 | 652.8 | 9,197.6 | 180.2 | 11,027.6 | 21,141.1 | 40,412.2 |
| 2022 | 08 | 21,047.7 | -1,801.4 | 19,246.3 | -867.3 | 583.0 | 551.8 | 9,161.1 | 163.9 | 10,903.0 | 20,495.5 | 39,741.8 |
| | 09 | 21,034.8 | -1,763.2 | 19,271.6 | -781.2 | 585.5 | 558.7 | 9,135.9 | 174.2 | 10,948.8 | 20,621.9 | 39,893.5 |
| | 10 | 21,267.4 | -1,753.7 | 19,513.6 | -827.1 | 583.9 | 596.0 | 9,165.9 | 169.0 | 10,988.8 | 20,676.4 | 40,190.1 |
| | 11 | 20,858.5 | -1,822.5 | 19,036.1 | -372.3 | 589.2 | 604.5 | 9,174.9 | 161.8 | 10,998.7 | 21,156.8 | 40,192.9 |
| | 12 | 21,084.4 | -1,813.4 | 19,271.1 | -509.1 | 592.0 | 652.8 | 9,197.6 | 180.2 | 11,027.6 | 21,141.1 | 40,412.2 |
| 2023 | 01 | 20,993.9 | -1,693.5 | 19,300.3 | -335.7 | 589.0 | 623.0 | 9,060.7 | 167.1 | 11,014.6 | 21,118.6 | 40,419.0 |
| | 02 | 20,758.1 | -1,671.2 | 19,086.8 | -182.0 | 586.0 | 637.0 | 9,164.9 | 158.9 | 11,047.5 | 21,412.3 | 40,499.2 |
| | 03 | 20,726.1 | -1,527.5 | 19,198.5 | -329.5 | 576.1 | 625.2 | 9,293.5 | 164.1 | 11,159.0 | 21,488.4 | 40,687.0 |
| | 04 | 20,960.6 | -1,525.1 | 19,435.5 | -349.2 | 592.4 | 632.4 | 9,400.4 | 161.8 | 11,246.5 | 21,684.4 | 41,119.9 |
| | 05 | 21,042.0 | -1,490.6 | 19,551.4 | -286.5 | 587.6 | 602.0 | 9,415.9 | 177.1 | 11,292.2 | 21,788.4 | 41,339.8 |
| | 06 | 20,997.4 | -1,457.7 | 19,539.7 | -302.8 | 576.8 | 623.1 | 9,562.4 | 199.6 | 11,433.3 | 22,092.5 | 41,632.2 |
| | 07 | 21,345.1 | -1,451.7 | 19,893.4 | -52.3 | 576.2 | 617.4 | 9,554.3 | 203.1 | 11,531.2 | 22,430.0 | 42,323.5 |
| | 08 | 21,794.5 | -1,478.4 | 20,316.0 | -75.9 | 572.4 | 623.4 | 9,523.3 | 206.3 | 11,596.2 | 22,445.7 | 42,761.7 |

Notes:

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

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

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

T05: Monetary Survey end of period, KM million

| LIABILITIES | | | | | | | | | | | | | | | | |
|--|-------|------------------------|-------------------------------------|----------|--|--|------------------------------|---------------------------------|----------|--|----------|------------|-------|-------------------------|-------------------|--------------|
| Money Supply (M2) | | | | | | | | | | | | | | | | |
| Money (M1) Quasi Money (QM) | | | | | | | | | | | | | | | | |
| Year | Month | Currency outside Banks | Transferable Deposits in Dom. Curr. | 5=3+4 | | Transferable Deposits in Foreign Curr. | Other Deposits in Dom. Curr. | Other Deposits in Foreign Curr. | 9=6+7+8 | | 10=5+9 | Securities | Loans | Shares and Other Equity | Other Items (Net) | Total |
| 1 | 2 | 3 | 4 | | | 6 | 7 | 8 | | | 10 | 11 | 12 | 13 | 14 | 15=10+...+14 |
| 2013 | 12 | 2,542.3 | 4,153.3 | 6,695.6 | | 1,189.3 | 3,006.3 | 5,203.1 | 9,398.7 | | 16,094.3 | 0.0 | 707.9 | 3,828.8 | 1,394.7 | 22,025.7 |
| 2014 | 12 | 2,814.0 | 4,496.4 | 7,310.4 | | 1,301.2 | 3,377.3 | 5,280.0 | 9,958.5 | | 17,268.9 | 0.0 | 681.0 | 3,993.5 | 1,614.5 | 23,557.9 |
| 2015 | 12 | 3,055.3 | 5,125.6 | 8,180.9 | | 1,360.4 | 3,562.6 | 5,543.3 | 10,466.3 | | 18,647.2 | 8.0 | 599.2 | 4,148.0 | 1,590.7 | 24,993.1 |
| 2016 | 12 | 3,401.2 | 5,899.8 | 9,301.0 | | 1,535.6 | 3,883.0 | 5,478.0 | 10,896.6 | | 20,197.6 | 8.0 | 510.0 | 4,440.4 | 1,528.6 | 26,684.6 |
| 2017 | 12 | 3,648.1 | 6,924.4 | 10,572.5 | | 1,816.2 | 4,091.6 | 5,636.1 | 11,543.8 | | 22,116.3 | 8.0 | 460.0 | 4,659.5 | 1,448.4 | 28,692.2 |
| 2018 | 12 | 3,978.6 | 8,166.4 | 12,145.1 | | 1,961.4 | 4,302.2 | 5,782.4 | 12,046.0 | | 24,191.1 | 8.0 | 467.5 | 4,848.9 | 1,505.9 | 31,021.4 |
| 2019 | 12 | 4,330.1 | 8,921.1 | 13,251.2 | | 2,490.3 | 2,998.0 | 7,593.2 | 13,081.5 | | 26,332.7 | 8.0 | 532.4 | 5,224.6 | 1,436.9 | 33,534.6 |
| 2020 | 12 | 5,043.4 | 10,011.8 | 15,055.2 | | 2,902.5 | 3,034.7 | 7,256.6 | 13,193.8 | | 28,249.0 | 0.0 | 606.7 | 5,306.9 | 1,404.9 | 35,567.5 |
| 2021 | 12 | 5,540.0 | 12,387.6 | 17,927.5 | | 3,300.1 | 3,044.2 | 7,243.8 | 13,588.1 | | 31,515.6 | 0.0 | 638.5 | 5,287.3 | 1,441.4 | 38,882.7 |
| 2022 | 12 | 6,126.2 | 13,752.5 | 19,878.6 | | 3,583.9 | 2,878.7 | 6,898.8 | 13,361.3 | | 33,240.0 | 0.0 | 622.8 | 5,208.0 | 1,341.4 | 40,412.2 |
| 2022 | 08 | 6,063.6 | 13,183.7 | 19,247.3 | | 3,384.0 | 2,922.7 | 6,995.2 | 13,301.8 | | 32,549.1 | 0.0 | 630.7 | 5,247.0 | 1,315.0 | 39,741.8 |
| | 09 | 6,081.0 | 13,342.3 | 19,423.3 | | 3,456.7 | 2,897.7 | 6,938.4 | 13,292.8 | | 32,716.2 | 0.0 | 627.6 | 5,206.2 | 1,343.5 | 39,893.5 |
| | 10 | 6,025.5 | 13,306.3 | 19,331.8 | | 3,620.2 | 2,948.7 | 6,912.5 | 13,481.4 | | 32,813.1 | 0.0 | 625.8 | 5,266.4 | 1,484.8 | 40,190.1 |
| | 11 | 5,957.1 | 13,437.2 | 19,394.3 | | 3,603.8 | 2,923.9 | 6,899.9 | 13,427.5 | | 32,821.8 | 0.0 | 621.2 | 5,375.2 | 1,374.7 | 40,192.9 |
| | 12 | 6,126.2 | 13,752.5 | 19,878.6 | | 3,583.9 | 2,878.7 | 6,898.8 | 13,361.3 | | 33,240.0 | 0.0 | 622.8 | 5,208.0 | 1,341.4 | 40,412.2 |
| 2023 | 01 | 5,953.5 | 13,758.9 | 19,712.4 | | 3,657.1 | 2,906.9 | 6,856.4 | 13,420.4 | | 33,132.8 | 0.0 | 624.6 | 5,305.5 | 1,356.0 | 40,419.0 |
| | 02 | 5,982.3 | 13,643.5 | 19,625.8 | | 3,734.3 | 2,867.4 | 6,957.5 | 13,559.2 | | 33,185.0 | 0.0 | 625.4 | 5,370.5 | 1,318.2 | 40,499.2 |
| | 03 | 6,027.0 | 13,583.4 | 19,610.4 | | 3,763.5 | 2,873.8 | 7,003.9 | 13,641.2 | | 33,251.6 | 0.0 | 628.9 | 5,439.8 | 1,366.6 | 40,687.0 |
| | 04 | 6,198.9 | 13,758.3 | 19,957.3 | | 3,766.4 | 2,889.0 | 6,992.2 | 13,647.7 | | 33,604.9 | 0.0 | 637.5 | 5,531.2 | 1,346.3 | 41,119.9 |
| | 05 | 6,163.5 | 13,922.7 | 20,086.2 | | 3,924.3 | 2,815.6 | 6,956.7 | 13,696.6 | | 33,782.8 | 0.0 | 651.2 | 5,584.1 | 1,321.6 | 41,339.8 |
| | 06 | 6,253.1 | 14,082.0 | 20,335.1 | | 3,887.6 | 2,854.5 | 6,975.2 | 13,717.3 | | 34,052.4 | 0.0 | 661.5 | 5,583.9 | 1,334.4 | 41,632.2 |
| | 07 | 6,373.8 | 14,593.9 | 20,967.7 | | 3,946.5 | 2,825.2 | 6,942.0 | 13,713.7 | | 34,681.4 | 0.0 | 665.8 | 5,679.8 | 1,296.5 | 42,323.5 |
| | 08 | 6,388.9 | 14,758.3 | 21,147.2 | | 3,958.4 | 2,900.7 | 6,978.9 | 13,838.0 | | 34,985.2 | 0.0 | 669.5 | 5,807.2 | 1,299.7 | 42,761.7 |

Notes:

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

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

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

T06: Balance Sheet of CBBH

end of period, KM million

| ASSETS | | | | | LIABILITIES | | | | | | | | |
|--------|-------|----------------|----------------------------|----------|-----------------------------------|--|--|----------|---------------------|--------------------------------|-------------------------|-------------------|-------------|
| Year | Month | Foreign Assets | Claims on Domestic Sectors | Total | Reserve Money | | | Total | Foreign Liabilities | Deposits of Central Government | Shares and Other Equity | Other Items (Net) | Total |
| | | | | | Cash outside Monetary Authorities | Deposits of Commercial Banks with Monetary Authorities | Deposits of Other Domestic Sectors with Monetary Authorities | | | | | | |
| 1 | 2 | 3 | 4 | 5=3+4 | 6 | 7 | 8 | 9=6+7+8 | 10 | 11 | 12 | 13 | 14=9+...+13 |
| 2013 | 12 | 7,096.2 | 1.7 | 7,097.8 | 2,909.9 | 3,475.3 | 15.9 | 6,401.0 | 1.0 | 258.2 | 466.3 | -28.7 | 7,097.8 |
| 2014 | 12 | 7,853.4 | 1.6 | 7,855.1 | 3,210.5 | 3,751.1 | 38.3 | 6,999.9 | 1.1 | 293.2 | 585.0 | -24.2 | 7,855.1 |
| 2015 | 12 | 8,634.1 | 1.5 | 8,635.7 | 3,499.5 | 4,063.5 | 51.7 | 7,614.7 | 1.3 | 449.9 | 593.7 | -24.0 | 8,635.7 |
| 2016 | 12 | 9,559.0 | 1.5 | 9,560.4 | 4,066.8 | 4,269.1 | 52.0 | 8,387.9 | 2.2 | 538.4 | 667.4 | -35.5 | 9,560.4 |
| 2017 | 12 | 10,584.4 | 2.2 | 10,586.6 | 4,319.4 | 5,033.1 | 76.1 | 9,428.5 | 1.6 | 548.6 | 652.6 | -44.8 | 10,586.6 |
| 2018 | 12 | 11,651.0 | 2.1 | 11,653.1 | 4,750.6 | 5,523.3 | 125.5 | 10,399.4 | 1.8 | 583.9 | 719.8 | -51.8 | 11,653.1 |
| 2019 | 12 | 12,624.9 | 2.2 | 12,627.1 | 5,199.9 | 5,743.6 | 176.6 | 11,120.2 | 1.7 | 704.0 | 856.5 | -55.4 | 12,627.1 |
| 2020 | 12 | 13,895.8 | 2.0 | 13,897.9 | 6,172.5 | 5,901.1 | 231.8 | 12,305.4 | 1.7 | 665.2 | 982.3 | -56.8 | 13,897.9 |
| 2021 | 12 | 16,376.0 | 2.6 | 16,378.5 | 6,923.8 | 7,219.6 | 304.9 | 14,448.3 | 2.3 | 1,124.7 | 861.4 | -58.3 | 16,378.5 |
| 2022 | 12 | 16,093.7 | 2.8 | 16,096.5 | 7,436.1 | 7,217.4 | 272.7 | 14,926.2 | 2.6 | 685.5 | 545.4 | -63.3 | 16,096.5 |
| 2022 | 08 | 16,548.4 | 2.1 | 16,550.5 | 7,455.2 | 7,167.2 | 333.2 | 14,955.6 | 2.5 | 1,052.8 | 598.6 | -59.1 | 16,550.5 |
| | 09 | 16,546.9 | 2.4 | 16,549.2 | 7,444.2 | 7,272.0 | 296.5 | 15,012.7 | 2.5 | 1,055.0 | 538.7 | -59.7 | 16,549.2 |
| | 10 | 16,287.6 | 1.7 | 16,289.3 | 7,435.2 | 6,988.8 | 311.5 | 14,735.5 | 2.5 | 1,075.6 | 535.6 | -59.8 | 16,289.3 |
| | 11 | 15,934.6 | 2.0 | 15,936.6 | 7,349.3 | 6,930.4 | 291.0 | 14,570.7 | 2.4 | 871.3 | 554.3 | -62.1 | 15,936.6 |
| | 12 | 16,093.7 | 2.8 | 16,096.5 | 7,436.1 | 7,217.4 | 272.7 | 14,926.2 | 2.6 | 685.5 | 545.4 | -63.3 | 16,096.5 |
| 2023 | 01 | 15,975.2 | 1.6 | 15,976.9 | 7,355.2 | 7,097.0 | 288.7 | 14,741.0 | 3.1 | 717.6 | 578.6 | -63.4 | 15,976.9 |
| | 02 | 15,392.9 | 1.9 | 15,394.8 | 7,362.2 | 6,735.3 | 162.7 | 14,260.2 | 14.7 | 604.3 | 578.1 | -62.5 | 15,394.8 |
| | 03 | 15,235.1 | 2.4 | 15,237.5 | 7,397.9 | 6,454.3 | 160.1 | 14,012.3 | 2.5 | 659.5 | 628.0 | -64.8 | 15,237.5 |
| | 04 | 15,357.1 | 1.7 | 15,358.8 | 7,548.0 | 6,322.1 | 151.8 | 14,021.8 | 3.0 | 744.3 | 654.3 | -64.7 | 15,358.8 |
| | 05 | 15,555.8 | 2.1 | 15,557.9 | 7,588.7 | 6,578.4 | 151.7 | 14,318.8 | 2.7 | 611.1 | 689.3 | -64.0 | 15,557.9 |
| | 06 | 15,345.7 | 2.4 | 15,348.1 | 7,571.4 | 6,349.8 | 152.6 | 14,073.9 | 2.7 | 632.2 | 703.3 | -63.9 | 15,348.1 |
| | 07 | 15,593.3 | 1.8 | 15,595.1 | 7,694.8 | 6,429.3 | 131.6 | 14,255.7 | 2.3 | 657.2 | 743.5 | -63.6 | 15,595.1 |
| | 08 | 15,899.9 | 2.1 | 15,902.0 | 7,734.4 | 6,657.4 | 81.4 | 14,473.3 | 3.0 | 702.6 | 785.5 | -62.3 | 15,902.0 |

Note:

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

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

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks.

The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

Deposits of central government with the CBBH are transferable and other deposits of BH Institutions, Entity Governments, Entity Social Security Funds and those of Brčko District in the local currency. Shares and other equity comprise the equity, current

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 |
| 2013 | 12 | 3,843.7 | 2,637.3 | 1,379.4 | 451.6 | 7,556.4 | 67.4 | 7,131.8 | 23,067.7 |
| 2014 | 12 | 4,115.0 | 2,626.3 | 1,854.5 | 443.6 | 7,452.0 | 61.3 | 7,501.7 | 24,054.3 |
| 2015 | 12 | 4,511.7 | 2,473.8 | 2,161.1 | 400.0 | 7,452.6 | 74.6 | 7,874.7 | 24,948.5 |
| 2016 | 12 | 4,936.6 | 2,640.0 | 2,179.1 | 375.6 | 7,743.9 | 67.2 | 8,155.4 | 26,097.7 |
| 2017 | 12 | 5,711.7 | 2,787.9 | 2,197.0 | 406.2 | 8,354.5 | 96.5 | 8,688.8 | 28,242.7 |
| 2018 | 12 | 6,296.9 | 3,854.5 | 2,280.9 | 428.0 | 8,654.6 | 136.8 | 9,305.9 | 30,957.6 |
| 2019 | 12 | 6,627.0 | 4,445.0 | 2,551.9 | 509.3 | 9,070.9 | 152.2 | 10,024.5 | 33,380.9 |
| 2020 | 12 | 7,099.6 | 4,444.3 | 3,015.4 | 540.8 | 8,618.1 | 155.0 | 9,937.6 | 33,810.8 |
| 2021 | 12 | 8,608.0 | 4,689.4 | 3,095.4 | 532.3 | 8,812.6 | 164.1 | 10,478.0 | 36,379.7 |
| 2022 | 12 | 8,541.6 | 4,990.8 | 3,171.7 | 652.8 | 9,197.6 | 180.2 | 11,027.3 | 37,761.9 |
| 2022 | 08 | 8,566.0 | 4,499.3 | 3,240.1 | 551.8 | 9,161.1 | 163.9 | 10,902.8 | 37,084.9 |
| | 09 | 8,641.3 | 4,487.9 | 3,251.2 | 558.7 | 9,135.9 | 174.2 | 10,948.5 | 37,197.7 |
| | 10 | 8,404.3 | 4,979.8 | 3,279.3 | 596.0 | 9,165.9 | 169.0 | 10,988.7 | 37,582.9 |
| | 11 | 8,324.4 | 4,923.9 | 3,261.9 | 604.5 | 9,174.9 | 161.8 | 10,998.5 | 37,450.0 |
| | 12 | 8,541.6 | 4,990.8 | 3,171.7 | 652.8 | 9,197.6 | 180.2 | 11,027.3 | 37,761.9 |
| 2023 | 01 | 8,509.6 | 5,018.6 | 3,139.3 | 623.0 | 9,060.7 | 167.1 | 11,014.5 | 37,532.8 |
| | 02 | 8,129.8 | 5,365.1 | 3,168.5 | 637.0 | 9,164.9 | 158.9 | 11,047.3 | 37,671.7 |
| | 03 | 7,840.1 | 5,491.0 | 3,134.1 | 625.2 | 9,293.5 | 164.1 | 11,158.7 | 37,706.9 |
| | 04 | 7,680.7 | 5,603.5 | 3,168.8 | 632.4 | 9,400.4 | 161.8 | 11,246.4 | 37,894.1 |
| | 05 | 8,014.8 | 5,486.1 | 3,199.6 | 602.0 | 9,415.9 | 177.1 | 11,292.0 | 38,187.5 |
| | 06 | 7,678.8 | 5,651.7 | 3,152.4 | 623.1 | 9,562.4 | 199.6 | 11,433.0 | 38,301.0 |
| | 07 | 7,756.8 | 5,751.9 | 3,200.8 | 617.4 | 9,554.3 | 203.1 | 11,531.1 | 38,615.4 |
| | 08 | 8,011.2 | 5,894.5 | 3,223.1 | 623.4 | 9,523.3 | 206.3 | 11,596.0 | 39,077.8 |

Note:

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

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

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

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

T07: Consolidated Balance Sheets of Commercial Banks in BH

end of period, KM million

| PASIVA | | | | | | | | | | | | |
|--------|-------|-----------------------------|--|--|--|--|------------|-------|---------------------|-------------------------|---------|-------------|
| Year | Month | Central Government Deposits | Transf. Dep. of Other Domestic Sectors in Dom. Curr. | Transf. Dep. of Other Domestic Sectors in For. Curr. | Other Dep. of Other Domestic Sectors in Dom. Curr. | Other Dep. of Other Domestic Sectors in For. Curr. | Securities | Loans | Foreign Liabilities | Shares and Other Equity | Other | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13=3+...+12 |
| 2013 | 12 | 717.8 | 4,137.4 | 1,189.3 | 3,006.3 | 5,202.4 | 0.0 | 707.9 | 3,329.9 | 3,348.9 | 1,427.8 | 23,067.7 |
| 2014 | 12 | 981.3 | 4,458.2 | 1,301.2 | 3,377.3 | 5,280.0 | 0.0 | 681.0 | 2,960.0 | 3,408.5 | 1,606.8 | 24,054.3 |
| 2015 | 12 | 1,014.1 | 5,073.9 | 1,360.4 | 3,562.6 | 5,543.3 | 8.0 | 599.2 | 2,613.3 | 3,554.3 | 1,619.5 | 24,948.5 |
| 2016 | 12 | 1,021.3 | 5,847.8 | 1,535.6 | 3,883.0 | 5,478.0 | 8.0 | 510.0 | 2,474.2 | 3,773.0 | 1,566.9 | 26,097.7 |
| 2017 | 12 | 1,285.6 | 6,848.3 | 1,816.2 | 4,091.6 | 5,636.1 | 8.0 | 460.0 | 2,587.9 | 4,006.8 | 1,502.2 | 28,242.7 |
| 2018 | 12 | 1,665.9 | 8,040.9 | 1,961.4 | 4,302.2 | 5,782.4 | 8.0 | 467.5 | 3,039.2 | 4,129.1 | 1,560.9 | 30,957.6 |
| 2019 | 12 | 2,020.5 | 8,744.5 | 2,490.3 | 2,998.0 | 7,593.2 | 8.0 | 532.4 | 3,118.3 | 4,368.0 | 1,507.7 | 33,380.9 |
| 2020 | 12 | 2,048.4 | 9,780.0 | 2,902.5 | 3,034.7 | 7,256.6 | 0.0 | 606.7 | 2,324.6 | 4,324.6 | 1,532.7 | 33,810.8 |
| 2021 | 12 | 2,191.8 | 12,082.7 | 3,300.1 | 3,044.2 | 7,243.8 | 0.0 | 638.5 | 1,946.7 | 4,425.8 | 1,506.2 | 36,379.7 |
| 2022 | 12 | 2,403.2 | 13,479.7 | 3,583.9 | 2,878.7 | 6,898.8 | 0.0 | 622.8 | 1,810.8 | 4,662.6 | 1,421.5 | 37,761.9 |
| 2022 | 08 | 2,471.5 | 12,850.5 | 3,384.0 | 2,922.7 | 6,995.2 | 0.0 | 630.7 | 1,798.8 | 4,648.4 | 1,383.1 | 37,084.9 |
| | 09 | 2,392.0 | 13,045.8 | 3,456.7 | 2,897.7 | 6,938.4 | 0.0 | 627.6 | 1,760.6 | 4,667.5 | 1,411.4 | 37,197.7 |
| | 10 | 2,447.0 | 12,994.8 | 3,620.2 | 2,948.7 | 6,912.5 | 0.0 | 625.8 | 1,751.2 | 4,730.8 | 1,552.0 | 37,582.9 |
| | 11 | 2,173.8 | 13,146.2 | 3,603.8 | 2,923.9 | 6,899.9 | 0.0 | 621.2 | 1,820.0 | 4,820.9 | 1,440.4 | 37,450.0 |
| | 12 | 2,403.2 | 13,479.7 | 3,583.9 | 2,878.7 | 6,898.8 | 0.0 | 622.8 | 1,810.8 | 4,662.6 | 1,421.5 | 37,761.9 |
| 2023 | 01 | 2,168.5 | 13,470.2 | 3,657.1 | 2,906.9 | 6,856.4 | 0.0 | 624.6 | 1,690.4 | 4,726.9 | 1,431.8 | 37,532.8 |
| | 02 | 2,160.3 | 13,480.8 | 3,734.3 | 2,867.4 | 6,957.5 | 0.0 | 625.4 | 1,656.5 | 4,792.4 | 1,397.1 | 37,671.7 |
| | 03 | 2,228.2 | 13,423.3 | 3,763.5 | 2,873.8 | 7,003.9 | 0.0 | 628.9 | 1,525.0 | 4,811.8 | 1,448.4 | 37,706.9 |
| | 04 | 2,181.4 | 13,606.5 | 3,766.4 | 2,889.0 | 6,992.2 | 0.0 | 637.5 | 1,522.1 | 4,876.8 | 1,422.1 | 37,894.1 |
| | 05 | 2,287.4 | 13,771.0 | 3,924.3 | 2,815.6 | 6,956.7 | 0.0 | 651.2 | 1,487.9 | 4,894.8 | 1,398.6 | 38,187.5 |
| | 06 | 2,246.2 | 13,929.3 | 3,887.6 | 2,854.5 | 6,975.2 | 0.0 | 661.5 | 1,455.0 | 4,880.6 | 1,411.0 | 38,301.0 |
| | 07 | 2,019.7 | 14,462.4 | 3,946.5 | 2,825.2 | 6,942.0 | 0.0 | 665.8 | 1,449.4 | 4,936.3 | 1,368.2 | 38,615.4 |
| | 08 | 2,024.1 | 14,676.9 | 3,958.4 | 2,900.7 | 6,978.9 | 0.0 | 669.5 | 1,475.5 | 5,021.7 | 1,372.1 | 39,077.8 |

Notes:

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

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

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) |
| 2013 | 12 | 5,771.9 | 8,477.3 | 14,249.2 | 4,318.6 | 11,707.7 | 16,026.4 |
| 2014 | 12 | 6,292.8 | 9,082.5 | 15,375.2 | 4,170.2 | 12,303.3 | 16,473.5 |
| 2015 | 12 | 7,038.7 | 9,492.1 | 16,530.8 | 4,164.9 | 12,701.9 | 16,866.8 |
| 2016 | 12 | 8,056.6 | 9,695.5 | 17,752.1 | 4,152.6 | 13,048.5 | 17,201.1 |
| 2017 | 12 | 9,558.1 | 10,111.0 | 19,669.1 | 4,261.5 | 14,160.9 | 18,422.4 |
| 2018 | 12 | 11,318.5 | 10,431.3 | 21,749.8 | 4,289.8 | 15,196.1 | 19,485.8 |
| 2019 | 12 | 12,566.6 | 11,253.8 | 23,820.4 | 4,651.2 | 16,121.5 | 20,772.8 |
| 2020 | 12 | 13,851.5 | 11,130.7 | 24,982.2 | 4,295.1 | 16,052.3 | 20,347.4 |
| 2021 | 12 | 16,762.9 | 11,069.7 | 27,832.6 | 4,396.9 | 16,680.4 | 21,077.3 |
| 2022 | 12 | 18,710.9 | 10,518.3 | 29,229.2 | 4,623.0 | 17,445.0 | 22,068.0 |
| 2022 | 08 | 17,930.3 | 10,648.5 | 28,578.8 | 4,562.7 | 17,244.7 | 21,807.3 |
| | 09 | 18,100.4 | 10,585.2 | 28,685.6 | 4,578.6 | 17,269.6 | 21,848.2 |
| | 10 | 18,210.2 | 10,667.9 | 28,878.1 | 4,646.5 | 17,294.8 | 21,941.3 |
| | 11 | 18,126.5 | 10,606.0 | 28,732.5 | 4,639.6 | 17,327.0 | 21,966.7 |
| | 12 | 18,710.9 | 10,518.3 | 29,229.2 | 4,623.0 | 17,445.0 | 22,068.0 |
| 2023 | 01 | 18,569.2 | 10,474.9 | 29,044.1 | 4,505.7 | 17,364.0 | 21,869.7 |
| | 02 | 18,605.5 | 10,579.7 | 29,185.2 | 4,593.2 | 17,412.8 | 22,006.0 |
| | 03 | 18,613.4 | 10,649.4 | 29,262.7 | 4,666.2 | 17,547.8 | 22,214.0 |
| | 04 | 18,756.2 | 10,649.4 | 29,405.6 | 4,712.3 | 17,676.7 | 22,389.0 |
| | 05 | 19,187.5 | 10,537.5 | 29,725.0 | 4,653.0 | 17,769.3 | 22,422.3 |
| | 06 | 19,240.0 | 10,622.9 | 29,862.9 | 4,807.4 | 17,918.7 | 22,726.2 |
| | 07 | 19,624.9 | 10,540.9 | 30,165.8 | 4,792.2 | 18,018.6 | 22,810.8 |
| | 08 | 19,773.5 | 10,735.5 | 30,509.0 | 4,765.2 | 18,093.3 | 22,858.5 |

Notes:

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

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

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

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

end of period, KM million

| Year | Month | DEPOSITS | | | | LOANS | | | |
|------|-------|----------|----------|------------------------|-------------|----------|----------|------------------------|-------------|
| | | KM | EUR | Other Foreign Currency | Total in KM | KM | EUR | Other Foreign Currency | Total in KM |
| 1 | 2 | 3 | 4 | 5 | 6 = 3+4+5 | 7 | 8 | 9 | 10 = 7+8+9 |
| 2013 | 12 | 7,762.2 | 5,898.0 | 589.0 | 14,249.2 | 15,770.1 | 246.0 | 10.4 | 16,026.4 |
| 2014 | 12 | 8,696.0 | 6,062.5 | 616.8 | 15,375.2 | 16,246.1 | 218.6 | 8.7 | 16,473.5 |
| 2015 | 12 | 9,513.6 | 6,347.0 | 670.2 | 16,530.8 | 16,642.8 | 217.5 | 6.5 | 16,866.8 |
| 2016 | 12 | 10,607.6 | 6,458.1 | 686.4 | 17,752.1 | 16,990.4 | 205.6 | 5.1 | 17,201.1 |
| 2017 | 12 | 12,022.8 | 6,949.5 | 696.7 | 19,669.1 | 18,285.4 | 132.6 | 4.4 | 18,422.4 |
| 2018 | 12 | 13,807.3 | 7,222.2 | 720.3 | 21,749.8 | 19,386.2 | 98.2 | 1.4 | 19,485.8 |
| 2019 | 12 | 13,306.9 | 9,529.5 | 984.0 | 23,820.4 | 9,910.7 | 10,833.1 | 29.0 | 20,772.8 |
| 2020 | 12 | 14,374.7 | 9,776.7 | 830.8 | 24,982.2 | 9,855.4 | 10,471.5 | 20.5 | 20,347.4 |
| 2021 | 12 | 16,732.4 | 10,257.3 | 842.9 | 27,832.6 | 11,174.0 | 9,893.6 | 9.7 | 21,077.3 |
| 2022 | 12 | 18,209.1 | 10,073.0 | 947.1 | 29,229.2 | 13,086.0 | 8,979.5 | 2.6 | 22,068.0 |
| 2022 | 08 | 17,735.0 | 9,965.8 | 878.0 | 28,578.8 | 12,486.4 | 9,317.2 | 3.7 | 21,807.3 |
| | 09 | 17,836.1 | 9,948.8 | 900.7 | 28,685.6 | 12,632.7 | 9,212.0 | 3.5 | 21,848.2 |
| | 10 | 17,844.8 | 10,033.0 | 1,000.3 | 28,878.1 | 12,814.9 | 9,123.7 | 2.7 | 21,941.3 |
| | 11 | 17,724.4 | 10,041.2 | 966.8 | 28,732.5 | 12,949.1 | 9,014.9 | 2.6 | 21,966.7 |
| | 12 | 18,209.1 | 10,073.0 | 947.1 | 29,229.2 | 13,086.0 | 8,979.5 | 2.6 | 22,068.0 |
| 2023 | 01 | 18,052.8 | 10,081.2 | 910.1 | 29,044.1 | 12,992.3 | 8,875.0 | 2.5 | 21,869.7 |
| | 02 | 17,907.9 | 10,245.1 | 1,032.2 | 29,185.2 | 13,205.6 | 8,797.8 | 2.5 | 22,006.0 |
| | 03 | 17,863.1 | 10,476.9 | 922.7 | 29,262.7 | 13,468.5 | 8,743.1 | 2.4 | 22,214.0 |
| | 04 | 18,044.2 | 10,467.3 | 894.1 | 29,405.6 | 13,663.4 | 8,723.2 | 2.4 | 22,389.0 |
| | 05 | 18,295.1 | 10,480.3 | 949.6 | 29,725.0 | 13,802.9 | 8,617.0 | 2.4 | 22,422.3 |
| | 06 | 18,447.4 | 10,481.9 | 933.6 | 29,862.9 | 14,181.8 | 8,542.8 | 1.5 | 22,726.2 |
| | 07 | 18,801.8 | 10,434.3 | 929.8 | 30,165.8 | 14,296.8 | 8,512.7 | 1.3 | 22,810.8 |
| | 08 | 18,999.7 | 10,597.5 | 911.8 | 30,509.0 | 14,355.1 | 8,502.2 | 1.3 | 22,858.5 |

Notes:

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

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

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

T10: Structure of Deposits with Commercial Banks by Sector

end of period, KM million

DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS

| Year | Month | Deposits of BH Institutions | Entity Governments' Deposits | Deposits of Cantonal Governments | Deposits of Municipal Governments | Deposits of Social Security Funds | Deposits of Other Financial Institutions | Deposits of Nonfinancial Public Enterprises | Deposits of Nonfinancial Private Enterprises | Deposits of Non-profit Organisations | Deposits of Households | Other Deposits | Total |
|------|-------|-----------------------------|------------------------------|----------------------------------|-----------------------------------|-----------------------------------|--|---|--|--------------------------------------|------------------------|----------------|---------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 = 3+...+13 |
| 2013 | 12 | 128.0 | 471.7 | 249.1 | 199.0 | 114.0 | 861.1 | 1,339.2 | 2,198.5 | 294.7 | 8,363.9 | 30.0 | 14,249.2 |
| 2014 | 12 | 187.1 | 678.1 | 298.2 | 212.9 | 93.4 | 845.5 | 1,140.4 | 2,483.8 | 363.5 | 9,042.0 | 30.4 | 15,375.2 |
| 2015 | 12 | 231.8 | 693.0 | 337.0 | 245.5 | 65.8 | 891.7 | 1,187.6 | 2,606.7 | 365.7 | 9,864.8 | 41.2 | 16,530.8 |
| 2016 | 12 | 168.3 | 746.6 | 426.0 | 277.9 | 92.8 | 961.5 | 1,219.9 | 2,787.8 | 374.5 | 10,661.1 | 35.6 | 17,752.1 |
| 2017 | 12 | 267.3 | 856.7 | 599.5 | 340.2 | 152.9 | 1,047.0 | 1,384.8 | 3,329.9 | 384.1 | 11,271.1 | 35.4 | 19,669.1 |
| 2018 | 12 | 185.4 | 1,199.7 | 733.7 | 403.1 | 277.7 | 1,147.5 | 1,482.4 | 3,723.1 | 398.8 | 12,146.5 | 51.8 | 21,749.8 |
| 2019 | 12 | 173.8 | 1,467.9 | 914.6 | 446.3 | 352.7 | 1,155.4 | 1,510.7 | 4,052.6 | 447.5 | 13,240.9 | 58.0 | 23,820.4 |
| 2020 | 12 | 219.1 | 1,631.1 | 832.1 | 423.5 | 158.2 | 1,131.2 | 1,556.0 | 4,706.9 | 500.1 | 13,760.7 | 63.4 | 24,982.2 |
| 2021 | 12 | 136.1 | 1,838.7 | 1,245.2 | 612.1 | 187.0 | 1,159.6 | 1,804.1 | 5,535.4 | 543.1 | 14,695.5 | 75.7 | 27,832.6 |
| 2022 | 12 | 280.5 | 1,939.6 | 1,501.7 | 719.2 | 167.9 | 1,195.8 | 2,014.0 | 6,144.9 | 573.4 | 14,575.4 | 116.9 | 29,229.2 |
| 2022 | 08 | 152.6 | 2,117.1 | 1,592.3 | 744.5 | 156.9 | 1,178.7 | 2,027.5 | 5,832.5 | 592.7 | 14,108.7 | 75.4 | 28,578.8 |
| | 09 | 182.2 | 2,020.7 | 1,601.8 | 773.5 | 144.1 | 1,211.5 | 1,981.6 | 5,878.0 | 602.9 | 14,218.6 | 70.8 | 28,685.6 |
| | 10 | 192.0 | 2,058.4 | 1,587.4 | 779.6 | 151.6 | 1,207.7 | 1,964.9 | 6,023.8 | 597.3 | 14,242.6 | 72.9 | 28,878.1 |
| | 11 | 168.0 | 1,811.2 | 1,562.7 | 765.9 | 179.5 | 1,314.7 | 1,972.5 | 6,017.7 | 587.5 | 14,278.3 | 74.4 | 28,732.5 |
| | 12 | 280.5 | 1,939.6 | 1,501.7 | 719.2 | 167.9 | 1,195.8 | 2,014.0 | 6,144.9 | 573.4 | 14,575.4 | 116.9 | 29,229.2 |
| 2023 | 01 | 177.1 | 1,803.7 | 1,389.0 | 720.4 | 172.8 | 1,143.6 | 1,962.0 | 6,320.4 | 589.4 | 14,650.5 | 115.3 | 29,044.1 |
| | 02 | 204.0 | 1,780.5 | 1,391.5 | 717.8 | 160.8 | 1,114.8 | 1,993.8 | 6,296.0 | 584.9 | 14,835.2 | 106.0 | 29,185.2 |
| | 03 | 158.1 | 1,893.7 | 1,487.5 | 721.5 | 146.4 | 1,118.9 | 1,939.3 | 6,099.2 | 587.1 | 15,004.8 | 106.1 | 29,262.7 |
| | 04 | 169.7 | 1,814.1 | 1,529.6 | 701.0 | 167.6 | 1,140.4 | 1,952.2 | 6,089.6 | 610.0 | 15,115.7 | 115.6 | 29,405.6 |
| | 05 | 218.3 | 1,883.7 | 1,545.8 | 695.0 | 155.4 | 1,115.6 | 1,981.1 | 6,331.7 | 612.9 | 15,077.1 | 108.4 | 29,725.0 |
| | 06 | 228.0 | 1,821.1 | 1,557.9 | 701.3 | 167.1 | 1,138.4 | 1,887.1 | 6,387.9 | 620.0 | 15,247.9 | 106.1 | 29,862.9 |
| | 07 | 221.5 | 1,596.0 | 1,758.2 | 715.4 | 172.3 | 1,105.6 | 1,890.3 | 6,658.9 | 630.6 | 15,318.3 | 98.8 | 30,165.8 |
| | 08 | 178.6 | 1,648.8 | 1,794.9 | 721.5 | 166.7 | 1,105.7 | 1,908.6 | 6,812.0 | 638.9 | 15,426.0 | 107.3 | 30,509.0 |

Notes:

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

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka.

T11: Structure of Loans of Commercial Banks by Sector

end of period, KM million

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 |
| 2013 | 12 | 0.0 | 431.5 | 78.5 | 339.5 | 52.8 | 51.8 | 450.7 | 7,521.2 | 20.5 | 7,065.2 | 14.6 | 16,026.4 |
| 2014 | 12 | 0.0 | 492.0 | 165.2 | 340.5 | 103.1 | 47.4 | 442.1 | 7,419.3 | 14.5 | 7,428.2 | 21.3 | 16,473.5 |
| 2015 | 12 | 0.0 | 490.2 | 230.3 | 303.7 | 138.4 | 60.1 | 396.7 | 7,418.2 | 16.7 | 7,784.2 | 28.2 | 16,866.8 |
| 2016 | 12 | 0.0 | 343.5 | 233.2 | 281.8 | 104.2 | 52.4 | 371.9 | 7,703.3 | 19.1 | 8,076.3 | 15.4 | 17,201.1 |
| 2017 | 12 | 0.0 | 378.0 | 209.3 | 292.0 | 87.3 | 83.4 | 401.6 | 8,319.8 | 21.8 | 8,613.7 | 15.6 | 18,422.4 |
| 2018 | 12 | 0.0 | 388.7 | 186.8 | 292.1 | 174.2 | 125.7 | 421.3 | 8,623.0 | 20.3 | 9,241.3 | 12.5 | 19,485.8 |
| 2019 | 12 | 0.0 | 416.5 | 168.7 | 313.5 | 199.5 | 144.7 | 497.6 | 9,034.0 | 20.6 | 9,975.5 | 2.2 | 20,772.8 |
| 2020 | 12 | 11.6 | 422.1 | 142.2 | 374.1 | 211.2 | 144.8 | 535.7 | 8,588.4 | 20.5 | 9,894.8 | 2.0 | 20,347.4 |
| 2021 | 12 | 16.1 | 407.0 | 187.2 | 375.8 | 194.2 | 152.7 | 510.7 | 8,776.8 | 20.3 | 10,435.5 | 1.1 | 21,077.3 |
| 2022 | 12 | 8.9 | 358.7 | 203.7 | 380.9 | 170.6 | 159.9 | 626.3 | 9,155.5 | 23.3 | 10,978.4 | 1.8 | 22,068.0 |
| 2022 | 08 | 10.8 | 376.1 | 202.2 | 369.5 | 172.0 | 142.6 | 530.7 | 9,120.5 | 24.2 | 10,857.8 | 1.0 | 21,807.3 |
| | 09 | 10.3 | 378.9 | 211.1 | 365.4 | 169.1 | 154.1 | 532.7 | 9,098.0 | 23.8 | 10,903.7 | 1.0 | 21,848.2 |
| | 10 | 9.8 | 375.9 | 207.8 | 367.8 | 169.4 | 147.5 | 570.0 | 9,128.6 | 25.3 | 10,937.9 | 1.3 | 21,941.3 |
| | 11 | 9.3 | 371.9 | 206.0 | 374.5 | 163.3 | 141.6 | 581.8 | 9,139.6 | 22.1 | 10,955.4 | 1.1 | 21,966.7 |
| | 12 | 8.9 | 358.7 | 203.7 | 380.9 | 170.6 | 159.9 | 626.3 | 9,155.5 | 23.3 | 10,978.4 | 1.8 | 22,068.0 |
| 2023 | 01 | 8.4 | 345.5 | 202.8 | 378.8 | 177.6 | 146.4 | 596.4 | 9,019.1 | 22.9 | 10,970.8 | 1.2 | 21,869.7 |
| | 02 | 7.9 | 342.0 | 202.2 | 376.2 | 174.7 | 139.5 | 611.4 | 9,124.5 | 23.1 | 11,003.3 | 1.2 | 22,006.0 |
| | 03 | 7.4 | 330.6 | 197.1 | 371.2 | 171.9 | 144.5 | 599.5 | 9,252.4 | 23.8 | 11,114.1 | 1.4 | 22,214.0 |
| | 04 | 6.9 | 322.6 | 208.5 | 376.8 | 169.0 | 140.6 | 605.3 | 9,332.0 | 25.4 | 11,200.2 | 1.8 | 22,389.0 |
| | 05 | 6.4 | 317.5 | 207.8 | 372.5 | 166.1 | 155.9 | 574.8 | 9,348.4 | 25.7 | 11,245.8 | 1.4 | 22,422.3 |
| | 06 | 5.9 | 303.1 | 201.3 | 368.5 | 163.1 | 179.6 | 595.7 | 9,495.5 | 27.9 | 11,383.8 | 1.7 | 22,726.2 |
| | 07 | 7.5 | 298.3 | 200.3 | 368.8 | 170.3 | 182.5 | 590.0 | 9,488.6 | 37.6 | 11,465.0 | 1.9 | 22,810.8 |
| | 08 | 7.0 | 302.0 | 201.4 | 363.9 | 167.3 | 186.2 | 596.2 | 9,459.3 | 36.4 | 11,537.1 | 1.7 | 22,858.5 |

Notes:

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

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

T12: Interest Rates on Loans to Households

| | | Loans in KM | | | | | | Loans in KM Indexed to Foreign Currency | | | | | | *Revolving Loans, Overdrafts and Credit Cards (Loan Facility) | | | |
|----------------------------|--------|------------------------------------|--------------------------|------------------|--------------------|------------------------------------|--------------------------|---|--------------------------|------------------|--------------------|------------------------------------|--------------------------|---|---------------------------|---|------------|
| | | For Housing Needs | | | For Other Purposes | | | For Housing Needs | | | For Other Purposes | | | Loans in KM | | Loans in KM Indexed to Foreign Currency | |
| Year | Period | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Over 10 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Over 10 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Overdrafts | Credit Card with Extended Credit | Overdrafts |
| Weighted monthly averages | | | | | | | | | | | | | | | - percentages per annum - | | |
| 2022 | 08 | 3.221 | 3.863 | 3.208 | 3.777 | 5.674 | 5.333 | 3.845 | ... | 3.693 | 3.599 | 4.868 | 4.722 | 5.292 | 11.842 | 13.945 | 8.672 |
| | 09 | 3.429 | 3.414 | 3.339 | 3.535 | 5.229 | 5.499 | 4.188 | ... | 4.033 | 3.621 | 5.113 | 4.927 | 5.171 | 12.692 | 13.992 | 8.548 |
| | 10 | 3.476 | 3.362 | 3.323 | 3.573 | 5.575 | 5.498 | 3.945 | ... | 3.506 | 3.675 | 5.192 | 4.739 | 5.188 | 12.721 | 14.005 | 8.464 |
| | 11 | 3.696 | 3.457 | 3.320 | 3.778 | 5.656 | 5.517 | 4.237 | ... | 3.924 | 3.551 | 5.604 | 4.651 | 5.252 | 12.619 | 14.708 | 8.314 |
| | 12 | 3.903 | 3.454 | 3.474 | 3.596 | 5.943 | 5.322 | 4.384 | ... | 3.811 | 3.696 | 5.673 | 4.842 | 5.200 | 11.993 | 14.129 | 8.119 |
| 2023 | 01 | 4.197 | 3.386 | 3.055 | 3.685 | 6.146 | 5.446 | 4.380 | 4.259 | 3.916 | 3.816 | 6.086 | 5.553 | 4.773 | 12.741 | 14.115 | 8.023 |
| | 02 | 3.755 | 3.194 | 3.280 | 3.590 | 6.208 | 5.525 | 4.842 | ... | 3.980 | 4.051 | 5.746 | 4.918 | 4.516 | 12.937 | 14.796 | 7.959 |
| | 03 | 4.033 | 3.049 | 3.164 | 3.697 | 6.105 | 5.574 | 4.335 | ... | 3.998 | 4.010 | 6.033 | 4.468 | 5.416 | 12.925 | 14.182 | 7.667 |
| | 04 | 4.009 | ... | 3.011 | 3.649 | 6.505 | 5.580 | 3.927 | ... | 3.943 | 3.948 | 5.950 | 4.871 | 5.429 | 13.027 | 14.140 | 7.545 |
| | 05 | 4.200 | 2.984 | 3.376 | 3.704 | 6.487 | 5.591 | 3.666 | ... | 4.435 | 4.024 | 6.194 | 5.415 | 5.440 | 12.332 | 14.146 | 7.503 |
| | 06 | 4.189 | ... | 3.383 | 3.793 | 6.408 | 5.506 | 4.232 | ... | 4.666 | 3.947 | 6.056 | 5.219 | 5.333 | 12.813 | 14.071 | 7.409 |
| | 07 | 4.041 | 3.160 | 3.531 | 3.821 | 6.633 | 5.509 | 4.163 | ... | 4.516 | 3.879 | 6.389 | 5.607 | 5.207 | 12.815 | 14.102 | 7.657 |
| | 08 | 3.991 | 3.159 | 3.574 | 3.784 | 6.733 | 5.570 | 4.437 | ... | 4.536 | 3.928 | 6.122 | 5.855 | 5.769 | 12.882 | 14.093 | 7.614 |
| Loan amount (new business) | | | | | | | | | | | | | | | - KM thousand - | | |
| 2022 | 08 | 3,070 | 1,819 | 7,502 | 4,488 | 36,089 | 47,793 | 11,415 | ... | 4,647 | 7,795 | 34,210 | 1,920 | 8,581 | 540,514 | 107,898 | 38,477 |
| | 09 | 3,795 | 759 | 6,148 | 10,058 | 32,222 | 49,497 | 13,941 | ... | 4,166 | 10,768 | 28,034 | 1,834 | 10,607 | 690,121 | 107,022 | 38,339 |
| | 10 | 3,176 | 1,139 | 6,897 | 4,048 | 19,207 | 46,993 | 8,398 | ... | 6,956 | 9,033 | 32,915 | 3,791 | 9,538 | 705,964 | 107,722 | 37,966 |
| | 11 | 2,180 | 561 | 7,361 | 5,992 | 13,027 | 46,684 | 8,937 | ... | 6,641 | 9,665 | 25,311 | 3,689 | 7,629 | 668,672 | 114,597 | 37,688 |
| | 12 | 3,424 | 520 | 8,644 | 6,406 | 24,729 | 50,661 | 9,425 | ... | 7,216 | 12,724 | 35,988 | 5,104 | 9,605 | 607,534 | 114,669 | 37,830 |
| 2023 | 01 | 2,892 | 580 | 2,357 | 10,755 | 21,336 | 41,016 | 5,560 | 375 | 4,867 | 8,681 | 14,788 | 1,979 | 10,235 | 694,669 | 110,521 | 37,183 |
| | 02 | 1,199 | 1,334 | 2,977 | 13,692 | 28,448 | 55,330 | 10,538 | ... | 5,615 | 8,430 | 5,388 | 3,044 | 19,872 | 716,331 | 114,435 | 36,530 |
| | 03 | 1,879 | 771 | 3,771 | 17,917 | 35,399 | 68,818 | 6,655 | ... | 6,457 | 16,699 | 8,769 | 9,069 | 12,737 | 729,126 | 121,341 | 37,645 |
| | 04 | 991 | ... | 5,142 | 14,502 | 28,201 | 58,709 | 4,692 | ... | 3,213 | 14,748 | 12,640 | 3,974 | 10,996 | 748,260 | 120,404 | 37,784 |
| | 05 | 1,057 | 1,655 | 4,311 | 13,278 | 29,555 | 62,651 | 6,637 | ... | 4,248 | 14,937 | 10,794 | 2,643 | 12,741 | 710,816 | 113,960 | 37,788 |
| | 06 | 9,901 | ... | 3,893 | 10,393 | 24,878 | 68,754 | 5,071 | ... | 2,648 | 12,786 | 11,465 | 4,241 | 18,028 | 728,097 | 109,392 | 38,050 |
| | 07 | 1,893 | 928 | 4,823 | 14,620 | 13,821 | 65,820 | 2,382 | ... | 3,313 | 13,438 | 8,389 | 2,960 | 12,426 | 742,382 | 114,549 | 36,973 |
| | 08 | 2,540 | 769 | 4,816 | 14,222 | 12,306 | 66,622 | 4,753 | ... | 2,670 | 17,018 | 10,344 | 4,808 | 9,756 | 736,542 | 118,834 | 36,952 |

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

T13: Interest Rates on Loans to Non-financial Corporations

| | | Loans in KM | | | | | Loans in KM Indexed to Foreign Currency | | | | | | | |
|----------------------------|--------|---|--|---|---|---|---|--------------------|---|--------------------------|----------------------------------|---|-------------|---|
| | | Up to an Amount of EUR 0.25 Million | Over EUR 0.25 Million to EUR 1 Million | Over EUR 1 Million | | Up to an Amount of EUR 0.25 Million | Over EUR 0.25 Million up to EUR 1 Million | Over EUR 1 Million | | | * Revolving Loans and Overdrafts | | | |
| Year | Period | Floating Interest Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Floating Interest Rate and up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Interest Rate up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Interest Rate and up to 1 Year IRF | Loans in KM | Loans in KM Indexed to Foreign Currency |
| Weighted monthly averages | | | | | | | | | | | | - percentages per annum - | | |
| 2022 | 08 | 3.952 | 3.900 | 3.330 | 3.057 | 4.000 | 3.652 | 3.418 | 3.613 | ... | ... | 3.917 | 2.810 | 2.986 |
| | 09 | 3.698 | 3.850 | 3.475 | 3.558 | 4.944 | 3.850 | ... | 3.955 | ... | ... | ... | 2.854 | 3.163 |
| | 10 | 4.106 | 4.186 | 3.543 | 3.660 | 4.861 | 4.254 | ... | 4.274 | 3.485 | ... | 4.405 | 2.839 | 3.183 |
| | 11 | 4.176 | 4.441 | 3.489 | 3.300 | 4.723 | 4.548 | ... | 4.309 | 4.406 | ... | ... | 2.788 | 3.055 |
| | 12 | 4.128 | 4.219 | 4.006 | 3.582 | 5.042 | 4.782 | ... | 4.471 | 4.783 | 5.080 | 3.817 | 2.837 | 3.210 |
| 2023 | 01 | 4.285 | 4.104 | 3.803 | ... | 5.046 | 4.735 | 4.488 | 4.981 | 3.722 | ... | ... | 2.920 | 3.227 |
| | 02 | 4.291 | 3.921 | 3.643 | ... | 5.629 | 4.845 | ... | 4.688 | 4.825 | ... | 5.314 | 2.923 | 3.288 |
| | 03 | 4.280 | 3.815 | 3.568 | ... | 5.725 | 5.360 | 5.062 | 5.216 | 4.371 | 4.625 | ... | 2.934 | 3.367 |
| | 04 | 4.262 | 4.083 | 3.766 | 3.606 | 5.314 | 5.317 | 5.104 | 5.206 | 4.959 | 4.949 | 5.099 | 2.956 | 3.381 |
| | 05 | 4.322 | 4.185 | 3.527 | ... | 5.214 | 5.376 | ... | 5.055 | 4.363 | 4.970 | 5.267 | 3.064 | 3.397 |
| | 06 | 4.382 | 4.325 | 3.629 | ... | 5.352 | 5.347 | 5.454 | 5.055 | 4.272 | 4.797 | 5.184 | 2.963 | 3.468 |
| | 07 | 4.431 | 4.593 | 3.613 | 4.451 | 5.018 | 5.006 | 5.092 | 5.028 | 4.155 | 4.397 | 4.472 | 2.964 | 3.504 |
| | 08 | 4.595 | 4.641 | 3.907 | 4.564 | 5.030 | 5.524 | 4.603 | 5.002 | ... | 4.110 | 4.441 | 3.007 | 3.630 |
| Loan amount (new business) | | | | | | | | | | | | - KM thousand - | | |
| 2022 | 08 | 27,618 | 16,247 | 36,006 | 37,930 | 10,392 | 2,570 | 306 | 10,053 | ... | ... | 37,000 | 2,783,590 | 125,967 |
| | 09 | 40,414 | 13,352 | 39,359 | 38,351 | 4,256 | 3,420 | ... | 6,159 | ... | ... | - | 2,626,745 | 110,472 |
| | 10 | 30,694 | 18,551 | 49,271 | 60,220 | 2,372 | 4,360 | ... | 10,482 | 2,637 | ... | 34,206 | 2,600,379 | 111,629 |
| | 11 | 31,937 | 18,337 | 26,115 | 37,220 | 4,333 | 3,580 | ... | 11,300 | 7,758 | ... | ... | 2,444,856 | 98,093 |
| | 12 | 37,582 | 19,350 | 40,221 | 11,000 | 4,913 | 8,499 | ... | 14,311 | 4,718 | 3,588 | 21,946 | 2,289,023 | 99,344 |
| 2023 | 01 | 21,532 | 13,642 | 22,110 | ... | 4,258 | 4,717 | 2,048 | 9,933 | 5,541 | ... | ... | 2,497,370 | 100,230 |
| | 02 | 23,586 | 17,241 | 31,821 | ... | 4,190 | 7,398 | ... | 12,500 | 8,417 | ... | 31,776 | 2,547,117 | 100,674 |
| | 03 | 22,531 | 23,390 | 38,049 | ... | 3,661 | 10,218 | 2,220 | 12,887 | 13,619 | 6,774 | ... | 2,623,997 | 98,270 |
| | 04 | 32,948 | 27,920 | 29,615 | 9,022 | 2,598 | 5,819 | 1,892 | 7,443 | 4,588 | 3,280 | 15,866 | 2,645,902 | 93,832 |
| | 05 | 27,509 | 20,588 | 28,257 | ... | 2,806 | 4,721 | ... | 11,390 | 7,848 | 7,978 | 12,700 | 2,687,603 | 92,575 |
| | 06 | 27,909 | 23,735 | 27,368 | ... | 4,208 | 4,282 | 1,873 | 10,340 | 10,520 | 8,669 | 13,915 | 2,724,946 | 88,656 |
| | 07 | 24,365 | 16,512 | 23,823 | 8,303 | 2,476 | 5,533 | 697 | 13,815 | 4,734 | 8,943 | 17,000 | 2,724,862 | 86,499 |
| | 08 | 22,893 | 18,461 | 28,075 | 15,737 | 7,072 | 4,939 | 4,400 | 20,903 | ... | 11,930 | 35,797 | 2,702,509 | 83,431 |

Notes:

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

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

IRF – initial rate fixation

... insufficient data to be published

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

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

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

| | | 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 | | | *Overnight Deposits | *Overnight Deposits | | | With Agreed Maturity | *Overnight Deposits | With Agreed Maturity | | | *Overnight Deposits | With Agreed Maturity | | | *Overnight Deposits | With Agreed Maturity | *Overnight Deposits | | | | | | | | | | | | | | | | | | | |
| Year | Period | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | | | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | | | | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | | | | | | | | | | | | | | | | |
| Weighted monthly averages | | | | | | | | | | | | | | | | | | | | - percentages per annum - | | | | | | | | | | | | | | | | | | | |
| 2022 | 08 | 0.200 | 0.901 | 0.986 | 0.047 | 0.292 | 1.032 | 1.470 | 0.046 | 0.281 | 0.024 | 0.225 | 0.176 | 0.734 | 0.021 | 0.309 | ... | ... | 0.006 | 0.029 | | | | | | | | | | | | | | | | | | | |
| | 09 | 0.441 | 0.867 | 1.129 | 0.047 | 0.433 | 1.171 | 1.524 | 0.045 | 0.292 | 0.023 | 0.528 | 0.541 | 0.824 | 0.026 | 0.322 | ... | 1.682 | 0.006 | 0.057 | | | | | | | | | | | | | | | | | | | |
| | 10 | 0.445 | 0.986 | 1.426 | 0.047 | 0.450 | 1.242 | 1.544 | 0.044 | 0.311 | 0.023 | 0.434 | 0.643 | 1.535 | 0.025 | 0.457 | 0.983 | 1.554 | 0.006 | 0.037 | | | | | | | | | | | | | | | | | | | |
| | 11 | 0.452 | 1.074 | 1.256 | 0.047 | 0.307 | 1.455 | 1.379 | 0.044 | 0.233 | 0.023 | 0.517 | 0.729 | 1.066 | 0.047 | 0.461 | 1.111 | 1.755 | 0.005 | 0.032 | | | | | | | | | | | | | | | | | | | |
| | 12 | 0.521 | 0.905 | 1.534 | 0.046 | 0.370 | 1.128 | 1.743 | 0.046 | 0.155 | 0.027 | 0.350 | 1.059 | 1.289 | 0.051 | 0.455 | 1.209 | 1.503 | 0.005 | 0.032 | | | | | | | | | | | | | | | | | | | |
| 2023 | 01 | 0.345 | 1.200 | 1.151 | 0.048 | 0.335 | 1.261 | 1.545 | 0.047 | 0.154 | 0.023 | 0.157 | 0.758 | ... | 0.047 | ... | 1.497 | 1.569 | 0.005 | 0.025 | | | | | | | | | | | | | | | | | | | |
| | 02 | 0.510 | 0.967 | 1.448 | 0.048 | 0.618 | 1.331 | 1.890 | 0.048 | 0.268 | 0.026 | 0.492 | 0.732 | 1.781 | 0.035 | 0.307 | 1.937 | 1.033 | 0.005 | 0.036 | | | | | | | | | | | | | | | | | | | |
| | 03 | 0.239 | 0.982 | 1.405 | 0.047 | 0.572 | 1.326 | 1.739 | 0.045 | 0.393 | 0.022 | 0.510 | 1.207 | 1.113 | 0.024 | 0.670 | 1.388 | 1.281 | 0.005 | 0.041 | | | | | | | | | | | | | | | | | | | |
| | 04 | 0.408 | 1.070 | 1.319 | 0.045 | 0.689 | 1.462 | 1.316 | 0.048 | 0.569 | 0.022 | 0.384 | 1.222 | 1.188 | 0.025 | 0.287 | 1.716 | 1.123 | 0.005 | 0.040 | | | | | | | | | | | | | | | | | | | |
| | 05 | 0.714 | 1.362 | 1.522 | 0.045 | 0.581 | 1.241 | 1.819 | 0.046 | 0.628 | 0.022 | 0.578 | 1.347 | 1.353 | 0.034 | 0.958 | 1.881 | 0.808 | 0.004 | 0.033 | | | | | | | | | | | | | | | | | | | |
| | 06 | 0.718 | 1.350 | 1.540 | 0.044 | 0.600 | 1.638 | 1.890 | 0.046 | 0.710 | 0.022 | 0.392 | 1.139 | 1.591 | 0.052 | 1.013 | 1.762 | 1.958 | 0.005 | 0.022 | | | | | | | | | | | | | | | | | | | |
| | 07 | 0.622 | 1.691 | 1.597 | 0.044 | 0.995 | 1.523 | 1.711 | 0.046 | 0.535 | 0.021 | 0.327 | 1.349 | 1.870 | 0.058 | 0.706 | 1.523 | 2.570 | 0.006 | 0.023 | | | | | | | | | | | | | | | | | | | |
| | 08 | 0.672 | 1.521 | 1.963 | 0.044 | 1.125 | 2.106 | 2.248 | 0.047 | 0.711 | 0.021 | 0.276 | 1.206 | 1.417 | 0.059 | 0.929 | 1.379 | ... | 0.007 | 0.022 | | | | | | | | | | | | | | | | | | | |
| Deposit amount (new business) | | | | | | | | | | | | | | | | | | | | - KM thousand - | | | | | | | | | | | | | | | | | | | |
| 2022 | 08 | 12,484 | 8,222 | 11,381 | 6,586,937 | 22,664 | 30,516 | 30,318 | 2,566,482 | 1,308 | 562,877 | 14,904 | 1,809 | 1,940 | 4,955,012 | 15,553 | ... | ... | 1,318,728 | 144,293 | | | | | | | | | | | | | | | | | | | |
| | 09 | 10,218 | 8,029 | 14,310 | 6,706,861 | 23,216 | 33,402 | 41,766 | 2,627,652 | 1,802 | 567,888 | 10,398 | 8,297 | 17,112 | 5,032,372 | 8,746 | ... | 3,577 | 1,360,109 | 159,247 | | | | | | | | | | | | | | | | | | | |
| | 10 | 7,138 | 9,186 | 36,302 | 6,715,813 | 10,719 | 35,647 | 41,597 | 2,667,930 | 1,830 | 562,128 | 15,521 | 2,683 | 4,622 | 4,908,107 | 30,496 | 3,763 | 11,736 | 1,379,443 | 272,390 | | | | | | | | | | | | | | | | | | | |
| | 11 | 8,362 | 21,634 | 16,108 | 6,567,582 | 13,640 | 40,993 | 41,040 | 2,656,170 | 1,113 | 540,130 | 31,569 | 6,232 | 1,161 | 4,700,971 | 35,560 | 10,021 | 11,938 | 1,338,011 | 248,344 | | | | | | | | | | | | | | | | | | | |
| | 12 | 5,877 | 7,610 | 14,596 | 6,498,743 | 23,362 | 39,664 | 39,759 | 2,655,705 | 1,157 | 537,828 | 25,805 | 5,906 | 5,436 | 4,653,682 | 28,241 | 52,781 | 25,400 | 1,270,533 | 238,166 | | | | | | | | | | | | | | | | | | | |
| 2023 | 01 | 8,218 | 8,148 | 9,188 | 7,001,892 | 13,465 | 32,037 | 31,039 | 2,637,940 | 1,018 | 550,643 | 67,000 | 2,333 | ... | 5,139,707 | ... | 10,742 | 12,571 | 1,353,660 | 229,570 | | | | | | | | | | | | | | | | | | | |
| | 02 | 7,809 | 8,568 | 19,419 | 7,130,305 | 9,725 | 37,550 | 50,934 | 2,672,252 | 3,818 | 566,071 | 6,038 | 419 | 50,594 | 5,040,540 | 17,021 | 31,927 | 83,795 | 1,383,907 | 249,522 | | | | | | | | | | | | | | | | | | | |
| | 03 | 2,953 | 9,840 | 12,823 | 7,300,752 | 6,300 | 44,009 | 49,085 | 2,659,187 | 5,923 | 557,380 | 25,191 | 5,576 | 1,981 | 4,707,218 | 75,220 | 26,942 | 5,490 | 1,449,348 | 234,640 | | | | | | | | | | | | | | | | | | | |
| | 04 | 6,700 | 6,099 | 15,850 | 7,416,224 | 6,190 | 31,963 | 52,713 | 2,774,252 | 2,379 | 559,831 | 566 | 2,602 | 30,756 | 4,759,581 | 57,753 | 28,545 | 21,488 | 1,360,535 | 203,002 | | | | | | | | | | | | | | | | | | | |
| | 05 | 3,851 | 7,255 | 22,449 | 7,379,441 | 7,234 | 47,842 | 42,037 | 2,761,679 | 3,256 | 572,376 | 8,885 | 14,218 | 25,034 | 4,912,787 | 4,797 | 54,010 | 2,724 | 1,482,096 | 249,741 | | | | | | | | | | | | | | | | | | | |
| | 06 | 5,282 | 10,388 | 14,640 | 7,529,983 | 13,314 | 58,296 | 48,395 | 2,750,236 | 1,896 | 577,428 | 49,332 | 18,547 | 1,878 | 4,939,306 | 4,529 | 64,922 | 24,401 | 1,447,312 | 229,458 | | | | | | | | | | | | | | | | | | | |
| | 07 | 5,342 | 10,443 | 13,178 | 7,583,931 | 10,368 | 30,220 | 50,407 | 2,767,776 | 3,275 | 588,987 | 3,521 | 17,979 | 8,378 | 5,188,716 | 33,854 | 17,638 | 11,284 | 1,482,734 | 222,300 | | | | | | | | | | | | | | | | | | | |
| | 08 | 4,093 | 15,091 | 20,425 | 7,601,406 | 20,584 | 69,278 | 55,066 | 2,758,576 | 3,672 | 596,474 | 5,140 | 4,929 | 13,124 | 5,359,402 | 8,507 | 9,384 | ... | 1,494,451 | 218,747 | | | | | | | | | | | | | | | | | | | |

Notes:

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

T15: Average Reserve Requirements

- KM thousand -

| Year | Month | Base for Required Reserve Calculation | Average Reserve Requirement | Average Balance on the Reserve Accounts | Balance |
|------|-------|---------------------------------------|-----------------------------|---|-----------|
| 1 | 2 | 3 | 4 | 5 | 6=5-4 |
| 2013 | | 15,162,241 | 1,290,758 | 3,103,865 | 1,813,107 |
| 2014 | | 15,999,278 | 1,370,137 | 3,577,824 | 2,207,688 |
| 2015 | | 16,664,525 | 1,432,593 | 3,770,500 | 2,337,907 |
| 2016 | | 20,070,713 | 2,007,071 | 4,188,236 | 2,181,165 |
| 2017 | | 21,224,853 | 2,122,485 | 4,303,340 | 2,180,855 |
| 2018 | | 23,537,084 | 2,353,708 | 5,205,234 | 2,851,526 |
| 2019 | | 25,752,968 | 2,575,297 | 5,589,021 | 3,013,724 |
| 2020 | | 26,950,173 | 2,695,017 | 5,409,751 | 2,714,733 |
| 2021 | | 28,677,192 | 2,867,719 | 6,302,482 | 3,434,762 |
| 2022 | | 30,175,606 | 3,017,561 | 6,694,300 | 3,676,739 |
| 2022 | 08 | 30,427,192 | 3,042,719 | 6,814,061 | 3,771,342 |
| | 09 | 30,766,124 | 3,076,612 | 6,994,783 | 3,918,171 |
| | 10 | 30,876,001 | 3,087,600 | 6,906,307 | 3,818,707 |
| | 11 | 30,964,843 | 3,096,484 | 6,708,999 | 3,612,515 |
| | 12 | 31,007,597 | 3,100,760 | 6,717,916 | 3,617,157 |
| 2023 | 01 | 31,429,303 | 3,142,930 | 6,752,355 | 3,609,425 |
| | 02 | 31,245,571 | 3,124,557 | 6,536,295 | 3,411,738 |
| | 03 | 31,306,999 | 3,130,700 | 6,237,551 | 3,106,851 |
| | 04 | 31,276,793 | 3,127,679 | 5,980,685 | 2,853,006 |
| | 05 | 31,481,474 | 3,148,147 | 6,117,790 | 2,969,643 |
| | 06 | 31,723,981 | 3,172,398 | 6,122,810 | 2,950,412 |
| | 07 | 31,777,996 | 3,177,800 | 5,855,665 | 2,677,865 |
| | 08 | 32,103,006 | 3,210,301 | 6,140,873 | 2,930,572 |

Notes:

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

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

The zero rate of compensation on the reserve requirement is applied in case the average EONIA decreased by 10 basis points has a negative value. From September 1st, 2014, the remuneration rate has been calculated on the basis of the weighted average interest rate which was earned by the Central Bank of BH on the market in the same period on deposits invested up to a month ; and 70% is calculated on the amount of required reserve or minimum 0, while 90% of the mentioned rate is calculated on the amount of excess reserves or minimum 0.

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

From July 1st, 2010 remuneration rate on the amount of required reserves is changed and calculated as an average of interest rates, which were earned by the Central bank on overnight deposits in the same period,while remuneration rate on the amount of excess reserves is not changed. From January 1st, 2009 the required reserves rate is 14% on deposits and borrowed assets with contracted term of maturity up to one year and 10% on deposits and borrowed assets with contracted term of maturity over one year.

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

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

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

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

T16: Industrial Production Index for BH

| | | Industrial Production Index for BH | | |
|------|-------|------------------------------------|---------------------------|----------------------------|
| | | Month / Previous Month of | Month / the Same Month of | Period/ the Same Period of |
| | | Current Year | Previous Year | Previous Year |
| Year | Month | | | |
| 2013 | 12 | ... | 107.1 | 105.2 |
| 2014 | 12 | ... | 98.7 | 100.2 |
| 2015 | 12 | ... | 101.7 | 103.1 |
| 2016 | 12 | ... | 107.5 | 104.4 |
| 2017 | 12 | ... | 99.5 | 103.1 |
| 2018 | 12 | ... | 97.8 | 101.6 |
| 2019 | 12 | ... | 95.5 | 94.7 |
| 2020 | 12 | ... | 103.2 | 93.6 |
| 2021 | 12 | ... | 107.2 | 109.8 |
| 2022 | 12 | ... | 96.0 | 100.9 |
| 2022 | 08 | 96.0 | 101.7 | 102.9 |
| | 09 | 105.6 | 98.5 | 102.4 |
| | 10 | 99.8 | 96.4 | 101.8 |
| | 11 | 103.3 | 98.3 | 101.4 |
| | 12 | 99.9 | 96.0 | 100.9 |
| 2023 | 01 | 88.5 | 100.1 | 100.1 |
| | 02 | 102.2 | 97.0 | 98.5 |
| | 03 | 113.3 | 95.8 | 97.5 |
| | 04 | 89.7 | 90.1 | 95.6 |
| | 05 | 105.3 | 98.4 | 96.2 |
| | 06 | 94.5 | 92.3 | 95.5 |
| | 07 | 104.8 | 100.1 | 96.1 |
| | 08 | 96.2 | 100.2 | 96.6 |

Source:

Agency for Statistics of BH

T17: Consumer Price Index for BH

| Consumer Price Index CPI | | | | |
|--------------------------|-------|---------------------------------------|--|--|
| Year | Month | Month/ Previous Month of Current Year | Month/ the Same Month of Previous Year | Period/ the Same Period of Previous Year |
| 2013 | 12 | ... | 98.6 | 100.0 |
| 2014 | 12 | ... | 99.5 | 99.1 |
| 2015 | 12 | ... | 98.8 | 99.0 |
| 2016 | 12 | ... | 99.5 | 98.4 |
| 2017 | 12 | ... | 100.7 | 100.8 |
| 2018 | 12 | ... | 101.6 | 101.4 |
| 2019 | 12 | ... | 100.3 | 100.6 |
| 2020 | 12 | ... | 98.4 | 98.9 |
| 2021 | 12 | ... | 106.3 | 102.0 |
| 2022 | 12 | ... | 114.7 | 114.0 |
| 2022 | 08 | 100.2 | 116.7 | 112.8 |
| | 09 | 101.2 | 117.3 | 113.3 |
| | 10 | 102.1 | 117.4 | 113.7 |
| | 11 | 100.2 | 116.3 | 114.0 |
| | 12 | 99.4 | 114.7 | 114.0 |
| 2023 | 01 | 100.5 | 114.1 | 114.1 |
| | 02 | 100.4 | 112.9 | 113.5 |
| | 03 | 100.4 | 110.3 | 112.4 |
| | 04 | 100.1 | 107.9 | 111.2 |
| | 05 | 99.8 | 106.5 | 110.2 |
| | 06 | 99.8 | 104.9 | 109.3 |
| | 07 | 99.8 | 104.0 | 108.5 |
| | 08 | 101.0 | 104.7 | 108.0 |

Source:

Agency for Statistics of BH

| T18: BH Balance of Payments | | | | | | | | | | | KM million | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | Q1 2022 | Q2 2022 | Q3 2022 | Q4 2022 | Q1 2023 | Q2 2023 | |
| CURRENT ACCOUNT | -1,425 | -1,983 | -1,458 | -1,424 | -1,520 | -1,094 | -927 | -980 | -695 | -372 | -692 | -260 | -654 | -464 | -585 | |
| Goods - balance | -7,099 | -7,874 | -7,176 | -7,089 | -7,417 | -7,521 | -7,963 | -6,268 | -7,170 | -1,971 | -2,483 | -2,824 | -2,906 | -2,140 | -2,712 | |
| Exports of goods | 6,645 | 6,847 | 7,196 | 7,700 | 9,341 | 10,418 | 10,180 | 9,423 | 12,710 | 3,846 | 4,328 | 4,123 | 4,071 | 4,007 | 3,900 | |
| Imports of goods | 13,743 | 14,721 | 14,372 | 14,789 | 16,758 | 17,940 | 18,143 | 15,691 | 19,880 | 5,817 | 6,811 | 6,946 | 6,977 | 6,147 | 6,612 | |
| Services - balance | 1,624 | 1,698 | 1,951 | 2,118 | 2,329 | 2,612 | 2,797 | 1,636 | 2,731 | 679 | 845 | 1,323 | 1,059 | 724 | 841 | |
| Exports of goods | 2,391 | 2,452 | 2,962 | 3,168 | 3,484 | 3,832 | 4,149 | 2,590 | 3,955 | 990 | 1,248 | 1,912 | 1,437 | 1,085 | 1,311 | |
| Imports of goods | 768 | 754 | 1,012 | 1,051 | 1,154 | 1,220 | 1,352 | 954 | 1,224 | 311 | 403 | 588 | 378 | 361 | 470 | |
| Primary income - balance | 357 | 224 | 195 | 41 | -263 | -195 | -60 | -192 | -498 | -86 | -245 | -106 | -90 | -106 | -16 | |
| Credit | 864 | 955 | 929 | 929 | 969 | 1,026 | 1,197 | 935 | 1,192 | 308 | 334 | 361 | 438 | 370 | 479 | |
| Debit | 507 | 731 | 734 | 889 | 1,233 | 1,221 | 1,258 | 1,128 | 1,690 | 394 | 579 | 468 | 528 | 476 | 495 | |
| Secondary income - balance | 3,694 | 3,969 | 3,573 | 3,507 | 3,831 | 4,010 | 4,299 | 3,844 | 4,242 | 1,006 | 1,192 | 1,346 | 1,282 | 1,058 | 1,302 | |
| Credit | 3,973 | 4,267 | 3,909 | 3,852 | 4,192 | 4,404 | 4,711 | 4,277 | 4,698 | 1,127 | 1,326 | 1,469 | 1,402 | 1,205 | 1,403 | |
| Duguje | 279 | 298 | 336 | 345 | 362 | 394 | 412 | 433 | 456 | 122 | 135 | 123 | 120 | 147 | 101 | |
| CAPITAL ACCOUNT | 337 | 442 | 364 | 300 | 342 | 305 | 384 | 361 | 329 | 72 | 76 | 102 | 89 | 75 | 81 | |
| Credit | 337 | 442 | 364 | 300 | 342 | 311 | 386 | 369 | 332 | 73 | 77 | 103 | 90 | 77 | 82 | |
| Debit | 0 | 0 | 0 | 0 | 0 | 6 | 2 | 8 | 4 | 1 | 1 | 1 | 1 | 3 | 1 | |
| FINANCIAL ACCOUNT | -909 | -1,428 | -885 | -817 | -898 | -801 | -590 | -878 | -155 | -481 | -549 | -4 | -451 | -330 | -207 | |
| Direct investment | -342 | -784 | -509 | -550 | -717 | -960 | -739 | -699 | -1,054 | -359 | -416 | -338 | -234 | -517 | -526 | |
| Net acquisition of financial assets | 126 | 15 | 167 | 5 | 173 | 32 | 38 | 138 | 139 | 41 | 6 | 39 | 43 | -52 | 34 | |
| Net incurrence of liabilities | 468 | 799 | 675 | 555 | 890 | 992 | 777 | 837 | 1,194 | 399 | 421 | 378 | 277 | 465 | 560 | |
| Portfolio investment | 144 | 107 | 110 | 167 | 157 | 256 | 214 | 4 | 82 | 94 | -99 | 69 | 198 | 22 | 91 | |
| Net acquisition of financial assets | 80 | 36 | 51 | 99 | 92 | 254 | 179 | -26 | 349 | 86 | -105 | 69 | 196 | 22 | 52 | |
| Net incurrence of liabilities | -64 | -71 | -58 | -68 | -64 | -2 | -35 | -30 | 267 | -7 | -6 | 0 | -1 | 0 | -39 | |
| Financial derivatives | 0 | 0 | 0 | 1 | 1 | -5 | -1 | 0 | 1 | 0 | 1 | 2 | -3 | 3 | -1 | |
| Net acquisition of financial assets | 0 | 0 | 0 | 0 | -4 | -7 | -12 | -7 | -3 | 0 | 0 | 0 | -3 | 0 | -1 | |
| Net incurrence of liabilities | 0 | 0 | 0 | -1 | -5 | -2 | -11 | -7 | -4 | 0 | -1 | -2 | 0 | -3 | 0 | |
| Other Investments | -1,420 | -1,463 | -1,366 | -1,365 | -1,473 | -1,205 | -999 | -1,430 | -1,879 | 35 | -120 | -462 | 6 | 1,057 | 126 | |
| Net acquisition of financial assets | -238 | -584 | -417 | -294 | -690 | 286 | -12 | -218 | -115 | 92 | 321 | -83 | 405 | 893 | 191 | |
| Currency and deposits | -339 | -598 | -366 | -316 | -547 | -59 | -28 | -272 | -220 | 23 | 205 | -181 | 274 | 741 | 217 | |
| Loans | 5 | -23 | -80 | -74 | -289 | 223 | -90 | -13 | -42 | 8 | 36 | 10 | 55 | 71 | -81 | |
| Insurance and pension | 15 | 9 | -75 | 20 | 20 | 30 | 22 | 25 | 37 | 10 | 12 | 13 | 4 | -8 | 9 | |
| Trade credit and advances | 89 | 86 | 92 | 81 | 100 | 98 | 73 | 60 | 117 | 55 | 62 | 67 | 59 | 56 | 57 | |
| Other financial assets | -8 | -59 | 12 | -4 | 26 | -6 | 10 | -17 | -7 | -4 | 7 | 8 | 13 | 33 | -10 | |
| Net incurrence of liabilities | 1,182 | 878 | 950 | 1,070 | 783 | 1,491 | 987 | 1,212 | 1,764 | 57 | 441 | 379 | 399 | -164 | 66 | |
| Currency and deposits | -119 | -281 | -58 | -107 | 69 | 393 | 75 | -811 | -286 | -89 | -9 | -68 | 21 | -280 | -71 | |
| Loans | 768 | 645 | 522 | 698 | 127 | 463 | 318 | 1,429 | 646 | -80 | 177 | 225 | 148 | -108 | -90 | |
| Insurance and pension | 12 | 17 | -8 | -4 | -5 | -10 | -10 | -5 | -5 | -2 | -1 | -3 | -3 | -2 | -3 | |
| Trade credit and advances | 510 | 526 | 523 | 487 | 582 | 618 | 619 | 582 | 795 | 203 | 238 | 257 | 239 | 210 | 224 | |
| Other financial assets (including the allocation of SDR) | 10 | -29 | -28 | -3 | 10 | 27 | -15 | 16 | 613 | 26 | 37 | -33 | -6 | 17 | 6 | |
| Reserve assets | 709 | 712 | 881 | 930 | 1,136 | 1,114 | 935 | 1,246 | 2,695 | -250 | 85 | 725 | -418 | -894 | 102 | |
| Monetary gold | 77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -28 | 0 | 0 | -133 | 0 | 0 | |
| Currency and deposits | -117 | -36 | -1,121 | 2,033 | -230 | 253 | 238 | 549 | 441 | -31 | 535 | 1,579 | 2,350 | -379 | -117 | |
| Securities | 792 | 766 | 2,004 | -1,102 | 1,367 | 860 | 699 | 696 | 2,254 | -191 | -449 | -854 | -2,633 | -517 | 220 | |
| Other reserve assets | -43 | -17 | -1 | -1 | -1 | 1 | -2 | 1 | 0 | 0 | -1 | 0 | -1 | 1 | 0 | |
| NET ERRORS AND OMISSIONS | 179 | 113 | 209 | 306 | 281 | -12 | -46 | -259 | 211 | -181 | 66 | 154 | 114 | 59 | 297 | |

Note:

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition – BPM6). The detailed methodological information can be found on the web, at www.cbbh.ba/statistics

| T19: International Investment Position (IIP) | | | | | | | | | | | KM million | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | Q1 2022 | Q2 2022 | Q3 2022 | Q4 2022 | Q1 2023 | Q2 2023 | |
| NET POSITION | -15,101 | -15,509 | -15,692 | -15,282 | -14,545 | -14,100 | -13,172 | -11,647 | -11,306 | -11,672 | -12,028 | -11,847 | -11,718 | -11,574 | -11,600 | |
| ASSETS | 13,466 | 13,983 | 14,597 | 15,816 | 17,045 | 19,326 | 21,021 | 22,339 | 25,233 | 24,930 | 25,121 | 25,922 | 26,259 | 26,393 | 26,751 | |
| Direct investment | 695 | 708 | 878 | 933 | 1,157 | 1,268 | 1,245 | 1,389 | 1,509 | 1,552 | 1,557 | 1,597 | 1,647 | 1,596 | 1,630 | |
| Equity and investment fund shares | 291 | 299 | 362 | 370 | 427 | 468 | 622 | 758 | 802 | 821 | 828 | 857 | 915 | 877 | 903 | |
| Debt instruments | 404 | 410 | 516 | 562 | 730 | 799 | 623 | 631 | 707 | 731 | 729 | 740 | 732 | 718 | 727 | |
| Portfolio investment | 532 | 569 | 582 | 674 | 764 | 1,018 | 1,203 | 1,180 | 1,519 | 1,605 | 1,498 | 1,568 | 1,762 | 1,783 | 1,842 | |
| Equity and investment fund shares | 23 | 31 | 33 | 39 | 44 | 41 | 39 | 38 | 82 | 82 | 82 | 82 | 97 | 100 | 100 | |
| Debt securities | 509 | 538 | 550 | 635 | 720 | 977 | 1,164 | 1,141 | 1,437 | 1,522 | 1,417 | 1,486 | 1,665 | 1,683 | 1,741 | |
| Financial derivatives | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | |
| Other investment | 5,171 | 4,880 | 4,530 | 4,677 | 4,509 | 5,415 | 5,975 | 5,901 | 5,856 | 5,816 | 6,166 | 6,237 | 6,782 | 7,805 | 7,959 | |
| Other equity | 47 | 48 | 52 | 48 | 52 | 54 | 53 | 68 | 64 | 63 | 63 | 63 | 64 | 64 | 64 | |
| Currency and deposits | 3,288 | 2,982 | 2,870 | 3,127 | 3,191 | 3,952 | 4,350 | 4,297 | 4,242 | 4,143 | 4,378 | 4,378 | 4,804 | 5,679 | 5,903 | |
| Loans | 334 | 311 | 232 | 158 | 176 | 249 | 210 | 195 | 174 | 178 | 214 | 224 | 279 | 333 | 252 | |
| Insurance, pension, and standardized guarantee schemes | 58 | 110 | 88 | 87 | 92 | 89 | 94 | 105 | 111 | 123 | 143 | 148 | 149 | 140 | 135 | |
| Trade credit and advances | 1,181 | 1,201 | 1,026 | 990 | 943 | 1,021 | 1,199 | 1,195 | 1,227 | 1,272 | 1,321 | 1,375 | 1,422 | 1,464 | 1,492 | |
| Other accounts receivable | 263 | 228 | 262 | 267 | 55 | 49 | 69 | 40 | 36 | 39 | 47 | 50 | 64 | 125 | 113 | |
| Reserve assets | 7,068 | 7,826 | 8,606 | 9,531 | 10,614 | 11,626 | 12,598 | 13,869 | 16,349 | 15,957 | 15,899 | 16,521 | 16,068 | 15,210 | 15,320 | |
| Currency and deposits | 2,218 | 2,182 | 1,132 | 3,165 | 2,935 | 3,188 | 3,426 | 3,975 | 4,416 | 4,384 | 4,919 | 6,498 | 8,847 | 8,468 | 8,351 | |
| Securities | 4,592 | 5,384 | 7,288 | 6,158 | 7,474 | 8,225 | 8,917 | 9,601 | 11,630 | 11,269 | 10,682 | 9,730 | 7,061 | 6,569 | 6,802 | |
| Other reserve assets | 258 | 260 | 186 | 208 | 205 | 212 | 254 | 292 | 304 | 303 | 298 | 293 | 160 | 172 | 167 | |
| LIABILITIES | 28,567 | 29,492 | 30,290 | 31,098 | 31,590 | 33,426 | 34,193 | 33,986 | 36,539 | 36,602 | 37,148 | 37,769 | 37,976 | 37,968 | 38,351 | |
| Direct investment | 12,231 | 12,253 | 13,063 | 13,382 | 14,166 | 14,957 | 15,535 | 15,882 | 17,023 | 17,147 | 17,303 | 17,458 | 17,745 | 18,206 | 18,760 | |
| Equity and investment fund shares | 8,872 | 8,449 | 9,516 | 9,698 | 10,517 | 11,364 | 11,663 | 11,842 | 13,901 | 13,804 | 13,874 | 13,994 | 14,312 | 14,711 | 14,924 | |
| Debt instruments | 3,360 | 3,803 | 3,547 | 3,684 | 3,649 | 3,592 | 3,872 | 4,039 | 3,121 | 3,343 | 3,428 | 3,464 | 3,433 | 3,495 | 3,836 | |
| Portfolio investment | 544 | 474 | 349 | 299 | 240 | 246 | 207 | 189 | 480 | 440 | 452 | 454 | 437 | 437 | 412 | |
| Equity and investment fund shares | 127 | 118 | 56 | 79 | 93 | 98 | 99 | 121 | 168 | 158 | 143 | 137 | 120 | 120 | 120 | |
| Debt securities | 417 | 355 | 293 | 220 | 147 | 148 | 107 | 69 | 312 | 282 | 309 | 317 | 317 | 317 | 292 | |
| Financial derivatives | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 2 | 0 | 0 | 2 | 4 | 0 | 1 | 0 | |
| Other investment | 15,792 | 16,766 | 16,878 | 17,416 | 17,184 | 18,223 | 18,451 | 17,912 | 19,037 | 19,015 | 19,392 | 19,853 | 19,794 | 19,324 | 19,179 | |
| Other equity | 42 | 50 | 47 | 26 | 29 | 36 | 47 | 48 | 77 | 91 | 101 | 109 | 119 | 119 | 119 | |
| Currency and deposits | 1,934 | 1,653 | 1,595 | 1,489 | 1,554 | 2,751 | 2,825 | 2,015 | 1,730 | 1,642 | 1,633 | 1,566 | 1,584 | 1,304 | 1,234 | |
| Loans | 11,113 | 12,310 | 12,632 | 13,074 | 12,890 | 12,494 | 12,527 | 12,798 | 13,469 | 13,470 | 13,753 | 14,212 | 14,161 | 13,926 | 13,743 | |
| Insurance, pension, and standardized guarantee schemes | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 27 | 30 | 31 | 30 | 30 | 33 | 31 | 30 | |
| Trade credit and advances | 2,231 | 2,284 | 2,119 | 2,341 | 2,243 | 2,435 | 2,550 | 2,551 | 2,621 | 2,651 | 2,687 | 2,733 | 2,760 | 2,798 | 2,915 | |
| Other accounts payable - other | 105 | 76 | 68 | 65 | 73 | 102 | 88 | 101 | 104 | 122 | 161 | 128 | 120 | 139 | 147 | |
| Special drawing rights (Net incurrence of liabilities) | 352 | 375 | 401 | 401 | 374 | 382 | 389 | 373 | 1,005 | 1,009 | 1,027 | 1,075 | 1,017 | 1,007 | 991 | |

Note:

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

| T20: BH Foreign Trade Balance | | | | | | KM million |
|-------------------------------|-------|------------------|------------------|-----------------------------|-------------------------------------|------------|
| Year | Month | Exports of Goods | Imports of Goods | Exports and Imports Balance | Coverage of Imports by Exports in % | |
| 1 | 2 | 3 | 4 | 5=(3-4) | 6=(3/4)*100 | |
| 2013 | | 8,380 | 15,170 | -6,790 | 55.2 | |
| 2014 | | 8,682 | 16,199 | -7,518 | 53.6 | |
| 2015 | | 8,987 | 15,852 | -6,865 | 56.7 | |
| 2016 | | 9,418 | 16,161 | -6,743 | 58.3 | |
| 2017 | | 11,055 | 18,186 | -7,130 | 60.8 | |
| 2018 | | 11,900 | 19,274 | -7,374 | 61.7 | |
| 2019 | | 11,493 | 19,499 | -8,006 | 58.9 | |
| 2020 | | 10,521 | 16,886 | -6,365 | 62.3 | |
| 2021 | | 14,274 | 21,597 | -7,323 | 66.1 | |
| 2022 | | 17,974 | 28,636 | -10,663 | 62.8 | |
| 2022 | 08 | 1,342 | 2,350 | -1,008 | 57.1 | |
| | 09 | 1,636 | 2,651 | -1,015 | 61.7 | |
| | 10 | 1,522 | 2,527 | -1,005 | 60.2 | |
| | 11 | 1,519 | 2,481 | -963 | 61.2 | |
| | 12 | 1,407 | 2,451 | -1,044 | 57.4 | |
| 2023 | 01 | 1,401 | 1,844 | -443 | 76.0 | |
| | 02 | 1,480 | 2,153 | -673 | 68.7 | |
| | 03 | 1,519 | 2,546 | -1,027 | 59.7 | |
| | 04 | 1,400 | 2,253 | -852 | 62.2 | |
| | 05 | 1,454 | 2,369 | -915 | 61.4 | |
| | 06 | 1,428 | 2,456 | -1,027 | 58.2 | |
| | 07 | 1,385 | 2,364 | -979 | 58.6 | |
| | 08 | 1,159 | 2,299 | -1,140 | 50.4 | |

Note:

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

T21: Exports goods by Country of Destination

KM thousand

| Year | Month | Germany | Croatia | Italy | Serbia | Slovenia | Austria | Turkey | Montenegro | Other countries | Total |
|------|-------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------------|-----------------|------------|
| 2013 | | 1,310,844 | 1,194,637 | 1,003,294 | 766,745 | 686,503 | 687,565 | 174,625 | 270,745 | 2,285,317 | 8,380,275 |
| 2014 | | 1,317,490 | 955,047 | 1,195,438 | 800,690 | 697,785 | 755,827 | 234,392 | 293,818 | 2,431,255 | 8,681,742 |
| 2015 | | 1,412,906 | 925,166 | 1,214,930 | 770,695 | 748,870 | 743,062 | 354,630 | 262,844 | 2,554,212 | 8,987,315 |
| 2016 | | 1,479,411 | 985,360 | 1,131,096 | 822,846 | 807,200 | 730,590 | 401,047 | 240,751 | 2,819,806 | 9,418,109 |
| 2017 | | 1,595,704 | 1,284,200 | 1,209,035 | 1,093,685 | 973,397 | 899,235 | 431,094 | 352,507 | 3,216,524 | 11,055,383 |
| 2018 | | 1,741,537 | 1,464,002 | 1,352,791 | 1,251,474 | 1,057,052 | 1,020,991 | 323,223 | 402,113 | 3,287,069 | 11,900,251 |
| 2019 | | 1,675,709 | 1,399,922 | 1,300,534 | 1,308,885 | 1,006,226 | 1,089,881 | 292,554 | 407,303 | 3,011,551 | 11,492,564 |
| 2020 | | 1,630,844 | 1,362,907 | 1,015,184 | 1,152,068 | 954,078 | 1,005,509 | 314,249 | 293,645 | 2,792,675 | 10,521,159 |
| 2021 | | 2,137,576 | 1,864,306 | 1,608,291 | 1,722,477 | 1,219,184 | 1,284,935 | 358,064 | 394,449 | 3,684,248 | 14,273,529 |
| 2022 | | 2,666,194 | 2,676,624 | 1,991,386 | 2,363,435 | 1,421,819 | 1,710,354 | 311,638 | 576,469 | 4,255,821 | 17,973,740 |
| 2022 | 08 | 204,002 | 218,864 | 100,539 | 180,427 | 104,280 | 145,104 | 20,829 | 58,616 | 309,457 | 1,342,116 |
| | 09 | 226,222 | 273,832 | 163,817 | 191,870 | 124,224 | 162,654 | 27,350 | 47,200 | 418,779 | 1,635,948 |
| | 10 | 235,076 | 208,637 | 155,124 | 186,477 | 134,382 | 154,514 | 31,175 | 55,981 | 360,754 | 1,522,119 |
| | 11 | 245,020 | 212,984 | 155,567 | 175,442 | 132,692 | 159,417 | 22,135 | 39,167 | 376,130 | 1,518,554 |
| | 12 | 194,959 | 206,766 | 141,262 | 204,792 | 105,530 | 125,410 | 27,846 | 46,479 | 353,927 | 1,406,969 |
| 2023 | 01 | 219,228 | 206,089 | 122,376 | 204,651 | 110,626 | 140,232 | 18,807 | 52,724 | 326,060 | 1,400,795 |
| | 02 | 236,076 | 230,523 | 127,886 | 188,449 | 115,867 | 144,112 | 22,768 | 75,328 | 339,180 | 1,480,189 |
| | 03 | 245,943 | 251,369 | 130,514 | 187,709 | 126,654 | 160,403 | 30,022 | 58,669 | 327,606 | 1,518,889 |
| | 04 | 229,489 | 224,778 | 103,465 | 177,622 | 112,489 | 143,085 | 27,275 | 75,342 | 306,629 | 1,400,174 |
| | 05 | 237,358 | 219,053 | 136,752 | 155,225 | 123,376 | 159,475 | 25,407 | 53,663 | 344,136 | 1,454,446 |
| | 06 | 230,084 | 220,565 | 138,396 | 151,749 | 114,366 | 150,351 | 20,683 | 67,131 | 335,173 | 1,428,498 |
| | 07 | 225,922 | 219,748 | 141,116 | 155,470 | 110,003 | 145,288 | 16,902 | 57,983 | 312,971 | 1,385,403 |
| | 08 | 196,651 | 176,864 | 66,667 | 164,038 | 94,709 | 130,142 | 13,467 | 46,986 | 269,364 | 1,158,889 |

Notes:

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

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

| T22: Imports goods by Country of Origin | | | | | | | | | | | | KM thousand |
|---|-------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------|-----------|-----------|-----------------|-------------|
| Year | Month | Germany | Italy | Serbia | Croatia | China | Slovenia | Russian Federation | Turkey | Austria | Other Countries | Total |
| 2013 | | 1,734,842 | 1,482,256 | 1,485,608 | 1,956,353 | 914,082 | 754,344 | 1,505,995 | 493,202 | 521,188 | 4,321,922 | 15,169,792 |
| 2014 | | 1,869,564 | 1,653,565 | 1,629,521 | 1,851,693 | 1,359,548 | 763,235 | 1,292,467 | 582,203 | 532,109 | 4,665,372 | 16,199,278 |
| 2015 | | 1,914,123 | 1,758,287 | 1,728,431 | 1,673,068 | 1,091,670 | 773,503 | 910,072 | 644,698 | 560,859 | 4,797,152 | 15,851,863 |
| 2016 | | 1,998,877 | 1,899,582 | 1,828,142 | 1,617,713 | 1,091,966 | 831,403 | 729,427 | 687,349 | 556,399 | 4,920,158 | 16,161,014 |
| 2017 | | 2,103,758 | 2,062,127 | 2,029,997 | 1,828,432 | 1,186,073 | 912,704 | 907,315 | 766,728 | 618,743 | 5,769,765 | 18,185,642 |
| 2018 | | 2,297,072 | 2,170,785 | 2,070,768 | 1,915,158 | 1,339,232 | 917,011 | 892,371 | 874,490 | 672,990 | 6,124,091 | 19,273,968 |
| 2019 | | 2,337,802 | 2,333,081 | 2,150,219 | 2,020,597 | 1,449,423 | 906,606 | 451,193 | 964,624 | 721,547 | 6,163,492 | 19,498,584 |
| 2020 | | 2,074,858 | 1,949,017 | 1,895,718 | 1,523,371 | 1,355,872 | 840,875 | 359,084 | 896,725 | 682,570 | 5,308,196 | 16,886,285 |
| 2021 | | 2,566,643 | 2,600,538 | 2,427,344 | 1,922,537 | 1,702,427 | 984,015 | 629,494 | 1,269,716 | 823,775 | 6,670,410 | 21,596,900 |
| 2022 | | 2,992,889 | 3,540,600 | 3,057,570 | 2,844,749 | 2,327,506 | 1,113,095 | 658,099 | 1,675,148 | 1,003,269 | 9,423,523 | 28,636,447 |
| 2022 | 08 | 236,764 | 254,900 | 268,715 | 280,892 | 203,959 | 77,730 | 52,667 | 138,696 | 70,641 | 765,401 | 2,350,365 |
| | 09 | 270,424 | 333,286 | 285,379 | 303,870 | 240,733 | 103,272 | 69,104 | 141,229 | 93,977 | 809,376 | 2,650,649 |
| | 10 | 283,686 | 356,414 | 272,166 | 259,905 | 213,623 | 95,333 | 27,862 | 144,955 | 82,793 | 790,712 | 2,527,449 |
| | 11 | 261,982 | 303,470 | 249,403 | 248,115 | 215,016 | 87,615 | 35,092 | 143,369 | 88,439 | 848,612 | 2,481,113 |
| | 12 | 269,587 | 321,918 | 243,548 | 210,646 | 200,759 | 93,555 | 79,178 | 143,092 | 77,244 | 811,101 | 2,450,627 |
| 2023 | 01 | 201,251 | 220,343 | 172,589 | 181,840 | 154,128 | 73,667 | 43,520 | 105,510 | 70,979 | 620,051 | 1,843,879 |
| | 02 | 260,531 | 303,503 | 204,533 | 172,766 | 183,916 | 86,452 | 37,818 | 115,416 | 79,141 | 709,073 | 2,153,150 |
| | 03 | 301,631 | 372,144 | 276,540 | 175,994 | 210,520 | 107,756 | 47,310 | 146,176 | 96,611 | 810,850 | 2,545,531 |
| | 04 | 264,310 | 317,548 | 237,999 | 139,715 | 203,656 | 92,493 | 45,550 | 128,403 | 83,053 | 739,857 | 2,252,586 |
| | 05 | 271,325 | 303,372 | 243,420 | 153,019 | 238,685 | 95,276 | 56,854 | 138,822 | 90,342 | 778,176 | 2,369,293 |
| | 06 | 288,840 | 299,229 | 252,123 | 169,687 | 289,003 | 99,410 | 40,484 | 137,206 | 88,210 | 791,601 | 2,455,791 |
| | 07 | 287,300 | 338,293 | 248,345 | 183,675 | 224,275 | 91,482 | 39,805 | 105,946 | 87,562 | 757,390 | 2,364,073 |
| | 08 | 267,057 | 306,163 | 253,885 | 199,361 | 237,794 | 72,808 | 47,984 | 126,540 | 77,047 | 710,352 | 2,298,992 |

Notes:

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

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

T23: Average Middle Exchange Rates of KM

| Year | Month | EMU | Croatia | Czech Republic | Hungary | Japan | Switzerland | Turkey | Great Britain | USA | China | Serbia |
|------|-------|----------|-----------|----------------|----------|----------|-------------|----------|---------------|----------|----------|----------|
| | | EUR | HRK | CZK | HUF | JPY | CHF | TRY | GBP | USD | CNY | RSD |
| | | 1 | 100 | 1 | 100 | 100 | 1 | 1 | 1 | 1 | 1 | 100 |
| 2013 | | 1.955830 | 25.806786 | 0.075328 | 0.658705 | 1.512911 | 1.589326 | 0.775940 | 2.304432 | 1.473557 | 0.239647 | 1.729721 |
| 2014 | | 1.955830 | 25.619449 | 0.071033 | 0.633710 | 1.393940 | 1.610337 | 0.673375 | 2.426325 | 1.474019 | 0.239264 | 1.668863 |
| 2015 | | 1.955830 | 25.688577 | 0.071687 | 0.631327 | 1.456462 | 1.832914 | 0.650180 | 2.694477 | 1.762605 | 0.280568 | 1.619915 |
| 2016 | | 1.955830 | 25.960428 | 0.072346 | 0.627987 | 1.628845 | 1.794449 | 0.586378 | 2.396405 | 1.768011 | 0.266189 | 1.588875 |
| 2017 | | 1.955830 | 26.205454 | 0.074317 | 0.632480 | 1.546889 | 1.761597 | 0.476205 | 2.232882 | 1.735482 | 0.256628 | 1.611317 |
| 2018 | | 1.955830 | 26.365492 | 0.076267 | 0.613697 | 1.500585 | 1.693763 | 0.351884 | 2.210985 | 1.657498 | 0.250633 | 1.653621 |
| 2019 | | 1.955830 | 26.365089 | 0.076197 | 0.601572 | 1.603053 | 1.758109 | 0.307940 | 2.230125 | 1.747204 | 0.252963 | 1.659447 |
| 2020 | | 1.955830 | 25.946780 | 0.074002 | 0.557563 | 1.607387 | 1.827419 | 0.247515 | 2.201320 | 1.716607 | 0.248658 | 1.663431 |
| 2021 | | 1.955830 | 25.977234 | 0.076253 | 0.545671 | 1.506596 | 1.808910 | 0.191301 | 2.274685 | 1.653851 | 0.256382 | 1.663495 |
| 2022 | | 1.955830 | 25.957036 | 0.079629 | 0.501501 | 1.420249 | 1.948176 | 0.113256 | 2.294933 | 1.860152 | 0.276500 | 1.665037 |
| 2022 | 08 | 1.955830 | 26.028995 | 0.079613 | 0.486818 | 1.429335 | 2.019274 | 0.106979 | 2.315582 | 1.929271 | 0.283948 | 1.666605 |
| | 09 | 1.955830 | 26.000744 | 0.079611 | 0.485704 | 1.382979 | 2.026399 | 0.107735 | 2.240012 | 1.971803 | 0.281512 | 1.666985 |
| | 10 | 1.955830 | 25.976881 | 0.079734 | 0.467406 | 1.355352 | 2.002431 | 0.107293 | 2.243115 | 1.994232 | 0.277561 | 1.667177 |
| | 11 | 1.955830 | 25.932866 | 0.080256 | 0.481296 | 1.347817 | 1.986095 | 0.103151 | 2.250632 | 1.919565 | 0.267564 | 1.667259 |
| | 12 | 1.955830 | 25.923001 | 0.080562 | 0.479734 | 1.369943 | 1.982983 | 0.099057 | 2.250369 | 1.848342 | 0.264763 | 1.667226 |
| 2023 | 01 | 1.955830 | | 0.081594 | 0.493759 | 1.391460 | 1.965054 | 0.096833 | 2.216435 | 1.818750 | 0.267412 | 1.666536 |
| | 02 | 1.955830 | | 0.082464 | 0.507182 | 1.376882 | 1.973557 | 0.096812 | 2.207511 | 1.824700 | 0.267086 | 1.666960 |
| | 03 | 1.955830 | | 0.082578 | 0.507819 | 1.369219 | 1.975767 | 0.096431 | 2.218829 | 1.831257 | 0.265449 | 1.667151 |
| | 04 | 1.955830 | | 0.083430 | 0.520434 | 1.339173 | 1.984199 | 0.092329 | 2.220998 | 1.784811 | 0.259269 | 1.667605 |
| | 05 | 1.955830 | | 0.082933 | 0.524764 | 1.314185 | 2.004371 | 0.091180 | 2.244923 | 1.797649 | 0.257563 | 1.667612 |
| | 06 | 1.955830 | | 0.082539 | 0.527753 | 1.281164 | 2.004097 | 0.077382 | 2.278867 | 1.805086 | 0.252568 | 1.667704 |
| | 07 | 1.955830 | | 0.081859 | 0.516463 | 1.254231 | 2.022215 | 0.066975 | 2.278572 | 1.771635 | 0.246254 | 1.668416 |
| | 08 | 1.955830 | | 0.081129 | 0.507722 | 1.239124 | 2.039752 | 0.066552 | 2.276774 | 1.792243 | 0.247350 | 1.668592 |

Note:

Due to the introduction of the euro as the official currency of the Republic of Croatia, the average exchange rate for the Croatian kuna (HRK) will not be indicated as of 01.01.2023.

PUBLISHER

Central Bank of Bosnia and Herzegovina

25 Maršala Tita St, 71000 Sarajevo

Tel. + 387 33 278 100, 663 630

www.cbbh.ba

e-mail: contact@cbbh.ba

Publishing and copying for educational and noncommercial purposes is only allowed with the consent of the publisher.