



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

**Monthly Economic
Survey
OCTOBER 2023**



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

**Monthly Economic
Survey**

OCTOBER 2023

Summary:

INTRODUCTION.....	4
G01: Contributions of Components to the Annual Change of Consumer Price Index in the Euro Area at October End.....	5
G02: Annual Change of the Headline, Core Inflation and the Most Volatile Categories of Consumer Basket	5
G03: Annual Changes of Food Prices in International Market.....	5
G04: Interest Rates in the Euro Area	6
G05: Loans in BH Banks.....	6
G06: Deposits in BH Banks.....	6
G07: Annual Changes of Export Value by the Main Trade Partners	7
G08: Exports by the Main Product Groups, Annual Changes	7
G09: Imports by the Main Product Groups, Annual Changes.....	7
G10: Annual Change of Industrial Production by Areas	8
G11: Real Retail Trade Index and Annual Growth Rate	8
G12: Monthly Changes of Indirect Taxes.....	8
G13: Revenues from Excise Duties, Share in Indirect Taxes.....	9
G14: General Government Sector Foreign Debt Repayment.....	9
G15: The Issues of Six Year Bonds of the Federation of Bosnia and Herzegovina	9
G16: Foreign Exchange Reserves and Currency Board Coverage.....	10
G17: Average Funds in Reserve Accounts with the CBBH and Implicit Rate.....	10
G18: Reserve Money and Monetary Multiplication	10

Editors:

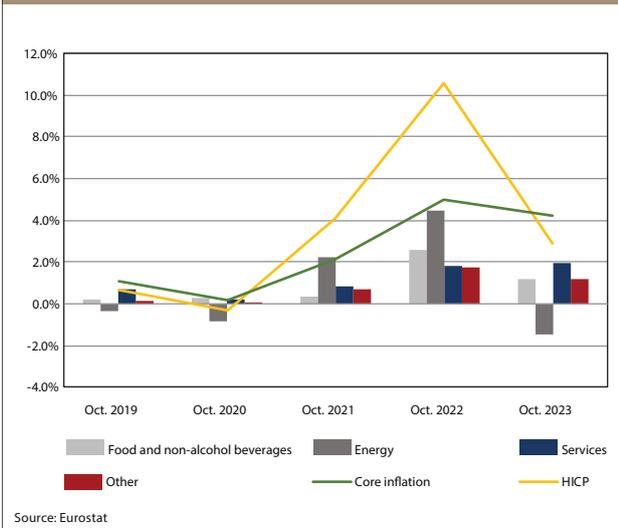
- Elma Hasanović, M. Sc.
- Emina Milišić, M. Sc.

INTRODUCTION

In October 2023, the highest annual price growth rate in the euro area was recorded for the category of food and non-alcohol beverages, and services, while the core inflation reached the lowest value in this year (Graph 01). The strongest decline of prices in BH was recorded for the most volatile components of consumer basket, while the average annual growth rate of core inflation in the first ten months of 2023 exceeded the average growth rates recorded in 2021 and 2022 (Graph 02). International food prices stayed on a downward trend at the annual level, due to the decline of indices of prices of cereals, vegetable oils, dairy products and meat (Graph 03). Very restrictive monetary policy of the ECB impacted a decrease of offer and demand for bank loans and the growth of deposit and lending interest rates in the euro area (Graph 04). On the other hand, in BH in October, after nine months of continuing growth, the balance of the total loans reached the maximum value, while the annual rate of credit growth reached the pre-pandemic level (Graph 05). At the annual level, a high deposit growth rate was kept, mainly due to high growth of deposits of households and non-financial private companies (Graph 06). In October, the annual decline of value of exported goods from BH was recorded, resulting from decreased demand for BH goods, due to modest levels of economic activities in the main trading partners countries (Graphs 07 and 08). A decline of the import value resulted from a decline of imports of mineral origin products and base metals, while the imports

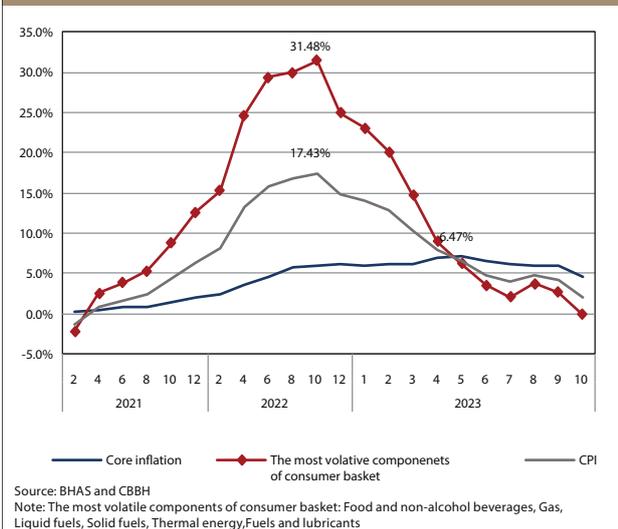
of means of transport has had a positive impact on the import value from the beginning of the year (Graph 09). The industrial production volume in October contracted while the real index of trade turnover stayed on a strong growth trend, above the average ten year growth rate of 7.2% (Graphs 10 and 11). Net collection of indirect tax revenues in nominal amounts declined in October, mainly resulting from the slowdown of inflation in BH, but also significant amounts of refunds, while the revenues from excise duties again recorded growth at the monthly level due to changes of tax policy related to the regulating the collection of excise duties on tobacco products (Graphs 12 and 13). A stable collection of indirect tax revenues was sufficient to ensure the sustainability of foreign debt repayment (Graph 14). In the observed period, Republika Srpska did not issue debt, while the Federation of Bosnia and Herzegovina issued six year, five year and three year bonds (Graph 15). In October, a negative monthly trend of the foreign exchange reserves was recorded, while the foreign exchange reserve balance was slightly higher than the average balance for the previous 12 months (Graph 16). Due to a significant decrease of excess required reserves, a decreased balance in bank reserve accounts was recorded as well a decline of the required reserve implicit rate (Graph 17). Reserve money at the monthly level recorded decline, while broad money was increasing, due to the growth of other deposits in the local and foreign currency (Graph 18).

G01: Contributions of Components to the Annual Change of Consumer Price Index in the Euro Area at October End



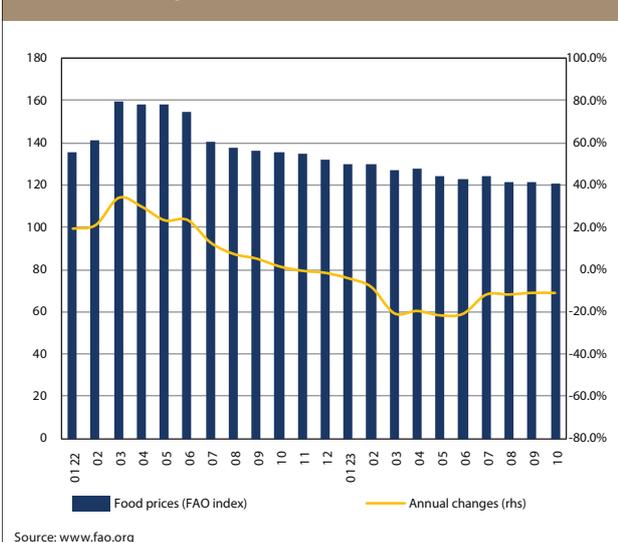
The annual inflation rate in the euro area in October was 2.9% which is lower by 1.4 pp compared to the price growth rate from September. The highest annual price growth rate in October 2023 was recorded for the category of food and non-alcohol beverages and the category of services (7.5% and 4.6%, respectively). Yet, the contribution of food prices to the total price growth was two times lower compared to the same month of the previous year (1.1%), while the contribution of the category of services recorded a growth at the annual level, amounting to close to 2%. Core inflation in October 2023 reached its lowest value in the current year (4.2%) and was lower by 0.8% than the growth rate recorded in the same month of the previous year.

G02: Annual Change of the Headline, Core Inflation and the Most Volatile Categories of Consumer Basket



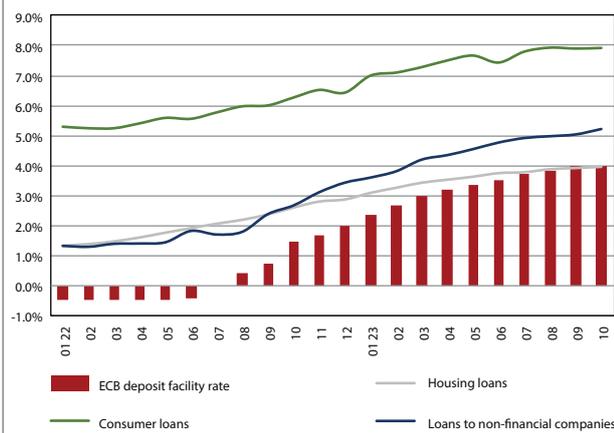
In October 2023, the lowest annual price growth rate was recorded from August 2021. At the same time, the average annual growth rate of core inflation in the first ten months of 2023 (6.2%) exceeded the average growth rate recorded for 2021 and 2022. After the culmination in May 2023, continuing relaxation of price pressure was recorded in the previous five months, as well as the stabilisation of the annual growth rate of core inflation in October at 4.64%. The strongest price decline was recorded for the most volatile components of consumer basket, while the annual price growth rate above 4% was recorded for six consumer basket categories. The contribution of the category of food and non-alcohol beverages to the total price growth in October was only 1.7%, which is lower by 7.1 pp compared to the same month of the previous year. The largest decline of prices in October was recorded for the category of clothes and footwear (7.13%), transportation (5.61%) and utility costs (2.81%).

G03: Annual Changes of Food Prices in International Market



International food prices, measured by the United Nations Food and Agriculture Organisation (FAO) index, stayed on a downward trend in October, so the index amounted to 120.6, which is lower by 0.7 bp (0.5%) compared to September, and lower by even 10.9% compared to the same month of the previous year. The annual decline of index value in October reflects a decline of the indices of prices of cereals, vegetable oils, dairy products and meat, while the sugar index increased. The index of prices of cereals and vegetable oils recorded an annual decline due to the offer higher than expected. On the other hand, sugar prices, despite the monthly decline (2.2%), recorded a much higher level compared to the same period of the previous year (46.6%) resulting from concern related to stricter outlooks of global supply and delayed deliveries from Brasil due to logistics restrictions.

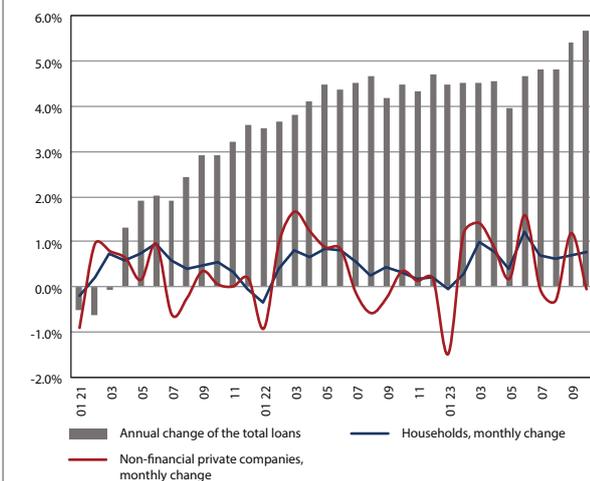
G04: Interest Rates in the Euro Area



Source: CBBH

Last time, the ECB increased its key interest rates in September, and, due to the progress towards the targeted inflation, this could be the last increase in this stage of restrictive monetary policy. Over the previous year, interest rates on loans in the euro area market were higher by 185 bp on the average, while a significant change of lending interest rates in the euro area did not take place in October. A highly restrictive monetary policy of the ECB impacted a decrease of the offer of loans and the demand for bank loans. Therefore, at the annual level, in October, in the sector of non-financial companies and households, a change of loans of only -0.3% and 0.6%, respectively, was registered. The main reasons for the slow-down of credit growth in the euro area due to the tightening of lending criteria included, besides a higher risk perception and decreased risk appetite, also the growth of costs of bank funding sources which were impacted by the ECB monetary policy and balance sheet restrictions.

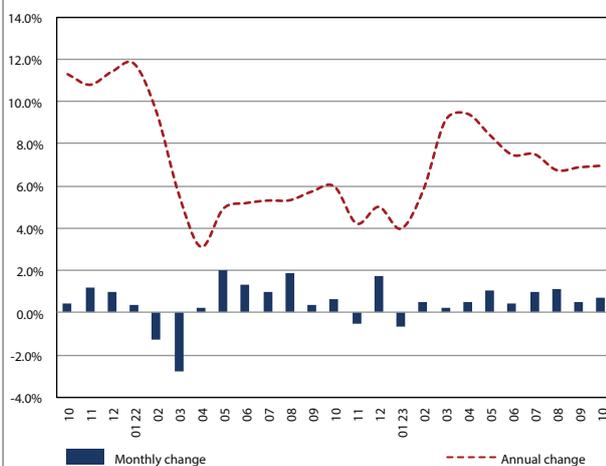
G05: Loans in BH Banks



Source: CBBH

After nine month long continuing growth, the total loan balance in October reached its record high value of KM 23.2 billion. Monthly credit growth of 0.7% was seen in two sectors, in the household sector (0.4 pp) and in the canton government sector (0.3 pp), while the contributions of other sectors were negligible. Annual credit changes show that after the slow-down of credit growth in May, credit dynamics accelerated. The annual credit growth rate of 5.7% was at the pre-pandemic level, but the growth rate of real loans was lower almost by half (3.5%). Interest rates on loans to households did not change compared to the previous month, unlike the interest rates on loans to non-financial companies, which slightly increased.

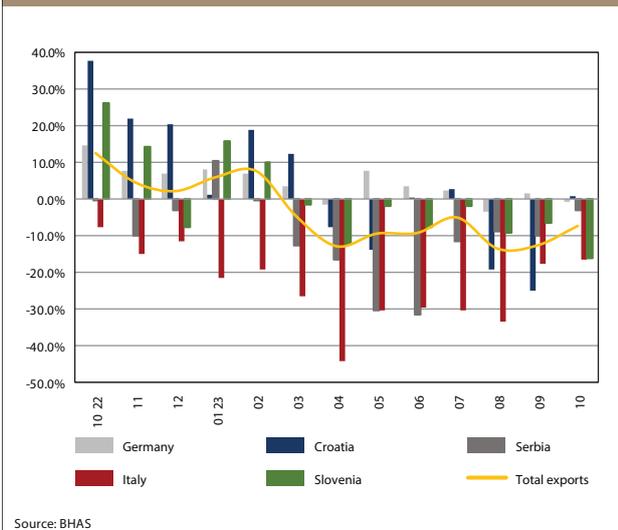
G06: Deposits in BH Banks



Source: CBBH

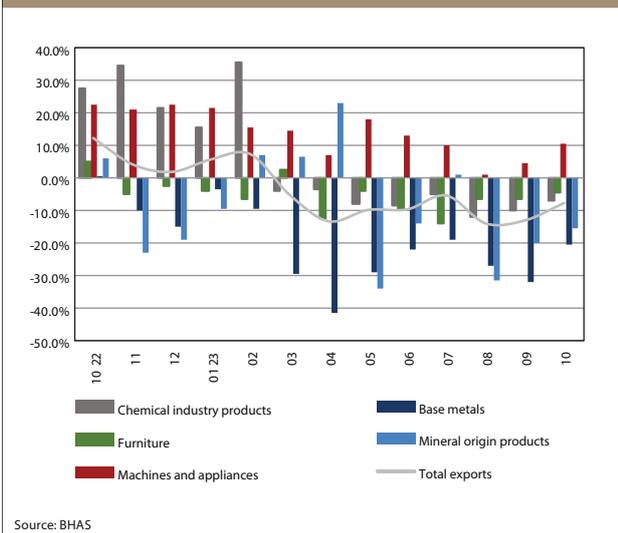
After eight month long continuing growth, the total deposits were increasing in October as well. Compared to the previous month, neither maturity nor foreign exchange structure of deposits was changed. Other deposits had a 35% share in the total deposits while foreign exchange deposits had a 46% share in the total deposits. The strongest positive contribution to the total monthly deposit growth of 0.7% came from household deposits (0.5 pp) and those of state institutions (0.3 pp). At the annual level, a high deposit growth rate was maintained (7%), mainly due to the high growth of deposits of households and non-financial private companies. Inflation pressure weakening raised the annual growth rate of the total real deposits from 2.7% in September to 4.8% in October.

G07: Annual Changes of Export Value by the Main Trade Partners



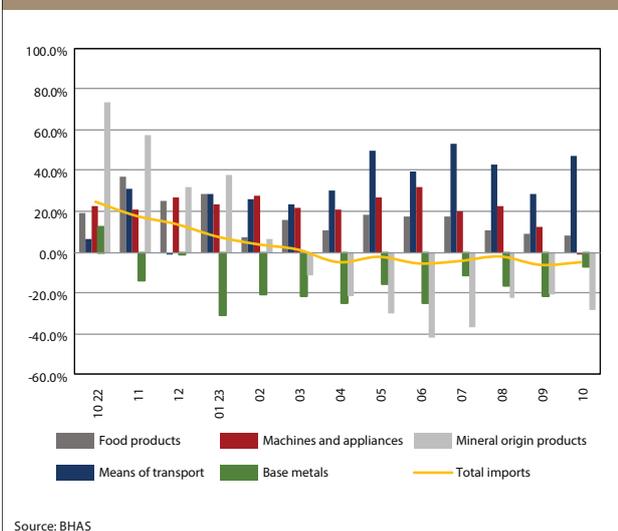
The annual decline of the value of goods exports from BH resulted from decreased demand for BH goods due to modest economic activity levels in the main trading partners countries. Thus, the largest decline of export value in October, at the annual level, was recorded in commodity exchange with Italy and Slovenia at the levels of 16.7% and 16.3%, respectively. Also, a decline of export value was recorded in the commodity exchange with Serbia (3.1%) and Germany (0.7%), while the value of exported goods in Croatia in the observed month recorded a slight growth of 0.6%.

G08: Exports by the Main Product Groups, Annual Changes



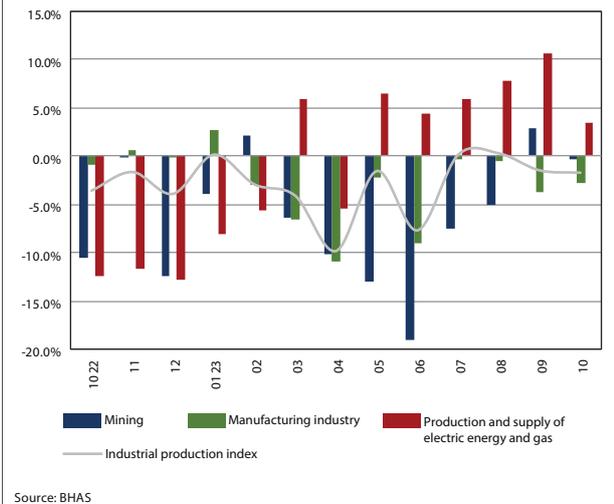
The value of exported goods from BH in October 2023 amounted to KM 1.41 billion, representing an annual decline of 7.4%. Exports of goods from BH recorded negative annual growth rates for the eighth successive month as a consequence of decreased demand for BH goods in the main trading partners countries, but also high values from the base period. A decline of export value resulted from a decline of export value for the most significant product groups: base metals (20.2%), mineral origin products (15.5%), chemical industry products (6.7%) and furniture (4.2%), while the exports of machines and appliances recorded annual growth of 10.6%.

G09: Imports by the Main Product Groups, Annual Changes



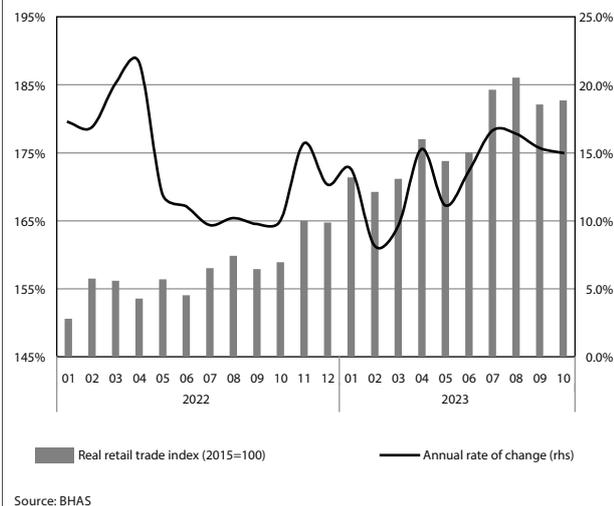
Imports of goods in BH in October 2023 reached the value of KM 2.40 billion, which is an annual decline of value of 5.0%. A decline of import value resulted from decreased imports of mineral origin products (27.9%), base metals (7.0%), while machines and appliances recorded annual decline (0.2%) for the first time since February 2021. On the other hand, a positive impact on import value came from the imports of means of transport (47.4%), a product group recording very high annual growth rates since the beginning of this year.

G10: Annual Change of Industrial Production by Areas



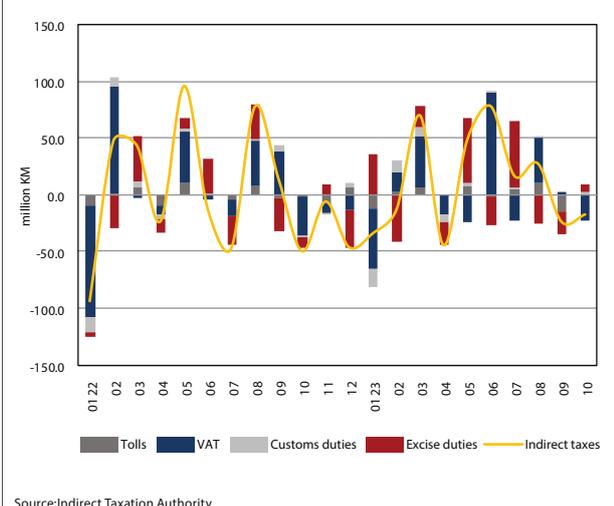
Industrial production volume in October contracted by 1.8%, as a result of the decline of industrial production volume in the activities of manufacturing industry (2.9%) and mining (0.4%). On the other hand, the activity of production and supply of electric energy recorded annual growth in October by 3.5%. Within manufacturing industry, most areas recorded an annual decline of production volume: base metal production (22.7%), food production (9.4%), furniture production (6.3%) and wood and wooden products production (4.7%), while the area of production of finished metal products recorded annual growth of 15.2%.

G11: Real Retail Trade Index and Annual Growth Rate



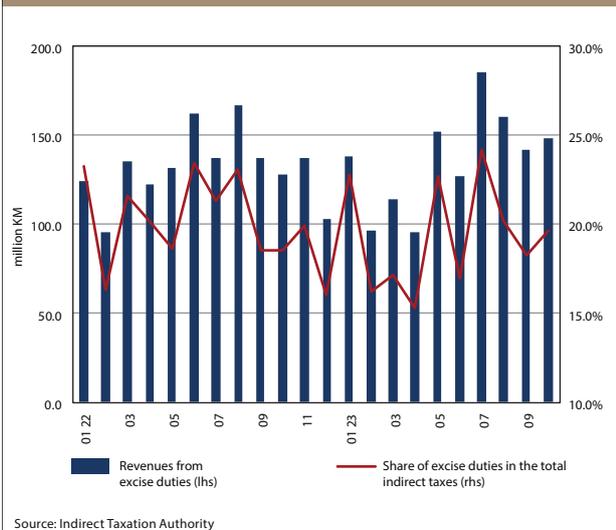
Despite a slight stagnation in the end of September 2023, real trade turnover index in October 2023 recorded a significant increase at the annual level (14.98%). This was a continuation of the post-pandemic trend of a strong index growth above the average ten year growth rate of 7.2%. Annual growth of turnover, above the record high average growth rate recorded in 2021 (18.6%), was recorded for the sector if trade in non-food products (24.03%), retail trade in other goods (36.15%) and retail trade in textile, clothes, footwear and leather products (47.89%). At the same time, annual index growth in the sector of food, beverages and tobacco products in October 2023 was 9.1% and was higher by 4.5 pp compared to the growth rate recorded for the same month of the previous year.

G12: Monthly Changes of Indirect Taxes



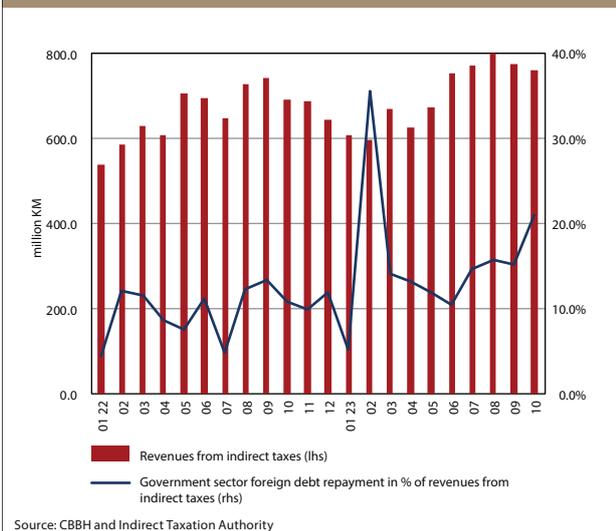
In October, a monthly decline of net collection of revenues from indirect taxes was recorded (-2.1%), mainly due to the high base in the previous month, when, the same as in August of this year, a record high revenue collection was seen. The monthly decline of net revenues came from net collection of revenues from VAT (KM 22.2 million), resulting from slowdown of price growth, but also significant amounts of refunds, which were higher in October by 12.1% compared to the previous month. Revenues from excise duties recorded a monthly growth (6.6%) after a temporary decline in the previous period due to the changed regime of payment of excise duties on tobacco products. For the first ten months, cumulative net revenues from indirect taxes amounted to KM 7.0 billion, representing a growth of KM 455.1 million (6.9%) at the annual level.

G13: Revenues from Excise Duties, Share in Indirect Taxes



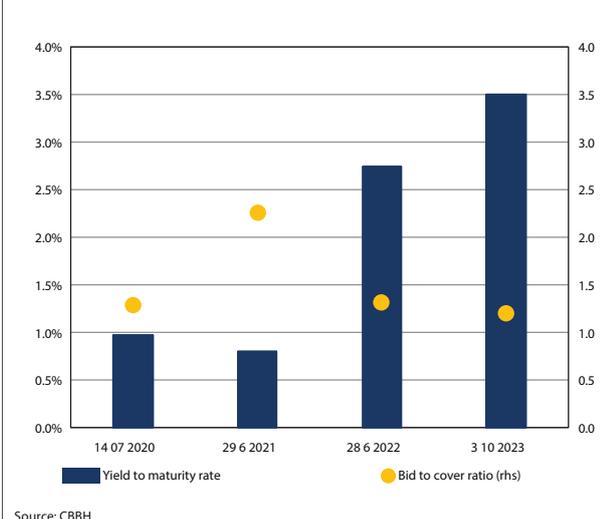
Revenues from excise duties in October recorded a growth at the monthly level, after a temporary decline in the previous two months due to the changes in tax policy related to the regulation of the collection of excise duties on tobacco products. Thus, the changed regime of payment of excise duties on tobacco products includes payment of excise duties when importing tobacco products instead of the previous practice of collecting excise duties when taking over excise stamps. During the first ten months, the collected cumulative net amount was KM 1.36 billion on the basis of excise duties, which is higher by KM 19.4 million (1.4%).

G14: General Government Sector Foreign Debt Repayment



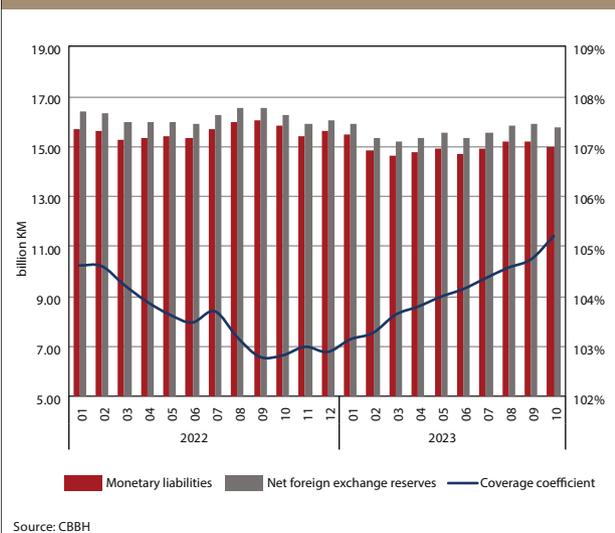
Net collection of revenues from indirect taxes in nominal amounts declined in October mainly as a result of the inflation slowdown in BH. Stable collection of indirect tax revenues ensures the sustainability of foreign debt repayment. During the first ten months of this year, KM 1.09 billion was allocated for general government sector foreign debt servicing, which is 15.5% of the total amount of revenues from indirect taxes collected during the first ten months of this year. In October, KM 159.0 million was repaid, which is 21.0% in per cents of indirect tax revenues for the mentioned month.

G15: The Issues of Six Year Bonds of the Federation of Bosnia and Herzegovina



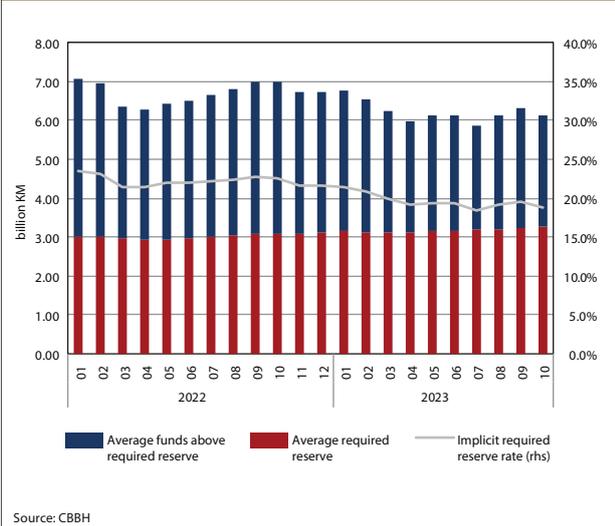
In October, Republika Srpska did not issue public debt, while the Federation of Bosnia and Herzegovina issued six year, five year and three year bonds. The feature of all these issues is a growth of yield to maturity rate. The nominal value of six year bonds, in the total value of KM 30 million, was sold at the yield to maturity rate of 3.5%. The growth of yield to maturity rate by 80 bp was accompanied by decreased demand for this, fourth, issue of six year bonds. In October, the total trading on stock exchanges was KM 91 million, out of it, primary and secondary trade in debt securities accounted for 89% of the total trading.

G16: Foreign Exchange Reserves and Currency Board Coverage



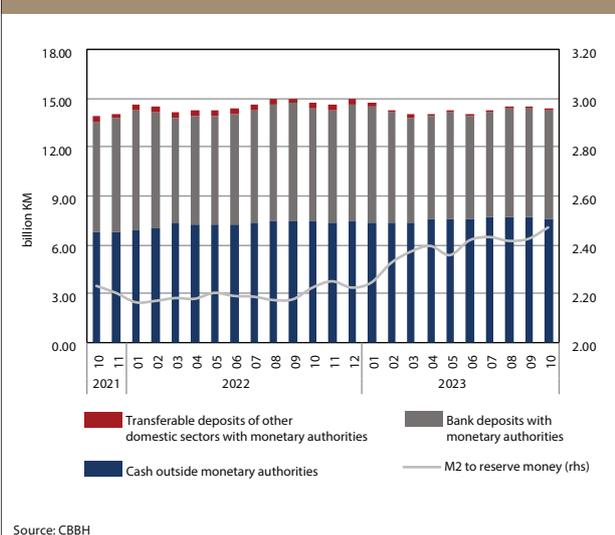
The foreign exchange reserve balance in the end of October 2023 amounted to KM 15.77 billion, which is slightly higher than the average balance for the previous 12 months. At the monthly level, in October 2023, the foreign exchange reserves declined by 148.36 million, while at the annual level, the foreign exchange reserve balance was lower by KM 491.82 million. The negative monthly trend of the foreign exchange reserves in October 2023 was mainly the result of the recorded negative balance of KM purchase and sale with internal depositors and banks which amounted to - KM 233.62 million. Foreign debt repayment in October 2023 accounted for KM 159.0 million, while the other changes affecting the foreign exchange reserve trend recorded positive developments in October. Due to a significant decrease of monetary liabilities compared to the recorded monthly decrease of the foreign exchange reserves, the coverage coefficient increased to amount to 105.19% in the end of October.

G17: Average Funds in Reserve Accounts with the CBBH and Implicit Rate



Required reserve calculation base in the end of October amounted to KM 32.55 billion and was higher than the average balance compared to the previous month by KM 132.75 million. Although excess required reserves in the previous two months mainly recorded positive trends, its monthly decrease was again recorded in the end of October in the amount of KM 210.51 million. Due to a significant decline of excess required reserves, in the observed period, balances in banks' reserve accounts decreased, by KM 6.11 billion in the end of October. This affected a decrease of the implicit required reserve rate. Since 01 July 2023, the CBBH Governing Board Decision regulating the change of rate of remuneration on required reserve has been applied. The required reserve rate in the observed period was not changed, amounting to 10%.

G18: Reserve Money and Monetary Multiplication



In October 2023, after several months of continuing growth, a decrease of reserve money at the monthly level was recorded by KM 247.56 million. Compared to the same period of the previous year, reserve money decreased by KM 502.18 million. The October monthly decrease of reserve money was impacted by all the reserve money components, while the largest contribution came from a decrease of bank deposits with monetary authorities and transferable deposits of other domestic sectors with monetary authorities. The monthly decrease of cash outside banks and transferable deposits in the local currency impacted a decrease of monetary aggregate M1 while broad money increased. The monthly growth of monetary aggregate M2 was impacted by an increase of quasi money due to the growth of other deposits in the local and foreign currency. The recorded decrease of reserve money and monetary aggregates trends resulted in an increase of monetary multipliers at the monthly and annual levels.

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			
	10 2023	09 2023	12 2022	10 2022
FINANCIAL SECTOR	in KM million			
Monetary sector				
Money supply M2	35,184	0.2%	5.8%	7.2%
Foreign currency reserves	15,765	-0.9%	-1.9%	-3.0%
Average balance of reserve accounts with CBBH	6,111	-3.1%	-9.0%	-12.4%
Banking sector				
Total loans	23,187	0.7%	5.1%	5.7%
Total deposits	30,888	0.7%	5.7%	7.0%
Non-banking sector				
BLSE turnover	4.6	-97.7%	-95.4%	-89.5%
SASE turnover	86.6	4.8%	181.1%	569.7%
Turnover in RTGS	12,608	3.6%	2.7%	22.4%
Turnover in giro clearing system	2,139	5.9%	-1.3%	11.1%
Stock Exchange Indices				
in points				
BIRS	880.0	27.4%	4.7%	12.1%
SASX 30	1,811.4	1.2%	4.4%	2.4%
REAL SECTOR	in persons			
Consumer prices - BH		0.1%	2.5%	2.1%
Industrial production - BH		-0.5%	-4.8%	-1.8%
Number of unemployed persons - BH				
EXTERNAL SECTOR	in KM million			
		Changes compared to		
		09 2023	12 2022	10 2022
Imports	2,400	-3.3%	-2.0%	-5.0%
Exports	1,409	-1.3%	0.1%	-7.4%
PUBLIC FINANCE	in KM million			
Net indirect taxes	757.5	-2.1%	18.3%	9.6%
VAT	498	-4.3%	12.7%	7.4%
Excise duties	148	4.7%	44.5%	15.9%
Customs fees	48.1	6.9%	8.6%	16.7%

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	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	
	09	1,023,263	997,606	25,657	14,807,659	
	10	1,036,034	1,269,657	-233,623	14,574,036	

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	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
	09	164.2	1.8	457.9	8,298.3	0.0	6,994.3	15,916.3	15,913.5	15,194.3	719.3
	10	176.0	22.2	457.9	8,199.9	0.0	6,911.9	15,767.8	15,764.8	14,986.4	778.5

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	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	6,978.9	14,473.3	21,147.2	13,838.0	34,985.2
	09	7,677.2	6,720.3	83.4	6,397.2	14,788.1	2,904.5	4,009.3	7,027.1	14,480.9	21,185.3	13,941.0	35,126.3
	10	7,604.3	6,612.6	16.4	6,338.6	14,766.2	2,952.2	4,032.7	7,094.3	14,233.3	21,104.8	14,079.2	35,184.0

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	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	21,012.7	-1,693.5	19,319.2	-335.7	589.0	623.0	9,060.7	167.1	11,014.6	21,118.6	40,437.8
	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	9,554.1	203.1	11,531.4	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
	09	21,769.7	-1,459.6	20,310.1	-60.2	568.6	622.2	9,629.3	206.9	11,675.4	22,642.4	42,952.5
	10	21,900.4	-1,452.7	20,447.6	-112.0	631.9	623.1	9,622.2	228.2	11,764.3	22,757.7	43,205.3

Notes:

Revised data for January 2023.

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	5=3+4	6	7	8	9=6+7+8	10=5+9	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	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	1,374.9	40,437.8
	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
	09	6,397.2	14,788.1	21,185.3	4,009.3	2,904.5	7,027.1	13,941.0	35,126.3	0.0	681.7	5,895.0	1,249.4	42,952.5
	10	6,338.6	14,766.2	21,104.8	4,032.7	2,952.2	7,094.3	14,079.2	35,184.0	0.0	681.7	5,981.3	1,358.2	43,205.3

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	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	
	09	15,944.1	2.3	15,946.4	7,677.2	6,720.3	83.4	14,480.9	2.8	713.4	811.0	-61.6	15,946.4	
	10	15,795.6	1.8	15,797.5	7,604.3	6,612.6	16.4	14,233.3	3.0	753.0	869.2	-61.1	15,797.5	

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	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	8,512.4	5,037.5	3,139.3	623.0	9,060.7	167.1	11,014.5	37,554.5
	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
	09	8,011.1	5,825.6	3,266.8	622.2	9,629.3	206.9	11,675.2	39,237.1
	10	7,887.4	6,104.7	3,362.3	623.1	9,622.2	228.2	11,764.2	39,592.2

Note:

Revised data for January 2023.

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

LIABILITIES												
Year	Month	Central Government Deposits	Transf. Dep. of Other Domestic Sectors in Dom. Curr.	Transf. Dep. of Other Domestic Sectors in For. Curr.	Other Dep. of Other Domestic Sectors in Dom. Curr.	Other Dep. of Other Domestic Sectors in For. Curr.	Securities	Loans	Foreign Liabilities	Shares and Other Equity	Other	Total
1	2	3	4	5	6	7	8	9	10	11	12	13=3+...+12
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	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	1,453.5	37,554.5
	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
	09	2,045.0	14,704.7	4,009.3	2,904.5	7,027.1	0.0	681.7	1,456.8	5,084.0	1,323.9	39,237.1
	10	2,089.4	14,749.8	4,032.7	2,952.2	7,094.3	0.0	681.7	1,449.7	5,112.1	1,430.2	39,592.2

Notes:

Revised data for January 2023.

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	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
	09	19,888.1	10,772.5	30,660.7	4,852.8	18,175.9	23,028.6
	10	19,955.4	10,933.0	30,888.4	4,884.4	18,302.5	23,186.9

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	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
	09	19,038.2	10,706.7	915.8	30,660.7	14,573.8	8,453.9	1.0	23,028.6
	10	19,108.2	10,877.6	902.6	30,888.4	14,742.3	8,443.7	0.9	23,186.9

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	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
	09	173.1	1,669.2	1,807.6	716.5	172.7	1,080.3	1,882.5	6,880.9	654.2	15,514.8	108.8	30,660.7
	10	262.4	1,614.0	1,795.3	710.1	183.1	1,066.9	1,925.2	6,916.3	656.9	15,666.1	92.2	30,888.4

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	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
	09	6.7	284.2	195.3	366.0	169.4	187.4	594.9	9,583.9	36.1	11,616.3	1.9	23,042.1
	10	6.5	289.9	263.8	361.3	172.6	188.4	597.8	9,564.6	34.0	11,706.4	1.7	23,186.9

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	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
	09	4.419	3.269	3.333	3.864	6.518	5.728	3.979	...	4.308	3.618	6.351	6.446	5.723	12.669	14.284	7.524
	10	4.803	3.697	3.366	3.891	6.797	5.689	4.013	...	4.071	3.827	6.812	6.521	5.918	12.666	14.313	7.393
Loan amount (new business)																	
- KM thousand -																	
2022	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
	09	1,987	793	4,532	17,438	9,949	60,303	4,629	...	3,377	16,089	9,053	4,117	7,468	756,634	159,747	36,996
	10	929	1,161	6,412	19,130	11,231	63,827	3,500	...	4,491	11,900	5,700	2,965	9,527	778,202	164,160	37,575

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	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
	09	4.401	4.540	3.616	...	4.519	5.998	5.000	4.716	4.451	4.620	4.300	2.987	3.583
	10	4.694	4.590	3.901	4.613	4.935	5.687	4.806	5.077	...	4.629	4.791	2.981	3.576
Loan amount (new business)													- KM thousand -	
2022	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
	09	4.401	4.540	3.616	...	4.519	5.998	5.000	4.716	4.451	4.620	4.300	2.987	3.583
	10	4.694	4.590	3.901	4.613	4.935	5.687	4.806	5.077	...	4.629	4.791	2.981	3.576

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				With Agreed Maturity				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	*Overnight Deposits	Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits			Up to 1 Year Maturity	Over 1 and up to 2 Years Maturity	Over 2 Years Maturity	*Overnight Deposits																			
Weighted monthly averages																						- percentages per annum -																					
2022	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																							
	09	0.519	1.159	1.995	0.044	1.272	2.218	2.298	0.046	0.685	0.021	0.629	1.265	1.932	0.049	0.826	1.587	2.142	0.007	0.026																							
	10	0.543	1.528	1.757	0.044	1.114	2.614	2.402	0.047	0.766	0.021	0.577	1.468	1.922	0.046	0.844	1.916	2.485	0.008	0.038																							
Deposit amount (new business)																						- KM thousand -																					
2022	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																							
	09	2,241	9,345	22,710	7,661,803	21,962	81,438	48,887	2,808,427	2,487	596,942	28,910	10,242	23,425	5,327,983	2,831	17,650	26,638	1,515,437	230,509																							
	10	5,021	21,932	19,586	7,767,407	12,358	81,995	82,593	2,874,154	6,579	606,317	3,509	16,336	14,771	5,387,602	5,161	30,861	23,377	1,569,912	175,980																							

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	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
	09	32,422,875	3,242,287	6,308,112	3,065,824
	10	32,555,632	3,255,563	6,110,871	2,855,308

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		
Year	Month	Month / Previous Month of Current Year	Month / the Same Month of Previous Year	Period/ the Same Period of Previous Year
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	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
	09	103.7	98.5	96.8
	10	99.5	98.2	97.0

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	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
	09	100.6	104.1	107.6
	10	100.1	102.1	107.0

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	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	1,429	2,456	-1,027	58.2	
	07	1,386	2,364	-979	58.6	
	08	1,159	2,299	-1,140	50.4	
	09	1,427	2,483	-1,056	57.5	
	10	1,409	2,400	-992	58.7	

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	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	343,879	1,454,189	
	06	230,146	220,565	138,396	151,749	114,366	150,351	20,683	67,361	335,173	1,428,789	
	07	225,941	219,748	141,116	155,470	110,003	145,288	16,902	58,184	312,971	1,385,622	
	08	196,675	176,864	66,667	164,038	94,709	130,142	13,467	46,986	269,364	1,158,912	
	09	229,181	205,178	134,928	172,803	115,717	146,441	16,889	54,266	351,798	1,427,200	
	10	233,358	209,911	129,254	180,759	112,466	140,426	22,842	47,862	331,910	1,408,789	

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	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	252,448	169,709	289,003	99,410	40,484	137,206	88,210	791,601	2,456,139
	07	287,300	338,293	248,741	183,702	224,275	91,482	39,805	105,946	87,562	757,390	2,364,496
	08	267,024	306,163	254,167	199,387	237,794	72,808	47,984	126,540	77,047	710,298	2,299,212
	09	311,243	365,387	249,832	206,451	230,317	94,070	21,420	134,285	84,384	785,541	2,482,931
	10	291,244	361,706	245,453	181,767	238,723	93,608	25,096	136,010	82,593	744,230	2,400,430

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	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
	09	1.955830		0.080279	0.506941	1.239560	2.038612	0.067761	2.271708	1.828363	0.250583	1.668781
	10	1.955830		0.079582	0.507166	1.238316	2.048382	0.066516	2.254437	1.852004	0.253391	1.668980

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.