



## DEPOSIT MONEY BANKS' BALANCE SHEET

### Assets

In million denars, end of period

Table 7	Assets (total) (2+5+6 + 11+21+34 + 35+36)	Liquid assets			Deposits with NBRM	Foreign assets				
		Total (3+4)	Cash in vault	Account of banks at NBRM *		Total (7+8+9 +10)	Gold, foreign currency in vault and checks	Foreign currency account abroad	Other claims	Overdue claims
	1	2	3	4	5	6	7	8	9	10
<b>1995</b>										
December	85730	278	95	183	1460	9670	1122	6609	1931	8
<b>1996</b>										
December	89400	395	73	321	530	9512	1085	7074	1353	0
<b>1997</b>										
December	100683	406	73	333	1436	15892	1507	13144	1223	19
<b>1998</b>										
December	88820	494	128	366	1531	17507	2687	13755	1048	17
<b>1999</b>										
December	112127	330	95	235	3025	24390	3833	17222	2213	1121
<b>2000</b>										
December	131335	2490	336	2154	3656	28571	2911	23663	1638	359
<b>2001</b>										
December	128456	2278	1537	741	3739	49801	27729	19650	2342	81
<b>2002</b>										
December	121705	4039	679	3360	1968	33116	1803	29404	924	985
<b>2003</b>										
December	131716	4075	833	3242	3995	33081	1629	30588	631	233
<b>2004</b>										
January	133882	2849	722	2127	4094	34477	1295	32292	657	233
February	132394	3406	759	2647	3765	33006	1457	30614	685	250
March	133870	2481	730	1751	4421	32481	1505	29992	741	243
April	134688	3042	762	2280	4231	32248	1777	29457	771	243
May	137889	3336	875	2461	3796	35022	1688	32302	789	243
June	138706	3006	764	2242	3977	34160	1764	31411	739	246
July	140589	2984	771	2213	3549	35172	1714	32465	747	246
August	144241	3152	878	2274	4864	35777	1756	33113	663	245
September	144546	2910	835	2075	4773	35387	1569	32883	749	186
October	147455	3567	778	2789	4244	36713	1629	34119	701	264
November	149017	3176	814	2362	4277	37117	1327	34849	678	263
December	150143	3583	909	2674	4465	37105	1549	34641	653	262
<b>2005</b>										
January	153419	4806	1023	3783	3316	37308	1465	34864	715	264
February	156379	3844	918	2926	5612	36604	1458	34181	717	248
March	157980	3847	796	3051	5909	37303	1576	34765	713	249
April	160676	3843	902	2941	5246	37856	1826	35092	751	187
May	161397	5367	944	4423	4858	38457	1907	35611	752	187
June	165277	4691	874	3817	6004	40499	1875	37592	843	189
July	162691	4709	808	3901	3581	38484	2112	35330	856	186
August	164024	4259	859	3400	4696	38489	2040	35471	791	187
September	166538	3991	936	3055	6444	37738	1782	34929	840	187
October	168405	4727	967	3760	7685	36798	1899	33933	868	98
November	171998	4543	917	3626	9342	37839	1697	35135	909	98
December	174915	6000	1374	4626	8932	37786	2029	34834	825	98

\*/ The consolidation of the banks' giro-account with NBRM and the compulsory reserve account (February 11, 2002)



## DEPOSIT MONEY BANKS' BALANCE SHEET

## Assets

In millions of denars, end of period

Table 7	Claims on Government									Claims on non-bank non-financial sector				
	Credits			Securities			Overdue claims			Credits				
	Total (12+15 +18)	Total (13+14)	In foreign currency	In denars	Total (16+17)	In foreign currency	In denars	Total (19+20)	In foreign currency	In denars	Total (22+25 +28+31)	Total (23+24)	In foreign currency	In denars
11	12	13	14	15	16	17	18	19	20	21	22	23	24	
<b>1995</b>														
XII	4924	0	0	0	4924	0	4924	0	0	0	18283	13402	1155	12247
<b>1996</b>														
XII	6291	485	0	485	5807	0	5807	0	0	0	24475	14800	3258	11542
<b>1997</b>														
XII	1768	374	0	374	1393	0	1393	0	0	0	26157	18466	5504	12962
<b>1998</b>														
XII	1264	528	0	528	736	0	736	0	0	0	31471	26925	6268	20657
<b>1999</b>														
XII	8546	796	0	796	7750	7286	464	0	0	0	31975	22978	5673	17305
<b>2000</b>														
XII	7159	206	25	181	6953	6782	171	0	0	0	37947	25602	4978	20624
<b>2001</b>														
XII	7649	146	18	129	7503	6801	702	0	0	0	37790	25806	5558	20247
<b>2002</b>														
XII	7970	1007	959	48	6963	6290	673	0	0	0	40128	28634	4982	23652
<b>2003</b>														
XII	6708	2	2	0	6706	5889	817	0	0	0	45791	34010	5741	28269
<b>2004</b>														
I	6823	8	8	0	6815	5895	920	0	0	0	46144	34199	5635	28564
II	7195	239	8	231	6956	5904	1052	0	0	0	46917	34830	5855	28975
III	7603	622	7	615	6981	5781	1200	0	0	0	48144	36050	6172	29878
IV	7855	549	7	542	7306	5785	1521	0	0	0	49326	37115	6090	31025
V	7836	470	8	462	7366	5802	1564	0	0	0	50073	38064	6303	31761
VI	7730	391	8	383	7339	5703	1636	0	0	0	51140	39127	6603	32524
VII	7628	311	8	303	7317	5722	1595	0	0	0	52224	40297	7041	33256
VIII	7596	247	23	224	7349	5744	1605	0	0	0	52796	41128	7201	33927
IX	7350	162	18	144	7188	5630	1558	0	0	0	53948	42170	7592	34578
X	7176	80	15	65	7096	5632	1464	0	0	0	54864	43186	7869	35317
XI	7180	47	12	35	7133	5645	1488	0	0	0	55925	44230	8672	35558
XII	7157	158	7	151	6999	5502	1497	0	0	0	57097	45701	9746	35955
<b>2005</b>														
I	7010	136	9	127	6874	5506	1368	0	0	0	57832	46436	10513	35923
II	7481	489	23	466	6992	5508	1484	0	0	0	59305	47723	10889	36834
III	7808	446	25	421	7362	5430	1932	0	0	0	60320	48603	11535	37068
IV	8388	497	62	435	7891	5409	2482	0	0	0	61760	50188	12148	38040
V	8209	451	63	388	7758	5413	2345	0	0	0	62213	51170	12807	38363
VI	7727	403	62	341	7324	5277	2047	0	0	0	63007	52031	13010	39021
VII	7756	363	69	294	7393	0	7393	0	0	0	63948	53080	13699	39381
VIII	7592	255	67	188	7337	0	7337	0	0	0	64753	53475	14107	39368
IX	7377	215	73	142	7162	0	7162	0	0	0	65825	54405	14482	39923
X	7177	167	72	95	7010	0	7010	0	0	0	66659	55168	14592	40576
XI	7137	132	83	49	7005	0	7005	0	0	0	67723	56481	15260	41221
XII	7195	83	80	3	7112	0	7112	0	0	0	68777	56659	15349	41310



## DEPOSIT MONEY BANKS' BALANCE SHEET

### Assets

In millions of denars, end of period

Table 7	Claims on non-bank non-financial sector									Interbank claims	Other assets	Claims on banks from former Yugoslavia, originating prior to April 26, 1992
	Securities			Other claims			Overdue claims					
	Total (26+27)	In foreign currency	In denars	Total (29+30)	In foreign currency	In denars	Total (32+33)	In foreign currency	In denars			
25	26	27	28	29	30	31	32	33	34	35	36	
<b>1995</b>												
XII	109	0	109	192	65	127	4581	439	4142	15034	35948	133
<b>1996</b>												
XII	4504	0	4504	136	20	116	5034	354	4680	12936	35127	134
<b>1997</b>												
XII	427	2	425	723	318	404	6542	632	5910	16612	38257	155
<b>1998</b>												
XII	431	0	431	775	358	417	3340	343	2997	18435	18009	109
<b>1999</b>												
XII	697	0	698	1209	874	335	7091	1594	5498	23243	20503	116
<b>2000</b>												
XII	1207	0	1207	778	409	369	10360	1822	8537	30574	20821	119
<b>2001</b>												
XII	753	0	753	532	52	481	10698	1396	9302	7561	19517	121
<b>2002</b>												
XII	781	0	781	331	52	279	10382	1835	8547	11404	23080	0
<b>2003</b>												
XII	687	0	687	93	4	89	11001	1502	9499	14061	24005	0
<b>2004</b>												
I	692	0	692	91	3	88	11162	1583	9579	13862	25633	0
II	700	0	700	107	5	102	11280	1632	9648	12747	25358	0
III	699	0	699	105	1	104	11290	1703	9587	12905	25835	0
IV	692	0	692	120	1	119	11399	1481	9918	13088	24898	0
V	692	0	692	110	8	102	11207	1441	9766	13152	24674	0
VI	738	0	738	105	24	81	11170	1431	9739	13648	25045	0
VII	737	0	737	190	44	146	11000	1409	9591	13638	25394	0
VIII	734	0	734	169	31	138	10765	1284	9481	14406	25650	0
IX	727	0	727	117	58	59	10934	1264	9670	14682	25496	0
X	727	0	727	87	35	52	10864	1275	9589	14639	26252	0
XI	722	0	722	90	35	55	10883	1220	9663	15156	26186	0
XII	588	0	588	48	1	47	10760	1600	9160	14675	26061	0
<b>2005</b>												
I	582	0	582	184	1	183	10630	1294	9336	16988	26159	0
II	581	0	581	191	3	188	10810	1342	9468	17672	25861	0
III	590	0	590	207	3	204	10920	1372	9548	17076	25717	0
IV	585	0	585	59	1	58	10928	1333	9595	17555	26028	0
V	609	0	609	60	10	50	10374	1233	9141	18234	24059	0
VI	560	0	560	53	1	52	10363	1429	8934	19157	24192	0
VII	565	0	565	72	1	71	10231	1363	8868	20155	24058	0
VIII	563	0	563	66	1	65	10649	1429	9220	19781	24454	0
IX	561	0	561	62	2	60	10797	1568	9229	20728	24435	0
X	562	0	562	60	2	58	10869	1632	9237	20956	24403	0
XI	551	0	551	72	10	62	10619	1369	9250	20872	24542	0
XII	512	0	512	51	8	43	11555	1748	9807	21046	25179	0



# DEPOSIT MONEY BANKS' BALANCE SHEET

## Liabilities

In millions of denars, end of period

Table 8	Liabilities (total) (2+21+28+ 42+46+47+ 48+52+53)	DEPOSITS											
		Total deposits (3+4+5+8 +11+14)	Demand deposits	Sight deposits in denars	Time deposits up to 1 year			Restricted deposits			Time deposits over 1 year		
					Total (6+7)	In foreign currency	In denars	Total (9+10)	In foreign currency	In denars	Total (12+13)	In foreign currency	In denars
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>1995</b>													
December	85730	15668	5742	571	5125	3065	2060	1079	952	127	2270	103	2167
<b>1996</b>													
December	89400	15218	4913	782	5035	2717	2318	1118	995	123	2431	135	2296
<b>1997</b>													
December	100684	18999	6280	857	7493	4854	2639	1034	860	173	2572	226	2346
<b>1998</b>													
December	88821	22430	7336	845	9632	6142	3490	1200	934	266	2677	360	2317
<b>1999</b>													
December	126824	34409	9961	1168	16981	10799	6182	1922	1505	417	3378	834	2544
<b>2000</b>													
December	131335	37269	11894	1911	17409	10802	6607	1705	1324	382	3300	876	2424
<b>2001</b>													
December	128456	63082	11170	2378	41964	35094	6870	1831	1598	233	4233	2025	2208
<b>2002</b>													
December	121705	55532	12255	3618	34190	26797	7393	734	607	127	3773	889	2884
<b>2003</b>													
December	131716	66558	13018	4883	43872	33187	10685	631	463	168	3249	825	2424
<b>2004</b>													
January	133882	67976	12202	4665	46203	34842	11361	725	577	148	3315	855	2460
February	132394	67350	12265	4752	45454	34037	11417	635	487	148	3370	898	2472
March	133870	67210	12316	4677	45150	34655	10495	802	653	149	3376	906	2470
April	134688	69383	12317	5618	46423	35675	10748	842	684	158	3302	900	2402
May	137889	72103	12857	5343	48813	37064	11749	882	726	156	3315	893	2422
June	138706	72077	12791	5701	49051	36802	12249	750	605	145	2898	916	1982
July	140589	73418	12924	5202	50780	37573	13207	686	541	145	2918	926	1992
August	144241	75795	13238	4909	53044	38443	14601	775	619	156	2927	931	1996
September	144546	75972	12912	4786	53668	38998	14670	654	498	156	3056	971	2085
October	147455	77475	12350	5301	55106	39986	15120	717	567	150	3102	1000	2102
November	149017	77859	12917	5218	54819	40119	14700	859	646	213	3133	1019	2114
December	150143	79722	13370	5143	56144	40808	15336	806	561	245	3338	1140	2198
<b>2005</b>													
January	153419	81302	13052	5335	58118	42490	15628	825	588	237	3062	1173	1889
February	156379	82721	13515	5148	59455	42659	16796	777	509	268	2663	1015	1648
March	157980	84001	13527	5135	60693	42495	18198	789	499	290	2672	1034	1638
April	160676	86176	12871	5732	62970	44185	18785	782	494	288	2665	1003	1662
May	161397	88675	13861	5631	64142	44182	19960	1180	922	258	2736	1043	1693
June	165277	90405	13708	5834	65957	45462	20495	1025	742	283	2748	1067	1681
July	162691	86026	13902	5377	61738	46185	15553	1055	780	275	2828	1102	1726
August	164024	85948	13936	5221	61918	47263	14655	1043	769	274	3046	1212	1834
September	166538	88077	14325	5050	63824	48142	15682	765	477	288	3010	1264	1746
October	168405	89390	14323	5676	64453	47789	16664	1013	725	288	3158	1299	1859
November	171998	91790	14776	5534	66628	48921	17707	798	517	281	3260	1355	1905
December	174915	93721	15206	5793	67678	49107	18571	782	535	247	3428	1448	1980



## DEPOSIT MONEY BANKS' BALANCE SHEET

### Liabilities

In millions of denars, end of period

Table 8	Credits from non-bank institutions							Securities						
	Total (15+18)	In foreign currency			In denars			Total (22+25)	Short-term			Long-term		
		Total (16+17)	Short-term	Long-term	Total (19+20)	Short-term	Long-term		Total (23+24)	In foreign currency	In denars	Total (26+27)	In foreign currency	In denars
	14	15	16	17	18	19	20	21	22	23	24	25	26	27
<b>1995</b>														
XII	881	0	0	0	881	480	401	0	0	0	0	0	0	0
<b>1996</b>														
XII	938	0	0	0	938	539	399	0	0	0	0	0	0	0
<b>1997</b>														
XII	765	0	0	0	765	391	374	0	0	0	0	0	0	0
<b>1998</b>														
XII	741	0	0	0	741	348	393	10	10	0	10	0	0	0
<b>1999</b>														
XII	998	0	0	0	998	194	805	0	0	0	0	0	0	0
<b>2000</b>														
XII	1049	0	0	0	1049	249	800	0	0	0	0	0	0	0
<b>2001</b>														
XII	1506	0	0	0	1506	119	1387	0	0	0	0	0	0	0
<b>2002</b>														
XII	962	0	0	0	962	8	954	0	0	0	0	0	0	0
<b>2003</b>														
XII	905	0	0	0	905	0	905	0	0	0	0	0	0	0
<b>2004</b>														
I	866	0	0	0	866	0	866	0	0	0	0	0	0	0
II	874	0	0	0	874	1	873	0	0	0	0	0	0	0
III	889	0	0	0	889	1	888	0	0	0	0	0	0	0
IV	881	0	0	0	881	3	878	0	0	0	0	0	0	0
V	893	0	0	0	893	3	890	0	0	0	0	0	0	0
VI	886	0	0	0	886	4	882	0	0	0	0	0	0	0
VII	908	0	0	0	908	7	901	0	0	0	0	0	0	0
VIII	902	0	0	0	902	0	902	0	0	0	0	0	0	0
IX	896	0	0	0	896	0	896	0	0	0	0	0	0	0
X	899	0	0	0	899	1	898	0	0	0	0	0	0	0
XI	913	0	0	0	913	2	911	0	0	0	0	0	0	0
XII	921	0	0	0	921	4	917	0	0	0	0	0	0	0
<b>2005</b>														
I	910	0	0	0	910	5	905	0	0	0	0	0	0	0
II	1163	0	0	0	1163	4	1159	0	0	0	0	0	0	0
III	1185	0	0	0	1185	3	1182	0	0	0	0	0	0	0
IV	1156	0	0	0	1156	0	1156	0	0	0	0	0	0	0
V	1125	0	0	0	1125	2	1123	0	0	0	0	0	0	0
VI	1133	0	0	0	1133	6	1127	0	0	0	0	0	0	0
VII	1126	0	0	0	1126	6	1120	0	0	0	0	0	0	0
VIII	784	0	0	0	784	0	784	0	0	0	0	0	0	0
IX	1103	0	0	0	1103	0	1103	0	0	0	0	0	0	0
X	767	0	0	0	767	0	767	0	0	0	0	0	0	0
XI	794	0	0	0	794	1	793	0	0	0	0	0	0	0
XII	834	0	0	0	834	0	834	0	0	0	0	0	0	0



# DEPOSIT MONEY BANKS' BALANCE SHEET

## Liabilities

In millions of denars, end of period

Table 8	Liabilities to the Government													
	Total (29+30+ 33+36+39 +40+41)	Demand deposits	Sight deposits			Time deposits up to 1 year			Time deposits over 1 year			Restricted deposits	Credits from the Government	Government securities
			Total (31+32)	In foreign currency	In denars	Total (34+35)	In foreign currency	In denars	Total (37+38)	In foreign currency	In denars			
28	29	30	31	32	33	34	35	36	37	38	39	40	41	
<b>1995</b>														
XII	733	0	0	0	0	0	0	0	0	0	0	600	133	0
<b>1996</b>														
XII	942	35	105	105	0	123	0	123	70	0	70	600	8	0
<b>1997</b>														
XII	1382	272	11	11	0	351	0	351	147	0	147	600	0	0
<b>1998</b>														
XII	1761	643	13	13	0	271	0	271	234	0	234	600	0	0
<b>1999</b>														
XII	2497	784	108	108	0	697	0	697	309	5	303	600	0	0
<b>2000</b>														
XII	4505	2883	26	26	0	684	0	684	312	5	307	600	0	0
<b>2001</b>														
XII	3144	1077	40	40	0	1883	0	1883	144	0	144	0	0	0
<b>2002</b>														
XII	2247	1209	7	7	0	868	0	868	163	0	163	0	0	0
<b>2003</b>														
XII	1655	936	25	25	0	538	0	538	156	0	156	0	0	0
<b>2004</b>														
I	1746	1042	17	17	0	531	0	531	156	0	156	0	0	0
II	1765	1053	6	6	0	551	0	551	155	0	155	0	0	0
III	1764	967	5	5	0	637	0	637	155	0	155	0	0	0
IV	1847	1023	4	4	0	664	0	664	156	0	156	0	0	0
V	1748	911	14	14	0	666	0	666	157	0	157	0	0	0
VI	1735	895	23	23	0	669	0	669	148	0	148	0	0	0
VII	1752	966	9	9	0	671	0	671	106	0	106	0	0	0
VIII	1694	909	13	13	0	672	0	672	100	0	100	0	0	0
IX	1463	669	12	12	0	680	0	680	102	0	102	0	0	0
X	1462	666	15	15	0	679	0	679	102	0	102	0	0	0
XI	1479	684	18	18	0	675	0	675	102	0	102	0	0	0
XII	1169	335	27	27	0	703	0	703	104	0	104	0	0	0
<b>2005</b>														
I	1370	625	14	14	0	684	0	684	47	0	47	0	0	0
II	1160	459	7	7	0	646	0	646	48	0	48	0	0	0
III	1207	448	8	8	0	703	0	703	48	0	48	0	0	0
IV	1121	344	6	6	0	723	0	723	48	0	48	0	0	0
V	942	323	1	1	0	570	0	570	48	0	48	0	0	0
VI	984	234	2	2	0	701	0	701	47	0	47	0	0	0
VII	965	209	1	1	0	708	0	708	47	0	47	0	0	0
VIII	895	218	2	2	0	628	0	628	47	0	47	0	0	0
IX	929	275	1	1	0	606	0	606	47	0	47	0	0	0
X	827	175	0	0	0	605	0	605	47	0	47	0	0	0
XI	944	208	1	1	0	688	0	688	47	0	47	0	0	0
XII	1109	371	1	1	0	689	0	689	48	0	48	0	0	0



## DEPOSIT MONEY BANKS' BALANCE SHEET

### Liabilities

In millions of denars, end of period

Table 8	Liabilities to foreigners				Borrowings from NBRM	Interbank liabilities	Capital accounts				Other liabilities	Liabilities to banks from former Yugoslavia originating prior to April 26,1992
	Total (43+44 +45)	Short - term	Long - term	Deposits			Total (49+50 +51)	Capital	Reserve funds	Special funds		
	42	43	44	45	46	47	48	49	50	51	52	53
<b>1995</b>												
XII	3214	3049	140	25	4016	14421	15903	7859	7966	78	30446	1329
<b>1996</b>												
XII	5743	4818	878	47	4395	12635	21756	8695	13035	26	28464	246
<b>1997</b>												
XII	10295	8001	2242	52	2387	16483	20994	9960	11012	23	29895	248
<b>1998</b>												
XII	12962	8509	4399	54	2305	18566	22033	11849	10150	34	8446	308
<b>1999</b>												
XII	17098	12817	4028	252	958	26983	30738	16275	14419	44	12912	1229
<b>2000</b>												
XII	15460	11264	4036	160	805	28286	31290	17257	13990	44	13227	493
<b>2001</b>												
XII	13508	9577	3474	457	426	6377	30253	17652	12557	44	11481	185
<b>2002</b>												
XII	12517	5055	6739	723	398	9560	28986	17716	11249	21	12401	64
<b>2003</b>												
XII	9790	3904	5464	422	374	10405	30889	18435	12436	18	11999	46
<b>2004</b>												
I	9387	3687	5309	391	368	10228	31968	18431	13519	18	11900	309
II	9099	3542	5236	321	368	9050	32269	18612	13639	18	12429	64
III	9218	3847	5107	264	368	9514	32564	18688	13858	18	13184	48
IV	8602	3134	5169	299	368	9815	32782	18696	14074	12	11839	52
V	9279	3835	5163	281	368	9869	32276	18782	13482	12	12201	45
VI	9409	3837	5316	256	353	10141	32251	18748	13491	12	12674	66
VII	9562	3619	5679	264	353	10107	32391	18812	13567	12	12958	48
VIII	9431	3473	5651	307	353	10986	32295	18707	13576	12	13632	55
IX	9570	3574	5641	355	353	10931	32376	18701	13663	12	13661	220
X	10072	4115	5600	357	353	11117	32653	18932	13709	12	14279	44
XI	10290	4016	5938	336	344	11750	32736	18935	13789	12	14496	63
XII	10064	3558	6174	332	779	10922	33299	19181	14106	12	14040	148
<b>2005</b>												
I	10128	3560	6250	318	771	12330	33535	19181	14342	12	13933	50
II	10988	4008	6318	662	771	12630	33828	19190	14626	12	14230	51
III	12021	4608	6765	648	772	12048	34550	19273	15265	12	13329	52
IV	11901	4511	6667	723	763	12617	34614	19275	15312	27	13417	67
V	11672	3929	6967	776	758	13297	33688	18643	15018	27	12333	32
VI	11944	3870	7664	410	760	14169	34136	19203	14906	27	12831	48
VII	12997	3515	8653	829	730	15110	34140	19232	14881	27	12670	53
VIII	14321	4387	9277	657	730	14688	34248	19229	14992	27	13146	48
IX	13463	3308	9508	647	730	15365	34195	19263	14905	27	13683	96
X	13713	3192	9872	649	722	15705	34026	19274	14725	27	13967	55
XI	13927	3516	9675	736	934	16056	34157	19286	14821	50	14132	58
XII	14330	4192	9630	508	937	16150	34922	19466	15355	101	13635	111



# MONETARY AUTHORITIES' BALANCE SHEET

## Assets

In millions of denars, end of period

Table 9	Assets		Foreign assets					Claims on Government						
	total (2+8+ 19+25)	Total (3+4+5 +6+7)	Gold and foreign currency in vault	SDR holdings and reserve position with the IMF	Deposits with foreign banks	Securi- ties	Other claims	Total (9+12+ 15+16)	Credits			Claims emerging from the IMF accounts		
									Total (10+11)	In foreign currency	In denars	Total (13+14)	SDR allocation	IMF credit
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>1995</b>														
December	18729	10732	954	9	9401	368	0	2396	57	0	57	1300	535	764
<b>1996</b>														
December	21000	11452	1373	2	10077	0	0	2550	53	0	53	1247	491	756
<b>1997</b>														
December	28990	15894	1742	20	14124	7	0	8707	53	0	53	1418	491	927
<b>1998</b>														
December	32116	19032	1753	56	17218	6	0	8675	39	0	39	1354	524	830
<b>1999</b>														
December	41098	30136	3565	63	26501	7	0	8116	33	0	33	1294	524	770
<b>2000</b>														
December	56746	48015	2329	104	42176	3405	0	5869	26	0	26	1142	524	619
<b>2001</b>														
December	66145	55103	16661	154	36382	1906	0	8794	19	0	19	1177	728	449
<b>2002</b>														
December	56640	45923	4453	363	40640	467	0	8275	12	0	12	963	716	247
<b>2003</b>														
December	52418	45854	2131	19	39175	4284	245	3878	4	0	4	686	611	75
<b>2004</b>														
January	51923	44299	2069	14	39201	2770	245	3875	0	0	0	687	611	76
February	51610	44135	2023	21	39812	2034	245	3799	0	0	0	611	611	0
March	53280	45821	2194	22	42237	1123	245	3799	0	0	0	611	611	0
April	52154	45014	2079	330	41237	1123	245	3492	0	0	0	611	611	0
May	51201	44115	2025	42	40690	1113	245	3492	0	0	0	611	611	0
June	50810	43714	2022	160	40174	1113	245	3492	0	0	0	611	611	0
July	50531	43416	2024	157	39871	1119	245	3492	0	0	0	611	611	0
August	53392	46263	4351	14	40534	1119	245	3492	0	0	0	611	611	0
September	53009	45920	4292	16	40255	1112	245	3492	0	0	0	611	611	0
October	51496	44497	4285	167	38699	1101	245	3492	0	0	0	611	611	0
November	50880	43981	4351	10	38246	1129	245	3492	0	0	0	611	611	0
December	51506	44657	4101	38	39157	1116	245	3467	0	0	0	586	586	0
<b>2005</b>														
January	51819	44801	4135	35	39253	1133	245	3467	0	0	0	586	586	0
February	51619	45630	4199	19	40037	1130	245	3467	0	0	0	586	586	0
March	52005	46034	4175	19	39816	1779	245	3467	0	0	0	586	586	0
April	52016	46372	4215	205	39921	1786	245	3160	0	0	0	586	586	0
May	52483	46778	4198	36	40503	1796	245	3160	0	0	0	586	586	0
June	54267	48499	4499	85	41858	1812	245	3160	0	0	0	586	586	0
July	56132	50368	4371	85	43872	1795	245	3160	0	0	0	586	586	0
August	56918	51165	4400	30	44693	1797	245	3160	0	0	0	586	586	0
September	60220	54454	4833	22	47557	1797	245	3160	0	0	0	586	586	0
October	61745	56038	5282	133	48588	1790	245	3160	0	0	0	586	586	0
November	63294	57502	5630	36	49797	1794	245	3160	0	0	0	586	586	0
December	78785	69490	5855	41	61556	1793	245	3911	0	0	0	621	621	0





# MONETARY AUTHORITIES' BALANCE SHEET

## Assets

In millions of denars, end of period

Table 9	Claims on Government				Claims on banks and other financial institutions						Other assets	
	Securities	Claims emerging from the external transactions of the Government *			Total (20+21+22 +23+24)	Credits	NBRM deposits sold on auction	Repurchase agreement	Other claims - advances	Arrears		
		Total (17+18)	In foreign currency	In denars								
		15	16	17								18
<b>1995</b>												
XII	1039	0	0	0	4046	364	3527	0	150	4	1555	
<b>1996</b>												
XII	1039	210	210	0	5361	389	4349	500	93	30	1637	
<b>1997</b>												
XII	5030	2205	2205	0	2721	501	1993	0	197	29	1668	
<b>1998</b>												
XII	4723	2559	2559	0	2557	440	1892	0	196	29	1851	
<b>1999</b>												
XII	4416	2373	2373	0	984	63	534	0	178	209	1862	
<b>2000</b>												
XII	3802	898	898	0	462	63	0	0	173	226	2400	
<b>2001</b>												
XII	3802	3798	3798	0	234	63	0	0	9	162	2015	
<b>2002</b>												
XII	3495	3805	3805	0	214	63	0	0	20	131	2228	
<b>2003</b>												
XII	3188	0	0	0	82	54	0	0	18	10	2604	
<b>2004</b>												
I	3188	0	0	0	80	54	0	0	16	10	3669	
II	3188	0	0	0	78	54	0	0	14	10	3598	
III	3188	0	0	0	78	54	0	0	14	10	3582	
IV	2881	0	0	0	77	54	0	0	13	10	3571	
V	2881	0	0	0	76	54	0	0	12	10	3518	
VI	2881	0	0	0	72	49	0	0	13	10	3532	
VII	2881	0	0	0	73	49	0	0	14	10	3550	
VIII	2881	0	0	0	72	49	0	0	13	10	3565	
IX	2881	0	0	0	73	49	0	0	14	10	3524	
X	2881	0	0	0	71	49	0	0	12	10	3436	
XI	2881	0	0	0	63	40	0	0	13	10	3344	
XII	2881	0	0	0	61	37	0	0	14	10	3321	
<b>2005</b>												
I	2881	0	0	0	61	37	0	0	14	10	3490	
II	2881	0	0	0	54	37	0	0	7	10	2468	
III	2881	0	0	0	51	37	0	0	4	10	2453	
IV	2574	0	0	0	50	37	0	0	3	10	2434	
V	2574	0	0	0	50	37	0	0	3	10	2495	
VI	2574	0	0	0	48	35	0	0	3	10	2560	
VII	2574	0	0	0	46	34	0	0	2	10	2558	
VIII	2574	0	0	0	47	34	0	0	3	10	2546	
IX	2574	0	0	0	46	34	0	0	2	10	2560	
X	2574	0	0	0	45	34	0	0	1	10	2502	
XI	2574	0	0	0	46	34	0	0	2	10	2586	
XII	3290	0	0	0	1080	31	0	0	4	1045	4304	

\*/ In June 2003, netting-out of the account of the Fund for Monetary Policy Support and the external account of the Government has been done and these two accounts were closed.



# MONETARY AUTHORITIES' BALANCE SHEET

## Liabilities

In millions of denars, end of period

Table 10

	Liabilities (total) (2+6+7+8+9+ 14+15+31)	Reserve money				Compulsory reserves (net)	Deposit purchased on auction from banks	NBRM bills sold on auction
		Total (3+4+5)	Currency in circulation	Cash in vault	Account of banks at NBRM*			
	1	2	3	4	5	6	7	8
<b>1995</b>								
December	18728	6261	5965	96	199	365	480	510
<b>1996</b>								
December	21000	7116	6698	73	344	523	1	37
<b>1997</b>								
December	28990	7556	7130	73	353	1039	0	738
<b>1998</b>								
December	32117	7658	7136	128	394	1122	0	909
<b>1999</b>								
December	41098	8515	8169	95	251	1389	0	2047
<b>2000</b>								
December	56746	12089	9521	336	2232	1918	0	4822
<b>2001</b>								
December	66148	16412	14134	1537	741	1806	0	3157
<b>2002</b>								
December	56640	18175	14136	679	3360	0	0	2998
<b>2003</b>								
December	52418	18252	14177	833	3242	0	0	4379
<b>2004</b>								
January	51923	16254	13405	722	2127	0	0	4506
February	51610	16577	13171	759	2647	0	0	4231
March	53280	15434	12953	730	1751	0	0	5751
April	52154	16731	13689	762	2280	0	0	4398
May	51201	16523	13187	875	2461	0	0	3801
June	50810	16330	13324	764	2242	0	0	4009
July	50531	17273	14289	771	2213	0	0	3660
August	53392	16661	13509	878	2274	0	0	4983
September	53009	16222	13312	835	2075	0	0	4897
October	51496	16879	13312	778	2789	0	0	4330
November	50880	16169	12993	814	2362	0	0	4364
December	51506	17745	14162	909	2674	0	0	4552
<b>2005</b>								
January	50819	18170	13364	1023	3783	0	0	3409
February	50619	17206	13362	918	2926	0	0	5737
March	52005	17054	13207	796	3051	0	0	6034
April	52016	18034	14191	902	2941	0	0	5386
May	52483	18453	13086	944	4423	0	0	4937
June	54267	18081	13390	874	3817	0	0	6053
July	56132	19040	14331	808	3901	0	0	3643
August	56918	17644	13385	859	3400	0	0	4805
September	60220	17481	13490	936	3055	0	0	6454
October	61745	18255	13528	967	3760	0	0	7693
November	63294	17577	13034	917	3626	0	0	9332
December	75930	20439	14439	1374	4626	0	0	8921

\*/ The consolidation of the banks' giro-account with NBRM and the compulsory reserve account (February 11, 2002)



## MONETARY AUTHORITIES' BALANCE SHEET

### Liabilities

In millions of denars, end of period

Table 10	Deposits					Foreign liabilities	Government deposits				
	Total (10+11)	Demand deposits	Restricted deposits				Total (16+17+20+23+26+27+28)	Demand deposits	Sight deposits		
			Total (12+13)	In foreign currency	In denars				Total (18+19)	In foreign currency	In denars
	9	10	11	12	13	14	15	16	17	18	19
<b>1995</b>											
XII	1015	901	115	113	1	1891	2424	662	1	0	1
<b>1996</b>											
XII	534	533	1	0	1	2944	3830	975	4	2	2
<b>1997</b>											
XII	576	574	2	0	2	4882	5076	1557	56	56	0
<b>1998</b>											
XII	707	706	0	0	0	5308	6151	1409	76	76	0
<b>1999</b>											
XII	1066	1066	0	0	0	6137	9734	3126	174	174	0
<b>2000</b>											
XII	973	973	0	0	0	6311	16894	6199	326	326	0
<b>2001</b>											
XII	27	27	0	0	0	4897	25513	3794	248	248	0
<b>2002</b>											
XII	15	15	0	0	0	3949	17845	2987	0	0	0
<b>2003</b>											
XII	78	78	0	0	0	3353	12315	3829	0	0	0
<b>2004</b>											
I	46	46	0	0	0	3381	14054	4935	0	0	0
II	27	27	0	0	0	3212	13791	5186	0	0	0
III	44	44	0	0	0	3324	14760	6336	0	0	0
IV	33	33	0	0	0	3291	13385	5657	0	0	0
V	100	100	0	0	0	2952	13962	6317	0	0	0
VI	35	35	0	0	0	2893	13382	6170	0	0	0
VII	77	77	0	0	0	2912	12428	6410	0	0	0
VIII	79	79	0	0	0	3376	13747	7193	0	0	0
IX	103	103	0	0	0	3268	13918	7840	0	0	0
X	29	29	0	0	0	3162	12829	6974	0	0	0
XI	19	19	0	0	0	2980	13478	7095	0	0	0
XII	18	18	0	0	0	2862	12777	6439	0	0	0
<b>2005</b>											
I	82	82	0	0	0	2882	12172	6778	21	0	21
II	70	70	0	0	0	2875	11443	6270	0	0	0
III	121	121	0	0	0	2887	11419	6760	0	0	0
IV	49	49	0	0	0	2817	11146	6604	0	0	0
V	46	46	0	0	0	2704	11378	7062	0	0	0
VI	44	44	0	0	0	2691	11840	6763	0	0	0
VII	52	52	0	0	0	2682	15333	10784	0	0	0
VIII	84	84	0	0	0	2628	16374	11697	10	0	10
IX	91	91	0	0	0	3408	16076	11413	0	0	0
X	88	88	0	0	0	3310	15059	10701	0	0	0
XI	123	123	0	0	0	3282	15337	11118	0	0	0
XII	18	18	0	0	0	3222	24830	9280	0	0	0



# MONETARY AUTHORITIES' BALANCE SHEET

## Liabilities

In millions of denars, end of period

Table 10	Government deposits											
	Time deposits up to 1 year			Time deposits over 1 year			Government deposits	Fund for monetary policy support *	Deposits for external transactions			Other liabilities
	Total (21+22)	In foreign currency	In denars	Total (24+25)	In foreign currency	In denars			Total (29+30)	In foreign currency	In denars	
20	21	22	23	24	25	26	27	28	29	30	31	
<b>1995</b>												
XII	0	0	0	0	0	0	10	1411	340	340	0	5782
<b>1996</b>												
XII	0	0	0	0	0	0	239	2611	0	0	0	6016
<b>1997</b>												
XII	0	0	0	0	0	0	251	3213	0	0	0	9124
<b>1998</b>												
XII	0	0	0	0	0	0	253	4413	0	0	0	10262
<b>1999</b>												
XII	0	0	0	0	0	0	1021	5413	0	0	0	12209
<b>2000</b>												
XII	0	0	0	0	0	0	1809	8560	0	0	0	13738
<b>2001</b>												
XII	0	0	0	0	0	0	12911	8560	0	0	0	14334
<b>2002</b>												
XII	0	0	0	0	0	0	8278	6580	0	0	0	13658
<b>2003</b>												
XII	0	0	0	0	0	0	8486	0	0	0	0	14041
<b>2004</b>												
I	0	0	0	0	0	0	9119	0	0	0	0	13682
II	0	0	0	0	0	0	8605	0	0	0	0	13772
III	0	0	0	0	0	0	8424	0	0	0	0	13967
IV	0	0	0	0	0	0	7728	0	0	0	0	14316
V	0	0	0	0	0	0	7645	0	0	0	0	13863
VI	0	0	0	0	0	0	7212	0	0	0	0	14161
VII	0	0	0	0	0	0	6018	0	0	0	0	14181
VIII	0	0	0	0	0	0	6554	0	0	0	0	14546
IX	0	0	0	0	0	0	6078	0	0	0	0	14601
X	0	0	0	0	0	0	5855	0	0	0	0	14267
XI	0	0	0	0	0	0	6383	0	0	0	0	13870
XII	0	0	0	0	0	0	6338	0	0	0	0	13552
<b>2005</b>												
I	0	0	0	0	0	0	5373	0	0	0	0	14104
II	0	0	0	0	0	0	5173	0	0	0	0	13288
III	0	0	0	0	0	0	4659	0	0	0	0	14490
IV	0	0	0	0	0	0	4542	0	0	0	0	14584
V	0	0	0	0	0	0	4316	0	0	0	0	14965
VI	0	0	0	0	0	0	5077	0	0	0	0	15558
VII	0	0	0	0	0	0	4549	0	0	0	0	15382
VIII	0	0	0	0	0	0	4667	0	0	0	0	15383
IX	0	0	0	0	0	0	4663	0	0	0	0	16710
X	0	0	0	0	0	0	4358	0	0	0	0	17340
XI	0	0	0	0	0	0	4219	0	0	0	0	17643
XII	0	0	0	0	0	0	15550	0	0	0	0	18500

\*/ In June 2003, netting-out of the account of the Fund for Monetary Policy Support and the external account of the Government has been done and these two accounts were closed.



## RESERVE MONEY, THE NARROWEST DEFINITION (M0)

In millions of denars, end of period

Table 11	Total (2+3+4)	Currency in circulation	Cash in vault	Account of banks at NBRM *
	1	2	3	4
<b>1995</b>				
December	6261	5965	96	199
<b>1996</b>				
December	7116	6698	73	344
<b>1997</b>				
December	7556	7130	73	353
<b>1998</b>				
December	7658	7136	128	394
<b>1999</b>				
December	8515	8169	95	251
<b>2000</b>				
December	12089	9521	336	2232
<b>2001</b>				
December	16412	14134	1537	741
<b>2002</b>				
December	18175	14136	679	3360
<b>2003</b>				
December	18252	14177	833	3242
<b>2004</b>				
January	16254	13405	722	2127
February	16577	13171	759	2647
March	15434	12953	730	1751
April	16731	13689	762	2280
May	16523	13187	875	2461
June	16330	13324	764	2242
July	17273	14289	771	2213
August	16661	13509	878	2274
September	16222	13312	835	2075
October	16879	13312	778	2789
November	16169	12993	814	2362
December	17745	14162	909	2674
<b>2005</b>				
January	18170	13364	1023	3783
February	17206	13362	918	2926
March	17054	13207	796	3051
April	18034	14191	902	2941
May	18453	13086	944	4423
June	18081	13390	874	3817
July	19040	14331	808	3901
August	17644	13385	859	3400
September	17481	13490	936	3055
October	18255	13528	967	3760
November	17577	13034	917	3626
December	20439	14439	1374	4626

\*/ The consolidation of the banks' giro-account with NBRM and the compulsory reserve account (February 11, 2002)



## MONEY SUPPLY M1

In millions of denars, end of period

Table 12	Money supply M1			Demand deposits structure by sectors				
	Total (2+3)	Currency in circulation	Demand deposits (4+5+6+7+8)	Enterprises	Households	Other financial institutions	Public sector institutions - money holders	Other - non-profit non-financial organizations
	1	2	3	4	5	6	7	8
<b>1995</b>								
December	12521	5965	6556	3699	775	65	1202	815
<b>1996</b>								
December	12143	6698	5446	3231	825	54	701	636
<b>1997</b>								
December	13983	7130	6853	4623	784	120	656	671
<b>1998</b>								
December	15178	7136	8042	5109	1128	172	796	837
<b>1999</b>								
December	19694	8169	11525	7667	1499	104	1088	1167
<b>2000</b>								
December	22388	9521	12867	8802	1508	235	1047	1274
<b>2001</b>								
December	25324	14134	11190	7922	1891	180	374	822
<b>2002</b>								
December	26406	14136	12270	8121	2461	296	416	976
<b>2003</b>								
December	27273	14177	13096	8507	2712	423	526	928
<b>2004</b>								
January	25653	13405	12248	7784	2662	405	481	916
February	25463	13171	12292	7745	2802	334	450	961
March	25313	12953	12360	7814	2719	352	441	1034
April	26039	13689	12350	7654	3000	378	404	914
May	26144	13187	12957	8299	2844	420	460	934
June	26150	13324	12826	8210	2841	351	469	955
July	27290	14289	13001	8380	2867	388	444	922
August	26826	13509	13317	8753	2712	444	464	944
September	26327	13312	13015	8540	2628	407	463	977
October	25691	13312	12379	8075	2617	293	414	980
November	25929	12993	12936	8194	2885	313	539	1005
December	27595	14162	13433	8988	2710	379	409	947
<b>2005</b>								
January	26584	13364	13220	8814	2621	416	470	899
February	27006	13362	13644	9083	2816	351	443	951
March	26948	13207	13741	9214	2695	480	384	968
April	27111	14191	12920	8275	2963	300	467	915
May	26993	13086	13907	9168	2825	368	545	1001
June	27142	13390	13752	9183	2867	340	354	1008
July	28285	14331	13954	9419	2919	349	289	978
August	27425	13385	14040	9408	2715	407	451	1059
September	27906	13490	14416	9825	2683	396	465	1047
October	27939	13528	14411	9723	2669	443	533	1043
November	27933	13034	14899	10163	2710	443	529	1054
December	29663	14439	15224	10143	3172	422	478	1009



## MONEY SUPPLY M11

In millions of denars, end of period

Table 13	Money supply M11			Sight deposits by sectors in denar				
	Total (2+3)	M1	Sight deposits in denar (4+5+6+7+8)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations
	1	2	3	4	5	6	7	8
<b>1995</b>								
December	13092	12521	571	0	571	0	0	0
<b>1996</b>								
December	12925	12143	782	0	782	0	0	0
<b>1997</b>								
December	14840	13983	857	0	857	0	0	0
<b>1998</b>								
December	16023	15178	845	0	845	0	0	0
<b>1999</b>								
December	20863	19694	1169	197	972	0	0	0
<b>2000</b>								
December	24299	22388	1911	166	1745	0	0	0
<b>2001</b>								
December	27702	25324	2378	196	2182	0	0	0
<b>2002</b>								
December	30024	26406	3618	233	3385	0	0	0
<b>2003</b>								
December	32156	27273	4883	391	4492	0	0	0
<b>2004</b>								
January	30318	25653	4665	177	4488	0	0	0
February	30215	25463	4752	184	4568	0	0	0
March	29990	25313	4677	236	4441	0	0	0
April	31657	26039	5618	344	5274	0	0	0
May	31487	26144	5343	294	5049	0	0	0
June	31851	26150	5701	501	5200	0	0	0
July	32492	27290	5202	244	4958	0	0	0
August	31735	26826	4909	326	4583	0	0	0
September	31113	26327	4786	318	4468	0	0	0
October	30992	25691	5301	284	5017	0	0	0
November	31147	25929	5218	219	4999	0	0	0
December	32738	27595	5143	259	4884	0	0	0
<b>2005</b>								
January	31940	26584	5356	341	4994	21	0	0
February	32154	27006	5148	190	4958	0	0	0
March	32083	26948	5135	135	5000	0	0	0
April	32843	27111	5732	119	5613	0	0	0
May	32624	26993	5631	129	5502	0	0	0
June	32976	27142	5834	315	5519	0	0	0
July	33662	28285	5377	164	5213	0	0	0
August	32646	27425	5221	387	4834	0	0	0
September	32956	27906	5050	221	4829	0	0	0
October	33615	27939	5676	314	5362	0	0	0
November	33467	27933	5534	207	5327	0	0	0
December	35456	29663	5793	218	5575	0	0	0



# MONEY SUPPLY M2 (LIQUID ASSETS)

In millions of denars, end of period

Table 14	Quasi deposits										
	Money supply M2			Quasi deposits total (5+18)	Quasi deposits in denar						
	Total (2+3)	M11	Quasi deposits (4)		Total (6+12)	Deposits in denar					
				Total (7+8+9 +10+11)		Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations	
	1	2	3	4	5	6	7	8	9	10	11
<b>1995</b>											
December	18703	13092	5611	5611	2540	2060	1130	813	0	0	118
<b>1996</b>											
December	18490	12925	5577	5577	2859	2320	1284	900	0	0	135
<b>1997</b>											
December	22724	14840	7884	7884	3030	2639	1702	752	0	0	185
<b>1998</b>											
December	26003	16023	9980	9980	3838	3490	2621	679	0	0	190
<b>1999</b>											
December	33720	20863	12857	12857	5646	5267	4422	674	0	0	171
<b>2000</b>											
December	41957	24299	17658	17658	6856	6607	5647	768	0	0	192
<b>2001</b>											
December	69785	27702	42083	42083	6989	6870	5614	988	0	0	268
<b>2002</b>											
December	64222	30024	34198	34198	7401	7393	5030	2072	0	0	291
<b>2003</b>											
December	76028	32156	43872	43872	10685	10685	6729	3583	0	0	373
<b>2004</b>											
January	76521	30318	46203	46203	11361	11361	7252	3753	0	0	356
February	75670	30215	45455	45455	11418	11417	7223	3855	0	0	339
March	75141	29990	45151	45151	10496	10495	6145	4003	0	0	347
April	78083	31657	46426	46426	10751	10748	6272	4112	0	0	364
May	80303	31487	48816	48816	11752	11749	7129	4228	0	0	392
June	80906	31851	49055	49055	12253	12249	7010	4824	0	0	415
July	83279	32492	50787	50787	13214	13207	7866	4914	0	0	427
August	84779	31735	53044	53044	14601	14601	9129	5045	0	0	427
September	84781	31113	53668	53668	14670	14670	9136	5075	0	0	459
October	86099	30992	55107	55107	15121	15120	9626	5040	0	0	454
November	85968	31147	54821	54821	14702	14700	9188	5145	0	0	367
December	88886	32738	56148	56148	15340	15336	9718	5279	0	0	339
<b>2005</b>											
January	90063	31940	58123	58123	15633	15628	9564	5728	0	0	336
February	91613	32154	59459	59459	16800	16796	10266	6111	0	0	419
March	92779	32083	60696	60696	18201	18198	11444	6307	0	0	447
April	95813	32843	62970	62970	18785	18785	11776	6512	0	0	497
May	96768	32624	64144	64144	19962	19960	12842	6595	0	0	523
June	98939	32976	65963	65963	20501	20495	13150	6812	0	0	533
July	95406	33662	61744	61744	15559	15553	8154	6870	0	0	529
August	94564	32646	61918	61918	14655	14655	7279	6836	0	0	540
September	96780	32956	63824	63824	15682	15682	8278	6806	0	0	598
October	98068	33615	64453	64453	16664	16664	8885	7181	0	0	598
November	100096	33467	66629	66629	17708	17707	9648	7434	0	0	625
December	103134	35456	67678	67678	18571	18571	10050	7883	0	0	638





## MONEY SUPPLY M2 (LIQUID ASSETS)

In millions of denars, end of period

Table 14	Q u a s i d e p o s i t s					
	Deposits in denar					
	Short-term credits* in denar					
	Total (13+14+15 +16+17)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations
12	13	14	15	16	17	
<b>1995</b>						
XII	480	427	0	0	53	0
<b>1996</b>						
XII	539	459	0	0	80	0
<b>1997</b>						
XII	391	284	0	0	107	0
<b>1998</b>						
XII	348	282	0	0	66	0
<b>1999</b>						
XII	379	211	0	0	168	0
<b>2000</b>						
XII	249	130	0	0	119	0
<b>2001</b>						
XII	119	0	0	0	119	0
<b>2002</b>						
XII	8	0	0	0	8	0
<b>2003</b>						
XII	0	0	0	0	0	0
<b>2004</b>						
I	0	0	0	0	0	0
II	1	0	0	0	0	1
III	1	0	0	0	0	1
IV	3	0	0	0	2	1
V	3	0	0	0	2	1
VI	4	0	0	0	3	1
VII	7	0	0	0	6	1
VIII	0	0	0	0	0	0
IX	0	0	0	0	0	0
X	1	0	0	0	1	0
XI	2	0	0	0	2	0
XII	4	0	0	0	4	0
<b>2005</b>						
I	5	0	0	0	5	0
II	4	0	0	0	4	0
III	3	0	0	0	3	0
IV	0	0	0	0	0	0
V	2	0	0	0	2	0
VI	6	0	0	0	6	0
VII	6	0	0	0	6	0
VIII	0	0	0	0	0	0
IX	0	0	0	0	0	0
X	0	0	0	0	0	0
XI	1	0	0	0	1	0
XII	0	0	0	0	0	0

\*/ Special deposits



## MONEY SUPPLY M2 (LIQUID ASSETS)

In millions of denars, end of period

Table 14	Q u a s i d e p o s i t s							
	Foreign currency quasi deposits							
	Total (19+25)	Foreign currency deposits						Foreign short-term credits* to resident
		Total (20+21+22 +23+24)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations	
18	19	20	21	22	23	24	25	
<b>1995</b>								
XII	3070	3070	2166	839	64	0	1	0
<b>1996</b>								
XII	2718	2706	1506	1198	0	2	1	0
<b>1997</b>								
XII	4854	4854	2722	2131	0	0	1	0
<b>1998</b>								
XII	6142	6142	2858	3283	0	0	1	0
<b>1999</b>								
XII	7211	7211	3165	4045	0	1	0	0
<b>2000</b>								
XII	10802	10802	3929	6873	0	0	0	0
<b>2001</b>								
XII	35094	35094	2343	32750	0	0	0	0
<b>2002</b>								
XII	26797	26797	3167	23495	0	0	135	0
<b>2003</b>								
XII	33187	33187	6373	26673	0	0	141	0
<b>2004</b>								
I	34842	34842	7472	27172	0	0	198	0
II	34037	34037	6381	27480	0	0	176	0
III	34655	34655	6755	27742	0	0	158	0
IV	35675	35675	7219	28310	0	0	146	0
V	37064	37064	8574	28357	0	0	133	0
VI	36802	36802	7870	28790	0	0	142	0
VII	37573	37573	8244	29193	0	0	136	0
VIII	38443	38443	8715	29586	0	0	142	0
IX	38998	38998	8919	29940	0	0	139	0
X	39986	39986	9419	30411	0	0	156	0
XI	40119	40119	9131	30777	0	0	211	0
XII	40808	40808	9108	31419	0	0	281	0
<b>2005</b>								
I	42490	42490	9822	32403	0	0	265	0
II	42659	42659	9383	33013	0	0	263	0
III	42495	42495	8648	33580	0	0	267	0
IV	44185	44185	9782	34137	0	0	266	0
V	44182	44182	9240	34709	0	0	233	0
VI	45462	45462	9940	35259	0	0	263	0
VII	46185	46185	10496	35458	0	0	231	0
VIII	47263	47263	10970	36100	0	0	193	0
IX	48142	48142	11333	36598	0	0	211	0
X	47789	47789	11032	36587	0	0	170	0
XI	48921	48921	11618	37118	0	0	185	0
XII	49107	49107	10987	37857	0	0	263	0

\*/ Special deposits

# MONEY SUPPLY M3 (TOTAL LIQUID ASSETS)



In millions of denars, end of period

Table 15	Money supply M3			Restricted deposits in denar						Foreign currency restricted deposits				
	Total (2+3)	M2	Restricted deposits (4+10)	Total (5+6+7+8+9)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations	Total (11+12+13+14)	Enterprises	Households	Other financial institutions	Other - non-profit non-financial organizations
	1													
<b>1995</b>														
December	19896	18703	1193	128	87	0	1	40	0	1065	1065	0	0	0
<b>1996</b>														
December	19609	18490	1119	124	111	0	1	7	5	995	995	0	0	0
<b>1997</b>														
December	23759	22724	1035	175	129	0	2	27	17	860	860	0	0	0
<b>1998</b>														
December	27203	26003	1201	266	154	0	0	102	11	934	934	0	0	0
<b>1999</b>														
December	35065	33720	1344	185	26	0	0	158	1	1159	1159	0	0	0
<b>2000</b>														
December	43663	41957	1706	382	49	0	0	333	0	1324	1324	0	0	0
<b>2001</b>														
December	71617	69785	1832	233	107	0	0	124	2	1598	1598	0	0	0
<b>2002</b>														
December	64956	64222	734	127	78	0	0	42	7	607	607	0	0	0
<b>2003</b>														
December	76659	76028	631	168	90	0	0	64	14	463	463	0	0	0
<b>2004</b>														
January	77246	76521	725	148	77	0	0	64	7	577	577	0	0	0
February	76305	75670	635	148	76	0	0	65	7	487	487	0	0	0
March	75943	75141	802	149	80	0	0	62	7	653	653	0	0	0
April	78925	78083	842	158	88	0	0	63	7	684	684	0	0	0
May	81185	80303	882	156	87	0	0	62	7	726	726	0	0	0
June	81656	80906	750	145	91	0	0	48	6	605	605	0	0	0
July	83965	83279	686	145	88	0	0	51	6	541	541	0	0	0
August	85554	84779	775	156	98	0	0	51	7	619	619	0	0	0
September	85435	84781	654	156	98	0	0	51	7	498	498	0	0	0
October	86816	86099	717	150	92	0	0	51	7	567	567	0	0	0
November	86827	85968	859	213	104	0	0	103	6	646	646	0	0	0
December	89692	88886	806	245	111	0	0	128	6	561	561	0	0	0
<b>2005</b>														
January	90888	90063	825	237	106	0	0	125	6	588	588	0	0	0
February	92389	91613	776	267	141	0	0	119	7	509	509	0	0	0
March	93569	92779	790	291	164	0	0	120	7	499	499	0	0	0
April	96596	95813	783	289	163	0	0	120	6	494	494	0	0	0
May	97949	96768	1181	259	141	0	0	110	8	922	922	0	0	0
June	99966	98939	1027	285	167	0	0	110	8	742	742	0	0	0
July	96459	95406	1053	273	152	0	0	113	8	780	780	0	0	0
August	95606	94564	1042	273	150	0	0	115	8	769	769	0	0	0
September	97538	96780	758	281	158	0	0	115	8	477	477	0	0	0
October	99075	98068	1007	282	157	0	0	117	8	725	725	0	0	0
November	100886	100096	790	273	148	0	0	117	8	517	517	0	0	0
December	103912	103134	778	243	107	0	0	128	8	535	535	0	0	0



## MONEY SUPPLY M4 (TOTAL DEPOSIT POTENTIAL OF THE MONETARY SYSTEM)

In millions of denars, end of period

Table 16	Monet supply M4			D e n a r					
	Total (2+3)	M3	Non-monetary deposits over 1 year	Total (5+10)	D e p o s i t s				
					Total (6+7+8+9)	Enter- prises	Other - non-profit non-financial organizations	House- holds	Other financial institutions
1	2	3 (4+16)	4	5	6	7	8	9	
<b>1995</b>									
December	22567	19896	2672	2569	2167	33	13	2121	0
<b>1996</b>									
December	22440	19609	2831	2696	2296	31	12	2253	0
<b>1997</b>									
December	26706	23759	2946	2720	2346	319	2	2024	0
<b>1998</b>									
December	30273	27203	3069	2710	2317	315	1	1992	8
<b>1999</b>									
December	39228	35065	4163	3631	2949	761	2	2087	99
<b>2000</b>									
December	47763	43663	4100	3224	2424	359	0	2000	65
<b>2001</b>									
December	77237	71617	5620	3595	2208	83	0	2058	67
<b>2002</b>									
December	69683	64956	4727	3838	2884	628	5	2182	69
<b>2003</b>									
December	80813	76659	4154	3329	2424	231	40	2082	71
<b>2004</b>									
January	81427	77246	4181	3326	2460	273	40	2076	71
February	80548	76305	4243	3345	2472	282	39	2079	72
March	80207	75943	4264	3358	2470	284	39	2076	71
April	83105	78925	4180	3280	2402	274	39	2079	10
May	85390	81185	4205	3312	2422	288	38	2092	4
June	85436	81656	3780	2864	1982	277	36	1668	1
July	87784	83965	3819	2893	1992	280	39	1673	0
August	89383	85554	3829	2898	1996	286	38	1672	0
September	89387	85435	3952	2981	2085	376	34	1675	0
October	90816	86816	4000	3000	2102	390	33	1679	0
November	90871	86827	4044	3025	2114	402	32	1680	0
December	93947	89692	4255	3115	2198	449	31	1718	0
<b>2005</b>									
January	94855	90888	3967	2794	1889	449	30	1410	0
February	96211	92389	3822	2807	1648	408	29	1211	0
March	97423	93569	3854	2820	1638	397	28	1213	0
April	100417	96596	3821	2818	1662	413	33	1216	0
May	101808	97949	3859	2816	1693	410	63	1220	0
June	103841	99966	3875	2808	1681	396	62	1223	0
July	100407	96459	3948	2846	1726	434	61	1229	2
August	99436	95606	3830	2618	1834	531	60	1241	2
September	101651	97538	4113	2849	1746	471	28	1245	2
October	103000	99075	3925	2626	1859	570	27	1260	2
November	104939	100886	4053	2698	1905	597	25	1281	2
December	108174	103912	4262	2814	1980	635	24	1319	2



## MONEY SUPPLY M4 (TOTAL DEPOSIT POTENTIAL OF THE MONETARY SYSTEM)

In millions of denars, end of period

Table 16	In denar						In foreign currency						Other liabilities to residents
	Other long-term liabilities						Deposits						
	Total (11+12+13+14+15)	Enterprises	Other - non-prof. non-financ. organiz.	Households	Other financial institutions	Public sector institutions - money holders	Total (17+22)	Total (18+19+20+21)	Enterprises	Other - non-prof. non-financ. organiz.	Households	Other financial institutions	
10	11	12	13	14	15	16	17	18	19	20	21	22	
<b>1995</b>													
XII	401	4	0	0	1	396	103	103	48	0	55	0	0
<b>1996</b>													
XII	399	4	0	0	0	395	135	135	32	0	103	0	0
<b>1997</b>													
XII	374	104	0	0	0	270	226	226	19	0	208	0	0
<b>1998</b>													
XII	393	69	1	0	4	318	360	360	0	0	360	0	0
<b>1999</b>													
XII	682	65	0	0	279	339	532	532	0	0	532	0	0
<b>2000</b>													
XII	800	23	0	0	402	374	876	876	0	0	876	0	0
<b>2001</b>													
XII	1387	0	0	0	505	882	2025	2025	0	0	2025	0	0
<b>2002</b>													
XII	954	0	17	0	510	427	889	889	0	0	877	12	0
<b>2003</b>													
XII	905	0	18	0	572	315	825	825	0	0	815	10	0
<b>2004</b>													
I	866	0	18	0	536	312	855	855	0	0	845	10	0
II	873	0	18	0	540	315	898	898	0	0	888	10	0
III	888	0	18	0	534	336	906	906	0	0	903	3	0
IV	878	0	18	0	518	342	900	900	0	0	897	3	0
V	890	0	18	0	520	352	893	893	0	0	890	3	0
VI	882	0	18	0	511	353	916	916	0	0	913	3	0
VII	901	0	18	0	553	330	926	926	0	0	923	3	0
VIII	902	0	18	0	541	343	931	931	0	0	928	3	0
IX	896	0	18	0	528	350	971	971	0	0	968	3	0
X	898	0	18	0	528	352	1000	1000	0	0	997	3	0
XI	911	0	19	0	531	361	1019	1019	0	0	1016	3	0
XII	917	0	28	0	526	363	1140	1140	0	0	1137	3	0
<b>2005</b>													
I	905	0	28	0	515	362	1173	1173	0	0	1109	64	0
II	1159	0	28	0	515	616	1015	1015	0	0	951	64	0
III	1182	34	21	0	505	622	1034	1034	0	0	969	65	0
IV	1156	33	21	0	509	593	1003	1003	0	0	1003	0	0
V	1123	32	23	0	450	618	1043	1043	0	0	1043	0	0
VI	1127	32	23	0	440	632	1067	1067	0	0	1067	0	0
VII	1120	31	29	0	432	628	1102	1102	0	0	1102	0	0
VIII	784	30	29	0	425	300	1212	1212	0	0	1212	0	0
IX	1103	29	29	0	410	635	1264	1264	0	0	1264	0	0
X	767	28	29	0	416	294	1299	1299	0	0	1299	0	0
XI	793	28	29	0	422	314	1355	1355	0	0	1355	0	0
XII	834	27	38	0	413	356	1448	1448	0	0	1448	0	0



## FLOWS OF MONEY SUPPLY CREATION

In millions of denars, end of period

Table 17	Foreign assets (net)	Claims on Government (net)	Claims on Non-government sector	Other items (net)	Money supply (M1)	Non-monetary deposits in denar	Non-monetary foreign currency deposits
	1	2	3	4	5	6	7
<b>1995</b>							
December	15297	4018	18283	-15036	12521	5808	4233
<b>1996</b>							
December	12289	4204	24480	-18523	12143	6458	3848
<b>1997</b>							
December	16609	4017	26157	-20078	13983	6781	5941
<b>1998</b>							
December	18270	1972	31471	-21439	15178	7659	7436
<b>1999</b>							
December	32563	4519	31975	-29829	19694	10630	8903
<b>2000</b>							
December	54814	-8366	37947	-36632	22388	12374	13002
<b>2001</b>							
December	86498	-12215	37790	-34838	25324	13195	38717
<b>2002</b>							
December	62450	-3847	40128	-29048	26406	14984	28293
<b>2003</b>							
December	65792	-3324	45791	-27451	27273	19060	34475
<b>2004</b>							
January	66010	-5043	46144	-25689	25653	19495	36274
February	64832	-4504	46917	-26702	25463	19658	35422
March	65766	-5064	48144	-28644	25313	18675	36214
April	65383	-3828	49326	-27781	26039	19802	37259
May	66911	-4324	50073	-27275	26144	20558	38683
June	65579	-3837	51140	-27451	26150	20958	38323
July	66124	-3010	52224	-27559	27290	21449	39040
August	69242	-4320	52796	-28340	26826	22559	39993
September	68473	-4506	53948	-28533	26327	22588	40467
October	67972	-3589	54864	-28436	25691	23567	41553
November	67815	-4249	55925	-28625	25929	23153	41784
December	68865	-3284	57097	-28736	27595	23838	42509
<b>2005</b>							
January	69089	-3027	57832	-29065	26584	23994	44251
February	68359	-1618	59305	-29840	27006	25017	44183
March	68421	-1314	60320	-30009	26948	26442	44028
April	69502	-683	61760	-30167	27111	27619	45682
May	70771	-916	62213	-30265	26993	28663	46147
June	74372	-1901	63007	-31642	27142	29423	47271
July	73181	-5347	63948	-31380	28285	24050	48067
August	72711	-6482	64753	-31551	27425	22762	49244
September	75330	-6435	65825	-33074	27906	23857	49883
October	75820	-5515	66659	-33969	27939	25243	49813
November	78146	-5951	67723	-34984	27933	26208	50793
December	89738	-14799	68777	-35547	29663	27416	51090

## SURVEY OF DEPOSIT MONEY BANKS



In millions of denars, end of period

Table 18	TOTAL (2+5+20)	Foreign assets (net)			Domestic assets (net)								
		Total (3-4)	Foreign assets	Foreign liabilities	Total (6+17)	Total claims							
						Total (7+14)	Claims on Government (net)						
							Total (8-11)	Claims on Government			Liabilities to Government		
					Total (9+10)	In foreign currency		In denars		Total (12+13)	In foreign currency	In denars	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>1995</b>													
December	31555	6456	9670	3214	9431	22474	4191	4924	0	4924	733	0	733
<b>1996</b>													
December	30536	3781	9512	5743	11537	29823	5349	6291	0	6291	942	105	838
<b>1997</b>													
December	38118	5597	15892	10295	13522	26544	386	1768	0	1768	1382	11	1371
<b>1998</b>													
December	44871	4545	17507	12962	17895	30974	-497	1264	0	1264	1761	13	1748
<b>1999</b>													
December	59993	8564	24390	15825	21437	38121	6146	8546	7286	1260	2400	31	2369
<b>2000</b>													
December	74543	13110	28571	15460	24163	40605	2659	7159	6807	352	4500	26	4474
<b>2001</b>													
December	131492	36293	49801	13508	32118	42295	4505	7649	6819	830	3144	40	3104
<b>2002</b>													
December	111069	20599	33116	12517	34938	45851	5723	7970	7249	721	2247	7	2240
<b>2003</b>													
December	133118	23291	33081	9790	43269	50844	5053	6708	5891	817	1655	25	1630
<b>2004</b>													
January	135956	25090	34477	9387	42890	51221	5077	6823	5903	920	1746	17	1729
February	134698	23907	33006	9099	43441	52347	5430	7195	5912	1283	1765	6	1759
March	134425	23263	32481	9218	43952	53983	5839	7603	5788	1815	1764	5	1759
April	138772	23646	32248	8602	45743	55334	6008	7855	5792	2063	1847	4	1843
May	144204	25743	35022	9279	46358	56161	6088	7836	5810	2026	1748	14	1734
June	144154	24751	34160	9409	47326	57135	5995	7730	5711	2019	1735	23	1712
July	146832	25610	35172	9562	47804	58100	5876	7628	5730	1898	1752	9	1743
August	151586	26346	35777	9431	49445	58698	5902	7596	5767	1829	1694	13	1681
September	151944	25817	35387	9570	50155	59835	5887	7350	5648	1702	1463	12	1451
October	154947	26641	36713	10072	50831	60578	5714	7176	5647	1529	1462	15	1447
November	155714	26827	37117	10290	51028	61626	5701	7180	5657	1523	1479	18	1461
December	159479	27041	37105	10064	52716	63130	6033	7157	5509	1648	1124	27	1097
<b>2005</b>													
January	162691	27180	37308	10128	54209	63558	5726	7010	5515	1495	1284	14	1270
February	165505	25616	36604	10988	57159	65685	6380	7481	5531	1950	1101	7	1094
March	168034	25282	37303	12021	58751	67014	6694	7808	5455	2353	1114	8	1106
April	172355	25955	37856	11901	60223	69027	7267	8388	5471	2917	1121	6	1115
May	177352	26785	38457	11672	61891	69480	7267	8209	5476	2733	942	1	941
June	180812	28555	40499	11944	61850	69750	6743	7727	5339	2388	984	2	982
July	172046	25487	38484	12997	60535	70739	6791	7756	69	7687	965	1	964
August	171896	24168	38489	14321	61781	71450	6697	7592	67	7525	895	2	893
September	176148	24275	37738	13463	63803	72273	6448	7377	73	7304	929	1	928
October	178774	23085	36798	13713	66305	73009	6350	7177	72	7105	827	0	827
November	183572	23912	37839	13927	67878	73916	6193	7137	83	7054	944	1	943
December	187436	23456	37786	14330	70263	74863	6086	7195	80	7115	1109	1	1108



# SURVEY OF DEPOSIT MONEY BANKS

In millions of denars, end of period

	Domestic assets (net)						Total liabilities to non-bank and non-government sector								
	Total claims			Other items (net)			Total (21+22)	Demand deposits	Total deposits						
	Claims on non-government sector			Total (18-19)	Other claims	Other liabilities			Total (23+26)	Short-term			Long-term		
	Total (15+16)	In foreign currency	In denars				Total (24+25)	In foreign currency		In denars	Total (27+28)	In foreign currency	In denars		
				Total	In foreign currency	In denars			Total					In foreign currency	In denars
	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
<b>1995</b>															
XII	18283	1659	16624	-13042	52942	65984	15668	5742	9926	6176	3065	3111	3750	1055	2695
<b>1996</b>															
XII	24475	3632	20843	-18287	49417	67703	15218	4913	10305	6356	2717	3639	3949	1130	2819
<b>1997</b>															
XII	26157	6456	19701	-13022	56866	69888	18999	6280	12720	8740	4854	3886	3980	1087	2893
<b>1998</b>															
XII	31471	6969	24501	-13079	38578	51657	22430	7336	15095	10825	6142	4683	4270	1294	2976
<b>1999</b>															
XII	31975	8140	23834	-16684	47216	63900	29992	10459	19533	14026	7211	6815	5507	1691	3816
<b>2000</b>															
XII	37947	7209	30737	-16442	57659	74101	37269	11894	25375	19569	10802	8767	5806	2200	3606
<b>2001</b>															
XII	37790	7006	30783	-10177	38544	48722	63082	11170	51912	44461	35094	9367	7451	3624	3828
<b>2002</b>															
XII	40128	6869	33259	-10913	40493	51406	55532	12255	43277	37816	26797	11019	5461	1496	3965
<b>2003</b>															
XII	45791	7247	38544	-7575	46137	53712	66558	13018	53540	48755	33187	15568	4785	1288	3497
<b>2004</b>															
I	46144	7221	38923	-8331	46433	54764	67976	12202	55774	50868	34842	16026	4906	1432	3474
II	46917	7492	39425	-8906	45275	54181	67350	12265	55085	50207	34037	16170	4878	1385	3493
III	48144	7876	40268	-10031	45636	55667	67210	12316	54894	49828	34655	15173	5066	1559	3507
IV	49326	7572	41754	-9591	45258	54849	69383	12317	57066	52044	35675	16369	5022	1584	3438
V	50073	7752	42321	-9803	44957	54760	72103	12857	59246	54159	37064	17095	5087	1619	3468
VI	51140	8058	43082	-9809	45675	55484	72077	12791	59286	54756	36802	17954	4530	1521	3009
VII	52224	8494	43730	-10296	45560	55856	73418	12924	60494	55989	37573	18416	4505	1467	3038
VIII	52796	8516	44280	-9253	48074	57327	75795	13238	62557	57953	38443	19510	4604	1550	3054
IX	53948	8914	45034	-9680	47859	57539	75972	12912	63060	58454	38998	19456	4606	1469	3137
X	54864	9179	45685	-9747	48704	58451	77475	12350	65125	60408	39986	20422	4717	1567	3150
XI	55925	9927	45998	-10598	48792	59390	77859	12917	64942	60039	40119	19920	4903	1665	3238
XII	57097	11347	45750	-10414	48775	59189	79722	13370	66352	61291	40808	20483	5061	1701	3360
<b>2005</b>															
I	57832	11808	46024	-9349	51271	60620	81302	13052	68250	63458	42490	20968	4792	1761	3031
II	59305	12234	47071	-8526	52988	61514	82730	13515	69215	64607	42659	21948	4608	1524	3084
III	60320	12910	47410	-8263	52498	60761	84001	13527	70474	65831	42495	23336	4643	1533	3110
IV	61760	13482	48278	-8804	52674	61478	86177	12871	73306	68702	44185	24517	4604	1497	3107
V	62213	14050	48163	-7589	52519	60108	88676	13861	74815	69775	44182	25593	5040	1965	3075
VI	63007	14440	48567	-7900	54044	61944	90407	13708	76699	71797	45462	26335	4902	1809	3093
VII	63948	15063	48885	-10204	52499	62703	86024	13902	72122	67121	46185	20936	5001	1882	3119
VIII	64753	15537	49216	-9669	53191	62860	85947	13936	72011	67139	47263	19876	4872	1981	2891
IX	65825	16052	49773	-8470	55599	64069	88070	14325	73745	68874	48142	20732	4871	1741	3130
X	66659	16226	50433	-6704	57771	64475	89384	14323	75061	70129	47789	22340	4932	2024	2908
XI	67723	16639	51084	-6038	59299	65337	91782	14776	77006	72163	48921	23242	4843	1872	2971
XII	68777	17105	51672	-4600	61155	65755	93717	15206	78511	73471	49107	24364	5040	1983	3057



## SURVEY OF NBRM



In millions of denars, end of period

Table 19	In millions of denars, end of period								
	TOTAL (2+5+22 +26+30)	Foreign assets (net)			Total (6+18)	Domestic assets (net)			
		Total (3-4)	Foreign assets	Foreign liabilities		Total (7+10)	Domestic credit		
							Credit to Government (net)		
Total (8-9)	Claims on Government *	Liabilities to Government *							
	1	2	3	4	5	6	7	8	9
<b>1995</b>									
December	17602	8841	10732	1891	130	4358	312	2396	2083
<b>1996</b>									
December	16557	8508	11452	2944	-161	4081	-1280	2550	3830
<b>1997</b>									
December	19823	11012	15894	4882	-1104	6352	3631	8707	5076
<b>1998</b>									
December	20848	13725	19032	5308	-3329	5081	2524	8676	6151
<b>1999</b>									
December	26306	23999	30136	6137	-10981	-634	-1618	8117	9735
<b>2000</b>									
December	39742	41704	48015	6311	-21901	-10563	-11025	5869	16894
<b>2001</b>									
December	43388	50205	55103	4897	-28807	-16485	-16718	8794	25513
<b>2002</b>									
December	42252	41851	45923	4072	-20787	-9356	-9570	8275	17845
<b>2003</b>									
December	45506	42501	45854	3353	-19704	-8355	-8437	3878	12315
<b>2004</b>									
January	41700	40920	44301	3381	-20026	-10099	-10179	3875	14054
February	41758	40925	44137	3212	-20002	-9914	-9992	3799	13791
March	42545	42503	45827	3324	-21187	-10883	-10961	3799	14760
April	42411	41737	45028	3291	-20488	-9816	-9893	3492	13385
May	40936	41168	44120	2952	-20656	-10394	-10470	3492	13962
June	40836	40828	43721	2893	-20366	-9818	-9890	3492	13382
July	42108	40514	43426	2912	-19416	-8863	-8936	3492	12428
August	43533	42896	46272	3376	-21086	-10183	-10255	3492	13747
September	42532	42656	45924	3268	-21346	-10353	-10426	3492	13918
October	42562	41331	44493	3162	-20007	-9266	-9337	3492	12829
November	41189	40988	43968	2980	-20351	-9923	-9986	3492	13478
December	44766	41824	44686	2862	-19373	-9249	-9310	3467	12777
<b>2005</b>									
January	44282	41909	44791	2882	-19288	-8644	-8705	3467	12172
February	47114	42743	45618	2875	-18642	-7922	-7976	3467	11443
March	46504	43139	46026	2887	-19844	-7901	-7952	3467	11419
April	47050	43547	46364	2817	-19966	-7936	-7986	3160	11146
May	46957	44075	46779	2704	-20554	-8168	-8218	3160	11378
June	48433	45817	48508	2691	-21562	-8632	-8680	3160	11840
July	45558	47694	50376	2682	-24871	-12127	-12173	3160	15333
August	45151	48543	51171	2628	-25925	-13167	-13214	3160	16374
September	48139	51055	54463	3408	-26942	-12870	-12916	3160	16076
October	52158	52735	56045	3310	-26613	-11854	-11899	3160	15059
November	54150	54234	57516	3282	-27116	-12131	-12177	3160	15337
December	58846	66282	69504	3222	-36814	-19839	-20919	3911	24830

\*/ In June 2003, netting-out of the account of the Fund for Monetary Policy Support and the external account of the Government has been done and these two accounts were closed.



# SURVEY OF NBRM

In millions of denars, end of period

Table 19

## Domestic assets (net)

	Domestic credit								Other items (net)			
	Deposit money banks'claims								Total (19-20-21)	Other assets	Capital accounts	Other liabilities
	Total (11+12)	In foreign currency	In denars									
10	11	Total (13+14+15 +16+17)	Credits 13	Deposits sold on auction 14	Repurchase Agreement 15	Other claims - advances 16	Overdue claims 17	18	19	20	21	
<b>1995</b>												
XII	4046	0	4046	364	3527	0	150	4	-4227	1555	5058	724
<b>1996</b>												
XII	5361	0	5361	389	4349	500	93	30	-4242	1774	5771	245
<b>1997</b>												
XII	2721	0	2721	501	1993	0	197	29	-7456	1668	8362	762
<b>1998</b>												
XII	2557	0	2557	440	1892	0	196	29	-8411	1851	8132	2130
<b>1999</b>												
XII	984	0	984	63	534	0	178	209	-10346	1862	9547	2662
<b>2000</b>												
XII	462	0	462	63	0	0	173	226	-11338	2400	11077	2661
<b>2001</b>												
XII	234	0	234	63	0	0	9	162	-12322	2012	12350	1984
<b>2002</b>												
XII	214	0	214	63	0	0	20	131	-11431	2227	9984	3674
<b>2003</b>												
XII	82	0	82	54	0	0	18	10	-11349	2692	7729	6312
<b>2004</b>												
I	80	0	80	54	0	0	16	10	-9927	3755	7887	5795
II	78	0	78	54	0	0	14	10	-10088	3684	7734	6038
III	78	0	78	54	0	0	14	10	-10304	3663	8121	5846
IV	77	0	77	54	0	0	13	10	-10672	3644	8379	5937
V	76	0	76	54	0	0	12	10	-10262	3601	7931	5932
VI	72	0	72	49	0	0	13	10	-10548	3613	8023	6138
VII	73	0	73	49	0	0	14	10	-10553	3628	8123	6058
VIII	72	0	72	49	0	0	13	10	-10903	3643	8426	6120
IX	73	0	73	49	0	0	14	10	-10993	3608	8279	6322
X	71	0	71	49	0	0	12	10	-10741	3526	7970	6297
XI	63	0	63	40	0	0	13	10	-10428	3442	7735	6135
XII	61	0	61	37	0	0	14	10	-10124	3428	7154	6398
<b>2005</b>												
I	61	0	61	37	0	0	14	10	-10644	3460	7610	6494
II	54	0	54	37	0	0	7	10	-10720	2568	7444	5844
III	51	0	51	37	0	0	4	10	-11943	2547	7619	6871
IV	50	0	50	37	0	0	3	10	-12030	2554	7584	7000
V	50	0	50	37	0	0	3	10	-12386	2579	8031	6934
VI	48	0	48	35	0	0	3	10	-12930	2628	8634	6924
VII	46	0	46	34	0	0	2	10	-12744	2638	8398	6984
VIII	47	0	47	34	0	0	3	10	-12758	2625	8453	6930
IX	46	0	46	34	0	0	2	10	-14072	2638	9512	7198
X	45	0	45	34	0	0	1	10	-14759	2581	9432	7908
XI	46	0	46	34	0	0	2	10	-14985	2658	10134	7509
XII	1080	0	1080	31	0	0	4	1045	-16975	1525	11024	7476



## SURVEY OF NBRM

In millions of denars, end of period

Table 19	Reserve money				DMB's deposits with NBRM				Non-bank and non-government organizations' deposits				
	Total (23+24 +25)	Currency in circu- lation	Cash in vault	Account of banks at NBRM*	Total (27+28 +29)	Compul- sory reserves (net) *	Deposits pur- chased on auc- tion from banks	NBRM bills sold on auction	Total (31+32)	Demand deposits	Restricted deposits		
											Total (33+34)	In foreign currency	In denars
	22	23	24	25	26	27	28	29	30	31	32	33	34
<b>1995</b>													
XII	6261	5965	96	199	1355	365	480	510	1015	901	115	113	1
<b>1996</b>													
XII	7116	6698	73	344	560	523	1	37	534	533	1	0	1
<b>1997</b>													
XII	7556	7130	73	353	1777	1039	0	738	583	574	9	0	2
<b>1998</b>													
XII	7658	7136	128	394	2031	1122	0	909	763	706	57	0	0
<b>1999</b>													
XII	8515	8169	95	251	3436	1389	0	2047	1337	1066	271	0	0
<b>2000</b>													
XII	12089	9521	336	2232	6741	1918	0	4822	1109	973	136	0	0
<b>2001</b>													
XII	16412	14134	1537	741	4964	1806	0	3157	614	27	587	0	0
<b>2002</b>													
XII	18175	14136	679	3360	2998	0	0	2998	15	15	0	0	0
<b>2003</b>													
XII	18252	14177	833	3242	4379	0	0	4379	78	78	0	0	0
<b>2004</b>													
I	16254	13405	722	2127	4506	0	0	4506	46	46	0	0	0
II	16577	13171	759	2647	4231	0	0	4231	27	27	0	0	0
III	15434	12953	730	1751	5751	0	0	5751	44	44	0	0	0
IV	16731	13689	762	2280	4398	0	0	4398	33	33	0	0	0
V	16523	13187	875	2461	3801	0	0	3801	100	100	0	0	0
VI	16330	13324	764	2242	4009	0	0	4009	35	35	0	0	0
VII	17273	14289	771	2213	3660	0	0	3660	77	77	0	0	0
VIII	16661	13509	878	2274	4983	0	0	4983	79	79	0	0	0
IX	16222	13312	835	2075	4897	0	0	4897	103	103	0	0	0
X	16879	13312	778	2789	4330	0	0	4330	29	29	0	0	0
XI	16169	12993	814	2362	4364	0	0	4364	19	19	0	0	0
XII	17745	14162	909	2674	4552	0	0	4552	18	18	0	0	0
<b>2005</b>													
I	18170	13364	1023	3783	3409	0	0	3409	82	82	0	0	0
II	17206	13362	918	2926	5737	0	0	5737	70	70	0	0	0
III	17054	13207	796	3051	6034	0	0	6034	121	121	0	0	0
IV	18034	14191	902	2941	5386	0	0	5386	49	49	0	0	0
V	18453	13086	944	4423	4937	0	0	4937	46	46	0	0	0
VI	18081	13390	874	3817	6053	0	0	6053	44	44	0	0	0
VII	19040	14331	808	3901	3643	0	0	3643	52	52	0	0	0
VIII	17644	13385	859	3400	4805	0	0	4805	84	84	0	0	0
IX	17481	13490	936	3055	6454	0	0	6454	91	91	0	0	0
X	18255	13528	967	3760	7693	0	0	7693	88	88	0	0	0
XI	17577	13034	917	3626	9332	0	0	9332	123	123	0	0	0
XII	20439	14439	1374	4626	8921	0	0	8921	18	18	0	0	0

\*/ The consolidation of the banks' giro-account with NBRM and the compulsory reserve account (February 11, 2002)



# MONETARY SURVEY

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In millions of denars, end of period

Table 20	Foreign assets (net)				Domestic assets (net)								
	TOTAL (2+5+20)	Total (3-4)	Foreign assets	Foreign Liabilities	Total (6+17)	Total (7+14)	Total placements						
							Claims on Government (net)						
							Claims on Government			Liabilities to Government			
Total (8-11)	Total (9+10)	In foreign currency	In denars	Total (12+13)	In foreign currency	In denars							
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>1995</b>													
December	44820	15297	20402	5105	6960	22301	4018	7320	1300	6020	3301	399	2902
<b>1996</b>													
December	45253	12289	20964	8687	10526	28683	4204	8841	1457	7384	4638	184	4453
<b>1997</b>													
December	53749	16609	31786	15177	10435	30175	4017	10475	3624	6852	6458	206	6252
<b>1998</b>													
December	60943	18270	36540	18270	12400	33442	1972	9940	3913	6027	7968	392	7577
<b>1999</b>													
December	79120	32563	54525	21962	7330	36494	4519	16662	10953	5709	12144	1221	10922
<b>2000</b>													
December	97798	54814	76586	21771	-4779	29581	-8366	13028	8848	4180	21394	2159	19234
<b>2001</b>													
December	156753	86498	104904	18405	-6981	25575	-12215	16443	11791	4652	28658	13200	15458
<b>2002</b>													
December	140979	62450	79039	16589	8846	36281	-3847	16245	12017	4228	20092	8252	11840
<b>2003</b>													
December	163752	65792	78935	13143	17152	42467	-3324	10613	6604	4009	13937	8478	5459
<b>2004</b>													
January	164889	66010	78778	12768	17457	41101	-5043	10724	6616	4108	15767	9103	6664
February	163186	64832	77143	12311	17811	42413	-4504	11019	6548	4471	15523	8578	6945
March	162514	65766	78308	12542	16546	43080	-5064	11427	6424	5003	16491	8396	8095
April	168363	65383	77276	11893	19880	45498	-3828	11371	6427	4944	15199	7699	7500
May	173062	66911	79142	12231	20766	45749	-4324	11353	6446	4907	15677	7626	8051
June	173070	65579	77881	12302	22060	47303	-3837	11247	6347	4900	15084	7202	7882
July	177793	66124	78598	12474	23890	49214	-3010	11137	6358	4779	14147	5994	8153
August	181101	69242	82049	12807	22481	48476	-4320	11088	6378	4710	15408	6534	8874
September	181100	68473	81311	12838	23245	49442	-4506	10842	6259	4583	15348	6057	9291
October	183922	67972	81206	13234	25139	51275	-3589	10669	6259	4410	14258	5837	8421
November	184095	67815	81085	13270	25414	51676	-4249	10675	6271	4404	14924	6368	8556
December	190381	68865	81791	12926	27574	53813	-3284	10629	6100	4529	13913	6332	7581
<b>2005</b>													
January	192214	69089	82099	13010	28296	54805	-3027	10482	6106	4376	13509	5354	8155
February	194911	68359	82222	13863	30346	57687	-1618	10952	6121	4831	12570	5147	7423
March	197152	68421	83329	14908	31313	59006	-1314	11279	6045	5234	12593	4634	7959
April	203431	69502	84220	14718	33517	61077	-683	11551	6060	5491	12234	4515	7719
May	206135	70771	85147	14376	33561	61297	-916	11371	6064	5307	12287	4284	8003
June	210118	74372	89007	14635	31910	61106	-1901	10890	5928	4962	12791	5046	7745
July	203114	73181	88860	15679	29531	58601	-5347	10918	657	10261	16265	4517	11748
August	201130	72711	89660	16949	28988	58271	-6482	10754	655	10099	17236	4636	12600
September	205702	75330	92201	16871	28726	59390	-6435	10537	659	9878	16972	4631	12341
October	208444	75820	92843	17023	29629	61144	-5515	10338	659	9679	15853	4325	11528
November	212308	78146	95355	17209	29228	61772	-5951	10297	669	9628	16248	4187	12061
December	219308	89738	107290	17552	21401	53978	-14799	11107	702	10405	25906	15518	10388



## MONETARY SURVEY

In millions of denars, end of period

	Domestic assets (net)					
	Total placements			Other items (net)		
	Claims on non-government and non-banking sectors			Total (18-19)	Other claims	Other liabilities
	Total (15+16)	In foreign currency	In denars			
14	15	16	17	18	19	
<b>1995</b>						
XII	18283	1659	16624	-15341	57876	73217
<b>1996</b>						
XII	24480	3632	20848	-18157	56415	74572
<b>1997</b>						
XII	26157	6456	19701	-19739	61255	80995
<b>1998</b>						
XII	31471	6969	24501	-21042	42987	64029
<b>1999</b>						
XII	31975	8140	23834	-29164	50062	79226
<b>2000</b>						
XII	37947	7209	30737	-34360	60521	94881
<b>2001</b>						
XII	37790	7006	30783	-32556	40790	73346
<b>2002</b>						
XII	40128	6869	33259	-27435	42934	70369
<b>2003</b>						
XII	45791	7247	38544	-25315	48824	74139
<b>2004</b>						
I	46144	7221	38923	-23644	50181	73825
II	46917	7492	39425	-24602	48950	73552
III	48144	7876	40268	-26534	49290	75824
IV	49326	7572	41754	-25618	48892	74510
V	50073	7752	42321	-24983	48547	73530
VI	51140	8058	43082	-25243	49273	74516
VII	52224	8494	43730	-25324	49174	74498
VIII	52796	8516	44280	-25995	51702	77697
IX	53948	8914	45034	-26197	51453	77650
X	54864	9179	45685	-26136	52214	78350
XI	55925	9927	45998	-26262	52210	78472
XII	57097	11347	45750	-26239	52177	78416
<b>2005</b>						
I	57832	11808	46024	-26509	54705	81214
II	59305	12234	47071	-27341	55523	82864
III	60320	12910	47410	-27693	55009	82702
IV	61760	13482	48278	-27560	55191	82751
V	62213	14050	48163	-27736	55061	82797
VI	63007	14440	48567	-29196	56643	85839
VII	63948	15063	48885	-29070	55096	84166
VIII	64753	15537	49216	-29283	55776	85059
IX	65825	16052	49773	-30664	58196	88860
X	66659	16226	50433	-31515	60310	91825
XI	67723	16639	51084	-32544	61916	94460
XII	68777	17105	51672	-32577	63673	96250



# MONETARY SURVEY

In millions of denars, end of period

	<b>Table 20 Total deposit and credit liabilities to non-bank and non-government sector</b>										
	Money supply (M1)				Total deposits						
	Total (21+24)	Total (22+23)	Currency in circulation	Demand deposits	Total (25+28)	Short-term			Long-term		
						Total (26+27)	In foreign currency	In denars	Total (29+30)	In foreign currency	In denars
20	21	22	23	24	25	26	27	28	29	30	
<b>1995</b>											
XII	22563	12522	5965	6556	10041	6176	3065	3111	3865	1168	2697
<b>1996</b>											
XII	22437	12142	6698	5445	10295	6345	2706	3639	3950	1130	2820
<b>1997</b>											
XII	26705	13983	7130	6853	12722	8740	4854	3886	3982	1087	2895
<b>1998</b>											
XII	30273	15178	7136	8042	15095	10825	6142	4683	4270	1294	2976
<b>1999</b>											
XII	39227	19694	8169	11525	19533	14026	7211	6815	5507	1691	3816
<b>2000</b>											
XII	47763	22388	9521	12867	25375	19569	10802	8767	5806	2200	3606
<b>2001</b>											
XII	77236	25323	14134	11189	51913	44461	35094	9367	7452	3624	3828
<b>2002</b>											
XII	69683	26406	14136	12270	43277	37816	26797	11019	5461	1496	3965
<b>2003</b>											
XII	80808	27273	14177	13096	53535	48750	33187	15563	4785	1288	3497
<b>2004</b>											
I	81422	25653	13405	12248	55769	50863	34842	16021	4906	1432	3474
II	80543	25463	13171	12292	55080	50202	34037	16165	4878	1385	3493
III	80202	25313	12953	12360	54889	49823	34655	15168	5066	1559	3507
IV	83100	26039	13689	12350	57061	52039	35675	16364	5022	1584	3438
V	85385	26144	13187	12957	59241	54154	37064	17090	5087	1619	3468
VI	85431	26150	13324	12826	59281	54751	36802	17949	4530	1521	3009
VII	87779	27290	14289	13001	60489	55984	37573	18411	4505	1467	3038
VIII	89378	26826	13509	13317	62552	57948	38443	19505	4604	1550	3054
IX	89382	26327	13312	13015	63055	58449	38998	19451	4606	1469	3137
X	90811	25691	13312	12379	65120	60403	39986	20417	4717	1567	3150
XI	90866	25929	12993	12936	64937	60034	40119	19915	4903	1665	3238
XII	93942	27595	14162	13433	66347	61286	40808	20478	5061	1701	3360
<b>2005</b>											
I	94829	26584	13364	13220	68245	63453	42490	20963	4792	1761	3031
II	96206	27006	13362	13644	69200	64602	42659	21943	4598	1524	3074
III	97418	26948	13207	13741	70470	65826	42495	23331	4644	1533	3111
IV	100412	27111	14191	12920	73301	68697	44185	24512	4604	1497	3107
V	101803	26993	13086	13907	74810	69770	44182	25588	5040	1965	3075
VI	103836	27142	13390	13752	76694	71792	45462	26330	4902	1809	3093
VII	100402	28285	14331	13954	72117	67116	46185	20931	5001	1882	3119
VIII	99431	27425	13385	14040	72006	67134	47263	19871	4872	1981	2891
IX	101646	27906	13490	14416	73740	68869	48142	20727	4871	1741	3130
X	102995	27939	13528	14411	75056	70124	47789	22335	4932	2024	2908
XI	104934	27933	13034	14899	77001	72158	48921	23237	4843	1872	2971
XII	108169	29663	14439	15224	78506	73466	49107	24359	5040	1983	3057



## DEPOSIT MONEY BANKS' TOTAL PLACEMENTS

In millions of denars, end of period

Table 21	DMB's total placements (2+9+16+23)	Credits							Securities			
		Total (3+6)	Short-term		Long-term			Total (10+13)	Short-term			
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency		In denars	Total (11+12)	In foreign currency	In denars
1	2	3	4	5	6	7	8	9	10	11	12	
<b>1995</b>												
December	18283	13402	9381	705	8675	4021	449	3572	108	4	0	4
<b>1996</b>												
December	24475	14800	10720	2302	8418	4080	956	3124	4504	33	0	33
<b>1997</b>												
December	26157	18466	12628	3294	9334	5839	2210	3628	427	40	2	38
<b>1998</b>												
December	31471	26925	15179	1899	13280	11745	4368	7377	431	51	0	51
<b>1999</b>												
December	31975	22978	12383	2091	10292	10595	3582	7013	697	59	0	59
<b>2000</b>												
December	37947	25602	13592	1381	12210	12010	3596	8413	1207	124	0	124
<b>2001</b>												
December	37790	25806	15967	2604	13364	9838	2955	6884	753	58	0	58
<b>2002</b>												
December	40129	28634	15741	1597	14144	12893	3385	9508	782	64	0	64
<b>2003</b>												
December	45792	34010	16377	1725	14652	17633	4016	13617	688	92	0	92
<b>2004</b>												
January	46146	34199	16371	1692	14679	17828	3943	13885	694	97	0	97
February	46919	34830	16629	1727	14902	18201	4128	14073	702	95	0	95
March	48145	36050	16980	1642	15338	19070	4530	14540	700	93	0	93
April	49327	37115	17465	1597	15868	19650	4493	15157	693	86	0	86
May	50074	38064	17754	1676	16078	20310	4627	15683	693	86	0	86
June	51142	39127	17685	1780	15905	21442	4823	16619	740	84	0	84
July	52224	40297	17855	1931	15924	22442	5110	17332	737	81	0	81
August	52796	41128	18147	1868	16279	22981	5333	17648	734	78	0	78
September	53948	42170	18579	2233	16346	23591	5359	18232	727	75	0	75
October	54864	43186	18761	2338	16423	24425	5531	18894	727	75	0	75
November	55925	44230	18983	2620	16363	25247	6052	19195	722	70	0	70
December	57097	45701	18890	2759	16131	26811	6987	19824	588	69	0	69
<b>2005</b>												
January	57832	46436	19305	3373	15932	27131	7140	19991	582	64	0	64
February	59305	47723	20086	3557	16529	27637	7332	20305	581	63	0	63
March	60320	48603	19814	3598	16216	28789	7937	20852	590	59	0	59
April	61760	50188	20128	3753	16375	30060	8395	21665	585	63	0	63
May	62213	51170	19970	3813	16157	31200	8994	22206	609	64	0	64
June	63007	52031	19607	3663	15944	32424	9347	23077	560	62	0	62
July	63948	53080	19281	3502	15779	33799	10197	23602	565	67	0	67
August	64753	53475	18979	3140	15839	34496	10967	23529	563	65	0	65
September	65825	54405	19028	3052	15976	35377	11430	23947	561	63	0	63
October	66659	55168	19321	2945	16376	35847	11647	24200	562	66	0	66
November	67723	56481	19348	2934	16414	37133	12326	24807	551	64	0	64
December	68777	56659	19246	2737	16509	37413	12612	24801	512	63	0	63



## DEPOSIT MONEY BANKS' TOTAL PLACEMENTS

In millions of denars, end of period

Table 21	Securities			Other placements						Overdue claims			
	Long-term			Total (17+20)	Short-term			Long-term			Total (24+25)	In foreign currency	In denars
	Total (14+15)	In foreign currency	In denars		Total (18+19)	In foreign currency	In denars	Total (21+22)	In foreign currency	In denars			
13	14	15	16	17	18	19	20	21	22	23	24	25	
<b>1995</b>													
XII	104	0	104	192	192	65	127	0	0	0	4581	439	4142
<b>1996</b>													
XII	4471	0	4471	136	136	20	116	0	0	0	5034	354	4680
<b>1997</b>													
XII	387	0	387	723	723	318	404	0	0	0	6542	632	5910
<b>1998</b>													
XII	380	0	380	775	775	358	417	0	0	0	3340	343	2997
<b>1999</b>													
XII	638	0	638	1209	1209	874	335	0	0	0	7091	1594	5498
<b>2000</b>													
XII	1083	0	1083	778	778	409	369	0	0	0	10360	1822	8537
<b>2001</b>													
XII	695	0	695	532	532	52	481	0	0	0	10698	1396	9302
<b>2002</b>													
XII	718	0	718	331	331	52	279	0	0	0	10382	1835	8547
<b>2003</b>													
XII	596	0	596	93	93	4	89	0	0	0	11001	1502	9499
<b>2004</b>													
I	597	0	597	91	91	3	88	0	0	0	11162	1583	9579
II	607	0	607	107	107	5	102	0	0	0	11280	1632	9648
III	607	0	607	105	105	1	104	0	0	0	11290	1703	9587
IV	607	0	607	120	120	1	119	0	0	0	11399	1481	9918
V	607	0	607	110	110	8	102	0	0	0	11207	1441	9766
VI	656	0	656	105	105	24	81	0	0	0	11170	1431	9739
VII	656	0	656	190	190	44	146	0	0	0	11000	1409	9591
VIII	656	0	656	169	169	31	138	0	0	0	10765	1284	9481
IX	652	0	652	117	117	58	59	0	0	0	10934	1264	9670
X	652	0	652	87	87	35	52	0	0	0	10864	1275	9589
XI	652	0	652	90	90	35	55	0	0	0	10883	1220	9663
XII	519	0	519	48	48	1	47	0	0	0	10760	1600	9160
<b>2005</b>													
I	518	0	518	184	184	1	183	0	0	0	10630	1294	9336
II	518	0	518	191	191	3	188	0	0	0	10810	1342	9468
III	531	0	531	207	207	3	204	0	0	0	10920	1372	9548
IV	522	0	522	59	59	1	58	0	0	0	10928	1333	9595
V	545	0	545	60	60	10	50	0	0	0	10374	1233	9141
VI	498	0	498	53	53	1	52	0	0	0	10363	1429	8934
VII	498	0	498	72	72	1	71	0	0	0	10231	1363	8868
VIII	498	0	498	66	66	1	65	0	0	0	10649	1429	9220
IX	498	0	498	62	62	2	60	0	0	0	10797	1568	9229
X	496	0	496	60	60	2	58	0	0	0	10869	1632	9237
XI	487	0	487	72	72	10	62	0	0	0	10619	1369	9250
XII	449	0	449	51	51	8	43	0	0	0	11555	1748	9807





## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 22	Credits								
	TOTAL (2+15+22+29)	Total credits (3+9)	Short-term						In foreign currency
			Total (4+9)	In denars					
				Total (5+6+7)	Public enterprises	Social enterprises		Private enterprises	
	1	2	3	4	5	6	7	8	
<b>1995</b>									
December	16260	12375	8635	7930	521	3319	4090	705	
<b>1996</b>									
December	22626	13639	10053	7751	117	2827	4807	2302	
<b>1997</b>									
December	23499	16593	11703	8409	153	2204	6052	3294	
<b>1998</b>									
December	28894	24700	13841	12069	259	5063	6747	1772	
<b>1999</b>									
December	29075	20534	11227	9137	203	2289	6645	2089	
<b>2000</b>									
December	33640	21900	12196	10815	402	1706	8707	1381	
<b>2001</b>									
December	33414	22161	14745	12141	469	1472	10200	2604	
<b>2002</b>									
December	33461	23017	14185	12598	535	1538	10525	1587	
<b>2003</b>									
December	36173	25225	14555	12890	183	2193	10514	1665	
<b>2004</b>									
January	36318	25193	14446	12814	171	2374	10269	1632	
February	36812	25572	14704	13048	197	2362	10489	1656	
March	37645	26435	14951	13389	202	2626	10561	1562	
April	38448	27141	15436	13924	220	2701	11003	1512	
May	38515	27579	15618	14026	207	2655	11164	1592	
June	38943	28057	15500	13800	171	2612	11017	1700	
July	39313	28530	15639	13783	205	2513	11065	1856	
August	39389	28863	15780	13981	190	2634	11157	1799	
September	40063	29469	16204	14033	143	2483	11407	2171	
October	40505	29989	16307	14027	162	2596	11269	2280	
November	41002	30477	16447	13883	190	2472	11221	2564	
December	41681	31416	16334	13632	192	2536	10904	2702	
<b>2005</b>									
January	42220	31989	16678	13358	183	2509	10666	3320	
February	43213	32881	17390	13885	132	2508	11245	3505	
March	43606	33161	16975	13426	131	2449	10846	3549	
April	44349	34050	17270	13565	125	2519	10921	3705	
May	44179	34444	16968	13200	119	2474	10607	3768	
June	44208	34587	16497	12877	111	2491	10275	3620	
July	44550	35038	16130	12667	101	2379	10187	3463	
August	44847	35090	15698	12595	93	2347	10155	3103	
September	45349	35527	15643	12624	54	2397	10173	3019	
October	45744	35890	15815	12901	129	2520	10252	2914	
November	46379	36809	15758	12853	137	2489	10227	2905	
December	46987	36547	15581	12873	205	2497	10171	2708	



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 22	Credits						Securities						
	Total (10+14)	Long-term					Total (16+19)	Short-term			Long-term		
		In denars			In foreign currency	Total (17+18)		In foreign currency	In denars	Total (20+21)	In foreign currency	In denars	
		Total (11+12 +13)	Public enterprises	Social enterprises									Private enterprises
9	10	11	12	13	14	15	16	17	18	19	20	21	
<b>1995</b>													
XII	3740	3290	7	2448	836	449	108	4	0	4	104	0	104
<b>1996</b>													
XII	3586	2631	4	1762	865	956	4504	33	0	33	4471	0	4471
<b>1997</b>													
XII	4890	2679	55	1413	1212	2210	427	40	2	38	387	0	387
<b>1998</b>													
XII	10859	6490	34	4967	1490	4368	431	51	0	51	380	0	380
<b>1999</b>													
XII	9307	5785	34	3358	2393	3522	697	59	0	59	638	0	638
<b>2000</b>													
XII	9704	6296	113	2942	3241	3408	1207	124	0	124	1083	0	1083
<b>2001</b>													
XII	7417	4535	286	1632	2617	2881	753	58	0	58	695	0	695
<b>2002</b>													
XII	8832	5557	279	2214	3064	3275	782	64	0	64	718	0	718
<b>2003</b>													
XII	10670	6753	275	1539	4939	3917	688	92	0	92	596	0	596
<b>2004</b>													
I	10747	6903	376	1483	5044	3844	694	97	0	97	597	0	597
II	10868	6844	413	1396	5035	4024	702	95	0	95	607	0	607
III	11484	7068	439	1357	5272	4416	700	93	0	93	607	0	607
IV	11705	7338	553	1279	5506	4367	693	86	0	86	607	0	607
V	11961	7486	556	1246	5684	4475	693	86	0	86	607	0	607
VI	12557	7923	564	1201	6158	4634	740	84	0	84	656	0	656
VII	12891	8014	568	1271	6175	4877	737	81	0	81	656	0	656
VIII	13083	8016	572	1231	6213	5067	734	78	0	78	656	0	656
IX	13265	8218	560	1331	6327	5047	727	75	0	75	652	0	652
X	13682	8490	640	1183	6667	5192	727	75	0	75	652	0	652
XI	14030	8336	464	976	6896	5694	722	70	0	70	652	0	652
XII	15082	8472	485	979	7008	6610	588	69	0	69	519	0	519
<b>2005</b>													
I	15311	8565	544	923	7098	6746	582	64	0	64	518	0	518
II	15491	8583	525	852	7206	6908	581	63	0	63	518	0	518
III	16186	8700	510	810	7380	7486	590	59	0	59	531	0	531
IV	16780	8859	492	771	7596	7921	585	63	0	63	522	0	522
V	17476	8932	451	675	7806	8544	609	64	0	64	545	0	545
VI	18090	9227	435	656	8136	8863	560	62	0	62	498	0	498
VII	18908	9222	401	637	8184	9686	565	67	0	67	498	0	498
VIII	19392	8950	392	611	7947	10442	563	65	0	65	498	0	498
IX	19884	9011	384	571	8056	10873	561	63	0	63	498	0	498
X	20075	9001	370	588	8043	11074	562	66	0	66	496	0	496
XI	21051	9328	357	596	8375	11723	551	64	0	64	487	0	487
XII	20966	9038	312	549	8177	11928	512	63	0	63	449	0	449



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 22	Other placements							Overdue claims		
	Total (23+26)	Short-term			Long-term			Total (30+31)	In foreign currency	In denars
		Total (24+25)	In foreign currency	In denars	Total (27+28)	In foreign currency	In denars			
	22	23	24	25	26	27	28	29	30	31
<b>1995</b>										
XII	192	192	65	127	0	0	0	3585	439	3147
<b>1996</b>										
XII	136	136	20	116	0	0	0	4346	350	3997
<b>1997</b>										
XII	617	617	318	299	0	0	0	5863	629	5235
<b>1998</b>										
XII	744	744	358	385	0	0	0	3020	341	2679
<b>1999</b>										
XII	1136	1136	874	262	0	0	0	6708	1592	5116
<b>2000</b>										
XII	756	756	409	347	0	0	0	9777	1783	7994
<b>2001</b>										
XII	382	382	52	331	0	0	0	10117	1351	8766
<b>2002</b>										
XII	301	301	52	249	0	0	0	9361	1538	7823
<b>2003</b>										
XII	93	93	4	89	0	0	0	10167	1454	8713
<b>2004</b>										
I	91	91	3	88	0	0	0	10340	1534	8806
II	107	107	5	102	0	0	0	10431	1584	8847
III	105	105	1	104	0	0	0	10405	1656	8749
IV	120	120	1	119	0	0	0	10494	1429	9065
V	110	110	8	102	0	0	0	10133	1392	8741
VI	105	105	24	81	0	0	0	10041	1382	8659
VII	189	189	44	145	0	0	0	9857	1364	8493
VIII	168	168	31	137	0	0	0	9624	1254	8370
IX	116	116	58	58	0	0	0	9751	1239	8512
X	86	86	35	51	0	0	0	9703	1246	8457
XI	90	90	35	55	0	0	0	9713	1188	8525
XII	48	48	1	47	0	0	0	9629	1571	8058
<b>2005</b>										
I	184	184	1	183	0	0	0	9465	1262	8203
II	191	191	3	188	0	0	0	9560	1308	8252
III	207	207	3	204	0	0	0	9648	1324	8324
IV	59	59	1	58	0	0	0	9655	1282	8373
V	60	60	10	50	0	0	0	9066	1201	7865
VI	53	53	1	52	0	0	0	9008	1396	7612
VII	68	68	1	67	0	0	0	8879	1329	7550
VIII	64	64	1	63	0	0	0	9130	1395	7735
IX	60	60	2	58	0	0	0	9201	1534	7667
X	58	58	2	56	0	0	0	9234	1598	7636
XI	72	72	10	62	0	0	0	8947	1335	7612
XII	51	51	8	43	0	0	0	9877	1710	8167



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 23	Total claims (2+17+24)	Total credits (3+10)	Credits						
			Total (4+9)	Short-term					In foreign currency
				In denars					
				Total (5+6+7+8)	For consumption	For individual businesses	Overdraft on giro account	For other purposes	
1	2	3	4	5	6	7	8	9	
<b>1995</b>									
December	1838	865	593	593	78	12	452	51	0
<b>1996</b>									
December	1765	1083	606	606	190	8	340	67	0
<b>1997</b>									
December	2513	1836	887	887	304	4	518	61	0
<b>1998</b>									
December	2320	2056	1170	1170	387	6	740	37	0
<b>1999</b>									
December	2638	2324	1109	1109	270	6	762	70	0
<b>2000</b>									
December	3826	3417	1341	1341	281	6	937	117	0
<b>2001</b>									
December	4001	3514	1166	1166	202	2	858	104	0
<b>2002</b>									
December	5898	5165	1214	1214	196	1	912	105	0
<b>2003</b>									
December	9405	8606	1739	1739	319	0	1186	234	0
<b>2004</b>									
January	9614	8829	1842	1842	346	0	1244	252	0
February	9884	9070	1833	1833	340	0	1216	277	0
March	10246	9416	1928	1928	341	0	1274	313	0
April	10604	9758	1912	1911	332	0	1235	344	1
May	11282	10266	2020	2020	332	0	1323	365	0
June	11929	10863	2091	2082	335	0	1354	393	9
July	12664	11575	2134	2119	352	0	1353	414	15
August	13190	12084	2293	2273	344	0	1466	463	20
September	13652	12537	2311	2288	346	0	1467	475	23
October	14179	13048	2400	2371	359	0	1474	538	29
November	14758	13618	2492	2457	381	0	1522	554	35
December	15276	14160	2519	2476	396	0	1507	573	43
<b>2005</b>									
January	15481	14331	2594	2551	382	0	1591	578	43
February	15936	14732	2667	2621	390	0	1564	667	46
March	16567	15340	2815	2770	401	0	1670	699	45
April	17237	16009	2802	2756	412	1	1619	724	46
May	17921	16655	2959	2915	418	0	1797	700	44
June	18682	17385	3076	3034	426	0	1901	707	42
July	19306	17995	3128	3090	436	0	1937	717	38
August	19771	18352	3270	3233	447	0	2070	716	37
September	20277	18779	3307	3274	442	0	2112	720	33
October	20725	19188	3435	3404	442	1	2198	763	31
November	21163	19593	3529	3500	437	1	2301	761	29
December	21625	20044	3612	3583	443	1	2366	773	29



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 23	Credits						In foreign currency
	Long-term						
	Total (11+16)	In denars					
		Total (12+13+14+15)	For construction	For business purposes	For individual businesses	For other purposes	
10	11	12	13	14	15	16	
<b>1995</b>							
XII	272	272	163	0	0	108	0
<b>1996</b>							
XII	477	477	214	0	0	263	0
<b>1997</b>							
XII	949	949	354	0	1	594	0
<b>1998</b>							
XII	886	886	376	5	1	505	0
<b>1999</b>							
XII	1215	1215	394	2	1	818	0
<b>2000</b>							
XII	2076	2076	496	7	1	1573	0
<b>2001</b>							
XII	2348	2348	506	2	1	1839	0
<b>2002</b>							
XII	3951	3951	598	6	2	3345	0
<b>2003</b>							
XII	6867	6864	1465	13	202	5184	3
<b>2004</b>							
I	6987	6982	1484	14	212	5272	5
II	7237	7229	1558	14	217	5440	8
III	7488	7472	1339	13	234	5886	16
IV	7846	7819	1373	17	237	6192	27
V	8246	8197	1435	17	259	6486	49
VI	8772	8687	1472	17	278	6920	85
VII	9441	9309	1544	17	291	7457	132
VIII	9791	9623	1606	16	318	7683	168
IX	10226	10005	1698	16	354	7937	221
X	10648	10395	1772	14	380	8229	253
XI	11126	10850	1880	13	420	8537	276
XII	11641	11343	1963	13	456	8911	298
<b>2005</b>							
I	11737	11417	1992	12	473	8940	320
II	12065	11713	2037	12	553	9111	352
III	12525	12143	2088	12	606	9437	382
IV	13207	12797	2163	12	658	9964	410
V	13696	13265	2228	14	677	10346	431
VI	14309	13842	2339	14	724	10765	467
VII	14867	14372	2419	13	740	11200	495
VIII	15082	14571	2465	13	744	11349	511
IX	15472	14928	2549	13	767	11599	544
X	15753	15191	2590	13	822	11766	562
XI	16064	15471	2654	12	883	11922	593
XII	16432	15756	2734	12	932	12078	676



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 23	Securities								Overdue claims		
	Total (18+21)	Short-term			Long-term			Total (25+26)	In foreign currency	In denars	
		Total (19+20)	In foreign currency	In denars	Total (22+23)	In foreign currency	In denars				
											17
<b>1995</b>											
XII	0	0	0	0	0	0	0	973	0	973	
<b>1996</b>											
XII	0	0	0	0	0	0	0	682	3	679	
<b>1997</b>											
XII	0	0	0	0	0	0	0	677	4	673	
<b>1998</b>											
XII	0	0	0	0	0	0	0	264	2	262	
<b>1999</b>											
XII	0	0	0	0	0	0	0	314	2	313	
<b>2000</b>											
XII	0	0	0	0	0	0	0	409	2	407	
<b>2001</b>											
XII	0	0	0	0	0	0	0	487	28	459	
<b>2002</b>											
XII	0	0	0	0	0	0	0	733	15	718	
<b>2003</b>											
XII	0	0	0	0	0	0	0	799	18	781	
<b>2004</b>											
I	0	0	0	0	0	0	0	785	17	768	
II	0	0	0	0	0	0	0	814	17	797	
III	0	0	0	0	0	0	0	830	17	813	
IV	0	0	0	0	0	0	0	846	18	828	
V	0	0	0	0	0	0	0	1016	17	999	
VI	0	0	0	0	0	0	0	1066	17	1049	
VII	0	0	0	0	0	0	0	1089	17	1072	
VIII	0	0	0	0	0	0	0	1106	20	1086	
IX	0	0	0	0	0	0	0	1115	18	1097	
X	0	0	0	0	0	0	0	1131	19	1112	
XI	0	0	0	0	0	0	0	1140	22	1118	
XII	0	0	0	0	0	0	0	1116	18	1098	
<b>2005</b>											
I	0	0	0	0	0	0	0	1150	21	1129	
II	0	0	0	0	0	0	0	1204	24	1180	
III	0	0	0	0	0	0	0	1227	38	1189	
IV	0	0	0	0	0	0	0	1228	41	1187	
V	0	0	0	0	0	0	0	1266	27	1239	
VI	0	0	0	0	0	0	0	1297	29	1268	
VII	0	0	0	0	0	0	0	1311	30	1281	
VIII	0	0	0	0	0	0	0	1419	30	1389	
IX	0	0	0	0	0	0	0	1498	32	1466	
X	0	0	0	0	0	0	0	1537	32	1505	
XI	0	0	0	0	0	0	0	1570	33	1537	
XII	0	0	0	0	0	0	0	1581	36	1545	



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON OTHER CLIENTS - NON-PROFIT NON-FINANCIAL ORGANIZATIONS

In millions of denars, end of period

Table 24	TOTAL (2+9+ 12+15)	Credits							Securities in denars			Other placements			Overdue claims		
		Total credits (3+6)	Short - term			Long - term			Total (10+11)	Short- term	Long- term	Total (13+14)	Short- term	Long- term	Total (16+17)	In denars	In foreign currency
			Total (4+5)	In denars	In foreign currency	Total (7+8)	In denars	In foreign currency									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>1995</b>																	
December	34	12	2	2	0	10	10	0	0	0	0	0	0	0	22	22	0
<b>1996</b>																	
December	31	26	11	11	0	15	15	0	0	0	0	0	0	0	5	4	1
<b>1997</b>																	
December	112	5	5	5	0	0	0	0	0	0	106	106	0	1	1	0	
<b>1998</b>																	
December	221	138	138	11	127	0	0	0	0	0	31	31	0	52	52	0	
<b>1999</b>																	
December	222	85	12	10	2	73	12	61	0	0	73	73	0	64	64	0	
<b>2000</b>																	
December	343	216	16	16	1	200	11	188	0	0	22	22	0	105	105	0	
<b>2001</b>																	
December	272	93	19	19	0	74	0	74	0	0	150	150	0	29	27	2	
<b>2002</b>																	
December	169	130	20	10	10	110	0	110	0	0	30	30	0	9	6	3	
<b>2003</b>																	
December	171	163	67	7	60	96	0	96	0	0	0	0	0	8	5	3	
<b>2004</b>																	
January	172	161	67	7	60	94	0	94	0	0	0	0	0	11	5	6	
February	184	174	78	7	71	96	0	96	0	0	0	0	0	10	4	6	
March	194	185	87	7	80	98	0	98	0	0	0	0	0	9	4	5	
April	204	190	91	7	84	99	0	99	0	0	0	0	0	14	4	10	
May	205	193	90	6	84	103	0	103	0	0	0	0	0	12	5	7	
June	199	188	75	4	71	113	9	104	0	0	0	0	0	11	4	7	
July	190	174	64	4	60	110	9	101	0	0	1	1	0	15	4	11	
August	174	159	52	3	49	107	9	98	0	0	1	1	0	14	4	10	
September	154	142	42	3	39	100	9	91	0	0	1	1	0	11	4	7	
October	141	127	32	3	29	95	9	86	0	0	1	1	0	13	4	9	
November	126	115	24	3	21	91	9	82	0	0	0	0	0	11	4	7	
December	115	105	17	3	14	88	9	79	0	0	0	0	0	10	4	6	
<b>2005</b>																	
January	106	96	13	3	10	83	9	74	0	0	0	0	0	10	4	6	
February	132	90	9	3	6	81	9	72	0	0	0	0	0	42	36	6	
March	126	85	7	3	4	78	9	69	0	0	0	0	0	41	35	6	
April	120	78	5	3	2	73	9	64	0	0	0	0	0	42	35	7	
May	70	31	3	2	1	28	9	19	0	0	0	0	0	39	36	3	
June	65	29	4	3	1	25	8	17	0	0	0	0	0	36	35	1	
July	69	28	4	3	1	24	8	16	0	0	4	4	0	37	35	2	
August	64	25	3	3	0	22	8	14	0	0	2	2	0	37	35	2	
September	63	24	3	3	0	21	8	13	0	0	2	2	0	37	35	2	
October	60	22	3	3	0	19	8	11	0	0	2	2	0	36	35	1	
November	56	19	1	1	0	18	8	10	0	0	0	0	0	37	36	1	
December	52	16	1	1	0	15	7	8	0	0	0	0	0	36	35	1	



## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON GOVERNMENT

In millions of denars, end of period

	Credits to Government							
	TOTAL (2+9+ +16+17)	Total (3+6)	Short-term			Long-term		
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars
	1	2	3	4	5	6	7	8
<b>1995</b>								
December	4923	0	0	0	0	0	0	0
<b>1996</b>								
December	6290	485	485	0	485	0	0	0
<b>1997</b>								
December	1768	374	374	0	374	0	0	0
<b>1998</b>								
December	1264	528	528	0	528	0	0	0
<b>1999</b>								
December	8546	796	796	0	796	0	0	0
<b>2000</b>								
December	7159	206	181	0	181	25	25	0
<b>2001</b>								
December	7649	146	129	0	129	18	18	0
<b>2002</b>								
December	7970	1007	316	268	48	691	691	0
<b>2003</b>								
December	6708	2	0	0	0	2	2	0
<b>2004</b>								
January	6823	8	0	0	0	8	8	0
February	7195	239	231	0	231	8	8	0
March	7603	622	615	0	615	7	7	0
April	7855	549	542	0	542	7	7	0
May	7836	470	462	0	462	8	8	0
June	7730	391	383	0	383	8	8	0
July	7628	311	303	0	303	8	8	0
August	7596	247	239	15	224	8	8	0
September	7350	162	155	11	144	7	7	0
October	7176	80	73	8	65	7	7	0
November	7180	47	40	5	35	7	7	0
December	7157	158	151	0	151	7	7	0
<b>2005</b>								
January	7010	136	127	0	127	9	9	0
February	7481	489	465	0	465	24	23	1
March	7808	446	422	2	420	24	23	1
April	8388	497	377	3	374	120	59	61
May	8209	451	332	4	328	119	59	60
June	7727	403	284	3	281	119	59	60
July	7756	363	243	8	235	120	61	59
August	7592	255	196	8	188	59	59	0
September	7377	215	151	9	142	64	64	0
October	7177	167	105	10	95	62	62	0
November	7137	132	59	10	49	73	73	0
December	7195	83	11	9	2	72	71	1





## DEPOSIT MONEY BANKS' TOTAL CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 25	Securities						Other claims	Overdue claims	
	Total (10+13)	Short-term			Long-term				
		Total (11+12)	In foreign currency	In denars	Total (14+15)	In foreign currency			In denars
	9	10	11	12	13	14	15	16	17
<b>1995</b>									
XII	4923	3	0	3	4920	0	4920	0	0
<b>1996</b>									
XII	5806	1	0	1	5805	0	5805	0	0
<b>1997</b>									
XII	1393	1	0	1	1392	0	1392	0	0
<b>1998</b>									
XII	736	1	0	1	735	0	735	0	0
<b>1999</b>									
XII	7750	0	0	0	7750	7286	464	0	0
<b>2000</b>									
XII	6953	0	0	0	6953	6782	171	0	0
<b>2001</b>									
XII	7503	10	0	10	7494	6801	692	0	0
<b>2002</b>									
XII	6963	0	0	0	6963	6290	673	0	0
<b>2003</b>									
XII	6706	0	0	0	6706	5889	817	0	0
<b>2004</b>									
I	6815	98	0	98	6717	5895	822	0	0
II	6956	225	0	225	6731	5904	827	0	0
III	6981	368	0	368	6613	5781	832	0	0
IV	7306	746	0	746	6560	5785	775	0	0
V	7366	774	0	774	6592	5802	790	0	0
VI	7339	838	0	838	6501	5703	798	0	0
VII	7317	724	0	724	6593	5722	871	0	0
VIII	7349	734	0	734	6615	5744	871	0	0
IX	7188	687	0	687	6501	5630	871	0	0
X	7096	608	0	608	6488	5632	856	0	0
XI	7133	604	0	604	6529	5645	884	0	0
XII	6999	539	0	539	6460	5502	958	0	0
<b>2005</b>									
I	6874	407	0	407	6467	5506	961	0	0
II	6992	524	0	524	6468	5508	960	0	0
III	7362	972	0	972	6390	5430	960	0	0
IV	7891	1471	0	1471	6420	5409	1011	0	0
V	7758	1291	0	1291	6467	5413	1054	0	0
VI	7324	1022	0	1022	6302	5277	1025	0	0
VII	7393	1097	0	1097	6296	0	6296	0	0
VIII	7337	994	0	994	6343	0	6343	0	0
IX	7162	929	0	929	6233	0	6233	0	0
X	7010	811	0	811	6199	0	6199	0	0
XI	7005	711	0	711	6294	0	6294	0	0
XII	7112	790	0	790	6322	0	6322	0	0



## DEPOSIT MONEY BANKS' CLAIMS ON OTHER PUBLIC SECTOR INSTITUTIONS - MONEY HOLDERS

In millions of denars, end of period

Table 26	Total claims (2+7)	Claims in denars							Overdue claims	
		Total (3+4)	Short-term Credits	Long-term			Total (5+6)	Credits	Securities	
				Total (5+6)	Credits	Securities				
	1	2	3	4	5	6	7	8	9	
<b>1995</b>										
December	151	151	151	0	0	0	0	0	0	
<b>1996</b>										
December	56	50	50	0	0	0	6	6	0	
<b>1997</b>										
December	34	33	33	0	0	0	1	1	0	
<b>1998</b>										
December	36	32	32	0	0	0	4	4	0	
<b>1999</b>										
December	40	35	35	0	0	0	5	5	0	
<b>2000</b>										
December	137	68	38	30	30	0	69	32	37	
<b>2001</b>										
December	177	111	111	0	0	0	66	50	16	
<b>2002</b>										
December	601	322	322	0	0	0	279	0	279	
<b>2003</b>										
December	43	16	16	0	0	0	27	0	27	
<b>2004</b>										
January	42	16	16	0	0	0	26	0	26	
February	39	14	14	0	0	0	25	0	25	
March	60	14	14	0	0	0	46	21	25	
April	71	26	26	0	0	0	45	21	24	
May	72	26	26	0	0	0	46	21	25	
June	71	19	19	0	0	0	52	27	25	
July	57	18	18	0	0	0	39	22	17	
August	43	22	22	0	0	0	21	21	0	
September	79	22	22	0	0	0	57	57	0	
October	39	22	22	0	0	0	17	16	1	
November	39	20	20	0	0	0	19	16	3	
December	25	20	20	0	0	0	5	0	5	
<b>2005</b>										
January	25	20	20	0	0	0	5	0	5	
February	24	20	20	0	0	0	4	0	4	
March	21	17	17	0	0	0	4	0	4	
April	54	51	51	0	0	0	3	0	3	
May	43	40	40	0	0	0	3	1	2	
June	52	30	30	0	0	0	22	19	3	
July	23	19	19	0	0	0	4	2	2	
August	71	8	8	0	0	0	63	61	2	
September	136	75	75	0	0	0	61	61	0	
October	130	68	68	0	0	0	62	61	1	
November	125	60	60	0	0	0	65	65	0	
December	113	52	52	0	0	0	61	60	1	



## NBRM TOTAL PLACEMENTS

In millions of denars, end of period

Table 27	TOTAL (2+12)	Claims on public sector									Claims on DMBs		
		Total (3+6+9)	Short-term		Long-term			Overdue claims			Total (13+22)	Total (14+15+16+17+18+19+20+21)	
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars	Total (10+11)	In foreign currency			In denars
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>1995</b>													
December	6441	2396	0	0	0	2396	1300	1096	0	0	0	4046	4046
<b>1996</b>													
December	7774	2550	210	210	0	2340	1247	1093	0	0	0	5361	5361
<b>1997</b>													
December	11428	8707	2205	2205	0	6502	1418	5084	0	0	0	2721	2721
<b>1998</b>													
December	11233	8676	2559	2559	0	6116	1354	4763	0	0	0	2557	2557
<b>1999</b>													
December	9100	8117	2373	2373	0	5743	1294	4449	0	0	0	984	984
<b>2000</b>													
December	6331	5869	898	898	0	4971	1142	3829	0	0	0	462	462
<b>2001</b>													
December	9028	8794	3798	3798	0	4999	1177	3822	0	0	0	234	234
<b>2002</b>													
December	8489	8275	3805	3805	0	4470	963	3507	0	0	0	214	214
<b>2003</b>													
December	3960	3878	0	0	0	3878	686	3192	0	0	0	82	82
<b>2004</b>													
January	3955	3875	0	0	0	3875	687	3188	0	0	0	80	80
February	3877	3799	0	0	0	3799	611	3188	0	0	0	78	78
March	3877	3799	0	0	0	3799	611	3188	0	0	0	78	78
April	3569	3492	0	0	0	3492	611	2881	0	0	0	77	77
May	3568	3492	0	0	0	3492	611	2881	0	0	0	76	76
June	3564	3492	0	0	0	3492	611	2881	0	0	0	72	72
July	3565	3492	0	0	0	3492	611	2881	0	0	0	73	73
August	3564	3492	0	0	0	3492	611	2881	0	0	0	72	72
September	3565	3492	0	0	0	3492	611	2881	0	0	0	73	73
October	3563	3492	0	0	0	3492	611	2881	0	0	0	71	71
November	3555	3492	0	0	0	3492	611	2881	0	0	0	63	63
December	3528	3467	0	0	0	3467	586	2881	0	0	0	61	61
<b>2005</b>													
January	3528	3467	0	0	0	3467	586	2881	0	0	0	61	61
February	3521	3467	0	0	0	3467	586	2881	0	0	0	54	54
March	3518	3467	0	0	0	3467	586	2881	0	0	0	51	51
April	3210	3160	0	0	0	3160	586	2574	0	0	0	50	50
May	3210	3160	0	0	0	3160	586	2574	0	0	0	50	50
June	3218	3160	0	0	0	3160	586	2574	0	0	0	58	58
July	3206	3160	0	0	0	3160	586	2574	0	0	0	46	46
August	3207	3160	0	0	0	3160	586	2574	0	0	0	47	47
September	3206	3160	0	0	0	3160	586	2574	0	0	0	46	46
October	3205	3160	0	0	0	3160	586	2574	0	0	0	45	45
November	3206	3160	0	0	0	3160	586	2574	0	0	0	46	46
December	4991	3911	0	0	0	3911	621	3290	0	0	0	1080	1080



# NBRM TOTAL PLACEMENTS

In millions of denars, end of period

## Claims on deposit money banks

Table 27

	In denars								In foreign currency			
	Lombard credits	Rediscount credits	Long-term credits	Liquidity credits	NBRM deposits sold on auction	Repurchase agreements	Other placements	Overdue claims	Total (23+24+25)	Credits	Other placements	Overdue claims
	14	15	16	17	18	19	20	21	22	23	24	25
<b>1995</b>												
XII	0	23	53	288	3527	0	150	4	0	0	0	0
<b>1996</b>												
XII	0	3	71	314	4349	500	93	30	0	0	0	0
<b>1997</b>												
XII	100	3	68	330	1993	0	197	29	0	0	0	0
<b>1998</b>												
XII	32	3	68	337	1892	0	196	29	0	0	0	0
<b>1999</b>												
XII	0	0	63	0	534	0	178	209	0	0	0	0
<b>2000</b>												
XII	0	0	63	0	0	0	173	226	0	0	0	0
<b>2001</b>												
XII	0	0	63	0	0	0	9	162	0	0	0	0
<b>2002</b>												
XII	0	0	63	0	0	0	20	131	0	0	0	0
<b>2003</b>												
XII	0	0	54	0	0	0	18	10	0	0	0	0
<b>2004</b>												
I	0	0	54	0	0	0	16	10	0	0	0	0
II	0	0	54	0	0	0	14	10	0	0	0	0
III	0	0	54	0	0	0	14	10	0	0	0	0
IV	0	0	54	0	0	0	13	10	0	0	0	0
V	0	0	54	0	0	0	12	10	0	0	0	0
VI	0	0	49	0	0	0	13	10	0	0	0	0
VII	0	0	49	0	0	0	14	10	0	0	0	0
VIII	0	0	49	0	0	0	13	10	0	0	0	0
IX	0	0	49	0	0	0	14	10	0	0	0	0
X	0	0	49	0	0	0	12	10	0	0	0	0
XI	0	0	40	0	0	0	13	10	0	0	0	0
XII	0	0	37	0	0	0	14	10	0	0	0	0
<b>2005</b>												
I	0	0	37	0	0	0	14	10	0	0	0	0
II	0	0	37	0	0	0	7	10	0	0	0	0
III	0	0	37	0	0	0	4	10	0	0	0	0
IV	0	0	37	0	0	0	3	10	0	0	0	0
V	0	0	37	0	0	0	3	10	0	0	0	0
VI	10	0	35	0	0	0	3	10	0	0	0	0
VII	0	0	34	0	0	0	2	10	0	0	0	0
VIII	0	0	34	0	0	0	3	10	0	0	0	0
IX	0	0	34	0	0	0	2	10	0	0	0	0
X	0	0	34	0	0	0	1	10	0	0	0	0
XI	0	0	34	0	0	0	2	10	0	0	0	0
XII	0	0	31	0	0	0	4	1045	0	0	0	0



## MONETARY POLICY INSTRUMENTS

In millions of denars, end of period

<b>Table 28</b>	<b>TOTAL (2+3+4)</b>	Credits sold on auction by NBRM	Credits purchased on auction by NBRM	NBRM bills sold on auction
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1995</b>				
December	4518	3527	480	510
<b>1996</b>				
December	4250	4349	1	37
<b>1997</b>				
December	2731	1993	0	738
<b>1998</b>				
December	2801	1892	0	909
<b>1999</b>				
December	2581	534	0	2047
<b>2000</b>				
December	4822	0	0	4822
<b>2001</b>				
December	3157	0	0	3157
<b>2002</b>				
December	2998	0	0	2998
<b>2003</b>				
December	4379	0	0	4379
<b>2004</b>				
January	4506	0	0	4506
February	4231	0	0	4231
March	5751	0	0	5751
April	4398	0	0	4398
May	3801	0	0	3801
June	4009	0	0	4009
July	3660	0	0	3660
August	4983	0	0	4983
September	4897	0	0	4897
October	4330	0	0	4330
November	4364	0	0	4364
December	4552	0	0	4552
<b>2005</b>				
January	3409	0	0	3409
February	5737	0	0	5737
March	6034	0	0	6034
April	5386	0	0	5386
May	4937	0	0	4937
June	6053	0	0	6053
July	3643	0	0	3643
August	4805	0	0	4805
September	6454	0	0	6454
October	7693	0	0	7693
November	9332	0	0	9332
December	8921	0	0	8921



# NBRM CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 29	Claims on Government										
	Total claims (2+9+12+ 15+16+19)	Claims on Government						Other claims			
		Total (3+6)	Short-term			Long-term			Total (10+11)	In foreign currency	In denars
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars			
1	2	3	4	5	6	7	8	9	10	11	
<b>1995</b>											
December	2396	57	0	0	0	57	0	57	0	0	0
<b>1996</b>											
December	2550	53	0	0	0	53	0	53	0	0	0
<b>1997</b>											
December	8707	53	0	0	0	53	0	53	0	0	0
<b>1998</b>											
December	8676	39	0	0	0	39	0	39	0	0	0
<b>1999</b>											
December	8117	33	0	0	0	33	0	33	0	0	0
<b>2000</b>											
December	5869	26	0	0	0	26	0	26	0	0	0
<b>2001</b>											
December	8794	19	0	0	0	19	0	19	0	0	0
<b>2002</b>											
December	8275	12	0	0	0	12	0	12	0	0	0
<b>2003</b>											
December	3878	4	0	0	0	4	0	4	0	0	0
<b>2004</b>											
January	3875	0	0	0	0	0	0	0	0	0	0
February	3799	0	0	0	0	0	0	0	0	0	0
March	3799	0	0	0	0	0	0	0	0	0	0
April	3492	0	0	0	0	0	0	0	0	0	0
May	3492	0	0	0	0	0	0	0	0	0	0
June	3492	0	0	0	0	0	0	0	0	0	0
July	3492	0	0	0	0	0	0	0	0	0	0
August	3492	0	0	0	0	0	0	0	0	0	0
September	3492	0	0	0	0	0	0	0	0	0	0
October	3492	0	0	0	0	0	0	0	0	0	0
November	3492	0	0	0	0	0	0	0	0	0	0
December	3467	0	0	0	0	0	0	0	0	0	0
<b>2005</b>											
January	3467	0	0	0	0	0	0	0	0	0	0
February	3467	0	0	0	0	0	0	0	0	0	0
March	3467	0	0	0	0	0	0	0	0	0	0
April	3160	0	0	0	0	0	0	0	0	0	0
May	3160	0	0	0	0	0	0	0	0	0	0
June	3160	0	0	0	0	0	0	0	0	0	0
July	3160	0	0	0	0	0	0	0	0	0	0
August	3160	0	0	0	0	0	0	0	0	0	0
September	3160	0	0	0	0	0	0	0	0	0	0
October	3160	0	0	0	0	0	0	0	0	0	0
November	3160	0	0	0	0	0	0	0	0	0	0
December	3911	0	0	0	0	0	0	0	0	0	0



## NBRM CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 29	Claims emerging from the relations with IMF			Long-term securities of the Bank Rehabilitation Agency	Claims emerging from the Government's external transactions *			Overdue claims		
	Total (13+14)	SDR allocation	Borrowings from IMF		Total (17+18)	In foreign currency	In denars	Total (20+21)	In foreign currency	In denars
	12	13	14		15	16	17	18	19	20
<b>1995</b>										
XII	1300	535	764	1039	0	0	0	0	0	0
<b>1996</b>										
XII	1247	491	756	1039	210	210	0	0	0	0
<b>1997</b>										
XII	1418	491	927	5030	2205	2205	0	0	0	0
<b>1998</b>										
XII	1354	524	830	4723	2559	2559	0	0	0	0
<b>1999</b>										
XII	1294	524	770	4416	2373	2373	0	0	0	0
<b>2000</b>										
XII	1142	524	619	3802	898	898	0	0	0	0
<b>2001</b>										
XII	1177	728	449	3802	3798	3798	0	0	0	0
<b>2002</b>										
XII	963	716	247	3495	3805	3805	0	0	0	0
<b>2003</b>										
XII	686	611	75	3188	0	0	0	0	0	0
<b>2004</b>										
I	687	611	76	3188	0	0	0	0	0	0
II	611	611	0	3188	0	0	0	0	0	0
III	611	611	0	3188	0	0	0	0	0	0
IV	611	611	0	2881	0	0	0	0	0	0
V	611	611	0	2881	0	0	0	0	0	0
VI	611	611	0	2881	0	0	0	0	0	0
VII	611	611	0	2881	0	0	0	0	0	0
VIII	611	611	0	2881	0	0	0	0	0	0
IX	611	611	0	2881	0	0	0	0	0	0
X	611	611	0	2881	0	0	0	0	0	0
XI	611	611	0	2881	0	0	0	0	0	0
XII	586	586	0	2881	0	0	0	0	0	0
<b>2005</b>										
I	586	586	0	2881	0	0	0	0	0	0
II	586	586	0	2881	0	0	0	0	0	0
III	586	586	0	2881	0	0	0	0	0	0
IV	586	586	0	2574	0	0	0	0	0	0
V	586	586	0	2574	0	0	0	0	0	0
VI	586	586	0	2574	0	0	0	0	0	0
VII	586	586	0	2574	0	0	0	0	0	0
VIII	586	586	0	2574	0	0	0	0	0	0
IX	586	586	0	2574	0	0	0	0	0	0
X	586	586	0	2574	0	0	0	0	0	0
XI	586	586	0	2574	0	0	0	0	0	0
XII	621	621	0	3290	0	0	0	0	0	0

\*/ In June 2003, netting-out of the account of the Fund for Monetary Policy Support and the external account of the Government has been done and these two accounts were closed.



## NBRM LIABILITIES TO GOVERNMENT

In millions of denars, end of period

	<b>Central Government deposits</b>										
	<b>Total (2+3+6+9+ 12+15+16)</b>	<b>Demand deposits</b>	<b>Sight deposits</b>			<b>Time deposits up to 1 year</b>			<b>Time deposits over 1 year</b>		
			<b>Total (4+5)</b>	<b>In foreign currency*</b>	<b>In denars</b>	<b>Total (7+8)</b>	<b>In foreign currency</b>	<b>In denars</b>	<b>Total (10+11)</b>	<b>In foreign currency</b>	<b>In denars</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	
<b>1995</b>											
December	2424	662	1	0	1	0	0	0	0	0	0
<b>1996</b>											
December	3829	975	4	2	2	0	0	0	0	0	0
<b>1997</b>											
December	5077	1557	56	56	0	0	0	0	0	0	0
<b>1998</b>											
December	6151	1409	76	76	0	0	0	0	0	0	0
<b>1999</b>											
December	9734	3126	174	174	0	0	0	0	0	0	0
<b>2000</b>											
December	16894	6199	326	326	0	0	0	0	0	0	0
<b>2001</b>											
December	25513	3794	248	248	0	0	0	0	0	0	0
<b>2002</b>											
December	17845	2987	0	0	0	0	0	0	0	0	0
<b>2003</b>											
December	12315	3829	0	0	0	0	0	0	0	0	0
<b>2004</b>											
January	14054	4935	0	0	0	0	0	0	0	0	0
February	13791	5186	0	0	0	0	0	0	0	0	0
March	14760	6336	0	0	0	0	0	0	0	0	0
April	13385	5657	0	0	0	0	0	0	0	0	0
May	13962	6317	0	0	0	0	0	0	0	0	0
June	13382	6170	0	0	0	0	0	0	0	0	0
July	12428	6410	0	0	0	0	0	0	0	0	0
August	13747	7193	0	0	0	0	0	0	0	0	0
September	13918	7840	0	0	0	0	0	0	0	0	0
October	12829	6974	0	0	0	0	0	0	0	0	0
November	13478	7095	0	0	0	0	0	0	0	0	0
December	12777	6439	0	0	0	0	0	0	0	0	0
<b>2005</b>											
January	12172	6778	21	0	21	0	0	0	0	0	0
February	11443	6270	0	0	0	0	0	0	0	0	0
March	11419	6760	0	0	0	0	0	0	0	0	0
April	11146	6604	0	0	0	0	0	0	0	0	0
May	11378	7062	0	0	0	0	0	0	0	0	0
June	11840	6763	0	0	0	0	0	0	0	0	0
July	15333	10784	0	0	0	0	0	0	0	0	0
August	16374	11697	10	0	10	0	0	0	0	0	0
September	16076	11413	0	0	0	0	0	0	0	0	0
October	15059	10701	0	0	0	0	0	0	0	0	0
November	15337	11118	0	0	0	0	0	0	0	0	0
December	24830	9280	0	0	0	0	0	0	0	0	0

\*/ According to the implementation of new Law on foreign exchange operations.





## NBRM LIABILITIES TO GOVERNMENT

In millions of denars, end of period

	Central Government deposits						
	Government deposits			Fund for monetary policy support *	Liabilities to Government from external transactions		
	Total (13+14)	In foreign currency	In denars		Total (17+18)	In foreign currency	In denars
12	13	14	15	16	17	18	
<b>1995</b>							
XII	10	0	10	1411	340	340	0
<b>1996</b>							
XII	239	212	27	2611	0	0	0
<b>1997</b>							
XII	251	139	112	3213	0	0	0
<b>1998</b>							
XII	253	246	7	4413	0	0	0
<b>1999</b>							
XII	1021	1016	5	5413	0	0	0
<b>2000</b>							
XII	1809	1808	2	8560	0	0	0
<b>2001</b>							
XII	12911	12911	0	8560	0	0	0
<b>2002</b>							
XII	8278	8278	0	6580	0	0	0
<b>2003</b>							
XII	8486	8486	0	0	0	0	0
<b>2004</b>							
I	9119	9119	0	0	0	0	0
II	8605	8605	0	0	0	0	0
III	8424	8424	0	0	0	0	0
IV	7728	7728	0	0	0	0	0
V	7645	7645	0	0	0	0	0
VI	7212	7212	0	0	0	0	0
VII	6018	6018	0	0	0	0	0
VIII	6554	6554	0	0	0	0	0
IX	6078	6078	0	0	0	0	0
X	5855	5855	0	0	0	0	0
XI	6383	6383	0	0	0	0	0
XII	6338	6338	0	0	0	0	0
<b>2005</b>							
I	5373	5373	0	0	0	0	0
II	5173	5173	0	0	0	0	0
III	4659	4659	0	0	0	0	0
IV	4542	4542	0	0	0	0	0
V	4316	4316	0	0	0	0	0
VI	5077	5077	0	0	0	0	0
VII	4549	4549	0	0	0	0	0
VIII	4667	4667	0	0	0	0	0
IX	4663	4663	0	0	0	0	0
X	4358	4358	0	0	0	0	0
XI	4219	4219	0	0	0	0	0
XII	15550	15550	0	0	0	0	0

\*/ In June 2003, netting-out of the account of the Fund for Monetary Policy Support and the external account of the Government has been done and these two accounts were closed.



## DEPOSIT MONEY BANKS' LIABILITIES TO ENTERPRISES

In millions of denars, end of period

Table 31	Deposits									
	Total (2+16+23)	Total (3+4+5)	Demand deposits	Denar sight deposits	Time and restricted deposits					
					Total (6+11)	In denars				
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits
1	2	3	4	5	6	7	8	9	10	
<b>1995</b>										
December	8521	8090	3709	0	4381	1157	774	262	33	87
<b>1996</b>										
December	7664	7201	3232	0	3969	1425	878	406	29	111
<b>1997</b>										
December	10659	10271	4520	0	5751	2150	1119	583	319	129
<b>1998</b>										
December	12300	11939	5057	0	6881	3089	1450	1171	315	154
<b>1999</b>										
December	17581	17305	7575	197	9533	5208	2501	1921	761	26
<b>2000</b>										
December	20317	20164	8690	166	11308	6055	4324	1323	359	49
<b>2001</b>										
December	17863	17863	7922	196	9745	5804	3480	2134	83	107
<b>2002</b>										
December	17864	17864	8121	233	9510	5736	3482	1548	628	78
<b>2003</b>										
December	22784	22784	8507	391	13886	7050	5830	899	231	90
<b>2004</b>										
January	23612	23612	7784	177	15651	7602	6307	945	273	77
February	22378	22378	7745	184	14449	7581	6222	1001	282	76
March	21967	21967	7814	236	13917	6509	5337	808	284	80
April	22535	22535	7654	344	14537	6634	5401	871	274	88
May	25397	25397	8299	294	16804	7504	6173	956	288	87
June	24564	24564	8210	501	15853	7378	6261	749	277	91
July	25643	25643	8380	244	17019	8234	7047	819	280	88
August	27926	27926	8753	326	18847	9513	7745	1384	286	98
September	27885	27885	8540	318	19027	9610	7735	1401	376	98
October	28453	28453	8075	284	20094	10108	8247	1379	390	92
November	27884	27884	8194	219	19471	9694	7782	1406	402	104
December	29194	29194	8988	259	19947	10278	7813	1905	449	111
<b>2005</b>										
January	29684	29684	8814	341	20529	10119	6918	2646	449	106
February	29980	29980	9083	190	20707	10815	7611	2655	408	141
March	30535	30501	9214	135	21152	12005	8569	2875	397	164
April	31055	31022	8275	119	22628	12352	8919	2857	413	163
May	32884	32852	9168	129	23555	13393	9917	2925	410	141
June	33925	33893	9183	315	24395	13713	10465	2685	396	167
July	29630	29599	9419	164	20016	8740	6312	1842	434	152
August	29524	29494	9408	387	19699	7960	5396	1883	531	150
September	30792	30763	9825	221	20717	8907	6167	2111	471	158
October	31434	31406	9723	314	21369	9612	6679	2206	570	157
November	32926	32898	10163	207	22528	10393	7129	2519	597	148
December	32702	32675	10143	218	22314	10792	7756	2294	635	107



## DEPOSIT MONEY BANKS' LIABILITIES TO ENTERPRISES

In millions of denars, end of period

Table 31	Deposits					Total (17+20)	Securities						Denar credits*			
	Total deposits						Total (18+19)	Short-term			Long-term			Total (24+25)	Up to 1 year	Over 1 year
	In foreign currency							Total (21+22)	In foreign currency	In denars	Total (21+22)	In foreign currency	In denars			
	Total (12+13+ 14+15)	Sight deposits	Up to 1 year	Over 1 year	Restricted deposits											
11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>1995</b>																
XII	3224	2222	3	48	952	0	0	0	0	0	0	0	431	427	4	
<b>1996</b>																
XII	2544	1517	0	32	995	0	0	0	0	0	0	0	463	459	4	
<b>1997</b>																
XII	3601	2722	0	19	860	0	0	0	0	0	0	0	388	284	104	
<b>1998</b>																
XII	3792	2858	0	0	934	10	10	0	10	0	0	0	351	282	69	
<b>1999</b>																
XII	4324	3165	0	0	1159	0	0	0	0	0	0	0	276	211	65	
<b>2000</b>																
XII	5253	3929	0	0	1324	0	0	0	0	0	0	0	153	130	23	
<b>2001</b>																
XII	3942	2343	0	0	1598	0	0	0	0	0	0	0	0	0	0	
<b>2002</b>																
XII	3774	2845	322	0	607	0	0	0	0	0	0	0	0	0	0	
<b>2003</b>																
XII	6836	4892	1481	0	463	0	0	0	0	0	0	0	0	0	0	
<b>2004</b>																
I	8049	5271	2201	0	577	0	0	0	0	0	0	0	0	0	0	
II	6868	5117	1264	0	487	0	0	0	0	0	0	0	0	0	0	
III	7408	5402	1353	0	653	0	0	0	0	0	0	0	0	0	0	
IV	7903	5590	1629	0	684	0	0	0	0	0	0	0	0	0	0	
V	9300	5501	3073	0	726	0	0	0	0	0	0	0	0	0	0	
VI	8475	5788	2082	0	605	0	0	0	0	0	0	0	0	0	0	
VII	8785	6227	2017	0	541	0	0	0	0	0	0	0	0	0	0	
VIII	9334	6152	2563	0	619	0	0	0	0	0	0	0	0	0	0	
IX	9417	4988	3931	0	498	0	0	0	0	0	0	0	0	0	0	
X	9986	5302	4117	0	567	0	0	0	0	0	0	0	0	0	0	
XI	9777	5048	4083	0	646	0	0	0	0	0	0	0	0	0	0	
XII	9669	5020	4088	0	561	0	0	0	0	0	0	0	0	0	0	
<b>2005</b>																
I	10410	5467	4355	0	588	0	0	0	0	0	0	0	0	0	0	
II	9892	4851	4532	0	509	0	0	0	0	0	0	0	0	0	0	
III	9147	4119	4529	0	499	0	0	0	0	0	0	0	34	0	34	
IV	10276	5024	4758	0	494	0	0	0	0	0	0	0	33	0	33	
V	10162	4676	4564	0	922	0	0	0	0	0	0	0	32	0	32	
VI	10682	4809	5131	0	742	0	0	0	0	0	0	0	32	0	32	
VII	11276	4886	5610	0	780	0	0	0	0	0	0	0	31	0	31	
VIII	11739	5178	5792	0	769	0	0	0	0	0	0	0	30	0	30	
IX	11810	5352	5981	0	477	0	0	0	0	0	0	0	29	0	29	
X	11757	4781	6251	0	725	0	0	0	0	0	0	0	28	0	28	
XI	12135	5103	6515	0	517	0	0	0	0	0	0	0	28	0	28	
XII	11522	4487	6500	0	535	0	0	0	0	0	0	0	27	0	27	

\*/ Special deposits.



## DEPOSIT MONEY BANKS' LIABILITIES TO HOUSEHOLDS

In millions of denars, end of period

Table 32	TOTAL (2+16)	Deposits								
		Total (3+4+5)	Demand deposits	Denar sight deposits	Time and restricted deposits					
					Total (6+11)	In denars				
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits
1	2	3	4	5	6	7	8	9	10	
<b>1995</b>										
December	5167	5167	767	571	3829	2934	691	122	2121	0
<b>1996</b>										
December	6052	6052	815	782	4455	3155	633	267	2256	0
<b>1997</b>										
December	6754	6754	783	857	5114	2775	540	212	2024	0
<b>1998</b>										
December	8287	8287	1128	845	6315	2672	526	153	1992	0
<b>1999</b>										
December	9809	9809	1499	972	7339	2761	519	156	2087	0
<b>2000</b>										
December	13770	13770	1507	1745	10517	2768	614	154	2000	0
<b>2001</b>										
December	41895	41895	1891	2182	37822	3046	822	166	2058	0
<b>2002</b>										
December	34472	34472	2461	3385	28626	4254	1795	277	2182	0
<b>2003</b>										
December	40357	40357	2712	4492	33153	5665	2683	900	2082	0
<b>2004</b>										
January	40996	40996	2662	4488	33846	5829	2803	950	2076	0
February	41672	41672	2802	4568	34302	5934	2879	976	2079	0
March	41884	41884	2719	4441	34724	6079	2949	1054	2076	0
April	43672	43672	3000	5274	35398	6191	3022	1090	2079	0
May	43460	43460	2844	5049	35567	6320	3071	1157	2092	0
June	44236	44236	2841	5200	36195	6492	3090	1734	1668	0
July	44528	44528	2867	4958	36703	6587	3066	1848	1673	0
August	44526	44526	2712	4583	37231	6717	3105	1940	1672	0
September	44754	44754	2628	4468	37658	6750	3051	2024	1675	0
October	45761	45761	2617	5017	38127	6719	2970	2070	1679	0
November	46502	46502	2885	4999	38618	6825	3025	2120	1680	0
December	47147	47147	2710	4884	39553	6997	3055	2224	1718	0
<b>2005</b>										
January	48265	48265	2621	4994	40650	7138	3123	2605	1410	0
February	49060	49060	2816	4958	41286	7322	3217	2894	1211	0
March	49764	49764	2695	5000	42069	7520	3324	2983	1213	0
April	51444	51444	2963	5613	42868	7728	3440	3072	1216	0
May	51894	51894	2825	5502	43567	7815	3445	3150	1220	0
June	52747	52747	2867	5519	44361	8035	3516	3296	1223	0
July	52791	52791	2919	5213	44659	8099	3485	3385	1229	0
August	52938	52938	2715	4834	45389	8077	3443	3393	1241	0
September	53425	53425	2683	4829	45913	8051	3401	3405	1245	0
October	54358	54358	2669	5362	46327	8441	3582	3599	1260	0
November	55225	55225	2710	5327	47188	8715	3732	3702	1281	0
December	57254	57254	3172	5575	48507	9202	3940	3943	1319	0



## DEPOSIT MONEY BANKS' LIABILITIES TO HOUSEHOLDS

In millions of denars, end of period

Table 32	Deposits							
	Total deposits					Securities		
	In foreign currency					Total (17+18)	Short - term	Long - term
	Total (12+13+ 14+15)	Sight deposits	Up to 1 year	Over 1 year	Restricted deposits			
11	12	13	14	15	16	17	18	
<b>1995</b>								
XII	895	699	140	55	0	0	0	0
<b>1996</b>								
XII	1300	1056	142	103	0	0	0	0
<b>1997</b>								
XII	2339	1906	225	208	0	0	0	0
<b>1998</b>								
XII	3643	2545	739	360	0	0	0	0
<b>1999</b>								
XII	4577	3117	928	532	0	0	0	0
<b>2000</b>								
XII	7749	4965	1908	876	0	0	0	0
<b>2001</b>								
XII	34776	21982	10768	2025	0	0	0	0
<b>2002</b>								
XII	24372	13944	9551	877	0	0	0	0
<b>2003</b>								
XII	27488	15774	10899	815	0	0	0	0
<b>2004</b>								
I	28017	16021	11151	845	0	0	0	0
II	28368	16392	11088	888	0	0	0	0
III	28645	16313	11429	903	0	0	0	0
IV	29207	16748	11562	897	0	0	0	0
V	29247	16696	11661	890	0	0	0	0
VI	29703	16970	11820	913	0	0	0	0
VII	30116	17192	12001	923	0	0	0	0
VIII	30514	17456	12130	928	0	0	0	0
IX	30908	17635	12305	968	0	0	0	0
X	31408	17892	12519	997	0	0	0	0
XI	31793	17909	12868	1016	0	0	0	0
XII	32556	16890	14529	1137	0	0	0	0
<b>2005</b>								
I	33512	17247	15156	1109	0	0	0	0
II	33964	17505	15508	951	0	0	0	0
III	34549	17553	16027	969	0	0	0	0
IV	35140	17874	16263	1003	0	0	0	0
V	35752	18040	16669	1043	0	0	0	0
VI	36326	18309	16950	1067	0	0	0	0
VII	36560	18473	16985	1102	0	0	0	0
VIII	37312	18756	17344	1212	0	0	0	0
IX	37862	19040	17558	1264	0	0	0	0
X	37886	18815	17772	1299	0	0	0	0
XI	38473	18935	18183	1355	0	0	0	0
XII	39305	19276	18581	1448	0	0	0	0



## DEPOSIT MONEY BANKS' LIABILITIES TO OTHER CLIENTS - NON-PROFIT NON-FINANCIAL ORGANIZATIONS

In millions of denars, end of period

Table 33	Total (2+12)	Deposits									In foreign currency	Other liabilities
		Total (3+4+5)	Demand deposits	Denar sight deposits	Total (6+11)	Time and restricted deposits						
						In denars						
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits		
1	2	3	4	5	6	7	8	9	10	11	12	
<b>1995</b>												
December	851	851	718	0	132	131	59	58	13	...	0	0
<b>1996</b>												
December	715	714	563	0	151	150	78	57	11	5	0	0
<b>1997</b>												
December	830	829	624	0	206	205	72	113	2	17	0	0
<b>1998</b>												
December	893	892	689	0	203	202	67	122	1	11	1	1
<b>1999</b>												
December	1076	1076	902	0	174	174	70	101	2	1	0	0
<b>2000</b>												
December	1308	1308	1116	0	192	192	93	99	0	0	0	0
<b>2001</b>												
December	1092	1092	822	0	270	270	152	116	0	2	0	0
<b>2002</b>												
December	1279	1279	976	0	303	303	192	99	5	7	0	0
<b>2003</b>												
December	1355	1355	928	0	427	427	202	171	40	14	0	0
<b>2004</b>												
January	1319	1319	916	0	403	403	189	167	40	7	0	0
February	1346	1346	961	0	385	385	144	195	39	7	0	0
March	1427	1427	1034	0	393	393	147	200	39	7	0	0
April	1324	1324	914	0	410	410	156	208	39	7	0	0
May	1371	1371	934	0	437	437	168	224	38	7	0	0
June	1412	1412	955	0	457	457	161	254	36	6	0	0
July	1394	1394	922	0	472	472	175	252	39	6	0	0
August	1416	1416	944	0	472	472	169	258	38	7	0	0
September	1477	1477	977	0	500	500	197	262	34	7	0	0
October	1474	1474	980	0	494	494	189	265	33	7	0	0
November	1410	1410	1005	0	405	405	205	162	32	6	0	0
December	1323	1323	947	0	376	376	172	167	31	6	0	0
<b>2005</b>												
January	1271	1271	899	0	372	372	166	170	30	6	0	0
February	1406	1406	951	0	455	455	240	179	29	7	0	0
March	1450	1450	968	0	482	482	273	174	28	7	0	0
April	1451	1451	915	0	536	536	331	166	33	6	0	0
May	1595	1595	1001	0	594	594	358	165	63	8	0	0
June	1611	1611	1008	0	603	603	356	177	62	8	0	0
July	1576	1576	978	0	598	598	352	177	61	8	0	0
August	1667	1667	1059	0	608	608	363	177	60	8	0	0
September	1681	1681	1047	0	634	634	417	181	28	8	0	0
October	1676	1676	1043	0	633	633	411	187	27	8	0	0
November	1712	1712	1054	0	658	658	435	190	25	8	0	0
December	1679	1679	1009	0	670	670	446	192	24	8	0	0



## DEPOSIT MONEY BANKS' LIABILITIES TO GOVERNMENT

In millions of denars, end of period

Table 34	Total liabilities (2+12)	Deposits								In foreign currency	Other liabilities in denars	
		Total (3+4+5)	Demand deposits	Denar sight deposits	Time and restricted deposits							
					Total (6+11)	In denars						
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year			Restricted deposits
1	2	3	4	5	6	7	8	9	10	11	12	
<b>1995</b>												
December	733	600	0	0	600	600	0	0	0	600	0	133
<b>1996</b>												
December	942	934	35	0	899	794	73	50	70	600	105	8
<b>1997</b>												
December	1382	1382	272	0	1109	1098	322	29	147	600	11	0
<b>1998</b>												
December	1761	1761	643	0	1118	1105	217	54	234	600	13	0
<b>1999</b>												
December	2409	2409	927	0	1482	1451	547	23	282	600	31	0
<b>2000</b>												
December	4505	4505	2883	0	1623	1592	586	98	307	600	31	0
<b>2001</b>												
December	3144	3144	1077	0	2067	2027	1127	757	144	0	40	0
<b>2002</b>												
December	2247	2247	1209	0	1038	1031	365	503	163	0	7	0
<b>2003</b>												
December	1655	1655	936	0	719	694	372	166	156	0	25	0
<b>2004</b>												
January	1746	1746	1042	0	704	687	364	167	156	0	17	0
February	1765	1765	1053	0	712	706	367	184	155	0	6	0
March	1764	1764	967	0	797	792	352	285	155	0	5	0
April	1847	1847	1023	0	824	820	373	291	156	0	4	0
May	1748	1748	911	0	837	823	374	292	157	0	14	0
June	1735	1735	895	0	840	817	377	292	148	0	23	0
July	1752	1752	966	0	786	777	375	296	106	0	9	0
August	1694	1694	909	0	785	772	373	299	100	0	13	0
September	1463	1463	669	0	794	782	359	321	102	0	12	0
October	1462	1462	666	0	796	781	352	327	102	0	15	0
November	1479	1479	684	0	795	777	350	325	102	0	18	0
December	1169	1169	335	0	834	807	379	324	104	0	27	0
<b>2005</b>												
January	1370	1370	625	0	745	731	359	325	47	0	14	0
February	1160	1160	459	0	701	694	319	327	48	0	7	0
March	1207	1207	448	0	759	751	373	330	48	0	8	0
April	1121	1121	344	0	777	771	390	333	48	0	6	0
May	942	942	323	0	619	618	305	265	48	0	1	0
June	984	984	234	0	750	748	534	167	47	0	2	0
July	965	965	209	0	756	755	533	175	47	0	1	0
August	895	895	218	0	677	675	453	175	47	0	2	0
September	929	929	275	0	654	653	453	153	47	0	1	0
October	827	827	175	0	652	652	453	152	47	0	0	0
November	944	944	208	0	736	735	536	152	47	0	1	0
December	1109	1109	371	0	738	737	539	150	48	0	1	0



## DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS

In millions of denars, end of period

Table 35	Total liabilities (2+15)	Deposits							
		Total (3+4+5)	Demand deposits	Denar sight deposits	Time and restricted deposits				
					In denars				
					Total (6+10)	Total (7+8+9)	Up to 1 year	Over 1 year	Restricted deposits
1	2	3	4	5	6	7	8	9	
<b>1995</b>									
December	119	65	65	0	0	0	0	0	0
<b>1996</b>									
December	133	53	51	0	2	0	0	0	0
<b>1997</b>									
December	214	107	107	0	0	0	0	0	0
<b>1998</b>									
December	245	175	166	0	8	8	0	8	0
<b>1999</b>									
December	651	204	104	0	100	99	0	99	0
<b>2000</b>									
December	722	201	136	0	65	65	0	65	0
<b>2001</b>									
December	851	227	160	0	67	67	0	67	0
<b>2002</b>									
December	868	350	281	0	69	0	0	69	0
<b>2003</b>									
December	988	416	345	0	71	0	0	71	0
<b>2004</b>									
January	966	430	359	0	71	0	0	71	0
February	919	379	307	0	72	0	0	72	0
March	913	379	308	0	71	0	0	71	0
April	875	355	345	0	10	0	0	10	0
May	846	324	320	0	4	0	0	4	0
June	831	317	316	0	1	0	0	1	0
July	870	311	311	0	0	0	0	0	0
August	906	365	365	0	0	0	0	0	0
September	832	304	304	0	0	0	0	0	0
October	793	264	264	0	0	0	0	0	0
November	827	294	294	0	0	0	0	0	0
December	846	316	316	0	0	0	0	0	0
<b>2005</b>									
January	768	248	248	0	0	0	0	0	0
February	741	222	222	0	0	0	0	0	0
March	774	266	266	0	0	0	0	0	0
April	760	251	251	0	0	0	0	0	0
May	774	322	322	0	0	0	0	0	0
June	742	296	296	0	0	0	0	0	0
July	737	299	297	0	2	0	0	2	0
August	730	305	303	0	2	0	0	2	0
September	717	307	305	0	2	0	0	2	0
October	773	357	355	0	2	0	0	2	0
November	745	322	320	0	2	0	0	2	0
December	819	406	404	0	2	0	0	2	0





## DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS

In millions of denars, end of period

Table 35	Deposits					Total (16+19)	Credits					
	Total deposits						In foreign currency			In denars		
	In foreign currency						Total (17+18)	Short- term	Long- term	Total (20+21)	Short- term	Long- term
	Total (11+12+ 13+14)	Accounts	Sight deposits	Up to 1 year	Over 1 year							
10	11	12	13	14	15	16	17	18	19	20	21	
<b>1995</b>												
XII	0	0	0	0	0	54	0	0	0	54	53	1
<b>1996</b>												
XII	2	2	0	0	0	80	0	0	0	80	80	0
<b>1997</b>												
XII	0	0	0	0	0	107	0	0	0	107	107	0
<b>1998</b>												
XII	0	0	0	0	0	70	0	0	0	70	66	4
<b>1999</b>												
XII	1	1	0	0	0	447	0	0	0	447	168	279
<b>2000</b>												
XII	0	0	0	0	0	521	0	0	0	521	119	402
<b>2001</b>												
XII	0	0	0	0	0	624	0	0	0	624	119	505
<b>2002</b>												
XII	12	0	0	0	12	518	0	0	0	518	8	510
<b>2003</b>												
XII	10	0	0	0	10	572	0	0	0	572	0	572
<b>2004</b>												
I	10	0	0	0	10	536	0	0	0	536	0	536
II	10	0	0	0	10	540	0	0	0	540	0	540
III	3	0	0	0	3	534	0	0	0	534	0	534
IV	3	0	0	0	3	520	0	0	0	520	2	518
V	3	0	0	0	3	522	0	0	0	522	2	520
VI	3	0	0	0	3	514	0	0	0	514	3	511
VII	3	0	0	0	3	559	0	0	0	559	6	553
VIII	3	0	0	0	3	541	0	0	0	541	0	541
IX	3	0	0	0	3	528	0	0	0	528	0	528
X	3	0	0	0	3	529	0	0	0	529	1	528
XI	3	0	0	0	3	533	0	0	0	533	2	531
XII	3	0	0	0	3	530	0	0	0	530	4	526
<b>2005</b>												
I	64	0	0	0	64	520	0	0	0	520	5	515
II	64	0	0	0	64	519	0	0	0	519	4	515
III	65	0	0	0	65	508	0	0	0	508	3	505
IV	0	0	0	0	0	509	0	0	0	509	0	509
V	0	0	0	0	0	452	0	0	0	452	2	450
VI	0	0	0	0	0	446	0	0	0	446	6	440
VII	0	0	0	0	0	438	0	0	0	438	6	432
VIII	0	0	0	0	0	425	0	0	0	425	0	425
IX	0	0	0	0	0	410	0	0	0	410	0	410
X	0	0	0	0	0	416	0	0	0	416	0	416
XI	0	0	0	0	0	423	0	0	0	423	1	422
XII	0	0	0	0	0	413	0	0	0	413	0	413



## DEPOSIT MONEY BANKS' LIABILITIES TO OTHER PUBLIC SECTOR INSTITUTIONS - MONEY HOLDERS

In millions of denars, end of period

Table 36	Total liabilities (2+9)	Denar liabilities							In foreign currency
		Total (3+4+5+6+7+8)	Demand deposits	Sight deposits	Time deposits up to 1 year	Restricted deposits	Time deposits over 1 year	Long-term credits	Sight deposits
	1	2	3	4	5	6	7	8	9
<b>1995</b>									
December	1011	1011	482	0	93	40	0	396	0
<b>1996</b>									
December	654	654	252	0	0	7	0	395	0
<b>1997</b>									
December	542	542	246	0	0	27	0	270	0
<b>1998</b>									
December	715	715	295	0	0	102	0	318	0
<b>1999</b>									
December	875	875	379	0	0	158	0	339	0
<b>2000</b>									
December	1152	1152	444	0	0	333	0	374	0
<b>2001</b>									
December	1380	1380	374	0	0	124	0	882	0
<b>2002</b>									
December	885	885	416	0	0	42	0	427	0
<b>2003</b>									
December	905	905	526	0	0	64	0	315	0
<b>2004</b>									
January	857	857	481	0	0	64	0	312	0
February	830	830	450	0	0	65	0	315	0
March	839	839	441	0	0	62	0	336	0
April	809	809	404	0	0	63	0	342	0
May	874	874	460	0	0	62	0	352	0
June	870	870	469	0	0	48	0	353	0
July	825	825	444	0	0	51	0	330	0
August	858	858	464	0	0	51	0	343	0
September	864	864	463	0	0	51	0	350	0
October	817	817	414	0	0	51	0	352	0
November	1003	1003	539	0	0	103	0	361	0
December	900	900	409	0	0	128	0	363	0
<b>2005</b>									
January	957	957	470	0	0	125	0	362	0
February	1178	1178	443	0	0	119	0	616	0
March	1126	1126	384	0	0	120	0	622	0
April	1180	1180	467	0	0	120	0	593	0
May	1273	1273	545	0	0	110	0	618	0
June	1096	1096	354	0	0	110	0	632	0
July	1030	1030	289	0	0	113	0	628	0
August	866	866	451	0	0	115	0	300	0
September	1215	1215	465	0	0	115	0	635	0
October	944	944	533	0	0	117	0	294	0
November	960	960	529	0	0	117	0	314	0
December	962	962	478	0	0	128	0	356	0



## DEPOSIT AND LENDING INTEREST RATES OF THE NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

On annual level, in %

Table 37	2003		2004		2005									
	XII	XII	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
1. Discount rate	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
2. Lombard credits interest rate	14.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0
3. Interest rates on credits extended on auctions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Interest rate on loans not paid back on maturity, i.e. loans pertaining to regulations violation (default interest rate)	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5
5. Interest rate on uncovered daily overdraft	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5
6. Interest rate on compulsory reserves not deposited on time	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5
7. Interest rate for utilization of compulsory reserves	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5
8. Interest rate on Central bank bills sold on auction	6.2	9.0	8.7	8.1	9.3	10.0	10.0	10.0	10.0	10.0	10.0	10.0	9.1	8.5
9. Interest rate paid on compulsory reserves - banks	4.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
10. Interest rate paid on compulsory reserves - saving houses	4.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0



## INTEREST RATES ON GRANTED LOANS AND RECEIVED DEPOSITS

in %, on annual level

Table 38	I.05	II.05	III.05	IV.05	V.05	VI.05	VII.05	VIII.05	IX.05	X.05	XI.05	XII.05
<b>INTEREST RATES ON DENAR LOANS</b>	12.1	11.9	12.0	12.0	12.2	12.2	12.2	12.2	12.2	12.4	12.1	12.1
<b>Interest rates on denar loans without a currency clause</b>	12.4	12.3	12.4	12.4	12.5	12.5	12.5	12.5	12.6	12.9	12.5	12.6
<i>Interest rates on short-term loans without a currency clause</i>	11.4	11.3	11.3	11.2	11.3	11.3	11.3	11.3	11.4	12.3	11.3	11.4
- short-term loans to enterprises	10.9	10.7	10.8	10.6	10.7	10.7	10.7	10.6	10.7	11.7	10.7	10.7
- short-term loans to households	20.2	19.5	18.9	19.1	19.4	19.5	19.6	19.6	19.6	19.1	19.5	19.4
<i>Interest rates on long-term loans without a currency clause</i>	13.4	13.4	13.4	13.4	13.5	13.5	13.5	13.6	13.6	13.5	13.5	13.5
- long-term loans to enterprises	10.6	10.5	10.5	10.4	10.5	10.4	10.3	10.2	10.1	10.2	10.1	10.0
- long-term loans to households	15.5	15.4	15.4	15.4	15.4	15.5	15.5	15.5	15.5	15.4	15.4	15.3
<b>Interest rates on denar loans with a currency clause</b>	11.0	10.9	10.9	11.2	11.4	11.3	11.3	11.4	11.3	11.2	11.2	11.1
<i>Interest rates on short-term loans with a currency clause</i>	10.0	9.6	9.6	9.3	9.5	8.9	8.8	8.9	8.8	9.1	9.4	9.0
- short-term loans to enterprises	9.8	9.4	9.5	9.2	9.6	8.9	8.9	9.0	8.9	9.3	9.6	9.1
- short-term loans to households	11.0	10.7	10.3	10.1	9.3	9.0	8.7	8.2	8.3	8.2	8.1	8.1
<i>Interest rates on long-term loans with a currency clause</i>	11.3	11.4	11.3	11.7	11.9	11.8	11.8	11.9	11.8	11.5	11.5	11.5
- long-term loans to enterprises	10.6	10.5	10.6	10.6	11.1	11.0	11.0	11.1	11.1	11.1	10.9	11.0
- long-term loans to households	11.9	12.0	11.8	12.5	12.5	12.4	12.4	12.4	12.3	11.9	11.9	11.9
												0.0
<b>INTEREST RATES ON DENAR DEPOSITS</b>	4.9	5.0	4.9	4.9	4.7	5.2	5.0	5.5	5.6	5.7	5.7	5.6
<b>Interest rates on denar deposits with a currency clause</b>	5.3	5.3	5.4	5.3	5.2	5.6	5.3	5.6	5.7	5.7	5.8	5.7
<i>Interest rates on denar deposits of enterprises</i>	6.6	6.5	6.7	6.8	6.2	7.1	7.0	7.0	7.3	7.5	7.4	7.2
- sight deposits	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.6	0.7	0.8	0.7	0.6
- time deposits	6.9	6.6	6.8	6.9	6.3	7.3	7.2	7.4	7.5	7.7	7.6	7.3
- up to 1 month	7.0	6.4	6.6	6.7	5.8	7.1	6.4	6.1	6.4	6.3	6.1	5.9
- over 1 to 3 months	6.7	7.3	7.1	7.5	7.5	8.2	8.2	8.4	8.6	8.6	8.3	8.1
- over 3 to 6 months	6.5	6.5	6.9	7.0	7.1	7.3	7.3	7.7	7.9	8.1	8.2	8.3
- over 6 to 12 months	6.9	7.0	6.9	7.0	6.9	6.9	6.9	6.7	6.9	8.1	9.0	8.9
- over 1 year	7.0	6.9	6.9	6.8	6.9	7.2	7.4	7.6	7.1	7.7	7.3	7.3
<i>Interest rates on denar deposits of households</i>	4.6	4.6	4.6	4.5	4.6	4.6	4.7	4.8	4.8	4.7	4.8	4.8
- sight deposits	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0
- time deposits	7.0	6.9	7.0	7.0	7.0	7.0	7.0	7.1	7.1	7.1	7.1	7.1
- up to 1 month	5.6	5.6	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.8	5.8	5.8
- over 1 to 3 months	6.7	6.8	6.8	6.9	6.8	6.9	6.9	6.9	6.9	6.9	6.9	6.9
- over 3 to 6 months	7.1	7.1	7.1	7.1	7.1	7.0	7.0	7.0	7.2	7.2	7.2	7.2
- over 6 to 12 months	7.6	7.6	7.7	7.7	7.7	7.7	7.8	7.8	7.8	7.9	7.9	7.9
- over 1 year	7.9	7.9	7.9	7.9	7.9	7.9	8.0	8.0	8.0	7.9	7.9	8.0
<b>Interest rates on denar deposits with a currency clause</b>	3.3	3.0	2.9	2.9	2.8	3.0	2.8	4.5	4.4	4.4	4.4	4.4
<i>Interest rates on denar deposits of enterprises</i>	3.3	3.0	2.9	2.9	2.8	3.0	2.8	4.5	4.4	4.4	4.4	4.4
- time deposits	3.3	3.0	2.9	2.9	2.8	3.0	2.8	4.5	4.4	4.4	4.4	4.4
- up to 1 month	3.1	3.5	2.3	2.4	2.3	2.3	1.6	3.5	3.5	3.5	3.5	3.5
- over 1 to 3 months	3.5	2.8	3.0	3.8	3.8	3.0	2.3	5.7	7.0	9.7	8.2	4.6
- over 3 to 6 months	3.4	3.0	2.9	2.8	3.0	3.4	4.5	4.5	4.3	4.3	4.3	4.4
- over 6 to 12 months	2.4	3.1	3.2	3.1	3.1	3.1	4.5	4.5	4.5	4.5	4.5	4.5
- over 1 year	5.0	5.2	4.8	4.0	4.0	5.1	5.1	4.1	4.1	3.2	3.8	3.7
<i>Interest rates on denar deposits of households</i>	-	-	-	-	-	-	-	-	-	-	-	-



## COMPULSORY RESERVES RATE /\*

In %

Table 39	Rates of:						Compulsory reserves on foreign currency deposits of the banks
	Compulsory reserves on denar deposits						
	Deposit money banks			Savings houses			
	Sight deposits and time deposits up to 3 months	Time deposits over 3 months	Denar deposits	Sight deposits and time deposits up to 3 months	Time deposits over 3 months	Denar deposits	
	1	2	2	3	4	2	5
<b>1995</b>							
December	8	3.5		4	1.5		
<b>1996</b>							
December	8	3.5		4	1.5		
<b>1997</b>							
December	8	3.5		4	1.5		
<b>1998</b>							
December	8	3.5		4	1.5		
<b>1999</b>							
December	8	3.5		4	1.5		
<b>2000</b>							
December	8	3.5		4	1.5		
<b>2001</b>							
December	10	5.0		4	1.5		
<b>2002</b>							
December	10	5.0		4	1.5		
<b>2003</b>							
December	-	-	7.5	-	-	2.5	7.5
<b>2004</b>							
January	-	-	7.5	-	-	2.5	7.5
February	-	-	7.5	-	-	2.5	7.5
March	-	-	7.5	-	-	2.5	7.5
April	-	-	7.5	-	-	2.5	7.5
May	-	-	7.5	-	-	2.5	7.5
June	-	-	7.5	-	-	2.5	7.5
July	-	-	7.5	-	-	2.5	7.5
August	-	-	7.5	-	-	2.5	7.5
September	-	-	7.5	-	-	2.5	7.5
October	-	-	7.5	-	-	2.5	7.5
November	-	-	7.5	-	-	2.5	7.5
December	-	-	7.5	-	-	2.5	7.5
<b>2005</b>							
January	-	-	10.0	-	-	2.5	10.0
February	-	-	10.0	-	-	2.5	10.0
March	-	-	10.0	-	-	2.5	10.0
April	-	-	10.0	-	-	2.5	10.0
May	-	-	10.0	-	-	2.5	10.0
June	-	-	10.0	-	-	2.5	10.0
July	-	-	10.0	-	-	2.5	10.0
August	-	-	10.0	-	-	2.5	10.0
September	-	-	10.0	-	-	2.5	10.0
October	-	-	10.0	-	-	2.5	10.0
November	-	-	10.0	-	-	2.5	10.0
December	-	-	10.0	-	-	2.5	10.0

\*/ Starting from June 2003, the rate of compulsory reserve in denars is unified and stands for every category of Denar deposits (with respect to their maturity structure). At the same time, starting from June 2003, banks have to allocate compulsory reserve on foreign currency deposits.