

DEPOSIT MONEY BANKS' BALANCE SHEET**A s s e t s**

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
1995										
December	85730	278	95	183	1460	9670	1122	6609	1931	8
1996										
December	89400	395	73	321	530	9512	1085	7074	1353	0
1997										
December	100683	406	73	333	1436	15892	1507	13144	1223	19
1998										
December	88820	494	128	366	1531	17507	2687	13755	1048	17
1999										
December	112127	330	95	235	3025	24390	3833	17222	2213	1121
2000										
December	131335	2490	336	2154	3656	28571	2911	23663	1638	359
2001										
December	128456	2278	1537	741	3739	49801	27729	19650	2342	81
2002										
December	121705	4039	679	3360	1968	33116	1803	29404	924	985
2003										
December	131716	4075	833	3242	3995	33081	1629	30588	631	233
2004										
December	150143	3583	909	2674	4465	37105	1549	34641	653	262
2005										
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
2006										
January	176065	4850	1068	3782	10420	37231	1589	34724	814	104
February	178026	6170	1066	5104	9658	36986	1548	34508	699	231
March	181159	5492	980	4512	8904	36669	1673	34024	825	147
April	184446	6035	1052	4983	8786	36249	1858	33566	685	140
May	187053	7852	965	6887	7547	35882	1649	33436	656	141
June	187916	6687	1011	5676	6736	35526	1900	32829	657	140
July	191467	6588	1112	5476	7027	35808	2567	32423	677	141
August	195551	6579	1082	5497	7395	36862	2015	34038	667	142
September	194415	6548	1058	5490	7423	36867	1868	34176	676	147
October	195894	7432	1187	6245	7566	37044	1801	34563	528	152
November	199813	8408	1117	7291	8021	36708	1673	34351	535	149
December	207220	8685	1526	7159	9457	39706	2441	36575	540	150

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



DEPOSIT MONEY BANKS' BALANCE SHEET

Assets

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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	
1995														
XII	4924	0	0	0	4924	0	4924	0	0	0	18283	13402	1155	12247
1996														
XII	6291	485	0	485	5807	0	5807	0	0	0	24475	14800	3258	11542
1997														
XII	1768	374	0	374	1393	0	1393	0	0	0	26157	18466	5504	12962
1998														
XII	1264	528	0	528	736	0	736	0	0	0	31471	26925	6268	20657
1999														
XII	8546	796	0	796	7750	7286	464	0	0	0	31975	22978	5673	17305
2000														
XII	7159	206	25	181	6953	6782	171	0	0	0	37947	25602	4978	20624
2001														
XII	7649	146	18	129	7503	6801	702	0	0	0	37790	25806	5558	20247
2002														
XII	7970	1007	959	48	6963	6290	673	0	0	0	40128	28634	4982	23652
2003														
XII	6708	2	2	0	6706	5889	817	0	0	0	45791	34010	5741	28269
2004														
XII	7157	158	7	151	6999	5502	1497	0	0	0	57097	45701	9746	35955
2005														
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
2006														
I	7750	136	81	55	7614	0	7614	0	0	0	69526	56908	15510	41398
II	8250	211	79	132	8039	0	8039	0	0	0	70903	58456	16165	42291
III	10012	289	85	204	9723	0	9723	0	0	0	73017	60880	17099	43781
IV	11361	279	87	192	11082	0	11082	0	0	0	74840	62317	17809	44508
V	11784	263	86	177	11521	0	11521	0	0	0	76370	63719	18212	45507
VI	11403	375	86	289	11028	0	11028	0	0	0	79563	66790	18871	47919
VII	12368	306	92	214	12062	0	12062	0	0	0	80740	67694	19162	48532
VIII	13122	264	126	138	12858	0	12858	0	0	0	81901	68724	19659	49065
IX	13113	264	139	125	12849	0	12849	0	0	0	82084	70331	20197	50134
X	14019	352	140	212	13667	0	13667	0	0	0	85424	72822	20657	52165
XI	14049	417	135	282	13632	0	13632	0	0	0	87214	75016	21420	53596
XII	13484	357	129	228	13127	0	13127	0	0	0	89779	77775	21718	56057

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	
1995												
XII	109	0	109	192	65	127	4581	439	4142	15034	35948	133
1996												
XII	4504	0	4504	136	20	116	5034	354	4680	12936	35127	134
1997												
XII	427	2	425	723	318	404	6542	632	5910	16612	38257	155
1998												
XII	431	0	431	775	358	417	3340	343	2997	18435	18009	109
1999												
XII	697	0	698	1209	874	335	7091	1594	5498	23243	20503	116
2000												
XII	1207	0	1207	778	409	369	10360	1822	8537	30574	20821	119
2001												
XII	753	0	753	532	52	481	10698	1396	9302	7561	19517	121
2002												
XII	781	0	781	331	52	279	10382	1835	8547	11404	23080	0
2003												
XII	687	0	687	93	4	89	11001	1502	9499	14061	24005	0
2004												
XII	588	0	588	48	1	47	10760	1600	9160	14675	26061	0
2005												
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
2006												
I	501	0	501	50	8	42	12067	1753	10314	21273	25015	0
II	500	0	500	37	2	35	11910	1587	10323	21756	24303	0
III	499	0	499	48	1	47	11590	1444	10146	22494	24571	0
IV	504	0	504	34	3	31	11985	1476	10509	22721	24454	0
V	500	0	500	36	3	33	12115	1534	10581	23155	24463	0
VI	515	0	515	27	6	21	12231	1693	10538	23674	24327	0
VII	521	0	521	29	6	23	12496	1806	10690	24470	24466	0
VIII	514	0	514	32	6	26	12631	1723	10908	25006	24686	0
IX	512	0	512	27	6	21	11214	1532	9682	25584	22796	0
X	509	0	509	32	3	29	12061	1717	10344	21568	22841	0
XI	505	0	505	32	8	24	11661	1651	10010	22259	23154	0
XII	519	0	519	25	1	24	11460	1650	9810	22745	23364	0



DEPOSIT MONEY BANKS' BALANCE SHEET

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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	
1995													
December	85730	15668	5742	571	5125	3065	2060	1079	952	127	2270	103	2167
1996													
December	89400	15218	4913	782	5035	2717	2318	1118	995	123	2431	135	2296
1997													
December	100684	18999	6280	857	7493	4854	2639	1034	860	173	2572	226	2346
1998													
December	88821	22430	7336	845	9632	6142	3490	1200	934	266	2677	360	2317
1999													
December	126824	34409	9961	1168	16981	10799	6182	1922	1505	417	3378	834	2544
2000													
December	131335	37269	11894	1911	17409	10802	6607	1705	1324	382	3300	876	2424
2001													
December	128456	63082	11170	2378	41964	35094	6870	1831	1598	233	4233	2025	2208
2002													
December	121705	55532	12255	3618	34190	26797	7393	734	607	127	3773	889	2884
2003													
December	131716	66558	13018	4883	43872	33187	10685	631	463	168	3249	825	2424
2004													
December	150143	79722	13370	5143	56144	40808	15336	806	561	245	3338	1140	2198
2005													
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
2006													
January	176065	95138	14518	5761	69783	49930	19853	699	462	237	3551	1504	2047
February	178026	96276	14879	6087	70129	49979	20150	718	484	234	3639	1567	2072
March	181159	97998	14050	6148	72497	50756	21741	781	542	239	3735	1640	2095
April	184446	101383	14794	7026	73859	51322	22537	1010	766	244	3901	1682	2219
May	187053	103401	15570	6769	75576	51481	24095	723	476	247	3957	1728	2229
June	187916	102642	16076	6829	74048	52815	21233	930	675	255	3981	1758	2223
July	191467	105023	16720	6795	75960	53696	22264	731	490	241	4044	1809	2235
August	195551	107737	16923	6432	78485	54612	23873	981	709	272	4164	1910	2254
September	194415	108928	17153	6365	79497	55224	24273	877	625	252	4280	2049	2231
October	195894	112468	17595	7485	81275	55845	25430	933	695	238	4430	2100	2330
November	199813	115505	17644	7121	84131	56921	27210	1075	840	235	4460	2146	2314
December	207220	118902	18518	7226	86521	57430	29091	998	756	242	4550	2252	2298

DEPOSIT MONEY BANKS' BALANCE SHEET**Liabilities**

In millions of denars, end of period

Table 8	Credits from non-bank institutions													
	Total (15+18)	In foreign currency			In denars			Securities						
		Total (16+17)	Short- term	Long- term	Total (19+20)	Short- term	Long- term	Total (22+25)	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	
1995														
XII	881	0	0	0	881	480	401	0	0	0	0	0	0	0
1996														
XII	938	0	0	0	938	539	399	0	0	0	0	0	0	0
1997														
XII	765	0	0	0	765	391	374	0	0	0	0	0	0	0
1998														
XII	741	0	0	0	741	348	393	10	10	0	10	0	0	0
1999														
XII	998	0	0	0	998	194	805	0	0	0	0	0	0	0
2000														
XII	1049	0	0	0	1049	249	800	0	0	0	0	0	0	0
2001														
XII	1506	0	0	0	1506	119	1387	0	0	0	0	0	0	0
2002														
XII	962	0	0	0	962	8	954	0	0	0	0	0	0	0
2003														
XII	905	0	0	0	905	0	905	0	0	0	0	0	0	0
2004														
XII	921	0	0	0	921	4	917	0	0	0	0	0	0	0
2005														
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
2006														
I	826	0	0	0	826	0	826	0	0	0	0	0	0	0
II	824	0	0	0	824	0	824	0	0	0	0	0	0	0
III	787	0	0	0	787	0	787	0	0	0	0	0	0	0
IV	793	0	0	0	793	0	793	0	0	0	0	0	0	0
V	806	0	0	0	806	0	806	0	0	0	0	0	0	0
VI	778	0	0	0	778	0	778	0	0	0	0	0	0	0
VII	773	0	0	0	773	0	773	0	0	0	0	0	0	0
VIII	752	0	0	0	752	0	752	0	0	0	0	0	0	0
IX	756	0	0	0	756	0	756	0	0	0	0	0	0	0
X	750	0	0	0	750	0	750	0	0	0	0	0	0	0
XI	1074	0	0	0	1074	0	1074	0	0	0	0	0	0	0
XII	1089	0	0	0	1089	0	1089	0	0	0	0	0	0	0



DEPOSIT MONEY BANKS' BALANCE SHEET

Liabilities

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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	
1995														
XII	733	0	0	0	0	0	0	0	0	0	600	133	0	
1996														
XII	942	35	105	105	0	123	0	123	70	0	70	600	8	0
1997														
XII	1382	272	11	11	0	351	0	351	147	0	147	600	0	0
1998														
XII	1761	643	13	13	0	271	0	271	234	0	234	600	0	0
1999														
XII	2497	784	108	108	0	697	0	697	309	5	303	600	0	0
2000														
XII	4505	2883	26	26	0	684	0	684	312	5	307	600	0	0
2001														
XII	3144	1077	40	40	0	1883	0	1883	144	0	144	0	0	0
2002														
XII	2247	1209	7	7	0	868	0	868	163	0	163	0	0	0
2003														
XII	1655	936	25	25	0	538	0	538	156	0	156	0	0	0
2004														
XII	1169	335	27	27	0	703	0	703	104	0	104	0	0	0
2005														
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
2006														
I	870	234	1	1	0	587	0	587	48	0	48	0	0	0
II	970	304	2	2	0	616	0	616	48	0	48	0	0	0
III	1276	469	0	0	0	759	0	759	48	0	48	0	0	0
IV	1263	447	0	0	0	768	0	768	48	0	48	0	0	0
V	1163	370	0	0	0	745	0	745	48	0	48	0	0	0
VI	1175	433	0	0	0	694	0	694	48	0	48	0	0	0
VII	1117	352	1	1	0	715	0	715	49	0	49	0	0	0
VIII	1050	292	1	1	0	708	0	708	49	0	49	0	0	0
IX	969	329	1	1	0	590	0	590	49	0	49	0	0	0
X	967	385	0	0	0	533	0	533	49	0	49	0	0	0
XI	995	402	0	0	0	544	0	544	49	0	49	0	0	0
XII	1199	689	1	1	0	460	0	460	49	0	49	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
1995												
XII	3214	3049	140	25	4016	14421	15903	7859	7966	78	30446	1329
1996												
XII	5743	4818	878	47	4395	12635	21756	8695	13035	26	28464	246
1997												
XII	10295	8001	2242	52	2387	16483	20994	9960	11012	23	29895	248
1998												
XII	12962	8509	4399	54	2305	18566	22033	11849	10150	34	8446	308
1999												
XII	17098	12817	4028	252	958	26983	30738	16275	14419	44	12912	1229
2000												
XII	15460	11264	4036	160	805	28286	31290	17257	13990	44	13227	493
2001												
XII	13508	9577	3474	457	426	6377	30253	17652	12557	44	11481	185
2002												
XII	12517	5055	6739	723	398	9560	28986	17716	11249	21	12401	64
2003												
XII	9790	3904	5464	422	374	10405	30889	18435	12436	18	11999	46
2004												
XII	10064	3558	6174	332	779	10922	33299	19181	14106	12	14040	148
2005												
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
2006												
I	13585	3499	9568	518	919	16496	35218	19468	15568	182	13782	57
II	13384	3576	9325	483	1075	17190	35802	19494	16126	182	13258	71
III	11965	3601	7687	677	2179	17930	36185	19572	16431	182	13549	77
IV	11868	3419	7761	688	2145	18082	35991	19573	16239	179	13635	79
V	12118	3693	7745	680	2316	18261	36145	19529	16437	179	13591	58
VI	12494	3899	7867	728	2291	18895	36412	19519	16714	179	13941	66
VII	12568	3609	8329	630	2242	19607	36745	19574	16992	179	14030	135
VIII	12751	3999	8118	634	2240	20211	36976	19581	17216	179	14423	163
IX	13312	4381	8299	632	2238	20624	35283	19037	16067	179	12986	75
X	14682	4761	8663	1258	2211	16444	35530	19318	16033	179	13478	114
XI	14088	4642	8306	1140	2184	17098	35515	19333	16003	179	14238	190
XII	16781	5936	8016	2829	2301	17524	35831	19334	16079	418	14581	101



MONETARY AUTHORITIES' BALANCE SHEET

Assets

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In millions of denars, end of period

Table 9	Assets total (2+8+ 19+25)	Foreign assets						Claims on Government						
		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	
1995														
December	18729	10732	954	9	9401	368	0	2396	57	0	57	1300	535	764
1996														
December	21000	11452	1373	2	10077	0	0	2550	53	0	53	1247	491	756
1997														
December	28990	15894	1742	20	14124	7	0	8707	53	0	53	1418	491	927
1998														
December	32116	19032	1753	56	17218	6	0	8675	39	0	39	1354	524	830
1999														
December	41098	30136	3565	63	26501	7	0	8116	33	0	33	1294	524	770
2000														
December	56746	48015	2329	104	42176	3405	0	5869	26	0	26	1142	524	619
2001														
December	66145	55103	16661	154	36382	1906	0	8794	19	0	19	1177	728	449
2002														
December	56640	45923	4453	363	40640	467	0	8275	12	0	12	963	716	247
2003														
December	52418	45854	2131	19	39175	4284	245	3878	4	0	4	686	611	75
2004														
December	51506	44657	4101	38	39157	1116	245	3467	0	0	0	586	586	0
2005														
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
2006														
January	69528	60317	6357	40	51884	1791	245	3911	0	0	0	621	621	0
February	70036	60506	6312	11	52147	1791	245	3911	0	0	0	621	621	0
March	84515	75068	6487	11	66548	1777	245	3911	0	0	0	621	621	0
April	86460	77214	6838	162	65236	4733	245	3604	0	0	0	621	621	0
May	87901	78422	6881	58	66627	4611	245	3604	0	0	0	621	621	0
June	89684	80182	6480	53	68769	4635	245	3604	0	0	0	621	621	0
July	91779	82291	6786	51	67637	7572	245	3604	0	0	0	621	621	0
August	92966	83418	6540	17	69061	7555	245	3604	0	0	0	621	621	0
September	94587	84959	6428	13	70685	7588	245	3604	0	0	0	621	621	0
October	96321	86867	6371	169	69480	10602	245	3604	0	0	0	621	621	0
November	97020	87599	6549	33	70400	10372	245	3604	0	0	0	621	621	0
December	96376	87774	6652	139	71001	9737	245	2854	0	0	0	587	587	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
1995												
XII	1039	0	0	0	4046	364	3527	0	150	4	1555	
1996												
XII	1039	210	210	0	5361	389	4349	500	93	30	1637	
1997												
XII	5030	2205	2205	0	2721	501	1993	0	197	29	1668	
1998												
XII	4723	2559	2559	0	2557	440	1892	0	196	29	1851	
1999												
XII	4416	2373	2373	0	984	63	534	0	178	209	1862	
2000												
XII	3802	898	898	0	462	63	0	0	173	226	2400	
2001												
XII	3802	3798	3798	0	234	63	0	0	9	162	2015	
2002												
XII	3495	3805	3805	0	214	63	0	0	20	131	2228	
2003												
XII	3188	0	0	0	82	54	0	0	18	10	2604	
2004												
XII	2881	0	0	0	61	37	0	0	14	10	3321	
2005												
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	
2006												
I	3290	0	0	0	1080	31	0	0	4	1045	4220	
II	3290	0	0	0	1359	31	0	0	283	1045	4260	
III	3290	0	0	0	1358	31	0	0	282	1045	4178	
IV	2983	0	0	0	1358	31	0	0	282	1045	4284	
V	2983	0	0	0	1358	31	0	0	282	1045	4517	
VI	2983	0	0	0	1354	27	0	0	282	1045	4544	
VII	2983	0	0	0	1354	27	0	0	282	1045	4530	
VIII	2983	0	0	0	1354	27	0	0	282	1045	4590	
IX	2983	0	0	0	1354	27	0	0	282	1045	4670	
X	2983	0	0	0	1354	27	0	0	282	1045	4496	
XI	2983	0	0	0	1354	27	0	0	282	1045	4463	
XII	2267	0	0	0	1354	24	0	0	285	1045	4394	

*/ 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

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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
1995								
December	18728	6261	5965	96	199	365	480	510
1996								
December	21000	7116	6698	73	344	523	1	37
1997								
December	28990	7556	7130	73	353	1039	0	738
1998								
December	32117	7658	7136	128	394	1122	0	909
1999								
December	41098	8515	8169	95	251	1389	0	2047
2000								
December	56746	12089	9521	336	2232	1918	0	4822
2001								
December	66148	16412	14134	1537	741	1806	0	3157
2002								
December	56640	18175	14136	679	3360	0	0	2998
2003								
December	52418	18252	14177	833	3242	0	0	4379
2004								
December	51506	17745	14162	909	2674	0	0	4552
2005								
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	78785	20439	14439	1374	4626	0	0	8921
2006								
January	69528	17950	13100	1068	3782	0	0	10413
February	70036	19805	13635	1066	5104	0	0	9653
March	84515	19192	13700	980	4512	0	0	8903
April	86460	20595	14560	1052	4983	0	0	8784
May	87901	21752	13900	965	6887	0	0	7545
June	89684	21267	14580	1011	5676	0	0	6734
July	91793	21907	15319	1112	5476	0	0	7027
August	92978	21401	14822	1082	5497	0	0	7394
September	94604	21358	14810	1058	5490	0	0	7422
October	96321	22228	14796	1187	6245	0	0	7563
November	97020	22709	14301	1117	7291	0	0	8019
December	96376	24891	16206	1526	7159	0	0	9456

* / 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

	Deposits					Government deposits					
	Total (10+11)	Demand deposits	Restricted deposits			Foreign liabilities	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
1995											
XII	1015	901	115	113	1	1891	2424	662	1	0	1
1996											
XII	534	533	1	0	1	2944	3830	975	4	2	2
1997											
XII	576	574	2	0	2	4882	5076	1557	56	56	0
1998											
XII	707	706	0	0	0	5308	6151	1409	76	76	0
1999											
XII	1066	1066	0	0	0	6137	9734	3126	174	174	0
2000											
XII	973	973	0	0	0	6311	16894	6199	326	326	0
2001											
XII	27	27	0	0	0	4897	25513	3794	248	248	0
2002											
XII	15	15	0	0	0	3949	17845	2987	0	0	0
2003											
XII	78	78	0	0	0	3353	12315	3829	0	0	0
2004											
XII	18	18	0	0	0	2862	12777	6439	0	0	0
2005											
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
2006											
I	81	81	0	0	0	3196	16484	9727	0	0	0
II	82	82	0	0	0	3222	15632	8923	0	0	0
III	212	212	0	0	0	3169	29897	9546	0	0	0
IV	105	105	0	0	0	3068	31657	11566	0	0	0
V	114	114	0	0	0	2961	33145	13438	0	0	0
VI	113	113	0	0	0	2925	36405	16739	0	0	0
VII	112	112	0	0	0	2902	36793	18399	0	0	0
VIII	160	160	0	0	0	2877	38460	19878	0	0	0
IX	127	127	0	0	0	2892	39520	20960	0	0	0
X	196	196	0	0	0	2819	40565	21966	0	0	0
XI	69	69	0	0	0	2677	40435	21955	0	0	0
XII	23	23	0	0	0	2645	35670	17662	0	0	0



MONETARY AUTHORITIES' BALANCE SHEET

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Liabilities

In millions of denars, end of period

	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	
1995												
XII	0	0	0	0	0	0	10	1411	340	340	0	5782
1996												
XII	0	0	0	0	0	0	239	2611	0	0	0	6016
1997												
XII	0	0	0	0	0	0	251	3213	0	0	0	9124
1998												
XII	0	0	0	0	0	0	253	4413	0	0	0	10262
1999												
XII	0	0	0	0	0	0	1021	5413	0	0	0	12209
2000												
XII	0	0	0	0	0	0	1809	8560	0	0	0	13738
2001												
XII	0	0	0	0	0	0	12911	8560	0	0	0	14334
2002												
XII	0	0	0	0	0	0	8278	6580	0	0	0	13658
2003												
XII	0	0	0	0	0	0	8486	0	0	0	0	14041
2004												
XII	0	0	0	0	0	0	6338	0	0	0	0	13552
2005												
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	21355
2006												
I	0	0	0	0	0	0	6757	0	0	0	0	21404
II	0	0	0	0	0	0	6709	0	0	0	0	21642
III	0	0	0	0	0	0	20351	0	0	0	0	23142
IV	0	0	0	0	0	0	20091	0	0	0	0	22251
V	0	0	0	0	0	0	19707	0	0	0	0	22384
VI	0	0	0	0	0	0	19666	0	0	0	0	22240
VII	0	0	0	0	0	0	18394	0	0	0	0	23052
VIII	0	0	0	0	0	0	18582	0	0	0	0	22686
IX	0	0	0	0	0	0	18560	0	0	0	0	23285
X	0	0	0	0	0	0	18599	0	0	0	0	22950
XI	0	0	0	0	0	0	18480	0	0	0	0	23111
XII	0	0	0	0	0	0	18008	0	0	0	0	23691

*/ 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 *
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1995				
December	6261	5965	96	199
1996				
December	7116	6698	73	344
1997				
December	7556	7130	73	353
1998				
December	7658	7136	128	394
1999				
December	8515	8169	95	251
2000				
December	12089	9521	336	2232
2001				
December	16412	14134	1537	741
2002				
December	18175	14136	679	3360
2003				
December	18252	14177	833	3242
2004				
December	17745	14162	909	2674
2005				
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
2006				
January	17950	13100	1068	3782
February	19805	13635	1066	5104
March	19192	13700	980	4512
April	20595	14560	1052	4983
May	21752	13900	965	6887
June	21267	14580	1011	5676
July	21907	15319	1112	5476
August	21401	14822	1082	5497
September	21358	14810	1058	5490
October	22228	14796	1187	6245
November	22709	14301	1117	7291
December	24891	16206	1526	7159

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



MONEY SUPPLY M1

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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 organizations
	1	2	3	4	5	6	7	8
1995								
December	12521	5965	6556	3699	775	65	1202	815
1996								
December	12143	6698	5446	3231	825	54	701	636
1997								
December	13983	7130	6853	4623	784	120	656	671
1998								
December	15178	7136	8042	5109	1128	172	796	837
1999								
December	19694	8169	11525	7667	1499	104	1088	1167
2000								
December	22388	9521	12867	8802	1508	235	1047	1274
2001								
December	25324	14134	11190	7922	1891	180	374	822
2002								
December	26406	14136	12270	8121	2461	296	416	976
2003								
December	27273	14177	13096	8507	2712	423	526	928
2004								
December	27595	14162	13433	8988	2710	379	409	947
2005								
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
2006								
January	27699	13100	14599	9715	2837	483	553	1011
February	28596	13635	14961	9983	3047	446	399	1086
March	27962	13700	14262	9226	3074	559	337	1066
April	29459	14560	14899	9293	3343	440	775	1048
May	29584	13900	15684	10114	3263	495	738	1074
June	30768	14580	16188	10515	3428	444	728	1073
July	32151	15319	16832	11251	3452	486	530	1113
August	31905	14822	17083	11781	3254	529	378	1141
September	32090	14810	17280	11550	3318	476	806	1130
October	32587	14796	17791	11718	3536	620	815	1102
November	32014	14301	17713	12044	3373	496	611	1189
December	34747	16206	18541	12851	3716	409	400	1165

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 organizations
	1	2	3	4	5	6	7	8
1995								
December	13092	12521	571	0	571	0	0	0
1996								
December	12925	12143	782	0	782	0	0	0
1997								
December	14840	13983	857	0	857	0	0	0
1998								
December	16023	15178	845	0	845	0	0	0
1999								
December	20863	19694	1169	197	972	0	0	0
2000								
December	24299	22388	1911	166	1745	0	0	0
2001								
December	27702	25324	2378	196	2182	0	0	0
2002								
December	30024	26406	3618	233	3385	0	0	0
2003								
December	32156	27273	4883	391	4492	0	0	0
2004								
December	32738	27595	5143	259	4884	0	0	0
2005								
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
2006								
January	33460	27699	5761	242	5519	0	0	0
February	34683	28596	6087	179	5908	0	0	0
March	34110	27962	6148	132	6016	0	0	0
April	36485	29459	7026	217	6809	0	0	0
May	36353	29584	6769	187	6582	0	0	0
June	37597	30768	6829	147	6682	0	0	0
July	38946	32151	6795	202	6593	0	0	0
August	38337	31905	6432	303	6129	0	0	0
September	38455	32090	6365	207	6158	0	0	0
October	40072	32587	7485	258	7227	0	0	0
November	39135	32014	7121	280	6841	0	0	0
December	41973	34747	7226	309	6917	0	0	0



MONEY SUPPLY M2 (LIQUID ASSETS)

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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					
	1			2		3	4	5	Total (7+8+9+10+11)	Enterprises	Households
1995											
December	18703	13092	5611	5611	2540	2060	1130	813	0	0	118
1996											
December	18490	12925	5577	5577	2859	2320	1284	900	0	0	135
1997											
December	22724	14840	7884	7884	3030	2639	1702	752	0	0	185
1998											
December	26003	16023	9980	9980	3838	3490	2621	679	0	0	190
1999											
December	33720	20863	12857	12857	5646	5267	4422	674	0	0	171
2000											
December	41957	24299	17658	17658	6856	6607	5647	768	0	0	192
2001											
December	69785	27702	42083	42083	6989	6870	5614	988	0	0	268
2002											
December	64222	30024	34198	34198	7401	7393	5030	2072	0	0	291
2003											
December	76028	32156	43872	43872	10685	10685	6729	3583	0	0	373
2004											
December	88886	32738	56148	56148	15340	15336	9718	5279	0	0	339
2005											
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
2006											
January	103243	33460	69783	69783	19853	19853	10661	8540	0	0	652
February	104812	34683	70129	70129	20150	20150	10687	8841	0	0	622
March	106607	34110	72497	72497	21741	21741	11900	9290	0	0	551
April	110344	36485	73859	73859	22537	22537	12314	9607	0	0	616
May	111929	36353	75576	75576	24095	24095	13629	9908	0	0	558
June	111645	37597	74048	74048	21233	21233	10306	10211	0	0	716
July	114906	38946	75960	75960	22264	22264	11243	10505	0	0	516
August	116822	38337	78485	78485	23873	23873	12443	10925	0	0	505
September	117952	38455	79497	79497	24273	24273	12426	11328	0	0	519
October	121347	40072	81275	81275	25430	25430	12772	12131	0	0	527
November	123266	39135	84131	84131	27210	27210	13523	13089	0	0	598
December	128494	41973	86521	86521	29091	29091	14633	13881	0	0	577

MONEY SUPPLY M2 (LIQUID ASSETS)



In millions of denars, end of period

Quasi deposits						
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
1995						
XII	480	427	0	0	53	0
1996						
XII	539	459	0	0	80	0
1997						
XII	391	284	0	0	107	0
1998						
XII	348	282	0	0	66	0
1999						
XII	379	211	0	0	168	0
2000						
XII	249	130	0	0	119	0
2001						
XII	119	0	0	0	119	0
2002						
XII	8	0	0	0	8	0
2003						
XII	0	0	0	0	0	0
2004						
XII	4	0	0	0	4	0
2005						
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
2006						
I	0	0	0	0	0	0
II	0	0	0	0	0	0
III	0	0	0	0	0	0
IV	0	0	0	0	0	0
V	0	0	0	0	0	0
VI	0	0	0	0	0	0
VII	0	0	0	0	0	0
VIII	0	0	0	0	0	0
IX	0	0	0	0	0	0
X	0	0	0	0	0	0
XI	0	0	0	0	0	0
XII	0	0	0	0	0	0

*/ Special deposits



MONEY SUPPLY M2 (LIQUID ASSETS)

In millions of denars, end of period

Quasi deposits								
Table 14 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
1995								
XII	3070	3070	2166	839	64	0	1	0
1996								
XII	2718	2706	1506	1198	0	2	1	0
1997								
XII	4854	4854	2722	2131	0	0	1	0
1998								
XII	6142	6142	2858	3283	0	0	1	0
1999								
XII	7211	7211	3165	4045	0	1	0	0
2000								
XII	10802	10802	3929	6873	0	0	0	0
2001								
XII	35094	35094	2343	32750	0	0	0	0
2002								
XII	26797	26797	3167	23495	0	0	135	0
2003								
XII	33187	33187	6373	26673	0	0	141	0
2004								
XII	40808	40808	9108	31419	0	0	281	0
2005								
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
2006								
I	49930	49930	11185	38515	0	0	230	0
II	49979	49979	10863	38898	0	0	218	0
III	50756	50756	11359	39200	0	0	197	0
IV	51322	51322	11615	39465	0	0	242	0
V	51481	51481	11781	39461	0	0	239	0
VI	52815	52815	12211	40394	0	0	210	0
VII	53696	53696	12571	40866	0	0	259	0
VIII	54612	54612	12932	41413	0	0	267	0
IX	55224	55224	13149	41747	0	0	328	0
X	55845	55845	13485	42059	0	0	301	0
XI	56921	56921	14350	42284	0	0	287	0
XII	57430	57430	14496	42661	0	0	273	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	2	3	4	5	6	7	8	9	10	11	12	13	14
1995														
December	19896	18703	1193	128	87	0	1	40	0	1065	1065	0	0	0
1996														
December	19609	18490	1119	124	111	0	1	7	5	995	995	0	0	0
1997														
December	23759	22724	1035	175	129	0	2	27	17	860	860	0	0	0
1998														
December	27203	26003	1201	266	154	0	0	102	11	934	934	0	0	0
1999														
December	35065	33720	1344	185	26	0	0	158	1	1159	1159	0	0	0
2000														
December	43663	41957	1706	382	49	0	0	333	0	1324	1324	0	0	0
2001														
December	71617	69785	1832	233	107	0	0	124	2	1598	1598	0	0	0
2002														
December	64956	64222	734	127	78	0	0	42	7	607	607	0	0	0
2003														
December	76659	76028	631	168	90	0	0	64	14	463	463	0	0	0
2004														
December	89692	88886	806	245	111	0	0	128	6	561	561	0	0	0
2005														
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
2006														
January	103943	103243	700	238	102	0	0	128	8	462	462	0	0	0
February	105536	104812	724	240	103	0	0	129	8	484	484	0	0	0
March	107390	106607	783	241	104	0	0	129	8	542	542	0	0	0
April	111355	110344	1011	245	108	0	0	129	8	766	766	0	0	0
May	112643	111929	714	238	100	0	0	130	8	476	476	0	0	0
June	112574	111645	929	254	114	0	0	132	8	675	675	0	0	0
July	115644	114906	738	248	108	0	0	131	9	490	490	0	0	0
August	117803	116822	981	272	131	0	0	132	9	709	709	0	0	0
September	118833	117952	881	256	114	0	0	132	10	625	625	0	0	0
October	122280	121347	933	238	96	0	0	132	10	695	695	0	0	0
November	124341	123266	1075	235	91	0	0	134	10	840	840	0	0	0
December	129492	128494	998	242	77	0	0	162	3	756	756	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
1995									
December	22567	19896	2672	2569	2167	33	13	2121	0
1996									
December	22440	19609	2831	2696	2296	31	12	2253	0
1997									
December	26706	23759	2946	2720	2346	319	2	2024	0
1998									
December	30273	27203	3069	2710	2317	315	1	1992	8
1999									
December	39228	35065	4163	3631	2949	761	2	2087	99
2000									
December	47763	43663	4100	3224	2424	359	0	2000	65
2001									
December	77237	71617	5620	3595	2208	83	0	2058	67
2002									
December	69683	64956	4727	3838	2884	628	5	2182	69
2003									
December	80813	76659	4154	3329	2424	231	40	2082	71
2004									
December	93947	89692	4255	3115	2198	449	31	1718	0
2005									
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
2006									
January	108320	103943	4377	2873	2047	700	23	1322	2
February	109999	105536	4463	2896	2072	719	24	1327	2
March	111912	107390	4522	2882	2095	712	22	1359	2
April	116049	111355	4694	3012	2219	785	22	1386	26
May	117406	112643	4763	3035	2229	761	19	1413	36
June	117333	112574	4759	3001	2223	739	19	1398	67
July	120461	115644	4817	3008	2235	714	19	1426	76
August	122719	117803	4916	3006	2254	702	19	1457	76
September	123869	118833	5036	2987	2231	614	20	1492	105
October	127460	122280	5180	3080	2330	628	21	1562	119
November	129875	124341	5534	3388	2314	557	21	1609	127
December	135131	129492	5639	3387	2298	478	21	1649	150



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	
1995													
XII	401	4	0	0	1	396	103	103	48	0	55	0	0
1996													
XII	399	4	0	0	0	395	135	135	32	0	103	0	0
1997													
XII	374	104	0	0	0	270	226	226	19	0	208	0	0
1998													
XII	393	69	1	0	4	318	360	360	0	0	360	0	0
1999													
XII	682	65	0	0	279	339	532	532	0	0	532	0	0
2000													
XII	800	23	0	0	402	374	876	876	0	0	876	0	0
2001													
XII	1387	0	0	0	505	882	2025	2025	0	0	2025	0	0
2002													
XII	954	0	17	0	510	427	889	889	0	0	877	12	0
2003													
XII	905	0	18	0	572	315	825	825	0	0	815	10	0
2004													
XII	917	0	28	0	526	363	1140	1140	0	0	1137	3	0
2005													
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
2006													
I	826	26	38	0	402	360	1504	1504	0	0	1504	0	0
II	824	25	38	0	409	352	1567	1567	0	0	1567	0	0
III	787	25	38	0	398	326	1640	1640	6	0	1634	0	0
IV	793	24	38	0	399	332	1682	1682	7	0	1675	0	0
V	806	23	38	0	399	346	1728	1728	7	0	1721	0	0
VI	778	22	38	0	374	344	1758	1758	7	0	1751	0	0
VII	773	21	38	0	363	351	1809	1809	7	0	1802	0	0
VIII	752	20	38	0	362	332	1910	1910	7	0	1903	0	0
IX	756	19	38	0	361	338	2049	2049	7	0	2042	0	0
X	750	19	38	0	354	339	2100	2100	7	0	2093	0	0
XI	1074	18	38	0	346	672	2146	2146	7	0	2139	0	0
XII	1089	17	44	0	334	694	2252	2252	7	0	2245	0	0



FLOWS OF MONEY SUPPLY CREATION

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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
1995							
December	15297	4018	18283	-15036	12521	5808	4233
1996							
December	12289	4204	24480	-18523	12143	6458	3848
1997							
December	16609	4017	26157	-20078	13983	6781	5941
1998							
December	18270	1972	31471	-21439	15178	7659	7436
1999							
December	32563	4519	31975	-29829	19694	10630	8903
2000							
December	54814	-8366	37947	-36632	22388	12374	13002
2001							
December	86498	-12215	37790	-34838	25324	13195	38717
2002							
December	62450	-3847	40128	-29048	26406	14984	28293
2003							
December	65792	-3324	45791	-27451	27273	19060	34475
2004							
December	68865	-3284	57097	-28736	27595	23838	42509
2005							
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
2006							
January	80776	-5659	69526	-36328	27699	28720	51896
February	80899	-4408	70903	-37400	28596	29368	52030
March	96611	-17216	73017	-40505	27962	31007	52938
April	98526	-17922	74840	-39400	29459	32815	53770
May	99218	-18886	76370	-39301	29584	34132	53685
June	100288	-22540	79563	-39983	30768	31312	55248
July	102625	-21904	80740	-41005	32151	32310	55995
August	104646	-22750	81901	-41083	31905	33578	57231
September	105619	-23739	82084	-40100	32090	33876	57898
October	106406	-23875	85424	-40500	32587	36228	58640
November	107529	-23743	87214	-41130	32014	37949	59907
December	108042	-20627	89779	-42068	34747	39941	60438

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		
1995														
December	31555	6456	9670	3214	9431	22474	4191	4924	0	4924	733	0	733	
1996														
December	30536	3781	9512	5743	11537	29823	5349	6291	0	6291	942	105	838	
1997														
December	38118	5597	15892	10295	13522	26544	386	1768	0	1768	1382	11	1371	
1998														
December	44871	4545	17507	12962	17895	30974	-497	1264	0	1264	1761	13	1748	
1999														
December	59993	8564	24390	15825	21437	38121	6146	8546	7286	1260	2400	31	2369	
2000														
December	74543	13110	28571	15460	24163	40605	2659	7159	6807	352	4500	26	4474	
2001														
December	131492	36293	49801	13508	32118	42295	4505	7649	6819	830	3144	40	3104	
2002														
December	111069	20599	33116	12517	34938	45851	5723	7970	7249	721	2247	7	2240	
2003														
December	133118	23291	33081	9790	43269	50844	5053	6708	5891	817	1655	25	1630	
2004														
December	159479	27041	37105	10064	52716	63130	6033	7157	5509	1648	1124	27	1097	
2005														
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	
2006														
January	190276	23646	37231	13585	71491	76406	6880	7750	81	7669	870	1	869	
February	192550	23602	36986	13384	72666	78183	7280	8250	79	8171	970	2	968	
March	195992	24704	36669	11965	73288	81753	8736	10012	85	9927	1276	0	1276	
April	202636	24381	36249	11868	77000	84938	10098	11361	87	11274	1263	0	1263	
May	206657	23764	35882	12118	79631	86991	10621	11784	86	11698	1163	0	1163	
June	205148	23032	35526	12494	79607	89791	10228	11403	86	11317	1175	0	1175	
July	209918	23240	35808	12568	81779	91990	11250	12368	92	12276	1118	1	1117	
August	215337	24111	36862	12751	83621	93972	12071	13122	126	12996	1051	1	1050	
September	217723	23555	36867	13312	85368	94227	12143	13113	139	12974	970	1	969	
October	224807	22362	37044	14682	90109	98476	13052	14019	140	13879	967	0	967	
November	230880	22620	36708	14088	92889	100268	13054	14049	135	13914	995	0	995	
December	237644	22926	39707	16781	95978	102063	12284	13484	129	13355	1200	1	1199	



SURVEY OF DEPOSIT MONEY BANKS

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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		
	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1995															
XII	18283	1659	16624	-13042	52942	65984	15668	5742	9926	6176	3065	3111	3750	1055	2695
1996															
XII	24475	3632	20843	-18287	49417	67703	15218	4913	10305	6356	2717	3639	3949	1130	2819
1997															
XII	26157	6456	19701	-13022	56866	69888	18999	6280	12720	8740	4854	3886	3980	1087	2893
1998															
XII	31471	6969	24501	-13079	38578	51657	22430	7336	15095	10825	6142	4683	4270	1294	2976
1999															
XII	31975	8140	23834	-16684	47216	63900	29992	10459	19533	14026	7211	6815	5507	1691	3816
2000															
XII	37947	7209	30737	-16442	57659	74101	37269	11894	25375	19569	10802	8767	5806	2200	3606
2001															
XII	37790	7006	30783	-10177	38544	48722	63082	11170	51912	44461	35094	9367	7451	3624	3828
2002															
XII	40128	6869	33259	-10913	40493	51406	55532	12255	43277	37816	26797	11019	5461	1496	3965
2003															
XII	45791	7247	38544	-7575	46137	53712	66558	13018	53540	48755	33187	15568	4785	1288	3497
2004															
XII	57097	11347	45750	-10414	48775	59189	79722	13370	66352	61291	40808	20483	5061	1701	3360
2005															
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
2006															
I	69526	17271	52255	-4915	61557	66472	95139	14518	80621	75544	49930	25614	5077	1966	3111
II	70903	17754	53149	-5517	61879	67396	96282	14879	81403	76216	49979	26237	5187	2051	3136
III	73017	18544	54473	-8465	61455	69920	98000	14050	83950	78645	50756	27889	5305	2182	3123
IV	74840	19288	55552	-7938	61994	69932	101255	14794	86461	80885	51322	29563	5576	2448	3128
V	76370	19749	56621	-7360	63011	70371	103262	15570	87692	82345	51481	30864	5347	2204	3143
VI	79563	20570	58993	-10184	61421	71605	102509	16076	86433	80877	52815	28062	5556	2433	3123
VII	80740	20974	59766	-10211	62548	72759	104899	16720	88179	82755	53696	29059	5424	2299	3125
VIII	81901	21388	60513	-10351	63662	74013	107605	16923	90682	84917	54612	30305	5765	2619	3146
IX	82084	21735	60349	-8859	62347	71206	108800	17153	91647	85862	55224	30638	5785	2674	3111
X	85424	22377	63047	-8367	59410	67777	112336	17595	94741	88760	55845	32915	5981	2795	3186
XI	87214	23079	64135	-7379	61846	69225	115371	17644	97727	91252	56921	34331	6475	2986	3489
XII	89779	23369	66410	-6085	64253	70338	118740	18518	100222	93747	57430	36317	6475	3008	3467

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)	D o m e s t i c a s s e t s (n e t)			
		Total (3-4)	Foreign assets	Foreign liabilities		Domestic credit			
						Total (7+10)	Credit to Government (net)		
					Total (8-9)		Claims on Government *	Liabilities to Government *	
	1	2	3	4	5	6	7	8	9
1995									
December	17602	8841	10732	1891	130	4358	312	2396	2083
1996									
December	16557	8508	11452	2944	-161	4081	-1280	2550	3830
1997									
December	19823	11012	15894	4882	-1104	6352	3631	8707	5076
1998									
December	20848	13725	19032	5308	-3329	5081	2524	8676	6151
1999									
December	26306	23999	30136	6137	-10981	-634	-1618	8117	9735
2000									
December	39742	41704	48015	6311	-21901	-10563	-11025	5869	16894
2001									
December	43388	50205	55103	4897	-28807	-16485	-16718	8794	25513
2002									
December	42252	41851	45923	4072	-20787	-9356	-9570	8275	17845
2003									
December	45506	42501	45854	3353	-19704	-8355	-8437	3878	12315
2004									
December	44766	41824	44686	2862	-19373	-9249	-9310	3467	12777
2005									
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	55991	66282	69504	3222	-39669	-19839	-20919	3911	24830
2006									
January	56972	57130	60326	3196	-28602	-11493	-12573	3911	16484
February	59164	57297	60519	3222	-27673	-10362	-11721	3911	15632
March	56700	71907	75076	3169	-43514	-24628	-25986	3911	29897
April	59055	74145	77213	3068	-44574	-26695	-28053	3604	31657
May	58908	75454	78415	2961	-45957	-28183	-29541	3604	33145
June	56314	77256	80181	2925	-49056	-31447	-32801	3604	36405
July	58165	79385	82287	2902	-50266	-31835	-33189	3604	36793
August	57984	80535	83412	2877	-51506	-33502	-34856	3604	38460
September	57880	82064	84956	2892	-53091	-34562	-35916	3604	39520
October	60059	84044	86863	2819	-53972	-35607	-36961	3604	40565
November	61678	84909	87586	2677	-54028	-35477	-36831	3604	40435
December	68827	85116	87761	2645	-50659	-31462	-32816	2854	35670

*/ 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.



In millions of denars, end of period

	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									
		Total (13+14+15 +16+17)	Credits	Deposits sold on auction	Repurchase Agreement	Other claims - advances	Overdue claims					
10	11	12	13	14	15	16	17	18	19	20	21	
1995												
XII	4046	0	4046	364	3527	0	150	4	-4227	1555	5058	724
1996												
XII	5361	0	5361	389	4349	500	93	30	-4242	1774	5771	245
1997												
XII	2721	0	2721	501	1993	0	197	29	-7456	1668	8362	762
1998												
XII	2557	0	2557	440	1892	0	196	29	-8411	1851	8132	2130
1999												
XII	984	0	984	63	534	0	178	209	-10346	1862	9547	2662
2000												
XII	462	0	462	63	0	0	173	226	-11338	2400	11077	2661
2001												
XII	234	0	234	63	0	0	9	162	-12322	2012	12350	1984
2002												
XII	214	0	214	63	0	0	20	131	-11431	2227	9984	3674
2003												
XII	82	0	82	54	0	0	18	10	-11349	2692	7729	6312
2004												
XII	61	0	61	37	0	0	14	10	-10124	3428	7154	6398
2005												
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	-19830	1525	11024	10331
2006												
I	1080	0	1080	31	0	0	4	1045	-17109	4295	11558	9846
II	1359	0	1359	31	0	0	283	1045	-17311	4331	11505	10137
III	1358	0	1358	31	0	0	282	1045	-18886	4256	11608	11534
IV	1358	0	1358	31	0	0	282	1045	-17879	4372	11798	10453
V	1358	0	1358	31	0	0	282	1045	-17774	4610	11750	10634
VI	1354	0	1354	27	0	0	282	1045	-17609	4631	11523	10717
VII	1354	0	1354	27	0	0	282	1045	-18431	4621	11888	11164
VIII	1354	0	1354	27	0	0	282	1045	-18004	4682	11656	11030
IX	1354	0	1354	27	0	0	282	1045	-18529	4756	11653	11632
X	1354	0	1354	27	0	0	282	1045	-18365	4585	11686	11264
XI	1354	0	1354	27	0	0	282	1045	-18551	4560	11699	11412
XII	1354	0	1354	24	0	0	285	1045	-19197	4494	11819	11872



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
1995													
XII	6261	5965	96	199	1355	365	480	510	1015	901	115	113	1
1996													
XII	7116	6698	73	344	560	523	1	37	534	533	1	0	1
1997													
XII	7556	7130	73	353	1777	1039	0	738	583	574	9	0	2
1998													
XII	7658	7136	128	394	2031	1122	0	909	763	706	57	0	0
1999													
XII	8515	8169	95	251	3436	1389	0	2047	1337	1066	271	0	0
2000													
XII	12089	9521	336	2232	6741	1918	0	4822	1109	973	136	0	0
2001													
XII	16412	14134	1537	741	4964	1806	0	3157	614	27	587	0	0
2002													
XII	18175	14136	679	3360	2998	0	0	2998	15	15	0	0	0
2003													
XII	18252	14177	833	3242	4379	0	0	4379	78	78	0	0	0
2004													
XII	17745	14162	909	2674	4552	0	0	4552	18	18	0	0	0
2005													
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
2006													
I	17950	13100	1068	3782	10413	0	0	10413	81	81	0	0	0
II	19805	13635	1066	5104	9653	0	0	9653	82	82	0	0	0
III	19192	13700	980	4512	8903	0	0	8903	212	212	0	0	0
IV	20595	14560	1052	4983	8784	0	0	8784	105	105	0	0	0
V	21752	13900	965	6887	7545	0	0	7545	114	114	0	0	0
VI	21267	14580	1011	5676	6734	0	0	6734	113	113	0	0	0
VII	21907	15319	1112	5476	7027	0	0	7027	112	112	0	0	0
VIII	21401	14822	1082	5497	7394	0	0	7394	160	160	0	0	0
IX	21358	14810	1058	5490	7422	0	0	7422	127	127	0	0	0
X	22228	14796	1187	6245	7563	0	0	7563	196	196	0	0	0
XI	22709	14301	1117	7291	8019	0	0	8019	69	69	0	0	0
XII	24891	16206	1526	7159	9456	0	0	9456	23	23	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)					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	
1995													
December	44820	15297	20402	5105	6960	22301	4018	7320	1300	6020	3301	399	2902
1996													
December	45253	12289	20964	8687	10526	28683	4204	8841	1457	7384	4638	184	4453
1997													
December	53749	16609	31786	15177	10435	30175	4017	10475	3624	6852	6458	206	6252
1998													
December	60943	18270	36540	18270	12400	33442	1972	9940	3913	6027	7968	392	7577
1999													
December	79120	32563	54525	21962	7330	36494	4519	16662	10953	5709	12144	1221	10922
2000													
December	97798	54814	76586	21771	-4779	29581	-8366	13028	8848	4180	21394	2159	19234
2001													
December	156753	86498	104904	18405	-6981	25575	-12215	16443	11791	4652	28658	13200	15458
2002													
December	140979	62450	79039	16589	8846	36281	-3847	16245	12017	4228	20092	8252	11840
2003													
December	163752	65792	78935	13143	17152	42467	-3324	10613	6604	4009	13937	8478	5459
2004													
December	190381	68865	81791	12926	27574	53813	-3284	10629	6100	4529	13913	6332	7581
2005													
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
2006													
January	219275	80776	97557	16781	30184	63867	-5659	11662	703	10959	17321	6725	10596
February	222629	80899	97505	16606	31736	66495	-4408	12161	700	11461	16569	6678	9891
March	227760	96611	111745	15134	19242	55801	-17216	13924	707	13217	31140	20318	10822
April	234777	98526	113462	14936	20207	56918	-17922	14965	708	14257	32887	20058	12829
May	237438	99218	114297	15079	20819	57484	-18886	15389	708	14681	34275	19674	14601
June	237358	100288	115707	15419	19742	57023	-22540	15007	707	14300	37547	19633	17914
July	243752	102625	118095	15470	20671	58836	-21904	15973	714	15259	37877	18362	19515
August	248241	104646	120274	15628	20881	59151	-22750	16727	748	15979	39477	18550	20927
September	250571	105619	121823	16204	21088	58345	-23739	16717	760	15957	40456	18528	21928
October	257925	106406	123907	17501	24064	61549	-23875	17624	762	16862	41499	18566	22933
November	262715	107529	124294	16765	25316	63471	-23743	17654	757	16897	41397	18447	22950
December	273543	108042	127468	19426	30375	69152	-20627	16339	717	15622	36966	18106	18860

MONETARY SURVEY



In millions of denars, end of period

Table 20	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	
1995						
XII	18283	1659	16624	-15341	57876	73217
1996						
XII	24480	3632	20848	-18157	56415	74572
1997						
XII	26157	6456	19701	-19739	61255	80995
1998						
XII	31471	6969	24501	-21042	42987	64029
1999						
XII	31975	8140	23834	-29164	50062	79226
2000						
XII	37947	7209	30737	-34360	60521	94881
2001						
XII	37790	7006	30783	-32556	40790	73346
2002						
XII	40128	6869	33259	-27435	42934	70369
2003						
XII	45791	7247	38544	-25315	48824	74139
2004						
XII	57097	11347	45750	-26239	52177	78416
2005						
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
2006						
I	69526	17271	52255	-33683	66845	100528
II	70903	17754	53149	-34759	67482	102241
III	73017	18544	54473	-36559	66982	103541
IV	74840	19288	55552	-36711	67637	104348
V	76370	19749	56621	-36665	68892	105557
VI	79563	20570	58993	-37281	67319	104600
VII	80740	20974	59766	-38165	68436	106601
VIII	81901	21388	60513	-38270	69611	107881
IX	82084	21735	60349	-37257	68370	105627
X	85424	22377	63047	-37485	65262	102747
XI	87214	23079	64135	-38155	67673	105828
XII	89779	23369	66410	-38777	70014	108791



In millions of denars, end of period

	Table 20 Total deposit and credit liabilities to non-bank and non-government sector										
	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	
1995											
XII	22563	12522	5965	6556	10041	6176	3065	3111	3865	1168	2697
1996											
XII	22437	12142	6698	5445	10295	6345	2706	3639	3950	1130	2820
1997											
XII	26705	13983	7130	6853	12722	8740	4854	3886	3982	1087	2895
1998											
XII	30273	15178	7136	8042	15095	10825	6142	4683	4270	1294	2976
1999											
XII	39227	19694	8169	11525	19533	14026	7211	6815	5507	1691	3816
2000											
XII	47763	22388	9521	12867	25375	19569	10802	8767	5806	2200	3606
2001											
XII	77236	25323	14134	11189	51913	44461	35094	9367	7452	3624	3828
2002											
XII	69683	26406	14136	12270	43277	37816	26797	11019	5461	1496	3965
2003											
XII	80808	27273	14177	13096	53535	48750	33187	15563	4785	1288	3497
2004											
XII	93942	27595	14162	13433	66347	61286	40808	20478	5061	1701	3360
2005											
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
2006											
I	108315	27699	13100	14599	80616	75539	49930	25609	5077	1966	3111
II	109994	28596	13635	14961	81398	76211	49979	26232	5187	2051	3136
III	111907	27962	13700	14262	83945	78640	50756	27884	5305	2182	3123
IV	116044	29459	14560	14899	86585	80880	51322	29558	5705	2448	3257
V	117401	29584	13900	15684	87817	82340	51481	30859	5477	2204	3273
VI	117328	30768	14580	16188	86560	80872	52815	28057	5688	2433	3255
VII	120456	32151	15319	16832	88305	82750	53696	29054	5555	2299	3256
VIII	122714	31905	14822	17083	90809	84912	54612	30300	5897	2619	3278
IX	123864	32090	14810	17280	91774	85857	55224	30633	5917	2674	3243
X	127455	32587	14796	17791	94868	88755	55845	32910	6113	2795	3318
XI	129870	32014	14301	17713	97856	91247	56921	34326	6609	2986	3623
XII	135126	34747	16206	18541	100379	93742	57430	36312	6637	3008	3629

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	
1995												
December	18283	13402	9381	705	8675	4021	449	3572	108	4	0	4
1996												
December	24475	14800	10720	2302	8418	4080	956	3124	4504	33	0	33
1997												
December	26157	18466	12628	3294	9334	5839	2210	3628	427	40	2	38
1998												
December	31471	26925	15179	1899	13280	11745	4368	7377	431	51	0	51
1999												
December	31975	22978	12383	2091	10292	10595	3582	7013	697	59	0	59
2000												
December	37947	25602	13592	1381	12210	12010	3596	8413	1207	124	0	124
2001												
December	37790	25806	15967	2604	13364	9838	2955	6884	753	58	0	58
2002												
December	40129	28634	15741	1597	14144	12893	3385	9508	782	64	0	64
2003												
December	45792	34010	16377	1725	14652	17633	4016	13617	688	92	0	92
2004												
December	57097	45701	18890	2759	16131	26811	6987	19824	588	69	0	69
2005												
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
2006												
January	69526	56908	19453	2775	16678	37455	12735	24720	501	58	0	58
February	70903	58456	20185	3126	17059	38271	13039	25232	500	57	0	57
March	73017	60880	21247	3704	17543	39633	13395	26238	499	57	0	57
April	74840	62317	21699	4004	17695	40618	13805	26813	504	62	0	62
May	76370	63719	21806	4019	17787	41913	14193	27720	500	58	0	58
June	79563	66790	23058	4059	18999	43732	14812	28920	515	60	0	60
July	80740	67694	22634	3836	18798	45060	15326	29734	521	65	0	65
August	81901	68724	22671	3957	18714	46053	15702	30351	514	58	0	58
September	82084	70331	23255	4234	19021	47076	15963	31113	512	56	0	56
October	85424	72822	24060	4157	19903	48762	16500	32262	509	53	0	53
November	87214	75016	24097	4022	20075	50919	17398	33521	505	58	0	58
December	89779	77775	24924	4146	20778	52851	17572	35279	519	60	0	60



DEPOSIT MONEY BANKS' TOTAL PLACEMENTS

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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	
1995													
XII	104	0	104	192	192	65	127	0	0	0	4581	439	4142
1996													
XII	4471	0	4471	136	136	20	116	0	0	0	5034	354	4680
1997													
XII	387	0	387	723	723	318	404	0	0	0	6542	632	5910
1998													
XII	380	0	380	775	775	358	417	0	0	0	3340	343	2997
1999													
XII	638	0	638	1209	1209	874	335	0	0	0	7091	1594	5498
2000													
XII	1083	0	1083	778	778	409	369	0	0	0	10360	1822	8537
2001													
XII	695	0	695	532	532	52	481	0	0	0	10698	1396	9302
2002													
XII	718	0	718	331	331	52	279	0	0	0	10382	1835	8547
2003													
XII	596	0	596	93	93	4	89	0	0	0	11001	1502	9499
2004													
XII	519	0	519	48	48	1	47	0	0	0	10760	1600	9160
2005													
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
2006													
I	443	0	443	50	50	8	42	0	0	0	12067	1753	10314
II	443	0	443	37	37	2	35	0	0	0	11910	1587	10323
III	442	0	442	48	48	1	47	0	0	0	11590	1444	10146
IV	442	0	442	34	34	3	31	0	0	0	11985	1476	10509
V	442	0	442	36	36	3	33	0	0	0	12115	1534	10581
VI	455	0	455	27	27	6	21	0	0	0	12231	1693	10538
VII	456	0	456	29	29	6	23	0	0	0	12496	1806	10690
VIII	456	0	456	32	32	6	26	0	0	0	12631	1723	10908
IX	456	0	456	27	27	6	21	0	0	0	11214	1532	9682
X	456	0	456	32	32	3	29	0	0	0	12061	1717	10344
XI	447	0	447	32	32	8	24	0	0	0	11661	1651	10010
XII	459	0	459	25	25	1	24	0	0	0	11460	1650	9810

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	
1995								
December	16260	12375	8635	7930	521	3319	4090	705
1996								
December	22626	13639	10053	7751	117	2827	4807	2302
1997								
December	23499	16593	11703	8409	153	2204	6052	3294
1998								
December	28894	24700	13841	12069	259	5063	6747	1772
1999								
December	29075	20534	11227	9137	203	2289	6645	2089
2000								
December	33640	21900	12196	10815	402	1706	8707	1381
2001								
December	33414	22161	14745	12141	469	1472	10200	2604
2002								
December	33461	23017	14185	12598	535	1538	10525	1587
2003								
December	36173	25225	14555	12890	183	2193	10514	1665
2004								
December	41681	31416	16334	13632	192	2536	10904	2702
2005								
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
2006								
January	47513	36617	15623	12875	200	2480	10195	2748
February	48535	37841	16293	13196	191	2382	10623	3097
March	49842	39477	17172	13501	85	2465	10951	3671
April	50973	40310	17557	13584	81	2561	10942	3973
May	51582	40933	17470	13484	71	2582	10831	3986
June	53871	43110	18653	14628	70	3051	11507	4025
July	54244	43151	18067	14262	73	3157	11032	3805
August	54587	43477	17786	13859	67	3050	10742	3927
September	54380	44408	18213	14010	64	3076	10870	4203
October	56691	45964	18705	14576	62	3139	11375	4129
November	57537	47257	18480	14483	58	3065	11360	3997
December	58811	48776	19017	14895	36	3313	11546	4122



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

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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		
1995														
XII	3740	3290	7	2448	836	449	108	4	0	4	104	0	104	
1996														
XII	3586	2631	4	1762	865	956	4504	33	0	33	4471	0	4471	
1997														
XII	4890	2679	55	1413	1212	2210	427	40	2	38	387	0	387	
1998														
XII	10859	6490	34	4967	1490	4368	431	51	0	51	380	0	380	
1999														
XII	9307	5785	34	3358	2393	3522	697	59	0	59	638	0	638	
2000														
XII	9704	6296	113	2942	3241	3408	1207	124	0	124	1083	0	1083	
2001														
XII	7417	4535	286	1632	2617	2881	753	58	0	58	695	0	695	
2002														
XII	8832	5557	279	2214	3064	3275	782	64	0	64	718	0	718	
2003														
XII	10670	6753	275	1539	4939	3917	688	92	0	92	596	0	596	
2004														
XII	15082	8472	485	979	7008	6610	588	69	0	69	519	0	519	
2005														
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	
2006														
I	20994	8989	387	572	8030	12005	501	58	0	58	443	0	443	
II	21548	9302	375	719	8208	12246	500	57	0	57	443	0	443	
III	22305	9834	347	778	8709	12471	499	57	0	57	442	0	442	
IV	22753	9995	320	761	8914	12758	504	62	0	62	442	0	442	
V	23463	10419	346	733	9340	13044	500	58	0	58	442	0	442	
VI	24457	10921	341	470	10110	13536	515	60	0	60	455	0	455	
VII	25084	11116	352	469	10295	13968	521	65	0	65	456	0	456	
VIII	25691	11384	334	369	10681	14307	514	58	0	58	456	0	456	
IX	26195	11681	321	307	11053	14514	512	56	0	56	456	0	456	
X	27259	12297	316	303	11678	14962	509	53	0	53	456	0	456	
XI	28777	12972	339	285	12348	15805	505	58	0	58	447	0	447	
XII	29759	13823	327	290	13206	15936	519	60	0	60	459	0	459	

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
1995										
XII	192	192	65	127	0	0	0	3585	439	3147
1996										
XII	136	136	20	116	0	0	0	4346	350	3997
1997										
XII	617	617	318	299	0	0	0	5863	629	5235
1998										
XII	744	744	358	385	0	0	0	3020	341	2679
1999										
XII	1136	1136	874	262	0	0	0	6708	1592	5116
2000										
XII	756	756	409	347	0	0	0	9777	1783	7994
2001										
XII	382	382	52	331	0	0	0	10117	1351	8766
2002										
XII	301	301	52	249	0	0	0	9361	1538	7823
2003										
XII	93	93	4	89	0	0	0	10167	1454	8713
2004										
XII	48	48	1	47	0	0	0	9629	1571	8058
2005										
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
2006										
I	50	50	8	42	0	0	0	10345	1711	8634
II	37	37	2	35	0	0	0	10157	1548	8609
III	48	48	1	47	0	0	0	9818	1406	8412
IV	29	29	3	26	0	0	0	10130	1438	8692
V	32	32	3	29	0	0	0	10117	1496	8621
VI	27	27	6	21	0	0	0	10219	1653	8566
VII	29	29	6	23	0	0	0	10543	1765	8778
VIII	32	32	6	26	0	0	0	10564	1679	8885
IX	27	27	6	21	0	0	0	9433	1485	7948
X	32	32	3	29	0	0	0	10186	1671	8515
XI	32	32	8	24	0	0	0	9743	1602	8141
XII	25	25	1	24	0	0	0	9491	1601	7890



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						In foreign currency	
			Total (4+9)	Short-term				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		
1995										
December	1838	865	593	593	78	12	452	51	0	
1996										
December	1765	1083	606	606	190	8	340	67	0	
1997										
December	2513	1836	887	887	304	4	518	61	0	
1998										
December	2320	2056	1170	1170	387	6	740	37	0	
1999										
December	2638	2324	1109	1109	270	6	762	70	0	
2000										
December	3826	3417	1341	1341	281	6	937	117	0	
2001										
December	4001	3514	1166	1166	202	2	858	104	0	
2002										
December	5898	5165	1214	1214	196	1	912	105	0	
2003										
December	9405	8606	1739	1739	319	0	1186	234	0	
2004										
December	15276	14160	2519	2476	396	0	1507	573	43	
2005										
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	
2006										
January	21912	20232	3785	3758	454	2	2555	747	27	
February	22262	20551	3841	3812	470	2	2582	758	29	
March	23079	21347	4031	3998	484	3	2737	774	33	
April	23756	21960	4106	4075	503	2	2824	746	31	
May	24686	22749	4309	4276	483	2	3073	718	33	
June	25604	23652	4386	4352	468	2	3195	687	34	
July	26412	24520	4552	4521	473	2	3389	657	31	
August	27232	25226	4871	4841	500	3	3700	638	30	
September	27623	25902	5028	4997	496	3	3905	593	31	
October	28625	26810	5314	5286	500	4	4194	588	28	
November	29610	27752	5616	5591	515	5	4490	581	25	
December	30863	28950	5864	5840	455	6	4828	551	24	

DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS



In millions of denars, end of period

Table 23	Credits						
	Long-term						In foreign currency
	In denars						
	Total (11+16)	Total (12+13+14+15)	For construction	For business purposes	For individual businesses	For other purposes	
10	11	12	13	14	15	16	
1995							
XII	272	272	163	0	0	108	0
1996							
XII	477	477	214	0	0	263	0
1997							
XII	949	949	354	0	1	594	0
1998							
XII	886	886	376	5	1	505	0
1999							
XII	1215	1215	394	2	1	818	0
2000							
XII	2076	2076	496	7	1	1573	0
2001							
XII	2348	2348	506	2	1	1839	0
2002							
XII	3951	3951	598	6	2	3345	0
2003							
XII	6867	6864	1465	13	202	5184	3
2004							
XII	11641	11343	1963	13	456	8911	298
2005							
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
2006							
I	16447	15724	2762	10	953	11999	723
II	16710	15923	2805	10	981	12127	787
III	17316	16397	2862	11	1084	12440	919
IV	17854	16811	2911	11	1198	12691	1043
V	18440	17294	2983	9	1302	13000	1146
VI	19266	17992	3123	9	1386	13474	1274
VII	19968	18612	3278	8	1436	13890	1356
VIII	20355	18961	3362	8	1456	14135	1394
IX	20874	19426	3451	6	1505	14464	1448
X	21496	19959	3571	7	1595	14786	1537
XI	22136	20543	3715	7	1677	15144	1593
XII	23086	21450	3832	6	1775	15837	1636



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	18	19	20	21	22	23	24	25	26
1995										
XII	0	0	0	0	0	0	0	973	0	973
1996										
XII	0	0	0	0	0	0	0	682	3	679
1997										
XII	0	0	0	0	0	0	0	677	4	673
1998										
XII	0	0	0	0	0	0	0	264	2	262
1999										
XII	0	0	0	0	0	0	0	314	2	313
2000										
XII	0	0	0	0	0	0	0	409	2	407
2001										
XII	0	0	0	0	0	0	0	487	28	459
2002										
XII	0	0	0	0	0	0	0	733	15	718
2003										
XII	0	0	0	0	0	0	0	799	18	781
2004										
XII	0	0	0	0	0	0	0	1116	18	1098
2005										
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
2006										
I	0	0	0	0	0	0	0	1680	40	1640
II	0	0	0	0	0	0	0	1711	37	1674
III	0	0	0	0	0	0	0	1732	35	1697
IV	0	0	0	0	0	0	0	1796	36	1760
V	0	0	0	0	0	0	0	1937	35	1902
VI	0	0	0	0	0	0	0	1952	39	1913
VII	0	0	0	0	0	0	0	1892	39	1853
VIII	0	0	0	0	0	0	0	2006	42	1964
IX	0	0	0	0	0	0	0	1721	46	1675
X	0	0	0	0	0	0	0	1815	44	1771
XI	0	0	0	0	0	0	0	1858	47	1811
XII	0	0	0	0	0	0	0	1913	47	1866

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	
1995																	
December	34	12	2	2	0	10	10	0	0	0	0	0	0	0	22	22	0
1996																	
December	31	26	11	11	0	15	15	0	0	0	0	0	0	0	5	4	1
1997																	
December	112	5	5	5	0	0	0	0	0	0	0	106	106	0	1	1	0
1998																	
December	221	138	138	11	127	0	0	0	0	0	0	31	31	0	52	52	0
1999																	
December	222	85	12	10	2	73	12	61	0	0	0	73	73	0	64	64	0
2000																	
December	343	216	16	16	1	200	11	188	0	0	0	22	22	0	105	105	0
2001																	
December	272	93	19	19	0	74	0	74	0	0	0	150	150	0	29	27	2
2002																	
December	169	130	20	10	10	110	0	110	0	0	0	30	30	0	9	6	3
2003																	
December	171	163	67	7	60	96	0	96	0	0	0	0	0	0	8	5	3
2004																	
December	115	105	17	3	14	88	9	79	0	0	0	0	0	0	10	4	6
2005																	
January	106	96	13	3	10	83	9	74	0	0	0	0	0	0	10	4	6
February	132	90	9	3	6	81	9	72	0	0	0	0	0	0	42	36	6
March	126	85	7	3	4	78	9	69	0	0	0	0	0	0	41	35	6
April	120	78	5	3	2	73	9	64	0	0	0	0	0	0	42	35	7
May	70	31	3	2	1	28	9	19	0	0	0	0	0	0	39	36	3
June	65	29	4	3	1	25	8	17	0	0	0	0	0	0	36	35	1
July	69	28	4	3	1	24	8	16	0	0	0	4	4	0	37	35	2
August	64	25	3	3	0	22	8	14	0	0	0	2	2	0	37	35	2
September	63	24	3	3	0	21	8	13	0	0	0	2	2	0	37	35	2
October	60	22	3	3	0	19	8	11	0	0	0	2	2	0	36	35	1
November	56	19	1	1	0	18	8	10	0	0	0	0	0	0	37	36	1
December	52	16	1	1	0	15	7	8	0	0	0	0	0	0	36	35	1
2006																	
January	51	15	1	1	0	14	7	7	0	0	0	0	0	0	36	35	1
February	65	28	15	15	0	13	7	6	0	0	0	0	0	0	37	35	2
March	64	27	15	15	0	12	7	5	0	0	0	0	0	0	37	35	2
April	68	26	15	15	0	11	7	4	0	0	0	5	5	0	37	35	2
May	65	24	14	14	0	10	7	3	0	0	0	4	4	0	37	35	2
June	51	14	5	5	0	9	7	2	0	0	0	0	0	0	37	36	1
July	46	9	1	1	0	8	6	2	0	0	0	0	0	0	37	36	1
August	45	8	1	1	0	7	6	1	0	0	0	0	0	0	37	36	1
September	45	8	1	1	0	7	6	1	0	0	0	0	0	0	37	36	1
October	45	8	1	1	0	7	6	1	0	0	0	0	0	0	37	36	1
November	44	7	1	1	0	6	6	0	0	0	0	0	0	0	37	36	1
December	47	10	4	4	0	6	6	0	0	0	0	0	0	0	37	36	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	
1995								
December	4923	0	0	0	0	0	0	0
1996								
December	6290	485	485	0	485	0	0	0
1997								
December	1768	374	374	0	374	0	0	0
1998								
December	1264	528	528	0	528	0	0	0
1999								
December	8546	796	796	0	796	0	0	0
2000								
December	7159	206	181	0	181	25	25	0
2001								
December	7649	146	129	0	129	18	18	0
2002								
December	7970	1007	316	268	48	691	691	0
2003								
December	6708	2	0	0	0	2	2	0
2004								
December	7157	158	151	0	151	7	7	0
2005								
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
2006								
January	7750	136	11	11	0	125	70	55
February	8250	211	88	10	78	123	69	54
March	10012	289	162	11	151	127	74	53
April	11361	279	150	11	139	129	76	53
May	11784	263	138	12	126	125	74	51
June	11403	375	250	11	239	125	75	50
July	12368	306	176	11	165	130	81	49
August	13122	264	101	11	90	163	115	48
September	13113	264	89	12	77	175	127	48
October	14019	352	178	13	165	174	127	47
November	14049	417	246	10	236	171	125	46
December	13484	357	206	9	197	151	120	31



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 25	Securities						Other claims	Overdue claims	
	Short-term			Long-term					
	Total (10+13)	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	
1995									
XII	4923	3	0	3	4920	0	4920	0	0
1996									
XII	5806	1	0	1	5805	0	5805	0	0
1997									
XII	1393	1	0	1	1392	0	1392	0	0
1998									
XII	736	1	0	1	735	0	735	0	0
1999									
XII	7750	0	0	0	7750	7286	464	0	0
2000									
XII	6953	0	0	0	6953	6782	171	0	0
2001									
XII	7503	10	0	10	7494	6801	692	0	0
2002									
XII	6963	0	0	0	6963	6290	673	0	0
2003									
XII	6706	0	0	0	6706	5889	817	0	0
2004									
XII	6999	539	0	539	6460	5502	958	0	0
2005									
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
2006									
I	7614	1278	0	1278	6336	0	6336	0	0
II	8039	1628	0	1628	6411	0	6411	0	0
III	9723	3393	0	3393	6330	0	6330	0	0
IV	11082	4813	0	4813	6269	0	6269	0	0
V	11521	5070	0	5070	6451	0	6451	0	0
VI	11028	4821	0	4821	6207	0	6207	0	0
VII	12062	5903	0	5903	6159	0	6159	0	0
VIII	12858	6732	0	6732	6126	0	6126	0	0
IX	12849	6703	0	6703	6146	0	6146	0	0
X	13667	7530	0	7530	6137	0	6137	0	0
XI	13632	7344	0	7344	6288	0	6288	0	0
XII	13127	7103	0	7103	6024	0	6024	0	0



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

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In millions of denars, end of period

Table 26	Total claims (2+7)	Claims in denars						Overdue claims		
		Total (3+4)	Short-term	Long-term			Total (5+6)	Credits	Securities	
			Credits	Total (5+6)	Credits	Securities				
	1	2	3	4	5	6	7	8	9	
1995										
December	151	151	151	0	0	0	0	0	0	
1996										
December	56	50	50	0	0	0	6	6	0	
1997										
December	34	33	33	0	0	0	1	1	0	
1998										
December	36	32	32	0	0	0	4	4	0	
1999										
December	40	35	35	0	0	0	5	5	0	
2000										
December	137	68	38	30	30	0	69	32	37	
2001										
December	177	111	111	0	0	0	66	50	16	
2002										
December	601	322	322	0	0	0	279	0	279	
2003										
December	43	16	16	0	0	0	27	0	27	
2004										
December	25	20	20	0	0	0	5	0	5	
2005										
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	
2006										
January	50	44	44	0	0	0	6	5	1	
February	41	36	36	0	0	0	5	5	0	
March	32	29	29	0	0	0	3	2	1	
April	43	21	21	0	0	0	22	22	0	
May	37	13	13	0	0	0	24	23	1	
June	37	14	14	0	0	0	23	23	0	
July	38	14	14	0	0	0	24	23	1	
August	37	13	13	0	0	0	24	23	1	
September	36	13	13	0	0	0	23	23	0	
October	63	40	40	0	0	0	23	22	1	
November	23	0	0	0	0	0	23	22	1	
December	58	39	39	0	0	0	19	18	1	

NBRM TOTAL PLACEMENTS



In millions of denars, end of period

Table 27	Claims on public sector											Claims on DMBs	
	TOTAL (2+12)	Short-term			Long-term			Overdue claims			In denars		
		Total (3+6+9)	Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars	Total (10+11)	In foreign currency	In denars	Total (13+22)	Total (14+15+16+17+18+19+20+21)
1	2	3	4	5	6	7	8	9	10	11	12	13	
1995													
December	6441	2396	0	0	0	2396	1300	1096	0	0	0	4046	4046
1996													
December	7774	2550	210	210	0	2340	1247	1093	0	0	0	5361	5361
1997													
December	11428	8707	2205	2205	0	6502	1418	5084	0	0	0	2721	2721
1998													
December	11233	8676	2559	2559	0	6116	1354	4763	0	0	0	2557	2557
1999													
December	9100	8117	2373	2373	0	5743	1294	4449	0	0	0	984	984
2000													
December	6331	5869	898	898	0	4971	1142	3829	0	0	0	462	462
2001													
December	9028	8794	3798	3798	0	4999	1177	3822	0	0	0	234	234
2002													
December	8489	8275	3805	3805	0	4470	963	3507	0	0	0	214	214
2003													
December	3960	3878	0	0	0	3878	686	3192	0	0	0	82	82
2004													
December	3528	3467	0	0	0	3467	586	2881	0	0	0	61	61
2005													
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
2006													
January	4991	3911	0	0	0	3911	621	3290	0	0	0	1080	1080
February	5270	3911	0	0	0	3911	621	3290	0	0	0	1359	1359
March	5269	3911	0	0	0	3911	621	3290	0	0	0	1358	1358
April	4962	3604	0	0	0	3604	621	2983	0	0	0	1358	1358
May	4962	3604	0	0	0	3604	621	2983	0	0	0	1358	1358
June	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
July	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
August	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
September	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
October	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
November	4958	3604	0	0	0	3604	621	2983	0	0	0	1354	1354
December	4208	2854	0	0	0	2854	587	2267	0	0	0	1354	1354



NBRM TOTAL PLACEMENTS

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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
1995												
XII	0	23	53	288	3527	0	150	4	0	0	0	0
1996												
XII	0	3	71	314	4349	500	93	30	0	0	0	0
1997												
XII	100	3	68	330	1993	0	197	29	0	0	0	0
1998												
XII	32	3	68	337	1892	0	196	29	0	0	0	0
1999												
XII	0	0	63	0	534	0	178	209	0	0	0	0
2000												
XII	0	0	63	0	0	0	173	226	0	0	0	0
2001												
XII	0	0	63	0	0	0	9	162	0	0	0	0
2002												
XII	0	0	63	0	0	0	20	131	0	0	0	0
2003												
XII	0	0	54	0	0	0	18	10	0	0	0	0
2004												
XII	0	0	37	0	0	0	14	10	0	0	0	0
2005												
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
2006												
I	0	0	31	0	0	0	4	1045	0	0	0	0
II	0	0	31	0	0	0	283	1045	0	0	0	0
III	0	0	31	0	0	0	282	1045	0	0	0	0
IV	0	0	31	0	0	0	282	1045	0	0	0	0
V	0	0	31	0	0	0	282	1045	0	0	0	0
VI	0	0	27	0	0	0	282	1045	0	0	0	0
VII	0	0	27	0	0	0	282	1045	0	0	0	0
VIII	0	0	27	0	0	0	282	1045	0	0	0	0
IX	0	0	27	0	0	0	282	1045	0	0	0	0
X	0	0	27	0	0	0	282	1045	0	0	0	0
XI	0	0	27	0	0	0	282	1045	0	0	0	0
XII	0	0	24	0	0	0	285	1045	0	0	0	0

MONETARY POLICY INSTRUMENTS



In millions of denars, end of period

Table 28	TOTAL (2+3+4)	Credits sold on auction by NBRM	Credits purchased on auction by NBRM	NBRM bills sold on auction
	1	2	3	4
1995				
December	4518	3527	480	510
1996				
December	4250	4349	1	37
1997				
December	2731	1993	0	738
1998				
December	2801	1892	0	909
1999				
December	2581	534	0	2047
2000				
December	4822	0	0	4822
2001				
December	3157	0	0	3157
2002				
December	2998	0	0	2998
2003				
December	4379	0	0	4379
2004				
December	4552	0	0	4552
2005				
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
2006				
January	10413	0	0	10413
February	9653	0	0	9653
March	8903	0	0	8903
April	8784	0	0	8784
May	7545	0	0	7545
June	6734	0	0	6734
July	7027	0	0	7027
August	7394	0	0	7394
September	7422	0	0	7422
October	7563	0	0	7563
November	8019	0	0	8019
December	9456	0	0	9456



NBRM CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 29	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
1995											
December	2396	57	0	0	0	57	0	57	0	0	0
1996											
December	2550	53	0	0	0	53	0	53	0	0	0
1997											
December	8707	53	0	0	0	53	0	53	0	0	0
1998											
December	8676	39	0	0	0	39	0	39	0	0	0
1999											
December	8117	33	0	0	0	33	0	33	0	0	0
2000											
December	5869	26	0	0	0	26	0	26	0	0	0
2001											
December	8794	19	0	0	0	19	0	19	0	0	0
2002											
December	8275	12	0	0	0	12	0	12	0	0	0
2003											
December	3878	4	0	0	0	4	0	4	0	0	0
2004											
December	3467	0	0	0	0	0	0	0	0	0	0
2005											
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
2006											
January	3911	0	0	0	0	0	0	0	0	0	0
February	3911	0	0	0	0	0	0	0	0	0	0
March	3911	0	0	0	0	0	0	0	0	0	0
April	3604	0	0	0	0	0	0	0	0	0	0
May	3604	0	0	0	0	0	0	0	0	0	0
June	3604	0	0	0	0	0	0	0	0	0	0
July	3604	0	0	0	0	0	0	0	0	0	0
August	3604	0	0	0	0	0	0	0	0	0	0
September	3604	0	0	0	0	0	0	0	0	0	0
October	3604	0	0	0	0	0	0	0	0	0	0
November	3604	0	0	0	0	0	0	0	0	0	0
December	2854	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	21
1995										
XII	1300	535	764	1039	0	0	0	0	0	0
1996										
XII	1247	491	756	1039	210	210	0	0	0	0
1997										
XII	1418	491	927	5030	2205	2205	0	0	0	0
1998										
XII	1354	524	830	4723	2559	2559	0	0	0	0
1999										
XII	1294	524	770	4416	2373	2373	0	0	0	0
2000										
XII	1142	524	619	3802	898	898	0	0	0	0
2001										
XII	1177	728	449	3802	3798	3798	0	0	0	0
2002										
XII	963	716	247	3495	3805	3805	0	0	0	0
2003										
XII	686	611	75	3188	0	0	0	0	0	0
2004										
XII	586	586	0	2881	0	0	0	0	0	0
2005										
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
2006										
I	621	621	0	3290	0	0	0	0	0	0
II	621	621	0	3290	0	0	0	0	0	0
III	621	621	0	3290	0	0	0	0	0	0
IV	621	621	0	2983	0	0	0	0	0	0
V	621	621	0	2983	0	0	0	0	0	0
VI	621	621	0	2983	0	0	0	0	0	0
VII	621	621	0	2983	0	0	0	0	0	0
VIII	621	621	0	2983	0	0	0	0	0	0
IX	621	621	0	2983	0	0	0	0	0	0
X	621	621	0	2983	0	0	0	0	0	0
XI	621	621	0	2983	0	0	0	0	0	0
XII	587	587	0	2267	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

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In millions of denars, end of period

	Central Government deposits										
	Total (2+3+6+9+ 12+15+16)	Demand deposits	Sight deposits			Time deposits up to 1 year			Time deposits over 1 year		
			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	
1995											
December	2424	662	1	0	1	0	0	0	0	0	0
1996											
December	3829	975	4	2	2	0	0	0	0	0	0
1997											
December	5077	1557	56	56	0	0	0	0	0	0	0
1998											
December	6151	1409	76	76	0	0	0	0	0	0	0
1999											
December	9734	3126	174	174	0	0	0	0	0	0	0
2000											
December	16894	6199	326	326	0	0	0	0	0	0	0
2001											
December	25513	3794	248	248	0	0	0	0	0	0	0
2002											
December	17845	2987	0	0	0	0	0	0	0	0	0
2003											
December	12315	3829	0	0	0	0	0	0	0	0	0
2004											
December	12777	6439	0	0	0	0	0	0	0	0	0
2005											
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
2006											
January	16484	9727	0	0	0	0	0	0	0	0	0
February	15632	8923	0	0	0	0	0	0	0	0	0
March	29897	9546	0	0	0	0	0	0	0	0	0
April	31657	11566	0	0	0	0	0	0	0	0	0
May	33145	13438	0	0	0	0	0	0	0	0	0
June	36405	16739	0	0	0	0	0	0	0	0	0
July	36793	18399	0	0	0	0	0	0	0	0	0
August	38460	19878	0	0	0	0	0	0	0	0	0
September	39520	20960	0	0	0	0	0	0	0	0	0
October	40565	21966	0	0	0	0	0	0	0	0	0
November	40435	21955	0	0	0	0	0	0	0	0	0
December	35670	17662	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

	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
1995							
XII	10	0	10	1411	340	340	0
1996							
XII	239	212	27	2611	0	0	0
1997							
XII	251	139	112	3213	0	0	0
1998							
XII	253	246	7	4413	0	0	0
1999							
XII	1021	1016	5	5413	0	0	0
2000							
XII	1809	1808	2	8560	0	0	0
2001							
XII	12911	12911	0	8560	0	0	0
2002							
XII	8278	8278	0	6580	0	0	0
2003							
XII	8486	8486	0	0	0	0	0
2004							
XII	6338	6338	0	0	0	0	0
2005							
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
2006							
I	6757	6757	0	0	0	0	0
II	6709	6709	0	0	0	0	0
III	20351	20351	0	0	0	0	0
IV	20091	20091	0	0	0	0	0
V	19707	19707	0	0	0	0	0
VI	19666	19666	0	0	0	0	0
VII	18394	18394	0	0	0	0	0
VIII	18582	18582	0	0	0	0	0
IX	18560	18560	0	0	0	0	0
X	18599	18599	0	0	0	0	0
XI	18480	18480	0	0	0	0	0
XII	18008	18008	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

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In millions of denars, end of period

Table 31	D e p o s i t s									
	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	
1995										
December	8521	8090	3709	0	4381	1157	774	262	33	87
1996										
December	7664	7201	3232	0	3969	1425	878	406	29	111
1997										
December	10659	10271	4520	0	5751	2150	1119	583	319	129
1998										
December	12300	11939	5057	0	6881	3089	1450	1171	315	154
1999										
December	17581	17305	7575	197	9533	5208	2501	1921	761	26
2000										
December	20317	20164	8690	166	11308	6055	4324	1323	359	49
2001										
December	17863	17863	7922	196	9745	5804	3480	2134	83	107
2002										
December	17864	17864	8121	233	9510	5736	3482	1548	628	78
2003										
December	22784	22784	8507	391	13886	7050	5830	899	231	90
2004										
December	29194	29194	8988	259	19947	10278	7813	1905	449	111
2005										
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
2006										
January	33093	33067	9715	242	23110	11463	8489	2172	700	102
February	33043	33018	9983	179	22856	11509	8347	2340	719	103
March	34006	33981	9226	132	24623	12716	9279	2621	712	104
April	35129	35105	9293	217	25595	13207	9973	2341	785	108
May	37078	37055	10114	187	26754	14490	11574	2055	761	100
June	34736	34714	10515	147	24052	11159	8235	2071	739	114
July	36607	36586	11251	202	25133	12065	9212	2031	714	108
August	39028	39008	11781	303	26924	13276	10163	2280	702	131
September	38711	38692	11550	207	26935	13154	10185	2241	614	114
October	39678	39659	11718	258	27683	13496	10573	2199	628	96
November	41710	41692	12044	280	29368	14171	11355	2168	557	91
December	43624	43607	12851	309	30447	15188	12317	2316	478	77

DEPOSIT MONEY BANKS' LIABILITIES TO ENTERPRISES



In millions of denars, end of period

Table 31	Deposits					Securities							Denar credits*		
	Total deposits					Total (17+20)	Short-term			Long-term			Total (24+25)	Up to 1 year	Over 1 year
	In foreign currency						Total (18+19)	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	
1995															
XII	3224	2222	3	48	952	0	0	0	0	0	0	0	431	427	4
1996															
XII	2544	1517	0	32	995	0	0	0	0	0	0	0	463	459	4
1997															
XII	3601	2722	0	19	860	0	0	0	0	0	0	0	388	284	104
1998															
XII	3792	2858	0	0	934	10	10	0	10	0	0	0	351	282	69
1999															
XII	4324	3165	0	0	1159	0	0	0	0	0	0	0	276	211	65
2000															
XII	5253	3929	0	0	1324	0	0	0	0	0	0	0	153	130	23
2001															
XII	3942	2343	0	0	1598	0	0	0	0	0	0	0	0	0	0
2002															
XII	3774	2845	322	0	607	0	0	0	0	0	0	0	0	0	0
2003															
XII	6836	4892	1481	0	463	0	0	0	0	0	0	0	0	0	0
2004															
XII	9669	5020	4088	0	561	0	0	0	0	0	0	0	0	0	0
2005															
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
2006															
I	11647	4622	6563	0	462	0	0	0	0	0	0	0	26	0	26
II	11347	4778	6085	0	484	0	0	0	0	0	0	0	25	0	25
III	11907	5138	6221	6	542	0	0	0	0	0	0	0	25	0	25
IV	12388	5477	6138	7	766	0	0	0	0	0	0	0	24	0	24
V	12264	5402	6379	7	476	0	0	0	0	0	0	0	23	0	23
VI	12893	5445	6766	7	675	0	0	0	0	0	0	0	22	0	22
VII	13068	5157	7414	7	490	0	0	0	0	0	0	0	21	0	21
VIII	13648	5891	7041	7	709	0	0	0	0	0	0	0	20	0	20
IX	13781	5280	7869	7	625	0	0	0	0	0	0	0	19	0	19
X	14187	5363	8122	7	695	0	0	0	0	0	0	0	19	0	19
XI	15197	7185	7165	7	840	0	0	0	0	0	0	0	18	0	18
XII	15259	6007	8489	7	756	0	0	0	0	0	0	0	17	0	17

*/ Special deposits.



DEPOSIT MONEY BANKS' LIABILITIES TO HOUSEHOLDS

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In millions of denars, end of period

Table 32	TOTAL (2+16)	D e p o s i t s								
		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	
1995										
December	5167	5167	767	571	3829	2934	691	122	2121	0
1996										
December	6052	6052	815	782	4455	3155	633	267	2256	0
1997										
December	6754	6754	783	857	5114	2775	540	212	2024	0
1998										
December	8287	8287	1128	845	6315	2672	526	153	1992	0
1999										
December	9809	9809	1499	972	7339	2761	519	156	2087	0
2000										
December	13770	13770	1507	1745	10517	2768	614	154	2000	0
2001										
December	41895	41895	1891	2182	37822	3046	822	166	2058	0
2002										
December	34472	34472	2461	3385	28626	4254	1795	277	2182	0
2003										
December	40357	40357	2712	4492	33153	5665	2683	900	2082	0
2004										
December	47147	47147	2710	4884	39553	6997	3055	2224	1718	0
2005										
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
2006										
January	58237	58237	2837	5519	49881	9862	4253	4287	1322	0
February	59588	59588	3047	5908	50633	10168	4364	4477	1327	0
March	60573	60573	3074	6016	51483	10649	4606	4684	1359	0
April	62285	62285	3343	6809	52133	10993	4755	4852	1386	0
May	62348	62348	3263	6582	52503	11321	4932	4976	1413	0
June	63864	63864	3428	6682	53754	11609	5010	5201	1398	0
July	64644	64644	3452	6593	54599	11931	5195	5310	1426	0
August	65081	65081	3254	6129	55698	12382	5404	5521	1457	0
September	66085	66085	3318	6158	56609	12820	5546	5782	1492	0
October	68608	68608	3536	7227	57845	13693	6372	5759	1562	0
November	69335	69335	3373	6841	59121	14698	6864	6225	1609	0
December	71069	71069	3716	6917	60436	15530	7260	6621	1649	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	
1995								
XII	895	699	140	55	0	0	0	0
1996								
XII	1300	1056	142	103	0	0	0	0
1997								
XII	2339	1906	225	208	0	0	0	0
1998								
XII	3643	2545	739	360	0	0	0	0
1999								
XII	4577	3117	928	532	0	0	0	0
2000								
XII	7749	4965	1908	876	0	0	0	0
2001								
XII	34776	21982	10768	2025	0	0	0	0
2002								
XII	24372	13944	9551	877	0	0	0	0
2003								
XII	27488	15774	10899	815	0	0	0	0
2004								
XII	32556	16890	14529	1137	0	0	0	0
2005								
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
2006								
I	40019	19466	19049	1504	0	0	0	0
II	40465	19789	19109	1567	0	0	0	0
III	40834	19561	19639	1634	0	0	0	0
IV	41140	19655	19810	1675	0	0	0	0
V	41182	19511	19950	1721	0	0	0	0
VI	42145	20291	20103	1751	0	0	0	0
VII	42668	20483	20383	1802	0	0	0	0
VIII	43316	20696	20717	1903	0	0	0	0
IX	43789	20777	20970	2042	0	0	0	0
X	44152	20842	21217	2093	0	0	0	0
XI	44423	20661	21623	2139	0	0	0	0
XII	44906	20791	21870	2245	0	0	0	0



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

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In millions of denars, end of period

Table 33	D e p o s i t s										Other liabilities	
	Total (2+12)	Total (3+4+5)	Demand deposits	Denar sight deposits	Total (6+11)	Time and restricted deposits						In foreign currency
						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	
1995												
December	851	851	718	0	132	131	59	58	13	...	0	0
1996												
December	715	714	563	0	151	150	78	57	11	5	0	0
1997												
December	830	829	624	0	206	205	72	113	2	17	0	0
1998												
December	893	892	689	0	203	202	67	122	1	11	1	1
1999												
December	1076	1076	902	0	174	174	70	101	2	1	0	0
2000												
December	1308	1308	1116	0	192	192	93	99	0	0	0	0
2001												
December	1092	1092	822	0	270	270	152	116	0	2	0	0
2002												
December	1279	1279	976	0	303	303	192	99	5	7	0	0
2003												
December	1355	1355	928	0	427	427	202	171	40	14	0	0
2004												
December	1323	1323	947	0	376	376	172	167	31	6	0	0
2005												
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
2006												
January	1694	1694	1011	0	683	683	441	211	23	8	0	0
February	1740	1740	1086	0	654	654	443	179	24	8	0	0
March	1647	1647	1066	0	581	581	345	206	22	8	0	0
April	1694	1694	1048	0	646	646	409	207	22	8	0	0
May	1659	1659	1074	0	585	585	323	235	19	8	0	0
June	1816	1816	1073	0	743	743	475	241	19	8	0	0
July	1657	1657	1113	0	544	544	273	243	19	9	0	0
August	1674	1674	1141	0	533	533	254	251	19	9	0	0
September	1679	1679	1130	0	549	549	263	256	20	10	0	0
October	1660	1660	1102	0	558	558	264	263	21	10	0	0
November	1818	1818	1189	0	629	629	318	280	21	10	0	0
December	1766	1766	1165	0	601	601	274	303	21	3	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	
1995												
December	733	600	0	0	600	600	0	0	0	600	0	133
1996												
December	942	934	35	0	899	794	73	50	70	600	105	8
1997												
December	1382	1382	272	0	1109	1098	322	29	147	600	11	0
1998												
December	1761	1761	643	0	1118	1105	217	54	234	600	13	0
1999												
December	2409	2409	927	0	1482	1451	547	23	282	600	31	0
2000												
December	4505	4505	2883	0	1623	1592	586	98	307	600	31	0
2001												
December	3144	3144	1077	0	2067	2027	1127	757	144	0	40	0
2002												
December	2247	2247	1209	0	1038	1031	365	503	163	0	7	0
2003												
December	1655	1655	936	0	719	694	372	166	156	0	25	0
2004												
December	1169	1169	335	0	834	807	379	324	104	0	27	0
2005												
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
2006												
January	870	870	234	0	636	635	434	153	48	0	1	0
February	970	970	304	0	666	664	459	157	48	0	2	0
March	1276	1276	469	0	807	807	502	257	48	0	0	0
April	1263	1263	447	0	816	816	510	258	48	0	0	0
May	1163	1163	370	0	793	793	483	262	48	0	0	0
June	1175	1175	433	0	742	742	433	261	48	0	0	0
July	1117	1117	352	0	765	764	457	258	49	0	1	0
August	1050	1050	292	0	758	757	452	256	49	0	1	0
September	969	969	329	0	640	639	434	156	49	0	1	0
October	967	967	385	0	582	582	373	160	49	0	0	0
November	995	995	402	0	593	593	361	183	49	0	0	0
December	1199	1199	689	0	510	509	362	98	49	0	1	0



DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS

In millions of denars, end of period

Table 35	Total liabilities (2+15)	D e p o s i t s							
		Total (3+4+5)	Demand deposits	Denar sight deposits	Time and restricted deposits				
					Total (6+10)	In denars			
						Total (7+8+9)	Up to 1 year	Over 1 year	Restricted deposits
1	2	3	4	5	6	7	8	9	
1995									
December	119	65	65	0	0	0	0	0	0
1996									
December	133	53	51	0	2	0	0	0	0
1997									
December	214	107	107	0	0	0	0	0	0
1998									
December	245	175	166	0	8	8	0	8	0
1999									
December	651	204	104	0	100	99	0	99	0
2000									
December	722	201	136	0	65	65	0	65	0
2001									
December	851	227	160	0	67	67	0	67	0
2002									
December	868	350	281	0	69	0	0	69	0
2003									
December	988	416	345	0	71	0	0	71	0
2004									
December	846	316	316	0	0	0	0	0	0
2005									
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
2006									
January	806	404	402	0	2	0	0	2	0
February	775	366	364	0	2	0	0	2	0
March	747	349	347	0	2	0	0	2	0
April	760	361	335	0	26	0	0	26	0
May	816	417	381	0	36	0	0	36	0
June	773	399	332	0	67	0	0	67	0
July	813	450	374	0	76	0	0	76	0
August	807	445	369	0	76	0	0	76	0
September	815	454	349	0	105	0	0	105	0
October	897	543	424	0	119	0	0	119	0
November	900	554	427	0	127	0	0	127	0
December	870	536	386	0	150	0	0	150	0

DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS



In millions of denars, end of period

Table 35	Deposits					Credits						
	Total deposits					Total (16+19)	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	
1995												
XII	0	0	0	0	0	54	0	0	0	54	53	1
1996												
XII	2	2	0	0	0	80	0	0	0	80	80	0
1997												
XII	0	0	0	0	0	107	0	0	0	107	107	0
1998												
XII	0	0	0	0	0	70	0	0	0	70	66	4
1999												
XII	1	1	0	0	0	447	0	0	0	447	168	279
2000												
XII	0	0	0	0	0	521	0	0	0	521	119	402
2001												
XII	0	0	0	0	0	624	0	0	0	624	119	505
2002												
XII	12	0	0	0	12	518	0	0	0	518	8	510
2003												
XII	10	0	0	0	10	572	0	0	0	572	0	572
2004												
XII	3	0	0	0	3	530	0	0	0	530	4	526
2005												
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
2006												
I	0	0	0	0	0	402	0	0	0	402	0	402
II	0	0	0	0	0	409	0	0	0	409	0	409
III	0	0	0	0	0	398	0	0	0	398	0	398
IV	0	0	0	0	0	399	0	0	0	399	0	399
V	0	0	0	0	0	399	0	0	0	399	0	399
VI	0	0	0	0	0	374	0	0	0	374	0	374
VII	0	0	0	0	0	363	0	0	0	363	0	363
VIII	0	0	0	0	0	362	0	0	0	362	0	362
IX	0	0	0	0	0	361	0	0	0	361	0	361
X	0	0	0	0	0	354	0	0	0	354	0	354
XI	0	0	0	0	0	346	0	0	0	346	0	346
XII	0	0	0	0	0	334	0	0	0	334	0	334



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

In millions of denars, end of period

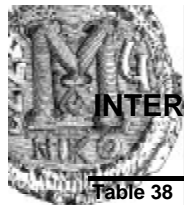
Table 36	Total liabilities (2+9)	Denar liabilities							In foreign currency
		Total (3+4+5+6+7+8)	Demand deposits	Sight deposits	Time deposits up to 1 year	Restricted deposits	Time deposits over 1 year	Long-term credits	Sight deposits
	1	2	3	4	5	6	7	8	9
1995									
December	1011	1011	482	0	93	40	0	396	0
1996									
December	654	654	252	0	0	7	0	395	0
1997									
December	542	542	246	0	0	27	0	270	0
1998									
December	715	715	295	0	0	102	0	318	0
1999									
December	875	875	379	0	0	158	0	339	0
2000									
December	1152	1152	444	0	0	333	0	374	0
2001									
December	1380	1380	374	0	0	124	0	882	0
2002									
December	885	885	416	0	0	42	0	427	0
2003									
December	905	905	526	0	0	64	0	315	0
2004									
December	900	900	409	0	0	128	0	363	0
2005									
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
2006									
January	1041	1041	553	0	0	128	0	360	0
February	880	880	399	0	0	129	0	352	0
March	792	792	337	0	0	129	0	326	0
April	1236	1236	775	0	0	129	0	332	0
May	1214	1214	738	0	0	130	0	346	0
June	1204	1204	728	0	0	132	0	344	0
July	1012	1012	530	0	0	131	0	351	0
August	842	842	378	0	0	132	0	332	0
September	1276	1276	806	0	0	132	0	338	0
October	1286	1286	815	0	0	132	0	339	0
November	1417	1417	611	0	0	134	0	672	0
December	1256	1256	400	0	0	162	0	694	0

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



On annual level, in %

Table 37	2004	2005	2006											
	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	13.0	13.0	13.0	11.0	11.0	11.0	11.0	9.5	9.5	9.5	9.5	9.5	9.5	9.5
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	9.0	8.5	7.3	7.1	6.8	6.2	5.7	5.8	5.6	5.5	5.4	5.5	5.7	5.7
9. Interest rate paid on compulsory reserves - banks	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	2.0
10. Interest rate paid on compulsory reserves - saving houses	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	2.0



INTEREST RATES ON GRANTED LOANS AND RECEIVED DEPOSITS

in %, on annual level

Table 38

	XII.05	I.2006	II.06	III.06	IV.06	V.06	VI.06	VII.06	VIII.06	IX.06	X.06	XI.06	XII.06
INTEREST RATES ON DENAR LOANS	12.1	12.0	11.8	11.6	11.5	11.5	11.3	11.3	11.1	11.0	10.9	10.8	10.7
Interest rates on denar loans without a currency clause	12.6	12.4	12.1	11.9	11.9	11.8	11.6	11.5	11.3	11.2	11.1	11.0	10.9
<i>Interest rates on short-term loans without a currency clause</i>	11.4	11.3	11.0	10.6	10.6	10.5	10.3	10.3	9.9	9.9	9.8	9.8	9.9
- short-term loans to enterprises	10.7	10.7	10.4	10.0	10.0	10.0	9.8	9.8	9.5	9.4	9.4	9.4	9.5
- short-term loans to households	19.4	19.0	18.9	18.4	18.1	17.6	17.7	17.6	17.2	17.2	16.8	16.4	16.9
<i>Interest rates on long-term loans without a currency clause</i>	13.5	13.4	13.2	13.0	12.9	12.9	12.8	12.7	12.4	12.3	12.1	11.9	11.7
- long-term loans to enterprises	10.0	9.9	9.5	9.2	9.2	9.2	9.2	9.2	8.7	8.6	8.5	8.4	8.4
- long-term loans to households	15.3	15.2	15.1	15.0	15.0	15.0	15.0	14.8	14.9	14.8	14.7	14.6	14.3
Interest rates on denar loans with a currency clause	11.1	11.1	11.1	11.0	10.9	10.8	10.7	10.8	10.7	10.7	10.6	10.5	10.3
<i>Interest rates on short-term loans with a currency clause</i>	9.0	8.6	8.5	8.4	8.4	8.3	8.2	8.4	8.1	8.2	8.1	8.1	8.1
- short-term loans to enterprises	9.1	8.8	8.7	8.7	8.6	8.5	8.4	8.6	8.3	8.3	8.2	8.3	8.3
- short-term loans to households	8.1	7.3	7.3	7.1	6.9	7.2	7.1	7.3	7.3	7.5	7.6	7.6	7.0
<i>Interest rates on long-term loans with a currency clause</i>	11.5	11.5	11.5	11.4	11.3	11.2	11.0	11.1	11.0	11.0	10.9	10.7	10.6
- long-term loans to enterprises	11.0	11.0	11.0	10.9	10.9	10.7	10.6	10.5	10.6	10.6	10.5	10.4	10.4
- long-term loans to households	11.9	11.8	11.8	11.7	11.6	11.5	11.3	11.4	11.2	11.1	11.1	10.9	10.8
INTEREST RATES ON DENAR DEPOSITS	5.6	5.4	5.2	5.0	4.6	4.2	4.3	4.6	4.6	4.6	4.6	4.4	4.4
Interest rates on denar deposits without a currency clause	5.7	5.6	5.2	5.1	4.6	4.2	4.3	4.6	4.7	4.8	4.7	4.4	4.5
<i>Interest rates on denar deposits of enterprises</i>	7.2	6.6	6.0	5.6	4.7	3.5	3.8	4.5	4.5	4.5	4.5	3.4	3.4
- sight deposits	0.6	0.6	0.6	0.5	0.5	0.5	0.6	0.5	0.4	0.4	0.4	0.5	0.7
- time deposits	7.3	6.7	6.1	5.6	4.7	3.6	3.8	4.6	4.7	4.6	4.6	3.5	3.5
- up to 1 month	5.9	5.6	5.2	4.8	4.4	2.9	3.1	3.9	4.2	3.9	4.0	2.5	2.3
- over 1 to 3 months	8.1	7.1	6.7	6.5	6.0	5.7	5.6	5.0	4.9	5.2	5.2	5.7	5.8
- over 3 to 6 months	8.3	8.1	7.5	7.2	6.8	6.4	6.4	6.4	6.3	6.2	6.2	6.3	6.3
- over 6 to 12 months	8.9	7.0	6.6	6.1	2.6	2.3	2.4	2.8	2.9	3.0	2.4	2.8	2.9
- over 1 year	7.3	7.2	7.3	7.0	6.6	6.8	6.8	6.6	6.6	6.5	6.6	6.6	6.7
<i>Interest rates on denar deposits of households</i>	4.8	4.9	4.7	4.7	4.6	4.6	4.6	4.7	4.8	4.9	4.8	5.0	5.0
- sight deposits	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
- time deposits	7.1	7.1	6.9	6.8	6.8	6.7	6.7	6.7	6.7	6.8	6.8	6.8	6.8
- up to 1 month	5.8	5.8	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.4	5.5	5.5	5.5
- over 1 to 3 months	6.9	6.9	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.5	6.5	6.5	6.5
- over 3 to 6 months	7.2	7.2	7.0	7.0	7.0	6.9	6.9	6.9	6.8	6.8	6.9	6.9	6.9
- over 6 to 12 months	7.9	7.9	7.6	7.6	7.6	7.4	7.4	7.4	7.4	7.4	7.6	7.6	7.6
- over 1 year	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.1	8.1	8.0	8.0	8.0
Interest rates on denar deposits with a currency clause	4.4	4.2	4.2	4.4	4.6	4.9	4.9	3.7	3.5	3.5	3.6	4.6	3.4
<i>Interest rates on denar deposits of enterprises</i>	4.4	4.2	4.2	4.4	4.6	4.9	4.9	3.7	3.5	3.5	3.6	4.6	3.3
- time deposits	4.4	4.2	4.2	4.4	4.6	4.9	4.9	3.7	3.5	3.5	3.6	4.6	3.3
- up to 1 month	3.5	3.5	3.5	0.0	0.0	0.0	0.0	4.3	2.8	0.0	4.0	0.0	2.2
- over 1 to 3 months	4.6	4.3	4.5	4.1	9.2	7.1	7.1	3.2	3.2	3.2	3.3	4.2	4.2
- over 3 to 6 months	4.4	4.0	4.0	4.5	4.3	4.4	4.4	5.5	5.7	5.7	5.7	5.6	5.6
- over 6 to 12 months	4.5	4.5	4.5	4.4	4.4	4.7	4.7	4.7	4.8	4.7	4.7	4.7	4.8
- over 1 year	3.7	4.1	4.1	4.9	4.9	4.9	4.9	4.5	5.1	5.8	5.9	5.8	5.8
<i>Interest rates on denar deposits of households</i>	-	-	-	-	-	-	-	-	-	-	-	-	8.8

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	
1995							
December	8	3.5		4	1.5		
1996							
December	8	3.5		4	1.5		
1997							
December	8	3.5		4	1.5		
1998							
December	8	3.5		4	1.5		
1999							
December	8	3.5		4	1.5		
2000							
December	8	3.5		4	1.5		
2001							
December	10	5.0		4	1.5		
2002							
December	10	5.0		4	1.5		
2003							
December	-	-	7.5	-	-	2.5	7.5
2004							
December	-	-	7.5	-	-	2.5	7.5
2005							
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
2006							
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.