



BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

MONTHLY STATISTICS BULLETIN

October 2009

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ABBREVIATIONS:

BOP	Balance of Payments
BPM5	Balance of Payments Manual (fifth edition)
CBK	Central Bank of the Republic of Kosovo
CEFTA	Central European Free Trade Agreement
CPI	Consumer Price Index
DC	Depository Corporations
ECB	European Central Bank
EFTA	European Free Trade Association
ESA	European System of Regional and National Accounts 1995
FA	Financial auxiliaries
FC	Financial Corporations
GDP	Gross Domestic Product
IAK	Insurance Association of Kosovo
IC	Insurance Companies
IMF	International Monetary Fund
IRR	Interest Rate Report
KGF	Kosovo Guarantee Fund
KPST	Kosovo Pension Saving Trust
MFSM	Manual on Monetary and Financial Statistics
NFA	Net Foreign Assets
NFC	Non Financial Corporations
NPISH	Nonprofit Institutions Serving Households
ODC	Other Depository Corporations
OFC	Other Financial Corporations
OFI	Other Financial Intermediaries
PAK	Privatization Agency of Kosovo
PF	Pension Funds
SBR	Statistical Bank Report
SNA	United Nations System of National Accounts 1993
TPL	Third Party Liability
UNMIK	United Nations Interim Administration Mission in Kosovo
EULEX	European Union Rule of Law Mission
Y-o-y	year-on-year

CONVENTIONS:

" — "	event does not exist
". "	event exists, data are not available
" ... "	nil or negligible
(e)	estimated
(p)	preliminary
(r)	revised

REMARK:

Totals or subtotals may not add up, due to rounding.

NOTE:

For detailed description of the terminology, please refer to explanatory notes.

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Table 1.

Selected macroeconomic indicators

Description	2005	2006	2007	2008
Real Sector				
Nominal GDP (in millions of euro) 1/	3,054	3,182	3,464	3,724
Real GDP growth 1/	3.9%	4.0%	5.0%	5.4%
GDP per capita (in euro) 1/	1,476	1,515	1,629	1,726
Prices (annual average) 2/	-1.4%	0.6%	4.4%	9.4%
Prices (Y-o-y) 2/	0.7%	1.1%	10.5%	0.5%
Fiscal Sector (in millions of euro) 3/				
Revenues	638.4	712.0	903.0	942.5
Expenditures	696.1	635.5	661.2	950.5
Budget balance	-57.7	76.5	241.8	-8.1
Financial Sector (in millions of euro)				
Net claims on external sector (NFA)	827.3	1,173.6	1,622.4	1,558.8
Net claims on fiscal sector	-230.2	-691.8	-868.8	-1189.4
Net claims on real sector	-260.6	-186.7	-141.5	1160.2
External Sector (in millions of euro)				
Current account balance	-300.8	-329.8	-428.4	-743.8
Goods	-1,043.7	-1,141.3	-1,338.2	-1,638.5
Remittances (inflow)	418.0	467.1	521.7	535.8
Foreign Direct Investments (inflow)	80.0	248.7	421.2	359.6

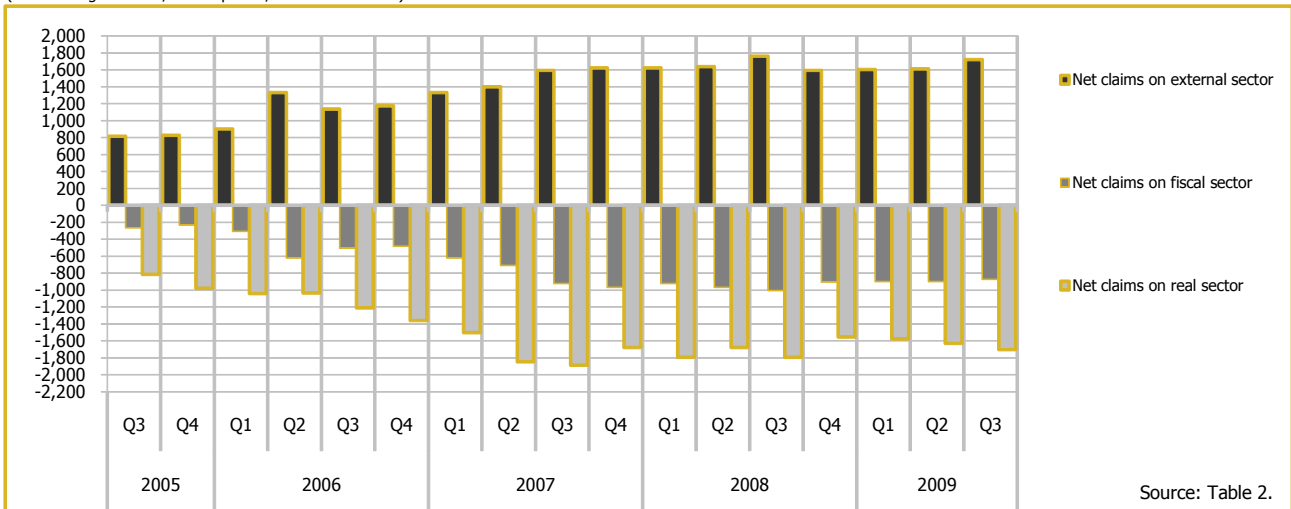
1/ IMF Aide Memoire,

2/ Statistical Office of Kosovo,

3/ Ministry of Economy and Finance.

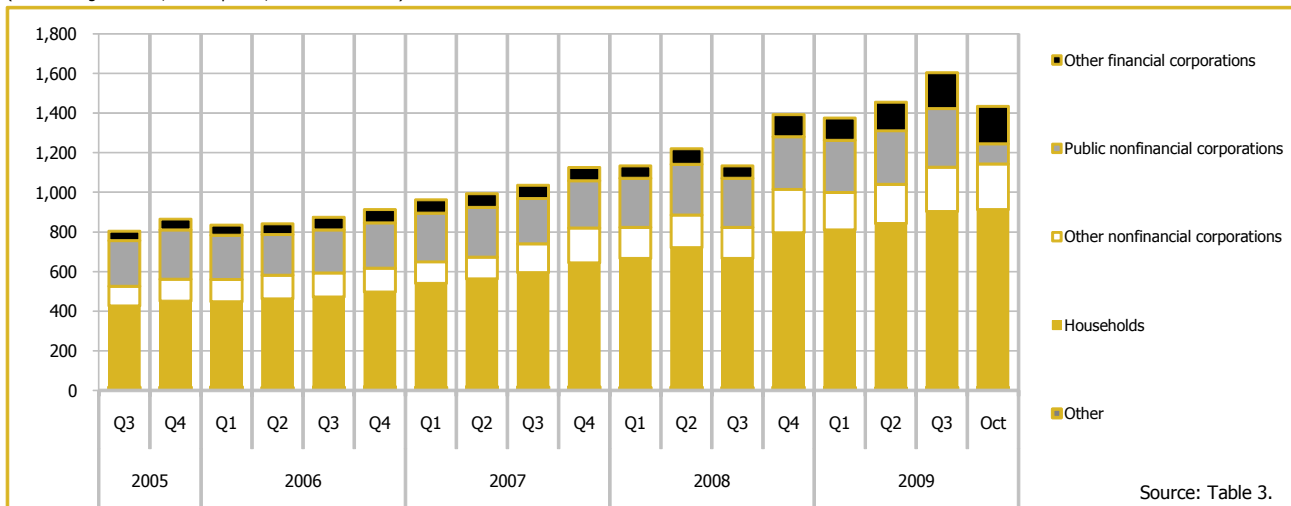
1. FC net claims by sector

(Outstanding amounts, end of period, in millions of euro)



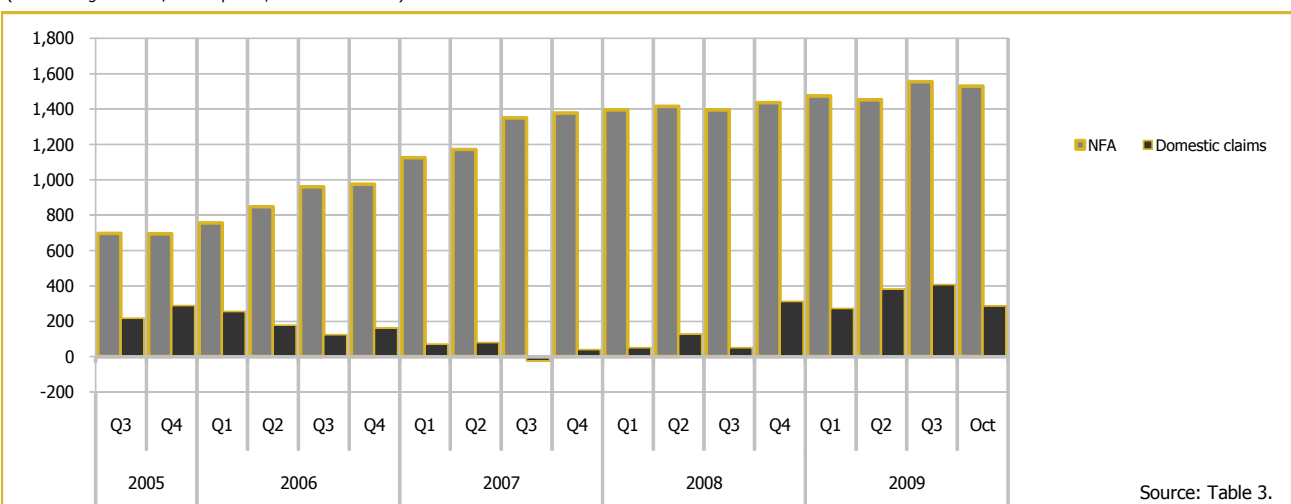
2. Deposits included in broad money

(Outstanding amounts, end of period, in millions of euro)



3. DC NFA and domestic claims

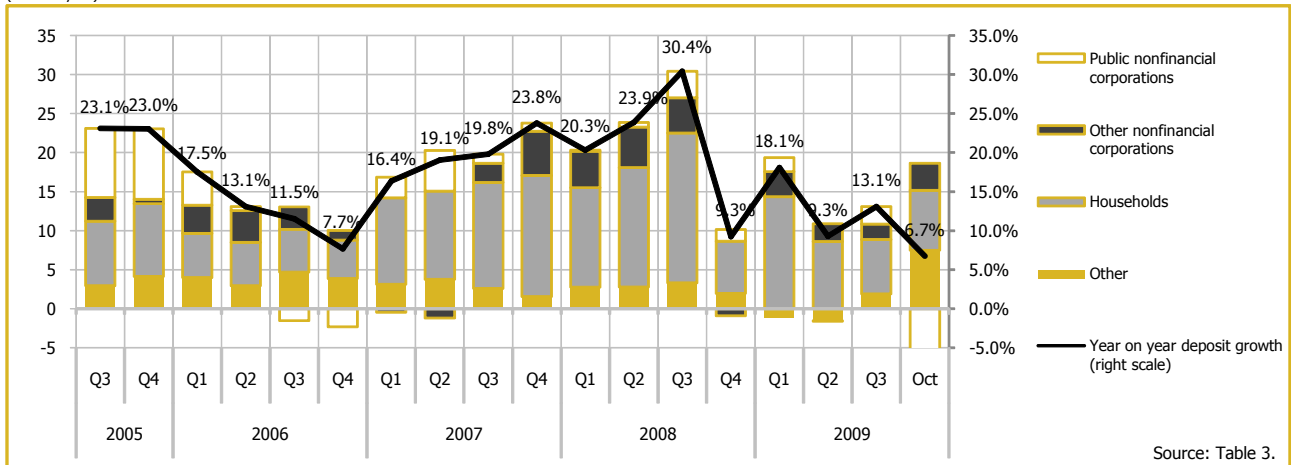
(Outstanding amounts, end of period, in millions of euro)



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4. Growth of total deposits at DC and contributions to the growth

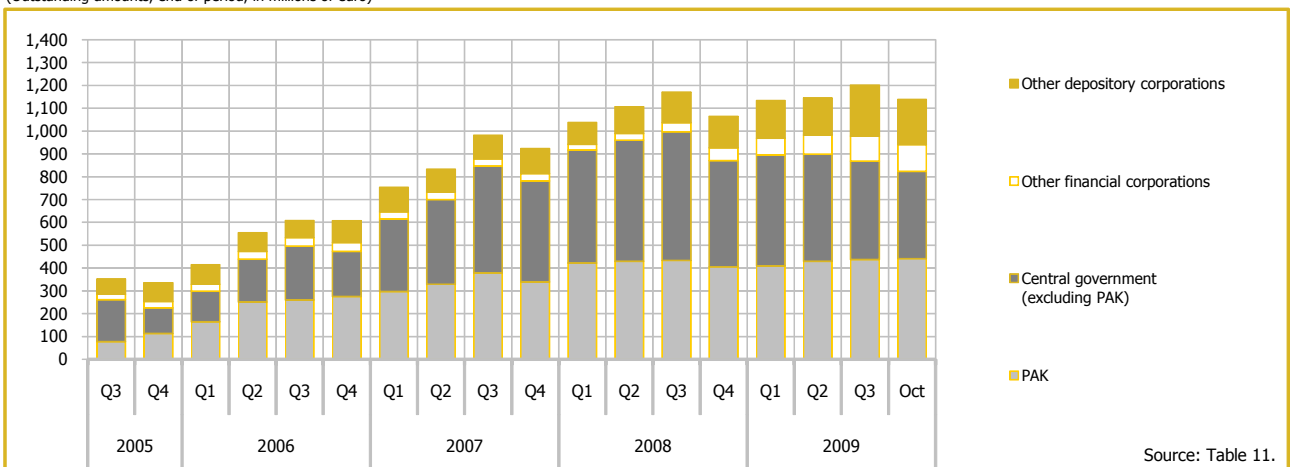
(Year on year)



Source: Table 3.

5. Sectoral breakdown of deposits at CBK

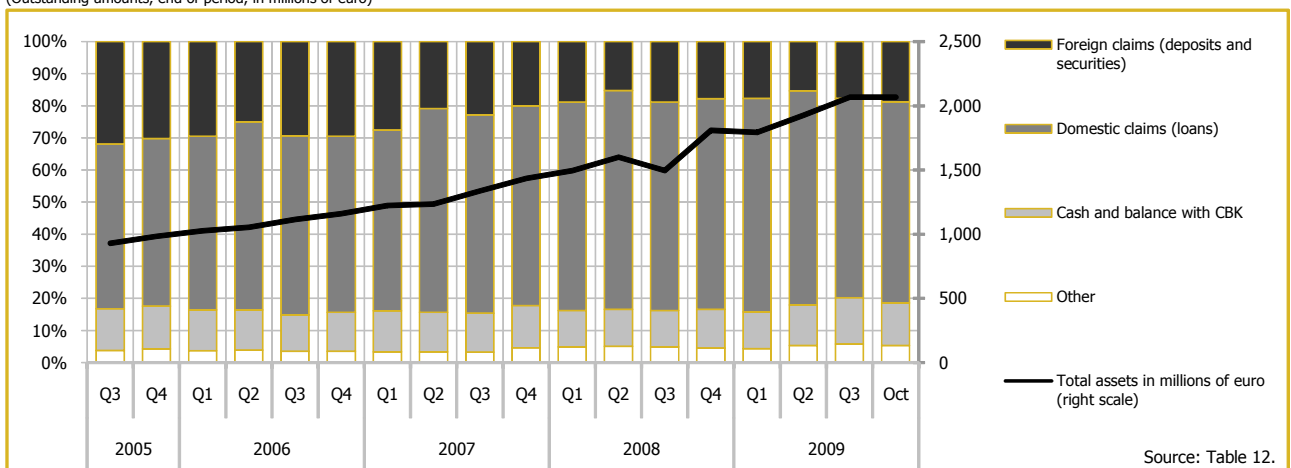
(Outstanding amounts, end of period, in millions of euro)



Source: Table 11.

6. ODC foreign and domestic claims, as share of ODC total assets

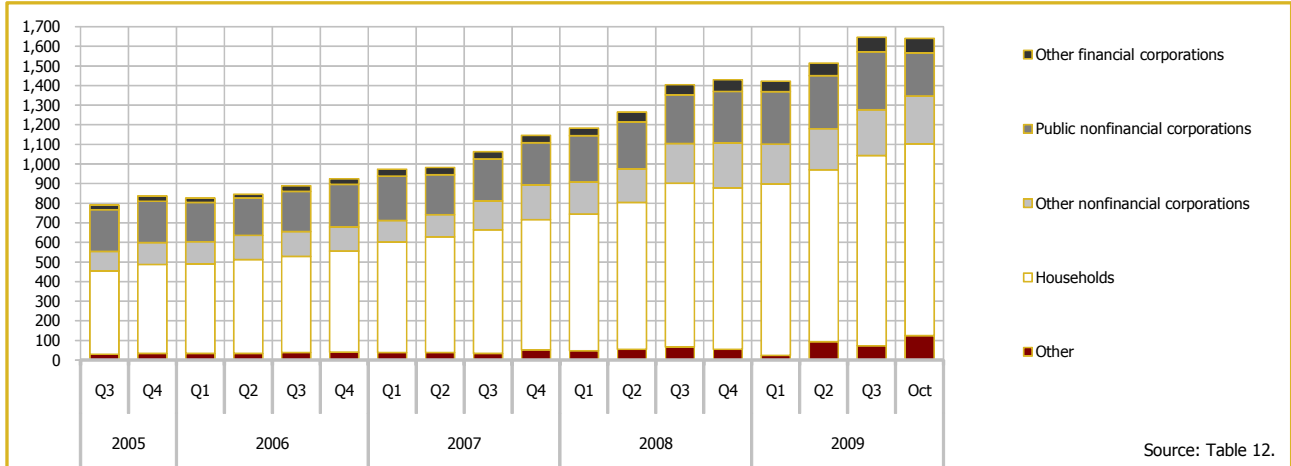
(Outstanding amounts, end of period, in millions of euro)



Source: Table 12.

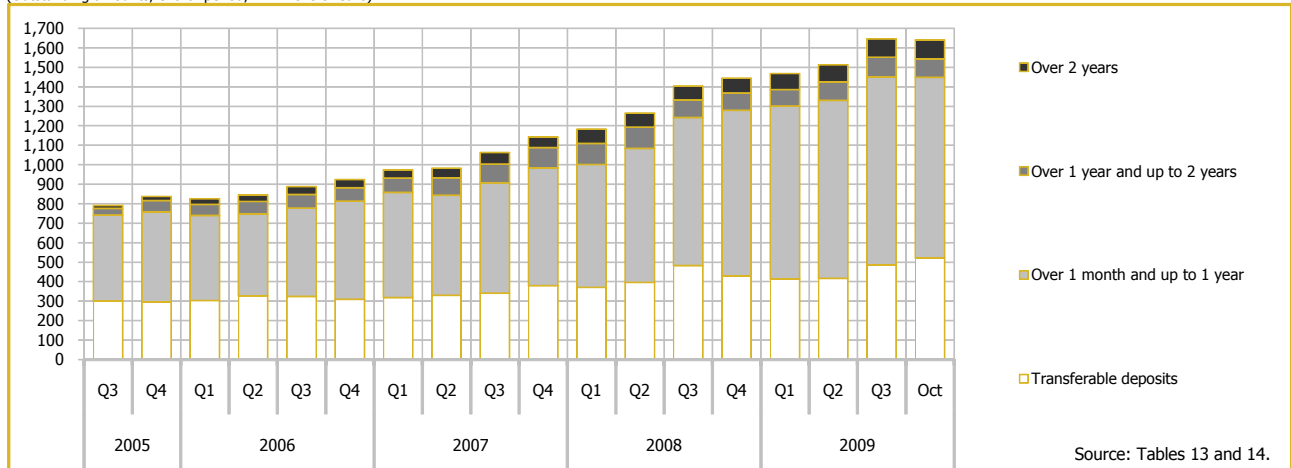
7. Sectoral breakdown of deposits at ODC

(Outstanding amounts, end of period, in millions of euro)



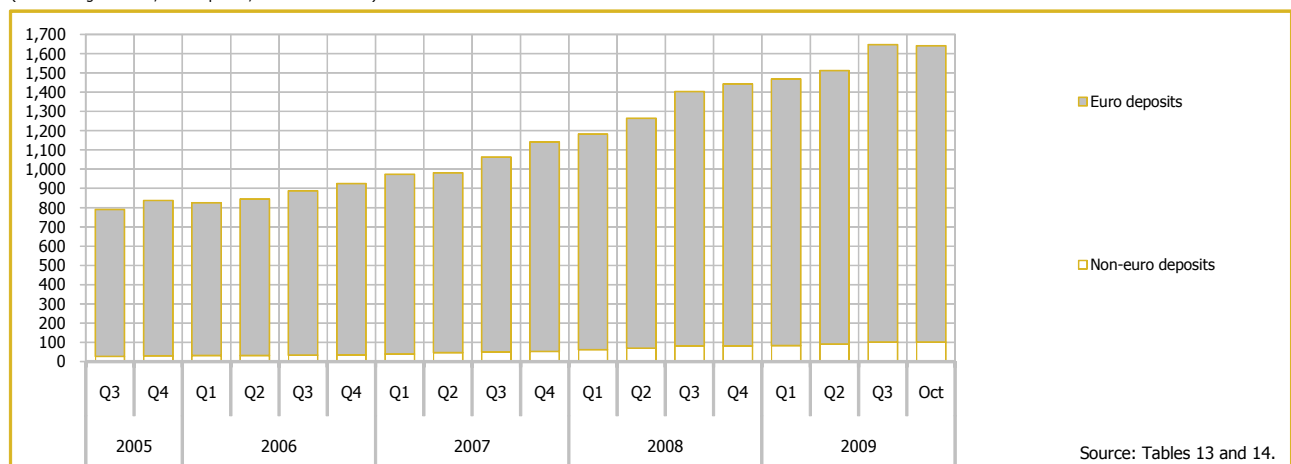
8. Maturity breakdown of deposits at ODC

(Outstanding amounts, end of period, in millions of euro)



9. Currency breakdown of deposits at ODC

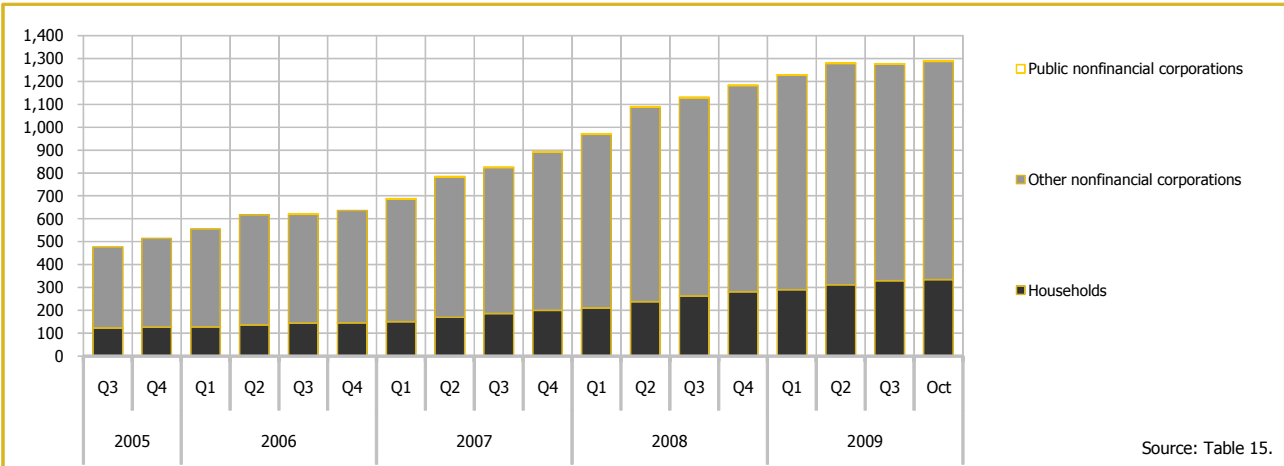
(Outstanding amounts, end of period, in millions of euro)



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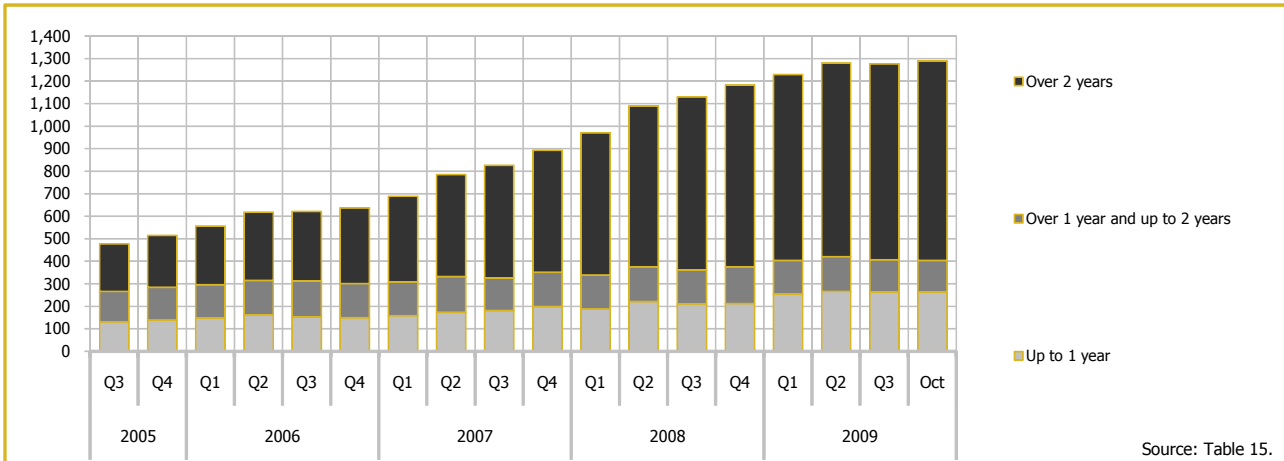
10. Sectoral breakdown of ODC loans

(Outstanding amounts, end of period, in millions of euro)



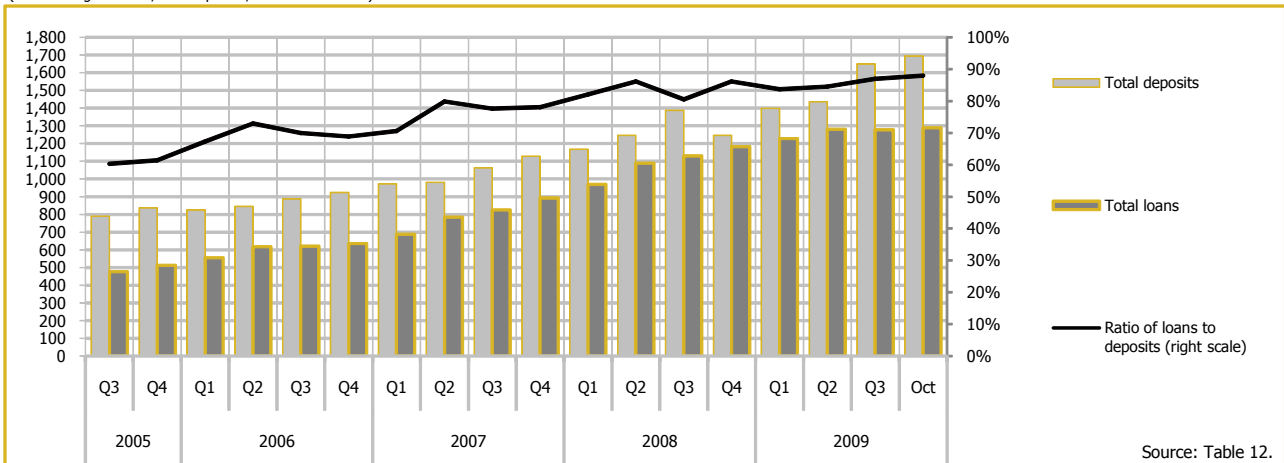
11. Maturity breakdown of ODC loans

(Outstanding amounts, end of period, in millions of euro)



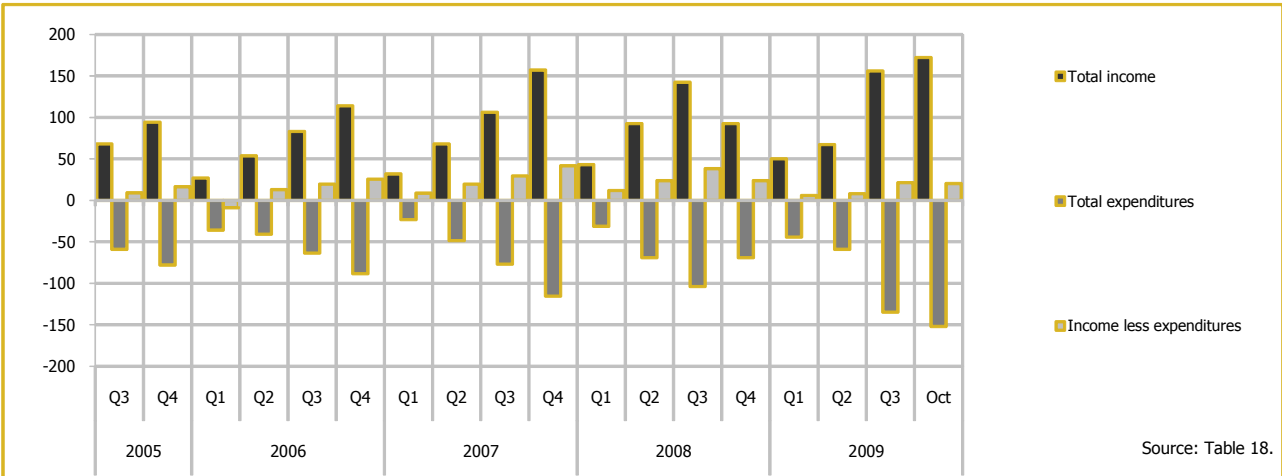
12. Ratio of ODC loans to deposits

(Outstanding amounts, end of period, in millions of euro)



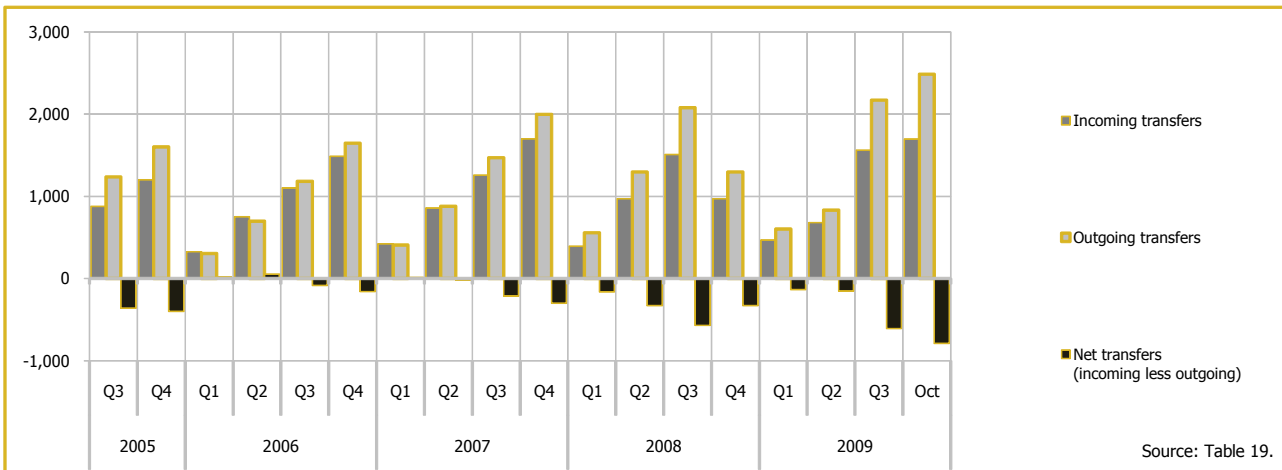
13. ODC income and expenditures

(Cumulative within the calendar year, in millions of euro)



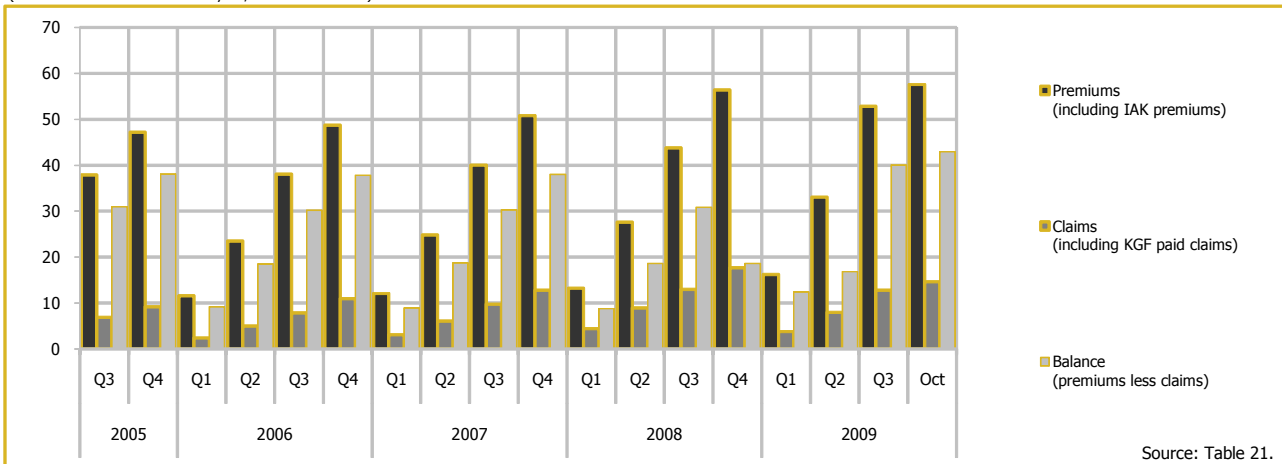
14. International money transfers

(Cumulative within the calendar year, in millions of euro)



15. IC premiums and paid claims

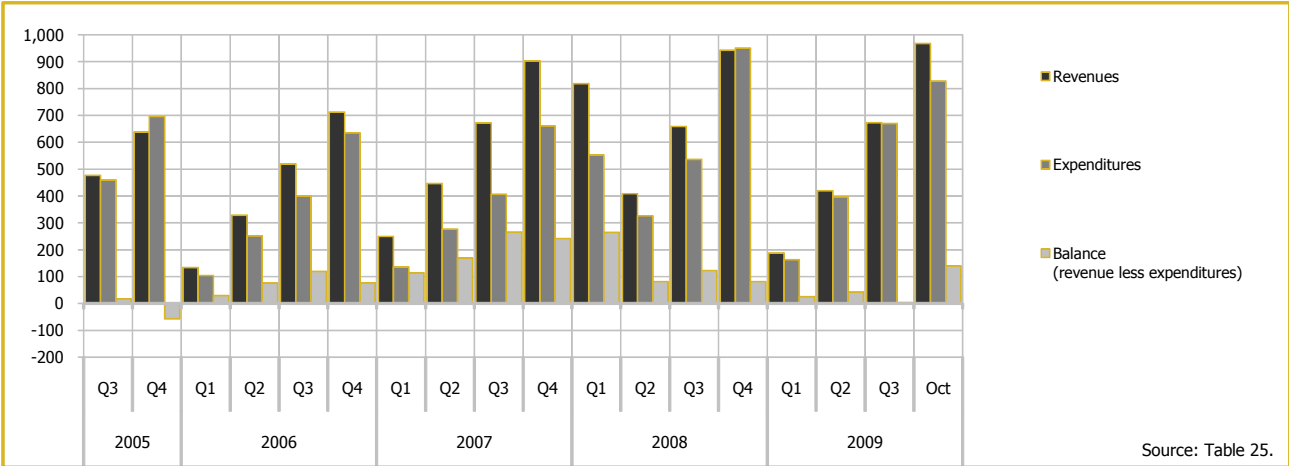
(Cumulative within the calendar year, in millions of euro)



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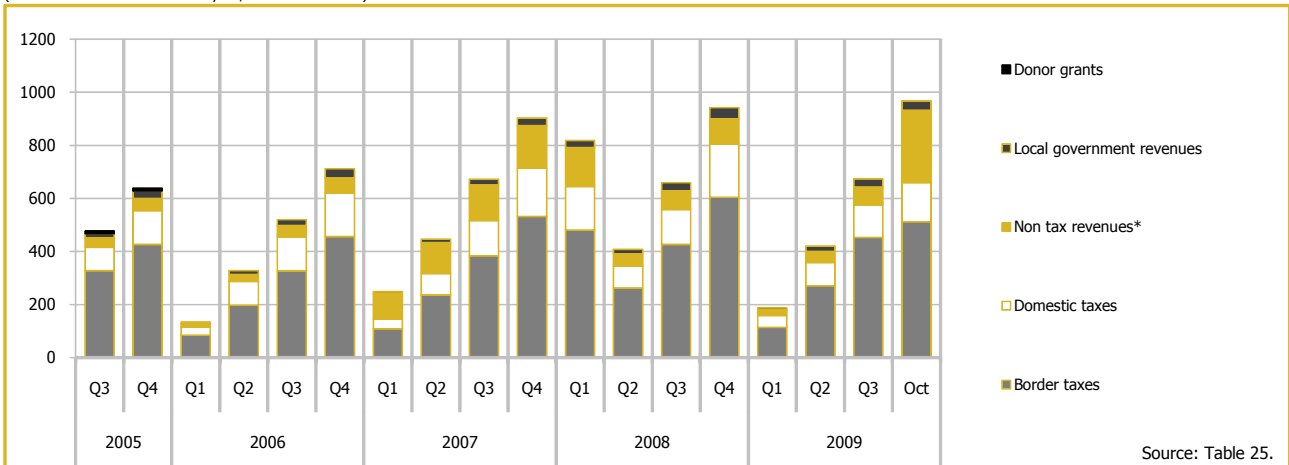
16. Kosovo budget

(Cumulative within the calendar year, in millions of euro)



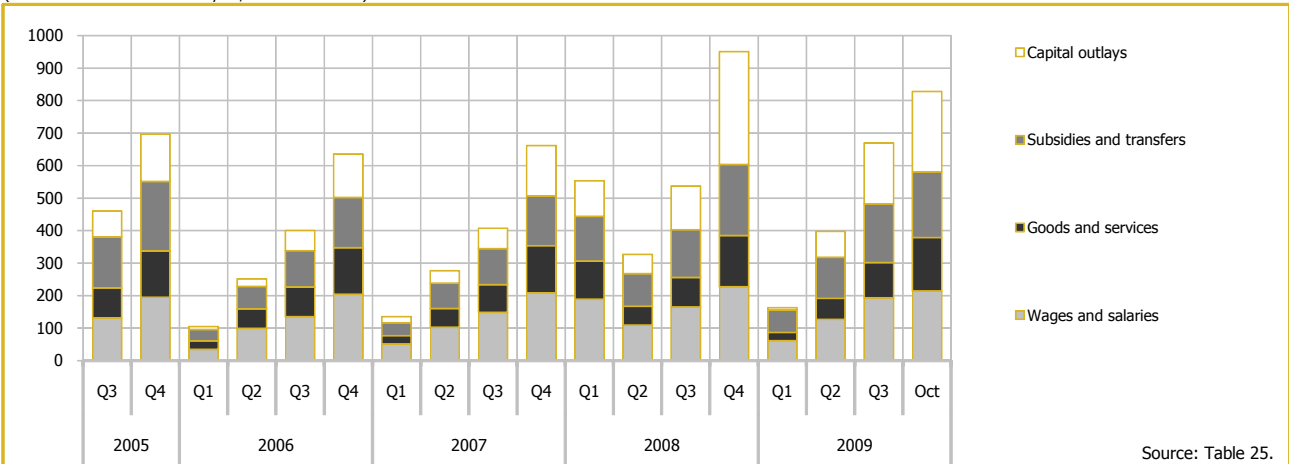
17. Structure of budget revenues

(Cumulative within the calendar year, in millions of euro)



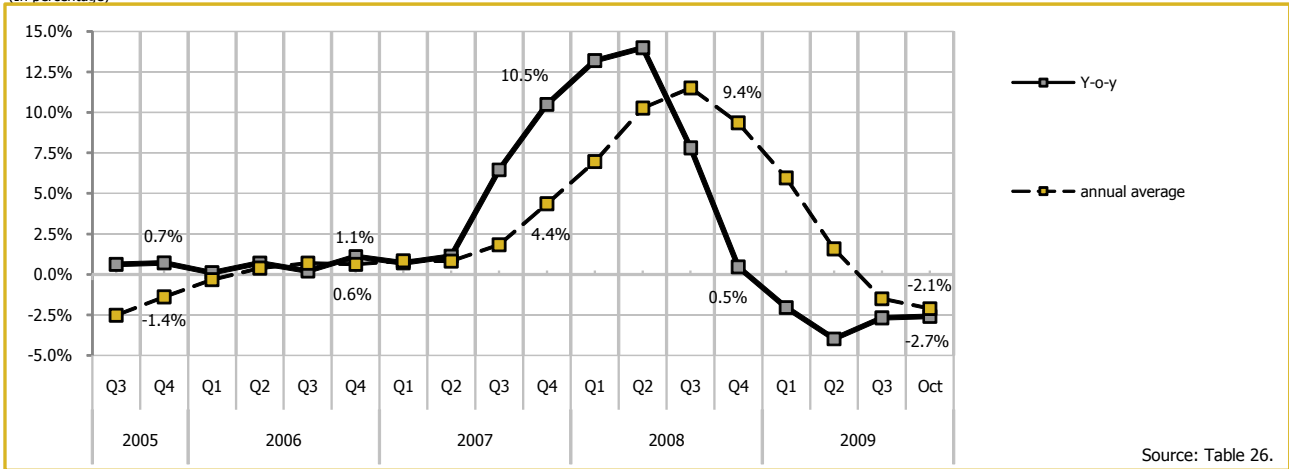
18. Structure of budget expenditures

(Cumulative within the calendar year, in millions of euro)



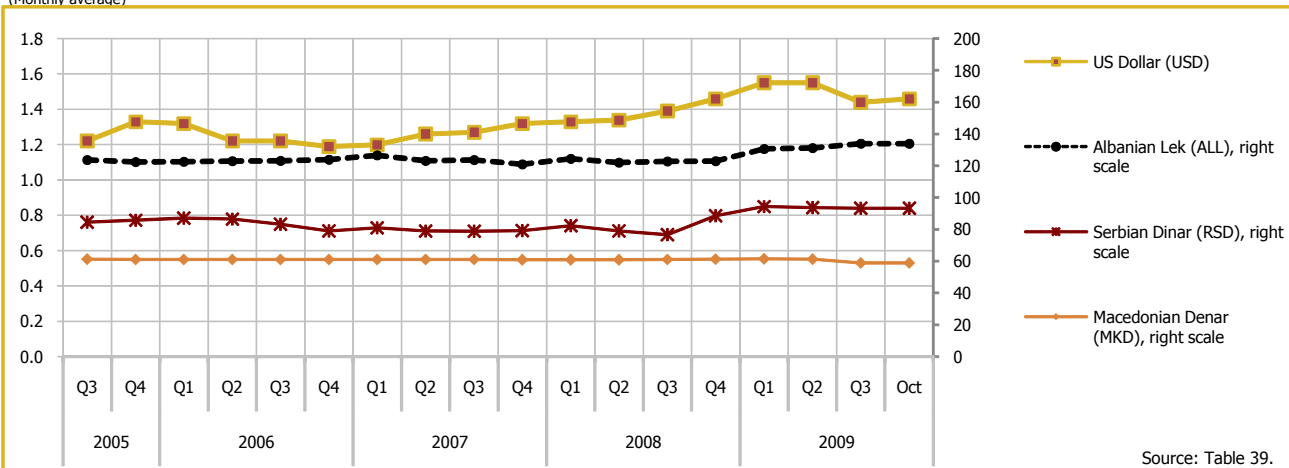
19. Prices

(In percentage)



20. Exchange rates against euro

(Monthly average)



21. Trade balance

(Cumulative within the calendar year, in millions of euro)

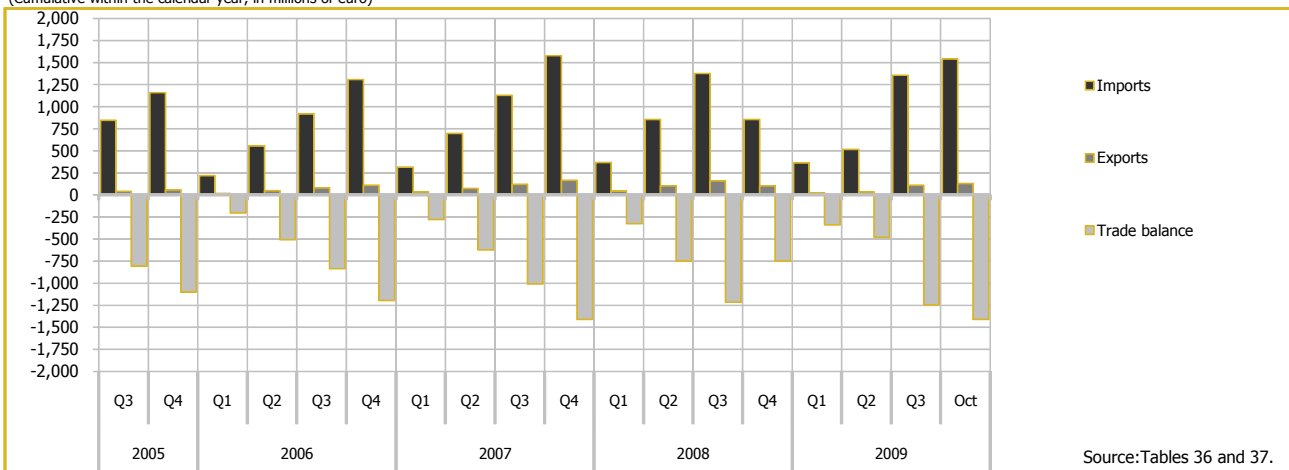


Table 2.

FC survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	1,173.6	1,622.4	1,761.0	1,593.1	1,605.4	1,610.7	1,719.6
Claims on nonresidents	1,245.7	1,704.6	1,892.4	1,726.7	1,758.1	1,789.3	1,988.6
Monetary gold and SDR holdings	—	—	—	—	—	—	60.8
Currency	64.4	147.7	100.1	127.7	121.9	127.9	137.9
Deposits	660.0	955.0	1,244.9	795.1	658.4	654.7	768.0
Securities other than shares	341.3	408.9	361.3	661.6	838.4	862.5	874.5
Loans	7.7	12.1	22.6	13.5	23.5	11.9	9.2
Shares and other equities	170.8	175.4	159.3	128.2	115.8	132.1	138.3
Other	1.5	5.5	4.3	0.7	0.2	0.1	.
less: Liabilities to nonresidents	72.1	82.3	131.5	133.6	152.7	178.6	269.1
Deposits	21.5	17.9	39.2	42.0	37.6	57.0	58.0
SDR allocations	—	—	—	—	—	—	60.8
Loans	50.6	64.3	92.2	91.4	114.9	121.3	150.1
Other	...	...	...	0.2	0.2	0.3	0.3
Domestic claims	231.7	124.5	238.8	419.6	446.7	501.2	533.2
Net claims on central government	-475.0	-853.3	-998.3	-871.8	-898.4	-900.6	-871.9
Claims on central government	—	—	—	—	—	—	—
less: Liabilities to central government	439.9	704.9	998.3	1,017.1	916.8	910.0	871.9
Deposits	439.9	704.9	998.3	1,017.1	916.8	910.0	871.9
Claims on other sectors	686.5	865.4	1,237.1	1,160.4	1,187.8	1,238.8	1,405.1
Loans	694.3	965.9	1,223.6	1,276.8	1,327.6	1,384.0	1,385.6
Public nonfinancial corporations	...	0.2	0.2	0.1	0.1	0.1	0.3
Other nonfinancial corporations	548.2	765.1	961.0	995.7	1,038.1	1,072.7	1,055.6
Households	146.1	200.6	262.4	281.0	289.4	311.2	329.7
Other claims	12.3	11.9	13.5	14.7	17.5	17.8	19.5
Deposits	886.4	1,110.9	1,335.3	1,351.9	1,378.6	1,393.2	1,512.3
Transferable deposits	300.5	386.1	475.0	390.9	378.0	381.9	435.4
Local government	5.4	3.4	4.7	5.4	0.5	0.5	0.4
Social security fund	...	...	...	...	...	...	...
Public nonfinancial corporations	34.8	49.6	115.9	15.4	19.6	25.4	39.9
Other nonfinancial corporations	96.4	133.5	148.6	176.0	134.3	136.4	157.6
Households	156.2	187.5	195.7	186.2	215.3	211.2	225.7
NPISH	7.8	12.0	10.1	8.0	8.3	8.4	11.8
Depozitat tjera	586.0	724.8	860.2	961.0	1,000.6	1,011.3	1,076.9
Public nonfinancial corporations	193.3	188.4	148.6	250.1	249.7	245.4	256.8
Other nonfinancial corporations	27.6	43.8	53.3	51.4	69.4	72.2	75.7
Households	359.5	489.3	655.8	656.7	678.9	690.7	742.3
NPISH	5.5	3.3	2.5	2.8	2.6	3.1	2.1
Loans	3.4	...	...	...	...	...	...
Other nonfinancial corporations	...	...	...	...	...	...	...
Households	3.4	...	...	...	...	...	...
Insurance technical reserves	251.4	316.1	312.8	288.6	292.3	337.7	385.3
Net equity of households in life insurance reserves	...	...	...	...	...	...	...
Net equity of households in pension funds	223.9	286.2	280.7	256.3	261.1	303.6	350.0
Prepayment of premiums and reserves against outst. claims	27.5	29.9	32.1	32.3	31.2	34.1	35.4
Shares and other equity	209.3	273.8	303.7	311.1	318.1	326.8	324.4
Other items (net)	54.7	46.0	48.0	61.1	63.1	54.1	30.8
Other liabilities	99.8	119.5	139.3	154.1	159.8	171.2	168.6
less: Other assets	50.4	79.2	97.1	97.2	101.5	120.7	138.5
plus: Consolidation adjustment	5.3	5.7	5.7	4.2	4.8	3.6	0.7

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Table 3.

DC survey

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Net foreign assets	1,377.5	1,558.8	1,516.2	1,436.1	1,473.6	1,468.9	1,467.5	1,454.3	1,451.6	1,452.9	1,512.1	1,583.1	1,555.1	1,529.6	
Claims on nonresidents	1,426.1	1,630.1	1,586.7	1,512.0	1,543.4	1,547.5	1,554.8	1,551.4	1,565.2	1,561.7	1,625.4	1,736.4	1,744.8	1,703.8	
Monetary gold and SDR holdings	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5	
Currency	145.3	112.2	131.5	121.1	149.7	141.6	113.4	116.7	133.0	118.2	122.3	157.3	125.8	158.8	
Deposits	955.0	983.4	874.1	794.9	639.3	645.5	658.4	609.8	646.6	654.7	720.0	743.6	767.9	858.5	
Securities other than shares	308.2	514.0	544.3	581.8	723.4	738.9	759.4	814.7	780.4	776.9	769.3	776.4	781.0	623.7	
Loans	12.1	19.1	35.0	13.5	30.8	21.5	23.5	10.1	5.0	11.9	13.6	11.7	9.2	3.4	
Other	5.5	1.4	1.8	0.7	0.1	0.1	0.2	0.1	0.2	0.1	0.1	0.03	0.02	0.03	
less: Liabilities to nonresidents	48.6	71.3	70.4	75.9	69.8	78.7	87.3	97.2	113.5	108.8	113.3	153.3	189.6	174.3	
Deposits	17.9	36.8	36.6	42.0	36.9	41.3	37.6	53.8	61.1	57.0	61.8	54.5	58.0	50.1	
SDR allocations	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5	
Loans	30.7	34.5	33.8	33.7	33.5	37.1	49.5	43.1	52.2	51.5	51.2	51.2	70.7	64.4	
Other	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Domestic claims	39.1	143.9	183.1	311.9	272.1	310.2	332.1	329.7	363.9	381.3	369.3	369.2	407.3	287.5	
Net claims on central government	-853.3	-1,017.1	-1,004.9	-871.8	-916.8	-901.3	-898.4	-910.0	-904.9	-900.6	-905.9	-895.5	-871.9	-1,004.3	
less: Liabilities to central government	853.3	1,017.1	1,004.9	871.8	916.8	901.3	898.4	910.0	904.9	900.6	905.9	895.5	871.9	1,004.3	
Deposits	853.3	1,017.1	1,004.9	871.8	916.8	901.3	898.4	910.0	904.9	900.6	905.9	895.5	871.9	1,004.3	
Claims on other sectors	892.4	1,161.0	1,188.0	1,183.8	1,188.9	1,211.4	1,230.5	1,239.7	1,268.8	1,281.9	1,275.2	1,264.7	1,279.2	1,291.8	
Loans	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5	
Other financial corporations	...	0.6	0.6	0.6	1.1	1.1	1.0	1.0	1.7	1.0	1.0	1.5	2.2	2.4	
Public nonfinancial corporations	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	
Other nonfinancial corporations	691.3	890.3	911.0	901.7	905.5	926.0	939.3	943.1	964.7	968.5	956.3	939.4	946.8	955.0	
Households	200.6	269.8	276.1	281.0	281.8	284.0	289.4	294.7	301.4	311.2	316.7	323.6	329.7	333.8	
Claims on other sectors	0.3	0.2	0.2	0.3	0.3	0.2	0.7	0.8	0.9	1.0	1.1	0.1	0.2	0.3	
Broad money liabilities	0.3	0.2	0.2	0.3	0.3	0.2	0.7	0.8	0.9	1.0	1.1	0.1	0.2	0.3	
Deposits included in broad money	1,126.6	1,357.5	1,333.3	1,393.0	1,375.7	1,398.9	1,425.6	1,409.2	1,447.1	1,454.9	1,501.9	1,577.7	1,604.2	1,434.1	
Transferable deposits	413.7	439.3	397.9	454.6	428.6	433.1	461.7	450.0	506.9	472.3	511.8	550.7	555.9	610.4	
Other financial corporations	27.7	49.2	54.3	63.7	72.7	78.3	83.7	87.7	88.2	90.4	104.2	115.0	120.5	126.7	
Local government	3.4	5.3	4.1	5.4	3.5	3.2	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4	
Public nonfinancial corporations	49.6	31.3	18.3	15.4	19.0	20.5	19.6	23.1	65.5	25.4	26.7	35.2	39.9	86.2	
Other nonfinancial corporations	133.5	141.9	137.8	176.0	144.9	128.2	134.3	125.0	132.2	136.4	144.9	158.7	157.6	162.6	
Households	187.5	200.3	174.5	186.2	180.8	195.4	215.3	204.0	210.0	211.2	225.2	230.0	225.7	222.9	
NPISH	12.0	11.2	9.0	8.0	7.7	7.6	8.3	9.8	10.5	8.4	10.3	11.3	11.8	11.5	
Other deposits	712.8	918.3	935.3	938.3	947.0	965.7	963.9	959.2	940.2	982.6	990.1	1,027.0	1,048.3	823.6	
Other financial corporations	40.3	46.5	46.3	47.6	40.0	40.8	40.6	43.0	60.0	53.3	53.8	56.1	60.1	61.2	
Local government	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Public nonfinancial corporations	188.4	233.1	255.7	250.1	244.0	244.2	249.7	231.9	195.8	245.4	247.9	250.5	256.8	16.5	
Other nonfinancial corporations	41.8	41.8	40.9	44.2	44.1	60.3	59.8	69.0	68.2	61.3	55.4	62.7	65.4	68.3	
Households	439.0	593.4	589.6	593.8	616.1	617.7	611.2	612.1	613.0	619.6	630.7	655.5	663.9	675.5	
NPISH	3.3	3.5	2.8	2.8	2.8	2.7	2.6	3.1	3.1	3.1	2.3	2.2	2.1	2.2	
Deposits excl. from broad money 1/	53.7	75.2	75.5	74.9	77.5	80.5	81.6	82.8	85.0	86.4	88.2	91.1	91.7	94.8	
Other financial corporations	1.4	4.6	4.6	4.6	4.6	4.4	4.3	4.1	4.4	4.4	4.4	4.6	3.0	3.2	
Other nonfinancial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Households	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Shares and other equity	186.5	227.6	230.9	233.8	233.7	233.7	236.2	242.1	245.3	246.6	244.6	238.5	240.5	239.9	
Other Items (net)	49.8	42.4	59.6	46.4	58.8	66.0	56.2	49.9	38.1	46.3	46.6	44.9	26.0	48.4	
Other liabilities	109.9	122.5	134.4	129.9	135.0	140.1	141.8	141.0	148.6	152.7	151.9	155.3	149.8	163.0	
less: Other assets	69.1	81.2	77.1	84.3	80.7	78.7	87.7	94.4	108.7	106.6	113.6	109.9	122.3	113.8	
plus: Consolidation adjustments	9.0	1.0	2.3	0.8	4.5	4.6	2.1	3.3	-1.8	0.2	8.3	-0.5	-1.5	-0.9	

1/ Deposits with the original maturity of over 2 years.

Table 4.

CBK survey

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Net foreign assets	1,057.6	1,253.6	1,230.3	1,110.7	1,156.9	1,165.0	1,175.2	1,197.6	1,215.1	1,186.8	1,221.3	1,245.1	1,244.6	1,182.5
Claims on nonresidents	1,057.6	1,253.6	1,230.3	1,110.7	1,156.9	1,165.0	1,175.3	1,197.7	1,215.1	1,186.9	1,221.4	1,245.1	1,305.4	1,242.1
Monetary gold and SDR holdings	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5
Currency	63.8	45.7	64.6	39.7	79.5	72.6	40.5	48.8	62.6	38.2	45.0	77.9	50.3	83.0
Deposits	759.0	734.8	661.4	529.0	394.7	394.3	412.0	361.0	389.0	385.0	420.3	410.9	433.2	525.2
Securities other than shares	229.3	471.7	502.5	541.3	682.7	698.0	722.7	787.8	763.4	763.6	756.0	756.3	761.2	574.3
Other	5.5	1.4	1.8	0.7	0.1	0.1	0.1	0.1	0.2	0.1	0.1	...	...	...
less: Liabilities to nonresidents	...	...	...	...	...	...	0.1	0.1	0.1	0.1	0.1	47.4	60.8	59.5
SDR allocations	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5
Net claims on central government	-849.4	-1,014.9	-1,003.8	-870.5	-913.8	-899.8	-894.9	-908.8	-902.7	-899.1	-905.1	-894.1	-868.7	-823.5
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central government	849.4	1,014.9	1,003.8	870.5	913.8	899.8	894.9	908.8	902.7	899.1	905.1	894.1	868.7	823.5
Deposits	849.4	1,014.9	1,003.8	870.5	913.8	899.8	894.9	908.8	902.7	899.1	905.1	894.1	868.7	823.5
Claims on other sectors	0.3	0.2	0.2	0.3	0.3	0.2	0.7	0.8	0.9	1.0	1.1	0.1	0.2	0.3
Liabilities to ODC	113.6	145.7	130.8	137.2	135.3	150.9	163.7	169.8	178.9	162.0	173.9	203.1	222.5	197.2
Deposits included in broad money	57.2	53.5	56.1	63.9	68.1	74.7	76.8	78.4	92.5	84.7	97.5	105.6	110.6	118.5
Transferable deposits	46.7	44.5	47.1	56.7	66.3	72.9	75.0	76.6	80.7	82.9	97.5	105.6	110.6	118.5
Other financial corporations	22.4	38.2	41.7	49.9	61.3	67.6	72.8	73.8	77.7	82.1	96.2	104.8	110.1	117.7
Local government	3.2	4.7	3.9	5.3	3.5	3.1	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Public nonfinancial corporations	21.1	1.6	1.5	1.5	1.6	2.3	1.8	2.4	2.6	0.4	0.9	0.4	0.1	0.5
Other deposits	10.6	9.0	9.0	7.2	1.8	1.8	1.8	1.8	11.8	1.8	...	...	...	...
Other financial corporations	10.6	9.0	9.0	7.2	1.8	1.8	1.8	1.8	11.8	1.8	...	...	...	...
Shares and other equity	33.8	40.9	40.7	41.4	42.1	41.9	42.6	42.9	43.2	43.5	43.9	44.2	44.5	44.8
Other items (net)	3.9	-1.2	-1.0	-2.0	-2.1	-2.1	-2.2	-1.6	-1.4	-1.6	2.0	-1.8	-1.4	-1.2
Other liabilities	6.1	0.8	1.1	0.2	0.1	0.1	0.1	0.6	0.8	0.6	4.2	0.5	0.9	1.1
less: Other assets	2.2	2.1	2.0	2.2	2.2	2.2	2.3	2.1	2.2	2.2	2.2	2.3	2.3	2.3

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Table 5.

ODC survey

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Net foreign assets	319.9	305.2	285.9	325.4	316.6	303.9	292.3	256.7	236.6	266.1	290.7	338.0	310.5	347.0	
Claims on nonresidents	368.5	376.5	356.3	401.3	386.5	382.5	379.5	353.7	350.1	374.8	404.0	443.9	439.4	461.7	
Currency	81.5	66.5	66.8	81.4	70.2	69.0	72.9	67.9	70.5	80.0	77.3	79.5	75.5	75.8	
Deposits	196.0	248.6	212.7	265.9	244.7	251.1	246.4	248.8	257.5	269.7	299.7	332.7	334.8	333.2	
Securities other than shares	78.9	42.3	41.8	40.5	40.7	40.9	36.7	26.9	17.0	13.3	13.4	20.1	19.8	49.3	
Loans	12.1	19.1	35.0	13.5	30.8	21.5	23.5	10.1	5.0	11.9	13.6	11.7	9.2	3.4	
less: Liabilities to nonresidents	48.6	71.3	70.4	75.9	69.8	78.7	87.2	97.1	113.5	108.7	113.2	105.9	128.8	114.7	
Deposits	17.9	36.8	36.6	42.0	36.9	41.3	37.5	53.7	61.0	57.0	61.7	54.4	57.9	50.0	
Loans	30.7	34.5	33.8	33.7	33.5	37.1	49.5	43.1	52.2	51.5	51.2	51.2	70.7	64.4	
Claims on CBK	107.5	144.6	129.7	136.8	134.9	149.9	163.7	169.9	178.9	161.9	164.9	202.8	222.1	197.2	
Deposits	107.5	144.6	129.7	136.8	134.9	149.9	163.7	169.9	178.9	161.9	164.9	202.8	222.1	197.2	
Net claims on central government	-3.9	-2.2	-1.1	-1.3	-2.9	-1.5	-3.5	-1.2	-2.2	-1.5	-0.8	-1.4	-3.2	-180.8	
Claims on other sectors	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5	
Loans	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5	
Other financial corporations	—	0.6	0.6	0.6	1.1	1.1	1.0	1.0	1.7	1.0	1.0	1.5	2.2	2.4	
Public nonfinancial corporations	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	
Other nonfinancial corporations	691.3	890.3	911.0	901.7	905.5	926.0	939.3	943.1	964.7	968.5	956.3	939.4	946.8	955.0	
Households	200.6	269.8	276.1	281.0	281.8	284.0	289.4	294.7	301.4	311.2	316.7	323.6	329.7	333.8	
Deposits included in broad money	1,069.3	1,304.1	1,277.1	1,329.0	1,307.5	1,324.1	1,348.8	1,330.8	1,354.5	1,370.2	1,404.4	1,474.3	1,493.6	1,315.5	
Transferable deposits	367.1	394.8	350.8	397.9	362.3	360.2	386.7	373.4	426.2	389.4	414.2	445.1	445.4	491.9	
Other financial corporations	5.3	11.0	12.6	13.8	11.4	10.7	10.9	13.9	10.5	8.3	8.1	10.2	10.5	9.0	
Local government	0.2	0.6	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.03	0.03	
Public nonfinancial corporations	28.5	29.8	16.8	13.8	17.4	18.2	17.8	20.6	62.9	25.0	25.7	34.8	39.9	85.8	
Other nonfinancial corporations	133.5	141.9	137.8	176.0	144.9	128.2	134.3	125.0	132.2	136.4	144.9	158.7	157.6	162.6	
Households	187.5	200.3	174.5	186.2	180.8	195.4	215.3	204.0	210.0	211.2	225.2	230.0	225.7	222.9	
NPISH	12.0	11.2	9.0	8.0	7.7	7.6	8.3	9.8	10.5	8.4	10.3	11.3	11.8	11.5	
Other deposits	702.3	909.3	926.3	931.1	945.2	963.9	962.1	957.4	928.4	980.8	990.1	1,029.2	1,048.3	823.6	
Local government	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Other financial corporations	29.8	37.5	37.3	40.4	38.2	39.0	38.8	41.2	48.2	51.5	53.8	56.1	60.1	61.2	
Public nonfinancial corporations	188.4	233.1	255.7	250.1	244.0	244.2	249.7	231.9	195.8	245.4	247.9	250.5	256.8	16.5	
Other nonfinancial corporations	41.8	41.8	40.9	44.2	44.1	60.3	59.8	69.0	68.2	61.3	55.4	64.0	65.4	68.3	
Households	439.0	593.4	589.6	593.8	616.1	617.7	611.2	612.1	613.0	619.6	630.7	656.4	663.9	675.5	
NPISH	3.3	3.5	2.8	2.8	2.8	2.7	2.6	3.1	3.1	3.1	2.3	2.2	2.1	2.2	
Deposits excluded from broad money	53.7	75.2	75.5	74.9	77.5	80.5	81.6	82.8	85.0	86.4	88.2	88.9	91.7	94.8	
Other financial corporations	1.4	4.6	4.6	4.6	4.6	4.4	4.3	4.1	4.4	4.4	4.4	4.6	3.0	3.2	
Other nonfinancial corporations	2.0	6.7	7.1	7.3	7.3	8.7	9.6	9.6	10.5	10.9	10.9	8.9	10.3	11.8	
Households	50.3	63.8	63.8	63.0	65.6	67.4	67.6	69.1	70.2	71.1	73.0	75.4	78.4	79.8	
Shares and other equity	152.7	186.6	190.2	192.3	191.6	191.8	193.6	199.2	202.1	203.1	200.7	194.3	196.1	195.2	
Funds contributed by owners	114.9	131.9	131.9	145.9	145.9	145.9	145.9	148.4	149.4	149.4	149.4	159.4	159.4	159.4	
Retained earnings	3.3	24.5	24.5	10.5	43.9	43.7	43.8	44.5	43.5	43.5	37.4	18.5	18.5	18.5	
General and special reserves	0.5	-0.1	-0.2	-0.3	-0.6	-0.9	-0.7	-0.5	-0.4	-0.2	-0.2	-0.2	-0.2	-0.1	
Profit/loss of the year	34.0	30.3	34.0	36.3	2.4	3.0	4.6	6.8	9.6	10.4	14.1	16.5	18.3	17.4	
Other items (net)	39.8	42.6	59.5	48.1	60.5	67.1	58.3	51.6	39.5	47.8	35.6	46.5	27.0	49.5	
Other liabilities 1/	103.7	121.7	133.3	129.8	134.9	140.0	141.7	140.4	147.8	152.1	147.7	154.8	148.9	161.9	
less: Other assets	66.9	79.2	75.0	82.1	78.5	76.5	85.4	92.2	106.5	104.4	111.4	107.6	120.0	111.5	
plus: Consolidation adjustment	3.0	...	1.2	0.5	4.1	3.6	2.0	3.4	-1.8	0.1	-0.7	-0.8	-1.9	-0.9	

1/ Includes loan provisioning.

Table 6.

OFC survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	198.1	244.9	199.0	157.0	137.9	157.8	164.4
Claims on nonresidents	210.0	278.5	253.4	214.7	203.3	227.5	14.1
Currency	0.9	2.4	2.7	6.6	8.5	9.8	12.1
Securities other than shares	38.3	100.7	91.4	79.8	79.0	85.6	2.0
Shares and other equity	170.8	175.4	159.3	128.2	115.8	132.1	138.3
less : Liabilities to nonresidents	11.9	33.6	54.4	57.7	65.4	69.8	79.4
Loans	11.9	33.6	54.4	57.7	65.4	69.8	79.4
Claims on depository corporations	66.9	72.8	89.3	113.0	125.9	144.0	61.2
CBK	39.0	32.9	40.5	57.1	74.6	83.9	8.3
Transferable deposits	31.0	22.4	29.7	49.9	72.8	82.1	8.3
Other deposits	8.0	10.6	10.8	7.2	1.8	1.8	0.0
Other depository corporations	28.0	39.8	48.9	55.9	51.3	60.1	52.9
Transferable deposits	4.9	6.2	5.1	7.9	5.1	6.3	7.8
Other deposits	23.0	33.6	43.8	48.0	46.1	53.9	45.1
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	69.5	85.4	103.6	108.3	115.6	121.0	126.3
Loans	57.7	73.8	89.1	94.0	98.8	104.1	108.8
Other claims	11.8	11.6	14.5	14.3	16.8	15.3	15.7
Loans	3.4	...	0.6	1.0	1.0	0.3	0.3
Insurance technical reserve	251.4	316.1	312.8	288.6	292.3	337.7	385.3
Net equity of households in life insurance reserves	—	—	—	—	...	...	...
Net equity of households in pension funds	223.9	286.2	280.7	256.3	261.1	303.6	350.0
Prepayment of premiums and reserves against outstanding claims	27.5	29.9	32.1	32.3	31.2	34.1	35.4
Shares and other equity	80.5	87.4	75.2	77.4	81.9	81.7	83.8
Other items (net)	-0.7	-0.4	3.4	11.3	4.1	3.0	2.6
Other liabilities	7.4	9.6	15.6	24.2	18.0	16.2	18.8
less: Other assets	8.2	10.0	12.2	12.9	13.8	13.1	16.2
plus: Consolidation adjustment	—	—	—	—	—	—	—

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Table 7.

OFI survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	-11.0	-31.3	-51.9	-51.6	-57.0	-60.1	-67.5
Claims on nonresidents	0.9	2.4	2.5	6.1	8.4	9.6	11.9
Currency	0.9	2.4	2.5	6.1	8.4	9.6	11.9
less : Liabilities to nonresidents	11.9	33.6	54.4	57.7	65.4	69.8	79.4
Loans	11.9	33.6	54.4	57.7	65.4	69.8	79.4
Claims on depository corporations	2.4	9.6	2.6	6.5	4.2	5.2	6.0
Other depository corporations	2.4	9.6	2.6	6.5	4.2	5.2	6.0
Transferable deposits	1.9	3.0	1.0	2.0	2.0	1.4	2.1
Other deposits	0.5	6.6	1.6	4.5	2.2	3.8	3.9
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	59.5	74.8	90.4	95.0	99.9	105.3	110.3
Loans	57.7	73.8	89.1	94.0	98.8	104.1	108.8
Other claims	1.8	0.9	1.3	1.0	1.1	1.1	1.5
Loans	3.4	...	...	...	...	...	...
Shares and other equity	46.4	49.0	35.2	37.6	37.3	38.9	39.1
Other items (net)	1.2	4.1	5.9	12.3	9.8	11.5	9.7
Other liabilities	2.6	5.5	9.4	15.9	13.6	14.5	15.1
less: Other assets	1.4	1.4	3.5	3.6	3.8	2.9	5.5
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 8.

IC and PF survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	209.1	272.9	248.7	206.6	193.0	216.0	230.0
Claims on nonresidents	209.1	272.9	248.7	206.6	193.0	216.0	230.0
Currency	0.0	0.0	0.2	0.5	0.1	0.2	0.2
Deposits	...	...	...	...	...	...	...
Securities other than shares	38.3	97.5	89.3	77.9	77.1	83.7	91.5
Shares and other equities	170.8	175.4	159.3	128.2	115.8	132.1	138.3
Claims on depository corporations	60.1	63.1	85.6	105.3	120.4	136.9	171.7
CBK	34.9	32.9	40.5	57.1	74.6	83.9	110.1
Transferable deposits	27.0	22.4	29.7	49.9	72.8	82.1	110.1
Other deposits	8.0	10.6	10.8	7.2	1.8	1.8	0.0
Other depository corporations	25.1	30.2	45.1	48.2	45.7	53.0	61.6
Transferable deposits	25.1	30.2	45.1	48.2	45.7	53.0	61.6
Other deposits	2.9	3.3	3.9	5.9	3.1	4.9	5.6
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	10.0	10.7	13.1	13.3	15.6	15.6	17.7
Other claims	10.0	10.7	13.1	13.3	15.6	14.1	15.9
Loans	0.0	0.0	0.6	1.0	1.0	0.3	0.3
Other depository corporations	0.0	0.0	0.6	1.0	1.0	0.3	0.3
Insurance technical reserve	251.4	316.1	312.8	288.6	292.3	337.7	385.3
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Net equity of households in pension funds	223.9	286.2	280.7	256.3	261.1	303.6	350.0
Prepayment of premiums and reserves against outstanding claims	27.5	29.9	32.1	32.3	31.2	34.1	35.4
Shares and other equity	29.7	34.3	35.9	35.9	40.6	38.8	40.8
Other items (net)	-2.0	-3.8	-1.8	-0.4	-5.0	-8.4	-7.0
Other liabilities	4.9	4.0	6.1	8.2	4.3	1.7	3.7
less: Other assets	6.8	7.8	8.0	8.5	9.3	10.1	10.7
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 9.

IC survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	...	...	0.1	0.5	0.1	0.2	0.2
Claims on nonresidents	...	...	0.1	0.5	0.1	0.2	0.2
Currency	...	...	0.1	0.5	0.1	0.2	0.2
Claims on depository corporations	45.2	49.7	48.8	55.0	52.1	49.1	53.3
CBK	20.5	20.0	21.4	22.6	22.4	12.4	8.3
Transferable deposits	18.5	14.9	10.6	15.4	20.6	10.6	8.3
Other deposits	2.0	5.2	10.8	7.2	1.8	1.8	0.0
Other depository corporations	24.7	29.7	27.4	32.4	29.7	36.7	45.1
Transferable deposits	2.4	2.8	3.9	5.8	2.9	4.8	5.5
Other deposits	22.3	26.9	23.5	26.7	26.7	31.9	39.5
Claims on other sectors	10.0	10.7	12.4	13.3	15.6	15.6	16.0
Other claims	10.0	10.7	12.4	13.3	15.6	14.1	14.2
Loans	—	—	0.6	1.0	1.0	0.3	0.3
ODC	—	—	0.6	1.0	1.0	0.3	0.3
Insurance technical reserve	27.5	29.9	31.4	32.3	31.2	34.1	35.4
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Prepayment of premiums and reserves against outstanding claims	27.5	29.9	31.4	32.3	31.2	34.1	35.4
Shares and other equity	29.7	34.3	36.9	35.9	40.6	38.8	40.8
Other items (net)	-2.0	-3.8	-7.0	-0.4	-5.0	-6.9	-7.0
Other liabilities	4.9	4.0	0.9	8.2	4.3	3.2	3.7
less: Other assets	6.8	7.8	7.9	8.5	9.3	10.1	10.7
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 10.

PF survey

(Outstanding amounts, end of period, in millions of euro)

Description	2006	2007	2008		2009		
	Dec	Dec	Sep	Dec	Mar	Jun	Sep
Net foreign assets	209.1	272.9	248.6	206.1	192.9	215.8	229.8
Claims on nonresidents	209.1	272.9	248.6	206.1	192.9	215.8	229.8
Securities other than shares	38.3	97.5	89.3	77.9	77.1	83.7	91.5
Shares and other equities	170.8	175.4	159.3	128.2	115.8	132.1	138.3
Claims on depository corporations	14.8	13.3	32.2	50.3	68.3	87.8	118.4
CBK	14.4	12.9	16.6	34.5	52.2	71.5	101.8
Transferable deposits	8.4	7.5	16.6	34.5	52.2	71.5	101.8
Other deposits	6.0	5.4	...	...	...	...	...
Other depository corporations	0.5	0.5	15.6	15.8	16.1	16.3	16.6
Transferable deposits	0.5	0.5	0.1	0.1	0.1	0.1	0.1
Other deposits	...	...	15.5	15.7	16.0	16.2	16.5
Claims on other sector	—	—	—	—	—	—	1.7
Other claims	—	—	—	—	—	—	1.7
Insurance technical reserve	223.9	286.2	280.7	256.3	261.1	303.6	350.0
Net equity of households in pension funds	223.9	286.2	280.7	256.3	261.1	303.6	350.0

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Table 11.

CBK balance sheet

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
ASSETS														
Monetary gold as SDRs	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5
Monetary gold	—	—	—	—	—	—	—	—	—	—	—	—	—	—
SDRs	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5
Currency and deposits	822.8	780.5	726.0	568.7	474.2	466.9	452.4	409.8	451.6	423.2	465.4	488.8	483.4	608.2
Currency (Cash)	63.8	45.7	64.6	39.7	79.5	72.6	40.5	48.8	62.6	38.2	45.0	77.9	50.3	83.0
In EUR currency	63.8	45.7	64.6	39.7	79.5	72.6	40.5	48.8	62.6	38.2	45.0	77.9	50.3	83.0
Deposits 1/	759.0	734.8	661.4	529.0	394.7	394.3	412.0	361.0	389.0	385.0	420.3	410.9	433.2	525.2
Transferable deposits	1.9	0.4	117.8	10.4	0.6	50.3	26.5	11.2	36.6	28.6	29.3	27.4	25.0	29.3
Other deposits	757.1	734.4	543.6	518.6	394.0	344.0	385.5	349.8	352.5	356.4	391.0	383.5	408.2	496.0
Securities other than shares	229.3	471.7	502.5	541.3	682.7	698.0	722.7	787.8	763.4	763.6	756.0	756.3	761.2	574.3
Nonresidents	229.3	471.7	502.5	541.3	682.7	698.0	722.7	787.8	763.4	763.6	756.0	756.3	761.2	574.3
Other accounts receivable	5.8	1.5	1.9	1.0	0.4	0.4	0.8	0.9	1.0	1.0	1.2	0.1	0.2	0.3
Residents	0.3	0.2	0.2	0.3	0.3	0.2	0.7	0.8	0.9	1.0	1.1	0.1	0.2	0.3
Nonresidents	5.5	1.4	1.8	0.7	0.1	0.1	0.1	0.1	0.2	0.1	0.1	...	...	...
Nonfinancial assets	2.2	2.1	2.0	2.2	2.2	2.2	2.3	2.1	2.2	2.2	2.2	2.3	2.3	2.3
TOTAL ASSETS	1,060.1	1,255.8	1,232.5	1,113.2	1,159.4	1,167.4	1,178.3	1,200.6	1,218.3	1,190.1	1,224.7	1,294.8	1,307.9	1,244.7
LIABILITIES														
Transferable deposits	1,009.7	994.7	961.8	1,064.4	1,115.4	1,123.6	1,133.8	1,105.3	1,112.5	1,094.1	1,078.5	1,122.8	1,121.8	1,114.3
In EUR currency	1,009.7	994.7	961.8	1,064.4	1,115.4	1,123.6	1,133.8	1,105.3	1,112.5	1,094.1	1,078.5	1,122.8	1,121.8	1,114.3
Other depository corporations	113.6	145.7	130.8	137.2	135.3	150.9	163.7	169.8	178.9	162.0	173.9	203.1	222.5	197.2
Other financial corporations	22.4	38.2	41.7	49.9	61.3	67.6	72.8	73.8	77.7	82.1	96.2	104.8	110.1	117.7
Insurance companies	14.9	14.9	14.9	15.4	20.9	20.9	20.6	14.2	12.1	10.6	10.4	8.9	8.3	8.3
Pension funds	7.5	23.3	26.8	34.5	40.4	46.7	52.2	59.6	65.6	71.5	85.7	96.0	101.8	109.4
Central government	849.4	804.6	783.9	870.5	913.8	899.8	894.9	858.8	852.7	849.1	807.1	814.1	788.7	798.5
of which: PAK	398.1	433.1	434.7	405.9	404.3	405.1	409.7	410.1	424.8	429.9	431.5	433.0	436.7	441.3
Local government	3.2	4.7	3.9	5.3	3.5	3.1	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Public nonfinancial corporations	21.1	1.6	1.5	1.5	1.6	2.3	1.8	2.4	2.6	0.4	0.9	0.4	0.1	0.5
Other deposits	10.6	219.3	228.9	7.2	1.8	1.8	1.8	51.8	61.8	51.8	98.0	80.0	80.0	25.0
In EUR currency	10.6	219.3	228.9	7.2	1.8	1.8	1.8	51.8	61.8	51.8	98.0	80.0	80.0	25.0
Central government	...	210.3	219.9	...	...	...	...	50.0	50.0	50.0	98.0	80.0	80.0	25.0
Other financial corporations	10.6	9.0	9.0	7.2	1.8	1.8	1.8	1.8	11.8	1.8	...	...	...	...
SDR allocations	—	—	—	—	—	—	—	—	—	—	—	47.3	60.8	59.5
Other accounts payable	6.1	0.8	1.1	0.2	0.1	0.1	0.1	0.6	0.8	0.6	4.2	0.5	0.9	1.1
Shares and other equity	33.8	40.9	40.7	41.4	42.1	41.9	42.6	42.9	43.2	43.5	43.9	44.2	44.5	44.8
TOTAL LIABILITIES	1,060.1	1,255.8	1,232.5	1,113.2	1,159.4	1,167.4	1,178.3	1,200.6	1,218.3	1,190.1	1,224.7	1,294.8	1,307.9	1,244.7

1/ Represents CBK deposits abroad, in euro currency.

Table 12.

ODC balance sheet

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Cash and balances with CBK	189.0	211.2	196.5	218.2	205.1	218.9	236.6	237.8	249.3	241.9	242.3	282.3	297.6	273.0
Cash	81.5	66.5	66.8	81.4	70.2	69.0	72.9	67.9	70.5	80.0	77.3	79.5	75.5	75.8
In EUR currency	68.0	55.8	56.6	64.2	59.8	56.4	62.4	56.5	59.9	66.1	62.9	66.8	63.6	63.8
In non-EUR currencies	13.5	10.7	10.3	17.2	10.4	12.7	10.5	11.4	10.6	13.9	14.4	12.7	11.9	12.0
Balances with CBK	107.5	144.6	129.7	136.8	134.9	149.9	163.7	169.9	178.9	161.9	164.9	202.8	222.1	197.2
Balances with commercial banks	208.1	267.7	247.7	283.9	280.6	277.9	274.7	263.0	269.1	286.7	318.4	349.5	350.0	341.5
In EUR currency	173.4	205.8	187.6	236.3	224.4	225.1	219.0	206.2	209.2	213.9	243.1	278.2	276.0	275.1
of which: Nonresidents	173.4	205.8	183.9	232.3	220.4	220.5	216.5	203.6	205.4	211.3	240.6	275.7	273.5	272.5
In non-EUR currencies	34.7	61.8	60.2	47.6	56.2	52.8	55.6	56.8	59.9	72.7	75.3	71.3	73.9	66.5
of which: Nonresidents	34.7	61.8	60.2	47.1	55.0	52.1	53.4	55.4	57.1	70.2	72.7	68.7	70.5	64.1
Securities	78.9	42.3	41.8	40.5	40.7	40.9	36.7	26.9	17.0	13.3	13.4	20.1	19.8	49.3
Gross loans and lease financing	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5
In EUR currency	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5
Other financial corp.	—	0.6	0.6	0.6	1.1	1.1	1.0	1.0	1.7	1.0	1.0	1.5	2.2	2.4
Public nonfinancial corp.	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3
Other nonfinancial corp.	691.3	890.3	911.0	901.7	905.5	926.0	939.3	943.1	964.7	968.5	956.3	939.4	946.8	955.0
Households	200.6	269.8	276.1	281.0	281.8	284.0	289.4	294.7	301.4	311.2	316.7	323.6	329.7	333.8
Fixed assets	27.2	35.6	35.8	39.0	38.8	39.0	39.3	38.9	39.4	40.1	40.5	40.3	40.5	42.5
Other assets	39.7	43.5	39.3	43.1	39.7	37.5	46.1	53.3	67.0	64.3	70.9	67.3	79.5	68.9
TOTAL ASSETS	1,435.0	1,761.1	1,748.9	1,808.2	1,793.6	1,825.4	1,863.1	1,858.8	1,909.9	1,927.1	1,959.5	2,024.1	2,066.3	2,066.9
Balances from other banks	25.8	31.2	31.5	34.9	38.9	42.0	52.2	46.2	51.8	41.8	41.1	40.8	50.5	45.0
Of which: Nonresidents	22.9	31.2	30.3	29.8	29.6	33.1	45.4	38.8	47.1	36.7	36.7	36.4	46.4	40.9
Deposits 1/	1,145.8	1,414.6	1,386.9	1,444.1	1,421.7	1,444.4	1,468.5	1,465.7	1,500.8	1,513.0	1,552.9	1,616.9	1,646.2	1,640.1
Transferable deposits	380.7	412.5	372.8	429.8	390.0	390.3	414.7	398.1	472.0	417.4	443.6	477.5	485.8	521.8
Central government	1.5	2.2	1.1	1.3	2.9	1.5	3.5	1.2	1.2	1.5	0.8	1.4	3.2	0.7
Local government	0.2	0.6	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Other financial corp.	5.2	10.9	12.1	13.8	11.4	10.7	10.9	13.4	10.5	8.3	8.0	10.2	10.4	9.0
Public nonfinancial corp.	27.1	29.7	16.4	13.7	17.3	18.2	17.8	20.6	62.8	25.0	25.7	34.8	39.9	85.8
Other nonfinancial corp.	133.5	141.9	137.8	176.0	144.9	128.2	134.3	125.0	132.2	136.4	144.9	158.7	157.6	162.6
Households	171.3	173.4	153.5	163.3	158.5	173.6	194.0	177.2	187.6	185.3	225.2	230.0	225.7	222.9
NPISH	11.9	10.9	8.6	7.7	7.5	7.4	8.0	9.5	10.2	8.4	10.3	11.3	11.8	11.5
Nonresidents	11.7	14.6	20.5	29.9	24.1	27.9	23.8	22.9	43.8	26.5	28.5	31.0	37.3	29.2
Other deposits	762.4	1,002.1	1,014.1	1,014.2	1,031.8	1,054.1	1,053.7	1,067.5	1,028.9	1,095.5	1,109.3	1,139.4	1,160.4	1,118.3
Central government	2.4	...	...	...	...	...	...	...	...	...	...	...	...	180.1
Other financial corp.	31.7	41.6	42.3	45.1	42.9	43.3	42.7	45.6	52.6	55.9	58.2	60.6	63.1	63.5
Public nonfinancial corp.	188.4	233.1	255.7	250.1	244.0	244.1	249.6	231.8	195.8	245.3	247.9	250.5	256.8	134.9
Other nonfinancial corp.	44.1	48.5	51.5	51.9	50.6	69.3	69.3	78.2	78.7	72.1	68.5	73.2	75.9	72.4
Households	492.4	654.5	647.2	661.3	681.8	684.2	679.5	680.0	685.8	691.8	705.7	732.6	744.4	698.2
NPISH	3.3	3.5	2.8	2.8	2.8	2.7	2.6	3.1	3.1	3.1	2.3	2.2	2.1	2.2
Nonresidents	4.0	17.6	12.2	8.4	9.1	9.7	10.0	27.4	14.6	28.4	30.9	21.3	20.4	19.5
Other borrowings (incl non-neg. CD)	2.7	...	...	...	...	...	...	...	...	...	...	...	...	...
Other liabilities	103.7	121.7	133.3	129.8	134.9	140.0	141.7	140.4	147.8	152.1	147.7	154.8	148.9	161.9
of which: Prov. on loans and related	41.4	53.7	53.5	53.0	55.3	56.4	57.7	59.9	61.9	65.0	71.9	74.5	74.9	79.0
Subordinated debt	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	16.9	16.9	16.9	24.4	24.4
Own resources	152.7	186.6	190.2	192.5	191.0	192.0	193.8	199.5	202.4	203.3	201.0	194.5	196.3	195.4
In EUR currency	152.7	186.6	190.2	192.3	191.6	191.8	193.6	199.2	202.1	203.1	200.7	194.3	196.1	195.2
Share capital	114.9	131.9	131.9	145.9	145.9	145.9	145.9	148.4	149.4	149.4	149.4	159.4	159.4	159.4
Contingency reserve	0.5	-0.3	-0.4	-0.3	-0.6	-0.1	0.1	0.2	0.4	0.6	0.6	0.6	0.6	0.6
Profit/loss of the year	34.0	30.3	34.0	36.3	2.4	3.0	4.6	6.8	9.6	10.4	14.1	16.5	18.3	17.4
Retained profit/loss	3.3	24.5	24.5	10.5	43.9	43.7	43.8	44.5	43.5	43.5	37.4	18.5	18.5	18.5
TOTAL LIABILITIES	1,435.0	1,761.1	1,748.9	1,808.2	1,793.6	1,825.4	1,863.1	1,858.8	1,909.9	1,927.1	1,959.5	2,024.1	2,066.3	2,066.9

1/ Includes debt securities issued by banks.

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Table 13.

Euro deposits at ODC by original maturity

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008				2009											
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct			
Government	4.1	2.8	1.3	1.4	3.0	1.6	3.6	1.2	2.3	1.5	0.9	1.5	3.2	180.8			
Transferable deposits	1.7	2.8	1.3	1.4	3.0	1.6	3.6	1.2	1.3	1.5	0.9	1.5	3.2	0.7			
Other deposits	2.4	...	...	...	...	...	...	...	1.0	...	...	...	...	180.1
up to 1 month	...	...	...	...	...	...	...	...	...	...	...	...	...	6.2
over 1 month and up to 3 months	...	...	...	...	...	...	...	...	...	...	...	...	...	12.2
over 3 months and up to 1 year	2.4	...	...	...	...	...	...	...	1.0	...	...	...	...	161.7
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Financial corporations	39.1	52.0	54.7	62.9	62.0	61.3	59.3	65.0	66.3	67.7	68.8	73.3	75.7	75.2			
Other depository corporations	3.1	...	1.2	5.0	8.7	8.3	6.3	6.8	4.1	4.4	3.5	3.4	3.1	2.7			
Transferable deposits	0.1	...	1.2	2.7	6.3	7.3	6.3	2.6	0.4	0.4	1.0	0.9	0.6	0.2			
Other deposits	2.9	...	...	2.3	2.4	1.0	...	4.2	3.7	4.0	2.5	2.5	2.5	2.5	
up to 1 month	2.9	...	...	2.3	2.4	1.0	...	4.2	3.7	4.0	2.5	2.5	2.5	2.5	
Other financial intermediaries	5.6	4.1	5.7	6.5	4.4	4.0	4.2	5.2	5.9	5.2	6.3	6.2	6.0	6.3			
Transferable deposits	2.2	1.3	2.3	2.0	2.3	2.0	2.0	3.0	3.2	1.4	1.5	1.3	2.1	1.8			
Other deposits	3.4	2.8	3.4	4.5	2.1	2.0	2.2	2.2	2.7	3.8	4.8	4.9	3.9	4.5			
up to 1 month	...	0.8	1.5	2.6	0.2	0.4	0.5	0.6	1.4	2.0	3.0	3.6	2.5	0.9			
over 1 month and up to 3 months	2.7	...	...	...	...	...	...	...	...	0.5	0.5	...	0.1	0.1
over 3 months and up to 1 year	0.7	1.0	1.0	0.9	1.0	1.0	1.0	1.0	0.7	0.7	0.7	0.7	0.7	2.9			
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...
over 2 years	...	0.9	0.9	0.9	0.9	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6			
Insurance companies	28.3	28.5	27.9	31.5	29.1	28.9	28.7	32.9	34.0	35.8	36.7	41.3	44.2	42.9			
Transferable deposits	2.2	3.5	3.8	5.8	3.1	2.7	2.9	4.5	4.9	4.8	4.0	6.3	5.5	4.3			
Other deposits	26.2	25.0	24.1	25.8	26.0	26.2	25.7	28.4	29.1	31.0	32.7	35.1	38.7	38.6			
up to 1 month	2.0	1.4	1.8	2.1	1.8	1.4	2.0	3.6	3.2	2.2	3.9	3.0	4.8	3.7			
over 1 month and up to 3 months	0.2	0.0	0.1	0.7	0.7	0.4	0.7	0.5	0.4	0.1	0.5	0.5	0.3	0.8			
over 3 months and up to 1 year	16.5	16.3	14.9	15.8	15.3	18.1	17.9	19.2	20.6	23.2	22.9	26.0	27.7	28.2			
over 1 year and up to 2 years	6.1	3.7	3.7	3.4	4.5	2.5	1.4	1.6	1.4	1.9	1.9	1.9	3.8	3.8			
over 2 years	1.4	3.7	3.7	3.7	3.7	3.7	3.7	3.5	3.5	3.5	3.5	3.7	2.1	2.1			
Pension funds	0.4	18.8	19.5	19.4	19.2	19.5	19.4	19.5	21.7	21.5	21.2	21.3	21.5	22.4			
Transferable deposits	0.4	5.8	5.9	5.9	5.7	5.7	5.6	5.7	2.2	2.0	2.0	2.2	2.3	2.4			
Other deposits	...	13.0	13.5	13.5	13.4	13.8	13.8	13.8	19.5	19.5	19.2	19.1	19.2	20.0			
up to 1 month	...	0.1	...	...	...	...	...	0.1	0.3	0.3	...	...	...	0.1
over 1 month and up to 3 months	...	...	0.1	0.1	...	0.1	0.1	...	0.1	0.1	0.1	0.1	0.1	...	
over 3 months and up to 1 year	...	2.9	3.4	3.4	3.4	3.7	3.7	9.1	9.1	8.7	8.7	8.8	8.8	...			
over 1 year and up to 2 years	...	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.6			
Financial auxiliaries	1.7	0.5	0.4	0.4	0.6	0.6	0.7	0.6	0.6	0.7	1.1	1.1	0.9	0.8			
Transferable deposits	0.4	0.3	0.2	0.2	0.3	0.2	0.4	0.2	0.3	0.1	0.6	0.5	0.5	0.4			
Other deposits	1.2	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.6	0.6	0.6	0.4	0.4			
up to 1 month	...	0.3	...	...	...	...	0.1	...	...	0.2	...	...	...	0.3
over 1 month and up to 3 months	0.6	...	...	...	...	...	...	0.1	0.1	...	0.2	0.3	0.3	...
over 3 months and up to 1 year	0.7	...	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.3	0.1	0.1			
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Nonfinancial corporations	386.2	443.1	444.1	479.7	446.8	451.1	461.3	446.8	459.3	468.0	473.2	504.0	516.1	330.4			
Public nonfinancial corporations	215.5	262.8	272.1	263.8	261.4	262.3	267.5	252.5	258.6	270.1	273.1	285.2	296.5	102.2			
Transferable deposits	27.1	29.7	16.4	13.7	17.3	18.2	17.8	20.6	62.8	24.8	25.3	34.7	39.8	85.7			
Other deposits	188.4	233.1	255.7	250.1	244.0	244.1	249.6	231.8	195.8	245.3	247.9	250.5	256.8	16.5			
up to 1 month	105.6	36.9	38.7	21.8	24.2	26.8	19.5	27.5	11.3	36.8	0.6	0.7	4.6	0.9			
over 1 month and up to 3 months	21.4	49.3	45.5	47.2	25.7	21.8	25.7	27.6	29.5	23.7	34.2	30.1	2.5	4.0			
over 3 months and up to 1 year	44.8	141.6	166.2	175.8	188.9	190.3	199.2	171.5	149.7	172.8	201.0	204.2	234.2	1.3			
over 1 year and up to 2 years	16.7	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	12.0	12.0	15.5	15.5	10.3			
over 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Other nonfinancial corporations	170.7	180.4	172.0	215.9	185.5	188.8	193.8	194.3	200.7	197.9	200.0	218.8	219.5	228.3			
Transferable deposits	128.4	134.0	126.1	170.2	140.2	125.0	130.0	121.2	127.1	130.8	138.8	153.0	151.3	155.9			
Other deposits	42.3	46.4	45.9	45.8	45.3	63.7	63.8	73.2	73.6	67.0	61.3	65.7	68.3	72.4			
up to 1 month	18.0	22.2	19.8	18.7	18.0	31.4	30.6	27.7	26.8	27.1	26.7	29.1	28.2	30.7			
over 1 month and up to 3 months	10.4	2.8	5.9	4.7	5.4	6.5	8.1	6.3	5.1	3.6	4.3	5.0	7.5	9.0			
over 3 months and up to 1 year	8.2	12.7	11.4	13.4	13.0	15.2	13.8	27.4	26.4	21.2	15.4	16.6	16.7	16.0			
over 1 year and up to 2 years	3.7	2.0	2.0	2.0	2.0	2.3	2.1	2.4	5.1	5.2	4.8	5.2	5.9	5.2			
over 2 years	2.0	6.7	6.8	7.0	7.0	8.3	9.3	9.2	10.1	10.0	10.0	9.9	10.0	11.5			
Other domestic sectors	647.0	790.6	766.7	785.0	800.4	818.7	834.1	821.0	835.4	836.0	858.1	893.5	898.2	908.6			
Households	631.9	776.2	755.2	774.5	790.1	808.5	823.6	808.4	822.1	824.8	845.7	880.2	884.5	895.0			
Transferable deposits	170.6	173.4	153.5	163.3	158.5	173.6	194.0	177.2	187.6	185.3	194.4	202.8	197.4	196.9			
Other deposits	461.3	602.8	601.7	611.2	631.6	634.9	629.6	631.3	634.5	639.4	651.4	677.4	687.2	698.1			
up to 1 month	156.2	201.3	198.3	189.6	192.3	200.6	208.9	213.3	213.9	215.8	218.5	225.2	224.7	228.1			
over 1 month and up to 3 months	38.5	28.6	34.7	60.6	80.1	77.3	57.5	43.7	43.6	41.0	39.1	37.8	41.2	42.2			
over 3 months and up to 1 year	141.6	245.5	242.0	234.6	231.2	228.9	234.7	244.5	247.5	250.9	258.4	276.7	282.6	289.8			
over 1 year and up to 2 years	74.6	66.7	66.0	64.8	64.0	62.6	62.6	62.7	61.3	62.6	64.7	63.8	62.7	60.8			
over 2 years	50.3	60.7	60.8	61.6	64.0	65.5	65.8	67.1	68.3	69.1	70.7	73.9	76.0	77.1			
NPISH	15.2	14.4	11.4	10.5	10.3	10.2	10.5	12.5	13.3	11.3	12.4	13.3	13.7	13.6			
Transferable deposits	11.9	10.9	8.6	7.7	7.5	7.4	8.0	9.5	10.2	8.2	10.1	11.1	11.6	11.4			
Other deposits	3.3	3.5	2.8	2.8	2.8	2.7	2.6	3.1	3.1	3.1	2.3	2.2	2.1	2.2			
up to 1 month	2.2	3.0	2.3	2.3	2.5	2.5	2.3	2.8	2.9	2.8	0.5	0.4	0.3	0.3			
over 1 month and up to 3 months	1.0	...	0.2	0.2	0.1	...	0.2	0.1	...	...	...	...	...	0.2
over 3 months and up to 1 year	...	0.5	0.3	0.2	0.2	0.2	0.1	0.2	0.2	0.3	0.3	0.3	0.2	0.2			
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...
over 2 years	...	...	...	...	...	...	...	...	...	...	1.5	1.5	1.5	1.5
Nonresidents	15.6	31.9	32.4	37.9	32.9	37.3	33.6	50.1	58.0	54.0	58.6	51.4	56.4	48.0			
Transferable deposits	11.7	14.6	20.5	29.9	24.1	27.9	23.8	22.9	43.8	26.0	28.1	30.4	36.3	28.5			
Other deposits	3.9	17.3	11.9	8.0	8.7	9.4	9.8	27.2	14.2	28.1	30.5	21.0	20.1	19.5			
up to 1 month	1.8	10.9	6.3	2.7	4.3	4.5	4.6	21.8	8.8	22.8	18.5	8.5	8.1	13.5			
over 1 month and up to 3 months	0.2	0.3	0.2	0.3	0.3	0.3	0.2	0.2	0.3	0.3	6.4	6.8	6.9	0.9			
over 3 months and up to 1 year																	

Table 14.

Non-euro deposits at ODC by original maturity

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	0.5	1.0	1.0	0.9	1.6	1.7	1.5	1.6	1.5	1.7	1.9	2.0	1.9	2.1
Other depository corporations	...	...	...	...	0.6	0.6	0.5	0.6	0.6	0.7	1.0	1.1	1.0	1.2
Transferable deposits	...	...	...	...	0.6	0.6	0.5	0.6	0.6	0.7	1.0	1.1	1.0	1.2
Other financial intermediaries	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...
Transferable deposits	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...
Insurance companies	0.4	1.0	1.0	0.9	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9
Transferable deposits	...	...	0.5	...	...	...	...	0.4	...	...	...	...	...	...
Other deposits	0.4	1.0	0.6	0.9	1.0	1.0	1.0	0.5	0.9	0.9	0.9	0.9	0.9	0.9
over 3 months and up to 1 year	0.4	1.0	0.6	0.5	0.5	0.6	0.5	0.5	0.9	0.9	0.9	0.9	0.9	0.9
Nonfinancial corporations	8.1	10.2	14.1	11.6	10.9	8.5	10.0	9.4	10.3	11.1	11.7	12.9	13.9	14.5
Public nonfinancial corporations	1.5	0.1	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.6	0.1	0.1	0.1
Transferable deposits	1.5	0.1	0.3	0.1	0.1	...	...	...	0.1	0.2	0.5	0.1	0.1	0.1
Other nonfinancial corporations	6.6	10.1	13.8	11.5	10.8	8.4	9.9	9.4	10.2	10.7	11.2	12.9	13.8	14.4
Transferable deposits	5.1	7.9	11.6	5.8	4.7	3.1	4.3	3.9	5.1	5.6	6.1	5.7	6.3	6.8
Other deposits	1.5	2.2	2.1	5.7	6.1	5.3	5.6	5.5	5.1	5.1	5.1	7.2	7.5	7.7
up to 1 month	0.3	0.7	1.1	4.8	5.1	4.4	3.1	3.0	2.7	2.7	2.7	4.0	4.1	4.3
over 1 month and up to 3 months	0.2	0.5	0.3	0.2	0.2	0.1	0.1	0.1	...	...	...	0.8	1.0	1.1
over 3 months and up to 1 year	0.8	0.5	0.3	0.3	0.3	0.3	1.9	1.9	2.0	1.5	1.5	2.0	2.0	1.9
over 1 year and up to 2 years	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	...	...	...	...	...	...
over 2 years	...	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.9	0.9	0.4	0.3	0.3
Other domestic sectors	44.3	81.3	72.8	68.4	72.2	71.9	70.6	76.8	71.1	77.1	83.1	81.6	83.5	83.3
Households	44.2	81.0	72.5	68.2	72.0	71.8	70.3	76.5	70.9	76.9	82.9	81.3	83.3	83.1
Transferable deposits	16.2	26.9	21.0	22.9	22.2	21.9	21.3	26.9	22.5	25.9	30.8	27.2	28.3	26.0
Other deposits	28.0	54.1	51.4	45.2	49.7	49.9	49.0	49.6	48.4	51.0	52.1	54.1	55.0	57.1
up to 1 month	12.4	18.8	19.3	17.8	19.9	19.8	20.6	21.4	21.1	22.9	23.6	23.8	24.8	25.7
over 1 month and up to 3 months	1.8	4.7	3.9	3.8	4.9	5.1	5.3	4.7	4.7	5.1	5.1	5.7	5.8	6.5
over 3 months and up to 1 year	11.1	24.4	22.0	19.2	20.3	20.1	18.5	18.8	17.9	18.3	18.7	19.9	19.9	20.3
over 1 year and up to 2 years	2.7	3.2	3.2	3.1	3.1	3.1	2.8	2.8	2.7	2.7	2.4	2.4	2.2	1.9
over 2 years	0.0	3.1	3.0	1.4	1.6	1.9	1.8	2.0	1.9	2.0	2.2	2.3	2.4	2.6
NPISH	0.1	0.3	0.4	0.3	0.2	0.1	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Transferable deposits	0.1	0.3	0.4	0.3	0.2	0.1	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Nonresidents	0.4	1.2	0.7	1.0	0.9	1.0	0.9	1.0	1.0	0.9	0.8	0.9	1.3	1.0
TOTAL	53.3	93.7	88.7	81.9	85.7	83.1	83.1	88.8	83.9	90.7	97.5	97.3	100.5	100.9

Table 15.

ODC loans by original maturity 1/

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	—	0.6	0.6	0.6	1.1	1.1	1.0	1.0	1.7	1.0	1.0	1.5	2.2	2.4
Other financial intermediaries	—	—	—	—	—	—	—	—	—	—	0.2	0.2	0.2	1.2
Up to 1 year	—	—	—	—	—	—	—	—	—	0.2	0.2	0.2	0.2	0.2
Insurance companies	—	0.6	0.6	0.6	1.1	1.1	1.0	1.0	1.7	0.8	0.8	1.2	1.2	1.1
Up to 1 year	—	0.6	0.6	0.6	0.8	0.8	0.7	0.7	1.4	0.1	0.1	0.1	0.1	0.1
Over 2 years	—	—	—	—	0.3	0.3	0.3	0.3	0.3	0.7	0.7	1.1	1.1	1.0
Nonfinancial corporations	691.5	890.5	911.2	901.8	905.7	926.1	939.4	943.2	964.8	968.7	956.4	939.5	947.2	955.3
Public nonfinancial corporations	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3
Over 2 years	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3
Other nonfinancial corporations	691.3	890.3	911.0	901.7	905.5	925.9	939.3	943.1	964.7	968.5	956.3	939.4	946.8	955.0
Up to 1 year	174.0	190.8	207.1	191.0	200.1	223.3	230.2	233.9	246.5	238.9	238.2	227.7	235.5	236.8
Over 1 year and up to 2 years	122.6	129.7	130.7	132.3	129.9	120.2	118.2	118.0	117.3	123.9	119.7	112.0	110.6	108.0
Over 2 years	394.6	569.8	573.2	578.4	575.5	582.4	590.9	591.2	600.8	605.8	598.4	599.7	600.8	610.3
Other domestic sectors	200.6	269.8	276.1	281.0	281.8	284.0	289.4	294.7	301.4	311.2	316.7	323.6	329.7	333.8
Households	200.6	269.8	276.1	281.0	281.8	284.0	289.4	294.7	301.4	311.2	316.7	323.6	329.7	333.8
Up to 1 year	24.0	17.9	19.9	20.9	22.1	22.7	23.6	24.5	25.4	26.4	26.0	25.4	27.7	26.8
Over 1 year and up to 2 years	29.6	31.5	32.0	30.9	30.4	28.8	30.5	29.8	29.7	30.8	29.2	31.1	31.7	32.0
Over 2 years	147.1	220.4	224.2	229.2	229.3	232.5	235.2	240.4	246.3	254.0	261.5	267.1	270.3	275.0
TOTAL	892.1	1,160.8	1,187.9	1,183.4	1,188.6	1,211.2	1,229.8	1,238.9	1,267.9	1,280.9	1,274.1	1,264.6	1,279.0	1,291.5

1/ All loans are in euro currency.

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Table 16.

ODC loans, by industry 1/

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Agriculture	29.0	37.7	37.5	37.4	37.4	42.9	44.2	39.0	38.6	38.9	41.6	40.9	40.4	40.2
Up to 1 year	4.1	4.2	4.2	4.1	4.1	4.5	4.9	4.7	4.6	4.6	4.3	4.1	4.2	4.1
Over 1 year	24.9	33.5	33.3	33.3	33.3	38.4	39.3	34.3	34.0	34.3	37.3	36.8	36.2	36.0
Industry, energy and construction	144.5	162.9	163.4	160.2	162.4	175.3	193.9	192.4	223.7	222.9	225.3	223.2	220.5	227.7
Mining	5.6	0.8	0.8	0.8	0.8	4.1	3.7	3.6	16.6	16.5	16.5	16.3	16.2	15.9
Up to 1 year	0.5	0.8	0.8	0.8	0.8	1.0	0.8	0.8	14.0	14.1	14.2	14.2	14.3	14.2
Over 1 year	5.1	...	...	...	...	3.2	3.0	2.8	2.6	2.4	2.2	2.1	1.9	1.7
Industry	89.4	96.7	96.4	93.8	92.2	101.5	115.0	110.2	129.7	128.1	129.5	128.4	125.4	127.7
Up to 1 year	16.7	14.6	14.7	13.9	13.5	14.9	19.1	19.5	32.9	32.1	32.0	30.9	28.2	28.1
Over 1 year	72.7	82.2	81.7	79.9	78.8	86.6	95.8	90.7	96.8	96.0	97.5	97.5	97.2	99.6
Manufacturing (Food, oil, etc)	72.2	77.4	77.2	75.1	74.3	78.4	86.3	83.1	88.7	88.8	90.6	90.8	88.2	88.3
Up to 1 year	12.6	9.3	9.5	9.3	9.4	9.6	11.2	11.6	12.3	12.8	13.3	13.0	11.2	10.5
Over 1 year	59.6	68.1	67.7	65.9	64.8	68.8	75.0	71.5	76.5	76.0	77.2	77.8	77.0	77.8
Manufacturing (Textil,Chem., etc)	16.1	17.9	17.7	17.1	16.3	21.3	26.9	25.4	26.2	25.5	25.9	25.1	25.8	26.9
Up to 1 year	3.7	5.1	4.9	4.4	3.7	4.8	7.3	7.3	7.2	6.9	7.2	6.9	6.8	7.2
Over 1 year	12.3	12.8	12.8	12.8	12.7	16.5	19.6	18.1	19.0	18.6	18.8	18.2	19.1	19.8
Electricity, gas and water	1.2	1.5	1.5	1.6	1.6	1.7	1.8	1.8	14.8	13.8	13.0	12.5	11.4	12.5
Up to 1 year	0.4	0.2	0.3	0.3	0.4	0.5	0.6	0.6	13.5	12.4	11.5	11.0	10.2	10.5
Over 1 year	0.8	1.2	1.2	1.3	1.3	1.3	1.2	1.1	1.3	1.4	1.5	1.5	1.2	2.0
Construction	49.5	65.5	66.2	65.6	69.3	69.7	75.1	78.6	77.4	78.3	79.4	78.5	78.9	84.1
Up to 1 year	15.6	14.9	15.2	14.2	15.4	16.4	18.3	19.2	18.8	18.9	20.6	21.3	21.6	23.9
Over 1 year	33.9	50.5	51.1	51.3	54.0	53.3	56.8	59.4	58.5	59.4	58.7	57.1	57.3	60.2
Services	518.0	690.4	710.8	704.8	707.0	709.0	702.4	712.8	704.2	707.9	690.5	677.0	688.4	689.8
Trade	416.1	499.6	508.5	504.7	507.5	548.9	536.7	524.9	532.4	534.9	539.0	526.4	539.7	540.1
Up to 1 year	110.1	88.1	93.8	87.9	91.4	102.3	100.3	100.4	105.7	98.8	100.7	95.2	100.4	98.2
Over 1 year	306.1	411.6	414.7	416.8	416.1	446.6	436.3	424.5	426.7	436.1	438.3	431.3	439.3	441.9
Wholesale and retail trade	344.6	434.3	441.4	437.5	438.5	469.3	459.1	447.6	459.0	460.1	464.5	452.1	461.2	465.0
Up to 1 year	88.7	80.1	84.2	79.1	81.5	91.3	88.6	88.8	93.5	86.0	88.6	83.3	86.2	85.0
Over 1 year	256.0	354.3	357.2	358.4	357.0	378.0	370.5	358.9	365.5	374.1	375.9	368.8	375.1	380.0
Hotel and restaurants	44.9	43.5	45.0	45.1	45.2	47.7	47.6	47.7	48.6	49.9	49.2	50.4	50.7	51.7
Up to 1 year	14.5	6.1	7.1	6.4	6.6	7.4	7.9	8.0	8.2	8.6	8.0	7.9	8.6	9.9
Over 1 year	30.4	37.5	37.9	38.7	38.6	40.3	39.7	39.7	40.4	41.3	41.2	42.5	42.1	41.9
Other trade	26.6	21.8	22.1	22.0	23.9	32.0	30.0	29.6	24.8	24.9	25.2	23.9	27.8	23.3
Up to 1 year	6.8	2.0	2.4	2.4	3.3	3.7	3.8	3.6	4.0	4.2	4.0	3.9	5.7	3.2
Over 1 year	19.7	19.8	19.7	19.6	20.6	28.3	26.2	26.0	20.8	20.7	21.2	20.0	22.2	20.1
Fin. Services	1.5	5.8	6.0	6.0	5.7	8.7	11.0	10.8	7.9	7.8	10.6	11.0	10.6	10.9
Up to 1 year	0.3	1.4	1.5	1.5	1.3	1.6	1.2	1.2	1.4	0.9	1.0	0.9	1.0	1.0
Over 1 year	1.2	4.4	4.5	4.5	4.5	7.2	9.8	9.7	6.5	6.9	9.6	10.1	9.6	9.9
Other services	100.4	184.4	195.8	194.2	193.8	151.4	154.7	177.1	163.9	165.1	141.0	139.5	138.1	138.8
Up to 1 year	39.2	33.0	42.2	37.0	36.9	45.2	42.2	45.5	24.6	25.5	22.2	21.1	21.8	21.3
Over 1 year	61.2	151.4	153.6	157.2	156.8	106.2	112.6	131.5	139.3	139.6	118.8	118.5	116.3	117.5
TOTAL	691.5	891.1	911.8	902.4	906.8	927.2	940.4	944.2	966.5	969.7	957.4	941.0	949.3	957.7

Note: Since May 2009 there is methodological change in the loans structure by industry, as in: mining, industry (electricity, gas and water), and in other services category.

Table 17.

ODC effective interest rates

(weighted average, new businesses unless otherwise indicated)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
DEPOSIT interest rates 1/	4.0	5.0	4.5	4.4	4.5	4.3	4.5	4.3	4.0	4.7	4.6	4.1	4.0	4.8	
LOAN interest rates 1/	14.1	13.0	13.2	13.8	15.7	15.0	13.1	15.2	12.7	15.0	14.7	13.8	14.9	14.2	
DEPOSITS															
Nonfinancial corporations															
Transferable deposits (outstanding amounts)	0.5	0.6	0.9	0.5	0.7	0.7	0.9	0.7	*	0.7	0.8	0.9	0.9	0.8	
Other deposits															
Less than 250.000 euro															
Up to 1 month	2.7	2.8	2.8	3.1	2.9	3.0	2.9	2.9	2.9	3.1	3.1	3.3	3.0	3.0	
Over 1 month and up to 3 months	2.9	3.0	4.5	4.0	4.1	3.9	3.9	3.2	3.8	3.7	3.9	4.2	3.7	3.1	
Over 3 months and up to 1 year	4.4	4.5	4.3	5.3	4.8	5.3	5.4	5.2	5.1	4.7	4.9	5.0	4.4	5.4	
Equal or more than 250.000 euro															
Up to 1 month	4.3	4.0	4.2	3.6	3.8	*	*	4.5	3.4	*	3.5	3.6	*	3.7	
Over 1 month and up to 3 months	4.1	5.3	5.2	4.9	4.3	4.3	*	4.5	*	*	*	*	*	4.5	
Over 3 months and up to 1 year	*	5.9	5.6	5.7	5.4	5.4	5.9	5.6	5.4	6.1	5.9	*	6.1	5.2	
Savings deposits (outstanding amounts)	2.4	2.6	2.5	2.9	2.9	2.8	3.1	3.1	3.1	3.0	3.1	3.0	2.6	2.8	
Households															
Transferable deposits (outstanding amounts)	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.2	0.3	0.3	0.3	
Other deposits															
Up to 1 month	2.6	3.1	3.1	3.2	3.2	3.1	3.1	3.5	3.5	3.4	3.2	3.3	3.3	3.2	
Over 1 month and up to 3 months	2.7	3.5	4.1	4.6	4.5	3.3	3.5	3.4	3.4	3.6	3.8	3.5	3.4	3.3	
Over 3 months and up to 1 year	3.6	4.4	4.3	4.5	4.7	4.5	4.4	4.4	4.4	4.4	4.4	4.5	4.3	4.4	
Over 1 year and up to 2 years	4.7	5.2	4.9	5.0	5.1	5.1	4.9	4.3	4.9	4.9	3.9	4.6	4.9	4.9	
Over 2 years	5.3	5.5	5.0	3.9	5.7	5.5	5.8	5.5	5.2	5.3	4.6	5.4	5.4	5.3	
Savings deposits (outstanding amounts)	2.3	2.6	2.6	2.7	2.7	2.4	2.7	2.6	2.7	2.6	2.7	2.7	2.5	2.5	
LOANS															
Nonfinancial corporations															
Investment business loans															
Over 1 year	13.8	13.7	15.8	13.9	15.1	14.6	15.1	15.7	13.6	14.4	15.8	13.1	15.3	14.0	
Other business loans															
Up to 1 year	*	17.6	14.5	14.2	14.6	15.4	17.1	*	*	10.3	14.2	12.4	16.1	13.0	
Over 1 year	14.6	15.4	15.7	13.4	16.7	15.0	15.8	15.9	15.9	17.0	16.6	15.5	15.6	15.5	
Credit lines/overdrafts (outstanding amounts) 2/	15.1	14.1	13.3	15.0	13.3	12.6	12.5	12.5	12.5	12.1	12.5	12.4	12.4	12.7	
Households															
Consumer Loans	13.7	13.5	13.8	13.5	14.0	13.0	13.3	13.1	13.3	13.3	12.5	12.8	13.0	13.0	
Mortgage loans 3/	12.9	11.9	11.2	9.8	10.7	10.5	10.8	13.1	10.0	10.9	11.9	9.9	9.9	11.1	
Up to 5 years	12.4	11.5	11.2	10.8	12.0	9.4	11.6	10.4	9.9	9.9	10.8	*	10.8	9.7	
Over 5 years and up to 10 years	*	9.9	10.9	8.1	*	*	12.6	*	9.8	9.1	10.0	9.2	*	10.2	

Note: Since January 2008 interest rates on loans include disbursement fee charged by banks;

1/ Interest rates on deposits and loans are calculated in weighted average across maturities and products;

2/ Before January 2008 this product represents interest rates on new business during month;

3/ Loans for house purchasing;

* Conditions for publication are not fulfilled. For more details, refer to explanatory notes.

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Table 18.

ODC income statement

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
INCOME														
Interest income	117.9	127.5	141.3	155.7	13.7	26.1	39.7	52.8	66.4	79.9	94.4	108.2	122.1	134.6
Loans	103.0	114.6	127.0	140.4	12.8	24.7	37.9	50.8	64.2	77.3	90.9	104.2	117.5	130.7
Placement with banks	11.1	10.0	11.3	12.0	0.7	1.1	1.4	1.6	1.8	2.0	2.2	2.3	2.3	2.5
Securities	3.6	2.0	2.1	2.3	0.1	0.2	0.3	0.4	0.4	0.5	0.5	0.6	0.7	0.9
Other	0.2	0.8	0.9	1.0	0.1	0.1	0.1	0.1	0.1	0.2	0.7	1.1	1.6	0.6
Non-Interest income	39.5	33.6	35.6	39.3	3.5	6.8	10.5	14.5	18.2	21.7	27.8	29.7	33.9	37.7
Fees and commissions	23.8	24.8	27.3	30.2	2.4	4.8	7.3	10.0	12.7	15.4	18.3	21.3	24.0	26.6
Other operating income	15.7	8.8	8.3	9.1	1.0	2.0	3.2	4.4	5.5	6.6	7.5	8.4	9.9	11.1
TOTAL INCOME	157.3	161.1	177.0	195.0	17.1	32.8	50.1	67.3	84.7	102.0	122.2	137.9	156.0	172.3
EXPENDITURES														
Interest expenditures	26.0	30.2	33.9	38.1	4.0	7.9	12.1	16.1	20.3	24.6	29.3	34.1	38.8	43.0
Deposits	23.2	27.9	31.3	35.1	3.8	7.4	11.3	15.0	18.9	22.9	27.2	31.6	36.1	39.7
Borrowings	2.8	2.2	1.9	2.1	0.2	0.5	0.7	1.0	1.2	1.5	1.9	2.2	2.4	2.8
Other	...	0.1	0.7	0.8	...	...	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.5
Non-Interest expenditures	19.9	20.0	20.7	21.9	3.3	5.3	7.4	10.3	13.0	17.3	19.1	22.1	25.9	31.3
Fees and commissions	2.1	3.7	4.2	4.9	0.4	1.0	1.5	2.0	2.6	3.1	3.7	4.4	4.9	5.6
Provisions for loan and other assets loss	17.8	16.3	16.6	17.0	2.9	4.3	5.9	8.3	10.4	14.2	15.4	17.8	21.0	25.7
General and administrative expenses	69.7	69.2	76.5	86.0	7.3	15.8	24.8	32.6	40.0	47.7	55.2	62.3	69.9	77.6
TOTAL EXPENDITURES	115.6	119.5	131.2	146.0	14.5	29.0	44.3	59.1	73.3	89.6	103.6	118.5	134.6	151.9
NET INCOME														
Net operating income	41.7	41.5	45.8	49.0	2.6	3.9	5.9	8.2	11.4	12.4	16.6	19.4	21.4	20.4
Trading profit (loss)	-0.4	-1.7	-1.1	-1.2	0.1	-0.2	-0.3	-0.1	-0.3	-0.4	-0.5	-0.4 ⁹⁾	-0.5	-0.5
Net income from banking activities before taxes	41.3	39.8	44.6	47.6	2.7	3.7	5.6	8.1	11.1	12.0	16.1	18.9	20.9	19.9
Provision for taxes	7.9	9.5	10.6	11.2	0.3	0.7	0.9	1.3	1.5	1.6	2.0	2.4	2.6	2.5
Profit / loss of the year	33.5	30.3	34.0	36.4	2.4	3.0	4.6	6.8	9.6	10.4	14.1	16.5	18.3	17.4

Table 19.

CBK interbank clearing system

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Transactions															
Amount	2,460.3	2,399.2	2,644.7	3,166.0	214.8	445.6	720.5	1,000.9	1,288.2	1,633.8	1,985.5	2,303.7	2,645.8	3,051.5	
Number (in thousands)	1,176	2,159	2,398	2,725	299	553	869	1,225	1,507	1,816	2,231	2,537	2,828	3,180	

Table 20.

International money transfers

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
OUTGOING															
CBK	329.3	829.2	944.3	1,077.7	31.2	51.5	82.9	119.6	161.7	228.6	272.6	307.4	359.8	456.3	
Commercial banks	1,652.9	1,933.9	2,129.4	2,401.8	171.3	324.4	514.4	707.3	904.7	1,157.9	1,402.8	1,593.6	1,796.6	2,010.2	
Financial auxiliaries	17.7	15.9	17.8	19.9	1.7	3.4	5.2	6.8	8.4	10.0	11.8	13.5	15.3	19.2	
TOTAL	1,999.9	2,779.0	3,091.4	3,499.4	204.2	379.3	602.4	833.8	1,074.8	1,396.5	1,687.1	1,914.5	2,171.7	2,485.8	
INCOMING															
CBK	331.3	191.2	201.1	228.5	15.4	39.3	67.0	92.9	114.0	124.7	147.5	152.5	157.6	161.0	
Commercial banks	1,171.5	1,358.6	1,484.0	1,706.0	98.7	222.8	357.2	526.9	689.8	861.6	1,050.0	1,138.9	1,258.9	1,369.4	
Financial auxiliaries	198.7	175.6	193.9	213.1	13.3	28.7	45.8	62.6	80.6	97.4	111.4	127.8	148.0	167.3	
TOTAL	1,701.5	1,725.4	1,879.0	2,147.6	127.4	290.8	470.0	682.4	884.4	1,083.6	1,308.9	1,419.2	1,564.6	1,697.7	

Table 21.

Insurance Companies activity

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Amount of premiums received															
TPL	34.9	30.8	32.7	35.6	2.4	4.8	8.2	11.6	14.8	18.4	21.7	24.9	27.8	30.9	
Border policies	10.2	9.2	9.7	10.9	0.4	0.8	1.4	2.3	3.0	3.9	7.7	9.7	10.4	11.0	
Other (non TPL)	5.7	7.9	8.7	9.9	3.8	5.3	6.7	8.1	9.4	10.8	11.9	12.8	14.6	15.7	
TOTAL	50.8	47.9	51.1	56.4	6.6	10.9	16.2	22.0	27.2	33.1	41.3	47.3	52.8	57.6	
Number of policies sold (in thousands)															
TPL	232.9	214.6	229.1	251.5	19.6	38.4	62.9	88.0	111.5	136.5	158.9	179.5	198.1	217.3	
Border policies	143.6	128.9	134.1	153.0	4.7	9.9	16.4	28.8	37.8	49.3	107.8	139.0	148.6	157.4	
Other (non TPL)	29.8	60.9	67.4	71.9	6.3	11.7	16.9	23.5	29.9	37.8	45.6	50.8	57.0	63.8	
TOTAL	406.3	404.4	430.6	476.4	30.6	60.0	96.3	140.3	179.2	223.6	312.3	369.2	403.8	438.5	
Amount of claims paid															
TPL 1/	10.9	12.4	13.4	14.7	0.9	1.9	3.0	4.0	5.2	6.3	7.6	8.8	9.9	11.1	
Border policies	0.7	0.6	0.8	1.0	0.1	0.1	0.3	0.3	0.4	0.4	0.5	0.5	0.6	0.7	
Other (non TPL)	1.3	1.6	1.8	2.0	0.1	0.3	0.5	0.8	1.1	1.3	1.6	2.0	2.3	2.8	
TOTAL	12.8	14.6	16.1	17.7	1.1	2.4	3.8	5.1	6.6	8.0	9.7	11.3	12.8	14.7	

1/ Including claims paid by the Kosovo Guarantee Fund.

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Table 22.

Other financial intermediaries activity

(Outstanding amounts, end of period, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Amount of loans	73.8	89.5	91.0	94.0	95.1	96.0	98.8	104.7	101.9	104.1	105.4	105.3	108.8	105.6	
Number of loans	42,825	49,524	49,748	50,127	50,115	50,653	50,619	51,742	52,462	53,362	54,146	54,807	55,350	56,200	

Table 23.

DC network and number of employees

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Prishtina region	71	90	93	98	98	98	99	99	100	100	98	98	97	97	
CBK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Other Depository Corporations	70	89	92	97	97	97	98	98	99	99	97	97	96	96	
Head office	8	7	7	7	7	7	7	7	7	7	7	7	7	7	
Branches	1	2	2	2	2	2	2	2	2	2	2	2	2	2	
Sub-branches	61	80	83	88	88	88	89	89	90	90	88	88	87	87	
Prizreni region															
Other Depository Corporations	39	41	41	44	44	44	45	46	46	46	46	46	46	46	
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Branches	6	8	8	8	8	8	8	8	8	8	8	8	8	8	
Sub-branches	33	33	33	36	36	36	37	38	38	38	38	38	38	38	
Peja region															
Other Depository Corporations	40	48	48	51	51	51	52	52	52	52	52	52	52	52	
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Branches	10	15	15	15	15	15	15	15	15	15	16	16	16	16	
Sub-branches	30	33	33	36	36	36	37	37	37	37	36	36	36	36	
Gjilani region															
Other Depository Corporations	45	57	57	59	59	60	61	63	63	63	63	64	64	64	
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Branches	10	15	15	15	15	15	15	15	15	15	16	16	16	16	
Sub-branches	35	42	42	44	44	45	46	48	48	48	47	48	48	48	
Mitrovica region															
Other Depository Corporations	32	32	32	36	37	37	37	36	36	36	37	36	34	36	
Head office	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Branches	7	6	6	6	7	7	7	7	7	7	7	7	7	7	
Sub-branches	24	25	25	29	29	29	29	28	28	28	29	28	26	28	
Total Network Units	236	271	274	288	288	289	293	296	297	298	296	296	293	295	
CBK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Other Depository Corporations	235	270	273	287	287	288	292	295	296	297	295	295	292	294	
Head office	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
Branches	38	46	46	46	46	46	46	47	47	49	49	49	49	49	
Sub-branches	189	216	219	233	233	234	238	240	241	240	238	238	235	237	
Total numbers of employees	2,855	3,657	3,728	3,762	3,768	3,778	3,812	3,807	3,797	3,827	3,827	3,817	3,828	3,647	
CBK 1/	140	152	152	155	156	156	156	158	160	161	163	163	164	166	
Other Depository Corporations	2,715	3,505	3,576	3,607	3,612	3,622	3,656	3,649	3,637	3,666	3,664	3,654	3,664	3,481	

Prishtina region: Prishtina, Glogovac, Fushë Kosovë, Lipjan, Obiliq, Podujevë, Shtime;

Prizren region: Prizren, Dragash, Rahovec, Suharekë, Malishevë, Mamushë;

Peja region: Pejë, Deqan, Gjakovë, Istog, Klinë, Junik;

Gjilani region: Gjilan, Kaçanik, Kamenicë, Novo Berd, Shtërpc, Ferizaj, Viti;

Mitrovica region: Mitrovicë, Skenderaj, Vushtri, Zubin Potok, Zveqan, Leposaviq.

1/ Head Office.

Table 24.

OFC geographical distribution, as of October 2009

Description	Pristinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtrri	Ferizaj	Skënderaj	Gjilan	Graçanicë	Dragash	Subotikë	Shitërc	Zveçan	Shtërnë	Podujevë	Glogovac	Deqan	Viti	Rahovec	Kamenicë	Malishevë	Istog	Lipjan	Obiliç	Fushë Kosovë	Kaçaniku	Zubin Potok	Leposaviq	Hani i Elezit					
	FINANCIAL AUXILIARIES																																			
Unioni Financiar Prishtina	HQ+21BR	13BR	6BR	6BR	3BR	5 BR	4BR	7BR	2BR	6BR	BR	2BR	5BR	BR		2BR	4BR	3BR	2BR	4BR	4BR	2BR	3BR	5BR	2BR	BR	2BR		BR	BR						
PCB Western Union	HQ+8BR	BR	BR	BR						BR					BR																					
RZBK Western Union	HQ+6BR	4 BR	3 BR	2BR	BR	3BR	BR	3BR	BR	2BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	2BR	BR		2BR					
KLM Enterprises	HQ																																			
DMTH	HQ+8BR	6BR	4BR	5BR	3BR	BR	2BR	4BR	BR	3BR	BR	BR				BR	2BR	3BR	BR	3BR	2BR		BR	2BR		BR	3BR	BR								
PTK	HQ																																			
Vllesa - Co														HQ																						
NBS	HQ																																			
Euro Cufa	HQ																																			
Monedha		HQ																																		
Euro		HQ																																		
Euro Eki		HQ																																		
Euro Exchange										HQ																										
Gipa	HQ																																			
Xeni								HQ																												
Agimi								HQ																												
Indriti			HQ																																	
Agoni								HQ																												
Ximi								HQ																												
Beni										HQ																										
Prizreni		HQ																																		
Valuta			HQ																																	
E - Bani			HQ																																	
Te Gazi			HQ																																	
Pëllumbi																						HQ														
Hamza																						HQ														
Veli	HQ																					HQ														
Mena				HQ																																
OTHER FINANCIAL INTERMEDIARIES																																				
FINCA	✓	✓	✓	✓				✓		✓				✓																						
Kosovo Enterprise Program	✓	✓	✓	✓		✓				✓			✓										✓													
Grameen Trust	✓	✓	✓							✓																										
Agency for Finance in Kosovo			✓																																	
Cordaid				✓																																
Besëlidhja Micro Finance	✓					✓				✓	✓													✓												
Kreditimi Rural i Kosovës	✓				✓		✓												✓																	
Kosinvest World Vision		✓																																		
Mëshstekna											✓																									
Ce.L.I.M				✓																																
START	✓								✓																											
Perspektiva 4					✓																															
AgroBusiness Development Unit	✓																																			
Kosova Aid And Development																	✓																			
Atlantic Capital Partners	✓																																			
Crimson Finance Fund	✓																																			
Lesna Sha	✓		✓	✓					✓	✓							✓					✓														
Raiffeisen Leasing Kosovo	✓																																			
Factor Leasing Kosovo	✓																																			

HQ = Headquarter, BR= Branches
✓ = Predominant representation.

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Table 25.

Kosovo budget

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008				2009									
	Dhje	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Tax Revenues	714.1	652.3	708.8	805.0	57.6	106.0	159.0	229.2	291.5	358.1	437.0	509.3	575.8	659.1	
Border taxes	531.6	482.0	531.5	604.2	31.7	68.5	114.2	161.6	214.8	270.6	330.9	393.7	452.2	511.6	
Domestic taxes	182.5	170.3	177.3	200.8	25.9	37.5	44.8	67.6	76.7	87.5	106.1	115.7	123.6	147.5	
Non tax revenues*	159.6	79.7	85.3	94.7	5.9	11.0	20.3	26.9	35.3	41.8	49.6	57.6	66.5	273.4	
Local government revenues	29.2	35.0	38.0	42.8	2.8	5.4	8.4	12.2	16.1	20.1	23.9	27.6	31.3	35.0	
TË HYRA GJITHSEJ	903.0	767.0	832.1	942.5	66.2	122.4	187.6	268.3	342.8	420.1	510.5	594.5	673.6	967.5	
Wages and salaries	208.5	184.8	186.6	227.1	8.6	38.7	61.5	82.9	105.3	127.0	148.3	171.8	192.8	213.5	
Goods and services	144.9	104.6	120.0	157.9	3.1	12.8	25.0	37.6	49.4	64.1	78.0	89.6	108.9	165.5	
Subsidies and transfers	153.0	166.5	186.8	218.5	22.2	48.8	69.1	86.7	106.2	126.7	142.5	161.2	180.7	201.7	
Capital outlays	154.8	171.0	213.1	347.1	...	1.0	6.7	19.1	46.4	79.4	108.4	148.1	187.4	247.5	
TOTAL EXPENDITURES	661.2	626.8	706.5	950.5	33.9	101.3	162.3	226.3	307.3	397.1	477.2	570.7	669.9	828.1	
BALANCE (Rev-Exp)	241.8	140.2	125.6	-8.1	32.4	21.1	25.3	42.0	35.5	22.9	33.3	23.9	3.7	139.4	

Source: Ministry of Economy and Finance;
* Including the PTK dividend.

Table 26.

Prices (CPI)

(May 2002 = 100)

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
PERCENTAGES														
Year-on-year	10.5%	4.5%	2.6%	0.5%	-0.5%	-1.2%	-2.0%	-3.5%	-4.4%	-4.0%	-3.7%	-3.0%	-2.7%	-2.6%
Annual average	4.4%	11.0%	10.2%	9.4%	8.4%	7.2%	6.0%	4.5%	3.0%	1.6%	0.2%	-0.7%	-1.5%	-2.1%
INDICES														
TOTAL CPI	110.4	112.9	111.8	110.9	110.9	110.7	110.9	108.9	108.6	108.8	108.6	108.4	108.8	110.0
I Food and non-alcoholic beverages	112.8	115.5	114.5	113.7	113.6	112.7	114.6	112.5	111.7	111.0	110.4	109.5	110.9	109.9
II Alcoholic beverages, tobacco	131.8	131.4	131.0	133.7	142.1	141.3	140.8	139.8	139.1	137.8	137.8	137.1	137.6	136.6
III Clothing and footwear	85.0	84.2	84.0	83.9	83.9	83.8	83.0	82.9	82.9	82.7	82.3	81.8	82.3	82.6
IV Housing, water, electricity, gas and other fuels	110.2	115.3	118.0	118.0	117.2	117.7	115.9	105.4	105.4	105.0	105.0	106.3	105.9	124.4
V Furn., household eq. and routine maint. of the house	98.1	102.8	102.8	102.8	103.0	104.0	101.8	101.9	102.4	102.7	102.9	103.3	102.8	102.8
VI Health	109.7	111.1	110.9	110.6	108.5	108.5	108.7	108.7	108.7	109.0	109.0	109.2	109.0	109.0
VII Transport	132.3	140.0	127.6	118.9	116.6	117.5	115.5	116.5	117.8	124.8	125.6	127.1	124.8	122.2
VIII Communication	107.4	102.4	102.4	102.4	102.4	102.2	102.4	101.9	101.9	100.4	100.4	99.7	100.4	100.4
IX Recreation and culture	98.6	97.7	97.4	97.4	97.4	97.2	97.4	97.4	97.3	97.5	97.9	98.9	97.9	96.9
X Education	104.1	103.0	103.0	103.0	103.0	103.0	104.5	104.5	104.5	104.5	104.5	104.5	104.5	108.3
XI Restaurants and hotels	108.9	113.1	113.0	113.0	112.3	112.3	111.4	110.3	110.3	110.3	110.8	110.8	110.8	110.6
XII Miscellaneous goods and services	101.0	99.5	99.5	99.4	98.5	99.8	98.1	98.4	98.4	99.6	99.9	100.0	100.0	99.6

Source: Statistical Office of Kosovo.

Table 27.

Registered unemployment

Description	2007	2008			2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Total	334,595	335,697	335,561	335,942	337,017	337,841	338,616	338,836	338,618	338,534	338,395	338,407	338,477	337,842
of which: Females (in %)	46.8	47.1	47.1	47.1	47.1	47.1	47.1	47.2	47.2	47.3	47.3	47.3	47.4	47.6
Education (in %)														
Elementary	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	64.0	64.0	64.0	64.0
Secondary	34.7	34.6	34.5	34.6	34.6	34.6	34.6	34.6	34.5	34.5	34.5	34.4	34.4	34.4
University	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.5	1.6	1.6	1.5	1.6	1.5	1.5

Source: Kosovo Employment Office.

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Table 28.

Balance of payments of Kosovo

(In millions of euro)

Description	2005	2006	2007	2008
1. CURRENT ACCOUNT	-300.8	-329.8	-428.4	-743.8
A. Goods and services	-1,087.8	-1,163.1	-1,371.2	-1,658.0
1. Goods	-1,043.7	-1,141.3	-1,338.2	-1,638.5
2. Services	-44.2	-21.8	-33.0	-19.5
2.1. Transportation	-49.4	-49.7	-61.7	-85.0
2.2. Travel	-29.1	-32.6	-39.5	-27.1
2.3. Communications	7.1	28.3	41.3	41.4
2.4. Construction	-8.7	-5.3	-13.3	0.8
2.5. Insurance	-7.1	-6.0	-8.6	-11.3
2.6. Financial services	-0.6	-0.8	-1.5	0.1
2.7. Computer and information	-4.7	-1.2	0.1	-5.2
2.8. Royalties and license fees	0.0	0.0	0.0	-3.2
2.9. Other business	-17.6	-16.8	-12.0	6.6
2.10. Personal, cultural and recreational	0.0	0.0	0.0	0.1
2.11. Government	65.9	62.2	62.0	63.1
B. Income	146.9	155.1	183.7	143.3
1. Compensation of employees	141.5	142.8	149.6	160.2
2. Investment income	5.4	12.3	34.2	-16.9
2.1. Direct investment	-16.8	-24.9	-41.9	-66.2
2.2. Portfolio investment	16.3	23.8	43.3	11.7
2.3. Other investment (including earnings on reserve assets)	6.0	13.4	32.7	37.5
C. Current transfers	640.1	678.2	759.0	770.9
1. Central government	366.4	317.7	323.4	288.9
2. Other sectors	273.6	360.5	435.6	481.9
2.1 Workers' remittances	221.7	305.1	372.0	387.6
Of which: migrants abroad	418.0	467.1	521.7	535.8
2.2 Other transfers	52.0	55.4	63.7	94.3
2. CAPITAL AND FINANCIAL ACCOUNT	118.4	37.1	91.8	388.4
A. Capital account	2.0	3.2	2.6	-1.6
1. Capital transfers	2.0	3.2	2.6	-1.6
2. Acquisition/disposal of non-produced, non-financial assets	0.0	0.0	0.0	0.0
B. Financial account	116.4	33.9	89.2	390.0
1. Direct investment	80.0	244.4	413.7	340.4
1.1. Equity capital	63.2	206.1	300.5	210.0
1.2. Reinvested earnings	16.8	24.8	41.6	53.5
1.3. Other capital	0.0	13.5	71.6	77.0
2. Portfolio investment	-17.5	-65.4	-36.6	16.8
2.1. Assets	-17.5	-65.4	-36.6	16.8
2.1.1. Equity securities	0.0	0.0	0.0	0.0
2.1.2. Debt securities	-17.5	-65.4	-36.6	16.8
3. Other investment 1/	21.6	-67.3	2.4	27.3
3.1. Assets	-50.8	-137.3	-59.3	-78.6
3.1.1. Trade credits	12.2	5.2	-0.9	-10.8
3.1.2. Loans	6.9	0.4	9.4	3.8
3.1.3. Currency and deposits	-69.9	-142.8	-67.7	-71.6
3.1.4. Other assets	0.0	0.0	0.0	0.0
3.2. Liabilities	72.4	70.0	61.7	105.9
3.2.1. Trade credits	51.9	62.8	65.5	38.9
3.2.2. Loans	17.2	7.4	0.0	48.5
3.2.3. Currency and deposits	3.4	-0.2	-3.9	18.4
3.2.4. Other liabilities	0.0	0.0	0.0	0.0
4. Reserve assets	32.4	-77.9	-290.3	5.5
NET ERRORS AND OMISSIONS	182.4	292.7	336.6	355.4

Table 29.

Current account balance

(In millions of euro)

Description	2005	2006	2007	2008
Credit				
Export of goods and services				
Export of goods	56.3	110.8	165.1	198.5
Export of services	158.3	174.8	192.0	238.9
Total export of goods and services	214.6	285.5	357.1	437.4
Income				
Compensation of employers	141.5	142.8	149.6	161.0
Investment income	24.5	40.5	80.1	57.3
Total income	166.1	183.3	229.6	218.3
Current transfers				
Central government	366.4	317.7	323.4	288.9
Other sectors	489.1	538.3	601.4	637.7
Total current transfers	855.5	856.0	924.8	926.7
Total	1,236.2	1,324.9	1,511.5	1,582.3
Debits				
Import of goods and services				
Import of goods	-1,100.0	-1,252.1	-1,503.3	-1,837.0
Import of services	-202.5	-196.6	-225.0	-258.3
Total import of goods and services	-1,302.5	-1,448.6	-1,728.3	-2,095.3
Income				
Compensation of employers	0.0	0.0	0.0	-0.8
Investment income	-19.1	-28.2	-45.9	-74.2
Total income	-19.1	-28.2	-45.9	-75.0
Current transfers				
Central government	0.0	0.0	0.0	0.0
Other sectors	-215.4	-177.8	-165.7	-155.8
Total current transfers	-215.4	-177.8	-165.7	-155.8
Total	-1,537.0	-1,654.7	-1,939.9	-2,326.1
Balances				
Trade in goods and services				
Trade in goods	-1,043.7	-1,141.3	-1,338.2	-1,638.5
Trade in services	-44.2	-21.8	-33.0	-19.4
Trade in goods and services	-1,087.8	-1,163.1	-1,371.2	-1,657.9
Income				
Compensation of employers	141.5	142.8	149.6	160.2
Investment income	5.4	12.3	34.2	-16.9
Total income	146.9	155.1	183.7	143.3
Current transfers				
Central government	366.4	317.7	323.4	288.9
Other transfers	273.6	360.5	435.6	481.9
Total current transfers	640.1	678.2	759.0	770.9
Total (Current balance)	-300.8	-329.8	-428.4	-743.8

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Table 30.

Services

(In millions of euro)

Description	2005	2006	2007	2008
Credit				
Transport	24.3	25.0	33.4	32.5
Travel	25.9	25.8	26.2	28.7
Communications services	31.0	48.2	55.7	55.9
Construction services	—	—	—	6.6
Insurance services	7.1	9.4	10.2	10.8
Financial services	—	—	—	2.7
Computer and information services	0.9	0.8	0.9	1.4
Royalties and license fees	—	—	—	0.5
Other business services	0.3	0.3	...	33.5
Personal, cultural, and recreational services	—	—	—	0.8
Government services, n.i.e.	68.8	65.2	65.6	65.5
Total	158.3	174.8	192.0	238.9
Debits				
Transport	-73.6	-74.7	-95.1	-117.6
Travel	-54.9	-58.4	-65.7	-55.7
Communications services	-24.0	-19.9	-14.5	-14.5
Construction services	-8.7	-5.3	-13.3	-5.7
Insurance services	-14.2	-15.4	-18.8	-22.1
Financial services	-0.6	-0.8	-1.5	-2.5
Computer and information services	-5.6	-2.0	-0.8	-6.5
Royalties and license fees	...	...	...	-3.7
Other business services	-17.9	-17.1	-12.0	-26.9
Personal, cultural, and recreational services	—	—	—	-0.7
Government services, n.i.e.	-2.9	-3.0	-3.5	-2.4
Total	-202.5	-196.6	-225.0	-258.3
Balance				
Transport	-49.4	-49.7	-61.7	-85.0
Travel	-29.1	-32.6	-39.5	-27.1
Communications services	7.1	28.3	41.3	41.4
Construction services	-8.7	-5.3	-13.3	0.8
Insurance services	-7.1	-6.0	-8.6	-11.3
Financial services	-0.6	-0.8	-1.5	0.1
Computer and information services	-4.7	-1.2	0.1	-5.2
Royalties and license fees	...	...	...	-3.2
Other business services	-17.6	-16.8	-12.0	6.6
Personal, cultural, and recreational services	—	—	—	0.1
Government services, n.i.e.	65.9	62.2	62.0	63.1
Total	-44.2	-21.8	-33.0	-19.4

Table 31.

Income

(In millions of euro)

Description	2005	2006	2007	2008
Credit				
Compensation of employees	141.5	142.8	149.6	161.0
Investment income	24.5	40.5	80.1	57.3
Total	166.1	183.3	229.6	218.3
Debit				
Compensation of employees	0.0	0.0	0.0	-0.8
Investment income	-19.1	-28.2	-45.9	-74.2
Total	-19.1	-28.2	-45.9	-75.0
Balance	146.9	155.1	183.7	143.3

Table 32.

Current transfers

(Outstanding amounts, end of period, in millions of euro)

Description	2005	2006	2007	2008
Credit				
Central government	366.4	317.7	323.4	288.9
Other transfers	489.1	538.3	601.4	637.7
Total	855.5	856.0	924.8	926.7
Debit				
Central government	0.0	0.0	0.0	0.0
Other transfers	-215.4	-177.8	-165.7	-155.8
Total	-215.4	-177.8	-165.7	-155.8
Balance	640.1	678.2	759.0	770.9

Table 33.

Capital account

(In millions of euro)

Description	2005	2006	2007	2008
Credit				
Employees payment	2.0	3.2	4.5	2.2
Acquisition/disposal of nonproduced nonfinancial assets	0.0	0.0	0.0	0.0
Total	2.0	3.2	4.5	2.2
Debit				
Capital transfers	0.0	0.0	-1.9	-3.8
Acquisition/disposal of nonproduced nonfinancial assets	0.0	0.0	0.0	0.0
Total	0.0	0.0	-1.9	-3.8
Balance	2.0	3.2	2.6	-1.6

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Table 34.
Financial account by instrument
(In millions of euro)

Description	2005	2006	2007	2008
Investment abroad				
Direct investment abroad				
Equity capital	n/a	-4.3	-7.5	-19.2
Reinvested earnings	n/a	n/a	n/a	n/a
Other capital transactions	n/a	n/a	n/a	n/a
Total direct investment abroad	0.0	-4.3	-7.5	-19.2
Portfolio investment abroad				
Debt securities	-17.5	-65.4	-36.6	16.8
Total direct investment abroad	-17.5	-65.4	-36.6	16.8
Other investment abroad				
Trade credit	12.2	5.2	-0.9	-10.8
Loans	6.9	0.4	9.4	3.8
Currency and deposits	-69.9	-142.8	-67.7	-71.6
Other assets	0.0	0.0	0.0	0.0
Total other investments abroad	-50.8	-137.3	-59.3	-78.6
Reserves assets				
Foreign Exchange	32.4	-77.9	-290.3	5.5
Total reserves assets	32.4	-77.9	-290.3	5.5
Total	-35.9	-284.8	-393.6	-75.5
Investments in Kosovo				
Direct Investments in Kosovo				
Equity capital	63.2	210.4	308.0	229.2
Reinvested earnings	16.8	24.8	41.6	53.5
Other capital transactions	0.0	13.5	71.6	77.0
Total direct investment in Kosovo	80.0	248.7	421.2	359.6
Portfolio investment abroad				
Total portfolio investments in Kosovo	0.0	0.0	0.0	0.0
Other investments in Kosovo				
Trade credit	51.9	62.8	65.5	38.9
Loans	17.2	7.4	0.0	48.5
Currency and deposits	3.4	-0.2	-3.9	18.4
Total other investment in Kosovo	72.4	70.0	61.7	105.9
Total	152.4	318.7	482.8	465.5
Net transactions(net credits less net debits)				
Direct investments				
Equity capital	63.2	206.1	300.5	210.0
Reinvested earnings	16.8	24.8	41.6	53.5
Other capital transactions	0.0	13.5	71.6	77.0
Total direct investment abroad	80.0	244.4	413.7	340.4
Portfolio investment				
Debt securities	-17.5	-65.4	-36.6	16.8
Total net portfolio investment	-17.5	-65.4	-36.6	16.8
Other investments				
Trade credit	64.1	68.0	64.6	28.1
Loans	24.1	7.7	9.4	52.3
Currency and deposits	-66.5	-143.0	-71.5	-53.2
Other assets	0.0	0.0	0.0	0.0
Total net other investments	21.6	-67.3	2.4	27.3
Reserve assets	32.4	-77.9	-290.3	5.5
Total reserve assets	32.4	-77.9	-290.3	5.5
Total	116.4	33.9	89.2	390.0

Table 35.

Exports by trading partners

(Cumulative within the calendar year, in millions of euro)

Description	2007		2008				2009								
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Total Export	165.1	177.5	187.7	198.5	6.7	14.5	24.6	34.7	47.2	62.7	76.2	91.6	108.8	128.1	
europe	156.8	152.5	162.4	171.1	5.4	12.2	20.6	29.5	41.4	56.5	67.6	81.8	96.2	112.3	
european Union (EU)	69.3	84.4	88.8	94.0	2.8	6.4	9.9	14.2	19.1	26.9	30.7	38.7	45.7	54.1	
EU 15	53.1	74.8	78.7	80.8	2.4	5.9	8.8	12.2	16.5	23.8	27.0	34.5	40.6	48.4	
of which:															
Austria	2.0	1.9	2.1	2.1	0.2	0.2	0.2	0.3	0.4	0.6	0.8	1.0	1.3	1.5	
Belgium	5.6	27.2	28.1	28.1	...	...	0.6	0.6	0.7	0.7	0.7	0.7	2.5	3.3
France	0.1	0.2	0.2	0.2	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.4	
Germany	16.2	6.3	7.0	7.2	0.6	1.2	1.5	1.8	2.1	2.7	3.2	5.0	5.3	6.1	
Greece	8.4	10.8	10.8	10.9	...	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	
Italy	9.7	22.6	24.0	25.5	1.5	4.0	5.8	8.7	12.3	18.5	20.8	26.1	29.5	35.0	
Netherlands	2.3	1.8	1.8	1.9	...	0.2	0.3	0.4	0.5	0.8	0.9	1.0	1.1	1.3	
United Kingdom	0.2	0.1	0.2	0.2	...	...	...	...	...	...	0.1	0.1	0.2	0.2
EU 10	5.1	7.6	7.8	10.5	0.3	0.4	0.9	1.4	1.8	2.0	2.3	2.6	3.0	3.6	
of which:															
Czech Republic	0.2	1.0	1.1	1.1	0.1	0.1	0.2	0.3	0.3	0.3	0.4	0.4	0.4	0.4	
Poland	0.1	0.1	0.1	0.1	...	...	...	...	...	...	...	...	0.1	0.1
Slovakia	0.4	0.1	0.2	0.2	...	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	
Slovenia	4.3	6.2	6.2	6.3	0.1	0.2	0.5	0.8	1.2	1.4	1.6	1.9	2.0	2.3	
EU 2	11.1	1.9	2.4	2.7	0.1	0.1	0.1	0.6	0.7	1.0	1.4	1.6	2.1	2.2	
Bulgaria	10.0	1.9	2.3	2.6	0.1	0.1	0.1	0.6	0.7	1.0	1.3	1.5	1.9	2.0	
Romania	1.1	...	...	...	...	...	...	...	...	...	0.2	0.2	0.2	0.2
CEFTA	65.1	54.1	58.3	61.5	2.1	4.8	7.9	10.9	16.5	22.2	27.0	32.2	36.8	42.8	
Albania	20.8	18.0	19.8	21.1	0.8	1.7	2.6	4.0	7.5	10.9	13.4	16.4	18.6	21.0	
Bosnia and Herzegovina	4.8	5.3	5.6	5.9	0.2	0.3	0.4	0.4	0.4	0.5	0.6	0.6	0.6	0.9	
Croatia	1.8	0.7	0.8	0.8	0.1	0.1	0.3	0.4	0.5	0.6	0.7	0.9	1.1	1.5	
Macedonia	15.4	17.6	18.7	20.0	1.0	2.5	4.1	5.3	6.9	8.5	10.2	11.5	13.2	14.6	
Montenegro	2.9	3.4	3.6	3.8	0.1	0.1	0.3	0.7	0.9	1.3	1.5	2.0	2.3	2.6	
Serbia	19.3	9.2	9.8	9.9	...	...	0.1	0.1	0.3	0.5	0.7	0.9	1.0	2.2
Other European Countries	22.4	14.0	15.3	15.6	0.5	1.0	2.8	4.4	5.9	7.4	9.8	10.9	13.7	15.4	
of which:															
Ukraine	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...
Turkey	2.7	2.4	2.7	3.0	0.5	0.9	1.4	1.8	2.5	3.1	3.7	4.2	4.7	5.5	
Russia	0.1	0.1	0.1	0.1	...	...	...	...	...	...	...	...	...	...
Switzerland (EFTA)	12.4	6.7	7.4	7.4	0.1	0.1	1.2	2.4	2.4	2.9	4.5	4.9	6.8	7.6	
Other non-European Countries	8.3	25.1	25.4	27.3	1.3	2.2	4.0	5.2	5.7	6.1	8.6	9.8	12.7	15.8	
of which:															
Egypt	0.1	0.1	0.1	0.1	...	...	...	...	...	...	...	...	...	...
India	3.1	22.3	22.3	24.1	1.3	2.2	3.8	4.6	4.6	4.6	5.7	6.8	8.2	11.3	
United States of America	...	0.1	0.1	0.3	...	...	...	0.1	0.1	0.2	0.2	0.2	0.2	0.3
Other	5.0	2.6	2.8	2.9	...	...	0.2	0.5	1.0	1.3	1.9	1.9	3.4	3.5

Source: Kosovo Customs and Statistical Office of Kosovo;

NOTE: Exports data are by destination country.

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Table 36.

Imports by trading partners

(Cumulative within the calendar year, in millions of euro)

Description	2007	2008				2009									
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Total import	1,576.2	1,555.9	1,725.0	1,928.2	99.1	225.2	363.6	513.7	678.2	840.8	1,010.0	1,185.6	1,354.5	1,539.7	
europe	1,350.4	1,333.1	1,478.8	1,654.8	80.9	190.3	309.7	440.2	580.2	721.0	869.0	1,020.4	1,166.3	1,323.9	
 european Union (EU)	572.9	546.2	612.1	702.0	32.5	79.0	136.8	193.8	255.5	322.1	387.8	453.5	521.0	594.2	
 EU 15	382.7	378.5	425.0	490.4	22.7	55.6	98.6	141.1	186.7	236.9	285.2	333.5	384.5	439.6	
of which:															
Austria	26.8	24.8	26.6	31.0	1.1	3.2	6.0	9.3	11.9	15.1	17.8	21.9	24.9	30.0	
France	25.0	32.2	34.6	37.5	1.1	2.4	4.2	6.1	8.0	10.3	12.2	14.8	17.0	19.5	
Germany	155.0	150.3	170.2	196.6	10.3	25.6	46.8	65.4	86.7	109.0	129.1	147.7	169.2	190.8	
Greece	63.7	61.8	70.7	81.4	3.9	8.5	14.0	21.1	28.4	35.6	42.7	50.1	57.3	65.6	
Italy	57.7	59.6	66.8	74.4	2.5	7.4	13.9	20.0	26.8	34.6	43.8	51.7	60.4	70.1	
Netherlands	9.7	10.8	12.3	20.1	1.1	3.1	5.3	6.6	8.2	10.6	13.5	17.4	21.0	23.8	
United Kingdom	9.5	8.8	10.7	12.6	1.1	2.0	2.8	4.2	5.1	7.0	7.8	8.9	9.8	11.4	
 EU 10	118.0	121.0	134.3	150.9	6.0	17.1	28.4	38.8	50.9	62.0	74.6	87.1	98.9	111.1	
of which:															
Czech Republic	11.4	11.3	12.8	15.4	1.3	2.6	3.8	4.7	6.0	7.4	8.5	9.7	11.1	12.8	
Poland	14.1	17.6	19.8	22.2	1.2	4.5	6.1	7.6	9.2	10.7	12.9	15.0	17.1	19.3	
Hungary	25.5	30.7	33.7	37.7	0.5	2.6	5.2	6.9	8.8	11.0	13.3	16.0	18.7	20.7	
Slovakia	3.7	5.3	6.1	7.2	0.1	0.4	0.9	1.2	1.7	2.0	2.5	2.9	3.4	3.9	
Slovenia	62.4	54.8	60.5	66.8	2.8	6.9	12.3	18.0	24.7	30.2	36.4	42.5	47.4	52.9	
 EU 2	72.3	46.8	52.9	60.6	3.8	6.3	9.7	13.8	17.9	23.2	28.1	32.8	37.7	43.6	
Bulgaria	42.0	41.2	46.7	53.8	3.6	5.7	8.5	11.8	15.2	19.4	22.9	26.8	30.8	36.0	
Romania	30.3	5.6	6.1	6.8	0.2	0.6	1.3	2.0	2.8	3.9	5.1	6.0	6.9	7.6	
 CEFTA	579.6	600.2	656.5	717.8	28.5	69.4	114.4	171.7	231.4	290.0	355.9	426.3	490.6	556.1	
Albania	35.3	47.1	52.1	59.6	1.8	4.7	7.8	13.3	18.9	24.3	28.3	34.1	39.6	45.1	
Bosnia and Herzegovina	29.8	30.7	34.5	38.7	1.8	4.7	7.1	10.9	15.4	20.8	27.4	34.5	40.6	46.7	
Croatia	39.0	37.5	42.0	50.0	2.3	5.4	8.9	13.9	17.0	20.7	24.0	28.2	32.6	39.6	
Macedonia	237.9	302.5	327.3	346.5	13.7	31.1	51.1	75.6	102.1	126.8	158.1	189.2	218.4	242.6	
Montenegro	15.1	10.8	12.4	13.8	0.4	0.9	1.8	2.7	3.7	5.0	6.3	7.9	9.7	11.1	
Serbia	222.5	171.6	188.2	209.0	8.7	22.6	37.8	55.3	74.3	92.3	111.9	132.4	149.6	171.0	
 Other european Countries	197.9	186.7	210.2	235.0	19.9	41.9	58.4	74.7	93.3	108.9	125.2	140.6	154.7	173.5	
of which:															
Russia	4.7	6.2	6.5	6.9	0.3	1.3	1.9	2.1	2.2	2.4	2.7	2.8	3.0	3.2	
Turkey	101.8	104.9	116.6	128.2	6.9	15.6	26.8	40.3	55.8	68.4	80.5	92.5	102.8	115.5	
Ukraine	16.3	10.1	10.7	11.7	0.4	1.2	1.6	2.4	3.2	3.6	4.3	4.5	4.7	5.0	
Norway (EFTA)	4.8	2.3	2.4	2.8	0.2	0.2	0.2	0.5	0.6	0.8	0.8	1.0	1.2	1.5	
Switzerland (EFTA)	23.9	26.4	29.2	32.4	0.9	2.3	3.6	5.1	7.0	9.3	11.4	12.6	14.7	16.4	
 Other non-european Countries	225.8	222.8	246.2	273.4	18.1	34.9	53.9	73.5	98.0	119.8	141.0	165.2	188.2	215.8	
of which:															
Argentina	3.1	1.3	1.3	1.5	...	0.1	0.2	0.3	0.4	0.6	0.7	1.9	2.2	2.7	
Brazil	30.3	36.8	39.7	43.5	2.0	4.3	7.9	10.6	13.5	15.6	18.2	21.7	24.8	29.4	
China	105.0	97.8	109.9	121.1	8.7	16.8	24.8	34.2	47.3	57.5	68.3	78.4	88.9	102.1	
Egypt	1.3	0.8	0.9	1.0	0.1	0.2	0.3	0.4	0.4	0.5	0.6	0.8	1.0	1.0	
India	3.9	2.9	3.2	3.5	0.2	0.4	0.7	0.9	1.3	1.6	1.9	2.1	2.4	2.6	
Taiwan	2.8	2.4	2.6	2.9	0.3	0.5	0.7	1.0	1.3	1.5	1.8	2.2	2.4	2.6	
Thailand	2.3	1.6	1.7	1.8	...	0.1	0.3	0.3	0.7	0.8	1.1	1.3	1.4	1.6	
Indonesia	9.2	10.7	10.7	11.0	0.1	0.2	0.3	0.5	0.7	0.9	1.1	2.1	2.3	2.8	
Japan	10.1	7.9	8.6	10.8	1.0	2.0	3.0	4.5	5.5	6.4	7.3	9.6	10.8	11.9	
United States of America	14.7	16.8	19.7	23.6	2.2	3.8	5.9	7.6	9.3	11.6	13.4	15.2	18.3	20.3	
Other	43.1	43.9	47.8	52.8	3.5	6.5	9.7	13.3	17.7	22.8	26.5	29.9	33.6	38.8	

Source: Kosovo Customs and Statistical Office of Kosovo;

NOTE: Imports data are by country of origin.

Table 37.

Exports by commodity group

(Cumulative within the calendar year, in millions of euro)

Description	2007				2008				2009							
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
Total	165.1	177.5	187.7	198.5	6.7	14.5	24.6	34.7	47.2	62.7	76.2	91.6	108.8	128.1		
I Live animals and animal products	0.6	1.0	1.0	1.2	0.1	0.2	0.3	0.4	0.4	0.5	0.6	0.7	0.8	0.9		
II Vegetable products	9.1	7.1	8.1	9.0	0.5	0.6	1.0	1.6	2.3	3.3	4.1	5.4	6.4	7.3		
III Animal or veget. fats and oils - edib.	...	...	...	...	...	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
IV Prepared foodstuffs, bever. and tob.	8.4	8.7	9.8	10.6	0.7	0.7	1.2	2.0	2.7	3.5	4.4	5.3	6.2	6.9		
V Mineral products	27.3	16.3	18.2	18.7	0.4	0.4	1.7	3.3	6.1	9.2	12.2	14.2	17.5	19.3		
VI Products of the chem. or allied indust.	0.9	1.5	1.7	1.8	...	...	0.1	0.3	0.6	0.6	0.8	0.9	1.1	1.1
VII Plastics, rubber and articles thereof	6.5	5.9	6.3	6.5	0.4	4.8	5.7	6.2	7.0	7.7	8.4	8.8	9.1	9.5		
VIII Hides, skins, leather, articles thereof	6.5	4.4	4.7	4.9	0.4	0.8	1.0	1.2	1.5	1.7	2.2	2.5	2.9	3.7		
IX Wood and articles of wood	1.7	1.6	1.7	1.7	...	0.2	0.2	0.3	0.4	0.5	0.6	0.6	0.7	0.7		
X Cellulosic material, pap. and articles	1.0	1.0	1.1	1.1	...	0.1	0.2	0.3	0.4	0.4	0.6	0.7	0.8	0.8		
XI Textiles and textile articles	1.2	1.9	2.2	2.5	0.4	0.4	0.6	0.9	1.4	1.7	2.2	2.6	3.0	3.7		
XII Footwear	0.1	0.1	0.1	0.1	...	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6		
XIII Artic. of stone, plast.ceramic, glass	1.2	1.3	1.4	1.5	...	0.3	0.4	0.5	0.6	0.7	0.9	1.0	1.1	1.3		
XIV Pearls, precious, stones, jewelry, etc.	0.2	0.1	0.1	0.1	...	...	...	...	...	...	...	...	...	...
XV Base metals and artic. of base metal	74.1	114.6	118.1	124.8	3.2	3.2	8.3	13.1	18.5	26.5	32.3	41.7	51.2	62.7		
XVI Machinery, appliances, electrical, etc	21.3	7.7	8.4	8.8	0.3	1.0	1.5	1.9	2.3	2.7	3.0	3.3	3.8	5.5		
XVII Transport means	1.5	2.1	2.3	2.3	0.1	0.2	0.3	0.4	0.5	0.7	0.8	0.9	1.0	1.2		
XVIII Optical, medical, musical instruments	0.4	0.4	0.5	0.7	...	0.1	0.1	0.2	0.2	0.2	0.2	0.3	0.3	0.4		
XIX Arms and ammunition	...	...	...	...	...	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
XX Miscellaneous manufactured articles	2.8	2.0	2.2	2.3	0.1	0.3	0.5	0.7	0.9	1.0	1.1	1.2	1.3	1.5		
XXI Work of art	0.1	...	...	...	...	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1

Source: Kosovo Customs and Statistical Office of Kosovo;

Table 38.

Imports by commodity group

(Cumulative within the calendar year, in millions of euro)

Description	2007				2008				2009							
	Dec	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
Total	1,576.2	1,555.9	1,725.1	1,928.2	99.1	225.3	363.6	513.8	678.2	840.8	1,010.0	1,185.6	1,354.5	1,539.7		
I Live animals and animal products	61.2	68.3	75.9	85.4	4.6	9.9	17.3	23.0	28.7	34.8	41.6	50.2	57.6	66.1		
II Vegetable products	83.4	86.9	94.1	103.6	7.3	10.2	19.1	28.3	37.3	45.6	53.0	58.9	62.9	69.9		
III Animal or veget. fats and oils - edib.	17.3	18.5	20.3	22.7	1.0	4.8	6.2	7.6	8.8	10.3	12.1	13.8	15.6	17.3		
IV Prepared foodstuffs, bever. and tob.	222.2	203.2	222.5	261.9	9.8	11.1	27.5	46.1	66.9	86.5	108.5	134.5	158.6	177.9		
V Mineral products	295.3	322.1	351.9	378.6	24.1	28.1	47.8	70.0	94.4	119.3	149.3	183.6	213.4	248.2		
VI Products of the chem. or allied indust.	119.9	113.8	124.5	138.8	5.1	5.2	17.4	30.1	41.9	54.5	67.0	78.0	90.4	104.8		
VII Plastics, rubber and articles thereof	72.8	69.5	78.2	86.1	3.8	15.6	22.2	29.9	37.8	45.8	55.7	64.8	74.5	83.8		
VIII Hides, skins, leather, articles thereof	2.5	2.3	2.6	2.8	0.2	16.7	17.0	17.2	17.5	17.8	18.1	18.4	18.8	19.2		
IX Wood and articles of wood	35.4	34.9	38.5	41.7	1.4	13.3	15.7	19.2	23.7	28.5	34.2	38.9	43.4	47.7		
X Cellulosic material, pap. and articles	31.9	32.0	35.3	39.0	2.2	3.2	6.1	9.3	12.6	15.9	20.8	25.3	28.1	31.4		
XI Textiles and textile articles	53.0	50.9	58.3	64.0	3.3	3.3	8.3	14.2	20.6	26.4	32.1	37.6	44.2	52.0		
XII Footwear	16.3	15.7	17.2	18.3	1.0	7.8	9.3	10.9	12.8	13.9	15.0	16.7	18.5	21.0		
XIII Artic. of stone, plast.ceramic, glass	63.0	56.0	61.7	67.2	2.8	5.6	9.9	15.2	23.3	31.0	38.1	46.0	52.7	60.1		
XIV Pearls, precious, stones, jewelry, etc.	0.6	0.9	0.9	1.0	0.1	0.2	0.3	0.3	0.5	0.6	0.7	0.8	0.9	1.0		
XV Base metals and artic. of base metal	144.3	140.5	161.0	179.6	7.0	8.3	18.2	31.4	46.1	60.2	73.3	89.0	105.6	121.1		
XVI Machinery, appliances, electrical, etc	203.4	189.7	211.9	239.9	13.4	27.4	47.0	67.8	91.7	112.2	134.3	155.4	178.1	205.7		
XVII Transport means	95.9	101.4	113.9	131.1	8.9	32.5	47.4	60.4	74.6	91.1	103.0	114.8	125.9	139.8		
XVIII Optical, medical, musical instruments	19.3	13.8	16.3	21.4	0.9	11.8	13.4	15.2	16.9	19.1	20.9	22.6	25.0	27.1		
XIX Arms and ammunition	0.4	0.1	0.3	0.4	0.0	5.7	5.7	5.7	5.7	5.7	5.8	5.8	5.8	5.8		
XX Miscellaneous manufactured articles	37.9	35.5	39.7	44.5	2.3	2.5	6.0	9.7	14.3	19.5	24.8	28.7	32.8	37.8		
XXI Work of art	0.1	0.1	0.1	0.1	0.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9		

Source: Kosovo Customs and Statistical Office of Kosovo;

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Table 39.

Exchange rates against euro

(Monthly average)

Description		Albanian Lek (ALL)	Swiss Franc (CHF)	British Pound (GBP)	Croatian Kuna (HRK)	Macedonian Denar (MKD)	Serbian Dinar (RSD)	Turkish Lira (TRY)	US Dollar (USD)
2007	Dec	121.01	1.66	0.72	7.31	60.92	79.24	1.72	1.46
	Oct	123.16	1.52	0.79	7.16	61.20	84.99	1.95	1.34
2008	Nov	123.29	1.51	0.83	7.14	61.10	89.20	2.04	1.27
	Dec	123.07	1.54	0.90	7.19	61.40	88.60	2.08	1.34
2009	Jan	125.05	1.49	0.92	7.37	61.40	93.51	2.13	1.32
	Feb	128.72	1.49	0.89	7.43	61.41	93.68	2.13	1.28
	Mar	130.70	1.51	0.92	7.43	61.41	94.50	2.23	1.31
	Apr	130.48	1.51	0.90	7.42	63.02	94.14	2.13	1.32
	May	131.59	1.51	0.84	7.35	61.40	94.69	2.13	1.37
	Jun	131.18	1.51	0.86	7.30	61.28	93.74	2.17	1.40
	Jul	131.03	1.52	0.86	7.32	61.17	93.29	2.13	1.43
	Aug	131.03	1.52	0.86	7.35	61.17	93.29	2.13	1.43
	Sep	133.92	1.51	0.89	7.31	59.02	93.29	2.17	1.46
	Oct	136.87	1.51	0.92	7.24	61.17	93.17	2.18	1.48

Source: European Central Bank and respective central banks.

5. EXPLANATORY NOTES

TABLES 2-12: FINANCIAL SURVEY AND BALANCE SHEETS FOR THE FINANCIAL SECTOR

The *financial surveys*, inspired on the IMF-Manual on Monetary and Financial Statistics, are a subset of the financial accounts in the SNA 1993 and are based mainly on *balance sheets*, which are also published.

Sources:

CBK: Accounting system; *Other depository corporations* (these are commercial banks): monthly Statistical Bank Report (SBR) based on CBK-Amended Rule XI on Reports by the banks (Form Nr. 11); *Insurance companies*: Aggregated data from reporting scheme to the Insurance Supervision Department of CBK; *Pension Funds and Other financial institutions*: aggregated data from reporting to the Insurance and Pension Supervision Directorate and Banking Supervision Directorate of CBK.

Classifications:

Institutional sectors (SNA 1993 compatible). The economy is composed of economic units, which may be defined as economic entities that are capable, in their own right, of owning assets, incurring liabilities and engaging in economic activities and in transactions with other entities. The institutional sectors group similar kinds of institutional units. CBK has used the scheme presented below.

<p>A. Domestic economy</p> <p><i>Non-financial corporations</i></p> <p>Public non-financial corporations</p> <p>Other non-financial corporations</p> <p><i>Financial corporations</i></p> <p>Central bank</p> <p>Other depository corporations</p> <p>Other financial corporations</p> <p><i>Insurance companies</i></p> <p><i>Pension funds</i></p> <p><i>Financial auxiliaries</i></p> <p><i>Other financial institutions</i></p> <p>General government</p> <p>Central government</p> <p>Local government</p> <p>Social security funds</p> <p>Households</p> <p><i>Non-profit institutions serving households</i></p> <p>B. Rest of the world.</p>
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The **financial corporations** sector consists of all resident corporations or quasi-corporations principally engaged in financial intermediation or in auxiliary financial activities, which are closely related to financial intermediation.

Other depository corporations (ODC): Consist of commercial banks licensed in Kosovo (eight banks).

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Other financial intermediaries (OFI) consist of all resident corporations engaged in financial intermediation except depository corporations, insurance corporations and pension funds (cf infra). In the financial surveys on Kosovo, this sub-sector is composed entirely by the 'Micro Finance Institutions' and the 'Other non-bank financial institutions'. These financial institutions are engaged in lending to small scale business and individuals, mainly in rural areas and the funding is provided mainly by donors.

Insurance companies (IC) consist of incorporated, mutual and other entities whose principal function is to provide life, accident, sickness, fire or other forms of insurance to individual institutional units or groups of units. Until now there are 11 licensed companies.

Pension funds (PF) are established for purposes of providing benefits on retirement for specific groups of employees and consist of:

- Individual Savings Pension managed by KPST;
- Supplementary Employers Pensions, provided to employees by their employer;
- Supplementary Individual Pensions, provided to natural persons from licensed pension provider.

There are two licensed pension funds providing these kind of services in Kosovo.

Financial auxiliaries. In Kosovo this sub-sector comprise the exchange offices and money transfer services. As their contribution to the outstanding amounts of deposits with the other financial institutions in Kosovo is limited, their position is, in contrast to the financial sub-sectors mentioned before, not presented separately in the final surveys.

Remarks: Due to the lack of an operational enterprise register, the reporting agents do allocate the unincorporated business to the sector of the non-financial corporations. This leads to a blurred distinction between households and non-financial corporations in the statistics. *Non-profit institutions serving households (NPISH)* comprise religious societies and social, cultural, recreational and sports clubs, charities, relief and aid organizations financed by voluntary transfers in cash or in kind from other institutional units.

Financial instruments (SNA 1993 compatible)

The SNA 1993 classifies also financial instruments into groups of instruments with similar characteristics. The most important in the current context are briefly described.

Currency and deposits consist of *Currency* comprises those notes and coins in circulation; *Transferable deposits* comprise all deposits that are exchangeable on demand at par, freely transferable by check; *Other deposits* include all claims, other than transferable deposits, on the central bank, other depository institutions. Typical forms of deposits are non-transferable savings deposits and term deposits. Within the framework of the definition of money aggregates a further distinction according the original maturity has been made.

Securities other than shares include bills, bonds, certificates of deposit, commercial paper traded in the financial markets. These kind of financial assets do not yet appear on the liability side of the financial sector in Kosovo.

Loans include all financial assets that are created when creditors lend funds directly to debtors and evidenced by non-negotiable documents.

Shares and other equity comprise all instruments and records acknowledging, after the claims of all creditors have been met, claims to the residual value of corporations.

Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist

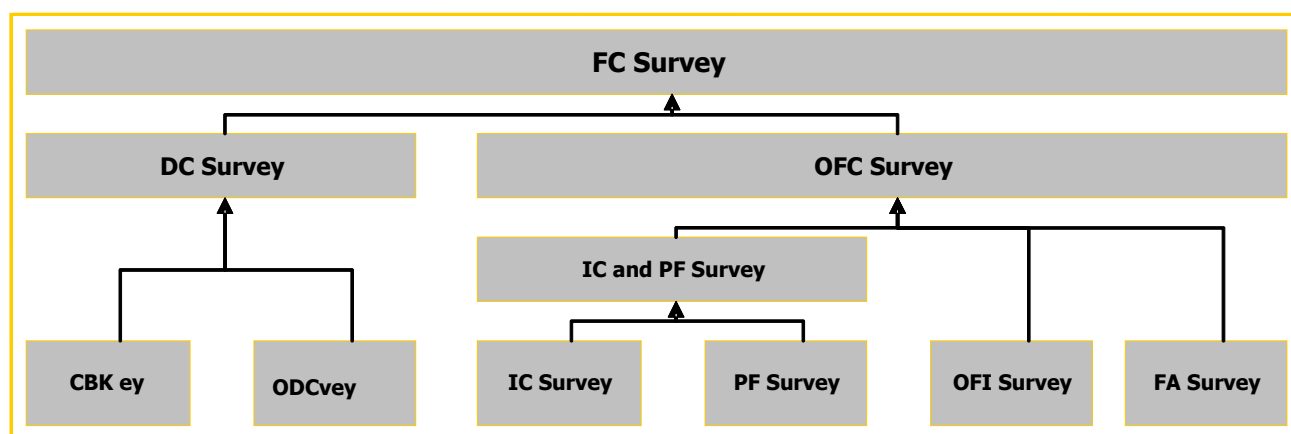
of the reserves held by funds established by employers and/or employees to provide pensions for employees after retirement; *Prepayments of premiums and reserves against outstanding claims*. Insurance premiums are due to be paid at the start of the period covered by the insurance, and this period does not normally coincide with the accounting period itself. Therefore parts of the insurance premiums payable during the accounting period are intended to cover risks in the subsequent period;

Reserves against outstanding claims are reserves that insurance enterprises hold in order to cover the amounts they expect to pay out in respect of claims that are not yet settled or claims that may be disputed.

Other accounts receivable/payable, mainly consist of accounts receivable and payable, other than those described previously value of corporations.

Definition(s) and methodological notes:

The bilateral positions of the individual institutions are netted out and subsequently the bilateral positions between the sub-sectors at different stages are netted out leading to a *consolidated position* of the entities considered. This differs substantially from a simple aggregation. The consolidation is complete as far as it concerns the traditional financial instruments. The data available do not permit for an adequate consolidation of the accruals and most of the other payables/receivables for which the data reported by individual financial institutions does not contain a breakdown of the counterparts by institutional sub-sector. For the consolidation the following sequence is applied.



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The surveys of the sector and the sub-sectors are presented according to a common framework:

Net foreign assets (+/-)
Claims by instrument
Liabilities by instrument
Domestic claims
Net claims on government sector
Claims on other sub-sectors
Instrument
Counterpart (institutional sector)
Domestic liabilities
Claims on other sub-sectors
Instrument
Counterpart (institutional sector)
Shares and other equity
Other items (+/-), including consolidation adjustment

The *counterpart* is defined as the institutional sector on which the holder of an instrument has a claim. In case of a term deposit by a non-financial corporation with a commercial bank, the corporation has a claim on the commercial bank. In case of a security, the holder has a claim on the issuer of the security (for instance a corporation who issued shares), regardless from whom it was bought. Along the same lines of reasoning, a holder of a currency note has a claim on the issuer, namely a central bank. In the special case of Kosovo, this implies that holders of euro-currency notes do have a foreign claim and enters in the foreign assets.

The *residency* criteria set forward by the SNA 1993 can not be followed in all details, as the residency /non-residency dichotomy is mainly based on address information in the files of the reporting institution. The country indicated in those files does not necessarily correspond with the country where the client has its main center of economic interest.

The *valuation* of the financial instruments follows the market value for securities and the nominal value for deposits and loan, which are not adjusted for possible provisions made by the creditor. The financial instruments in foreign currencies, other than euro, are converted against the euro exchange rate prevailing at the end of the reporting period.

The surveys on CBK, "Other depository corporations" and 'Depository corporations' are established at monthly *frequency*, while those on "Other financial intermediaries", "Insurance companies", "Pension funds" and "Financial corporations" are available at a quarter frequency. The data published are not adjusted for eventual seasonal effects.

Remarks: *The data on the Supplementary Individual Savings Pension schemes managed by KPST are not yet made available by KPST. The data structure on Other Financial Institutions is based on their annual accounts structure.*

TABLE 17: EFFECTIVE INTEREST RATES APPLIED BY COMMERCIAL BANKS

Source: Monthly report 'Interest Rate Report' of commercial banks licensed in Kosovo to CBK.

Definitions and nature of the data collected: The main features are listed below:

1. Reporting institutions	All commercial banks licensed in Kosovo
2. Financial instruments	Loans Deposits
3. Currency denomination	EUR only
4. Frequency	Monthly
5. Counterparts	All domestic non financial corporations; All domestic households
6. Reported contracts	New business during the reference month / outstanding amount (depending on the type of financial instrument, cf. infra)
7. Type of interest rates	Annual interest rate not including any fees nor commissions
8. Method of calculation	Annual agreed rate or Actuarial rate (depending on features of the specific contract, cf. infra)
9. Reported rate and volume	<ul style="list-style-type: none"> - One interest rate by category averaged with the weights of the new business of the reference month or outstanding amounts (depending on the type of financial instrument - cf. infra) and; - the total new business volume or outstanding amounts (depending on the type of financial instrument - cf. infra). <p>A category is defined by 5 variables and forms the combination of:</p> <ul style="list-style-type: none"> - the type of financial instrument; - the sector allocation of the counterpart; - the maturity band and; - the range of amount involved; - the purpose of financing in the case of loans

The annual rate to be reported by the commercial banks is the annual agreed rate (AAgR) or the annual actuarial rate (AAcR).

The *Annual Agreed Rate* (AAgR) is to be reported in all cases where there is no capitalization or the capitalization follows a regular pattern or the interest is charged on the remaining outstanding capital and no grace periods for interest payments or capital redemption are granted.

In all other cases the *Annual Actuarial Rate* (AAcR) has to be reported. This is the annual interest rate equaling the discounted (actualized) future cash inflows to the nominal amount of the loan or deposit.

The interest rate communicated by the commercial banks takes account of the interest rate on all individual transactions during the reference period, with 3 three exceptions : for saving deposits, current accounts and overdrafts, the interest is calculated by the bank as:

- the interest rate on each outstanding contract at the end of the reference month, weighted with the outstanding amount of the contract at the end of the reference period, or;
- the cumulative interest flows (accrued interest) over the month divided by the average of the daily outstanding amounts.

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IRR statistics: A weighted interest rates communicated by banks are calculated. The market share of each bank having a new business during the reference month in the particular product serves as the weight. The criteria set for the interest rates to be published are:

1. Minimum three observations for each product;
2. The standardized variance calculated for each product, as a measure of the dispersion among the observed interest rates, should not exceed 0.60 for deposits and loans;
3. If the second criterion is not fulfilled, then the market share for the observation which is an outlier should not exceed 0.33.

TABLE 19: CBK INTERBANK CLEARING SYSTEM

The Interbank Clearing System (ICS) is established, regulated and managed by the CBK. It started with operation in May 2001. The ICS is an electronic clearing and settlement service for payment orders among banks and the CBK, and with the CBK as an agent of the PISG (Ministry of Finance and Economy) of Kosovo. It offers end of day net settlement on accounts at the CBK for single orders and/or bulk paper listings of multiple orders such as mass salary payments. The service permits the exchange of electronic data delivered via telephone lines to the CBK electronic clearinghouse. Currently there are seven commercial banks participating at the ICS, and CBK itself, which acts as a fiscal agent for the Ministry of Finance and Economy. ICS operates based on Operating Rules for Electronic Interbank Clearing and Settlement Service (EICS) of the CBK.

TABLE 20: INTERNATIONAL MONEY TRANSFERS AMONG FINANCIAL CORPORATIONS

OUTGOING: The movement of money from account of bank or other financial corporation within Kosovo to the account in bank or other financial corporation accounts outside Kosovo.

INCOMING: The movement of money from an nonresident bank or other financial corporation account in the bank or financial corporation account within Kosovo.

WIRE TRANSFERS AGENCIES: All non-bank financial institutions performing electronic or wire transfer services (Union Financiar Prishtina, Western Union PCB, Western Union RZB, Monedha, K.L.M. Enterprises, D.M.TH. - Money Gram).

TABLE 25: KOSOVO CONSOLIDATED BUDGET

PAYMENTS TO HOUSEHOLDS: Starting from 2002, payments to households are included within subsidies and transfers.

RESERVES: Reserves include amounts authorized for contingent expenditures that may be used only for urgent and unforeseen requirements.

TABLE 26: PRICES (CPI)

The Statistical Office of Kosovo (SOK), started to publish the Consumer Price Index (CPI) in September 2002. Base period is considered May 2002, which represents the period when the Consumer Price Index started to be calculated. Prices are collected by SOK on monthly basis starting from 10th till 20th within month, in 10 areas in Kosovo. CPI is calculated from about 2600 prices. The results are presented according to COICOP

(Classification of Individual Consumption by Purpose), which is an international standard for classification of the private household consumption.

$CPI^{Y,m}$ = Consumer price index for actual month of the actual year.

$CPI^{Y-1,m}$ = Consumer price index for actual month of the previous year.

$$\text{CPI (Year-on-year)} = \left[\left(\frac{CPI^{Y,m}}{CPI^{Y-1,m}} \right) - 1 \right] * 100$$

Presents the percentage annual change of CPI index, by comparing current month of the current year relative to CPI index of current month of previous year.

$$\text{CPI (annual average)} = \frac{\sum_{i=1}^m CPI^{Y,i} + \sum_{m+1}^{12} CPI^{Y-1,i}}{\sum_{i=1}^m CPI^{Y-1,i} + \sum_{m+1}^{12} CPI^{Y-2,i}}$$

Presents the ratio of last 12 months average CPI indexes from current month of the current year to relative last 12 months average CPI indexes from same month of the previous year.

TABLES 28-35: BOP METHODOLOGICAL NOTES

The Central Bank of the Republic of Kosovo (CBK) is responsible for compiling the Balance of Payments (BOP) statistics for Kosovo. Based on the law no. 03/L-074 on the CBK. The main data sources for compiling BOP statistics are International Transaction Reporting System (ITRS), International trade statistics (ITS) and Enterprise Survey Statistics (ESS). Data are supplemented with information received from other sources (UNMIK and Donors) as well as own (Statistics Department) estimates. The compilation of BOP statistics is made in accordance with the IMF Balance of Payments Manual, fifth edition (BPM5). The BOP statistics are published in several CBK publications such as: CBK Annual Report, CBK Bulletin and CBK Monthly Statistics Bulletin.

Balance of payments is one of the key economic statistical information that systematically summarizes, for a specific period of time, the economic transactions of Kosovo residents with the rest of the world. Economic transactions are inward transactions (receipts) and outward transactions (payments). Receipts from the rest of the world are recorded in the credit side and include economic transactions such as exports of goods, exports of services, income inflows, financial inflows and incomings transfers. Conversely, payments by domestic citizens to the rest of the world (nonresidents) are recorded in the debit side and include economic transactions such as imports of goods, import of services, income outflows, financial outflows and outgoing transfers.

Conceptually, an economic transaction has two sides: something of economic value is provided and something of equal value is received through the double-entry recording system. When an economic value is provided (e.g. Kosovo exports) a credit entry is made, and when an economic value is received (e.g. Kosovo imports) a debit entry is made. Where something of economic value is provided without something of economic value in exchange the double entry system requires an offset to be imputed (a transfer entry) of equivalent value. For example, food imported as aid requires a debit entry for the goods item and a credit

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transfer as offset. The example below illustrates how the double entry system is applied. By definition, under the double-entry system credit entries must equal debit entries.

Credit entries	Debit entries
Changes in all economic resources provided by Kosovars to nonresidents, including:	Changes in all economic resources received by Kosovars from nonresidents, including:
- Exports of goods and services	- Imports of goods and services
- Income receivable	- Income payable
- Transfers which are offsets to debit entries	- Transfers which are offsets to credit entries
- Increase in financial liabilities of the Kosovo to non-residents	- Increase in financial claims of Kosovo on non-residents

RESIDENCY CRITERIA. Residents of Kosovo are legal entities registered and operating in Kosovo and natural persons whose domiciles (households) are located in Kosovo and who do not leave Kosovo for a period exceeding one year (except diplomats, students and medical patients). Due to its specificity, special emphasis has been put on the treatment of UNMIK, KFOR, and international staff in Kosovo (excluding UNMIK staff).

- 1) Treatment of UNMIK.** Based on the residency criteria (BPM5, paragraph 88), UNMIK is an international organization and, therefore, fulfills conditions to be classified as a nonresident of Kosovo. In this case, distinction should be made between the UNMIK as institution as well as UNMIK staff:
- a. UNMIK as an institution is treated as nonresident in BOP transactions;
 - b. UNMIK international staff residency is determined on the basis on the length of their stay in Kosovo:
 - i. UNMIK international staff with a contract for one year and more is treated as resident of Kosovo;
 - ii. UNMIK international staff with a contract of less than a year is treated nonresident of Kosovo.

Data source for UNMIK rely on “UNMIK’s Impact on the Kosovo Economy” published in July 2006. The data on UNMIK are updated based on the information provided directly from UNMIK.

The assumptions and estimates related to transactions of UNMIK as institutions and the staff is as follows:

- a. Spending of UNMIK (as institution) for goods and services purchased from Kosovar companies are considered as UNMIK import of local goods and services (exports of government services).
- b. UNMIK international staff that are considered as residents spend around 14% of their salaries in Kosovo. The remaining part of 76% are send in their home countries (remittances) and 10% is spend for traveling abroad (travel services).
- c. UNMIK international staff as nonresident (short-term international staff of UNMIK) spend 14% of their salary in Kosovo for living allowance.

Through a hypothetical example we tried to show implication of UNMIK in Kosovo’s BOP, based on above mentioned assumptions:

Assuming that UNMIK budget is €100, breakdown is as follows:

— Wages to resident international staff	60
— Wages to nonresident international staff	3
— Wages to local staff	17
— Imported goods	8
— Imported local goods	2
— Imported services	6
— Imported local services	4
Total UNMIK's Budget	100

By applying the previous example into the double entry system, records in BOP will be as follows:

	Credit	Debit
Current account		
Travel Services		
UNMIK nonresident staff spending for living allowance (14% * 3)	0.4	
UNMIK resident staff spending for traveling abroad (10% * 60)		-6.0
UNMIK nonresident staff salaries		-3.0
Government services		
Spending of UNMIK (as institution) for local goods and services (2+4)	6.0	
Current transfers		
Total wages of UNMIK staff (60+3+17)	80.0	
Remittances of expatriates (76%*60)		-45.6

Due to the mentioned treatment of UNMIK, its expenses for import of goods and import of services other than those purchased in Kosovo are considered as nonresident–nonresident transactions, therefore they are not recorded in BOP statistics.

- 2) Treatment of KFOR.** KFOR is a NATO-led international force responsible for establishing a safe and secure environment in Kosovo. KFOR entered Kosovo on June 12, 1999 under a United Nations mandate, after the adoption of UN Security Council Resolution 1244. KFOR is a military contingent and, therefore, a nonresident of Kosovo;
- 3) Treatment of International Staff in Kosovo (excluding UNMIK staff).** In accordance with the SNA 93 and the BPM5 the international staff in Kosovo engaged in technical assistance or other activities on behalf of the Kosovo institutions is treated based on the length of their stay. However, the international staff of Foreign Liaison Offices and other offices of international organizations in Kosovo (diplomats, military personnel, and other employees of such organizations and their family members, who reside in Kosovo and enjoy immunity and diplomatic privileges) are treated as nonresidents of Kosovo.

CURRENT ACCOUNT. The Current Account comprises the acquisition and provision of goods and services, income, and current transfers between the country and the rest of the world.

- 1) Goods.** The source of the data on international trade statistics is UNMIK customs service, processed by the SOK. The CBK receives on a monthly basis the data on international trade statistics from the SOK, based on the SLA between the two institutions. CBK makes adjustment for coverage and classification by application of c.i.f. / f.o.b. ratio of 6.5% (5% for transportation and 1.5% for insurance), excluding imports from neighboring countries which are valued at f.o.b. basis. Adjustments are made by analyzing the value

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of c.i.f. to total value of imports of goods for a specific period, based on the information from Single Administrative Documents (SAD);

- 2) **Services.** Trade in services covers the provision of services by residents to nonresidents and vice versa. The services component of the BOP consists of: transportation, travel, government services (not included elsewhere) and other services, which are subdivided into further items (communication, construction, insurance, financial, computer and information, royalties and license fees, other business services, personal services and government services);
- a. *Transportation.* Covers sea, air and other (i.e. rail, land and pipeline) transport. It includes the movement of passengers and freight and other related transport services, such as chartering of aircraft with crew, cargo handling, storage and warehousing, towing, pilotage and navigation, maintenance and cleaning, and commission and agents' fees associated with passenger/freight transportation. The passenger transport is estimated based on the number of average passenger air fares travelling through International Prishtina Airport multiplied with the average cost of one ticket. The data on passenger transportation are retrieved from the International Prishtina Airport. The value of freight transport services is estimated on the basis of difference between the value of imported goods at c.i.f. and f.o.b. values (debit side). The ratio of freight transport to the total amount of c.i.f. imports is considered to be 5%. Receipts for commission and agent fees for transport related services as well airport landing fees are recorded in credit side;
 - b. *Travel services.* Cover services provided to nonresidents during trips in Kosovo (credit), and provided to Kosovo residents during similar trips abroad (debit). The exceptions are those military and diplomatic personnel (i.e. KFOR and Liaison Offices), whose expenditure are recorded under government services.
 1. *Business travel.* Covers all type of business activities such as carrier crews stopping off or lying over; government employees on official travel; employees of international organizations on official business (e.g. technical assistance); and employees doing work for enterprises that are not resident in the economies in which the work occurs. Business travel is estimated based on the data from enterprise surveys and data from ITRS.
 2. *Personal travel* includes all travelers going abroad and coming in Kosovo other than business travel. This includes also expenses for accommodation of UNMIK short-term (resident) staff in Kosovo (in credit side) and spending for travel abroad of UNMIK long-term (nonresident) staff considered as residents of Kosovo (in debit side). It is assumed that the short-term international staff spends around 14% of their salaries in Kosovo for commodities. This estimate is done based on the study conducted by Economic Policy Office of UNMIK's Pillar 4. Another important source of information for personal travel is derived from Household Budget Survey regarding consumption by Kosovar diaspora during their visits in Kosovo. The expenditure of Kosovars going for vacation is done by combining the information from central banks in the region (Bank of Albania and Central Bank of Montenegro), as well as ITRS data.
 - c. *Government services (not included elsewhere).* Is a residual category covering government service transactions (including those of international organizations) not contained in the previous classifications. Government services include also all transactions by liaison offices, and export of goods and services to KFOR. Sources of the data are different such as ITRS, Liaison Offices, municipalities, etc.
 - d. *Other services.* Under this category are included exports and imports of communication services, construction services, insurance services, financial services, royalties and license fees, personal, cultural and recreational services and other business services. Under other business services (debit) are recorded salaries of UNMIK international employees with a contract for less than one year, and which are treated as a nonresident. Source of data are enterprise surveys and ITRS.
- 3) **Income.** The income component relates to income earned from two factors of production: labor and capital. Consequently, the income consists of compensation of employees and investment income:

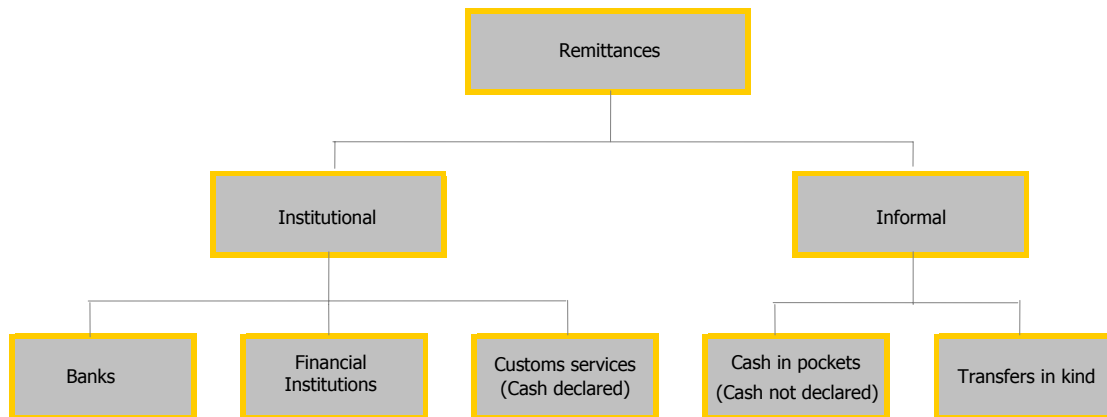
- a. *Compensation of employees.* Covers wages, salaries and other benefits paid to non-resident workers in the country, or received by resident workers abroad. In this context, includes seasonal or other short-term workers (less than one year) and border workers who have centers of economic interest in their own economies. Compensation of employees paid to Kosovars working for international organizations, and KFOR are recorded under credit side (excluding local employees working for UNMIK which are recorded under current transfers). The compensation of employees is calculated based on various sources of information including data collected directly from UNMIK, KFOR, MEF, Liaison Offices, and from other international organizations;
- b. *Investment income.* Covers receipts and payments of income associated with external financial assets and liabilities. The main component of investment income represents income from direct investments, portfolio and other investments. The most typical form of income from abroad is interest earned from deposits or securities with foreign banks. In the debit side are included payments to direct investors in Kosovo like dividends, reinvested earnings, interest paid for loans borrowed from abroad, etc. The main sources of information on the investment income are reports of commercial banks, insurance companies and the CBK;
- 4) **Transfers.** Transfers are offsetting entries for real resources or financial items provided without receiving in return any good, service, or financial item. Transfers are separately identified as either current or capital transfers;
- a. *Capital transfers* consist of transfers (1) involving ownership of fixed assets, (2) transfers of funds linked to, or conditional upon, acquisition or disposal of fixed assets, or (3) cancellation of liabilities by creditors without any counterparts being received in return.
- b. *Current transfers* are sub-divided into those of central government and other sectors;
- i. General government includes:
- (1) Grants to the Kosovo Consolidated Budget (Donor Designated Grants);
 - (2) Donor aid, in kind (Public Investment Program);
 - (3) Direct spending of the UNMIK;
- ii. Other sectors – whose current transfers are further divided into:
- (4) Worker remittances (mainly migrants transfers);
 - (5) Other transfers – include insurance premiums and claims, pensions, some grants related to different institutions.

The main data sources for the estimate of current transfers are UNMIK, MEF (donor coordination unit), ITRS, and Household Budget Survey (conducted from the SOK).

Worker remittances. Cover current transfers by migrants who are employed in other economies and considered residents there. A migrant is a person who comes to an economy and stays for a year or more. Persons who stay in new economies for less than a year are considered nonresidents; their transactions are appropriate mainly to the component for compensation of employees (BPM5, paragraph 269 through 272).

Estimate of inflows from Kosovo migrants living abroad. The estimate of incoming remittances is done based on main channels of the flows. A variety of data sources is used to measure income flow. We focused mainly to identify registered flows coming through official channels (banks, MTCs and money declared at the Customs Authorities) and remittances coming through informal channels (not declared, such as cash that pass through customs, non-cash transactions like goods transferred from migrants living abroad (see scheme below).

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Estimate of outflows of resident foreigners. In debit side of remittances, the estimate includes remittances related to (1) international staff - long term working for UNMIK and (2) other international staff engaged in other projects (e.g. PIP). It is estimated that international staff sends 76% of their salaries to their relatives. Data source in debit side are the budget of UNMIK, Ministry of Economy and Finance for Official Development Aid in Kosovo.

Other Donor Assistance (ODA) to the government. Technical assistance is ongoing support of the international community to strengthen the institutional aspect of the Kosovo Institutions ODA to Kosovo has been mainly committed and disbursed through: capital investment, technical assistance, supply of equipment, credit (investments in infrastructure), training and other. Records in BOP are made based on the Report conducted by the Donor Coordination Center. The assumptions and estimates related to ODA transactions and the staff are similar as in the case of UNMIK.

CAPITAL ACCOUNT. Under *capital account* are included investments in construction made by KFOR and migrant transfers. The main sources of information for migrants' transfers are KFOR data and ITRS.

FINANCIAL ACCOUNT. Covers transactions in foreign financial assets (claims on nonresidents) and foreign financial liabilities (liabilities to nonresidents). The four categories (direct investment, portfolio investment, other investment and reserve assets) are based primarily on the relationship between the parties, and secondly on the nature of the instrument involved.

1. **Direct investments.** Is a category of international investment that, based on the equity ownership of at least 10%, reflecting a lasting interest by resident in one economy (the direct investor) in the resident enterprise in another economy (the direct investment enterprise). Using this criterion, a direct investment relationship can exist between a number of affiliated enterprises, whether the linkage involves a single chain or a number of chains. The components of direct investment transactions are:
 - a. Equity capital - comprises investment in branches, shares in subsidiaries and associates (except non-participating preferred shares that are treated as debt securities), and other capital contributions;
 - b. Reinvested earnings - consist of the off-setting entry to the corresponding current account income item: it is the direct investor's share of the undistributed earnings of its branches, subsidiaries and associates;
 - c. Other capital - covers all other inter-affiliate financial transactions (borrowing and lending of funds), including debt securities and trade credit.

Following the international standards (IMF, ECB, Eurostat and OECD) direct investment flows are recorded on a directional basis (rather than the more usual assets/liabilities basis): direct investment abroad – as an

