




BANKING AND PAYMENTS AUTHORITY OF KOSOVO
AUTORITETI BANKAR DHE I PAGESAVE TË KOSOVËS
BANKARSKI I PLATNI AUTORITET KOSOVA

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ABBREVIATIONS:

BPK	Banking and Payments Authority of Kosovo;
CPI	Consumer Price Index;
DC	Depository Corporations;
ESA	European System of Regional and National Accounts 1995;
EUR	Euro Currency;
FC	Financial Corporations;
GDP	Gross Domestic Product;
GNDI	Gross National Disposable Income;
IC	Insurance Companies;
IMF	International Monetary Fund;
IRR	Interest Rate Report;
KPST	Kosovo Pension Saving Trust;
KTA	Kosovo Trust Agency;
MFSM	Manual on Monetary and Financial Statistics;
NFA	Net Foreign Assets;
NPISH	Nonprofit Institutions Serving Households;
ODC	Other Depository Corporations;
OFC	Other Financial Corporations;
OFI	Other Financial Intermediaries;
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;
ITRS	International Transactions Reporting System.

CONVENTIONS:

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

REMARK:

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

NOTE:

For detailed description of the terminology in Monthly Statistics Bulletin please refer to explanatory notes.



CONTENTS

1. SELECTED MACROECONOMIC INDICATORS	7
2. CURRENT DEVELOPMENTS (graphs)	9
2.1. Financial Sector	11
2.2. Fiscal Sector	16
2.3. Real Sector	17
2.4. External Sector	17
3. STATISTICAL TABLES	19
3.1. Financial Sector	21
3.2. Fiscal Sector	40
3.3. Real Sector	41
3.4. External Sector	42
EXPLANATORY NOTES	47

Table 1.

Selected Macroeconomic Indicators

Description	2001	2002	2003	2004	2005 *
Real growth rates (in percent)					
GDP	...	-2.9	-1.4	3.7	-0.5
Contribution of foreign assistance to GDP growth		-7.1	-7.6	-3.1	-1.5
GNDI	...	0.3	2.5	4.6	1.1
Private sector disposable income	...	-4.6	0.9	5.3	1.6
Private sector consumption	...	-1.7	1.6	6.3	3.4
Consumption as a share of disposable income	...	84.6	85.5	85.8	87.1
Commercial imports	...	-9.0	-3.3	5.6	2.7
GDP per capita	...	-4.5	-3.0	1.9	-2.2
GNDI per capita	...	-1.4	0.8	2.9	-0.6
Private disposable income per capita	...	-6.2	-0.8	3.6	-0.1
Private consumption per capita	...	-3.4	-0.1	4.6	1.7
Price changes (in percent)					
CPI	11.7	3.6	1.1	0.0	-1.5
GDP	22.1	3.3	0.3	-0.2	-1.5
Real effective exchange rate (CPI based)	8.6	0.9	-0.9	-1.9	0.0
General government budget (in percent of GDP)					
Revenues	13.2	20.4	24.4	24.0	24.8
Expenditures	9.8	16.4	22.4	29.9	29.0
Of which: Capital	0.3	0.6	1.5	6.7	6.0
Current balance	3.6	4.6	3.4	0.9	1.8
Overall balance	3.4	4.0	1.9	-5.9	-4.2
Overall balance (after grants)	5.0	4.4	1.9	-5.3	-3.9
Savings/investment balances (in percent of GDP) 1/					
Domestic savings	-9.9	-7.2	-7.5	-8.2	-8.4
Remittances	13.0	14.0	14.1	13.6	14.1
Factor income from/to abroad	-21.3	-18.1	-14.1	-11.9	-10.3
National savings	-18.2	-11.3	-7.4	-6.5	-4.7
Investment	27.1	24.7	23.6	23.7	24.4
Current account	-45.2	-36.0	-31.1	-30.2	-29.1
Foreign assistance 2/	47.5	36.3	28.4	22.7	21.2
Current account balance (after foreign assistance)	2.3	0.3	-2.6	-7.5	-7.9
Main aggregates (in millions of euros)					
GDP	2,439	2,447	2,420	2,505	2,453
GDP per capita (in euros)	1,306	1,288	1,252	1,274	1,227
GNDI per capita (in euros)	1,198	1,235	1,253	1,297	1,273
Workers' remittances 3/	317	341	341	341	345
Foreign assistance 2/	1,159	887	688	568	519
Direct contribution of foreign assistance to GDP	589	484	393	330	327
Direct contribution of foreign assistance to GNDI	648	503	398	334	327
Population (in thousands)	1,868	1,900	1,932	1,965	1,999

Source: Fund staff estimates (Aide Memoire of July 2005).

1/ Savings/Investment balances of the entire economy, i.e., the domestics sector and the donor sector;

2/ Total foreign assistance excluding capital transfers;

3/ Including pensions from abroad;

* Projected.

2. CURRENT DEVELOPMENTS (graphs)-----9

2.1. Financial Sector ----- 11

- Monetary Aggregates ----- 11
- Financial Corporations Net Claims by Sectors ----- 11
- Depository Corporations NFA and Domestic Claims ----- 11
- Growth of the Client Deposits at DC and Contributions to the Growth ----- 12
- Sectoral Breakdown of the Deposits at BPK ----- 12
- ODC Foreign and Domestic Claims, as Share of ODC Total Assets ----- 12
- Sectoral Breakdown of the Deposits at ODC ----- 13
- Maturity Breakdown of the Deposits at ODC ----- 13
- Currency Breakdown of the Deposits at ODC ----- 13
- Sectoral Breakdown of the ODC Loans ----- 14
- Maturity Breakdown of the ODC Loans ----- 14
- Ratio of ODC Loans to Deposits ----- 14
- ODC Income and Expenditures ----- 15
- Foreign Transfers ----- 15
- Insurance Companies Premiums and Paid Claims ----- 15

2.2. Fiscal Sector----- 16

- Government Operations ----- 16
- Structure of Government Revenues ----- 16
- Structure of Government Expenditures ----- 16

2.3. Real Sector ----- 17

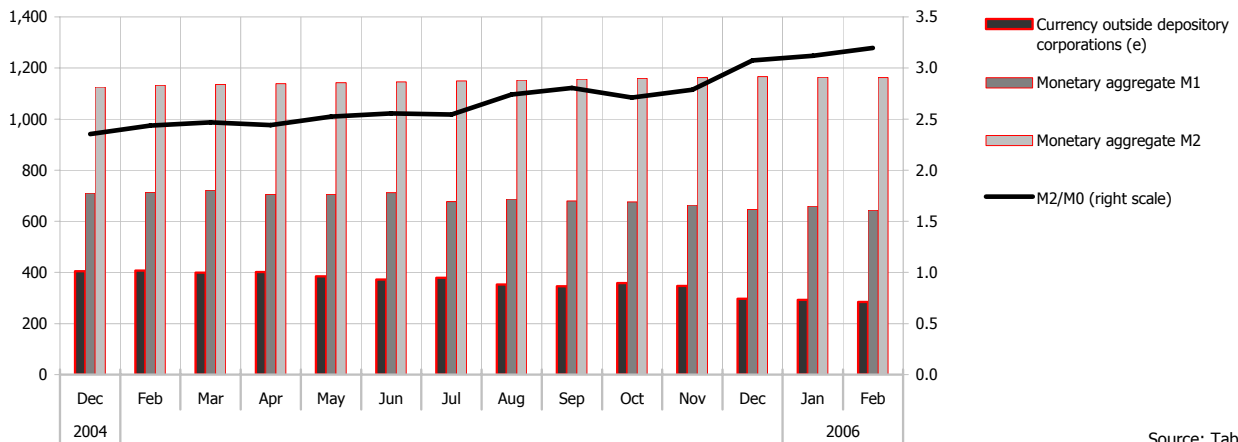
- Consumer Price Index ----- 17

2.4. External Sector----- 17

- Exchange Rate against Euro ----- 17
- Trade Balance ----- 17

1. Monetary Aggregates

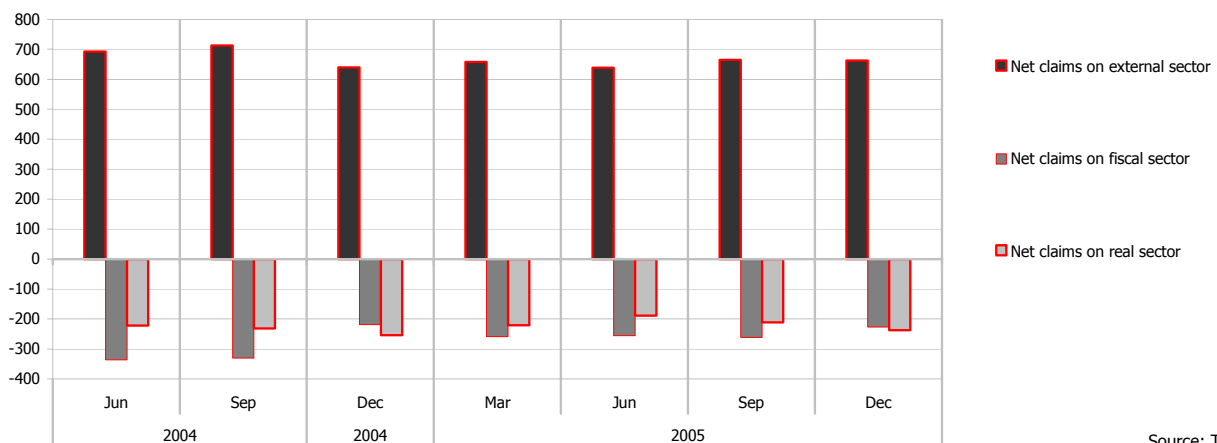
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 4.

2. Financial Corporations Net Claims by Sectors

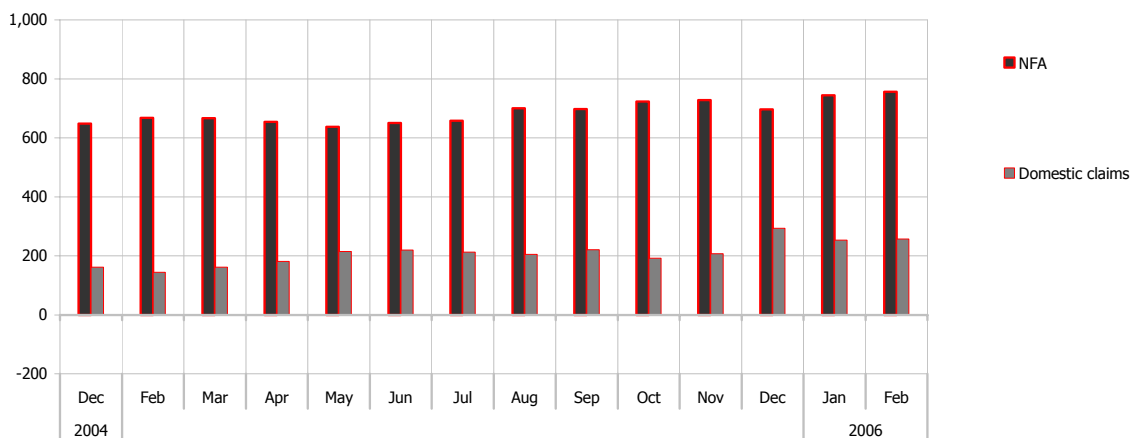
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

3. Depository Corporations NFA and Domestic Claims

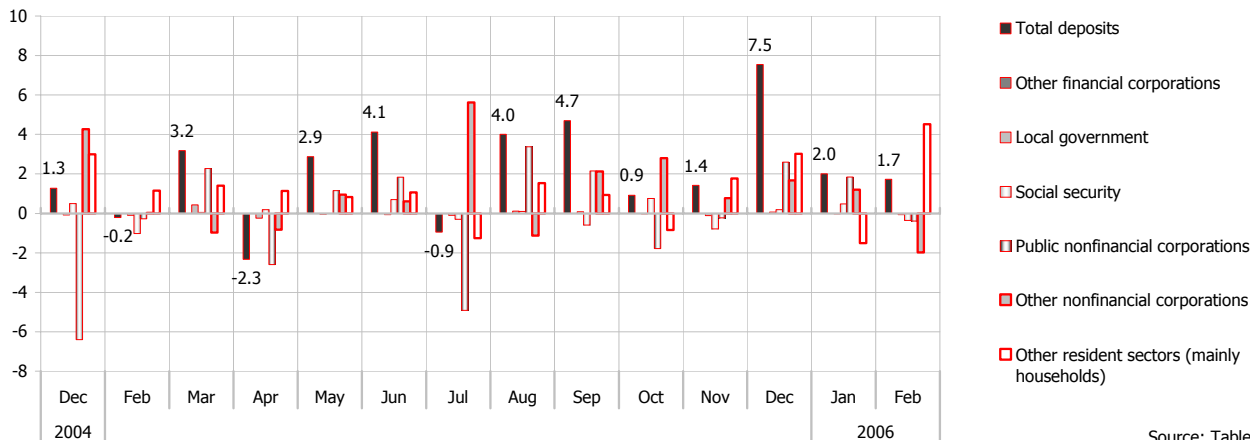
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

4. Growth of the Client Deposits at DC and Contributions to the Growth

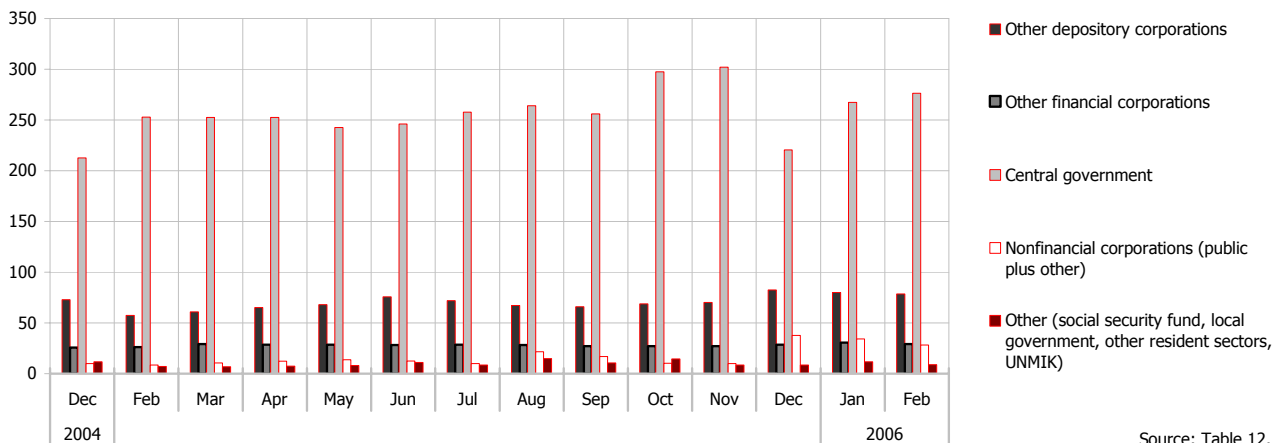
(Monthly percentage change)



Source: Table 3.

5. Sectoral Breakdown of the Deposits at BPK

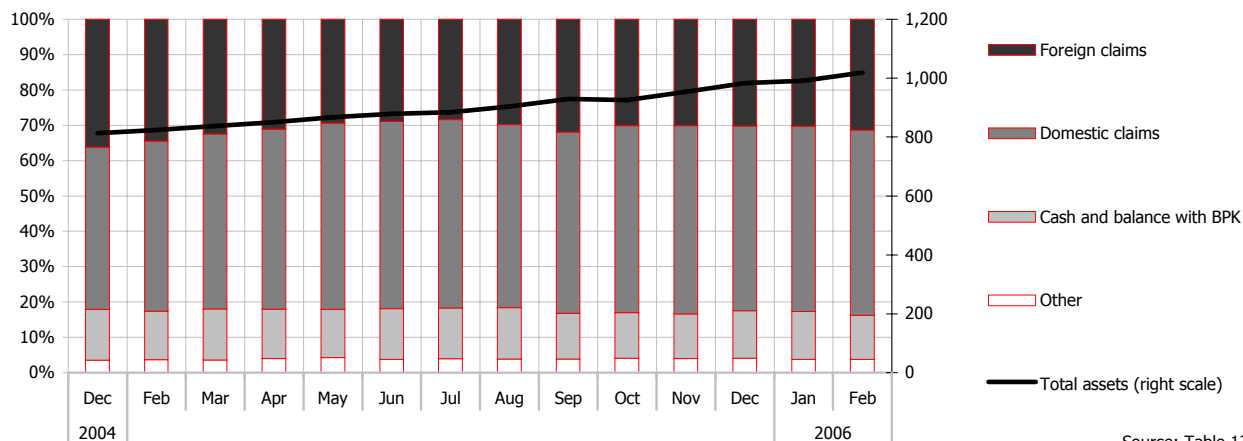
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

6. ODC Foreign and Domestic Claims, as Share of ODC Total Assets

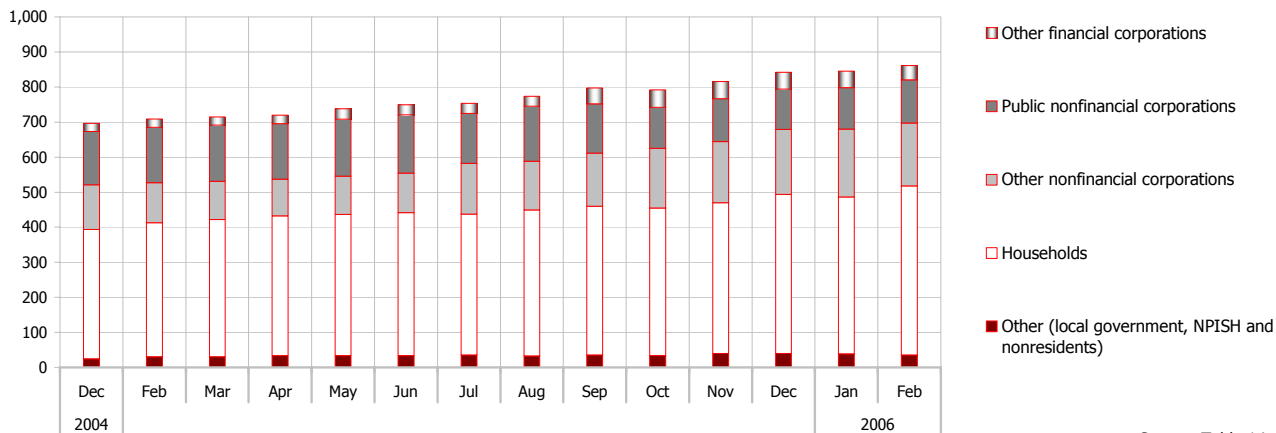
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13.

7. Sectoral Breakdown of the Deposits at ODC

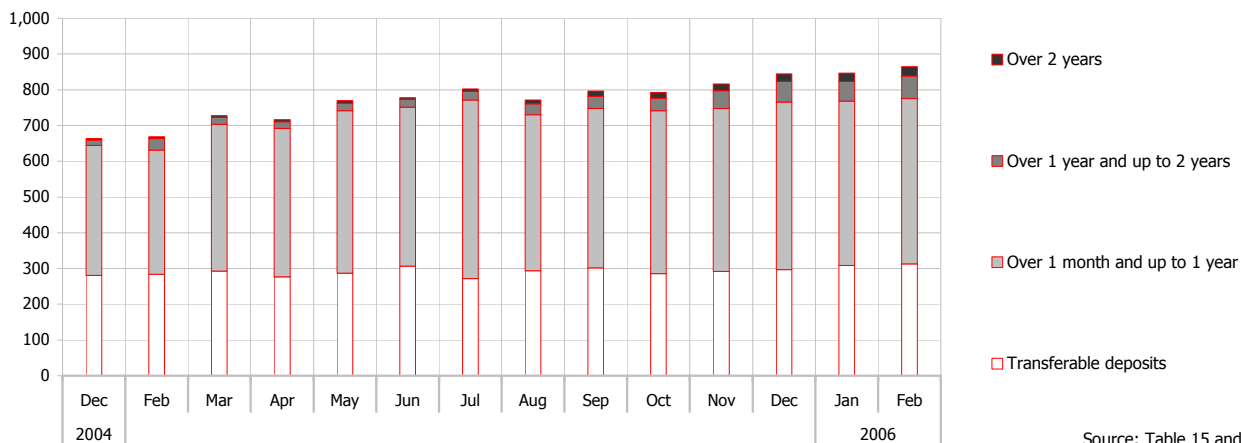
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 14.

8. Maturity Breakdown of the Deposits at ODC

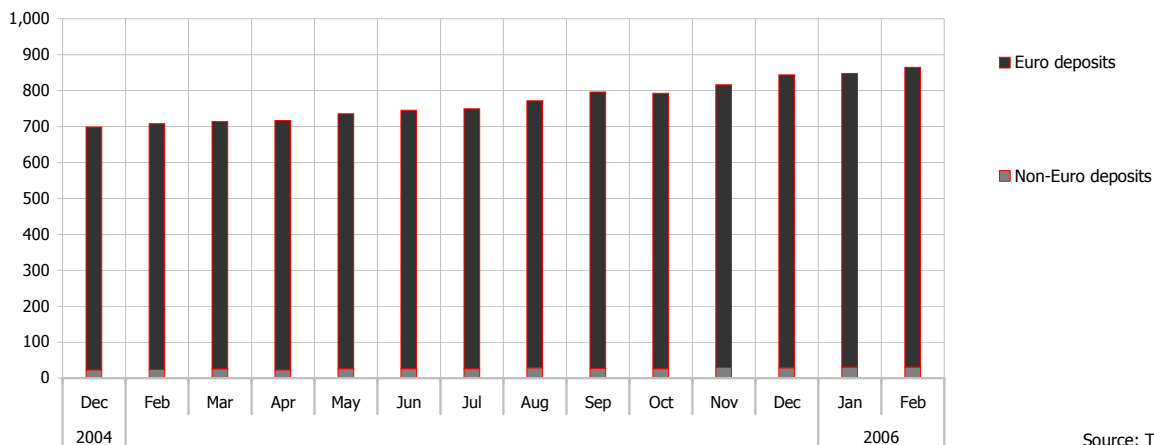
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

9. Currency Breakdown of the Deposits at ODC

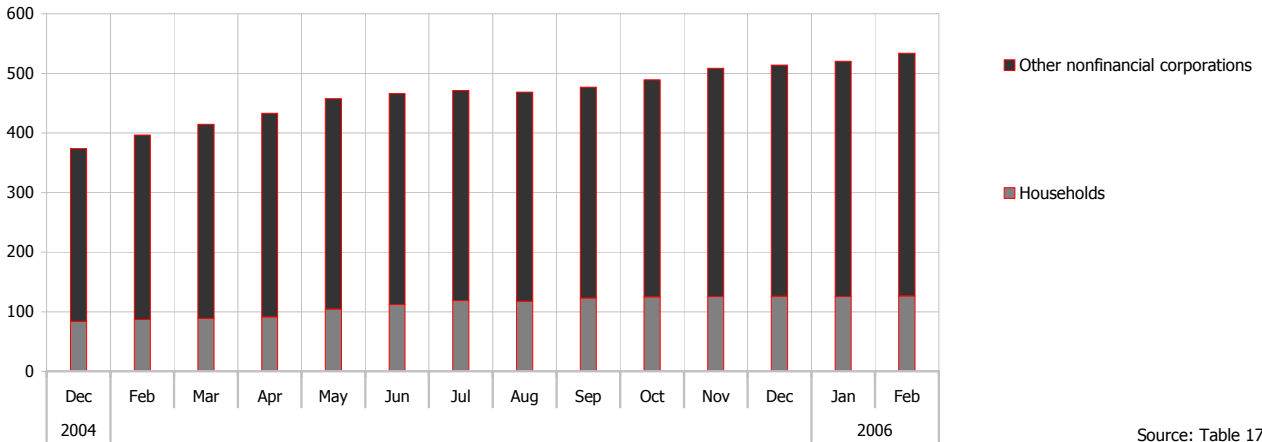
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

10. Sectoral Breakdown of the ODC Loans

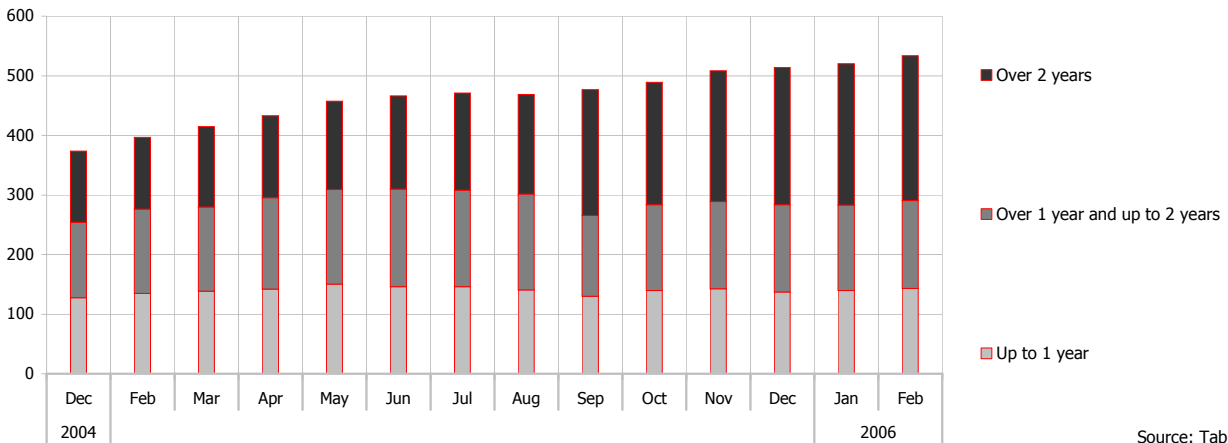
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

11. Maturity Breakdown of the ODC Loans

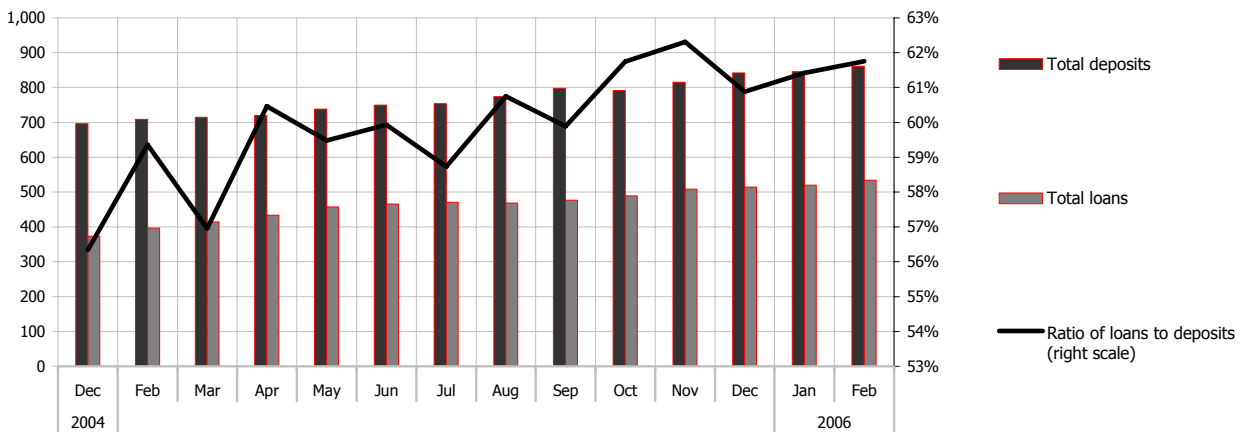
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

12. Ratio of ODC Loans to Deposits

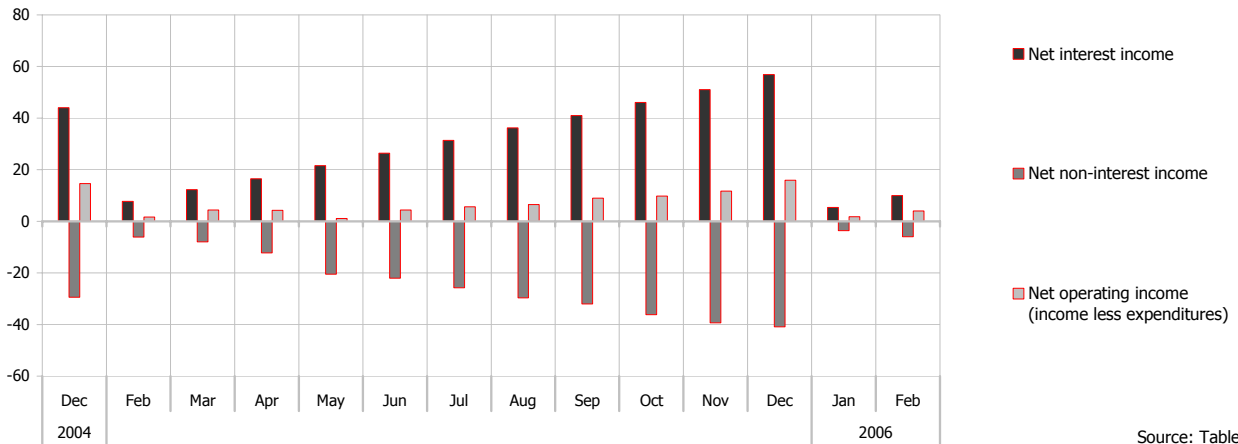
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13 and 14.

13. ODC Income and Expenditures

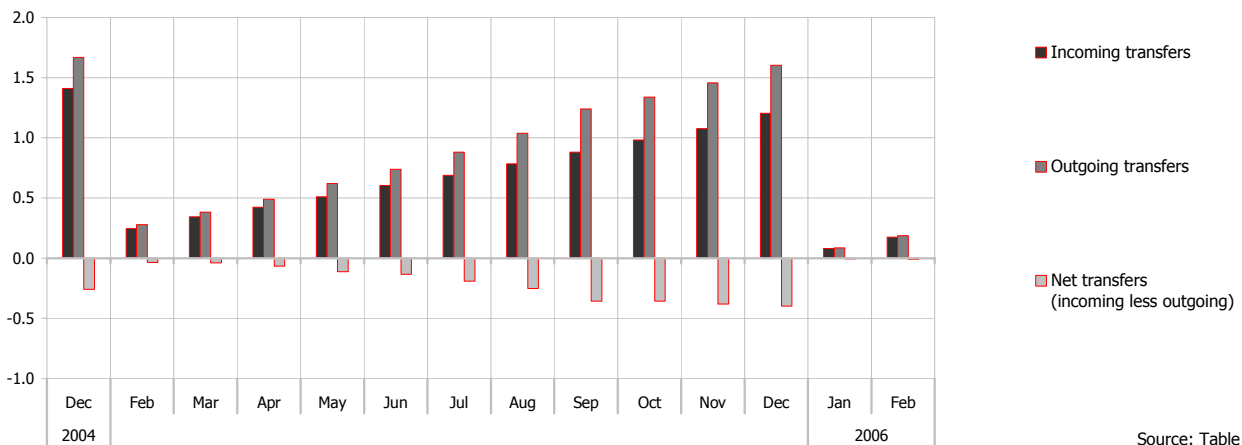
(Cumulative within the calendar year, in millions of EUR)



Source: Table 20.

14. Foreign Transfers

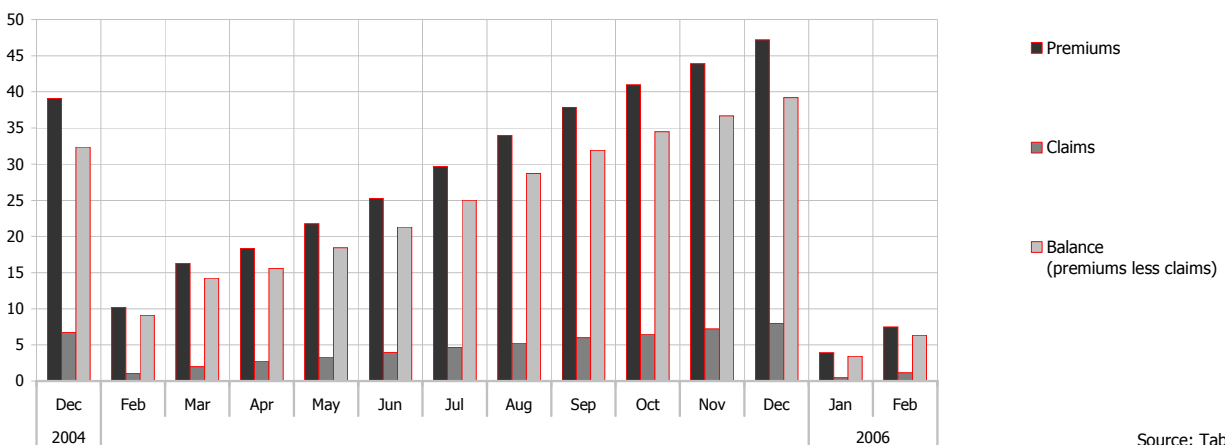
(Cumulative within the calendar year, in millions of EUR)



Source: Table 22.

15. Insurance Companies Premiums and Paid Claims

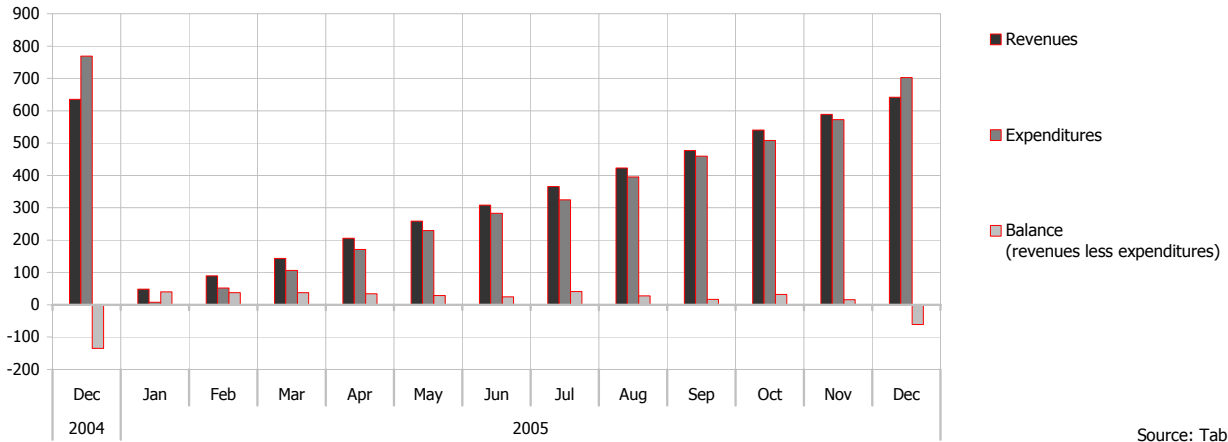
(Cumulative within the calendar year, in millions of EUR)



Source: Table 23.

16. Government Operations

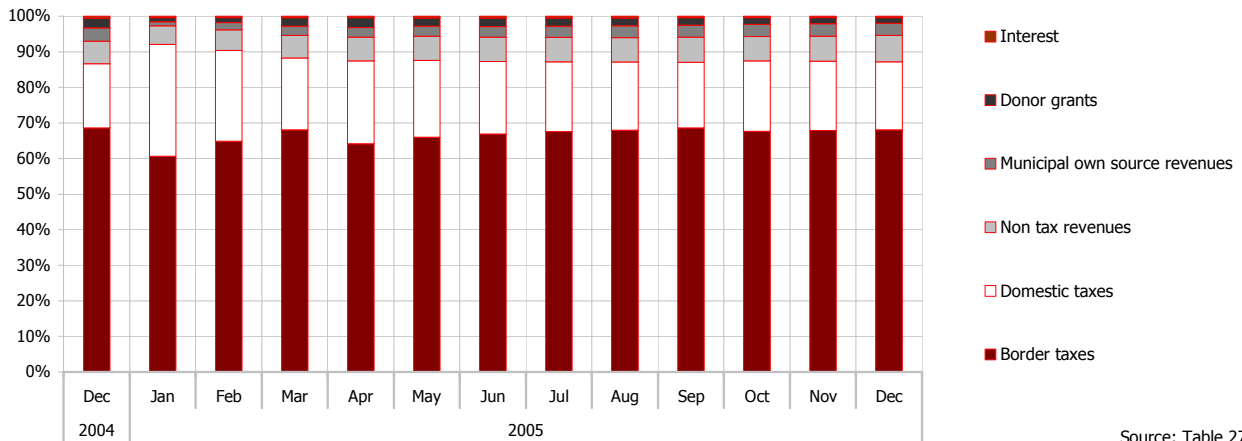
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

17. Structure of Government Revenues

(In percentage)



Source: Table 27.

18. Structure of Government Expenditures

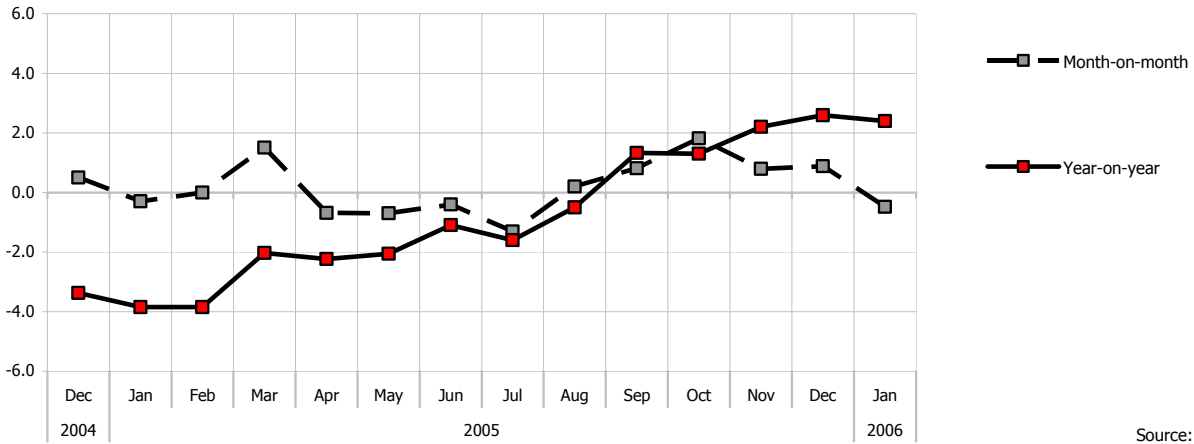
(In percentage)



Source: Table 27.

19. Consumer Price Index

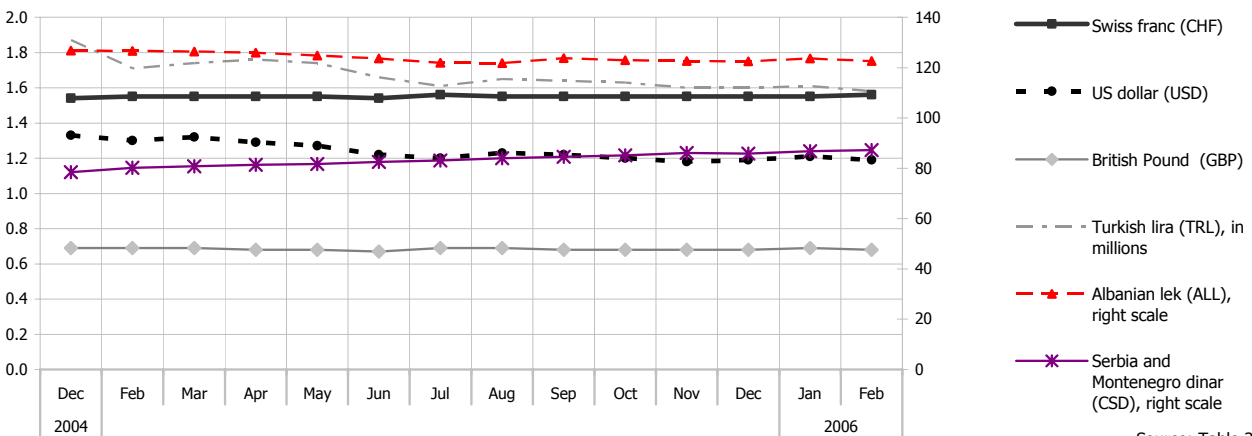
(In percentage)



Source: Table 28.

20. Exchange Rate against Euro

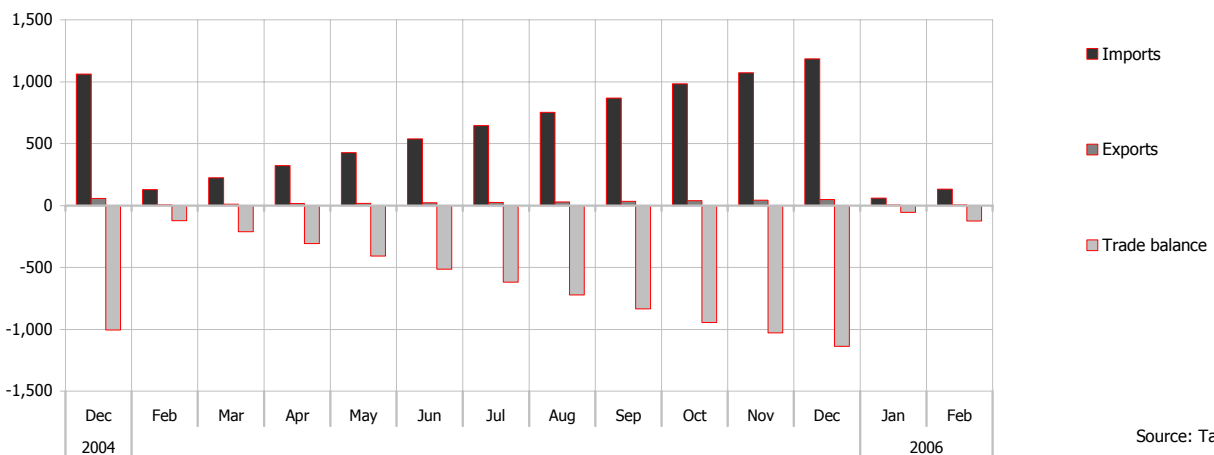
(Average by period)



Source: Table 30.

21. Trade Balance

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



Source: Table 31.

3. STATISTICAL TABLES -----19

3.1. Financial Sector ----- 21

- Financial Corporations Survey ----- 21
- Depository Corporations Survey ----- 22
- Monetary Aggregates ----- 23
- BPK Survey ----- 24
- Other Depository Corporations Survey ----- 26
- Other Financial Corporations Survey ----- 26
- Other Financial Intermediaries Survey ----- 27
- Insurance Companies and Pension Funds Survey ----- 27
- Insurance Companies Survey ----- 28
- Pension Funds Survey ----- 28
- BPK Balance Sheet ----- 29
- Other Depository Corporations Balance Sheet ----- 30
- Euro Deposits at ODC, by Original Maturity ----- 32
- Non-Euro Deposits at ODC, by Original Maturity ----- 33
- ODC Loans, by Original Maturity ----- 34
- ODC Loans, by Industry ----- 34
- ODC Effective Interest Rates ----- 35
- ODC Income Statement ----- 36
- BPK Interbank Clearing System ----- 37
- Foreign Transfers ----- 37
- Insurance Companies – Activity ----- 37
- Other Financial Intermediaries Activity ----- 38
- Financial Corporations – Geographical Distribution ----- 38
- Depository Corporations – No. of Employees and Branches ----- 39

3.2. Fiscal Sector ----- 40

- Government Operations ----- 40

3.3. Real Sector ----- 41

- Consumer Price Index ----- 41
- Registered Unemployment ----- 41

3.4. External Sector ----- 42

- Euro Exchange Rate ----- 42
- Exports and Imports, by Trading Partners ----- 43
- Exports, by Commodity Group ----- 44
- Imports, by Commodity Group ----- 44

Table 2.

Financial Corporations Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	692,727	712,727	639,230	657,840	638,543	664,553	662,594
Claims on nonresidents	720,320	750,189	691,217	713,870	701,094	749,675	749,867
Currency	87,295	74,517	56,231	102,918	90,285	99,673	76,767
Deposits	508,346	522,539	383,820	387,261	342,921	374,830	422,616
Securities other than shares	115,713	141,520	236,198	217,136	261,047	268,863	242,434
Loans	6,115	8,298	11,652	3,240	3,462	2,994	4,715
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333
Other	2	2	2	2	67	2	2
less : Liabilities to nonresidents	27,593	37,463	51,987	56,030	62,550	85,121	87,273
Deposits	3,273	8,840	17,862	21,188	21,297	23,410	21,457
Loans	23,989	28,623	34,125	34,842	41,253	61,712	65,817
Other	331	...	...	...	...	...	...
Domestic claims	26,095	69,262	205,603	211,426	278,293	281,627	351,466
Net claims on central government	-331,383	-326,020	-212,398	-252,272	-246,138	-256,007	-220,706
Claims on central government	—	—	—	—	—	—	—
less: Liabilities to central government	331,383	326,020	212,398	252,272	246,138	256,007	220,706
Deposits	331,383	326,020	212,398	252,272	246,138	256,007	220,706
Claims on other sectors	357,478	395,283	418,001	463,698	524,431	537,634	572,173
Loans	350,061	387,836	413,524	456,017	516,244	528,749	565,499
Other nonfinancial corporations	285,327	311,210	329,811	367,067	404,520	405,869	439,513
Other resident sectors	64,734	76,626	83,714	88,950	111,725	122,880	125,986
Households	64,734	76,626	83,714	88,950	111,725	122,880	125,986
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Deposits	577,938	625,344	675,512	688,730	720,114	751,071	812,824
Transferable deposits	295,522	297,290	276,057	288,288	305,722	306,020	318,151
Local government	3,066	4,441	3,212	6,409	4,351	4,884	4,464
Social security fund	1,549	113	2,968	506	5,535	658	1,708
Public nonfinancial corporations	57,351	59,411	28,932	56,271	58,446	62,242	66,407
Other nonfinancial corporations	90,351	59,786	86,052	68,110	67,145	70,712	77,644
Other resident sectors	143,206	173,539	154,893	156,992	170,247	167,524	167,928
of which: Households	128,130	157,702	144,149	146,802	158,920	155,495	155,053
of which: NPISH	13,548	14,201	9,069	8,363	9,341	9,955	10,686
Other deposits	282,415	328,054	399,455	400,442	414,392	445,051	494,673
Public nonfinancial corporations	83,618	94,938	133,069	115,002	120,264	95,080	86,292
Other nonfinancial corporations	24,318	34,791	41,621	40,998	45,033	81,057	107,880
Other resident sectors	174,480	198,325	224,765	244,441	249,095	268,914	300,501
Households	174,455	198,292	224,056	244,218	249,043	268,813	298,884
NPISH	25	34	709	224	52	52	52
Loans	5,778	5,947	2,330	2,434	2,923	3,031	3,022
Other nonfinancial corporations	1,461	1,496	...	...	...	...	...
Households	4,318	4,451	2,330	2,434	2,923	3,031	3,022
Insurance technical reserves	21,487	25,419	23,605	28,589	30,305	31,196	30,817
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,005	5,755	6,832	7,583	8,469	8,725
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092
Shares and other equity	123,938	132,898	141,173	141,401	147,477	154,358	162,704
Funds contributed by owners	69,228	78,995	88,290	82,630	80,830	85,710	92,539
Retained earnings	8,331	12,804	11,326	18,533	23,830	18,504	13,336
General and special reserves	22,172	14,381	10,266	14,510	14,057	14,097	13,966
Profit/loss of the year	5,268	8,088	11,710	5,348	3,889	10,339	17,274
Grants from donors	18,938	18,629	19,581	20,381	24,871	25,708	25,590
Other items (net)	-10,318	-7,618	2,212	8,112	16,016	6,524	4,694
Other liabilities	30,675	30,356	36,550	40,096	52,176	42,831	42,315
less: Other assets	40,927	37,163	35,157	34,692	39,360	39,741	41,425
plus: Consolidation adjustment	-66	-812	819	2,708	3,200	3,434	3,804

Table 3.

Depository Corporations Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Net foreign assets	647,867	668,254	667,015	654,302	637,099	650,091	657,606	700,734	697,146	723,073	727,633	696,181	744,004	756,547
Claims on nonresidents	687,027	706,561	709,526	703,009	685,294	696,309	702,836	748,570	745,319	767,253	774,949	745,512	798,058	810,144
Currency	55,357	87,823	101,887	77,609	91,909	88,814	89,698	95,023	98,630	83,380	97,879	75,745	121,069	86,033
Deposits	383,820	394,188	387,261	367,950	329,856	342,921	339,443	373,023	374,830	413,531	407,985	422,616	428,568	472,598
Securities other than shares	236,195	221,629	217,136	254,101	260,929	261,047	270,452	277,544	268,863	267,964	265,482	242,434	244,065	247,121
Loans	11,652	2,919	3,240	3,346	2,534	3,462	3,241	2,976	2,994	2,377	3,600	4,715	4,354	4,390
Other	2	2	2	2	67	67	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	39,160	38,307	42,510	48,707	48,196	46,219	45,230	47,836	48,173	44,180	47,316	49,331	54,054	53,597
Deposits	17,862	17,512	21,188	25,195	25,003	21,297	20,734	22,837	23,410	19,833	20,115	21,457	22,724	19,002
Loans	21,298	20,795	21,322	23,511	23,192	24,921	24,496	24,998	24,763	24,347	27,201	27,875	31,330	34,595
Domestic claims	161,271	143,937	162,109	180,850	215,212	220,111	213,173	204,699	220,902	191,942	206,478	293,097	252,691	257,313
Net claims on central government	-212,398	-252,720	-252,272	-252,239	-242,388	-246,138	-257,804	-264,073	-256,007	-297,300	-302,009	-220,706	-267,457	-276,388
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	212,398	252,720	252,272	252,239	242,388	246,138	257,804	264,073	256,007	297,300	302,009	220,706	267,457	276,388
Deposits	212,398	252,720	252,272	252,239	242,388	246,138	257,804	264,073	256,007	297,300	302,009	220,706	267,457	276,388
Claims on other sectors	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700
Loans	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700
Other nonfinancial corp.	289,955	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	125,672	126,497
Other resident sectors	83,714	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497
Households	83,714	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	870,779	878,048
Broad money liabilities	720,198	724,388	736,256	737,761	757,660	773,332	769,799	799,381	810,141	800,953	816,191	869,600	870,779	878,048
Deposits included in broad money	720,198	724,388	736,256	737,761	757,660	773,332	769,799	799,381	810,141	800,953	816,191	869,600	870,779	878,048
Transferable deposits	305,621	306,163	321,966	305,060	320,918	340,548	298,120	334,096	333,860	317,908	317,131	349,761	366,209	357,946
Other financial corporations	29,564	32,571	33,678	35,159	40,526	34,825	32,955	30,953	27,840	31,101	31,917	31,610	38,700	30,364
Local government	3,212	3,980	6,409	5,027	4,725	4,351	3,763	4,405	4,884	4,739	4,052	4,464	4,361	3,902
Social security fund	2,968	228	506	1,588	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530
Public nonfinancial corp.	28,932	43,783	56,271	41,558	47,997	58,446	29,194	49,076	62,242	50,824	49,352	66,407	79,469	76,662
Other nonfinancial corp.	86,052	72,025	68,110	58,883	63,245	67,145	68,255	84,965	70,712	67,725	68,843	77,644	78,789	73,477
Other resident sectors	154,893	153,576	156,992	162,845	162,845	170,247	160,231	160,384	167,524	158,007	162,515	167,928	159,797	171,009
of which: Households	144,149	142,890	146,802	152,952	152,851	158,920	148,606	149,165	155,495	146,220	145,917	155,053	148,625	158,573
of which: NPISH	9,069	8,947	8,363	8,022	8,062	9,341	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149
Other deposits	414,577	418,225	414,290	432,701	436,742	432,784	471,679	465,285	476,281	483,045	499,060	519,839	504,570	520,103
Other financial corporations	19,109	17,521	18,732	17,990	18,023	23,079	24,393	25,245	45,310	45,230	43,779	45,140	39,002	38,993
Public nonfinancial corp.	133,069	123,000	115,002	129,044	127,544	120,264	122,938	130,049	95,080	76,830	83,470	86,292	72,333	75,446
Other nonfinancial corp.	39,510	40,394	38,892	43,400	44,317	43,892	76,252	52,955	80,258	101,212	105,066	107,201	114,573	105,641
Other resident sectors	222,889	237,310	241,663	242,267	246,858	245,549	248,095	257,035	255,633	259,774	266,745	281,206	278,662	300,023
Households	222,180	236,595	241,440	242,213	246,802	245,497	248,044	256,981	255,531	259,671	266,646	279,590	277,127	298,488
NPISH	709	715	224	55	56	52	51	54	101	103	100	1,616	1,535	1,535
Deposits excluded from broad money	3,987	4,594	4,884	5,293	4,991	4,687	6,303	10,557	14,080	15,883	18,322	19,974	22,719	25,335
Other nonfinancial corporations	2,111	2,069	2,106	2,226	1,726	1,141	869	799	799	754	774	680	630	595
Households	1,876	2,525	2,778	3,067	3,265	3,546	5,434	9,758	13,281	15,129	17,548	19,294	22,090	24,741
Shares and other equity	86,130	84,715	86,543	87,367	81,261	86,029	83,650	84,357	87,167	88,010	89,781	94,093	95,886	101,849
Funds contributed by owners	67,678	64,635	64,645	64,723	64,723	65,845	66,042	66,042	68,225	68,225	68,225	72,406	72,406	75,906
Retained earnings	2,712	8,235	8,811	9,887	8,040	8,340	4,648	5,170	3,664	3,843	3,941	412	14,491	14,510
General and special reserves	5,273	8,318	8,318	8,318	7,436	7,436	7,436	7,435	7,244	7,244	7,244	7,244	6,816	7,316
Grants from donors	469	433	416	399	383	897	882	866	850	834	817	801	786	773
Profit/loss of the year	9,998	3,094	4,352	4,039	679	3,511	4,642	4,845	7,184	7,864	9,554	13,231	1,387	3,344
Other Items (net)	-1,178	-1,507	1,442	4,730	8,398	6,154	11,027	11,138	6,659	10,169	9,818	5,611	7,311	8,627
Other liabilities	25,117	28,477	28,935	34,293	39,986	37,340	42,711	40,057	38,650	40,714	41,075	38,059	37,471	38,235
less: Other assets	26,292	27,799	27,413	31,087	34,072	31,569	33,726	31,789	32,603	33,956	34,746	33,339	31,160	30,844
plus: Consolidation adjustments	-3	-2,185	-80	1,524	2,484	383	2,042	2,869	611	3,411	3,490	892	1,001	1,237

Table 4.

Monetary Aggregates

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Monetary base	477,663	464,840	460,003	466,207	452,638	448,210	451,508	420,605	411,972	427,541	417,315	379,503	373,056	363,718
Currency outside DC (e)	404,764	407,512	399,112	401,075	384,646	372,442	379,444	353,330	346,039	358,695	346,926	296,985	293,169	285,065
ODC balance at BPK	72,899	57,328	60,891	65,131	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653
Monetary aggregate M1	710,385	713,674	721,078	706,135	705,563	712,990	677,564	687,426	679,899	676,603	664,057	646,747	659,378	643,011
Currency outside DC	404,764	407,512	399,112	401,075	384,646	372,442	379,444	353,330	346,039	358,695	346,926	296,985	293,169	285,065
Transferable deposits	305,621	306,163	321,966	305,060	320,918	340,548	298,120	334,096	333,860	317,908	317,131	349,761	366,209	357,946
Other financial corporations	29,564	32,571	33,678	35,159	40,526	34,825	32,955	30,953	27,840	31,101	31,917	31,610	38,700	30,364
Local government	3,212	3,980	6,409	5,027	4,725	4,351	3,763	4,405	4,884	4,739	4,052	4,464	4,361	3,902
Social security fund	2,968	228	506	1,588	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530
Public nonfinancial corporations	28,932	43,783	56,271	41,558	47,997	58,446	29,194	49,076	62,242	50,824	49,352	66,407	79,469	76,662
Other nonfinancial corporations	86,052	72,025	68,110	58,883	63,245	67,145	68,255	84,965	70,712	67,725	68,843	77,644	78,789	73,477
Other resident sectors	154,893	153,576	156,992	162,845	162,843	170,247	160,231	160,384	167,524	158,007	162,515	167,928	159,797	171,009
of which: Households	144,149	142,890	146,802	152,952	152,851	158,920	148,606	149,165	155,495	146,220	145,917	155,053	148,625	158,573
of which: NPISH	9,069	8,947	8,363	8,022	8,062	9,341	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149
Monetary aggregate M2	1,124,962	1,131,899	1,135,368	1,138,837	1,142,305	1,145,774	1,149,242	1,152,711	1,156,180	1,159,648	1,163,117	1,166,586	1,163,948	1,163,113
Monetary aggregate M1	710,385	713,674	721,078	706,135	705,563	712,990	677,564	687,426	679,899	676,603	664,057	646,747	659,378	643,011
Other deposits 3/	414,577	418,225	414,290	432,701	436,742	432,784	471,679	465,285	476,281	483,045	499,060	519,839	504,570	520,103
Other financial corporations	19,109	17,521	18,732	17,990	18,023	23,079	24,393	25,245	45,310	45,230	43,779	45,140	39,002	38,993
Public nonfinancial corporations	133,069	123,000	115,002	129,044	127,544	120,264	122,938	130,049	95,080	76,830	83,470	86,292	72,333	75,446
Other nonfinancial corporations	39,510	40,394	38,892	43,400	44,317	43,892	76,252	52,955	80,258	101,212	105,066	107,201	114,573	105,641
Other resident sectors	222,889	237,310	241,663	242,267	246,858	245,549	248,095	257,035	255,633	259,774	266,745	281,206	278,662	300,023
Households	222,180	236,595	241,440	242,213	246,802	245,497	248,044	256,981	255,531	259,671	266,646	279,590	277,127	298,488
NPISH	709	715	224	55	56	52	51	54	101	103	100	1,616	1,535	1,535

1/ Deposits with original maturity of up to 2 years.

Table 5.

BPK Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005												2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
Net foreign assets	344,505	366,556	374,833	381,701	376,007	390,085	394,347	407,985	389,070	431,904	433,053	394,293	440,713	438,885	
Claims on nonresidents	349,684	369,815	377,329	383,856	378,670	391,924	395,347	414,580	395,330	437,152	437,276	397,399	443,619	441,327	
Currency	12,064	34,943	42,051	23,039	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	
Deposits	213,202	195,384	196,052	211,516	189,601	204,330	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248	
Securities other than shares	124,418	139,487	139,225	149,301	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	
less: Liabilities to nonresidents	5,179	3,259	2,496	2,155	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	
Deposits	5,179	3,259	2,496	2,155	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	
Net claims on central government	-212,398	-252,716	-252,262	-252,229	-242,386	-246,136	-257,802	-264,073	-256,003	-297,295	-302,004	-220,678	-267,457	-276,388	
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
less: Liabilities to central gov.	212,398	252,716	252,262	252,229	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	
Deposits	212,398	252,716	252,262	252,229	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	
Claims on other sectors	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Monetary base	115,011	96,109	104,985	111,444	115,742	125,926	118,355	125,512	114,340	115,690	111,886	154,118	153,393	142,371	
Liabilities to ODC	72,899	57,328	60,891	65,131	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	
Transferable deposits	72,899	57,328	60,891	65,131	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	
of which: Reserve deposits	45,442	45,626	46,447	47,233	46,439	49,979	49,632	48,059	52,079	53,826	55,901	58,794	56,809	61,367	
Deposits included in broad money	42,112	38,781	44,095	46,312	47,750	50,158	46,290	58,237	48,407	46,844	41,498	71,600	73,506	63,718	
Transferable deposits	37,012	35,831	41,145	43,362	44,800	44,707	39,685	51,628	42,807	42,744	37,398	67,500	73,506	59,168	
Other financial corporations	20,527	23,388	26,230	25,756	25,639	22,842	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471	
Local government	1,891	1,894	1,895	1,897	1,898	1,900	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606	
Social security	2,968	228	506	1,588	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530	
Public nonfinancial corp.	9,942	8,572	10,677	12,243	13,743	12,436	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263	
Other nonfinancial corp.	10	10	8	8	8	8	5	4	4	3	3	5	10	10	
Other resident sectors	1,675	1,739	1,828	1,871	1,931	1,986	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287	
Other deposits	5,100	2,950	2,950	2,950	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	
Other financial corporations	5,100	2,950	2,950	2,950	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	
Deposits excluded from broad money	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Shares and other equity	17,982	18,487	18,463	18,861	18,206	18,836	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181	
Funds contributed by owners	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Retained earnings	3,045	541	534	948	1,192	1,308	1,468	1,679	1,971	2,197	2,423	2,970	638	751	
General and special reserves	4,468	7,513	7,513	7,513	6,630	6,630	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658	
Grants from donors	469	433	416	399	383	897	882	866	850	834	817	801	786	773	
Other items (net)	-885	-756	-877	-832	-328	-813	-790	-775	-724	-743	-709	-904	-720	-1,054	
Other liabilities	98	59	25	30	536	536	516	381	391	387	393	530	368	37	
less: Other assets	983	816	902	861	863	1,349	1,306	1,156	1,116	1,130	1,103	1,434	1,088	1,092	

Table 6.

Other Depository Corporations Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004		2005										2006		
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Net foreign assets	303,361	301,698	292,182	272,601	261,092	260,006	263,259	292,749	308,076	291,169	294,580	301,887	303,291	317,661	
Claims on nonresidents	337,343	336,746	332,197	319,152	306,625	304,386	307,489	333,990	349,989	330,101	337,673	348,113	354,439	368,817	
Currency	43,293	52,880	59,836	54,570	52,094	50,545	56,327	64,903	53,424	51,223	50,565	51,281	54,591	49,312	
Deposits	170,618	198,803	191,208	156,435	140,255	138,591	136,851	157,947	184,151	167,965	177,504	209,168	210,799	227,350	
Securities other than shares	111,778	82,142	77,910	104,799	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	
Loans	11,652	2,919	3,240	3,346	2,534	3,462	3,241	2,976	2,994	2,377	3,600	4,715	4,354	4,390	
Other	2	2	2	2	67	67	2	2	2	2	2	2	2	2	
less: Liabilities to nonresidents	33,982	35,048	40,015	46,552	45,533	44,380	44,230	41,241	41,913	38,932	43,093	46,225	51,148	51,155	
Deposits	12,683	14,253	18,692	23,040	22,340	19,458	19,734	16,243	17,149	14,585	15,892	18,350	19,818	16,560	
Loans	21,298	20,795	21,322	23,510	23,192	24,921	24,496	24,998	24,763	24,347	27,201	27,875	31,330	34,595	
Claims on BPK	73,000	59,485	60,944	64,060	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	77,948	
Deposits	73,000	59,485	60,944	64,060	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	77,948	
Net claims on central government	—	-4	-11	-10	-2	-2	-2	-1	-5	-4	-4	-28	...	...
Claims on other sectors	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700	
Loans	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700	
Other nonfinancial corporations	289,955	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	394,477	407,203	
Other resident sectors	83,714	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497	
Households	83,714	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497	
Deposits included in broad money	678,086	685,607	692,161	691,449	709,910	723,174	723,509	741,144	761,734	754,110	774,693	798,000	797,273	814,331	
Transferable deposits	268,609	270,332	280,821	261,697	276,118	295,841	258,435	282,468	291,054	275,164	279,734	282,261	292,703	298,778	
Other financial corporations	9,038	9,183	7,448	9,403	14,888	11,983	10,871	9,387	6,205	7,951	8,823	7,202	8,239	5,893	
Local government	1,321	2,087	4,514	3,130	2,827	2,451	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	
Public nonfinancial corporations	18,990	35,211	45,594	29,314	34,254	46,009	19,213	27,287	45,409	40,476	39,272	28,820	45,335	48,399	
Other nonfinancial corporations	86,042	72,015	68,101	58,875	63,237	67,136	68,250	84,961	70,708	67,722	68,841	77,639	78,779	73,467	
Other resident sectors	153,218	151,837	155,164	160,975	160,912	168,261	158,239	158,331	165,450	155,875	160,347	165,739	157,594	168,722	
Households	144,149	142,890	146,802	152,952	152,851	158,920	148,606	149,165	155,495	146,220	145,917	155,053	148,625	158,573	
NPISH	9,069	8,947	8,363	8,022	8,062	9,341	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	
Other deposits	409,477	415,275	411,340	429,751	433,792	427,333	465,074	458,676	470,681	478,945	494,960	515,739	504,570	515,553	
Other financial corporations	14,009	14,571	15,782	15,040	15,073	17,628	17,788	18,636	39,710	41,130	39,679	41,040	39,002	34,443	
Public nonfinancial corporations	133,069	123,000	115,002	129,044	127,544	120,264	122,938	130,049	95,080	76,830	83,470	86,292	72,333	75,446	
Other nonfinancial corporations	39,510	40,394	38,892	43,400	44,317	43,892	76,252	52,955	80,258	101,212	105,066	107,201	114,573	105,641	
Other resident sectors	222,889	237,310	241,663	242,267	246,858	245,549	248,095	257,035	255,633	259,774	266,745	281,206	278,662	300,023	
Households	222,180	236,595	241,440	242,213	246,802	245,497	248,044	256,981	255,531	259,671	266,646	279,590	277,127	298,488	
NPISH	709	715	224	55	56	52	51	54	101	103	100	1,616	1,535	1,535	
Deposits excluded from broad money	3,987	4,594	4,884	5,293	4,991	4,687	6,303	10,557	14,080	15,883	18,322	19,974	22,719	25,335	
Other nonfinancial corporations	2,111	2,069	2,106	2,226	1,726	1,141	869	799	754	774	680	680	630	595	
Households	1,876	2,525	2,778	3,067	3,265	3,546	5,434	9,758	13,281	15,129	17,548	19,294	22,090	24,741	
Shares and other equity	68,148	66,228	68,080	68,506	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,692	75,304	80,667	
Funds contributed by owners	57,678	54,635	54,645	54,723	54,723	55,845	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	
Retained earnings	-333	7,694	8,277	8,939	6,848	7,032	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	
General and special reserves	805	805	805	805	805	805	805	804	613	613	613	613	-2,342	-2,342	
Profit/loss of the year	9,998	3,094	4,352	4,039	679	3,511	4,642	4,845	7,184	7,864	9,554	13,231	1,387	3,344	
Other items (net)	-192	1,407	2,372	4,491	6,742	6,936	10,276	10,416	8,179	10,509	9,506	5,634	7,540	8,977	
Other liabilities	25,019	28,418	28,910	34,264	39,451	36,804	42,195	39,676	38,259	40,327	40,681	37,529	37,103	38,198	
less: Other assets	25,309	26,983	26,511	30,225	33,209	30,220	32,420	30,633	31,487	32,826	33,644	31,905	30,072	29,753	
plus: Consolidation adjustment	98	-28	-27	453	500	351	501	1,373	1,407	3,008	2,469	11	510	532	

Table 7.

Other Financial Corporations Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	-8,333	-12,473	-8,637	-9,176	-11,548	-32,593	-33,587
Claims on nonresidents	3,911	4,198	4,190	4,344	4,784	4,356	4,355
Currency	1,061	885	874	1,031	1,471	1,043	1,022
Securities other than shares	—	—	3	...	...	...	...
Shares and other equity	2,850	3,313	3,313	3,313	3,313	3,313	3,333
less : Liabilities to nonresidents	12,243	16,672	12,827	13,519	16,332	36,948	37,942
Loans	12,243	16,672	12,827	13,519	16,332	36,948	37,942
Claims on depository corporations	38,887	45,955	47,851	49,622	55,088	70,327	73,838
BPK	25,113	26,475	27,726	29,180	28,293	27,235	28,509
Transferable deposits	21,093	19,840	20,526	26,230	22,842	21,635	24,409
Other deposits	4,020	6,635	7,200	2,950	5,451	5,600	4,100
Other depository corporations	13,774	19,480	20,125	20,443	26,795	43,092	45,329
Transferable deposits	2,433	7,363	8,446	7,411	11,917	6,132	7,040
Other deposits	11,341	12,117	11,679	13,032	14,878	36,960	38,289
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	43,794	45,189	44,332	49,317	58,182	60,725	58,370
Loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Deposits	—	—	—	—	—	—	—
Loans	2,127	2,207	2,330	2,434	2,923	3,031	3,022
Other resident sectors	2,127	2,207	2,330	2,434	2,923	3,031	3,022
Households	2,127	2,207	2,330	2,434	2,923	3,031	3,022
Insurance technical reserve	21,487	25,419	23,605	28,589	30,305	31,196	30,817
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,005	5,755	6,832	7,583	8,469	8,725
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092
Shares and other equity	49,141	52,350	55,043	54,858	61,449	67,191	68,612
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133
Retained earnings	8,577	11,108	8,614	9,722	15,491	14,840	12,924
General and special reserves	9,014	9,107	4,993	6,191	6,622	6,853	6,722
Profit/Loss for the year	1,683	1,551	1,712	995	378	3,155	4,043
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789
Other items (net)	1,593	-1,304	2,568	3,882	7,045	-2,958	-3,829
Other liabilities	8,856	8,633	11,433	11,161	14,836	4,180	4,256
less: Other assets	7,263	9,937	8,865	7,279	7,791	7,138	8,086
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 8.

Other Financial Intermediaries Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	-11,665	-16,071	-12,193	-12,857	-15,536	-36,124	-37,119
Claims on nonresidents	579	600	634	662	795	825	822
Currency	579	600	634	662	795	825	822
less : Liabilities to nonresidents	12,243	16,672	12,827	13,519	16,332	36,948	37,942
Loans	12,243	16,672	12,827	13,519	16,332	36,948	37,942
Claims on depository corporations	6,259	10,462	6,269	6,669	8,106	28,419	29,437
BPK	3,659	2,762	2,769	2,776	2,783	2,790	2,798
Transferable deposits	3,659	2,762	2,769	2,776	2,783	2,790	2,798
Other deposits	...	...	...	...	...	...	...
Other depository corporations	2,600	7,700	3,500	3,893	5,323	25,629	26,639
Transferable deposits	700	3,400	2,500	2,043	2,565	2,922	3,694
Other deposits	1,900	4,300	1,000	1,850	2,758	22,707	22,945
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	36,377	37,742	39,856	41,636	49,995	51,840	51,696
Gross loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696
Loans	2,127	2,207	2,330	2,434	2,923	3,031	3,022
Shares and other equity	29,211	30,307	32,004	33,434	40,146	41,627	41,512
Funds contributed by owners	—	—	—	—	—	—	—
Retained earnings	7,210	7,480	7,899	8,252	9,909	10,275	10,246
General and special reserves	4,557	4,728	4,993	5,216	6,263	6,495	6,477
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789
Other items (net)	-367	-380	-402	-420	-504	-522	-521
Other liabilities	1,625	1,686	1,781	1,860	2,234	2,316	2,310
less: Other assets	1,992	2,066	2,182	2,280	2,737	2,838	2,830
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 9.

Insurance Companies and Pension Funds Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	3,332	3,598	3,555	3,682	3,989	3,531	3,533
Claims on nonresidents	3,332	3,598	3,555	3,682	3,989	3,531	3,533
Currency	482	285	239	369	676	218	200
Securities other than shares	...	...	...	...	...	...	...
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333
Claims on depository corporations	32,628	35,493	41,582	42,953	46,982	41,908	44,401
BPK	21,454	23,713	24,957	26,403	25,510	24,445	25,711
Transferable Deposits	17,434	17,078	17,757	23,453	20,059	18,845	21,611
Other deposits	4,020	6,635	7,200	2,950	5,451	5,600	4,100
Other depository corporations	11,174	11,780	16,625	16,550	21,472	17,463	18,690
Transferable deposits	1,733	3,963	5,946	5,368	9,352	3,210	3,346
Other deposits	9,441	7,817	10,679	11,182	12,120	14,253	15,344
Net claims on central government	—	—	—	—	—	—	—
Claims on other sectors	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Insurance technical reserve	21,487	25,419	23,605	28,589	30,305	31,196	30,817
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,005	5,755	6,832	7,583	8,469	8,725
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092
Shares and other equity	19,930	22,043	23,039	21,425	21,303	25,564	27,100
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678
General and special reserves	4,457	4,379	...	975	358	358	246
Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043
Other items (net)	1,960	-924	2,970	4,302	7,549	-2,435	-3,309
Other liabilities	7,231	6,947	9,652	9,301	12,603	1,864	1,947
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 10.

Insurance Companies Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	3,332	3,598	3,555	3,682	3,989	3,531	3,533
Claims on nonresidents	3,332	3,598	3,555	3,682	3,989	3,531	3,533
Currency	482	285	239	369	676	218	200
Securities other than shares	—	—	—	—	—	—	—
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333
Claims on depository corporations	28,354	30,488	35,827	36,121	39,398	33,439	35,677
BPK	17,720	19,143	19,625	19,997	18,355	16,408	17,422
Transferable deposits	13,700	14,608	14,525	19,997	15,854	14,908	17,422
Other deposits	4,020	4,535	5,100	...	2,501	1,500	...
Other depository corporations	10,634	11,345	16,202	16,124	21,043	17,031	18,255
Transferable deposits	1,193	3,528	5,946	5,368	9,352	3,210	3,346
Other deposits	9,441	7,817	10,256	10,756	11,691	13,821	14,909
Claims on other sectors	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674
Insurance technical reserve	17,213	20,414	17,850	21,757	22,722	22,726	22,092
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092
Shares and other equity	19,930	22,043	23,039	21,425	21,303	25,564	27,100
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678
General and special reserves	4,457	4,379	...	975	358	358	246
Net Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043
Other items (net)	1,960	-924	2,970	4,302	7,549	-2,435	-3,309
Other liabilities	7,231	6,947	9,652	9,301	12,603	1,864	1,947
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255
plus: Consolidation adjustment	...	...	...	...	...	...	...

Table 11.

Pension Funds Survey

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005			
	Jun	Sep	Dec	Mar	Jun	Sep	Dec
Net foreign assets	—	—	—	—	—	—	—
Claims on depository corporations	4,274	5,005	5,755	6,832	7,583	8,469	8,725
BPK	3,734	4,570	5,332	6,406	7,155	8,037	8,289
Transferable Deposits	3,734	2,470	3,232	3,456	4,205	3,937	4,189
Other deposits	...	2,100	2,100	2,950	2,950	4,100	4,100
Other depository corporations	540	435	423	426	429	432	436
Transferable Deposits	540	435	...	...	...	...	...
Other Deposits	...	...	423	426	429	432	436
Insurance technical reserve	4,274	5,005	5,755	6,832	7,583	8,469	8,725
Net equity of households in life insurance reserves	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,005	5,755	6,832	7,583	8,469	8,725

Table 12.

BPK Balance Sheet

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004		2005										2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
ASSETS														
Currency and deposits	225,266	230,327	238,103	234,555	229,416	242,598	235,963	245,197	235,886	277,723	277,795	237,912	284,247	281,969
Currency (Cash)	12,064	34,943	42,051	23,039	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721
In EUR currency	12,064	34,943	42,051	23,039	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721
Deposits in EUR (abroad)	213,202	195,384	196,052	211,516	189,601	204,330	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248
Transferable deposits	8,929	6,361	10,819	25,455	463	10,651	12,812	20,225	22,714	23,428	22,291	22,965	9,178	12,992
Other deposits	204,273	189,023	185,233	186,060	189,138	193,679	189,780	194,851	167,965	222,137	208,190	190,483	208,591	232,256
Securities other than shares	124,418	139,487	139,225	149,301	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358
Nonresidents	124,418	139,487	139,225	149,301	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358
Other accounts receivable	318	179	191	180	179	684	656	668	636	630	634	940	624	656
Nonfinancial assets	665	637	710	681	684	665	649	488	479	500	468	494	464	436
TOTAL ASSETS	350,668	370,630	378,230	384,718	379,533	393,273	396,653	415,736	396,446	438,282	438,379	398,833	444,707	442,419
LIABILITIES														
Transferable deposits	327,488	349,134	356,793	362,878	357,842	368,450	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650
In EUR currency	327,488	349,134	356,793	362,878	357,842	368,450	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650
Other depository corporations	72,899	57,328	60,891	65,131	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653
Other financial corporations	20,527	23,388	26,230	25,756	25,639	22,842	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471
Insurance companies	14,525	17,570	19,997	19,329	18,983	15,854	15,775	14,980	14,908	16,277	16,234	17,422	19,194	17,599
Pension funds	3,232	3,044	3,456	3,648	3,874	4,204	3,523	3,798	3,937	4,080	4,064	4,189	8,466	4,069
Other fin. intermediaries	2,769	2,774	2,776	2,779	2,781	2,783	2,786	2,788	2,790	2,793	2,795	2,798	2,801	2,803
Central government	212,398	252,716	252,262	252,229	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388
of which: KTA	32,750	44,057	43,309	45,572	45,848	51,048	53,484	65,778	77,574	99,471	107,598	113,132	121,782	135,681
Social security fund	2,968	228	506	1,588	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530
Local government	1,891	1,894	1,895	1,897	1,898	1,900	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606
UNMIK	5,179	3,259	2,496	2,155	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442
Public nonfinancial corporations	9,942	8,572	10,677	12,243	13,743	12,436	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263
Other nonfinancial corporations	10	10	8	8	8	8	5	4	4	3	3	5	10	10
Other resident sectors	1,675	1,739	1,828	1,871	1,931	1,986	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287
Other deposits	5,100	2,950	2,950	2,950	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550
In EUR currency	5,100	2,950	2,950	2,950	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550
Other financial corporations	5,100	2,950	2,950	2,950	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550
Other accounts payable	98	59	25	30	536	536	516	381	391	387	393	530	368	37
Shares and other equity	17,982	18,487	18,463	18,861	18,206	18,836	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181
Funds contributed by owners	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Retained earnings	3,045	541	534	948	1,192	1,308	1,468	1,679	1,971	2,197	2,423	2,970	638	751
General and special reserves	4,468	7,513	7,513	7,513	6,630	6,630	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658
Grants from donors	469	433	416	399	383	897	882	866	850	834	817	801	786	773
TOTAL LIABILITIES	350,668	370,630	378,230	384,718	379,533	393,273	396,653	415,736	396,446	438,282	438,379	398,833	444,707	442,419

Table 13.

Other Depository Corporations Balance Sheet - Assets

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Cash and balances with BPK	116,293	112,365	120,781	118,630	118,103	126,282	126,851	130,682	120,153	119,667	119,933	132,918	133,988	127,260
Cash	43,293	52,880	59,836	54,570	52,094	50,545	56,327	64,903	53,424	51,223	50,565	51,281	54,591	49,312
In EUR currency	36,980	45,556	53,742	48,893	45,058	44,346	48,688	57,569	47,188	44,375	44,580	44,492	49,749	43,009
In non-EUR currencies	6,313	7,323	6,095	5,677	7,036	6,199	7,639	7,335	6,236	6,848	5,985	6,790	4,842	6,303
Balances with BPK	73,000	59,485	60,944	64,060	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	77,948
Reserve and current accounts	73,000	59,485	60,944	64,060	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	77,948
Balances with commercial banks	185,849	205,432	198,188	163,498	146,436	144,958	142,603	165,452	191,785	175,368	186,171	221,930	222,692	240,277
In EUR currency	169,064	188,446	180,139	145,393	126,881	123,290	121,977	143,036	169,558	155,451	162,032	200,966	199,914	214,319
Sight accounts	2,079	80	109	87	16	32	34	28	140	27	67	2,539	2,031	2,027
Time deposits	1,500	3,630	3,630	3,631	3,630	2,874	2,477	4,500	4,500	5,000	5,000	5,508	5,508	6,510
Nonresidents	165,485	184,737	176,400	141,675	123,234	120,384	119,466	138,507	164,917	150,424	156,965	192,919	192,374	205,782
In non-EUR currencies	16,785	16,986	18,049	18,106	19,555	21,668	20,626	22,416	22,227	19,918	24,139	20,964	22,779	25,958
Nonresidents	16,785	16,986	18,049	18,106	19,555	21,668	20,626	22,416	22,227	19,918	24,139	20,964	22,779	25,958
Securities	111,778	82,142	77,910	104,799	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763
In EUR currency	111,778	82,142	77,910	104,799	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763
Investment portfolio	31,173	...	...	...	...	...	...	...	...	...	...	...	...	...
Nonresidents	31,173	...	...	...	...	...	...	...	...	...	...	...	...	...
Trading portfolio	80,605	82,142	77,910	104,799	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763
Nonresidents	80,605	82,142	77,910	104,799	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763
Gross loans and lease financing	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700
In EUR currency	373,668	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700
Other nonfinancial corporations	289,955	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	394,477	407,203
Households	83,714	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497
Fixed assets	15,056	15,234	15,374	16,737	16,740	16,753	17,000	16,837	17,436	17,024	17,121	16,933	16,711	17,074
Other assets	10,255	11,752	11,140	13,490	16,535	13,533	15,423	13,798	14,052	15,804	16,525	14,974	13,363	12,680
TOTAL ASSETS	812,899	823,581	837,773	850,244	867,089	879,497	883,922	903,702	929,754	925,639	954,238	983,505	991,596	1,018,755

Note: Data for a commercial bank (BKP) are as of January 2006.

Table 14.

Other Depository Corporations Balance Sheet - Liabilities

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005												2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
Balances from other banks	14,275	13,029	19,068	20,640	19,550	18,684	16,539	18,376	19,036	18,625	21,079	23,025	27,061	31,636	
of which: In EUR currency	14,274	13,028	19,067	20,639	19,550	18,684	16,539	18,010	19,028	18,617	21,076	23,022	27,058	31,634	
Sight accounts	2,175	2,181	2,212	2,669	517	383	535	1,034	1,539	527	532	1,054	1,046	3,066	
Time deposits	1,500	1,500	1,500	1,500	3,630	2,873	2,477	4,500	4,500	7,500	7,000	7,000	7,000	6,000	
Nonresidents	10,599	9,347	15,356	16,470	15,403	15,427	13,527	12,475	12,989	10,590	13,544	14,967	19,012	22,568	
Debts to clients	696,138	708,860	714,670	719,789	737,988	749,771	753,473	773,422	797,698	791,294	815,569	842,261	845,129	861,254	
Deposits	694,739	704,428	709,711	712,641	731,159	742,213	746,340	765,787	790,298	784,310	808,551	835,870	839,282	855,645	
Transferable deposits	278,698	281,686	290,345	273,503	286,514	306,387	270,883	292,345	300,975	285,348	291,057	295,820	307,359	309,880	
In EUR currency	264,895	268,477	276,358	260,510	272,648	291,408	255,618	278,222	285,688	273,531	276,722	281,723	293,318	295,971	
Central government	...	4	11	10	2	2	2	1	5	4	4	28	...	...
Local government	1,321	2,087	4,514	3,130	2,827	2,451	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	
Other financial corp.	7,937	8,062	6,229	8,167	13,771	10,730	9,756	8,522	6,204	7,951	8,823	7,201	8,238	5,892	
Public nonfinancial corp.	18,529	34,664	44,796	28,517	34,254	46,009	18,826	27,037	45,331	40,452	39,043	28,772	45,126	48,360	
Other nonfinancial corp.	82,919	68,729	64,958	56,542	59,411	63,736	64,744	81,871	66,448	65,471	66,566	75,212	75,357	70,664	
Households	135,511	135,118	138,286	144,661	144,364	149,049	138,857	140,094	145,538	137,396	134,863	144,262	139,087	148,275	
NPISH	8,922	8,706	8,163	7,842	7,778	9,037	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770	
Nonresidents	9,757	11,109	9,402	11,641	10,240	10,394	12,196	9,338	9,293	9,689	10,885	13,016	14,108	10,712	
In non-EUR currencies	13,802	13,209	13,987	12,992	13,866	14,979	15,266	14,123	15,288	11,817	14,335	14,096	14,041	13,909	
Other financial corp.	1,101	1,121	1,219	1,237	1,117	1,254	1,115	865	1	1	1	1	1	1	
Public nonfinancial corp.	461	547	798	797	...	...	387	250	78	24	229	48	208	39
Other nonfinancial corp.	3,124	3,286	3,144	2,333	3,826	3,400	3,506	3,090	4,260	2,252	2,275	2,426	3,421	2,803	
Households	8,639	7,772	8,516	8,291	8,486	9,871	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,297	
NPISH	146	241	200	180	284	304	260	309	368	227	341	315	323	379	
Nonresidents	332	242	111	155	153	150	250	538	625	490	434	514	548	390	
Other deposits	416,041	422,743	419,366	439,138	444,645	435,826	475,456	473,442	489,323	498,962	517,494	540,050	531,923	545,765	
In EUR currency	406,449	411,845	407,899	428,371	432,074	424,122	463,917	459,033	477,291	484,278	501,794	524,767	515,517	529,086	
Other financial corp.	14,009	14,571	15,782	15,040	15,073	17,628	17,788	18,636	39,710	41,130	39,679	41,040	39,002	34,443	
Public nonfinancial corp.	133,069	123,000	115,002	129,044	127,544	120,264	122,938	130,049	95,080	76,830	83,470	86,292	72,265	75,408	
Other nonfinancial corp.	40,781	41,916	40,471	45,226	45,164	43,741	76,451	52,509	80,413	101,363	105,234	107,516	114,807	105,846	
Households	215,332	228,798	233,308	234,942	238,405	238,663	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,006	
NPISH	709	715	224	55	56	52	51	54	101	103	100	1,616	1,535	1,535	
Nonresidents	2,549	2,845	3,112	4,064	5,832	3,774	4,048	4,178	4,534	4,106	4,185	4,310	4,606	4,849	
In non-EUR currencies	9,592	10,898	11,466	10,767	12,572	11,704	11,539	14,410	12,031	14,684	15,700	15,284	16,405	16,679	
Public nonfinancial corp.	840	547	527	400	878	1,292	670	1,245	645	602	605	365	395	390	
Households	8,724	10,322	10,910	10,338	11,662	10,380	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,223	
Nonresidents	28	29	29	29	31	32	32	31	28	28	28	28	28	28	
Other borrowings (incl non-neg. CD)	1,399	4,432	4,959	7,148	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	
In EUR currency	1,399	4,432	4,959	7,148	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	
Nonresidents	1,399	4,432	4,959	7,148	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	
Other liabilities	25,019	28,418	28,910	34,264	39,451	36,804	42,195	39,676	38,259	40,327	40,681	37,529	37,103	38,198	
of which: Prov. on loans and lease fin.	15,757	18,565	17,997	19,757	25,373	24,378	24,735	22,550	23,109	23,183	23,872	21,703	21,740	22,283	
Subordinated debt	9,318	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	
In EUR currency	9,318	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	
Nonresidents	9,318	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	
Own resources	68,148	66,228	68,080	68,506	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,692	75,304	80,667	
In EUR currency	68,148	66,228	68,080	68,506	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,692	75,304	80,667	
Share capital	57,678	54,635	54,645	54,723	54,723	55,845	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	
Contingency reserve	613	613	613	613	613	613	613	613	613	613	613	613	-2,342	-2,342	
General and other reserves	192	192	192	192	192	192	192	191	...	...	...	...	...	...
Profit/loss of the year	9,998	3,094	4,352	4,039	679	3,511	4,642	4,845	7,184	7,864	9,554	13,231	1,387	3,344	
Retained profit/loss	-333	7,694	8,277	8,939	6,848	7,032	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	
TOTAL LIABILITIES	812,898	823,581	837,773	850,244	867,089	879,497	883,922	903,702	929,753	925,639	954,238	983,505	991,596	1,018,755	

Table 15.

Euro Deposits at ODC, by Original Maturity

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004				2005								2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Government	1,321	2,090	4,525	3,140	2,829	2,453	1,864	2,503	3,286	3,144	2,455	2,889	2,756	2,297
Transferable deposits	1,321	2,090	4,525	3,140	2,829	2,453	1,864	2,503	3,286	3,144	2,455	2,889	2,756	2,297
Financial corporations	25,621	26,314	25,722	27,375	32,990	31,614	30,557	32,693	51,953	57,107	56,033	56,295	55,286	49,401
Other depository corporations	3,675	3,681	3,711	4,169	4,146	3,256	3,012	5,534	6,039	8,027	7,532	8,054	8,046	9,066
Transferable deposits	2,175	2,181	2,211	2,669	516	383	535	1,034	539	527	532	1,054	1,046	3,066
Other deposits	1,500	1,500	1,500	1,500	3,630	2,873	2,477	4,500	5,500	7,500	7,000	7,000	7,000	6,000
over 1 month and up to 3 months	—	1,500	1,500	1,500	1,500	1,500	1,500	4,500	4,500	5,000	5,000	5,000	5,000	4,000
over 3 months and up to 1 year	1,500	—	—	—	2,130	1,373	977	—	1,000	1,500	1,500	1,500	1,500	1,500
Other financial intermediaries	3,510	3,888	3,893	6,281	5,508	5,323	4,972	5,093	25,628	26,658	26,724	26,638	27,390	21,052
Transferable deposits	2,507	2,754	2,043	3,431	2,758	2,565	2,214	2,534	2,921	2,662	3,928	3,693	4,445	3,213
Other deposits	1,003	1,133	1,850	2,850	2,750	2,758	2,758	2,558	22,707	23,995	22,795	22,945	22,945	17,839
up to 1 month	—	—	—	—	—	8	8	8	13,207	14,495	13,195	13,195	13,195	13,089
over 1 month and up to 3 months	300	500	500	—	200	200	200	—	250	250	7,150	5,750	5,750	750
over 3 months and up to 1 year	703	633	1,350	2,850	2,550	2,550	2,550	2,550	9,250	9,250	2,450	4,000	4,000	4,000
Insurance companies	15,524	15,944	15,333	14,123	20,532	20,218	19,776	19,239	17,462	19,570	18,700	18,823	19,081	18,545
Transferable deposits	5,268	5,256	4,150	4,683	10,959	8,098	7,496	5,911	3,209	5,186	4,837	3,479	3,710	2,627
Other deposits	10,255	10,687	11,182	9,440	9,573	12,120	12,280	13,328	14,253	14,384	14,133	15,344	15,371	15,918
up to 1 month	2,142	2,413	2,459	1,047	2,130	5,377	5,078	5,682	5,387	5,424	5,262	5,273	4,935	4,982
over 1 month and up to 3 months	1,035	800	900	4,000	10	40	50	—	—	1,854	1,854	1,854	—	500
over 3 months and up to 1 year	7,078	7,474	7,442	4,393	7,433	6,703	7,152	7,646	8,866	7,106	7,017	8,217	10,436	10,436
over 1 year and up to 2 years	—	—	381	—	—	—	—	—	—	—	—	—	—	—
Pension funds	—	—	—	—	—	—	—	—	—	—	—	—	—	436
Transferable deposits	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other deposits	—	—	—	—	—	—	—	—	—	—	—	—	—	436
up to 1 month	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial auxiliaries	2,912	2,801	2,786	2,802	2,805	2,817	2,796	2,826	2,824	2,852	2,807	2,780	333	302
Transferable deposits	162	51	36	52	55	67	46	76	74	102	57	30	83	52
Other deposits	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	250	250
over 1 month and up to 3 months	—	—	—	—	—	—	—	—	—	2,750	2,750	2,500	—	—
over 3 months and up to 1 year	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	—	—	250	2,750	250	250
Nonfinancial corporations	275,298	268,308	265,227	259,329	266,373	273,750	282,959	291,466	287,272	284,116	294,312	297,792	307,556	300,278
Public nonfinancial corporations	151,598	157,664	159,798	157,561	161,798	166,273	141,764	157,086	140,411	117,282	122,513	115,064	117,391	123,768
Transferable deposits	18,529	34,664	44,796	28,517	34,254	46,009	18,826	27,037	45,331	40,452	39,043	28,772	45,126	48,360
Other deposits	133,069	123,000	115,002	129,044	127,544	120,264	122,938	130,049	95,080	76,830	83,470	86,292	72,265	75,408
up to 1 month	—	14,000	14,000	—	34,000	32,500	52,500	—	—	—	—	—	100	100
over 1 month and up to 3 months	4	39,415	5,415	—	15,000	15,950	950	1,650	4,519	10,113	12,293	2,633	3,823	4,108
over 3 months and up to 1 year	99,065	31,085	109,587	129,044	112,544	104,314	121,988	123,399	85,561	61,717	66,177	78,659	63,306	63,164
Other nonfinancial corporations	123,700	110,644	105,429	101,768	104,575	107,477	141,195	134,380	146,861	166,834	171,799	182,728	190,165	176,510
Transferable deposits	82,919	68,729	64,958	56,542	59,411	63,736	64,744	81,871	66,448	65,471	66,566	75,212	75,357	70,664
Other deposits	40,781	41,916	40,471	45,226	45,164	43,741	76,451	52,509	80,413	101,363	105,234	107,516	114,807	105,846
up to 1 month	10,001	6,070	6,133	4,636	4,202	4,533	28,092	4,175	33,716	39,546	18,606	16,956	19,091	21,152
over 1 month and up to 3 months	6,028	5,777	3,757	4,680	4,493	5,922	5,476	5,290	6,338	6,556	27,526	13,424	15,516	11,120
over 3 months and up to 1 year	22,482	17,285	27,475	32,686	33,139	30,413	38,899	39,110	34,601	49,495	39,307	51,129	53,108	49,046
over 1 year and up to 2 years	169	10,726	1,011	1,010	1,615	1,744	3,127	3,148	4,971	5,025	19,035	25,341	26,474	23,945
over 2 years	2,101	2,058	2,095	2,215	1,715	1,129	857	787	787	742	761	667	618	583
Other domestic sectors	360,474	373,337	379,980	387,500	390,603	396,800	390,923	402,611	412,680	407,673	418,178	440,242	432,570	466,586
Households	350,843	363,916	371,593	379,603	382,769	387,712	381,498	393,700	402,992	398,142	403,989	428,255	422,390	455,281
Transferable deposits	135,511	135,118	138,286	144,661	144,364	149,049	138,857	140,094	145,538	137,396	134,863	144,262	139,087	148,275
Other deposits	215,332	228,798	233,308	234,942	238,405	238,663	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,006
up to 1 month	65,317	72,129	72,009	73,989	73,249	75,471	75,342	78,447	78,306	79,047	84,470	87,179	90,174	96,341
over 1 month and up to 3 months	42,152	45,536	46,266	35,402	45,616	40,577	40,463	40,501	40,026	40,637	50,399	41,726	38,379	42,920
over 3 months and up to 1 year	91,778	87,651	95,253	105,180	97,717	99,639	101,424	102,878	102,784	102,303	92,306	109,269	110,314	113,876
over 1 year and up to 2 years	14,229	20,963	17,007	17,309	18,558	19,436	19,985	22,041	23,075	23,649	24,422	26,544	22,359	29,128
over 2 years	1,857	2,519	2,773	3,062	3,265	3,540	5,428	9,739	13,262	15,110	17,529	19,275	22,077	24,741
NPISH	9,631	9,421	8,386	7,897	7,834	9,088	9,425	8,911	9,688	9,531	14,189	11,987	10,180	11,305
Transferable deposits	8,922	8,706	8,163	7,842	7,778	9,037	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770
Other deposits	709	715	224	55	56	52	51	54	101	103	100	1,616	1,535	1,535
up to 1 month	9	8	17	12	14	7	7	10	55	74	71	94	3	3
over 1 month and up to 3 months	500	507	7	8	8	10	10	10	7	—	15	1,500	1,500	1,500
over 3 months and up to 1 year	200	200	200	35	35	35	35	35	39	29	14	22	32	32
Nonresidents	12,306	13,954	12,514	15,705	16,072	14,168	16,244	13,516	13,826	13,795	15,071	17,326	18,714	15,561
Transferable deposits	9,757	11,109	9,402	11,641	10,240	10,394	12,196	9,338	9,293	9,689	10,885	13,016	14,108	10,712
Other deposits	2,549	2,845	3,112	4,064	5,832	3,774	4,048	4,178	4,534	4,106	4,185	4,310	4,606	4,849
up to 1 month	944	1,030	1,127	1,963	1,710	1,466	1,809	1,866	2,239	1,806	1,921	1,471	1,720	1,770
over 1 month and up to 3 months	217	151	320	16	476	665	492	512	504	507	770	1,076	1,115	1,115
over 3 months and up to 1 year	—	—	1,422	1,238	1,258	1,261	1,367	1,140	969	947	640	906	891	1,084
over 1 year and up to 2 years	88	88	78	78	187	187	188	188	188	188	188	188	188	188
over 2 years	42	208	208	208	2,231	246	258	472	634	659	666	669	692	692
TOTAL	675,019	684,003	687,968	693,050	708,868	718,786	722,547	742,789	769,018	765,835	786,048	814,545	816,881	834,124

Table 16.

Non-Euro Deposits at ODC, by Original Maturity

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	1,102	1,122	1,220	1,237	1,117	1,254	1,115	1,231	8	9	4	4	1	3
Other depository corporations	1	1	1	1	...	...	...	367	8	8	3	3	...	2
Transferable deposits	1	1	1	1	...	...	...	367	8	8	3	3	...	2
Other financial intermediaries	...	1	1	1	1	1	1	1	1	1	1	1	1	1
Transferable deposits	...	1	1	1	1	1	1	1	1	1	1	1	1	1
Insurance companies	1,101	1,120	1,218	1,236	1,116	1,253	1,114	864	...	...	...	...	...	...
Transferable deposits	1,101	1,120	1,218	1,236	1,116	1,253	1,114	864	...	...	...	...	...	...
Nonfinancial corporations	4,425	4,381	4,469	3,530	4,704	4,692	4,564	4,586	4,981	2,878	3,110	2,839	4,093	3,269
Public nonfinancial corporations	461	547	798	797	...	...	...	387	250	78	24	229	48	276
Transferable deposits	461	547	798	797	...	...	...	387	250	78	24	229	48	208
Other nonfinancial corporations	3,964	3,833	3,670	2,733	4,704	4,692	4,177	4,335	4,904	2,854	2,881	2,791	3,816	3,192
Transferable deposits	3,124	3,286	3,144	2,333	3,826	3,400	3,506	3,090	4,259	2,252	2,275	2,426	3,421	2,803
Other deposits	840	547	527	400	878	1,292	670	1,245	644	602	605	365	395	390
up to 1 month	340	142	176	49	485	813	226	886	210	176	145	17	30	74
over 1 month and up to 3 months	188	194	67	67	96	133	98	99	71	89	131	131	128	65
over 3 months and up to 1 year	302	200	273	273	287	334	334	249	351	326	316	204	226	239
over 2 years	10	11	11	11	11	12	12	12	12	12	13	13	12	12
Other domestic sectors	17,509	18,335	19,626	18,809	20,433	20,556	20,845	22,512	21,684	23,105	26,462	25,998	25,776	26,900
Households	17,363	18,094	19,426	18,629	20,149	20,251	20,585	22,203	21,316	22,879	26,122	25,683	25,453	26,520
Transferable deposits	8,639	7,772	8,516	8,291	8,486	9,871	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,297
Other deposits	8,724	10,322	10,910	10,338	11,662	10,380	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,223
up to 1 month	2,851	3,839	4,122	4,310	4,986	3,422	3,502	5,461	3,600	3,892	3,863	3,925	6,637	4,523
over 1 month and up to 3 months	2,190	2,509	2,604	1,603	1,802	1,948	1,982	1,935	2,000	4,333	2,325	2,466	2,354	2,377
over 3 months and up to 1 year	3,001	3,025	3,548	3,802	4,277	4,408	4,786	5,195	5,219	5,290	8,351	7,978	5,606	8,083
over 1 year and up to 2 years	664	943	631	618	590	597	561	523	521	521	510	503	1,305	1,241
over 2 years	19	6	5	5	6	6	6	19	19	19	19	19	13	...
NPISH	146	241	200	180	284	304	260	309	368	227	341	315	323	379
Transferable deposits	146	241	200	180	284	304	260	309	368	227	341	315	323	379
Nonresidents	360	270	140	184	184	182	281	570	653	518	462	542	576	418
Transferable deposits	332	242	111	155	153	150	250	538	625	490	434	514	548	390
Other deposits	28	29	29	29	31	32	32	31	28	28	28	28	28	28
up to 1 month	18	19	19	19	20	21	21	21	17	17	17	17	17	17
over 3 months and up to 1 year	10	10	10	10	11	11	11	11	11	11	11	11	11	11
TOTAL	23,396	24,107	25,454	23,760	26,438	26,683	26,805	28,899	27,326	26,509	30,038	29,383	30,446	30,590

Table 17.

ODC Loans, by Original Maturity ^{1/}

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005												2006		
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nonfinancial corporations	289,955	296,860	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	394,477	407,203	
Other nonfinancial corporations	289,955	296,860	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	394,477	407,203	
Up to 1 year	111,498	115,460	118,502	122,490	126,507	131,638	126,824	124,949	120,994	109,631	119,034	122,367	117,871	119,429	122,603	
Over 1 year and up to 2 years	111,259	111,330	120,946	121,593	132,762	135,147	138,387	135,207	135,060	112,022	123,149	125,725	125,220	123,404	126,995	
Over 2 years	67,198	70,070	70,168	81,348	82,258	86,003	89,314	92,281	94,912	132,376	122,047	134,654	144,727	151,644	157,606	
Other domestic sectors	83,714	84,938	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497	
Households	83,714	84,938	87,040	88,950	91,561	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,497	
Up to 1 year	15,906	16,219	16,363	16,376	15,815	18,583	19,198	21,221	19,511	20,470	20,519	20,096	19,549	20,127	20,454	
Over 1 year and up to 2 years	15,244	15,657	20,446	19,584	20,472	24,066	25,533	26,797	25,953	23,665	21,085	21,070	21,046	20,079	20,681	
Over 2 years	52,563	53,062	50,231	52,989	55,275	62,162	66,993	70,522	72,342	78,745	83,407	84,574	85,392	85,466	85,363	
TOTAL	373,668	381,798	396,657	414,381	433,089	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,803	520,149	533,700	

^{1/} All loans are in EUR currency.

Table 18.

ODC Loans, by Industry ^{1/}

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005												2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
Agriculture	7,931	9,206	10,192	10,952	11,619	12,040	12,297	12,306	12,350	12,141	12,295	12,508	12,099	12,924	
Up to 1 year	3,851	4,302	4,929	5,246	5,811	6,342	6,100	6,480	6,390	6,106	4,169	4,067	3,618	3,702	
Over 1 year	4,079	4,905	5,263	5,706	5,808	5,698	6,197	5,826	5,960	6,035	8,125	8,441	8,481	9,223	
Industry, energy and construction	47,773	47,940	51,656	53,554	55,286	57,215	55,549	57,209	57,391	62,833	68,360	74,233	76,167	80,615	
Mining	6	...	...	...	...	...	...	...	...	...	455	515	511	446
Up to 1 year	...	...	...	...	...	...	...	...	...	...	455	515	511	446
Over 1 year	6	...	...	...	...	...	...	...	...	...	...	...	...	...
Industry	35,562	28,144	30,903	32,672	33,084	34,608	33,883	34,452	35,880	38,789	43,752	48,147	49,110	52,568	
Up to 1 year	16,070	10,180	10,587	11,489	11,137	12,390	10,201	12,137	12,873	12,437	10,976	11,575	11,488	11,855	
Over 1 year	19,492	17,964	20,316	21,182	21,947	22,218	23,682	22,315	23,006	26,352	32,776	36,572	37,622	40,713	
Manufacturing (Food, Textile, etc)	29,769	25,590	28,622	29,892	29,651	30,790	30,111	30,726	32,239	35,185	40,024	44,006	45,164	48,112	
Up to 1 year	12,623	9,749	10,042	10,684	10,348	11,221	9,209	10,894	11,613	11,229	9,847	10,457	10,470	10,713	
Over 1 year	17,146	15,841	18,580	19,208	19,303	19,570	20,901	19,832	20,625	23,956	30,176	33,550	34,693	37,400	
Manufacturing (Oil, Chem., etc)	5,724	2,489	2,224	2,556	3,199	3,528	3,470	3,407	3,272	3,244	3,264	3,548	3,379	3,817	
Up to 1 year	3,441	425	545	635	613	936	742	1,007	991	946	854	926	834	879	
Over 1 year	2,283	2,064	1,679	1,921	2,586	2,593	2,729	2,400	2,281	2,298	2,410	2,621	2,545	2,939	
Electricity, gas and water	69	64	57	224	234	289	302	319	369	360	464	593	568	638	
Up to 1 year	5	5	0	170	175	233	250	235	268	262	275	192	184	264	
Over 1 year	64	59	57	53	58	55	52	84	100	99	190	401	384	375	
Construction	12,205	19,796	20,753	20,882	22,202	22,607	21,666	22,757	21,511	23,588	24,094	25,574	26,611	27,548	
Up to 1 year	6,401	11,649	12,310	11,950	12,382	13,557	12,595	13,757	12,697	12,482	12,018	12,470	11,495	12,649	
Over 1 year	5,804	8,147	8,443	8,932	9,820	9,051	9,070	9,000	8,814	11,107	12,076	13,105	15,117	14,899	
Services	234,251	252,470	263,584	277,022	285,884	285,270	284,590	281,450	284,288	289,257	302,092	301,076	306,211	313,664	
Trade	197,242	214,828	223,780	233,402	240,567	238,010	239,072	233,506	234,179	237,605	249,915	249,651	252,082	259,877	
Up to 1 year	78,537	88,797	92,844	92,929	96,246	98,216	90,272	92,971	89,868	89,053	85,532	81,121	87,935	89,418	
Over 1 year	118,705	126,031	130,937	140,472	144,321	139,794	148,799	140,536	144,311	148,551	164,383	168,530	164,147	170,459	
Wholesale and retail trade	172,843	181,915	187,535	195,353	199,933	198,684	199,506	193,906	195,386	199,011	209,745	209,535	224,815	219,625	
Up to 1 year	66,328	70,619	72,187	73,007	73,941	77,309	70,432	72,242	70,969	70,648	67,630	64,064	79,699	71,960	
Over 1 year	106,515	111,296	115,349	122,346	125,992	121,375	129,074	121,663	124,417	128,364	142,114	145,471	145,116	147,665	
Hotel and restaurants	18,949	26,137	28,331	29,238	30,148	28,492	28,476	28,601	27,224	27,145	28,337	27,997	19,169	27,719	
Up to 1 year	9,379	14,429	15,971	15,400	16,733	15,421	14,959	15,631	13,586	13,326	12,989	12,214	6,255	12,465	
Over 1 year	9,571	11,708	12,360	13,839	13,415	13,071	13,516	12,969	13,637	13,819	15,349	15,783	12,914	15,254	
Other trade	5,450	6,775	7,914	8,810	10,486	10,834	11,091	11,009	11,569	11,449	11,833	12,118	8,099	12,533	
Up to 1 year	2,830	3,749	4,687	4,522	5,572	5,485	4,882	5,097	5,312	5,080	4,913	4,842	1,980	4,993	
Over 1 year	2,619	3,027	3,228	4,288	4,914	5,349	6,209	5,903	6,257	6,369	6,920	7,276	6,118	7,540	
Fin. Services	3,209	3,081	3,071	3,259	2,726	2,348	2,577	2,619	3,129	2,987	2,768	2,747	3,101	3,060	
Up to 1 year	69	56	106	84	82	113	119	113	110	114	111	117	104	108	
Over 1 year	3,141	3,024	2,965	3,175	2,644	2,235	2,458	2,505	3,019	2,872	2,657	2,630	2,997	2,952	
Other services	33,800	34,562	36,733	40,361	42,591	44,912	42,942	45,326	46,980	48,665	49,409	48,678	51,028	50,726	
Up to 1 year	10,870	11,006	11,483	12,175	12,854	15,949	11,152	15,280	15,262	16,718	14,002	11,111	13,594	12,844	
Over 1 year	22,931	23,555	25,250	28,186	29,737	28,963	31,790	30,064	31,719	31,947	35,406	37,567	37,434	37,882	
TOTAL	289,955	309,617	325,431	341,527	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,817	394,477	407,203	

^{1/} Excluding households and NPISH.

Table 19.

ODC Effective Interest Rates

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
DEPOSITS														
Nonfinancial corporations														
Transferable deposits														
Interest rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	. *	. *
Standardized variance	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	. *	. *
Other deposits 1/														
Up to 250.000 EUR														
<= 1 month														
Interest rate	1.71	1.79	1.70	1.79	1.74	1.83	1.87	1.79	1.87	1.95	1.99	2.10	2.01	2.06
Standardized variance	0.14	0.12	0.13	0.08	0.02	0.04	0.05	0.04	0.05	0.03	0.04	0.03	0.09	0.04
> 1 month and <= 3 months														
Interest rate	2.19	2.21	2.27	2.23	2.26	2.31	2.24	2.28	2.32	2.30	2.31	2.39	2.36	2.36
standardized variance	0.06	0.04	0.05	0.05	0.06	0.04	0.05	0.02	0.03	0.05	0.02	0.01	0.04	0.05
> 3 months and <= 1 year														
Interest rate	2.95	3.02	. *	2.79	2.84	2.84	2.88	3.11	3.11	3.04	. *	3.39	. *	. *
standardized variance	0.10	0.13	. *	0.05	0.13	0.11	0.02	0.09	0.03	0.08	. *	0.17	. *	. *
Equal or more than 250.000 EUR														
> 3 months and <= 1 year														
Interest rate	. *	3.57	3.45	3.64	3.46	3.49	3.43	3.55	3.51	3.37	3.92	3.73	3.72	3.53
standardized variance	. *	0.05	0.05	0.03	0.04	0.02	0.04	0.02	0.00	0.03	0.04	0.05	0.09	0.05
Households														
Transferable deposits														
Interest rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00
Standardized variance	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03	0.03	0.00
Other deposits 1/														
<= 1 month														
Interest rate	1.70	1.69	1.68	1.71	1.81	1.88	1.87	1.89	1.89	1.88	1.93	2.02	2.03	2.02
standardized variance	0.10	0.10	0.11	0.08	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05
> 1 month and <= 3 months														
Interest rate	2.25	2.26	2.27	2.27	2.28	2.27	2.37	2.27	2.27	2.27	2.28	2.36	2.33	2.36
standardized variance	0.04	0.03	0.04	0.04	0.04	0.04	0.02	0.04	0.05	0.04	0.04	0.03	0.05	0.05
> 3 months and <= 1 year														
Interest rate	3.00	3.13	2.97	2.93	2.98	3.00	3.00	3.17	3.12	3.10	3.23	3.27	3.33	3.45
standardized variance	0.06	0.11	0.08	0.09	0.09	0.09	0.09	0.07	0.07	0.07	0.08	0.09	0.14	0.19
> 1 year and <= 2 years														
Interest rate	3.82	3.80	4.01	3.99	3.92	4.05	4.06	4.06	4.04	3.89	4.00	3.89	4.01	4.10
standardized variance	0.02	0.02	0.04	0.04	0.01	0.04	0.04	0.04	0.05	0.04	0.05	0.04	0.01	0.09
> 2 years														
Interest rate	. *	4.09	4.38	4.39	4.35	4.36	4.60	4.33	4.59	4.67	4.74	4.57	4.60	4.75
standardized variance	. *	0.02	0.06	0.09	0.10	0.05	0.05	0.02	0.04	0.09	0.08	0.10	0.10	0.13
LOANS														
Nonfinancial corporations														
Investment business loans														
> 1 year and <= 3 years														
Interest rate	14.31	14.30	14.53	14.45	14.58	14.55	14.53	14.37	14.52	13.13	13.78	13.82	. *	13.79
standardized variance	0.18	0.23	0.29	0.22	0.41	0.38	0.25	0.29	0.27	0.43	0.32	0.36	. *	0.31
Other business loans														
> 3 months and <= 1 year														
Interest rate	15.89	16.31	15.80	15.68	. *	. *	15.75	15.42	14.50	15.45	. *	15.52	14.63	15.67
standardized variance	0.30	0.35	0.33	0.20	. *	. *	0.40	0.37	0.04	0.17	. *	0.32	0.10	0.31
> 1 year														
Interest rate	14.85	14.87	15.09	14.19	14.22	14.11	14.64	14.93	14.82	14.28	14.38	14.24	14.95	14.73
standardized variance	0.19	0.11	0.18	0.32	0.33	0.31	0.12	0.16	0.11	0.09	0.10	0.13	0.19	0.16
Credit lines														
Interest rate	15.61	16.13	16.07	15.32	15.81	15.46	15.27	15.62	15.27	15.13	15.35	15.20	15.63	15.20
standardized variance	0.08	0.05	0.02	0.01	0.05	0.03	0.02	0.02	0.00	0.06	0.01	0.00	0.00	0.01
Households														
Consumer Loans														
Interest rate	12.31	12.40	12.37	12.33	12.41	12.41	12.46	12.47	12.38	12.27	12.12	12.17	12.39	12.50
standardized variance	0.19	0.13	0.11	0.17	0.14	0.14	0.12	0.09	0.14	0.10	0.13	0.12	0.18	0.15

* At least one of the conditions for publication (i.e. minimum 3 answers with new business and a standardized variance of maximum 0,20 - for deposits- and 0,45 - for loans) is not fulfilled.

1/ Nontransferable (time) deposits.

Table 20.

ODC Income Statement

(Cumulative within the calendar year, in thousands of EUR)

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
INCOME														
Interest income	53,999	10,024	15,753	21,133	27,335	33,361	39,710	45,891	51,981	58,384	64,817	72,212	6,920	12,949
Loans	48,110	8,886	13,990	18,918	24,607	30,130	35,953	41,623	47,162	53,000	58,856	65,563	6,245	11,617
Placement with banks	2,452	699	1,127	1,366	1,647	1,921	2,215	2,501	2,839	3,178	3,521	3,969	443	898
Securities	3,437	439	636	849	1,081	1,310	1,542	1,765	1,980	2,205	2,441	2,681	232	434
Non-Interest income	19,449	3,316	5,271	6,784	8,516	10,410	12,227	14,004	15,995	17,736	19,649	22,525	1,642	3,639
Fees and commissions	17,522	2,759	4,275	5,682	7,230	8,839	10,539	12,223	14,129	15,838	17,701	19,764	1,421	2,902
Other operating income	1,927	557	996	1,102	1,287	1,571	1,688	1,781	1,866	1,898	1,947	2,761	221	737
TOTAL INCOME	73,448	13,341	21,024	27,916	35,851	43,771	51,937	59,894	67,977	76,120	84,466	94,737	8,562	16,588
EXPENDITURES														
Interest expenditures	9,978	2,259	3,460	4,606	5,782	6,975	8,351	9,674	10,966	12,351	13,752	15,365	1,562	2,971
Deposits	9,237	2,035	3,140	4,147	5,208	6,275	7,507	8,727	9,910	11,184	12,466	13,870	1,436	2,723
Borrowings	741	224	320	459	575	700	844	948	1,057	1,167	1,286	1,495	126	248
Non-Interest expenditures	14,939	3,272	3,619	5,905	12,250	11,956	13,860	15,827	16,657	19,040	19,993	19,607	2,085	3,189
Provisions for loan losses	11,071	2,649	2,630	4,514	10,365	9,569	11,063	12,616	12,945	14,930	15,325	14,439	1,481	2,155
Depreciation on fixed assets	3,868	623	990	1,391	1,885	2,387	2,797	3,211	3,712	4,110	4,668	5,168	603	1,034
General and administrative expenses	33,952	6,116	9,595	13,133	16,677	20,504	24,084	27,850	31,381	34,916	39,037	43,851	3,165	6,381
TOTAL EXPENDITURES	58,869	11,646	16,674	23,644	34,710	39,435	46,295	53,351	59,005	66,307	72,782	78,823	6,812	12,541
NET INCOME														
Net operating income	14,579	1,694	4,350	4,272	1,142	4,336	5,642	6,544	8,972	9,813	11,684	15,914	1,750	4,047
Net gains/losses from dealing securities	-441	489	-61	-93	-115	-143	-156	-173	-207	-244	-308	-362	-58	-89
Net gains/losses from dealing in foreign ex.	328	15	50	68	71	201	282	386	490	553	728	551	24	63
Net gains/losses from exchange rate variatio	593	69	102	169	167	179	215	190	213	236	220	349	82	82
Net income from ban. activ.before tax	15,059	2,267	4,441	4,416	1,265	4,573	5,983	6,947	9,468	10,358	12,324	16,452	1,798	4,103
Provision for taxes	2,104	488	971	1,136	1,278	1,464	1,593	1,823	2,111	2,366	2,770	3,222	411	759
Net profit / loss for period	12,955	1,779	3,470	3,280	-13	3,109	4,390	5,124	7,357	7,992	9,554	13,230	1,387	3,344
less: dividend paid (p)	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Retained profit	12,955	1,779	3,470	3,280	-13	3,109	4,390	5,124	7,357	7,992	9,554	13,230	1,387	3,344

Table 21.

BPK Interbank Clearing System

(Cumulative within the calendar year, in thousands of EUR)

Description	2004			2005									2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Transactions														
Amount of transactions	1,715,646	221,171	368,194	531,986	682,778	825,911	976,720	1,147,714	1,338,342	1,528,005	1,693,287	1,919,149	113,010	276,782
Number of transactions	266,743	39,487	68,380	94,988	123,394	150,000	176,998	203,159	229,320	256,308	285,332	321,669	20,039	46,886

Table 22.

Foreign Transfers

(Cumulative within the calendar year, in thousands of EUR)

Description	2004			2005									2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
OUTGOING														
BPK	369,087	35,599	52,010	62,969	94,297	110,251	144,234	180,213	247,031	252,451	271,618	309,844	9,730	31,145
Commercial banks	1,282,860	241,674	327,316	422,960	520,162	620,709	727,565	846,679	980,138	1,073,657	1,171,412	1,277,402	75,352	153,673
Financial auxiliaries	15,358	2,211	3,615	4,867	6,278	7,512	8,787	10,025	11,358	12,420	13,508	14,715	1,286	2,638
TOTAL	1,667,305	279,484	382,941	490,796	620,737	738,472	880,586	1,036,917	1,238,527	1,338,528	1,456,538	1,601,961	86,368	187,456
INCOMING														
BPK	92,607	17,232	27,106	31,228	39,910	50,346	61,449	64,276	69,340	83,216	87,578	92,747	9,833	13,482
Commercial banks	1,154,931	204,927	279,180	342,886	406,085	475,862	537,566	616,518	690,568	759,205	835,384	943,087	57,917	137,780
Financial auxiliaries	162,258	22,987	36,251	49,914	64,151	77,882	89,920	103,849	120,586	138,167	153,461	167,172	12,120	24,659
TOTAL	1,409,796	245,146	342,537	424,028	510,146	604,090	688,935	784,643	880,494	980,588	1,076,423	1,203,006	79,870	175,921

Table 23.

Insurance Companies Activity

(Cumulative within the calendar year, in thousands of EUR)

Description	2004			2005									2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Amount of premiums received														
TPL	28,739	6,026	9,956	12,705	15,339	18,072	20,664	23,198	26,102	28,660	30,939	33,341	2,619	5,604
Border policies	8,604	586	1,011	1,352	1,758	2,156	3,541	4,985	5,500	5,985	6,366	7,061	314	626
Other	1,747	3,567	3,865	4,301	4,680	5,019	5,451	5,795	6,302	6,322	6,594	6,811	1,007	1,257
TOTAL	39,090	10,179	16,263	18,358	21,777	25,247	29,656	33,978	37,904	40,967	43,898	47,213	3,939	7,487
Number of policies sold														
TPL	241,901	42,678	44,407	87,028	104,382	123,987	144,795	169,215	169,236	187,872	205,201	223,770	19,090	39,582
Border policies	120,609	22,479	28,841	35,272	41,703	48,446	72,205	102,590	110,536	116,514	121,710	134,596	3,469	6,682
Other	8,423	2,077	3,806	4,867	5,947	7,129	9,126	10,103	10,942	12,017	13,113	14,520	1,867	3,596
TOTAL	370,933	67,234	77,054	127,167	152,032	179,562	226,126	281,908	290,714	316,403	340,024	372,886	24,426	29,388
Amount of claims paid														
TPL 1/	6,163	1,067	2,138	2,694	3,260	3,865	4,541	5,156	5,787	6,242	6,931	7,665	478	1,130
Border policies	580	25	120	63	76	106	107	109	209	248	296	332	...	28
TOTAL	6,743	1,092	2,018	2,757	3,336	3,971	4,648	5,265	5,996	6,490	7,227	7,997	478	1,158

1/ Including claims paid by the Kosovo Guarantee Fund.

Table 24.

Other Financial Intermediaries Activity

(Outstanding amounts, end of period, in thousands of EUR)

Description	2004	2005												2006	
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Amount of loans	39,856	40,007	40,109	41,636	43,175	48,331	49,995	51,030	51,010	51,840	58,621	52,884	51,696	52,637	53,206
Number of loans	22,286	22,337	21,408	21,872	22,736	23,472	24,377	25,108	25,428	26,132	26,757	27,022	27,123	28,045	28,975

Table 25.

Financial Corporations – Geographical Distribution, as of February 2006

Description	Pristina	Prizren	Peja	Gjilani	Gjakova	Mitrovica	Ferizaj	Podujevë	Lipljan	Vitka	Rahovec	Dardane	Kaçanik	Dragash	Shtime	Klinë	Shtërpe	Fushë Kosovë	Glogovcë	Graçanicë	Decan	Vushitri	Theranda	Skenderaj	Drenas	Istog	Malishevë	Zubin Potok	Obiliq		
OTHER DEPOSITORY CORPORATIONS																															
PCB	HQ+5SB	BR+S B	BR+S B	BR+S B	BR	BR+3SB	BR+S B	SB		SB								2SB	SB		SB	SB					SB				
BRK	HQ+4SB	BR+2 SB	BR+S B	BR+S B	BR	BR+S B	BR	SB		SB	SB	SB			SB				SB			SB	SB	SB							
BPB	HQ+8SB	BR+2 SB	BR+S B	BR+2 SB	BR	BR+S B	BR+4 SB	2SB	2SB	SB	3SB	SB	2SB	SB	SB	2SB	SB			SB		2SB	SB				SB	SB			
BE	HQ+4SB	BR+S B	BR+S B	BR	BR+S B	BR+S B	BR					SB	SB														SB				
KSB	HQ+7SB	BR+3 SB	BR+3 SB	BR+2 SB	BR+S B	BR+3 SB	BR	BR+3 SB	SB	2SB		SB	SB		SB	SB	3SB	SB			3SB	SB	SB			2SB		SB	2SB		
RBKO	HQ+4SB	BR+S B	BR	BR	BR	BR+S B	BR				SB	SB	SB		SB	SB	SB		SB		SB	2SB		SB	SB	SB	SB	SB			
BKP	HQ+3SB	BR	BR+S B	BR+3 SB	BR	4SB	BR+2 SB		SB		2SB	2SB		SB				SB	2SB			SB		SB	SB		SB				
HQ	7																														
BR		7	7	7	7	6	7	1																							
SB	35	10	8	9	2	14	7	6	4	5	8	7	4	1	2	5	3	7	4	3	3	7	6	2	2	6	3	1	2		
FINANCIAL AUXILIARIES																															
Euro_Cufa	HQ																														
NBS	HQ																														
Unioni Financiar Prishtina	HQ																														
PCB Western-Union	HQ	BR	BR	BR	BR																										
RZB Western-Union	HQ	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR						BR	BR					BR				BR				
Monedha		HQ																													
Euro		HQ																													
Euro Eki		HQ																													
Euro Exchange				HQ																											

Note :

PCB = ProCredit Bank, BRK = New Bank of Kosovo, BpB = Bank for Business, BE = Economic Bank, KSB = Kasa Bank, BKP = Credit Bank of Prishtina, RBKO = Raiffeisen Bank Kosovo.
 HQ = Headquarter, BR = Branches, SB = Sub - branches, MU = Mobile Unit.

Table 25.
(Continued)

Description	Prishtinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtri	Ferizaj	Skënderaj	Gjilan	Graçanica	Dragash	Suharekë	Shtërpcë	Zvečan	Shitë	Beslanë
OTHER FINANCIAL INTERMEDIARIES																	
FINCA Kosovo		√	√	√				√		√							
Kosovo Enterprise Program (KEP)	√	√	√	√	√	√				√							
Grامن Trust	√		√														
Mercy Corps International SED Program			√														
Cordaid				√													
Besëlidhja Micro Finance (W. Relief)	√										√						
Kreditimi Rural i Kosovës	√				√		√										
Kosinvest / World Vision		√															
Mështekna (Society for Farmers and Individual Producers)												√					
Centro Laici Italiani per le Mission (Ce.L.I.M.)				√													
IOM (International Organization for Migration)	√										√			√	√		
START NGO (Islamic Relief in Kosovo)	√								√								
Balkanactie																	√
Perspektiva 4					√												
Vlesa Co.													√				
PTK	√																
DMTH	√																
German Investment and Development Co (DEG)	√																
EAR AgroBusiness Development Unit	√																
Islamic World Committee																	√
Atlantic Capital Partners	√																

√ = Predominant representation.

Table 26.

Depository Corporations – No. of Employees and Branches

Description	2004		2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
BPK															
Number of branches 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Number of sub-branches	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Number of full-time equivalent employees	133	132	132	131	131	131	137	135	132	137	137	138	139	140	
Other depository corporations															
Number of branches 1/	49	49	49	49	49	49	49	49	49	49	49	49	49	49	
Number of sub-branches	158	160	161	162	163	165	165	168	169	171	174	175	176	177	
Number of full-time equivalent employees	2,066	2,071	2,096	2,112	2,142	2,225	2,241	2,258	2,285	2,312	2,333	2,341	2,366	2,374	

1/ Head offices are counted as branches.

Table 27.

Government Operations

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

Description	2003	2004	2005											
	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Tax Revenues	536.4	550.2	44.5	81.3	126.7	180.0	226.6	269.2	319.0	368.8	415.4	472.1	514.2	559.6
Border taxes	428.3	436.1	29.3	58.4	97.7	132.0	170.8	206.3	247.0	287.6	327.5	365.2	399.6	436.5
Domestic taxes	108.1	114.1	15.2	22.9	29.0	48.0	55.8	62.8	72.0	81.2	87.9	107.0	114.6	123.1
Non tax revenues	41.7	40.5	2.5	5.2	9.1	13.7	17.6	21.3	25.0	29.1	33.7	37.2	41.5	47.1
Municipal own source revenues	23.6	23.7	0.5	1.8	3.8	5.5	7.3	9.1	11.5	13.9	15.9	18.4	20.4	22.0
Donor grants	25.6	17.3	0.6	1.3	3.4	5.8	5.8	7.5	8.5	9.6	10.2	10.2	10.2	10.2
Budget support grants	...	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Designated grants	25.6	13.0	0.6	1.3	3.4	5.8	5.8	7.5	8.5	9.6	10.2	10.2	10.2	10.2
Interest	3.0	3.5	0.2	0.4	0.6	0.8	1.4	1.5	1.7	1.9	2.0	2.2	2.4	2.6
Commerzbank	0.4	0.3	...	...	0.1	0.1	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7
BPK	2.7	3.2	0.2	0.3	0.5	0.7	0.7	0.9	1.1	1.2	1.4	1.5	1.7	1.9
TOTAL	630.3	635.2	48.3	89.9	143.5	205.7	258.7	308.5	365.7	423.3	477.2	540.1	588.7	641.5
Wages and salaries	145.7	184.2	...	15.9	33.8	63.9	80.0	96.0	98.6	112.7	130.9	146.8	174.6	194.5
Goods and services	194.8	203.0	0.8	9.2	24.2	36.8	53.6	65.8	79.8	91.2	93.0	102.8	115.4	143.0
Subsidies and transfers	127.0	186.3	7.5	23.6	38.8	52.0	66.7	79.1	93.2	124.8	156.0	167.6	179.6	223.3
Social transfers (paym. to households)	81.6	98.0	7.4	16.8	28.8	38.0	48.2	60.6	71.9	81.7	.	.	.	.
Subsidies to enterprises	36.4	62.3	...	5.8	7.8	10.5	12.8	12.8	12.8	12.8	.	.	.	.
Other transfer	9.0	25.9	0.1	1.0	2.2	3.6	5.7	5.7	8.6	30.3	.	.	.	.
Capital outlays	97.8	192.0	...	3.4	9.6	18.6	29.5	42.5	53.3	66.8	79.9	91.1	103.1	141.6
Capital outlays to enterprises	58.5	18.7	...	0.1	1.7	2.3	3.5	4.5	13.2	26.8	.	.	.	.
Other capital outlays	39.3	173.2	...	3.4	8.0	16.3	26.0	38.1	40.1	40.1	.	.	.	.
Reserves	2.4	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL	567.7	769.4	8.3	52.1	106.4	171.3	229.8	283.6	324.9	395.5	459.8	508.3	572.8	702.4
BALANCE (Rev-Exp)	62.6	-134.3	40.0	37.9	37.2	34.4	28.9	24.9	40.9	27.8	17.4	31.8	15.9	-60.9

Source: Ministry of Economy and Finance.

Note: Data on government revenues and expenditures since January 2005 are being revised from Ministry of Economy and Finance.

Table 28.

Consumer Price Index

(May 2002 = 100)

Description	Index			Percentage change			
	Monthly	Quarterly, Yearly		Monthly (t-1)	Same period previous year (t-12)	Quarterly, Yearly	
		End Period	Average			End Period	Average
2002		102.1	99.3				
2003		103.7	101.1			1.6	1.7
2004		100.2	101.1			-3.4	0.1
Dec	100.2	100.2	99.9	0.5	-3.4	2.2	0.9
2005		102.8	100.3			2.6	-0.8
Jan	99.9			-0.3	-3.8		
Feb	99.9			0.0	-3.8		
Mar	101.4	101.4	100.4	1.5	-2.0	1.2	0.5
Apr	100.7			-0.7	-2.2		
May	100.0			-0.7	-2.1		
Jun	99.6	99.6	100.1	-0.4	-1.1	-1.8	-0.3
Jul	98.3			-1.3	-1.6		
Aug	98.5			0.2	-0.5		
Sep	99.3	99.3	98.7	0.8	1.3	-0.3	-1.4
Oct	101.1			1.8	1.3		
Nov	101.9			0.8	2.2		
Dec	102.8	102.8	101.9	0.9	2.6	3.5	3.3
2006							
Jan	102.3			-0.5	2.4		

Table 29.

Registered Unemployment

(End of period)

Description	2004		2005										2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Total	301,982	305,887	308,083	309,762	311,230	312,717	313,513	314,446	315,708	316,700	318,068	319,721	320,522	321,372
of which: Females (in %)	45.7	45.8	45.9	45.9	46.0	46.0	46.1	46.2	46.2	46.3	46.3	46.3	46.3	46.4
Education														
Elementary (in %)	63.4	63.6	63.6	63.6	63.7	63.6	63.6	63.5	63.5	63.5	63.5	63.5	63.5	63.6
Secondary (in %)	35.1	34.9	34.9	34.8	34.8	34.9	35.0	35.0	35.0	35.0	35.0	35.0	35.0	34.9
University (in %)	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5

Source: Kosovo Employment Office.

Table 30.

Euro Exchange Rate

(Average by period)

Description		Albanian Lek (ALL)	Croatian Kuna (HRK)	Slovenian Tolar (SIT)	Swiss Franc (CHF)	Turkish Lira (TRL) (millions)	US Dollar (USD)	British Pound (GBP)	Serbia and Montenegro Dinar (CSD)
2004	Dec	126.74	7.55	239.79	1.54	1.87	1.33	0.69	78.47
	Jan	126.87	7.56	239.77	1.54	1.77	1.31	0.69	79.82
	Feb	126.59	7.57	239.74	1.55	1.71	1.30	0.69	80.14
	Mar	126.40	7.46	239.70	1.55	1.74	1.32	0.69	80.73
	Apr	125.96	7.39	239.66	1.55	1.76	1.29	0.68	81.34
	May	124.78	7.32	239.51	1.55	1.74	1.27	0.68	81.73
	Jun	123.65	7.31	239.47	1.54	1.66	1.22	0.67	82.54
2005	Jul	121.96	7.30	239.48	1.56	1.61	1.20	0.69	83.05
	Aug	121.81	7.35	239.51	1.55	1.65	1.23	0.69	84.01
	Sep	123.76	7.43	239.48	1.55	1.64	1.22	0.68	84.52
	Oct	123.00	7.38	239.53	1.55	1.63	1.20	0.68	85.13
	Nov	122.65	7.38	239.51	1.55	1.60	1.18	0.68	86.11
	Dec	122.54	7.39	239.51	1.55	1.60	1.19	0.68	85.88
	Jan	123.61	7.38	239.49	1.55	1.61	1.21	0.69	86.81
2006	Feb	122.56	7.33	239.48	1.56	1.58	1.19	0.68	87.26

Source: European Central Bank and respective central banks.

Table 31.

Exports and Imports, by Trading Partners

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

Description	2003	2004	2005												2006			
	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb		
Export	35.6	56.5	2.6	5.4	9.5	13.7	18.2	22.0	26.3	29.6	34.2	39.2	44.2	48.9	2.8	6.7		
Import	973.1	1,063.2	65.1	132.0	233.2	334.2	438.5	541.6	650.9	757.4	862.3	977.6	1,067.1	1,180.0	58.7	132.3		
Trade balance	-937.5	-1,006.7	-63.1	-127.0	-223.8	-320.4	-440.8	-519.6	-624.6	-727.9	-828.1	-938.4	-1,022.9	-1,131.1	-55.9	-125.6		
Albania	Export	1.9	1.8	0.2	0.4	0.7	1.2	1.9	2.2	2.6	3.1	3.8	4.4	4.9	5.2	0.2	0.6	
	Import	6.1	20.2	1.0	1.6	2.6	4.4	6.4	8.4	10.5	12.4	14.0	15.7	17.0	18.1	0.3	0.5	
Bulgaria	Export	0.2	0.4	...	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.4	0.5	0.8	1.0	0.1	0.1	
	Import	30.7	42.1	1.6	2.8	5.1	7.9	10.2	13.1	15.6	18.5	24.0	31.3	34.4	37.7	1.9	3.6	
Bosnia and Herzegovina	Export	0.8	1.5	...	0.3	0.6	0.8	1.1	1.6	1.9	2.1	2.3	2.5	2.7	3.4	0.2	0.6	
	Import	11.5	12.8	0.5	1.4	2.8	4.3	6.2	8.3	10.7	12.7	14.5	16.2	17.5	19.0	1.0	2.0	
Croatia	Export	1.8	0.5	0.1	0.2	0.2	0.3	0.4	0.6	0.6	0.6	0.7	0.8	0.9	0.9	0.1	0.2	
	Import	23.0	25.1	1.2	3.0	6.1	8.0	9.6	11.3	13.5	15.3	17.9	20.1	22.1	25.0	1.0	2.9	
European Union	Export	14.7	16.2	1.4	2.3	3.8	5.4	6.9	8.6	10.1	11.3	13.2	15.0	16.6	17.9	0.6	1.5	
	Import	242.5	377.4	19.4	38.0	69.0	97.2	125.1	151.7	177.7	201.3	223.8	249.7	271.8	309.7	20.5	43.6	
EU 15	Export	13.7	15.0	1.1	2.0	3.4	4.8	6.2	8.0	9.3	10.4	12.1	13.9	15.5	16.6	0.5	1.2	
	Import	174.0	284.0	19.4	38.0	69.0	97.2	125.1	151.7	177.7	201.3	223.8	249.7	271.8	309.7	15.1	31.7	
	of which:																	
	Austria	Export	1.4	0.9	0.1	0.2	0.3	0.3	0.4	0.5	0.6	0.7	0.7	0.8	0.9	0.9	0.1	0.2
		Import	21.5	27.6	1.6	2.6	5.0	6.7	8.3	10.0	12.1	14.0	15.7	17.6	19.0	20.9	0.8	2.3
	France	Export	...	0.2	...	...	...	...	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.1	0.1
		Import	12.5	23.1	1.3	1.9	3.2	4.2	4.9	5.8	7.0	8.1	8.7	14.4	16.4	20.5	1.7	3.6
	Germany	Export	3.8	3.3	0.2	0.3	0.6	0.8	1.1	1.2	1.4	1.7	2.3	2.6	3.0	3.2	0.2	0.3
		Import	38.5	78.2	9.1	18.4	33.7	46.5	59.6	71.2	81.6	91.5	100.7	109.2	118.0	129.9	5.9	12.0
	Greece	Export	1.8	4.3	0.3	0.7	1.1	1.7	2.2	2.6	3.1	3.6	4.3	4.8	5.3	5.4
		Import	52.2	68.5	3.3	5.4	8.8	13.7	18.0	23.0	27.3	31.2	35.7	38.6	42.1	47.6	1.9	3.8
	Italy	Export	6.2	5.5	0.4	0.8	1.3	1.8	2.4	2.8	3.3	3.5	3.9	4.6	5.2	5.6	...	0.5
		Import	26.3	44.5	2.1	4.8	9.2	14.2	19.3	23.5	28.4	32.1	35.5	39.1	42.2	50.4	2.9	6.1
	Netherlands	Export	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
		Import	6.0	10.1	0.4	1.3	2.4	3.3	3.9	4.4	4.8	5.7	6.2	7.0	7.4	7.9	0.2	0.7
	United Kingdom	Export	0.1	0.6
		Import	3.8	11.1	0.5	0.9	1.9	2.5	2.9	3.5	4.0	4.5	4.9	5.5	6.8	8.0	0.4	1.0
EU new 10	Export	1.0	1.2	0.3	0.3	0.4	0.6	0.6	0.7	0.8	0.9	1.0	1.1	1.2	1.3	0.1	0.3	
	Import	68.5	93.4	...	...	...	...	...	...	...	...	...	...	...	...	5.4	12.0
	of which:																	
	Hungary	Export	0.1	0.1	...	...	...	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	...	...
		Import	17.7	19.7	0.7	1.7	3.4	4.8	6.3	7.7	9.1	10.6	12.3	13.4	14.6	16.2	1.2	2.2
	Slovenia	Export	0.7	1.0	0.3	0.3	0.3	0.5	0.6	0.6	0.7	0.8	0.9	1.0	1.1	1.2	0.1	0.3
		Import	1.3	56.9	0.3	0.5	0.6	0.8	0.9	1.0	1.3	1.5	1.6	1.9	2.3	2.5	0.4	0.5
Switzerland	Export	0.1	0.1	...	...	...	...	...	0.1	0.1	0.1	0.2	0.2	0.4	0.7	0.3	0.8
	Import	10.5	16.2	0.9	2.0	4.0	5.4	6.6	8.2	10.3	12.0	13.4	15.2	16.7	18.7	1.0	2.4	
Macedonia	Export	6.9	9.6	0.3	0.8	1.8	2.9	4.1	4.8	5.3	6.2	7.0	8.1	8.8	9.6	0.2	0.3	
	Import	290.9	149.2	9.7	20.5	35.5	54.2	74.3	93.3	116.5	139.4	159.2	181.8	200.3	219.7	10.4	23.7	
Serbia and Montenegro	Export	6.8	1.9	0.3	0.7	1.2	1.8	2.3	2.7	3.0	3.4	4.0	4.7	5.5	6.3	1.1	2.4	
	Import	102.8	72.6	7.3	13.5	26.5	41.1	54.9	70.3	84.0	98.8	115.9	133.2	145.0	157.1	6.0	14.9	
Turkey	Export	1.7	2.9	0.1	0.3	0.6	0.7	0.7	0.7	0.7	0.8	0.8	0.9	1.0	1.0	...	...
	Import	66.4	86.8	6.0	10.8	18.8	26.2	35.6	43.3	51.4	58.6	64.8	72.2	78.1	85.4	5.9	7.9	
China	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	12.5	34.3	2.6	7.2	11.4	15.2	20.2	24.9	29.2	34.9	39.0	43.8	49.5	55.8	3.3	0.2	
Ukraine	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	6.9	10.9	0.2	0.9	2.4	4.2	5.3	6.7	7.5	8.6	9.7	10.6	11.0	11.4	...	1.7	
Brazil	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	5.2	21.5	2.5	4.2	5.9	7.2	8.3	9.0	10.1	11.4	13.0	14.6	15.7	16.8	1.0	1.0	
United States	Export	...	...	...	...	...	...	...	...	...	...	...	...	0.2	0.2	...	...
	Import	10.2	17.0	1.4	2.4	3.7	5.3	8.5	10.5	12.4	13.6	14.7	16.5	17.6	18.5	0.5	16.7	
Other	Export	0.7	21.5	0.1	0.3	0.5	0.5	0.6	0.5	1.6	1.6	1.7	2.2	2.4	2.8	...	0.3	
	Import	153.9	177.0	10.9	23.7	39.5	53.6	67.4	82.8	101.5	119.9	138.3	156.9	170.4	187.2	5.8	...	

Source: Customs statistics and Statistical Office of Kosovo.

NOTE: Exports data are by destination country. Imports data are by country of origin of goods.

Table 32.

Exports, by Commodity Group

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

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Total	56.5	6.0	10.0	14.1	18.4	22.2	25.4	28.5	32.9	37.7	42.5	47.3	2.8	6.7
I Live animals and animal products	...	...	...	0.1	0.1	0.1	0.2	0.3	0.3	0.4	0.4	0.4	...	0.1
II Vegetable products	2.6	0.1	0.1	0.2	0.3	0.5	0.6	0.9	1.5	2.1	2.4	2.7	0.1	0.3
III Animal or vegetable fats and oils - ed	...	...	...	...	...	...	...	...	...	...	...	...	...	...
IV Prepared foodstuffs, beverages and t	3.8	0.5	1.0	1.2	1.5	1.8	2.1	2.4	2.8	3.3	3.8	4.1	0.2	0.3
V Mineral products	2.4	1.0	1.1	1.2	1.2	1.4	1.5	1.5	1.6	1.7	2.1	2.4	0.4	1.3
VI Products of the chemical or allied ind	1.0	0.2	0.3	0.4	0.4	0.5	0.6	0.7	0.7	0.8	0.9	0.9	...	...
VII Plastics, rubber and articles thereof	3.7	0.2	0.2	0.3	0.4	0.5	0.6	0.6	0.7	0.8	0.8	1.0	...	0.1
VIII Hides, skins, leather and articles ther	5.9	1.0	1.6	2.2	2.7	3.2	3.6	3.9	4.2	4.7	5.3	5.9	0.4	0.9
IX Wood and articles of wood	0.4	...	...	0.1	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4	...	0.1
X Cellulosic material, paper and articles	0.4	...	...	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	...	0.1
XI Textiles and textile articles	1.4	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.4	0.4	0.5	0.5	...	...
XII Footwear	0.1	...	...	...	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	...	...
XIII Articles of stone, plaster, ceramic anc	1.8	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.4	0.4	0.5	0.5	...	...
XIV Pearls, precious stones, metals, jewe	0.1	...	...	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	...	...
XV Base metals and articles of base met:	19.7	2.2	4.1	6.6	9.1	11.1	12.6	14.3	16.5	19.0	21.2	23.4	1.4	3.0
XVI Machinery, appliances, electrical equi	9.2	0.4	0.6	0.8	1.1	1.4	1.5	1.6	1.9	2.1	2.4	2.8	0.1	0.2
XVII Transport means	2.0	0.2	0.3	0.4	0.4	0.4	0.5	0.6	0.6	0.7	0.8	0.8	0.1	0.1
XVIII Optical, medical and musical instrum	1.1	...	...	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	...	...
XIX Arms and ammunition	...	...	...	...	...	...	...	...	...	...	...	...	...	...
XX Miscellaneous manufactured articles	0.7	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	...	0.1
XXI Other	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Customs statistics and Statistical Office of Kosovo.
Data for 2003 and 2004 are processed by BPK.

Table 33.

Imports, by Commodity Group

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

Description	2004	2005											2006	
	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Total	1,063.2	128.8	222.6	322.7	426.9	537.0	646.0	751.9	866.9	981.7	1,071.1	1,184.1	58.7	132.3
I Live animals and animal products	52.4	8.3	13.4	17.8	22.2	26.4	31.2	36.2	41.8	46.3	49.8	54.0	3.7	6.1
II Vegetable products	68.1	7.1	12.4	17.9	23.3	29.8	35.7	39.3	43.6	48.4	52.3	57.4	2.9	7.2
III Animal or vegetable fats and oils - edi	7.3	1.5	2.3	3.1	3.8	4.6	5.6	6.4	7.5	8.9	9.8	11.0	0.6	1.5
IV Prepared foodstuffs, beverages and tc	165.4	18.2	30.7	42.2	55.9	69.3	84.8	101.2	126.9	141.5	153.6	171.7	7.6	17.5
V Mineral products	173.1	20.7	33.3	49.4	65.3	90.0	110.1	133.6	155.5	179.1	197.5	213.2	12.5	32.5
VI Products of the chemical or allied ind	98.0	9.4	18.4	27.5	35.1	43.5	50.4	57.5	65.4	75.6	81.8	90.9	4.1	10.7
VII Plastics, rubber and articles thereof	42.5	4.3	7.7	12.4	17.3	22.0	26.9	32.2	37.2	42.2	46.8	50.8	1.9	4.1
VIII Hides, skins, leather and articles there	1.0	0.2	0.3	0.4	0.6	0.7	0.8	1.0	1.1	1.2	1.4	1.5	0.1	0.2
IX Wood and articles of wood	29.9	1.9	3.6	6.1	9.4	13.0	16.7	20.2	23.4	26.8	28.8	30.7	1.0	1.8
X Cellulosic material, paper and articles	33.4	2.7	4.7	6.6	8.3	10.1	12.4	14.8	16.9	18.8	21.1	23.7	1.3	2.9
XI Textiles and textile articles	31.2	4.5	7.4	10.3	13.6	16.7	20.1	22.9	25.9	29.5	33.2	36.8	1.4	3.2
XII Footwear	10.4	1.2	2.4	3.6	4.8	5.5	6.3	7.3	8.1	9.4	10.5	11.3	0.3	1.2
XIII Articles of stone, plaster, ceramic and	54.9	2.9	5.5	10.3	16.2	22.2	28.4	34.0	39.9	44.9	48.9	51.5	1.1	3.0
XIV Pearls, precious stones, metals, jewe	0.3	...	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.3	...	...
XV Base metals and articles of base meta	77.5	7.7	13.9	22.2	31.3	39.6	48.4	57.7	68.1	78.2	84.9	90.4	1.5	4.5
XVI Machinery, appliances, electrical equi	116.8	14.9	23.6	34.3	45.0	56.0	67.0	76.5	85.5	100.3	110.5	132.9	11.9	22.0
XVII Transport means	50.2	17.4	34.4	46.7	58.4	66.6	75.4	81.3	87.4	93.3	99.2	110.3	4.7	9.2
XVIII Optical, medical and musical instrume	15.1	2.7	3.6	4.7	6.3	8.2	9.5	10.3	11.1	13.0	14.4	16.1	1.2	2.2
XIX Arms and ammunition	0.5	...	...	...	...	...	...	...	...	...	0.2	0.2	...	0.1
XX Miscellaneous manufactured articles	35.4	3.3	5.1	7.1	9.9	12.7	16.4	19.2	21.2	24.0	26.3	29.5	1.1	2.5
XXI Other	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Customs statistics and Statistical Office of Kosovo.
Data for 2003 and 2004 are processed by BPK.

EXPLANATORY NOTE

TABLES 2-14: 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:

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

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. BPK has used the scheme presented below.

<p>A. Domestic economy</p> <p><i>Non-financial corporations</i> Public non-financial corporations Other non-financial corporations</p> <p><i>Financial Corporations</i> Central bank Other depository corporations Other financial corporations <i>Insurance companies</i> <i>Pension funds</i> <i>Financial auxiliaries</i> <i>Other financial institutions</i></p> <p><i>General Government</i> Central government Local government Social security funds</p> <p><i>Households</i> <i>Non-profit institutions serving households</i></p> <p>B. Rest of the world.</p>
--

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.

The Banking and Payments Authority of Kosovo (BPK) complies not entirely with the definition of a monetary authority, as it issues no banknotes. In the financial surveys the "*BPK*" is mentioned instead of 'central bank'.

Other depository corporations (ODC): In Kosovo these are the commercial banks licensed in Kosovo, numbering actually 7 institutions.

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.

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 complemented with additional voluntary contributions paid by the employer or the employee, or both;*
- Supplementary Employers Pensions, provided to employees by their employer;
- Supplementary Individual Pensions, provided to natural persons from licensed pension provider.

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.

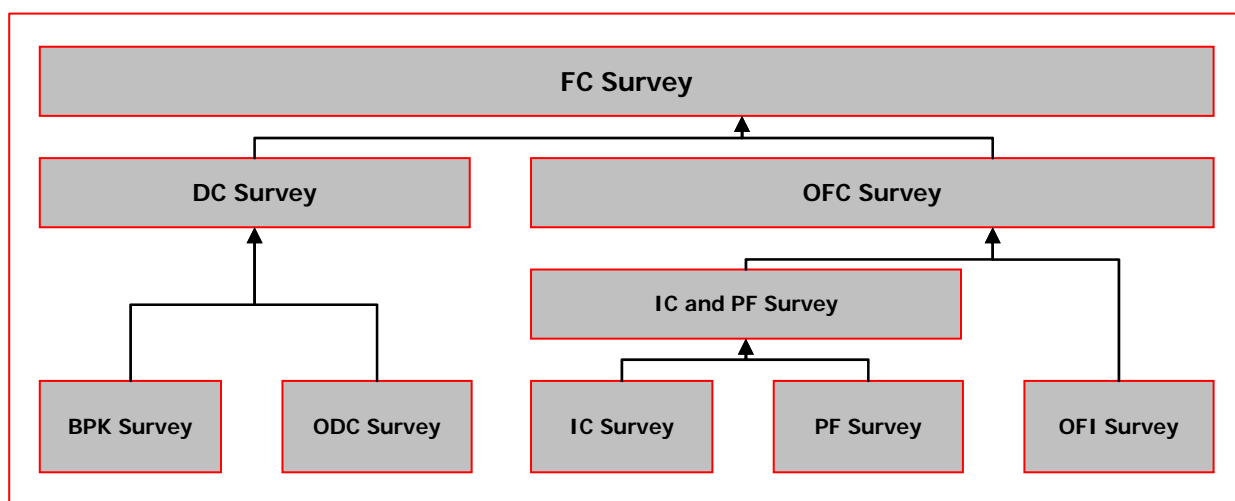
Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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



- FC Financial Corporations;
- DC Depository Corporations;
- BPK Banking and Payments Authority of Kosovo;
- ODC Other Depository Corporations;
- OFC Other Financial Corporations;
- OFI Other Financial Intermediaries;
- IC Insurance Companies;
- PF Pension Funds;

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 BPK, "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.*

The *Monetary aggregates* are an integral part of the surveys and are defined as:

Currency in circulation

M0

Transferable deposits [1]

M1 = M0 + [1]

Other deposits with original maturity up to 2 years [2]

Broad money = M1 + [2]

Under the old money definitions, due to lack of data, only currency in circulation and deposits, regardless the maturity, in euro and other currency, held by the non financial sector and the households were considered. Now the money-holding sector is defined in accordance with international standards comprising all domestic sectors except the depository corporations and the central government. At the same time only deposits with an original maturity of 2 years or less belong to the money boundary. This double change in definition makes it impossible to reconstitute coherent back data.

Due to different constraints the estimation of currency in circulation for Kosovo is even more difficult than in other economies and an estimate of the amount of currency in circulation has to rely on hypotheses based on macroeconomic behavior. As a *principle* the annual growth of the broad liquidity in the economy is taken as the reference. Broad liquidity is defined as broad money, of which only deposits can be observed directly. The currency in circulation will be a function of the amount of the deposits, as they form the complement within broad money.

Additional information: see Monthly Statistics Bulletin, BPK, November 2004.

TABLE 19: EFFECTIVE INTEREST RATES APPLIED BY COMMERCIAL BANKS

Source: BPK-survey 'Interest Rate Report' among all commercial banks licensed in Kosovo.

Definitions and nature of the data collected: The main features are listed here 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 2 two exceptions : for saving deposits and current accounts, 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.

IRR-statistics: a simple arithmetic average of interest rates communicated by banks completed with the standardized variance as a measure of the distribution around the calculated simple.

Additional information: see Monthly Statistics Bulletin, BPK, November 2004.

TABLE 21: INTERBANK CLEARING SYSTEM

The Interbank Clearing System (ICS) is established, regulated and managed by the BPK. It started with operation in May 2001. The ICS is an electronic clearing and settlement service for payment orders among banks and the BPK, and with the BPK as an agent of the PISG (Ministry of Finance and Economy) of Kosovo. It offers end of day net settlement on accounts at the BPK 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 BPK electronic clearinghouse. Currently there are seven commercial banks participating at the ICS, and BPK 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 BPK.

TABLE 22: FOREIGN TRANSFERS

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).

TABLE 27: FISCAL SECTOR


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.

TABLES 31-33: EXPORTS AND IMPORTS

Harmonized System Coding System used in the presentation of external trade statistics by commodity group:

- I Live animals; animal products;
- II Vegetable products;
- III Animal or vegetable fats and oils and their cleavage products; prepared edible fats; animal or vegetable waxes;
- IV Prepared foodstuffs; beverages, spirits and vinegar; tobacco and manufactured tobacco substitutes;
- V Mineral products;
- VI Products of the chemical or allied industries;
- VII Plastics and articles thereof; rubber and articles thereof;
- VIII Raw hides and skins, leather, furskins and articles thereof; saddlery and harness; travel goods, handbags and similar containers; article of animal gut (other than silkworm gut);
- IX Wood and articles of wood; wood charcoal; cork and articles of cork; manufactures of straw, of esparto or of other plaiting materials; basketware and wickerwork;
- X Pulp of wood or of other fibrous cellulosic material; waste and scrap of paperboard; paper and paperboard and articles thereof;
- XI Textiles and textile articles;
- XII Footwear, headgear, umbrellas, sun umbrellas, walking-sticks, seat-sticks, whips, riding-crops and parts thereof; prepared feathers and articles made therewith; artificial flowers; articles of human hair;
- XIII Articles of stone, plaster, cement, asbestos, mica or similar materials; ceramic products; glass and glassware;

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- XIV Natural or cultured pearls, precious and semi-precious stones, precious metals, metals clad with precious metal and articles thereof; imitation jewelry; coin;
 - XV Base metals and articles of base metal;
 - XVI Machinery and mechanical appliances; electrical equipment; parts thereof; sound recorders and reproducers, and part and accessories of such articles;
 - XVII Vehicles, aircraft, vessels and associated transport equipment;
 - XVIII Optical, photographic, cinematographic, measuring, checking, precision, medical or surgical instruments and apparatus; clocks and watches; musical instruments; parts and accessories thereof;
 - XIX Arms and ammunition; parts and accessories thereof;
 - XX Miscellaneous manufactured articles;
 - XXI Other.

