



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


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## **MONTHLY STATISTICS BULLETIN**

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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;
PP	Percentage points;
SBR	Statistical Bank Report;
SNA	United Nations System of National Accounts 1993;
TPL	Third Party Liability;
UNMIK	United Nations Interim Administration Mission in Kosovo.

## 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.





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Table 1.

**Selected Macroeconomic Indicators**

Description	2004	2005
<b>Real growth rates (in percent)</b>		
GDP	4.0	-0.2
Contribution of foreign assistance to GDP growth 1/	-4.4	-1.5
GNDI	6.7	4.2
Private sector disposable income	3.6	3.4
Private sector consumption	91	92
Consumption as a share of disposable income	1.1	0.8
Commercial imports	2.3	-1.9
GDP per capita	4.8	1.5
GNDI per capita	4.9	2.4
Private disposable income per capita	1.9	1.7
Private consumption per capita		
<b>Price changes (in percent)</b>		
CPI	-1.6	-1.9
GDP	-2.5	-3.0
Real effective exchange rate (CPI based, end of period)	-1.4	-5.2
	-5.0	-5.2
<b>General government budget (in percent of GDP)</b>		
Revenues	26.8	28.4
Expenditures	32.8	31.6
Of which: Capital and net lending	7.4	6.8
Current balance	1.4	3.6
Overall balance	-6.0	-3.2
<b>Savings/investment balances (in percent of GDP) 2/</b>		
Domestic savings	-15.6	-17.3
Remittances	14.8	17.0
Factor income from/to abroad	-9.7	-8.7
National savings	-10.5	-9.1
Investment	28.2	27.1
Current account	-38.7	-36.2
Foreign assistance 3/	23.9	20.9
Current account balance (after foreign assistance)	-14.7	-15.3
<b>Main aggregates (in millions of euros)</b>		
GDP	2,282	2,209
GDP per capita (in euro)	1,161	1,105
GNDI per capita (in euro)	1,221	1,197
Workers' remittances 4/	339	375
Foreign assistance 3/	546	462
Direct contribution of foreign assistance to GDP	208	199
Direct contribution of foreign assistance to GNDI	212	199

Source: IMF Aide Memoire, May 2006.

1/ Based on changes in donor – financed public sector consumption and investment;

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

3/ Total foreign assistance excluding capital transfers;

4/ Including pensions from abroad.



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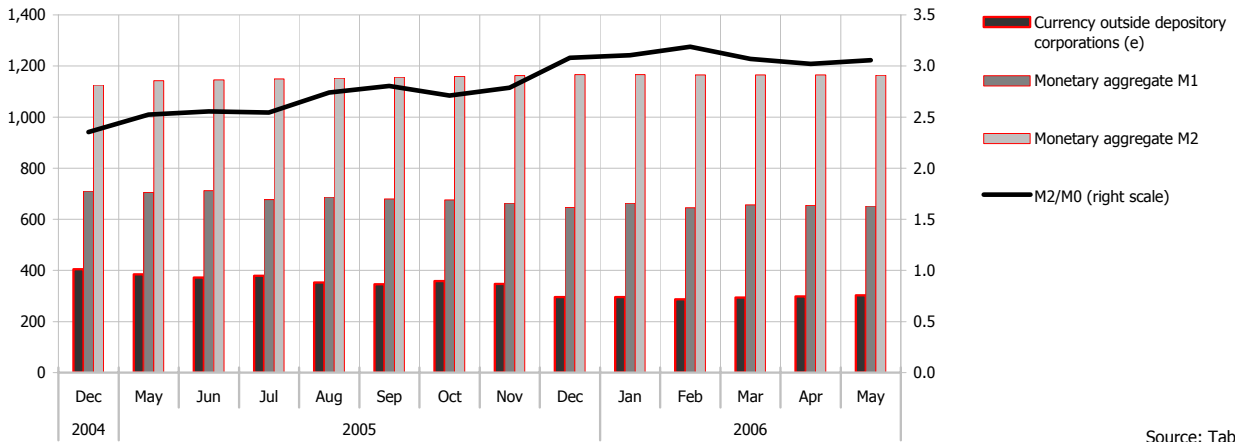
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## 1. Monetary Aggregates

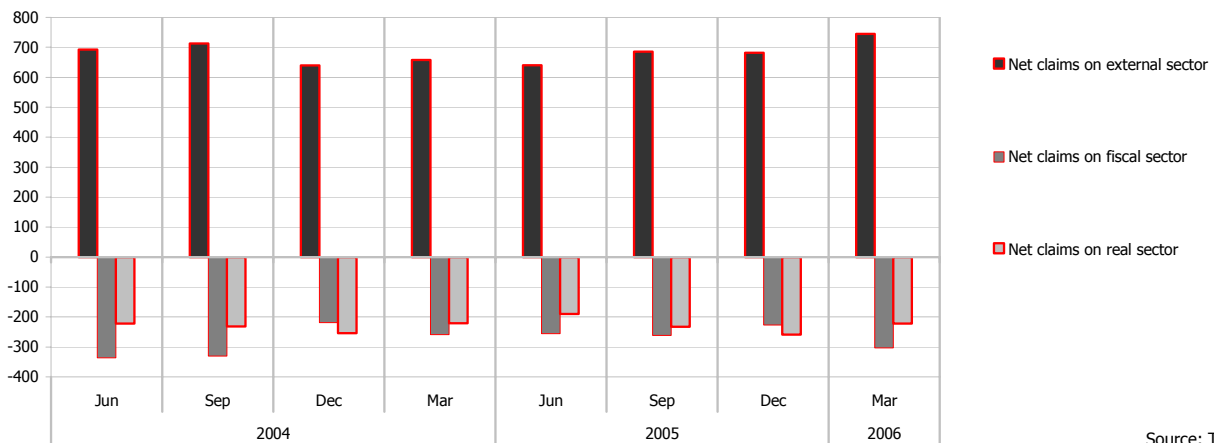
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 4.

## 2. Financial Corporations Net Claims by Sectors

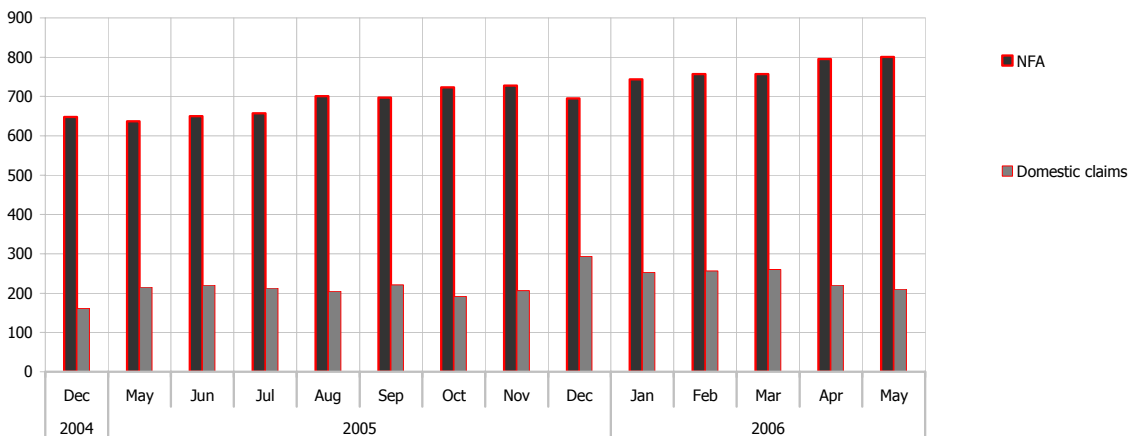
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

## 3. Depository Corporations NFA and Domestic Claims

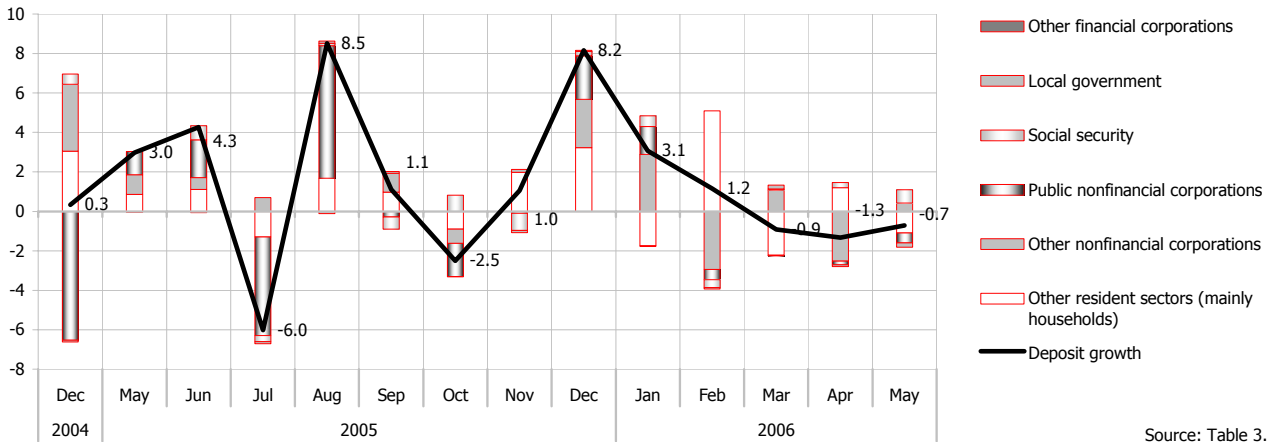
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

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

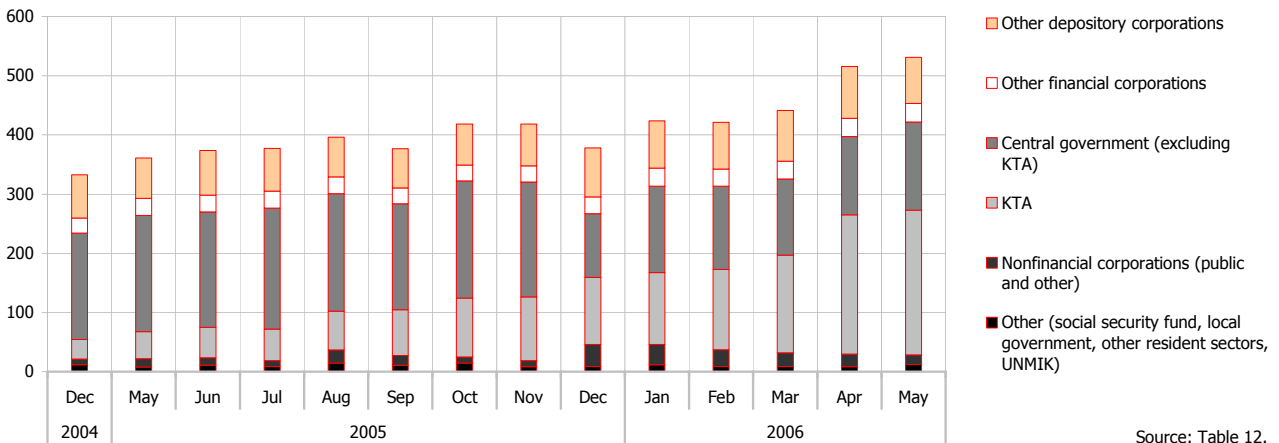
(Monthly percentage change)



Source: Table 3.

#### 5. Sectoral Breakdown of the Deposits at BPK

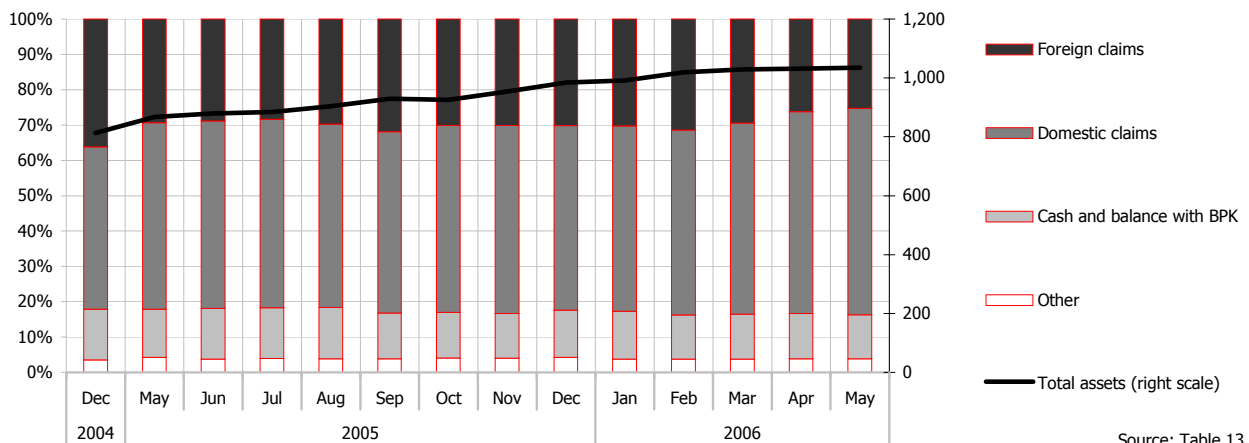
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

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

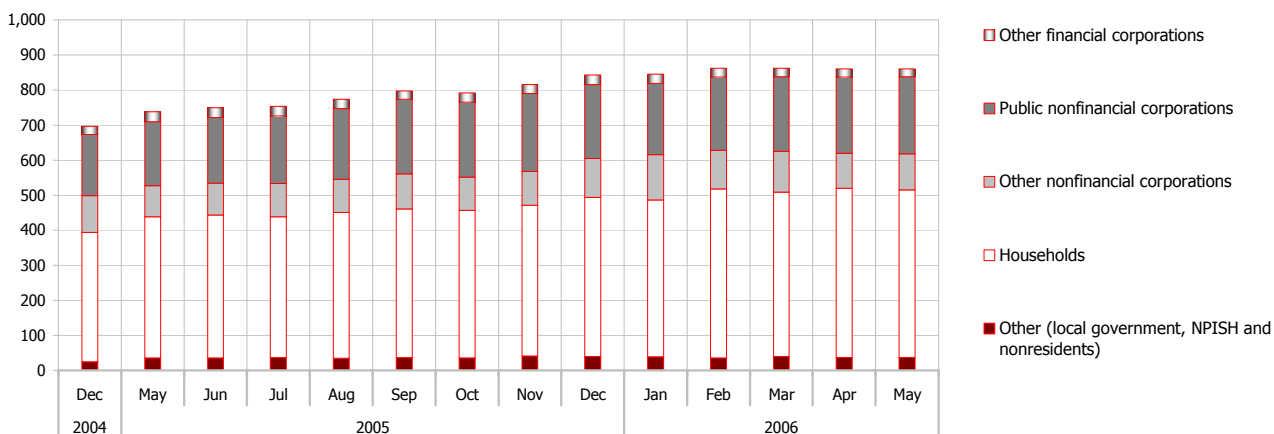
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13.

## 7. Sectoral Breakdown of the Deposits at ODC

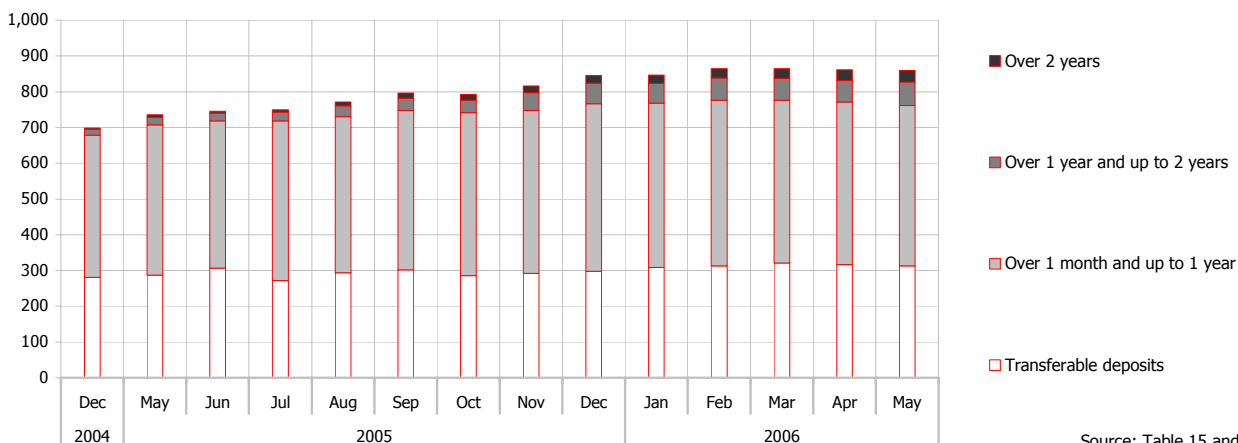
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 14.

## 8. Maturity Breakdown of the Deposits at ODC

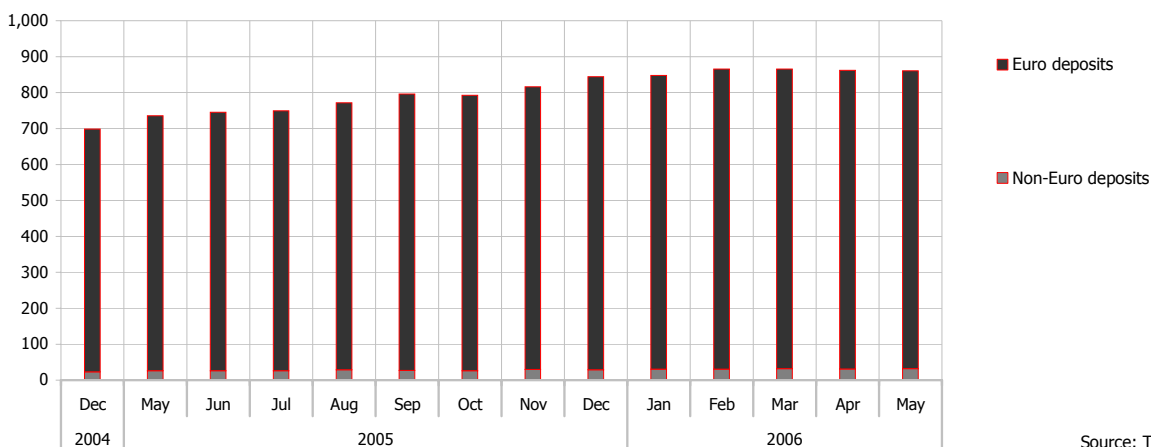
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

## 9. Currency Breakdown of the Deposits at ODC

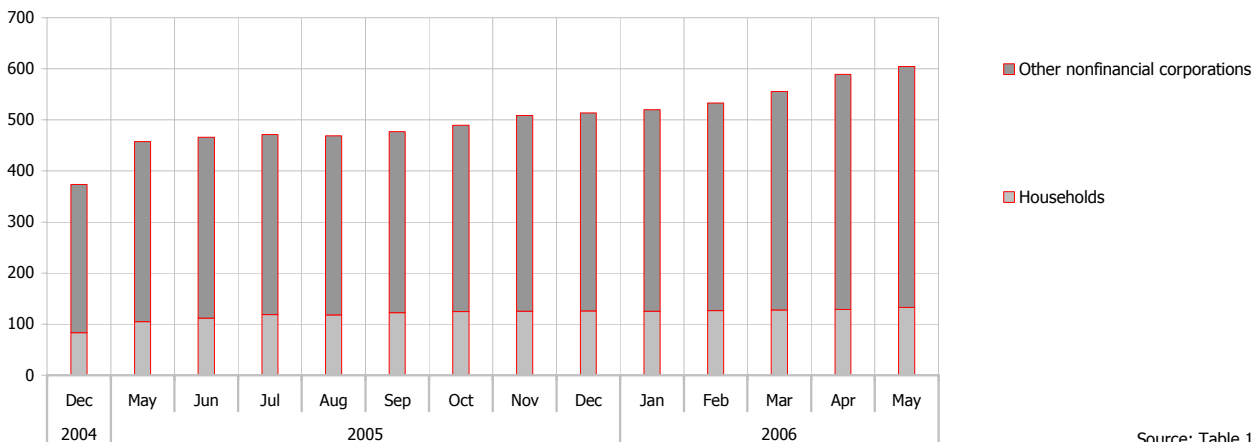
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

### 10. Sectoral Breakdown of the ODC Loans

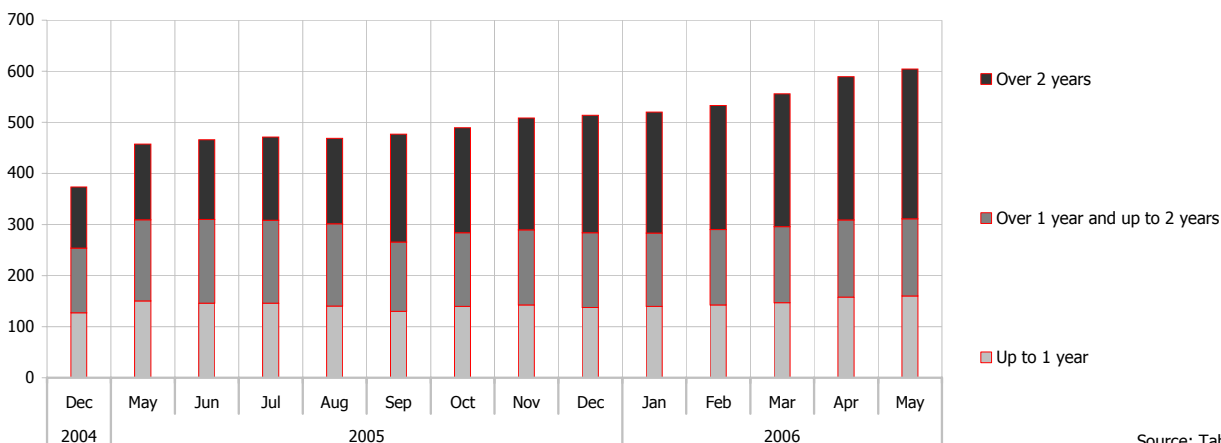
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

### 11. Maturity Breakdown of the ODC Loans

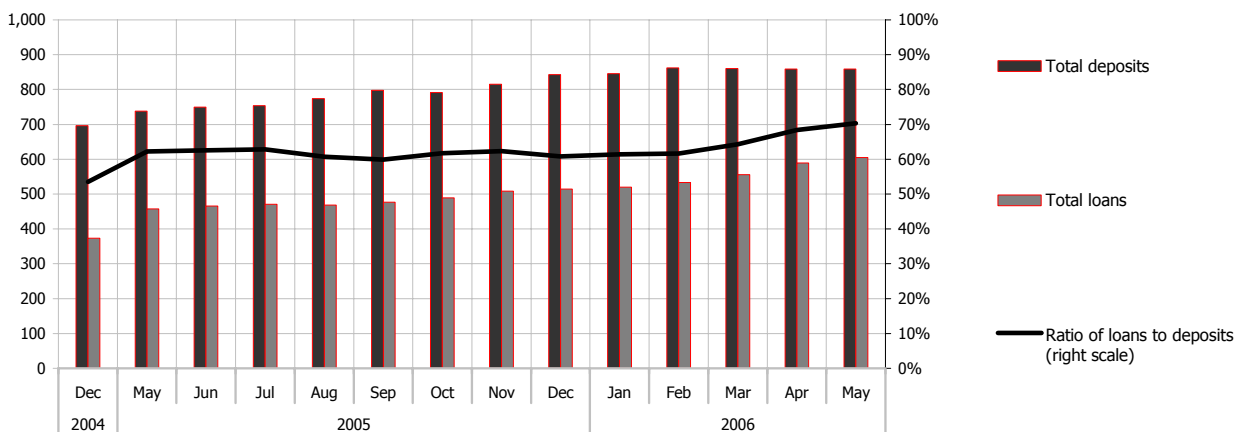
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

### 12. Ratio of ODC Loans to Deposits

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

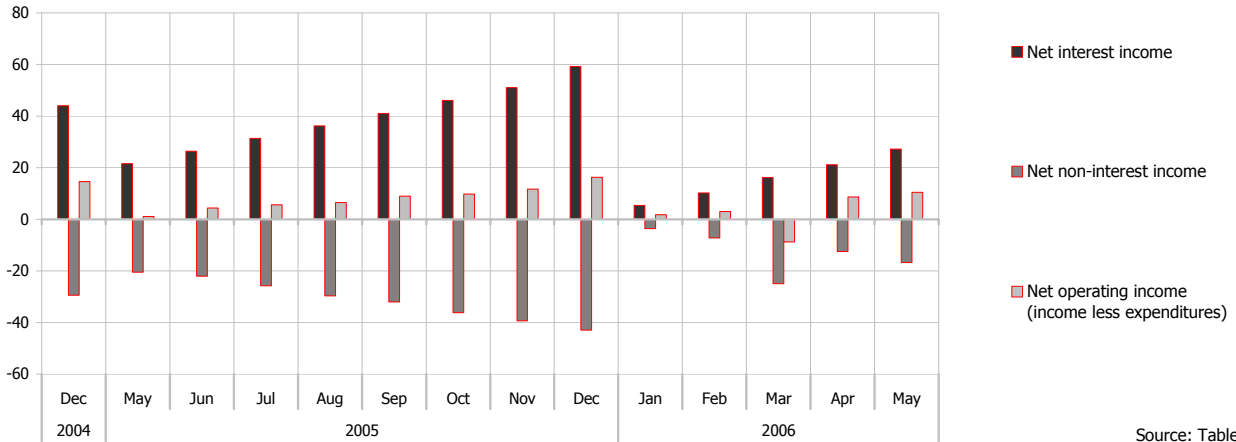


Source: Table 13 and 14.



### 13. ODC Income and Expenditures

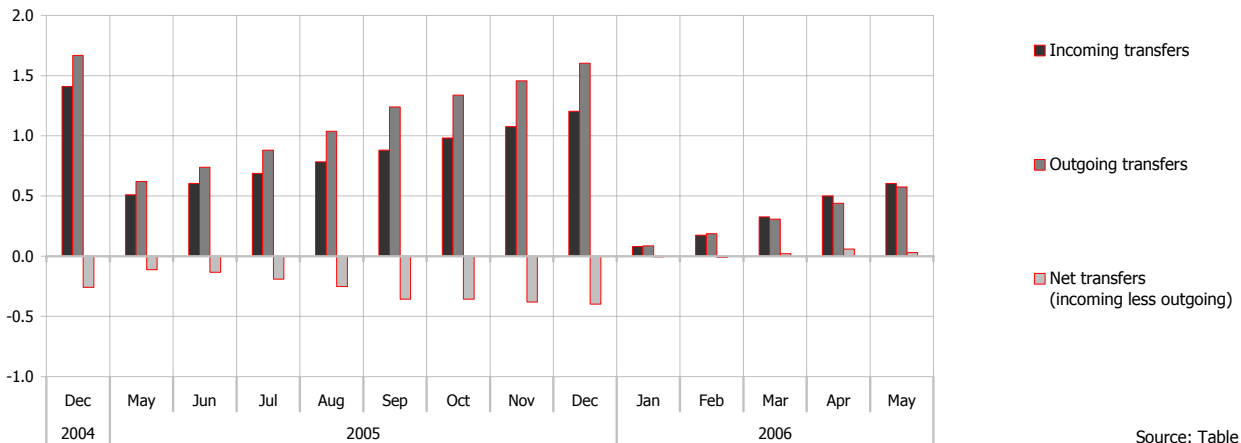
(Cumulative within the calendar year, in millions of EUR)



Source: Table 20.

### 14. Foreign Transfers

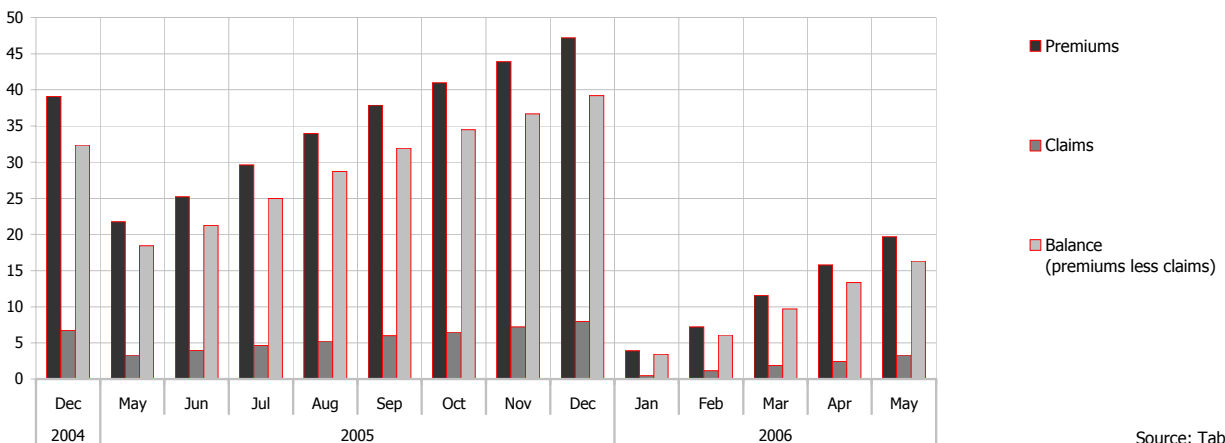
(Cumulative within the calendar year, in millions of EUR)



Source: Table 22.

### 15. Insurance Companies Premiums and Paid Claims

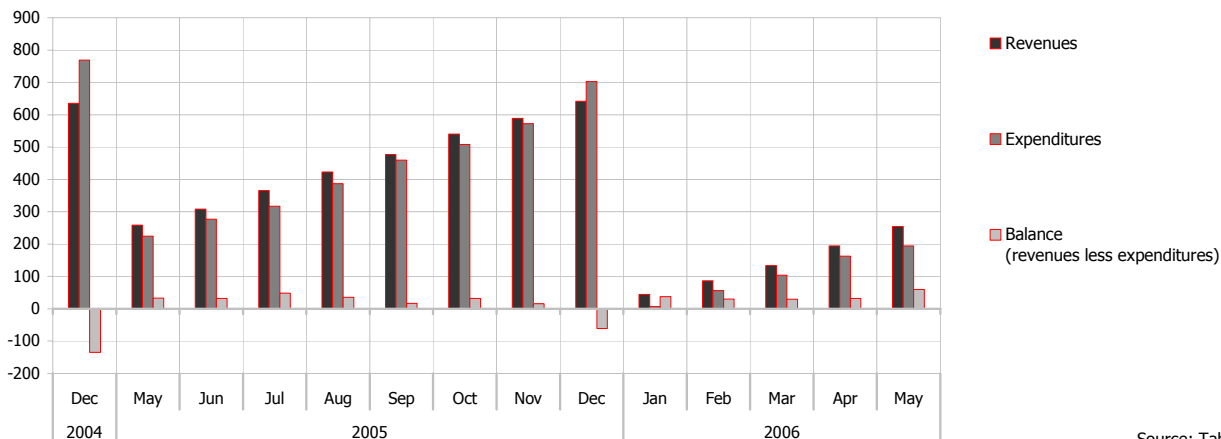
(Cumulative within the calendar year, in millions of EUR)



Source: Table 23.

## 16. Government Operations

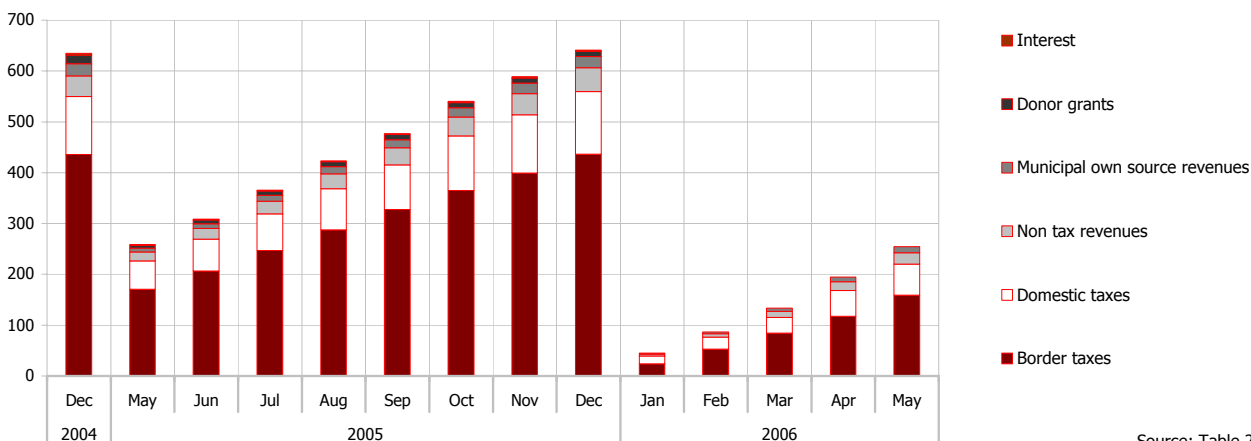
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

## 17. Structure of Government Revenues

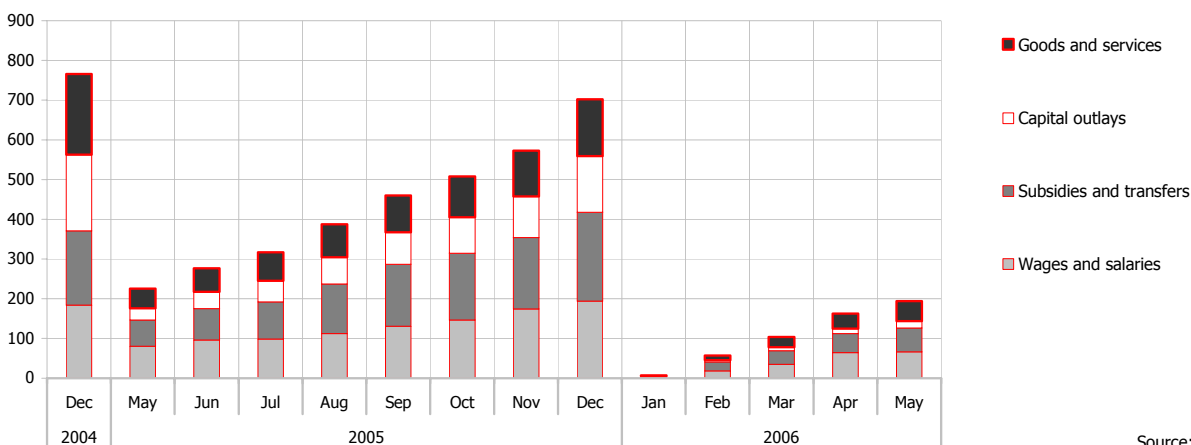
(In percentage)



Source: Table 27.

## 18. Structure of Government Expenditures

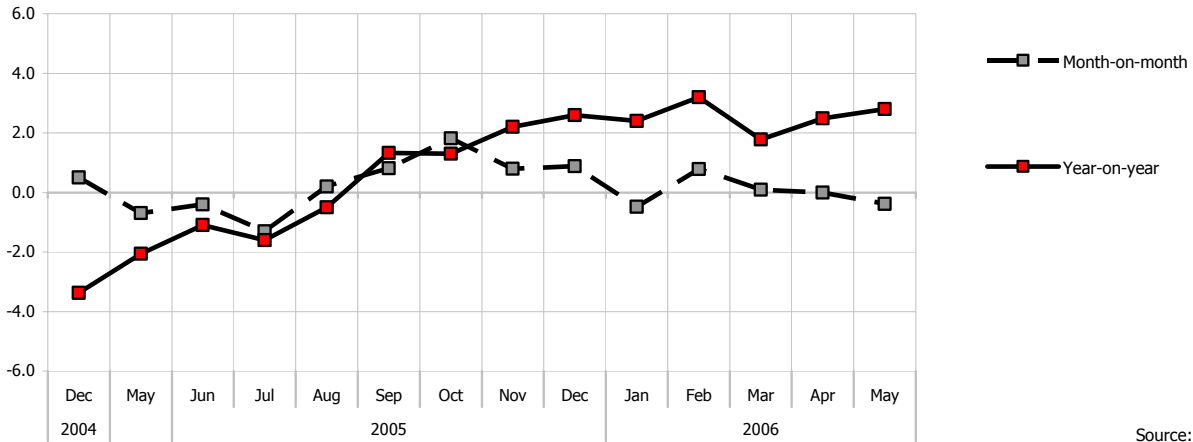
(In percentage)



Source: Table 27.

## 19. Consumer Price Index

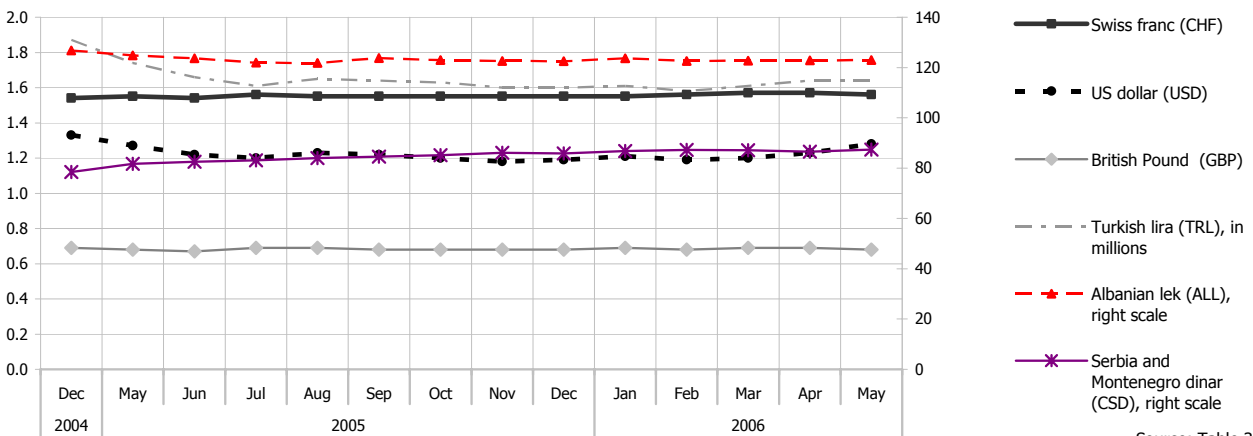
(In percentage)



Source: Table 28.

## 20. Exchange Rate against Euro

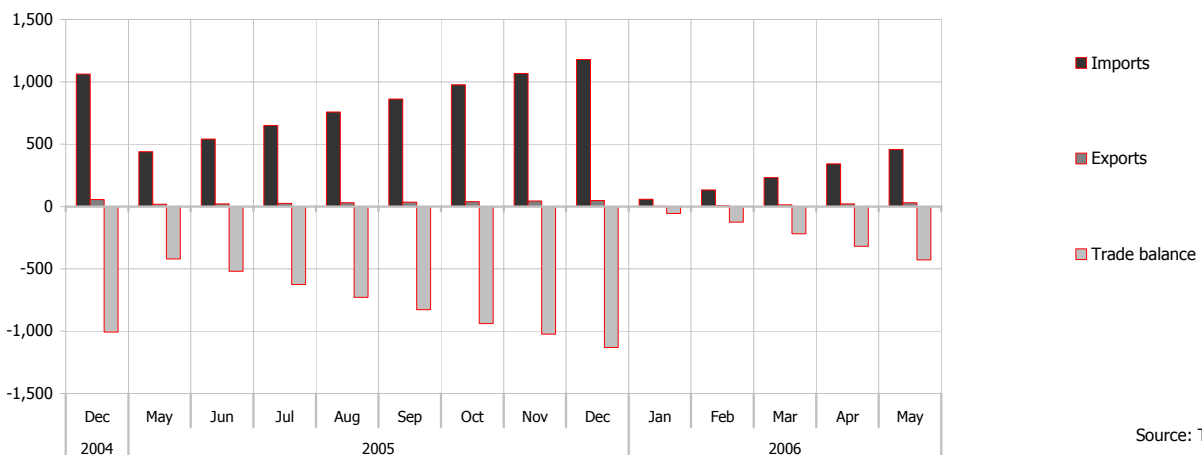
(Average by period)



Source: Table 30.

## 21. Trade Balance

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



Source: Table 31.



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Table 2.

**Financial Corporations Survey**

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

Description	2004			2005				2006
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
<b>Net foreign assets</b>	<b>692,727</b>	<b>712,727</b>	<b>639,229</b>	<b>657,840</b>	<b>640,043</b>	<b>686,080</b>	<b>682,299</b>	<b>744,759</b>
<b>Claims on nonresidents</b>	<b>720,320</b>	<b>750,189</b>	<b>691,216</b>	<b>713,870</b>	<b>701,094</b>	<b>749,675</b>	<b>748,693</b>	<b>816,755</b>
Currency	87,295	74,517	56,231	102,918	90,285	99,673	75,587	91,131
Deposits	508,346	522,539	383,820	387,261	342,921	374,830	422,622	476,844
Securities other than shares	115,713	141,520	236,198	217,136	261,047	268,863	242,434	242,165
Loans	6,115	8,298	11,652	3,240	3,462	2,994	4,715	5,688
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	925
Other	2	2	2	2	67	2	2	2
<b>less : Liabilities to nonresidents</b>	<b>27,593</b>	<b>37,463</b>	<b>51,987</b>	<b>56,030</b>	<b>61,050</b>	<b>63,595</b>	<b>66,395</b>	<b>71,997</b>
Deposits	3,273	8,840	17,862	21,188	21,297	23,410	21,466	23,057
Loans	23,989	28,623	34,125	34,842	39,753	40,185	44,929	48,940
Other	331	...	...	...	...	...	...	...
<b>Domestic claims</b>	<b>26,095</b>	<b>69,262</b>	<b>205,603</b>	<b>211,426</b>	<b>278,293</b>	<b>281,627</b>	<b>351,519</b>	<b>322,745</b>
<b>Net claims on central government</b>	<b>-331,383</b>	<b>-326,020</b>	<b>-212,398</b>	<b>-252,272</b>	<b>-246,138</b>	<b>-256,007</b>	<b>-220,706</b>	<b>-295,324</b>
<b>Claims on central government</b>	—	—	—	—	—	—	—	—
<b>less: Liabilities to central government</b>	<b>331,383</b>	<b>326,020</b>	<b>212,398</b>	<b>252,272</b>	<b>246,138</b>	<b>256,007</b>	<b>220,706</b>	<b>295,324</b>
Deposits	331,383	326,020	212,398	252,272	246,138	256,007	220,706	295,324
<b>Claims on other sectors</b>	<b>357,478</b>	<b>395,283</b>	<b>418,001</b>	<b>463,698</b>	<b>524,431</b>	<b>537,634</b>	<b>572,226</b>	<b>618,069</b>
<b>Loans</b>	<b>350,061</b>	<b>387,836</b>	<b>413,524</b>	<b>456,017</b>	<b>516,244</b>	<b>528,749</b>	<b>565,552</b>	<b>609,180</b>
Other nonfinancial corporations	285,327	311,210	329,811	367,067	404,520	405,869	439,566	481,541
Other resident sectors	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,639
Households	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,639
<b>Other claims</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>8,889</b>
<b>Deposits</b>	<b>577,938</b>	<b>625,344</b>	<b>675,512</b>	<b>688,730</b>	<b>721,614</b>	<b>772,596</b>	<b>834,498</b>	<b>844,591</b>
<b>Transferable deposits</b>	<b>295,522</b>	<b>297,290</b>	<b>276,057</b>	<b>288,288</b>	<b>305,722</b>	<b>306,147</b>	<b>318,938</b>	<b>331,470</b>
Local government	3,066	4,441	3,212	6,409	4,351	4,884	4,464	5,161
Social security fund	1,549	113	2,968	506	5,535	658	1,708	2,864
Public nonfinancial corporations	59,523	64,262	34,605	57,001	59,188	65,171	67,565	72,985
Other nonfinancial corporations	88,179	54,935	80,379	67,380	66,402	67,910	76,801	81,967
Other resident sectors	143,206	173,539	154,892	156,992	170,247	167,524	168,400	168,493
of which: Households	128,130	157,702	144,149	146,802	158,920	155,495	155,525	155,439
of which: NPISH	13,548	14,201	9,069	8,363	9,341	9,955	10,686	10,736
<b>Other deposits</b>	<b>282,415</b>	<b>328,054</b>	<b>399,455</b>	<b>400,442</b>	<b>415,892</b>	<b>466,449</b>	<b>515,560</b>	<b>513,121</b>
Public nonfinancial corporations	94,846	106,166	149,297	135,230	140,766	164,326	181,326	163,512
Other nonfinancial corporations	13,090	23,563	25,393	20,770	24,531	31,709	33,734	34,665
Other resident sectors	174,480	198,325	224,765	244,441	250,595	270,414	300,501	314,944
Households	174,455	198,292	224,056	244,218	249,043	268,813	298,884	313,309
NPISH	25	34	709	224	1,552	1,552	1,552	1,552
<b>Loans</b>	<b>5,778</b>	<b>5,947</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,130</b>
Other nonfinancial corporations	1,461	1,496	...	...	...	...	...	...
Households	4,318	4,451	2,330	2,434	2,923	3,031	3,022	3,130
<b>Insurance technical reserves</b>	<b>21,487</b>	<b>25,419</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>32,225</b>
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	9,200
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,025
<b>Shares and other equity</b>	<b>123,938</b>	<b>132,898</b>	<b>141,173</b>	<b>141,401</b>	<b>147,477</b>	<b>154,358</b>	<b>163,001</b>	<b>160,269</b>
Funds contributed by owners	69,228	78,995	88,290	82,630	80,830	85,710	92,539	97,444
Retained earnings	8,331	12,804	11,326	18,533	23,830	18,504	13,336	28,823
General and special reserves	22,172	14,381	10,266	14,510	14,057	14,097	13,966	15,884
Profit/loss of the year	5,268	8,088	11,710	5,348	3,889	10,339	17,571	-8,311
Grants from donors	18,938	18,629	19,581	20,381	24,871	25,708	25,590	26,429
<b>Other items (net)</b>	<b>-10,318</b>	<b>-7,619</b>	<b>2,213</b>	<b>8,112</b>	<b>16,017</b>	<b>6,525</b>	<b>2,480</b>	<b>27,288</b>
Other liabilities	30,233	32,884	36,552	40,096	52,176	42,830	42,262	63,312
less: Other assets	40,927	37,163	35,157	34,692	39,360	39,741	43,454	39,280
plus: Consolidation adjustment	376	-3,340	818	2,708	3,200	3,436	3,672	3,255





Table 4.

**Monetary Aggregates**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Monetary base	477,663	452,645	448,210	451,509	420,605	411,973	427,542	417,315	378,716	375,694	365,760	379,500	385,601	380,761
Currency outside DC (e)	404,764	384,652	372,442	379,444	353,330	346,039	358,696	346,926	296,199	295,807	287,107	293,723	297,899	302,827
ODC balance at BPK	72,899	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934
Monetary aggregate M1	710,385	705,569	712,990	677,564	687,426	679,900	676,603	664,058	646,747	662,015	644,996	657,298	654,395	652,889
Currency outside DC	404,764	384,652	372,442	379,444	353,330	346,039	358,696	346,926	296,199	295,807	287,107	293,723	297,899	302,827
Transferable deposits	305,621	320,918	340,548	298,120	334,096	333,861	317,908	317,131	350,548	366,208	357,889	363,575	356,496	350,062
Other financial corporations	29,564	40,526	34,825	32,955	30,953	27,713	30,841	30,534	31,610	38,699	30,364	32,105	30,480	32,012
Local government	3,212	4,725	4,351	3,763	4,405	4,884	4,739	4,052	4,464	4,361	3,902	5,161	4,580	3,174
Social security fund	2,968	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889
Public nonfinancial corporations	34,605	48,668	59,188	30,413	66,824	65,171	55,227	54,697	67,565	76,553	73,183	72,985	71,806	68,608
Other nonfinancial corporations	80,379	62,574	66,402	67,036	67,216	67,910	63,581	64,881	76,801	81,705	76,820	81,967	72,626	71,732
Other resident sectors	154,892	162,843	170,247	160,231	160,384	167,524	158,007	162,515	168,400	159,797	171,089	168,493	172,467	165,647
of which: Households	144,149	152,851	158,920	148,606	149,165	155,495	146,220	145,917	155,525	148,625	158,652	155,439	163,793	156,521
of which: NPISH	9,069	8,062	9,341	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	10,736	6,352	6,758
Monetary aggregate M2	1,124,962	1,142,305	1,145,774	1,149,242	1,152,711	1,156,180	1,159,648	1,163,117	1,166,586	1,166,586	1,165,613	1,165,127	1,164,641	1,164,155
Monetary aggregate M1	710,385	705,569	712,990	677,564	687,426	679,900	676,603	664,058	646,747	662,015	644,996	657,298	654,395	652,889
Other deposits 1/	414,577	436,736	432,784	471,679	465,285	476,280	483,045	499,059	519,839	504,570	520,617	507,830	510,246	511,266
Other financial corporations	19,109	16,523	21,579	22,893	23,745	23,911	22,542	21,991	24,252	18,115	23,202	21,742	23,358	21,091
Public nonfinancial corporations	149,297	148,046	140,766	172,440	157,051	164,326	168,245	178,285	181,326	161,399	164,799	163,512	167,589	167,496
Other nonfinancial corporations	23,282	23,815	23,390	26,750	25,954	30,910	30,984	30,538	33,054	46,394	32,058	34,073	26,911	30,558
Other resident sectors	222,889	248,352	247,049	249,595	258,535	257,133	261,274	268,246	281,207	278,662	300,558	288,503	292,387	292,122
Households	222,180	246,796	245,497	248,044	256,981	255,531	259,671	266,646	279,590	277,127	299,023	286,868	290,750	290,985
NPISH	709	1,556	1,552	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137

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	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Net foreign assets	344,505	376,007	390,085	394,347	407,985	389,070	431,904	433,053	394,293	440,713	438,885	459,668	535,237	551,063
Claims on nonresidents	349,684	378,670	391,924	395,347	414,580	395,330	437,152	437,276	397,399	443,619	441,327	461,491	536,408	551,530
Currency	12,064	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,843	43,391	55,812
Deposits	213,202	189,601	204,330	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248	267,295	323,878	313,688
Securities other than shares	124,418	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029
less: Liabilities to nonresidents	5,179	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467
Deposits	5,179	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467
Net claims on central government	-212,398	-242,386	-246,136	-257,802	-264,073	-256,003	-297,295	-302,004	-220,678	-267,457	-276,388	-293,688	-367,205	-393,359
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	212,398	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,688	367,205	393,359
Deposits	212,398	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,688	367,205	393,359
Claims on other sectors	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Monetary base	115,011	115,742	125,926	118,355	125,512	114,340	115,690	111,886	154,118	153,393	142,371	145,907	147,517	136,927
Liabilities to ODC	72,899	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934
Transferable deposits	72,899	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934
of which: Reserve deposits	45,442	46,439	49,979	49,632	48,059	52,079	53,826	55,901	58,794	56,809	61,367	59,747	56,505	56,392
Deposits included in broad money	42,112	47,750	50,158	46,290	58,237	48,407	46,844	41,498	71,600	73,506	63,718	60,129	59,815	58,992
Transferable deposits	37,012	44,800	44,707	39,685	51,628	42,807	42,744	37,398	67,500	73,506	59,168	55,579	55,265	54,442
Other financial corporations	20,527	25,639	22,842	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471	25,435	26,566	26,694
Local government	1,891	1,898	1,900	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606	1,607	375	375
Social security	2,968	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889
Public nonfinancial corp.	9,942	13,743	12,436	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263	23,344	21,455	16,106
Other nonfinancial corp.	10	8	8	5	4	4	3	3	5	10	10	10	10	10
Other resident sectors	1,675	1,931	1,986	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287	2,319	2,322	2,368
Other deposits	5,100	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550
Other financial corporations	5,100	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550
Deposits excluded from broad money	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shares and other equity	17,982	18,206	18,836	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181	21,422	21,817	22,239
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	1,192	1,308	1,468	1,679	1,971	2,197	2,423	2,970	638	751	1,005	1,414	1,852
General and special reserves	4,468	6,630	6,630	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658	9,658	9,658	9,658
Grants from donors	469	383	897	882	866	850	834	817	801	786	773	760	745	730
Other items (net)	-885	-328	-813	-790	-775	-724	-743	-709	-904	-720	-1,054	-1,350	-1,301	-1,462
Other liabilities	98	536	536	516	381	391	387	393	530	368	37	27	34	46
less: Other assets	983	863	1,349	1,306	1,156	1,116	1,130	1,103	1,434	1,088	1,092	1,377	1,336	1,508

Table 6.

## Other Depository Corporations Survey

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

Description	2004		2005							2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Net foreign assets	303,361	261,092	260,006	263,259	292,749	308,076	291,169	294,580	300,704	303,291	317,855	297,173	259,863	249,702
Claims on nonresidents	337,343	306,625	304,386	307,489	333,990	349,989	330,101	337,673	346,938	354,439	369,011	352,941	321,044	312,325
Currency	43,293	52,094	50,545	56,327	64,903	53,424	51,223	50,565	50,101	54,591	48,851	49,890	50,670	50,765
Deposits	170,618	140,255	138,591	136,851	157,947	184,151	167,965	177,504	209,174	210,799	228,003	209,549	189,889	181,140
Securities other than shares	111,778	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,216
Loans	11,652	2,534	3,462	3,241	2,976	2,994	2,377	3,600	4,715	4,354	4,392	5,688	4,496	2,202
Other	2	67	67	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	33,982	45,533	44,380	44,230	41,241	41,913	38,932	43,093	46,234	51,148	51,155	55,768	61,180	62,624
Deposits	12,683	22,340	19,458	19,734	16,243	17,149	14,585	15,892	18,360	19,818	16,560	21,233	23,030	24,470
Loans	21,298	23,192	24,921	24,496	24,998	24,763	24,347	27,201	27,875	31,330	34,595	34,535	38,150	38,154
Claims on BPK	73,000	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094
Deposits	73,000	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094
Net claims on central government 1/	—	-2	-2	-2	-1	-5	-4	-4	-28	...	...	-1,636	-1,574	-1,662
Claims on other sectors	373,668	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746
Loans	373,668	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746
Other nonfinancial corporations	289,955	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010
Other resident sectors	83,714	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736
Households	83,714	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736
Deposits included in broad money	678,086	709,904	723,174	723,509	741,144	761,734	754,109	774,693	798,787	797,273	814,789	811,276	806,927	802,336
Transferable deposits	268,609	276,118	295,841	258,435	282,468	291,054	275,164	279,734	283,048	292,702	298,721	307,996	301,231	295,620
Other financial corporations	9,037	14,888	11,983	10,871	9,387	6,078	7,691	7,441	7,202	8,239	5,893	6,670	3,913	5,318
Local government	1,321	2,827	2,451	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	3,553	4,205	2,799
Public nonfinancial corporations	24,663	34,925	46,752	20,432	45,036	48,338	44,879	44,617	29,978	42,419	44,920	49,641	50,351	52,502
Other nonfinancial corporations	80,369	62,566	66,393	67,031	67,213	67,906	63,579	64,878	76,796	81,695	76,810	81,957	72,616	71,722
Other resident sectors	153,218	160,912	168,261	158,239	158,330	165,450	155,875	160,347	166,212	157,594	168,802	166,174	170,145	163,280
Households	144,149	152,851	158,920	148,606	149,165	155,495	146,220	145,917	155,525	148,625	158,652	155,439	163,793	156,521
NPISH	9,069	8,062	9,341	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	10,736	6,352	6,758
Other deposits	409,477	433,786	427,333	465,074	458,676	470,680	478,945	494,959	515,739	504,570	516,067	503,280	505,696	506,716
Other financial corporations	14,009	13,573	16,128	16,288	17,136	18,311	18,442	17,891	20,152	18,115	18,652	17,192	18,808	16,541
Public nonfinancial corporations	149,297	148,046	140,766	172,440	157,051	164,326	168,245	178,285	181,326	161,399	164,799	163,512	167,589	167,496
Other nonfinancial corporations	23,282	23,815	23,390	26,750	25,954	30,910	30,984	30,538	33,054	46,394	32,058	34,073	26,911	30,558
Other resident sectors	222,889	248,352	247,049	249,595	258,535	257,133	261,274	268,246	281,207	278,662	300,558	288,503	292,387	292,122
Households	222,180	246,796	245,497	248,044	256,981	255,531	259,671	266,646	279,590	277,127	299,023	286,868	290,750	290,985
NPISH	709	1,556	1,552	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137
Deposits excluded from broad money	3,987	4,997	4,687	6,303	10,557	14,080	15,883	18,322	19,974	22,719	25,335	27,033	28,314	31,208
Other nonfinancial corporations	2,111	1,726	1,141	869	799	799	754	774	680	630	595	592	813	769
Households	1,876	3,271	3,546	5,434	9,758	13,281	15,129	17,548	19,294	22,090	24,741	26,441	27,501	30,439
Shares and other equity	68,148	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070
Funds contributed by owners	57,678	54,723	55,845	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	67,506	67,506	70,728
Retained earnings	-333	6,848	7,032	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	11,679	11,001	10,789
General and special reserves	805	805	805	805	804	613	613	613	613	-2,342	-2,342	-726	-727	-727
Profit/loss of the year	9,998	679	3,511	4,642	4,845	7,184	7,864	9,554	13,528	1,387	2,291	-9,910	3,431	-6,721
Other items (net)	-190	6,742	6,936	10,276	10,416	8,179	10,509	9,506	3,420	7,540	9,750	25,257	12,661	23,265
Other liabilities 2/	25,021	39,451	36,804	42,195	39,676	38,259	40,327	40,681	37,344	37,103	39,095	55,706	45,478	57,292
less: Other assets	25,309	33,209	30,220	32,420	30,633	31,487	32,826	33,644	33,934	30,072	29,878	31,001	33,571	34,339
plus: Consolidation adjustment	98	500	351	501	1,373	1,407	3,008	2,469	11	510	532	553	755	311

1/ Include KPST accounts only;

2/ Include loan provisioning.

Table 7.

**Other Financial Corporations Survey**

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

Description	2004			2005				2006
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
<b>Net foreign assets</b>	<b>-8,333</b>	<b>-12,473</b>	<b>-8,637</b>	<b>-9,176</b>	<b>-10,048</b>	<b>-11,066</b>	<b>-12,699</b>	<b>-12,082</b>
<b>Claims on nonresidents</b>	<b>3,911</b>	<b>4,198</b>	<b>4,190</b>	<b>4,344</b>	<b>4,784</b>	<b>4,356</b>	<b>4,355</b>	<b>2,323</b>
Currency	1,061	885	874	1,031	1,471	1,043	1,022	1,397
Securities other than shares	—	—	3	...	...	...	...	...
Shares and other equity	2,850	3,313	3,313	3,313	3,313	3,313	3,333	925
<b>less : Liabilities to nonresidents</b>	<b>12,243</b>	<b>16,672</b>	<b>12,827</b>	<b>13,519</b>	<b>14,832</b>	<b>15,422</b>	<b>17,054</b>	<b>14,405</b>
Loans	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,405
<b>Claims on depository corporations</b>	<b>38,445</b>	<b>48,484</b>	<b>47,852</b>	<b>49,622</b>	<b>53,588</b>	<b>48,800</b>	<b>53,083</b>	<b>55,992</b>
BPK	26,112	25,476	27,727	29,180	28,293	27,235	28,509	29,985
Transferable deposits	25,112	19,840	20,527	26,230	22,842	21,635	24,409	25,435
Other deposits	1,000	5,636	7,200	2,950	5,451	5,600	4,100	4,550
Other depository corporations	12,332	23,007	20,125	20,442	25,295	21,565	24,574	26,008
Transferable deposits	2,433	8,391	8,446	7,411	11,917	6,004	7,172	8,142
Other deposits	9,899	14,617	11,679	13,032	13,378	15,561	17,402	17,865
<b>Net claims on central government</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Claims on other sectors</b>	<b>43,794</b>	<b>45,189</b>	<b>44,332</b>	<b>49,317</b>	<b>58,182</b>	<b>60,725</b>	<b>58,370</b>	<b>62,420</b>
<b>Loans</b>	<b>36,377</b>	<b>37,742</b>	<b>39,856</b>	<b>41,636</b>	<b>49,995</b>	<b>51,840</b>	<b>51,696</b>	<b>53,531</b>
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,531
<b>Other claims</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>8,889</b>
<b>Deposits</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Loans</b>	<b>2,127</b>	<b>2,207</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,130</b>
Other resident sectors	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,130
Households	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,130
<b>Insurance technical reserve</b>	<b>21,487</b>	<b>25,419</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>32,225</b>
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	9,200
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,025
<b>Shares and other equity</b>	<b>49,141</b>	<b>52,350</b>	<b>55,043</b>	<b>54,858</b>	<b>61,449</b>	<b>67,191</b>	<b>68,612</b>	<b>70,297</b>
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938
Retained earnings	8,577	11,108	8,614	9,722	15,491	14,840	12,924	16,139
General and special reserves	9,014	9,107	4,993	6,191	6,622	6,853	6,722	6,952
Profit/Loss for the year	1,683	1,551	1,712	995	378	3,155	4,043	1,598
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,669
<b>Other items (net)</b>	<b>1,151</b>	<b>1,224</b>	<b>2,568</b>	<b>3,882</b>	<b>7,045</b>	<b>-2,959</b>	<b>-3,697</b>	<b>678</b>
Other liabilities	8,414	11,161	11,433	11,161	14,836	4,179	4,388	7,579
less: Other assets	7,263	9,937	8,865	7,279	7,791	7,138	8,086	6,901
plus: Consolidation adjustment	...	...	...	...	...	...	...	...

Table 8.

## Other Financial Intermediaries Survey

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

Description	2004			2005			2006	
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
<b>Net foreign assets</b>	<b>-11,665</b>	<b>-16,071</b>	<b>-12,193</b>	<b>-12,857</b>	<b>-14,037</b>	<b>-14,597</b>	<b>-16,231</b>	<b>-13,553</b>
<b>Claims on nonresidents</b>	<b>579</b>	<b>600</b>	<b>634</b>	<b>662</b>	<b>795</b>	<b>825</b>	<b>822</b>	<b>852</b>
Currency	579	600	634	662	795	825	822	852
<b>less : Liabilities to nonresidents</b>	<b>12,243</b>	<b>16,672</b>	<b>12,827</b>	<b>13,519</b>	<b>14,832</b>	<b>15,422</b>	<b>17,054</b>	<b>14,405</b>
Loans	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,405
<b>Claims on depository corporations</b>	<b>6,259</b>	<b>10,462</b>	<b>6,269</b>	<b>6,669</b>	<b>6,607</b>	<b>6,893</b>	<b>8,549</b>	<b>5,598</b>
BPK	3,659	2,762	2,769	2,776	2,783	2,790	2,798	2,806
Transferable deposits	3,659	2,762	2,769	2,776	2,783	2,790	2,798	2,806
Other depository corporations	2,600	7,700	3,500	3,893	3,823	4,102	5,751	2,791
Transferable deposits	700	3,400	2,500	2,043	2,565	2,794	3,693	2,791
Other deposits	1,900	4,300	1,000	1,850	1,258	1,308	2,058	...
<b>Net claims on central government</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Claims on other sectors</b>	<b>36,377</b>	<b>37,742</b>	<b>39,856</b>	<b>41,636</b>	<b>49,995</b>	<b>51,840</b>	<b>51,696</b>	<b>53,531</b>
<b>Gross loans</b>	<b>36,377</b>	<b>37,742</b>	<b>39,856</b>	<b>41,636</b>	<b>49,995</b>	<b>51,840</b>	<b>51,696</b>	<b>53,531</b>
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,531
<b>Loans</b>	<b>2,127</b>	<b>2,207</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,130</b>
<b>Shares and other equity</b>	<b>29,211</b>	<b>30,307</b>	<b>32,004</b>	<b>33,434</b>	<b>40,146</b>	<b>41,627</b>	<b>41,512</b>	<b>42,985</b>
Funds contributed by owners	—	—	—	—	—	—	—	—
Retained earnings	7,210	7,480	7,899	8,252	9,909	10,275	10,246	10,610
General and special reserves	4,557	4,728	4,993	5,216	6,263	6,495	6,477	6,706
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,669
<b>Other items (net)</b>	<b>-367</b>	<b>-380</b>	<b>-402</b>	<b>-420</b>	<b>-504</b>	<b>-522</b>	<b>-521</b>	<b>-539</b>
Other liabilities	1,625	1,686	1,781	1,860	2,234	2,316	2,310	2,392
less: Other assets	1,992	2,066	2,182	2,280	2,737	2,838	2,830	2,931
plus: Consolidation adjustment	...	...	...	...	...	...	...	...

Table 9.

## Insurance Companies and Pension Funds Survey

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

Description	2004			2005			2006	
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
<b>Net foreign assets</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>1,471</b>
<b>Claims on nonresidents</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>1,471</b>
Currency	482	285	239	369	676	218	200	546
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	925
<b>Claims on depository corporations</b>	<b>32,186</b>	<b>38,022</b>	<b>41,582</b>	<b>42,953</b>	<b>46,981</b>	<b>41,907</b>	<b>44,534</b>	<b>50,395</b>
BPK	22,454	22,714	24,957	26,403	25,510	24,445	25,711	27,178
Transferable Deposits	21,454	17,078	17,757	23,453	20,059	18,845	21,611	22,628
Other deposits	1,000	5,636	7,200	2,950	5,451	5,600	4,100	4,550
Other depository corporations	9,732	15,307	16,625	16,549	21,471	17,462	18,823	23,216
Transferable deposits	1,733	4,991	5,946	5,368	9,352	3,209	3,479	5,351
Other deposits	7,999	10,317	10,679	11,182	12,120	14,253	15,344	17,865
<b>Net claims on central government</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Claims on other sectors</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>8,889</b>
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	8,889
<b>Insurance technical reserve</b>	<b>21,487</b>	<b>25,419</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>32,225</b>
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	9,200
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,025
<b>Shares and other equity</b>	<b>19,930</b>	<b>22,043</b>	<b>23,039</b>	<b>21,425</b>	<b>21,303</b>	<b>25,564</b>	<b>27,100</b>	<b>27,312</b>
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,530
General and special reserves	4,457	4,379	...	975	358	358	246	246
Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	1,598
<b>Other items (net)</b>	<b>1,518</b>	<b>1,604</b>	<b>2,970</b>	<b>4,302</b>	<b>7,549</b>	<b>-2,436</b>	<b>-3,176</b>	<b>1,218</b>
Other liabilities	6,789	9,475	9,652	9,301	12,603	1,863	2,079	5,188
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	3,970
plus: Consolidation adjustment	...	...	...	...	...	...	...	...

Table 10.

## Insurance Companies Survey

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

Description	2004			2005				2006
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar (p)
<b>Net foreign assets</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>1,471</b>
<b>Claims on nonresidents</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>1,471</b>
Currency	482	285	239	369	676	218	200	546
Securities other than shares	—	—	—	—	—	—	—	—
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	925
<b>Claims on depository corporations</b>	<b>27,912</b>	<b>33,017</b>	<b>35,827</b>	<b>36,121</b>	<b>39,398</b>	<b>33,438</b>	<b>35,810</b>	<b>41,195</b>
BPK	18,720	18,144	19,625	19,997	18,355	16,408	17,422	18,416
Transferable deposits	17,720	14,608	14,525	19,997	15,854	14,908	17,422	18,416
Other deposits	1,000	3,536	5,100	...	2,501	1,500	...	...
Other depository corporations	9,192	14,872	16,202	16,124	21,043	17,030	18,388	22,778
Transferable deposits	1,193	4,556	5,946	5,368	9,352	3,209	3,479	4,913
Other deposits	7,999	10,317	10,256	10,756	11,691	13,821	14,908	17,865
<b>Claims on other sectors</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>8,889</b>
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	8,889
<b>Insurance technical reserve</b>	<b>17,213</b>	<b>20,414</b>	<b>17,850</b>	<b>21,757</b>	<b>22,722</b>	<b>22,726</b>	<b>22,092</b>	<b>23,025</b>
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	23,025
<b>Shares and other equity</b>	<b>19,930</b>	<b>22,043</b>	<b>23,039</b>	<b>21,425</b>	<b>21,303</b>	<b>25,564</b>	<b>27,100</b>	<b>27,312</b>
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,530
General and special reserves	4,457	4,379	...	975	358	358	246	246
Net Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	1,598
<b>Other items (net)</b>	<b>1,518</b>	<b>1,604</b>	<b>2,970</b>	<b>4,302</b>	<b>7,549</b>	<b>-2,436</b>	<b>-3,176</b>	<b>1,219</b>
Other liabilities	6,789	9,475	9,652	9,301	12,603	1,863	2,079	5,188
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	3,970
plus: Consolidation adjustment	...	...	...	...	...	...	...	...

Table 11.

## Pension Funds Survey

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

Description	2004			2005				2006
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
<b>Net foreign assets</b>	—	—	—	—	—	—	—	—
<b>Claims on depository corporations</b>	<b>4,274</b>	<b>5,005</b>	<b>5,755</b>	<b>6,832</b>	<b>7,583</b>	<b>8,469</b>	<b>8,725</b>	<b>9,200</b>
BPK	3,734	4,570	5,332	6,406	7,155	8,037	8,289	8,762
Transferable Deposits	3,734	2,470	3,232	3,456	4,205	3,937	4,189	4,212
Other deposits	...	2,100	2,100	2,950	2,950	4,100	4,100	4,550
Other depository corporations	540	435	423	426	429	432	436	438
Transferable Deposits	540	435	...	...	...	...	...	438
Other Deposits	...	...	423	426	429	432	436	...
<b>Insurance technical reserve</b>	<b>4,274</b>	<b>5,005</b>	<b>5,755</b>	<b>6,832</b>	<b>7,583</b>	<b>8,469</b>	<b>8,725</b>	<b>9,200</b>
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	9,200

Table 12.

**BPK Balance Sheet**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>ASSETS</b>														
Currency and deposits	225,266	229,416	242,598	235,963	245,197	235,886	277,723	277,795	237,912	284,247	281,969	307,138	367,269	369,501
Currency (Cash)	12,064	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,843	43,391	55,812
In EUR currency	12,064	39,815	38,268	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,814	43,362	55,784
Deposits in EUR (abroad)	213,202	189,601	204,330	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248	267,295	323,878	313,688
Transferable deposits	8,929	463	10,651	12,812	20,225	22,714	23,428	22,291	22,965	9,178	12,992	18,172	19,049	6,396
Other deposits	204,273	189,138	193,679	189,780	194,851	167,965	222,137	208,190	190,483	208,591	232,256	249,123	304,829	307,293
Securities other than shares	124,418	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029
Nonresidents	124,418	149,254	149,325	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029
Other accounts receivable	318	179	684	656	668	636	630	634	940	624	656	951	937	1,119
Nonfinancial assets	665	684	665	649	488	479	500	468	494	464	436	426	399	389
<b>TOTAL ASSETS</b>	<b>350,668</b>	<b>379,533</b>	<b>393,273</b>	<b>396,653</b>	<b>415,736</b>	<b>396,446</b>	<b>438,282</b>	<b>438,379</b>	<b>398,833</b>	<b>444,707</b>	<b>442,419</b>	<b>462,869</b>	<b>537,744</b>	<b>553,038</b>
<b>LIABILITIES</b>														
Transferable deposits	327,488	357,842	368,450	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650	436,869	511,343	526,202
In EUR currency	327,488	357,842	368,450	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650	436,841	511,315	526,174
Other depository corporations	72,899	67,993	75,768	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934
Other financial corporations	20,527	25,639	22,842	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471	25,435	26,566	26,694
Insurance companies	14,525	18,983	15,854	15,775	14,980	14,908	16,277	16,234	17,422	19,194	17,599	18,416	18,010	18,035
Pension funds	3,232	3,874	4,204	3,523	3,798	3,937	4,080	4,064	4,189	8,466	4,069	4,212	5,746	5,846
Other fin. intermediaries	2,769	2,781	2,783	2,786	2,788	2,790	2,793	2,795	2,798	2,801	2,803	2,806	2,810	2,814
Central government	212,398	242,386	246,136	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,660	367,177	393,330
of which: KTA	32,750	45,848	51,048	53,484	65,778	77,574	99,471	107,598	113,132	121,782	135,681	164,810	234,901	244,815
Social security fund	2,968	1,580	5,535	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889
Local government	1,891	1,898	1,900	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606	1,607	375	375
UNMIK	5,179	2,663	1,839	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467
Public nonfinancial corporations	9,942	13,743	12,436	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263	23,344	21,455	16,106
Other nonfinancial corporations	10	8	8	5	4	4	3	3	5	10	10	10	10	10
Other resident sectors	1,675	1,931	1,986	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287	2,319	2,322	2,368
In non-EUR currencies	...	...	...	...	...	...	...	...	...	...	...	28	28	28
Central government	...	...	...	...	...	...	...	...	...	...	...	28	28	28
Other deposits	5,100	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550
In EUR currency	5,100	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550
Other financial corporations	5,100	2,950	5,451	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550
Other accounts payable	98	536	536	516	381	391	387	393	530	368	37	27	34	46
Shares and other equity	17,982	18,206	18,836	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181	21,422	21,817	22,239
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	1,192	1,308	1,468	1,679	1,971	2,197	2,423	2,970	638	751	1,005	1,414	1,852
General and special reserves	4,468	6,630	6,630	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658	9,658	9,658	9,658
Grants from donors	469	383	897	882	866	850	834	817	801	786	773	760	745	730
<b>TOTAL LIABILITIES</b>	<b>350,668</b>	<b>379,533</b>	<b>393,273</b>	<b>396,653</b>	<b>415,736</b>	<b>396,446</b>	<b>438,282</b>	<b>438,379</b>	<b>398,833</b>	<b>444,707</b>	<b>442,419</b>	<b>462,869</b>	<b>537,744</b>	<b>553,038</b>

Table 13.

**Other Depository Corporations Balance Sheet - Assets**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Cash and balances with BPK	116,293	118,103	126,282	126,851	130,682	120,153	119,667	119,933	131,738	133,988	127,455	130,821	132,446	128,859
Cash	43,293	52,094	50,545	56,327	64,903	53,424	51,223	50,565	50,101	54,591	48,851	49,890	50,670	50,765
In EUR currency	36,980	45,058	44,346	48,688	57,569	47,188	44,375	44,580	43,312	49,749	42,622	42,984	44,336	44,173
In non-EUR currencies	6,313	7,036	6,199	7,639	7,335	6,236	6,848	5,985	6,790	4,842	6,229	6,906	6,334	6,592
Balances with BPK	73,000	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094
Reserve and current accounts	73,000	66,010	75,736	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094
Balances with commercial banks	185,849	146,436	144,958	142,603	165,452	191,785	175,368	186,171	221,936	222,692	240,932	223,300	200,501	188,858
In EUR currency	169,064	126,881	123,290	121,977	143,036	169,558	155,451	162,032	200,971	199,913	214,766	192,571	170,078	160,189
Sight accounts	2,079	16	32	34	28	140	27	67	2,539	2,031	2,027	1,553	1,606	3,016
Time deposits	1,500	3,630	2,874	2,477	4,500	4,500	5,000	5,000	5,508	5,508	6,510	6,510	4,510	2,500
Nonresidents	165,485	123,234	120,384	119,466	138,507	164,917	150,424	156,965	192,924	192,374	206,229	184,508	163,963	154,673
In non-EUR currencies	16,785	19,555	21,668	20,626	22,416	22,227	19,918	24,139	20,965	22,779	26,166	30,729	30,423	28,669
Nonresidents	16,785	19,555	21,668	20,626	22,416	22,227	19,918	24,139	20,965	22,779	26,166	30,729	30,423	28,669
Securities	111,778	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,216
In EUR currency	111,778	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,216
Investment portfolio	31,173	...	...	...	...	...	...	...	...	...	...	...	...	...
Nonresidents	31,173	...	...	...	...	...	...	...	...	...	...	...	...	...
Trading portfolio	80,605	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,216
Nonresidents	80,605	111,675	111,721	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,216
Gross loans and lease financing	373,668	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746
In EUR currency	373,668	457,600	466,249	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746
Other nonfinancial corporations	289,955	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010
Households	83,714	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736
Fixed assets	15,056	16,740	16,753	17,000	16,837	17,436	17,024	17,121	16,933	16,711	17,091	17,260	17,322	17,860
Other assets	10,255	16,535	13,533	15,423	13,798	14,052	15,804	16,525	17,003	13,363	12,788	13,744	16,252	16,481
<b>TOTAL ASSETS</b>	<b>812,899</b>	<b>867,089</b>	<b>879,497</b>	<b>883,922</b>	<b>903,702</b>	<b>929,754</b>	<b>925,639</b>	<b>954,238</b>	<b>984,412</b>	<b>991,596</b>	<b>1,019,057</b>	<b>1,028,585</b>	<b>1,031,556</b>	<b>1,035,021</b>

Note: Data of March and May 2006 for Banka Kreditore e Prishtinës are as of 13 March 2006 and 22 May 2006, respectively;



Table 14.

## Other Depository Corporations Balance Sheet - Liabilities

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Balances from other banks	14,275	19,550	18,684	16,539	18,376	19,036	18,625	21,079	23,034	27,061	31,636	35,421	37,768	36,827
of which: In EUR currency	14,274	19,550	18,684	16,539	18,010	19,028	18,617	21,076	23,031	27,058	31,634	31,266	33,616	32,674
Sight accounts	2,175	517	383	535	1,034	1,539	527	532	1,054	1,046	3,066	1,114	1,184	2,140
Time deposits	1,500	3,630	2,873	2,477	4,500	4,500	7,500	7,000	7,000	7,000	6,000	7,500	5,687	3,687
Nonresidents	10,599	15,403	15,427	13,527	12,475	12,989	10,590	13,544	14,977	19,012	22,568	22,653	26,745	26,847
Debits to clients	696,138	737,988	749,770	753,472	773,422	797,698	791,293	815,569	843,048	845,129	861,712	861,908	860,098	859,830
Deposits	694,739	731,159	742,212	746,339	765,787	790,298	784,309	808,551	836,657	839,282	856,103	856,360	854,937	854,667
Transferable deposits	278,697	286,514	306,387	270,883	292,345	300,976	285,347	291,057	296,607	307,358	309,823	320,171	315,028	310,828
In EUR currency	264,895	272,648	291,408	255,617	278,222	285,688	273,530	276,722	282,510	293,318	295,910	304,559	299,770	294,560
Central government	0	2	2	2	1	5	4	4	28	...	...	336	274	362
Local government	1,321	2,827	2,451	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	3,553	4,205	2,799
Other financial corp.	7,937	13,771	10,730	9,756	8,522	6,077	7,690	7,440	7,201	8,238	5,892	6,669	3,912	5,317
Public nonfinancial corp.	24,202	34,925	46,752	20,045	44,785	48,261	44,855	44,387	29,930	42,210	44,881	49,586	50,308	52,462
Other nonfinancial corp.	77,246	58,740	62,993	63,525	64,122	63,646	61,327	62,603	74,369	78,273	74,008	78,203	69,241	67,580
Households	135,511	144,364	149,049	138,857	140,094	145,538	137,396	134,863	144,734	139,087	148,350	144,259	152,632	145,095
NPISH	8,922	7,778	9,037	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770	10,417	6,041	6,457
Nonresidents	9,757	10,240	10,394	12,196	9,338	9,293	9,689	10,885	13,016	14,108	10,712	11,535	13,157	14,489
In non-EUR currencies	13,802	13,866	14,979	15,266	14,123	15,288	11,817	14,335	14,096	14,040	13,913	15,611	15,258	16,268
Other financial corp.	1,101	1,117	1,254	1,115	865	1	1	1	1	1	1	1	1	1
Public nonfinancial corp.	461	0	0	387	250	78	24	229	48	208	39	55	43	40
Other nonfinancial corp.	3,124	3,826	3,400	3,506	3,090	4,260	2,252	2,275	2,426	3,421	2,802	3,754	3,375	4,141
Households	8,638	8,486	9,871	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,303	11,180	11,161	11,426
NPISH	146	284	304	260	309	368	227	341	315	323	379	319	311	302
Nonresidents	332	153	150	250	538	625	490	434	514	548	390	304	366	358
Other deposits	416,041	444,645	435,826	475,456	473,442	489,322	498,962	517,494	540,050	531,923	546,280	536,190	539,909	543,839
In EUR currency	406,449	432,074	424,122	463,917	459,033	477,291	484,278	501,794	524,767	515,518	529,535	519,460	523,829	528,240
Central government	—	—	—	—	—	—	—	—	—	—	—	1,300	1,300	1,300
Other financial corp.	14,009	13,573	16,128	16,288	17,136	18,311	18,442	17,891	20,152	18,115	18,652	17,192	18,808	16,541
Public nonfinancial corp.	149,297	148,046	140,766	172,440	157,051	164,326	168,245	178,285	181,326	161,331	164,761	163,490	167,589	167,496
Other nonfinancial corp.	24,553	24,662	23,239	26,949	25,508	31,065	31,135	30,706	33,369	46,629	32,263	34,282	27,327	31,026
Households	215,332	238,405	238,663	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,475	297,012	302,600	306,167
NPISH	709	1,556	1,552	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137
Nonresidents	2,549	5,832	3,774	4,048	4,178	4,534	4,106	4,185	4,310	4,606	4,849	4,550	4,567	4,574
In non-EUR currencies	9,592	12,571	11,704	11,539	14,409	12,031	14,684	15,700	15,284	16,405	16,745	16,730	16,080	15,599
Public nonfinancial corp.	840	878	1,292	670	1,245	645	602	605	365	395	390	383	397	302
Households	8,724	11,662	10,380	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,289	16,297	15,651	15,257
Nonresidents	28	31	32	32	31	28	28	28	28	28	28	27	32	40
Other borrowings (incl non-neg. CD)	1,399	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163
In EUR currency	1,399	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163
Nonresidents	1,399	6,829	7,558	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163
Other liabilities	25,021	39,451	36,804	42,195	39,676	38,259	40,327	40,681	37,344	37,103	39,095	55,706	45,478	57,292
of which: Prov. on loans and lease fin.	15,757	25,373	24,378	24,735	22,550	23,109	23,183	23,872	21,119	21,739	23,131	36,052	25,305	38,068
Subordinated debt	9,318	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000
In EUR currency	9,318	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000
Nonresidents	9,318	7,045	7,045	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000
Own resources	68,148	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070
In EUR currency	68,148	63,055	67,193	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070
Share capital	57,678	54,723	55,845	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	67,506	67,506	70,728
Contingency reserve	613	613	613	613	613	613	613	613	613	-2,342	-2,342	-726	-727	-727
General and other reserves	192	192	192	192	191	...	...	...	...	...	...	...	...	...
Profit/loss of the year	9,998	679	3,511	4,642	4,845	7,184	7,864	9,554	13,528	1,387	2,291	-9,910	3,431	-6,721
Retained profit/loss	-333	6,848	7,032	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	11,679	11,001	10,789
<b>TOTAL LIABILITIES</b>	<b>812,900</b>	<b>867,089</b>	<b>879,497</b>	<b>883,922</b>	<b>903,701</b>	<b>929,753</b>	<b>925,638</b>	<b>954,238</b>	<b>984,413</b>	<b>991,595</b>	<b>1,019,058</b>	<b>1,028,584</b>	<b>1,031,555</b>	<b>1,035,019</b>

Table 15.

**Euro Deposits at ODC, by Original Maturity**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>Government</b>	<b>1,321</b>	<b>2,829</b>	<b>2,453</b>	<b>1,864</b>	<b>2,503</b>	<b>3,286</b>	<b>3,144</b>	<b>2,455</b>	<b>2,889</b>	<b>2,756</b>	<b>2,297</b>	<b>5,189</b>	<b>5,779</b>	<b>4,461</b>
Transferable deposits	1,321	2,829	2,453	1,864	2,503	3,286	3,144	2,455	2,889	2,756	2,297	3,889	4,479	3,161
Other deposits	...	...	...	...	...	...	...	...	...	...	...	1,300	1,300	1,300
over 3 months and up to 1 year	...	...	...	...	...	...	...	...	...	...	...	1,300	1,300	1,300
<b>Financial corporations</b>	<b>25,621</b>	<b>31,490</b>	<b>30,114</b>	<b>29,057</b>	<b>31,193</b>	<b>30,428</b>	<b>34,159</b>	<b>32,863</b>	<b>35,408</b>	<b>34,399</b>	<b>33,610</b>	<b>32,475</b>	<b>29,591</b>	<b>27,684</b>
Other depository corporations	3,675	4,146	3,256	3,012	5,534	6,039	8,027	7,532	8,054	8,046	9,066	8,614	6,871	5,827
Transferable deposits	2,175	516	383	535	1,034	539	527	532	1,054	1,046	3,066	1,114	1,184	2,140
Other deposits	1,500	3,630	2,873	2,477	4,500	5,500	7,500	7,000	7,000	7,000	6,000	7,500	5,687	3,687
over 1 month and up to 3 months	...	1,500	1,500	1,500	4,500	4,500	5,000	5,000	5,000	5,000	4,000	6,000	4,000	2,500
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	1,000	1,187	1,187
Other financial intermediaries	3,510	4,008	3,823	3,472	3,593	4,102	3,710	3,554	5,751	6,503	5,263	2,791	2,378	2,085
Transferable deposits	2,507	2,758	2,565	2,214	2,534	2,794	2,402	2,546	3,693	4,445	3,213	2,791	1,378	1,755
Other deposits	1,003	1,250	1,258	1,258	1,058	1,308	1,308	1,008	2,058	2,058	2,050	...	1,000	330
up to 1 month	...	...	8	8	8	8	8	8	8	8	...	...	...	330
over 1 month and up to 3 months	300	200	200	200	...	250	250	250	750	750	750	...	1,000	...
over 3 months and up to 1 year	703	1,050	1,050	1,050	1,050	1,050	1,050	750	1,300	1,300	1,300	...	...	...
Insurance companies	15,524	20,532	20,218	19,776	19,239	17,462	19,570	18,970	18,823	19,082	18,543	20,286	19,565	19,077
Transferable deposits	5,268	10,959	8,098	7,496	5,911	3,209	5,186	4,837	3,479	3,710	2,627	3,343	2,445	3,554
Other deposits	10,255	9,573	12,120	12,280	13,328	14,253	14,384	14,133	15,344	15,372	15,916	16,942	17,120	15,523
up to 1 month	2,142	2,130	5,377	5,078	5,682	5,387	5,424	5,262	5,273	4,936	4,982	1,739	1,039	39
over 1 month and up to 3 months	1,035	10	40	50	...	...	1,854	1,854	1,854	...	500	...	...	...
over 3 months and up to 1 year	7,078	7,433	6,703	7,152	7,646	8,866	7,106	7,017	8,217	10,436	10,434	15,003	15,881	15,283
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	200	200
Pension funds	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Other deposits	...	...	...	...	...	...	...	...	...	...	...	...	...	...
over 1 month and up to 3 months	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Financial auxiliaries	2,912	2,805	2,817	2,796	2,826	2,824	2,852	2,807	2,780	333	302	346	339	258
Transferable deposits	162	55	67	46	76	74	102	57	30	83	52	96	89	8
Other deposits	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	250	250	250	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	...	...	250	2,750	250	250	250	250	250
<b>Nonfinancial corporations</b>	<b>275,298</b>	<b>266,373</b>	<b>273,750</b>	<b>282,959</b>	<b>291,466</b>	<b>307,297</b>	<b>305,563</b>	<b>315,981</b>	<b>318,994</b>	<b>328,443</b>	<b>315,913</b>	<b>325,562</b>	<b>314,464</b>	<b>318,564</b>
Public nonfinancial corporations	173,499	182,971	187,518	192,485	201,836	212,587	213,100	222,672	211,256	203,541	209,642	213,076	217,897	219,958
Transferable deposits	24,202	34,925	46,752	20,045	44,785	48,261	44,855	44,387	29,930	42,210	44,881	49,586	50,308	52,462
Other deposits	149,297	148,046	140,766	172,440	157,051	164,326	168,245	178,285	181,326	161,331	164,761	163,490	167,589	167,496
up to 1 month	34,000	80	80	22,580	80	42,024	48,113	26,113	23,851	23,851	26,389	23,064	26,313	14,274
over 1 month and up to 3 months	4	15,000	15,950	950	1,650	4,519	10,113	24,193	12,763	15,670	10,581	9,248	4,611	1,361
over 3 months and up to 1 year	115,293	132,966	124,736	148,910	150,321	112,783	105,019	107,979	119,461	96,559	99,540	102,926	108,415	117,609
over 1 year and up to 2 years	...	...	...	...	5,000	5,000	5,000	20,000	25,251	25,251	28,251	28,251	28,251	34,251
Other nonfinancial corporations	101,799	83,402	86,232	90,474	89,630	94,711	92,462	93,309	107,739	124,902	106,271	112,486	96,567	98,606
Transferable deposits	77,246	58,740	62,993	63,525	64,122	63,646	61,327	62,603	74,369	78,273	74,008	78,203	69,241	67,580
Other deposits	24,553	24,662	23,239	26,949	25,508	31,065	31,135	30,706	33,369	46,629	32,263	34,282	27,327	31,026
up to 1 month	10,001	4,122	4,453	5,512	4,095	4,890	5,920	5,680	6,292	8,528	7,452	8,714	6,677	7,769
over 1 month and up to 3 months	6,028	4,493	5,922	5,476	5,290	6,338	6,556	5,707	8,294	8,670	5,145	6,412	5,573	6,502
over 3 months and up to 1 year	6,254	12,717	9,991	11,977	12,188	14,079	12,893	14,524	13,027	22,555	15,355	14,046	10,197	10,898
over 1 year and up to 2 years	169	1,615	1,744	3,127	3,148	4,971	5,025	4,035	5,090	6,259	3,729	4,530	4,079	5,099
over 2 years	2,101	1,715	1,129	857	787	787	742	761	667	618	583	580	801	758
<b>Other domestic sectors</b>	<b>360,474</b>	<b>392,103</b>	<b>398,300</b>	<b>392,423</b>	<b>404,111</b>	<b>414,180</b>	<b>409,174</b>	<b>419,678</b>	<b>440,714</b>	<b>432,570</b>	<b>467,130</b>	<b>453,323</b>	<b>462,910</b>	<b>458,856</b>
Households	350,843	382,769	387,712	381,498	393,700	402,992	398,142	403,989	428,727	422,390	455,825	441,270	455,232	451,262
Transferable deposits	135,511	144,364	149,049	138,857	140,094	145,538	137,396	134,863	144,734	139,087	148,350	144,259	152,632	145,095
Other deposits	215,332	238,405	238,663	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,475	297,012	302,600	306,167
up to 1 month	65,317	73,249	75,471	75,342	78,447	78,306	79,047	84,470	87,179	90,174	96,341	94,084	97,972	98,437
over 1 month and up to 3 months	42,152	45,616	40,577	40,463	40,501	40,026	40,637	50,399	41,726	38,379	42,953	40,695	41,509	42,150
over 3 months and up to 1 year	91,778	97,717	99,639	101,424	102,878	102,784	102,303	92,306	109,269	110,314	114,208	109,638	109,107	110,011
over 1 year and up to 2 years	14,229	18,558	19,436	19,985	22,041	23,075	23,649	24,422	26,544	22,359	29,232	26,153	26,511	25,133
over 2 years	1,857	3,265	3,540	5,428	9,739	13,262	15,110	17,529	19,275	22,077	24,741	26,441	27,501	30,435
NPISH	9,631	9,334	10,588	10,925	10,411	11,188	11,031	15,689	11,987	10,180	11,305	12,052	7,678	7,594
Transferable deposits	8,922	7,778	9,037	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770	10,417	6,041	6,457
Other deposits	709	1,556	1,551	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137
up to 1 month	9	14	7	7	10	55	74	71	94	3	3	503	5	5
over 1 month and up to 3 months	500	8	10	10	10	7	0	15	1,500	1,500	1,500	1,000	1,500	1,000
over 3 months and up to 1 year	200	1,535	1,535	1,535	1,535	1,539	1,529	1,514	22	32	32	132	132	132
<b>Nonresidents</b>	<b>12,306</b>	<b>16,072</b>	<b>14,168</b>	<b>16,244</b>	<b>13,516</b>	<b>13,826</b>	<b>13,795</b>	<b>15,071</b>	<b>17,326</b>	<b>18,714</b>	<b>15,561</b>	<b>16,085</b>	<b>17,724</b>	<b>19,063</b>
<b>TOTAL</b>	<b>675,019</b>	<b>708,868</b>	<b>718,786</b>	<b>722,547</b>	<b>742,789</b>	<b>769,018</b>	<b>765,835</b>	<b>786,048</b>	<b>815,332</b>	<b>816,882</b>	<b>834,512</b>	<b>832,633</b>	<b>830,469</b>	<b>828,627</b>

Table 16.

**Non-Euro Deposits at ODC, by Original Maturity**

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

Description	2004	2005									2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
<b>Government</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Financial corporations</b>	1,102	1,117	1,254	1,115	1,231	8	9	4	4	4	3	3	1	1	
Other depository corporations	1	...	...	...	367	8	8	3	3	3	2	2	...	...	
Transferable deposits	1	...	...	...	367	8	8	3	3	3	2	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	1,116	1,253	1,114	864	...	...	...	...	...	...	...	...	...	
Transferable deposits	1,101	1,116	1,253	1,114	864	...	...	...	...	...	...	...	...	...	
<b>Nonfinancial corporations</b>	4,425	4,704	4,692	4,564	4,586	4,981	2,878	3,110	2,839	4,093	3,269	4,214	3,816	4,483	
Public nonfinancial corporations	461	...	...	387	250	78	24	229	48	276	77	77	43	40	
Transferable deposits	461	...	...	387	250	78	24	229	48	208	39	55	43	40	
Other nonfinancial corporations	3,964	4,704	4,692	4,177	4,335	4,904	2,854	2,881	2,791	3,816	3,192	4,137	3,773	4,443	
Transferable deposits	3,124	3,826	3,400	3,506	3,090	4,259	2,252	2,275	2,426	3,421	2,803	3,754	3,375	4,141	
Other deposits	840	878	1,292	670	1,245	644	602	605	365	395	390	383	397	302	
up to 1 month	340	485	813	226	886	210	176	145	17	30	74	17	14	3	
over 1 month and up to 3 months	188	96	133	98	99	71	89	131	131	128	65	10	11	21	
over 3 months and up to 1 year	302	287	334	334	249	351	326	316	204	226	239	264	281	192	
over 2 years	10	11	12	12	12	12	12	13	13	12	12	12	12	11	
<b>Other domestic sectors</b>	17,509	20,433	20,556	20,845	22,512	21,684	23,105	26,462	25,998	25,776	26,971	27,795	27,123	26,985	
Households	17,363	20,149	20,251	20,585	22,203	21,316	22,879	26,122	25,683	25,453	26,591	27,477	26,812	26,683	
Transferable deposits	8,639	8,486	9,871	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,303	11,180	11,161	11,426	
Other deposits	8,724	11,662	10,380	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,289	16,297	15,651	15,257	
up to 1 month	2,851	4,986	3,422	3,502	5,461	3,600	3,892	3,863	3,925	6,637	4,523	4,956	4,995	4,990	
over 1 month and up to 3 months	2,190	1,802	1,948	1,982	1,935	2,000	4,333	2,325	2,466	2,354	2,377	2,213	2,098	2,082	
over 3 months and up to 1 year	3,001	4,277	4,408	4,786	5,195	5,219	5,290	8,351	7,978	5,606	8,096	7,989	7,793	7,424	
over 1 year and up to 2 years	664	590	597	561	523	521	521	510	503	1,305	1,293	1,140	765	756	
over 2 years	19	6	6	6	19	19	19	19	19	13	...	...	...	4	
NPISH	146	284	304	260	309	368	227	341	315	323	379	319	311	302	
Transferable deposits	146	284	304	260	309	368	227	341	315	323	379	319	311	302	
<b>Nonresidents</b>	360	184	182	281	570	653	518	462	542	576	418	331	398	398	
<b>TOTAL</b>	23,396	26,438	26,683	26,805	28,899	27,326	26,509	30,038	29,383	30,449	30,661	32,343	31,338	31,867	

Table 17.

### ODC Loans, by Original Maturity <sup>1/</sup> (Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005						2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>Government</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nonfinancial corporations	289,955	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010
Other nonfinancial corporations	289,955	352,789	354,525	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010
Up to 1 year	111,498	131,638	126,824	124,949	120,994	109,631	119,034	122,367	117,924	119,429	122,280	126,798	137,743	140,035
Over 1 year and up to 2 years	111,259	135,147	138,387	135,207	135,060	112,022	123,149	125,725	125,220	123,404	126,661	127,948	130,479	129,746
Over 2 years	67,198	86,003	89,314	92,281	94,912	132,376	122,047	134,654	144,727	151,644	157,606	173,264	191,738	202,229
Other domestic sectors	83,714	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736
Households	83,714	104,811	111,725	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736
Up to 1 year	15,906	18,583	19,198	21,221	19,511	20,470	20,519	20,096	19,549	20,127	20,447	20,139	20,115	20,205
Over 1 year and up to 2 years	15,244	24,066	25,533	26,797	25,953	23,665	21,085	21,070	21,046	20,079	20,672	20,662	20,612	21,058
Over 2 years	52,563	62,162	66,993	70,522	72,342	78,745	83,407	84,574	85,392	85,466	85,363	86,838	88,362	91,473
<b>TOTAL</b>	<b>373,668</b>	<b>457,600</b>	<b>466,249</b>	<b>470,977</b>	<b>468,772</b>	<b>476,909</b>	<b>489,242</b>	<b>508,487</b>	<b>513,856</b>	<b>520,148</b>	<b>533,028</b>	<b>555,649</b>	<b>589,049</b>	<b>604,746</b>

<sup>1/</sup> All loans are in EUR currency.

Table 18.

### ODC Loans, by Industry <sup>1/</sup> (Outstanding amounts, end of period, in thousands of EUR)

Description	2004			2005						2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>Agriculture</b>	<b>7,931</b>	<b>11,619</b>	<b>12,040</b>	<b>12,297</b>	<b>12,306</b>	<b>12,350</b>	<b>12,141</b>	<b>12,295</b>	<b>12,492</b>	<b>12,099</b>	<b>12,924</b>	<b>14,048</b>	<b>14,738</b>	<b>15,612</b>
Up to 1 year	3,851	5,811	6,342	6,100	6,480	6,390	6,106	4,169	4,061	3,618	3,701	3,802	3,962	4,161
Over 1 year	4,079	5,808	5,698	6,197	5,826	5,960	6,035	8,125	8,431	8,481	9,223	10,247	10,776	11,451
<b>Industry, energy and construction</b>	<b>47,773</b>	<b>55,286</b>	<b>57,215</b>	<b>55,549</b>	<b>57,209</b>	<b>57,391</b>	<b>62,833</b>	<b>68,360</b>	<b>74,230</b>	<b>76,167</b>	<b>80,503</b>	<b>86,986</b>	<b>92,992</b>	<b>93,137</b>
Mining	6	...	...	...	...	...	455	515	512	446	499	332	462	428
Up to 1 year	...	...	...	...	...	...	455	515	512	446	499	332	462	428
Over 1 year	6	...	...	...	...	...	...	...	...	...	...	...	...	0
Industry	35,562	33,084	34,608	33,883	34,452	35,880	38,789	43,752	48,142	49,110	52,510	55,684	58,578	58,668
Up to 1 year	16,070	11,137	12,390	10,201	12,137	12,873	12,437	10,976	11,565	11,488	11,797	11,849	13,812	13,632
Over 1 year	19,492	21,947	22,218	23,682	22,315	23,006	26,352	32,776	36,578	37,622	40,713	43,835	44,767	45,036
Manufacturing ( Food, Textile, etc)	29,769	29,651	30,790	30,111	30,726	32,239	35,185	40,024	44,005	45,164	48,054	50,612	53,374	52,412
Up to 1 year	12,623	10,348	11,221	9,209	10,894	11,613	11,229	9,847	10,448	10,470	10,655	10,757	12,492	12,375
Over 1 year	17,146	19,303	19,570	20,901	19,832	20,625	23,956	30,176	33,557	34,693	37,400	39,855	40,882	40,037
Manufacturing (Oil,Chem., etc)	5,724	3,199	3,528	3,470	3,407	3,272	3,244	3,264	3,544	3,379	3,817	4,532	4,628	5,700
Up to 1 year	3,441	613	936	742	1,007	991	946	854	925	834	879	882	1,081	1,027
Over 1 year	2,283	2,586	2,593	2,729	2,400	2,281	2,298	2,410	2,619	2,545	2,939	3,650	3,546	4,673
Electricity, gas and water	69	234	289	302	319	369	360	464	594	568	638	540	577	556
Up to 1 year	5	175	233	250	235	268	262	275	192	184	264	210	239	230
Over 1 year	64	58	55	52	84	100	99	190	403	384	375	330	338	326
Construction	12,205	22,202	22,607	21,666	22,757	21,511	23,588	24,094	25,575	26,611	27,494	30,970	33,952	34,042
Up to 1 year	6,401	12,382	13,557	12,595	13,757	12,697	12,482	12,018	12,459	11,495	12,595	13,831	15,098	14,926
Over 1 year	5,804	9,820	9,051	9,070	9,000	8,814	11,107	12,076	13,116	15,117	14,899	17,139	18,854	19,116
<b>Services</b>	<b>234,251</b>	<b>285,884</b>	<b>285,270</b>	<b>284,590</b>	<b>281,450</b>	<b>284,288</b>	<b>289,257</b>	<b>302,092</b>	<b>301,147</b>	<b>306,211</b>	<b>313,120</b>	<b>326,976</b>	<b>352,231</b>	<b>363,260</b>
Trade	197,242	240,567	238,010	239,072	233,506	234,179	237,605	249,915	249,659	252,082	259,590	273,936	296,353	304,966
Up to 1 year	78,537	96,246	98,216	90,272	92,971	89,868	89,053	85,532	81,070	87,935	89,250	91,622	95,644	98,343
Over 1 year	118,705	144,321	139,794	148,799	140,536	144,311	148,551	164,383	168,589	164,147	170,340	182,314	200,709	206,623
Wholesale and retail trade	172,843	199,933	198,684	199,506	193,906	195,386	199,011	209,745	209,575	224,815	219,338	231,155	251,194	258,973
Up to 1 year	66,328	73,941	77,309	70,432	72,242	70,969	70,648	67,630	64,038	79,699	71,792	73,710	77,177	80,220
Over 1 year	106,515	125,992	121,375	129,074	121,663	124,417	128,364	142,114	145,537	145,116	147,546	157,445	174,017	178,754
Hotel and restaurants	18,949	30,148	28,492	28,476	28,601	27,224	27,145	28,337	27,978	19,169	27,719	29,632	30,650	31,199
Up to 1 year	9,379	16,733	15,421	14,959	15,631	13,586	13,326	12,989	12,198	6,255	12,465	12,668	12,842	12,566
Over 1 year	9,571	13,415	13,071	13,516	12,969	13,637	13,819	15,349	15,780	12,914	15,254	16,964	17,808	18,633
Other trade	5,450	10,486	10,834	11,091	11,000	11,569	11,449	11,833	12,107	8,099	12,533	13,150	14,509	14,793
Up to 1 year	2,830	5,572	5,485	4,882	5,097	5,312	5,080	4,913	4,834	1,980	4,993	5,245	5,625	5,557
Over 1 year	2,619	4,914	5,349	6,209	5,903	6,257	6,369	6,920	7,272	6,118	7,540	7,905	8,884	9,236
Fin. Services	3,209	2,726	2,348	2,577	2,619	3,129	2,987	2,768	2,742	3,101	3,060	3,162	3,162	2,443
Up to 1 year	69	82	113	119	113	110	114	111	117	104	108	62	62	52
Over 1 year	3,141	2,644	2,235	2,458	2,505	3,019	2,872	2,657	2,626	2,997	2,952	3,100	3,100	2,391
Other services	33,800	42,591	44,912	42,942	45,326	46,980	48,665	49,409	48,745	51,028	50,470	49,877	52,716	55,851
Up to 1 year	10,870	12,854	15,949	11,152	15,280	15,262	16,718	14,002	11,207	13,594	12,763	12,164	13,099	14,084
Over 1 year	22,931	29,737	28,963	31,790	30,046	31,719	31,947	35,406	37,538	37,434	37,707	37,713	39,617	41,767
<b>TOTAL</b>	<b>289,955</b>	<b>352,789</b>	<b>354,525</b>	<b>352,437</b>	<b>350,966</b>	<b>354,029</b>	<b>364,230</b>	<b>382,747</b>	<b>387,868</b>	<b>394,477</b>	<b>406,546</b>	<b>428,010</b>	<b>459,961</b>	<b>472,010</b>

<sup>1/</sup> Excluding households and NPISH.

Table 19.

**ODC Effective Interest Rates**

Description	2004	2005									2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
<b>DEPOSITS</b>															
<b>Nonfinancial corporations</b>															
<b>Other deposits 1/</b>															
<b>Up to 250.000 EUR</b>															
<= 1 month															
Interest rate	1.71	1.74	1.83	1.87	1.79	1.87	1.95	1.99	2.10	2.01	2.06	2.02	2.07	2.02	
Standardized variance	0.14	0.02	0.04	0.05	0.04	0.05	0.03	0.04	0.03	0.09	0.04	0.07	0.05	0.07	
> 1 month and <= 3 months															
Interest rate	2.19	2.26	2.31	2.24	2.28	2.32	2.30	2.31	2.39	2.36	2.36	2.40	2.31	2.29	
standardized variance	0.06	0.06	0.04	0.05	0.02	0.03	0.05	0.02	0.01	0.04	0.05	0.02	0.05	0.05	
> 3 months and <= 1 year															
Interest rate	2.95	2.84	2.84	2.88	3.11	3.11	3.04	. *	3.39	. *	. *	. *	3.13	. *	
standardized variance	0.10	0.13	0.11	0.02	0.09	0.03	0.08	. *	0.17	. *	. *	. *	0.15	. *	
<b>Equal or more than 250.000 EUR</b>															
> 3 months and <= 1 year															
Interest rate	. *	3.46	3.49	3.43	3.55	3.51	3.37	3.92	3.73	3.72	3.53	3.98	3.45	3.66	
standardized variance	. *	0.04	0.02	0.04	0.02	0.00	0.03	0.04	0.05	0.09	0.05	0.09	0.02	0.00	
Savings deposits															
Interest rate	. *	. *	. *	. *	. *	. *	. *	. *	. *	1.57	1.53	1.64	1.56	1.61	
Standardized variance	. *	. *	. *	. *	. *	. *	. *	. *	. *	0.03	0.05	0.00	0.03	0.01	
<b>Households</b>															
<b>Transferable deposits</b>															
Interest rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	
Standardized variance	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03	0.03	0.00	0.00	0.00	0.00	
<b>Other deposits 1/</b>															
<= 1 month															
Interest rate	1.70	1.81	1.88	1.87	1.89	1.89	1.88	1.93	2.02	2.03	2.02	2.03	2.01	1.99	
standardized variance	0.10	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.07	
> 1 month and <= 3 months															
Interest rate	2.25	2.28	2.27	2.37	2.27	2.27	2.27	2.28	2.36	2.33	2.36	2.40	2.33	2.33	
standardized variance	0.04	0.04	0.04	0.02	0.04	0.05	0.04	0.04	0.03	0.05	0.05	0.02	0.05	0.05	
> 3 months and <= 1 year															
Interest rate	3.00	2.98	3.00	3.00	3.17	3.12	3.10	3.23	3.27	3.33	3.45	3.38	3.43	3.32	
standardized variance	0.06	0.09	0.09	0.09	0.07	0.07	0.07	0.08	0.09	0.14	0.19	0.19	0.17	0.16	
> 1 year and <= 2 years															
Interest rate	3.82	3.92	4.05	4.06	4.06	4.04	3.89	4.00	3.89	4.01	4.10	4.12	4.12	4.12	
standardized variance	0.02	0.01	0.04	0.04	0.04	0.05	0.04	0.05	0.04	0.01	0.09	0.09	0.08	0.08	
> 2 years															
Interest rate	. *	4.35	4.36	4.60	4.33	4.59	4.67	4.74	4.57	4.60	4.75	4.77	4.80	4.82	
standardized variance	. *	0.10	0.05	0.05	0.02	0.04	0.09	0.08	0.10	0.10	0.13	0.17	0.13	0.16	
Savings deposits															
Interest rate	. *	. *	. *	. *	. *	. *	. *	. *	. *	1.70	1.67	1.70	1.67	1.71	
Standardized variance	. *	. *	. *	. *	. *	. *	. *	. *	. *	0.06	0.09	0.06	0.09	0.06	
<b>LOANS</b>															
<b>Nonfinancial corporations</b>															
<b>Investment business loans</b>															
> 1 year and <= 3 years															
Interest rate	14.31	14.58	14.55	14.53	14.37	14.52	13.13	13.78	13.82	. *	13.79	13.92	. *	14.52	
standardized variance	0.18	0.41	0.38	0.25	0.29	0.27	0.43	0.32	0.36	. *	0.31	0.39	. *	0.43	
<b>Other business loans</b>															
> 3 months and <= 1 year															
Interest rate	15.89	. *	. *	15.75	15.42	14.50	15.45	. *	15.52	14.63	15.67	15.50	15.67	15.56	
standardized variance	0.30	. *	. *	0.40	0.37	0.04	0.17	. *	0.32	0.10	0.31	0.30	0.34	0.45	
> 1 year															
Interest rate	14.85	14.22	14.11	14.64	14.93	14.82	14.28	14.38	14.24	14.95	14.73	14.58	14.62	14.57	
standardized variance	0.19	0.33	0.31	0.12	0.16	0.11	0.09	0.10	0.13	0.19	0.16	0.14	0.12	0.15	
Credit lines															
Interest rate	15.61	15.81	15.46	15.27	15.62	15.27	15.13	15.35	15.20	15.63	15.20	15.77	15.60	15.26	
standardized variance	0.08	0.05	0.03	0.02	0.02	0.00	0.06	0.01	0.00	0.00	0.01	0.02	0.02	0.03	
<b>Households</b>															
<b>Consumer Loans</b>															
Interest rate	12.31	12.41	12.41	12.46	12.47	12.38	12.27	12.12	12.17	12.39	12.50	12.51	12.22	12.29	
standardized variance	0.19	0.14	0.14	0.12	0.09	0.14	0.10	0.13	0.12	0.18	0.15	0.13	0.16	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	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>INCOME</b>														
<b>Interest income</b>	<b>53,999</b>	<b>27,335</b>	<b>33,361</b>	<b>39,710</b>	<b>45,889</b>	<b>51,981</b>	<b>58,384</b>	<b>64,818</b>	<b>74,612</b>	<b>6,920</b>	<b>13,235</b>	<b>20,637</b>	<b>27,011</b>	<b>34,686</b>
Loans	48,110	24,607	30,130	35,953	41,623	47,162	53,000	58,856	67,963	6,245	11,894	18,457	24,160	31,177
Placement with banks	2,452	1,647	1,921	2,215	2,501	2,839	3,178	3,521	3,969	443	906	1,517	1,975	2,422
Securities	3,437	1,081	1,310	1,542	1,765	1,980	2,205	2,441	2,681	232	434	663	875	1,087
<b>Non-Interest income</b>	<b>19,449</b>	<b>8,516</b>	<b>10,410</b>	<b>12,227</b>	<b>14,004</b>	<b>15,995</b>	<b>17,736</b>	<b>19,648</b>	<b>19,697</b>	<b>1,642</b>	<b>3,685</b>	<b>6,518</b>	<b>8,327</b>	<b>9,090</b>
Fees and commissions	17,522	7,230	8,839	10,539	12,223	14,129	15,838	17,701	17,380	1,421	2,948	4,752	6,350	8,128
Other operating income	1,927	1,287	1,571	1,688	1,781	1,866	1,898	1,947	2,317	221	737	1,766	1,977	962
<b>TOTAL INCOME</b>	<b>73,448</b>	<b>35,851</b>	<b>43,771</b>	<b>51,937</b>	<b>59,894</b>	<b>67,977</b>	<b>76,120</b>	<b>84,466</b>	<b>94,309</b>	<b>8,562</b>	<b>16,919</b>	<b>27,156</b>	<b>35,338</b>	<b>43,776</b>
<b>EXPENDITURES</b>														
<b>Interest expenditures</b>	<b>9,978</b>	<b>5,782</b>	<b>6,975</b>	<b>8,351</b>	<b>9,674</b>	<b>10,966</b>	<b>12,351</b>	<b>13,752</b>	<b>15,389</b>	<b>1,562</b>	<b>3,008</b>	<b>4,490</b>	<b>5,925</b>	<b>7,498</b>
Deposits	9,237	5,208	6,275	7,507	8,727	9,910	11,184	12,466	13,894	1,436	2,760	4,104	5,346	6,757
Borrowings	741	575	700	844	948	1,057	1,167	1,286	1,495	126	248	386	579	741
<b>Non-Interest expenditures</b>	<b>14,939</b>	<b>12,250</b>	<b>11,956</b>	<b>13,860</b>	<b>15,827</b>	<b>16,657</b>	<b>19,040</b>	<b>24,566</b>	<b>18,743</b>	<b>2,084</b>	<b>4,329</b>	<b>20,603</b>	<b>7,049</b>	<b>8,017</b>
Provisions for loan losses	11,071	10,365	9,569	11,063	12,616	12,945	14,930	15,325	13,419	1,481	3,295	19,013	5,028	5,568
Depreciation on fixed assets	3,868	1,885	2,387	2,797	3,211	3,712	4,110	9,241	5,324	603	1,034	1,590	2,021	2,449
<b>General and administrative expenses</b>	<b>33,952</b>	<b>16,677</b>	<b>20,504</b>	<b>24,084</b>	<b>27,850</b>	<b>31,381</b>	<b>34,916</b>	<b>34,465</b>	<b>43,851</b>	<b>3,165</b>	<b>6,582</b>	<b>10,823</b>	<b>13,746</b>	<b>17,783</b>
<b>TOTAL EXPENDITURES</b>	<b>58,869</b>	<b>34,710</b>	<b>39,435</b>	<b>46,295</b>	<b>53,351</b>	<b>59,005</b>	<b>66,307</b>	<b>72,782</b>	<b>77,983</b>	<b>6,812</b>	<b>13,919</b>	<b>35,916</b>	<b>26,720</b>	<b>33,298</b>
<b>NET INCOME</b>														
Net operating income	14,579	1,142	4,336	5,642	6,542	8,972	9,813	11,684	16,327	1,750	3,001	-8,760	8,618	10,478
Net gains/losses from dealing securities	-441	-115	-143	-156	-173	-207	-244	-308	-362	-58	-89	-143	-150	-170
Net gains/losses from dealing in foreign ex.	328	71	201	282	386	490	553	639	990	24	63	57	70	181
Net gains/losses from exchange rate variator	593	167	179	215	190	213	236	309	-39	82	76	118	171	198
Net income from ban. activ.before tax	15,059	1,265	4,573	5,983	6,946	9,468	10,358	12,324	16,916	1,798	3,051	-8,728	8,710	10,687
Provision for taxes	2,104	1,278	1,464	1,593	1,823	2,111	2,366	2,770	3,389	411	759	1,181	1,532	1,924
Net profit / loss for period	12,955	-13	3,109	4,390	5,123	7,357	7,992	9,554	13,527	1,388	2,292	-9,909	7,178	8,763
less: dividend paid (p)	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Retained profit</b>	<b>12,955</b>	<b>-13</b>	<b>3,109</b>	<b>4,390</b>	<b>5,123</b>	<b>7,357</b>	<b>7,992</b>	<b>9,554</b>	<b>13,527</b>	<b>1,388</b>	<b>2,292</b>	<b>-9,909</b>	<b>7,178</b>	<b>8,763</b>

Note: The Income Statement for Banka Kreditore e Prishtinës for period April and May 2006 is not included.

Table 21.

**BPK Interbank Clearing System**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>Transactions</b>														
Amount of transactions	1,715,646	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	482,996	716,044	902,469.5
Number of transactions 1/	266,743	123,394	150,000	176,998	203,159	229,320	256,308	285,332	321,669	53,526	134,855	208,888	323,739	394,224

1/ Revised data since January 2006.

Table 22.

**Foreign Transfers**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>OUTGOING</b>														
BPK	369,087	94,297	110,251	144,234	180,213	247,031	252,451	271,618	309,844	9,730	31,145	54,621	70,780	91,854
Commercial banks	1,282,860	520,162	620,709	727,565	846,679	980,138	1,073,657	1,171,412	1,277,402	75,352	153,673	247,875	363,647	476,421
Financial auxiliaries	15,358	6,278	7,512	8,787	10,025	11,358	12,420	13,508	14,715	1,286	2,638	4,451	6,208	6,703
<b>TOTAL</b>	<b>1,667,305</b>	<b>620,737</b>	<b>738,472</b>	<b>880,586</b>	<b>1,036,917</b>	<b>1,238,527</b>	<b>1,338,528</b>	<b>1,456,538</b>	<b>1,601,961</b>	<b>86,368</b>	<b>187,456</b>	<b>306,947</b>	<b>440,635</b>	<b>574,978</b>
<b>INCOMING</b>														
BPK	92,607	39,910	50,346	61,449	64,276	69,340	83,216	87,578	92,747	9,833	13,482	58,817	127,773	134,479
Commercial banks	1,154,931	406,085	475,862	537,566	616,518	690,568	759,205	835,384	943,087	57,917	137,780	229,172	320,069	400,158
Financial auxiliaries	162,258	64,151	77,882	89,920	103,849	120,586	138,167	153,461	167,172	12,120	24,659	39,345	52,292	69,767
<b>TOTAL</b>	<b>1,409,796</b>	<b>510,146</b>	<b>604,090</b>	<b>688,935</b>	<b>784,643</b>	<b>880,494</b>	<b>980,588</b>	<b>1,076,423</b>	<b>1,203,006</b>	<b>79,870</b>	<b>175,921</b>	<b>327,334</b>	<b>500,134</b>	<b>604,404</b>

Table 23.

**Insurance Companies Activity**

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

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
<b>Amount of premiums received</b>														
TPL	28,739	15,340	18,051	20,644	23,178	26,102	28,660	30,939	33,341	2,619	5,354	9,049	12,235	15,246
Border policies	8,604	1,760	2,158	3,543	4,987	5,500	5,985	6,366	7,061	314	626	970	1,572	2,121
Other	1,747	4,680	5,019	5,451	5,795	6,302	6,322	6,594	6,811	1,007	1,257	1,550	1,982	2,307
<b>TOTAL</b>	<b>39,090</b>	<b>21,780</b>	<b>25,228</b>	<b>29,637</b>	<b>33,960</b>	<b>37,904</b>	<b>40,967</b>	<b>43,898</b>	<b>47,213</b>	<b>3,939</b>	<b>7,237</b>	<b>11,569</b>	<b>15,789</b>	<b>19,674</b>
<b>Number of policies sold</b>														
TPL	241,901	104,382	123,987	144,795	169,215	169,236	187,872	205,201	223,770	19,090	37,853	62,240	83,283	103,582
Border policies	120,609	41,703	48,446	72,205	102,590	110,536	116,514	121,710	134,596	3,469	6,682	10,386	18,972	24,963
Other	8,423	5,947	7,129	9,126	10,103	10,942	12,017	13,113	14,520	1,867	3,596	4,959	6,150	7,925
<b>TOTAL</b>	<b>370,933</b>	<b>152,032</b>	<b>179,562</b>	<b>226,126</b>	<b>281,908</b>	<b>290,714</b>	<b>316,403</b>	<b>340,024</b>	<b>372,886</b>	<b>24,426</b>	<b>48,131</b>	<b>77,585</b>	<b>108,405</b>	<b>136,470</b>
<b>Amount of claims paid</b>														
TPL 1/	6,163	3,260	3,865	4,541	5,156	5,787	6,242	6,931	7,665	478	1,130	1,831	2,377	3,180
Border policies	580	76	106	107	109	209	248	296	332	...	28	38	79	165
<b>TOTAL</b>	<b>6,743</b>	<b>3,336</b>	<b>3,971</b>	<b>4,648</b>	<b>5,265</b>	<b>5,996</b>	<b>6,490</b>	<b>7,227</b>	<b>7,997</b>	<b>478</b>	<b>1,158</b>	<b>1,869</b>	<b>2,456</b>	<b>3,345</b>

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	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Amount of loans	39,856	48,331	49,995	51,030	51,010	51,840	58,621	52,884	51,696	52,637	53,206	53,383	54,825	53,913	
Number of loans	22,286	23,472	24,377	25,108	25,428	26,132	26,757	27,022	27,123	28,045	28,975	29,851	30,727	31,555	

Table 25.

## Financial Corporations – Geographical Distribution, as of May 2006

Description	Prishtina	Prizren	Peja	Gjilani	Gjakova	Mitrovica	Ferizaj	Podujevë	Lipljan	Vitja	Rahovec	Dardane	Kaçanik	Dragash	Shtime	Klinë	Shtërpce	Fushë Kosovë	Glogovë	Graçanicë	Deçan	Vushtrri	Theranda	Skenderaj	Drenas	Istog	Malishevë	Zubin Potok	Obiliq		
<b>OTHER DEPOSITORY CORPORATIONS</b>																															
PCB	HQ+5SB	BR+S B	BR+S B	BR+S B	BR	BR+3SB	BR+S B											2SB		SB		SB	2SB			SB					
BRK	HQ+4SB	BR+2SB	BR+S B	BR+S B	BR	BR+S B	BR	SB		SB	SB	SB				SB			SB			SB	SB	SB							
BPB	HQ+8SB	BR+2SB	BR+S B	BR+2SB	BR	BR+S B	BR+4SB	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					2SB	SB													SB					
KSB	HQ+7SB	BR+3SB	BR+4SB	BR+2SB	BR+S B	BR+3SB	BR	BR+3SB	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	SB	2SB		SB	SB	SB				
HQ	6																														
BR		6	6	6	6	6	6	1																							
SB	32	10	8	6	2	10	5	7	3	5	7	5	4	1	1	5	3	6	3	3	4	6	7	1	1	6	2	1	2		
<b>FINANCIAL AUXILIARIES</b>																															
Euro_Cufa	HQ																														
NBS	HQ																														
Unioni Financiar Prishtina PCB	HQ																														
Western-Union RZB	HQ	BR	BR	BR	BR																										
Western-Union	HQ	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR		BR			BR	BR	BR				BR	BR		BR	BR					
Monedha		HQ																													
Euro		HQ																													
Euro Eki		HQ																													
Euro Exchange				HQ																											
EB Gipa	HQ																														
EB Xeni							HQ																								
EB Agimi							HQ																								
EB Indriti							HQ																								

Note :

PCB = ProCredit Bank, BRK = New Bank of Kosovo, BpB = Private 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	Vushtrri	Ferizaj	Skënderaj	Gjilan	Graçanica	Dragash	Suharekë	Shtërpcë	Zvečan	Shtime	Besanië
<b>OTHER FINANCIAL INTERMEDIARIES</b>																	
FINCA Kosovo		√	√	√				√		√							
Kosovo Enterprise Program (KEP)	√	√	√	√	√	√				√							
Gramen Trust	√		√														
Mercy Corps Intenational 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)	√								√								
Ballkanactie																	√
Perspektiva 4					√												
Vllesa Co.													√				
PTK	√																
DMTH	√																
German Investment and Development Co (DEG)	√																
EAR AgroBusiness Development Unit	√																
Islamic World Committee																	√
Kosova Aid and Development	√																

√ = Predominant representation.

Table 26.  
**Depository Corporations – No. of Employees and Branches**

Description	2004		2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
<b>BPK</b>															
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	131	131	137	135	132	137	137	138	139	140	141	142	143	
<b>Other depository corporations</b>															
Number of branches 1/	49	49	49	49	49	49	49	49	49	49	49	43	43	43	
Number of sub-branches	158	163	165	165	168	169	171	174	175	176	177	154	155	157	
Number of full-time equivalent employees	2,066	2,142	2,225	2,241	2,258	2,285	2,312	2,333	2,341	2,366	2,374	2,186	2,219	2,240	

1/ Head offices are counted as branches.

Table 27.

**Government Operations**

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

Description	2004	2005									2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
<b>Tax Revenues</b>	550.2	226.6	269.2	319.0	368.8	415.4	472.1	514.2	559.6	39.5	76.2	115.1	168.4	219.9	
Border taxes	436.1	170.8	206.3	247.0	287.6	327.5	365.2	399.6	436.5	23.7	53.1	84.4	117.6	159.3	
Domestic taxes	114.1	55.8	62.8	72.0	81.2	87.9	107.0	114.6	123.1	15.8	23.1	30.7	50.8	60.7	
<b>Non tax revenues</b>	40.5	17.6	21.3	25.0	29.1	33.7	37.2	41.5	47.1	3.6	7.0	12.4	17.0	22.7	
<b>Municipal own source revenues</b>	23.7	7.3	9.1	11.5	13.9	15.9	18.4	20.4	22.0	1.7	3.8	6.3	9.1	12.0	
<b>Donor grants</b>	17.3	5.8	7.5	8.6	9.6	10.2	10.2	10.2	10.2	.	.	.	.	.	
<b>Interest</b>	3.5	1.3	1.5	1.7	1.9	2.0	2.2	2.4	2.6	.	.	.	.	.	
<b>TOTAL</b>	635.2	258.7	308.5	365.7	423.2	477.2	540.1	588.7	641.5	44.8	86.9	133.7	194.5	254.6	
<b>Wages and salaries</b>	184.2	80.1	96.1	98.6	112.8	130.9	146.8	174.6	194.5	2.1	17.9	35.0	64.4	66.7	
<b>Goods and services</b>	203.0	49.1	58.8	71.8	82.9	93.0	102.8	115.4	143.0	2.3	11.6	25.9	37.8	50.4	
<b>Subsidies and transfers</b>	186.3	66.7	79.1	93.2	124.8	156.0	167.6	179.6	223.3	3.0	23.3	34.4	47.9	59.5	
<b>Capital outlays</b>	192.0	29.5	42.6	53.4	66.9	79.9	91.1	103.1	141.6	...	3.9	8.7	12.5	17.6	
<b>Reserves</b>	3.9	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>TOTAL</b>	769.4	225.3	276.5	317.0	387.3	459.8	508.3	572.8	702.4	7.4	56.8	104.0	162.7	194.2	
<b>BALANCE (Rev-Exp)</b>	-134.3	33.4	32.0	48.7	35.9	17.4	31.8	15.9	-60.9	37.4	30.1	29.8	31.8	60.3	

Source: Ministry of Economy and Finance.

Note: Since January 2006, Donor Designated Grants are not included.

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
<b>2002</b>		<b>102.1</b>	<b>99.3</b>				
<b>2003</b>		<b>103.7</b>	<b>101.1</b>			<b>1.6</b>	<b>1.7</b>
<b>2004</b>		<b>100.2</b>	<b>101.1</b>			<b>-3.4</b>	<b>0.1</b>
Dec	100.2	100.2	99.9	0.5	-3.4	2.2	0.9
<b>2005</b>		<b>102.8</b>	<b>100.3</b>			<b>2.6</b>	<b>-0.8</b>
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
<b>2006</b>							
Jan	102.3			-0.5	2.4		
Feb	103.1			0.8	3.2		
Mar	103.2	103.2	102.9	0.1	1.8	0.4	0.9
Apr	103.2			0.0	2.5		
May	102.8			-0.4	2.8		

Source: Statistical Office of Kosovo.

Table 29.

**Registered Unemployment**

(End of period)

Description	2004	2005								2006				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Total	301,982	311,230	312,717	313,513	314,446	315,708	316,700	318,068	319,721	320,522	321,372	323,450	324,056	324,532
of which: Females (in %)	45.7	46.0	46.0	46.1	46.2	46.2	46.3	46.3	46.3	46.3	46.4	46.2	46.2	46.3
Education														
Elementary (in %)	63.4	63.7	63.6	63.6	63.5	63.5	63.5	63.5	63.5	63.6	63.6	63.6	63.6	63.5
Secondary (in %)	35.1	34.8	34.9	35.0	35.0	35.0	35.0	35.0	35.0	34.9	34.9	35.0	35.0	35.0
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
	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
	Mar	122.70	7.33	239.55	1.57	1.61	1.20	0.69	87.08
	Apr	122.85	7.31	239.61	1.57	1.64	1.23	0.69	86.55
	May	122.96	7.27	239.63	1.56	1.83	1.28	0.68	87.38

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	2004	2005								2006						
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		
Export	56.6	18.2	22.0	26.3	29.6	34.2	39.2	44.2	48.9	2.8	6.7	13.9	21.9	29.9		
Import	1,063.3	438.5	541.6	650.9	757.4	862.3	977.6	1,067.1	1,180.0	58.7	132.3	231.6	341.3	458.9		
Trade balance	-1,006.7	-420.3	-519.6	-624.6	-727.9	-828.1	-938.4	-1,022.9	-1,131.1	-55.9	-125.6	-217.7	-319.4	-429.0		
Albania	Export	1.8	1.9	2.2	2.6	3.1	3.8	4.4	4.9	5.2	0.2	0.6	1.2	1.8	2.5	
	Import	20.2	6.4	8.4	10.5	12.4	14.0	15.7	17.0	18.1	0.3	0.5	2.5	4.9	6.8	
Bulgaria	Export	0.4	0.2	0.2	0.3	0.3	0.4	0.5	0.8	1.0	0.1	0.1	0.4	0.8	1.3	
	Import	42.1	10.2	13.1	15.6	18.5	24.0	31.3	34.4	37.7	1.9	3.6	6.1	10.4	14.6	
Bosnia and Herzegovina	Export	1.5	1.1	1.6	1.9	2.1	2.3	2.5	2.7	3.4	0.2	0.6	1.0	1.6	2.2	
	Import	12.8	6.2	8.3	10.7	12.7	14.5	16.2	17.5	19.0	1.0	2.0	3.4	5.4	7.5	
Croatia	Export	0.5	0.4	0.6	0.6	0.6	0.7	0.8	0.9	0.9	0.1	0.2	0.3	0.3	0.4	
	Import	25.1	9.6	11.3	13.5	15.3	17.9	20.1	22.1	25.0	1.0	2.9	5.3	7.9	10.1	
European Union	Export	16.2	6.9	8.3	9.7	10.9	12.8	14.6	16.2	17.4	0.5	1.4	3.9	6.0	9.3	
	Import	377.4	160.0	195.5	231.1	263.8	295.9	332.0	362.0	408.8	20.5	43.6	79.7	115.6	151.7	
EU 15	Export	15.0	6.2	7.6	9.0	10.0	11.8	13.5	15.0	16.1	0.4	1.2	3.3	4.9	7.5	
	Import	284.0	125.1	151.7	177.7	201.3	223.8	249.7	271.8	309.7	15.1	31.7	60.0	87.8	115.7	
	of which:															
	Austria	Export	0.9	0.4	0.5	0.6	0.7	0.7	0.8	0.9	0.9	0.1	0.2	0.2	0.3	0.4
		Import	27.6	5.5	6.5	7.5	8.5	9.5	10.4	11.4	12.4	0.8	2.3	4.6	6.5	8.9
	France	Export	0.2	0.0	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.1	0.1	0.1	0.1	0.1
		Import	23.1	3.5	4.0	4.5	5.1	5.6	6.1	6.7	7.2	1.7	3.6	5.3	6.5	7.7
	Germany	Export	3.3	1.1	1.2	1.4	1.7	2.3	2.6	3.0	3.2	0.2	0.3	0.9	1.1	1.3
		Import	78.2	59.6	71.2	81.6	91.5	100.7	109.2	118.0	129.9	5.9	12.0	21.2	32.0	43.3
	Greece	Export	4.3	2.2	2.6	3.1	3.6	4.3	4.8	5.3	5.4	0.0	0.0	0.5	0.9	1.5
		Import	68.5	18.0	23.0	27.3	31.2	35.7	38.6	42.1	47.6	1.9	3.8	8.3	12.8	17.8
	Italy	Export	5.5	2.4	2.8	3.3	3.5	3.9	4.6	5.2	5.6	0.0	0.5	1.6	2.5	4.2
		Import	44.5	19.3	23.5	28.4	32.1	35.5	39.1	42.2	50.4	2.9	6.1	13.8	19.5	24.6
	Netherlands	Export	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
		Import	10.1	3.9	4.4	4.8	5.7	6.2	7.0	7.4	7.9	0.2	0.7	1.6	2.3	2.9
	United Kingdom	Export	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Import	11.1	2.9	3.5	4.0	4.5	4.9	5.5	6.8	8.0	0.4	1.0	1.6	2.2	2.8
EU new 10	Export	1.2	0.6	0.7	0.8	0.9	1.0	1.1	1.2	1.3	0.1	0.3	0.5	1.0	1.8	
	Import	93.4	34.9	43.8	53.5	62.5	72.2	82.2	90.2	99.0	5.4	12.0	19.7	27.8	36.0	
	of which:															
	Hungary	Export	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
		Import	19.7	6.3	7.7	9.1	10.6	12.3	13.4	14.6	16.2	1.2	2.2	3.9	5.6	6.9
	Slovenia	Export	1.0	0.6	0.6	0.7	0.8	0.9	1.0	1.1	1.2	0.1	0.3	0.5	1.0	1.8
		Import	56.9	20.4	25.7	31.2	36.0	41.4	47.2	50.5	55.5	2.2	5.4	9.8	13.7	18.7
Switzerland	Export	0.1	0.0	0.1	0.1	0.1	0.2	0.2	0.4	0.7	0.3	0.8	1.1	2.3	2.8	
	Import	16.2	6.6	8.2	10.3	12.0	13.4	15.2	16.7	18.7	1.0	2.4	4.4	6.0	8.2	
Macedonia	Export	9.6	4.1	4.8	5.3	6.2	7.0	8.1	8.8	9.6	0.2	0.3	1.3	2.3	3.3	
	Import	149.2	74.3	93.3	116.5	139.4	159.2	181.8	200.3	219.7	10.4	23.7	41.7	63.2	85.3	
Serbia and Montenegro	Export	1.9	2.3	2.7	3.3	3.8	4.4	5.2	6.0	6.9	1.1	2.5	3.5	4.9	6.1	
	Import	72.6	54.9	70.3	85.3	101.4	120.1	138.4	150.9	163.6	6.1	15.5	28.7	44.8	65.0	
Turkey	Export	2.9	0.7	0.7	0.7	0.8	0.8	0.9	1.0	1.0	0.0	0.0	0.5	0.5	0.6	
	Import	86.8	35.6	43.3	51.4	58.6	64.8	72.2	78.1	85.4	5.9	10.5	16.9	24.0	24.0	
China	Export	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Import	34.3	20.2	24.9	29.2	34.9	39.0	43.8	49.5	55.8	3.3	7.9	13.3	18.6	18.6	
Ukraine	Export	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Import	10.9	5.3	6.7	7.5	8.6	9.7	10.6	11.0	11.4	0.0	0.2	1.2	2.4	2.4	
Brazil	Export	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Import	21.5	8.3	9.0	10.1	11.4	13.0	14.6	15.7	16.8	1.0	1.7	2.6	3.9	3.9	
United States	Export	...	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	
	Import	17.0	8.5	10.5	12.4	13.6	14.7	16.5	17.6	18.5	0.5	1.0	1.9	2.5	3.2	
Other	Export	21.5	0.7	0.9	1.6	1.6	1.8	2.1	2.3	2.6	0.0	0.3	0.7	1.3	1.5	
	Import	177.0	32.5	39.0	48.0	57.4	66.1	74.6	80.3	88.2	5.7	16.7	23.9	31.8	39.4	

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	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Total	56.5	18.4	22.2	25.4	28.5	32.9	37.7	42.5	47.3	2.8	6.7	13.9	21.9	29.8	
I Live animals and animal products	...	0.1	0.1	0.2	0.3	0.3	0.4	0.4	0.4	...	0.1	0.1	0.1	0.1	
II Vegetable products	2.6	0.3	0.5	0.6	0.9	1.5	2.1	2.4	2.7	0.1	0.3	0.6	0.8	0.9	
III Animal or vegetable fats and oils - ed	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
IV Prepared foodstuffs, beverages and t	3.8	1.5	1.8	2.1	2.4	2.8	3.3	3.8	4.1	0.2	0.3	1.2	1.6	2.1	
V Mineral products	2.4	1.2	1.4	1.5	1.5	1.6	1.7	2.1	2.4	0.4	1.3	1.6	3.5	4.6	
VI Products of the chemical or allied ind	1.0	0.4	0.5	0.6	0.7	0.7	0.8	0.9	0.9	...	...	...	...	0.1	
VII Plastics, rubber and articles thereof	3.7	0.4	0.5	0.6	0.6	0.7	0.8	0.8	1.0	...	0.1	0.2	0.3	0.4	
VIII Hides, skins, leather and articles ther	5.9	2.7	3.2	3.6	3.9	4.2	4.7	5.3	5.9	0.4	0.9	2.1	2.8	3.6	
IX Wood and articles of wood	0.4	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4	...	0.1	0.1	0.2	0.2	
X Cellulosic material, paper and articles	0.4	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	...	0.1	0.1	0.1	0.2	
XI Textiles and textile articles	1.4	0.2	0.3	0.3	0.3	0.4	0.4	0.5	0.5	...	...	...	0.1	0.1	
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	0.3	0.3	0.3	0.4	0.4	0.5	0.5	...	...	...	...	0.1	
XIV Pearls, precious, stones, metals, jewe	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	9.1	11.1	12.6	14.3	16.5	19.0	21.2	23.4	1.4	3.0	6.9	10.9	15.8	
XVI Machinery, appliances, electrical equi	9.2	1.1	1.4	1.5	1.6	1.9	2.1	2.4	2.8	0.1	0.2	0.5	0.7	0.9	
XVII Transport means	2.0	0.4	0.4	0.5	0.6	0.6	0.7	0.8	0.8	0.1	0.1	0.2	0.3	0.3	
XVIII Optical, medical and musical instrum	1.1	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	0.2	0.2	0.2	0.3	0.3	0.3	...	0.1	0.1	0.2	0.2	
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	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Total	1,063.2	426.9	537.0	646.0	751.9	866.9	981.7	1,071.1	1,184.1	58.7	132.3	231.6	341.3	458.8	
I Live animals and animal products	52.4	22.2	26.4	31.2	36.2	41.8	46.3	49.8	54.0	3.7	6.1	9.4	13.0	16.7	
II Vegetable products	68.1	23.3	29.8	35.7	39.3	43.6	48.4	52.3	57.4	2.9	7.2	13.0	18.6	25.8	
III Animal or vegetable fats and oils - edi	7.3	3.8	4.6	5.6	6.4	7.5	8.9	9.8	11.0	0.6	1.5	2.6	3.9	5.1	
IV Prepared foodstuffs, beverages and tr	165.4	55.9	69.3	84.8	101.2	126.9	141.5	153.6	171.7	7.6	17.5	30.6	45.2	60.7	
V Mineral products	173.1	65.3	90.0	110.1	133.6	155.5	179.1	197.5	213.2	12.5	32.5	51.3	75.3	98.7	
VI Products of the chemical or allied ind	98.0	35.1	43.5	50.4	57.5	65.4	75.6	81.8	90.9	4.1	10.7	20.5	29.6	40.2	
VII Plastics, rubber and articles thereof	42.5	17.3	22.0	26.9	32.2	37.2	42.2	46.8	50.8	1.9	4.1	7.4	12.4	17.8	
VIII Hides, skins, leather and articles ther	1.0	0.6	0.7	0.8	1.0	1.1	1.2	1.4	1.5	0.1	0.2	0.3	0.5	0.7	
IX Wood and articles of wood	29.9	9.4	13.0	16.7	20.2	23.4	26.8	28.8	30.7	1.0	1.8	3.0	5.8	8.2	
X Cellulosic material, paper and articles	33.4	8.3	10.1	12.4	14.8	16.9	18.8	21.1	23.7	1.3	2.9	5.1	7.3	9.5	
XI Textiles and textile articles	31.2	13.6	16.7	20.1	22.9	25.9	29.5	33.2	36.8	1.4	3.2	6.5	9.9	13.2	
XII Footwear	10.4	4.8	5.5	6.3	7.3	8.1	9.4	10.5	11.3	0.3	1.2	2.4	3.8	5.2	
XIII Articles of stone, plaster, ceramic and	54.9	16.2	22.2	28.4	34.0	39.9	44.9	48.9	51.5	1.1	3.0	6.3	11.2	17.2	
XIV Pearls, precious, stones, metals, jewe	0.3	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	31.3	39.6	48.4	57.7	68.1	78.2	84.9	90.4	1.5	4.5	12.0	21.2	30.9	
XVI Machinery, appliances, electrical equi	116.8	45.0	56.0	67.0	76.5	85.5	100.3	110.5	132.9	11.9	22.0	33.8	43.5	57.1	
XVII Transport means	50.2	58.4	66.6	75.4	81.3	87.4	93.3	99.2	110.3	4.7	9.2	15.8	24.5	32.3	
XVIII Optical, medical and musical instrum	15.1	6.3	8.2	9.5	10.3	11.1	13.0	14.4	16.1	1.2	2.2	3.5	4.3	5.8	
XIX Arms and ammunition	0.5	...	...	...	...	...	...	0.2	0.2	...	0.1	3.6	4.9	4.9	
XX Miscellaneous manufactured articles	35.4	9.9	12.7	16.4	19.2	21.2	24.0	26.3	29.5	1.1	2.5	4.3	6.3	8.9	
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><b>A. Domestic economy</b></p> <p><b><i>Non-financial corporations</i></b> Public non-financial corporations Other non-financial corporations</p> <p><b><i>Financial Corporations</i></b> 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><b><i>General Government</i></b> Central government Local government Social security funds</p> <p><b><i>Households</i></b> <b><i>Non-profit institutions serving households</i></b></p> <p><b>B. Rest of the world.</b></p>
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The **financial corporations** sector consists of all resident corporations or quasi-corporations principally engaged in financial intermediation or in auxiliary financial activities, which are closely related to financial intermediation.

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.

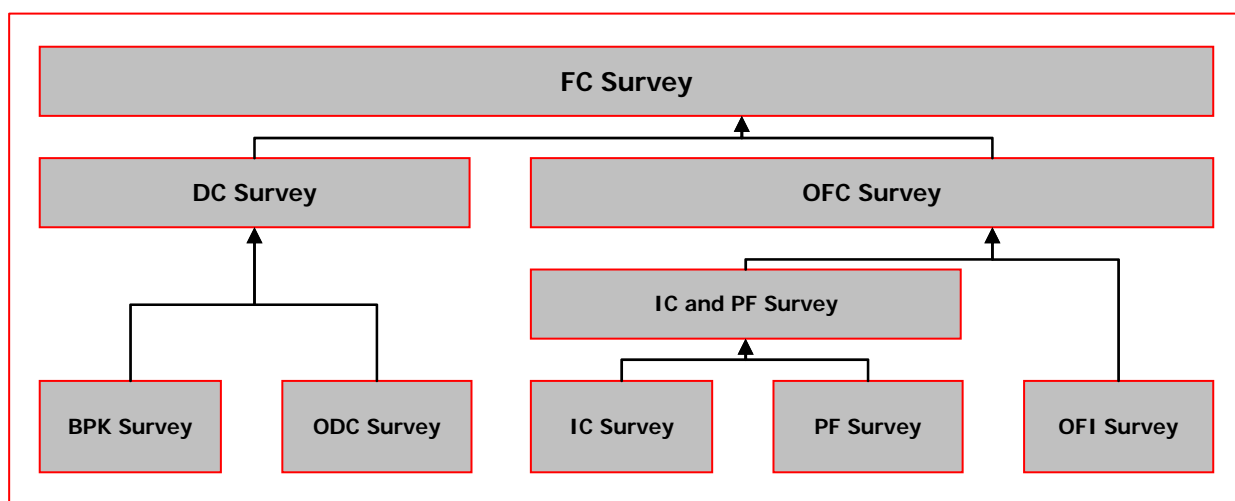
*Insurance technical reserves* are subdivided in *Net equity of households in life insurance reserves and pension funds.* Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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

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

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"> <li>- 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;</li> <li>- the total new business volume or outstanding amounts (depending on the type of financial instrument - cf. infra).</li> </ul> <p>A category is defined by 5 variables and forms the combination of:</p> <ul style="list-style-type: none"> <li>- the type of financial instrument;</li> <li>- the sector allocation of the counterpart;</li> <li>- the maturity band and;</li> <li>- the range of amount involved;</li> <li>- the purpose of financing in the case of loans</li> </ul>

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;

- 
- 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.

