




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

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ABBREVIATIONS:

BPK	Banking and Payments Authority of Kosovo;
CPI	Consumer Price Index;
DC	Depository Corporations;
ESA	European System of Regional and National Accounts 1995;
EUR	Euro Currency;
FC	Financial Corporations;
GDP	Gross Domestic Product;
GNDI	Gross National Disposable Income;
IC	Insurance Companies;
IMF	International Monetary Fund;
IRR	Interest Rate Report;
KPST	Kosovo Pension Saving Trust;
KTA	Kosovo Trust Agency;
MFSM	Manual on Monetary and Financial Statistics;
NFA	Net Foreign Assets;
NPISH	Nonprofit Institutions Serving Households;
ODC	Other Depository Corporations;
OFC	Other Financial Corporations;
OFI	Other Financial Intermediaries;
PF	Pension Funds;
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
Real growth rates (in percent)		
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		
Price changes (in percent)		
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
General government budget (in percent of GDP)		
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
Savings/investment balances (in percent of GDP) 2/		
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
Main aggregates (in millions of euros)		
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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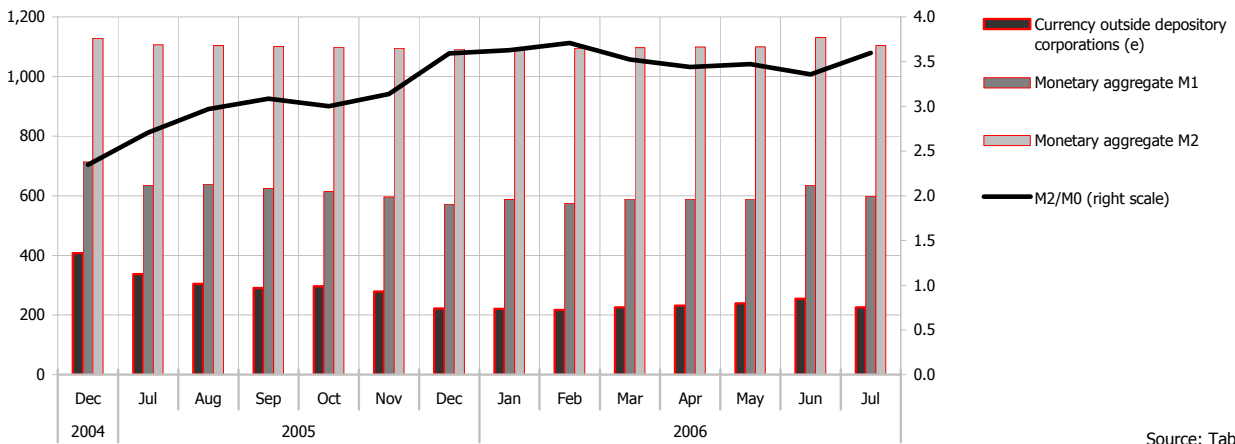
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1. Monetary Aggregates

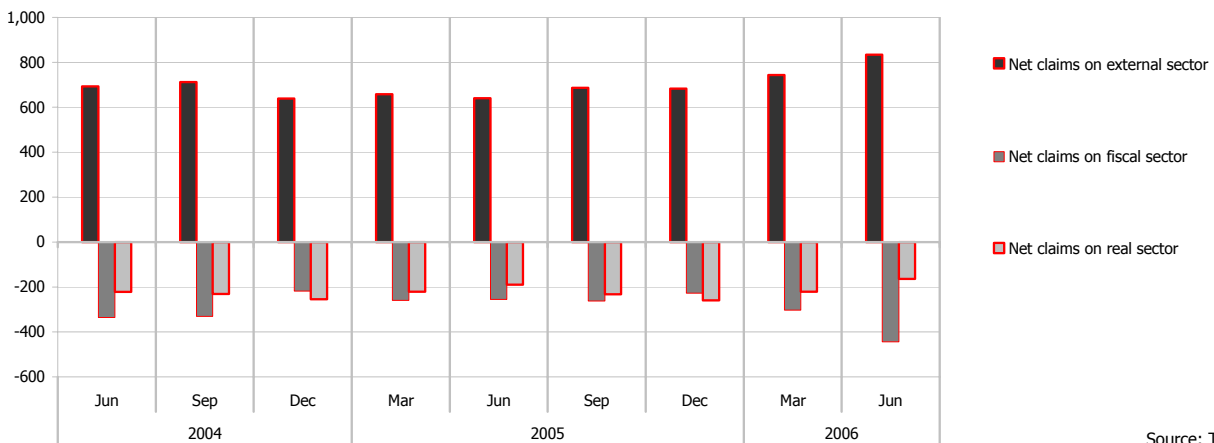
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 4.

2. Financial Corporations Net Claims by Sector

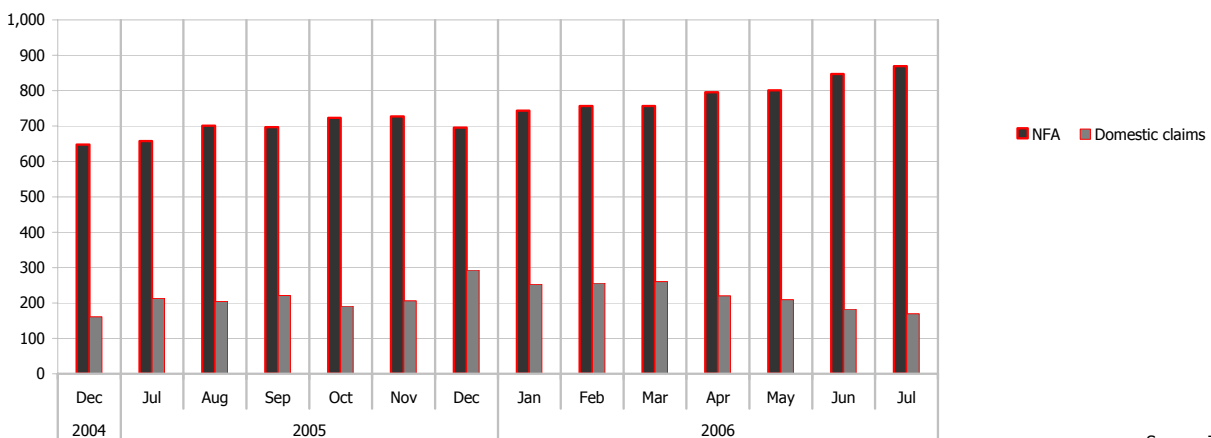
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

3. Depository Corporations NFA and Domestic Claims

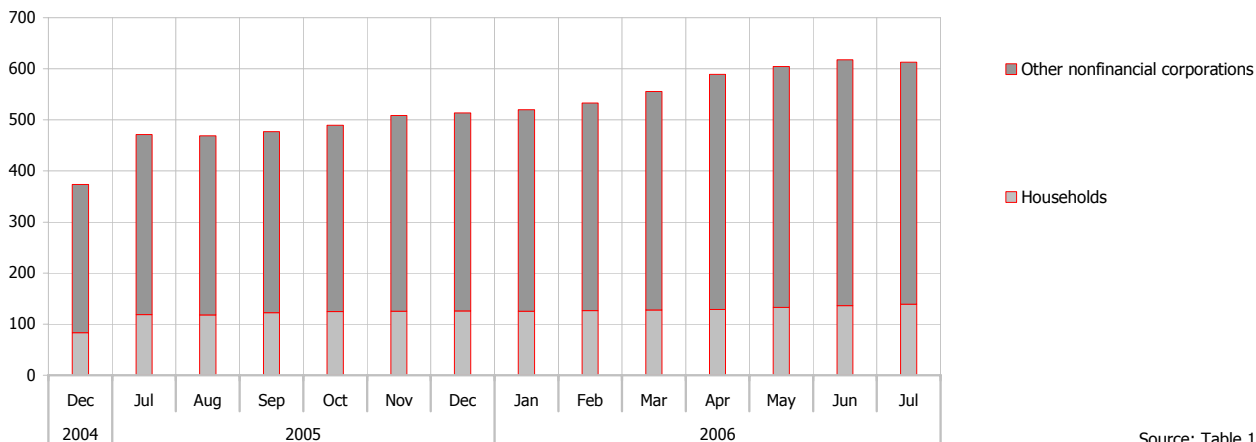
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

10. Sectoral Breakdown of the ODC Loans

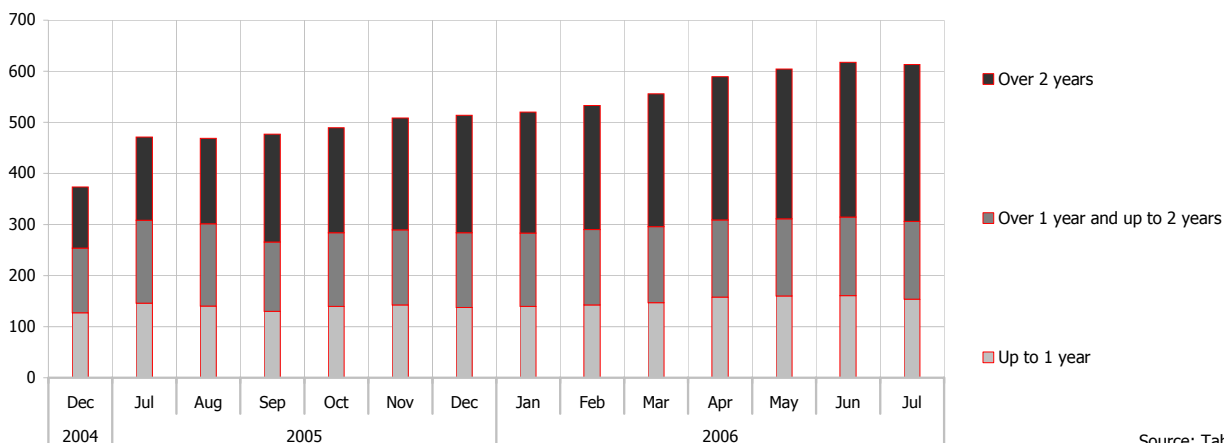
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

11. Maturity Breakdown of the ODC Loans

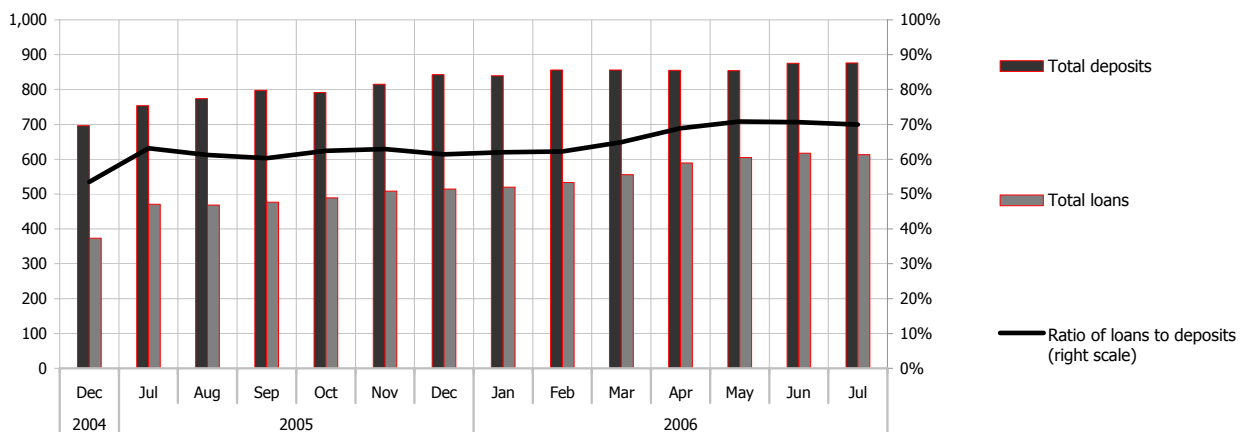
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

12. Ratio of ODC Loans to Deposits

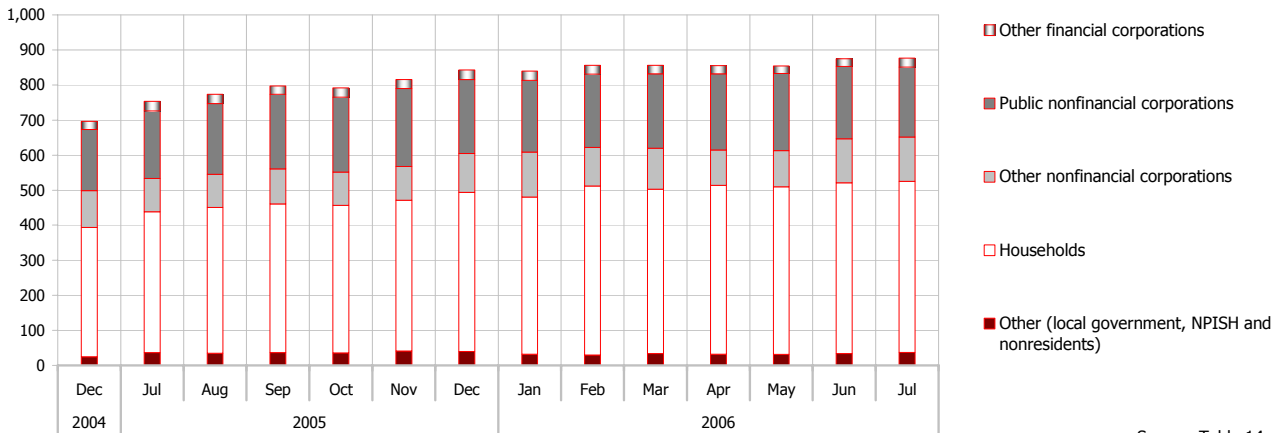
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13 and 14.

7. Sectoral Breakdown of the Deposits at ODC

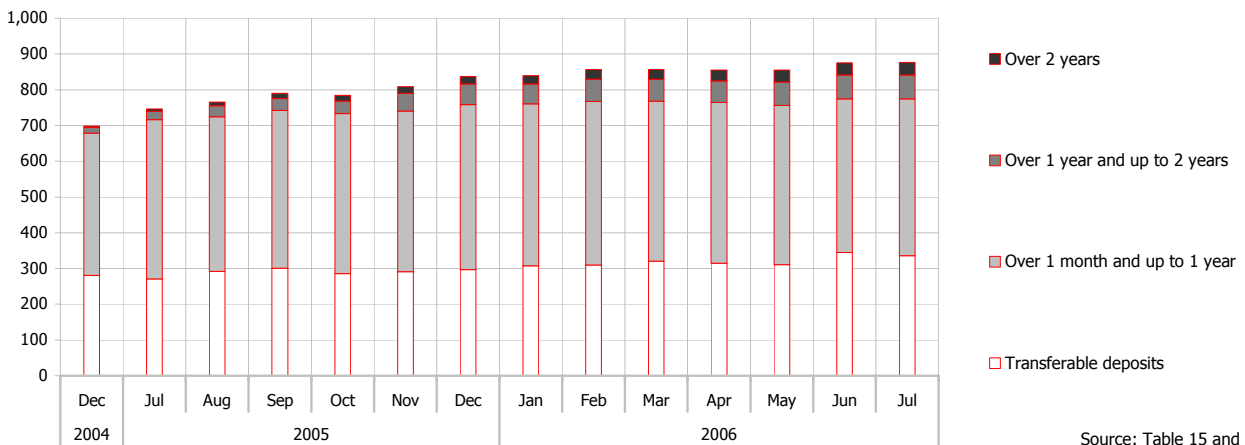
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 14.

8. Maturity Breakdown of the Deposits at ODC

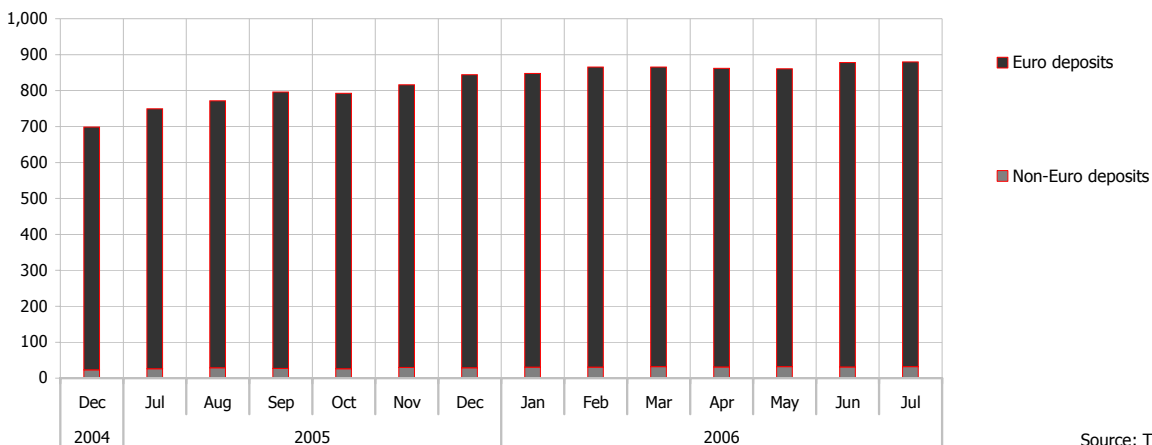
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

9. Currency Breakdown of the Deposits at ODC

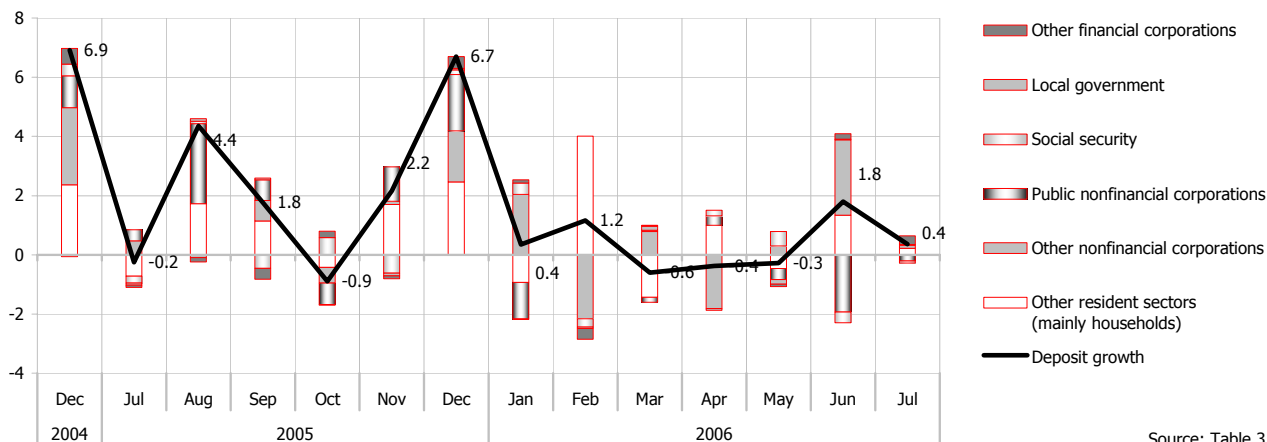
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

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

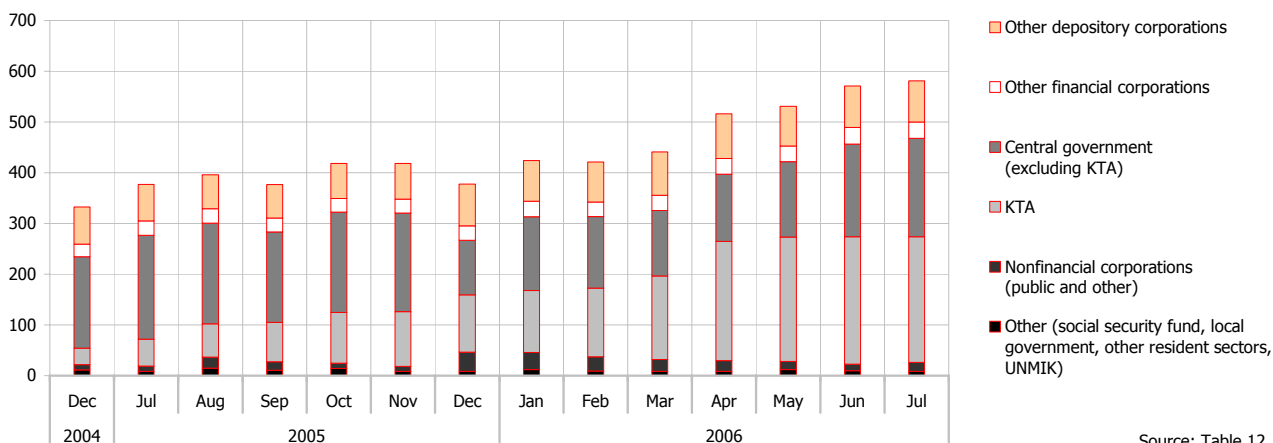
(Monthly percentage change)



Source: Table 3.

5. Sectoral Breakdown of the Deposits at BPK

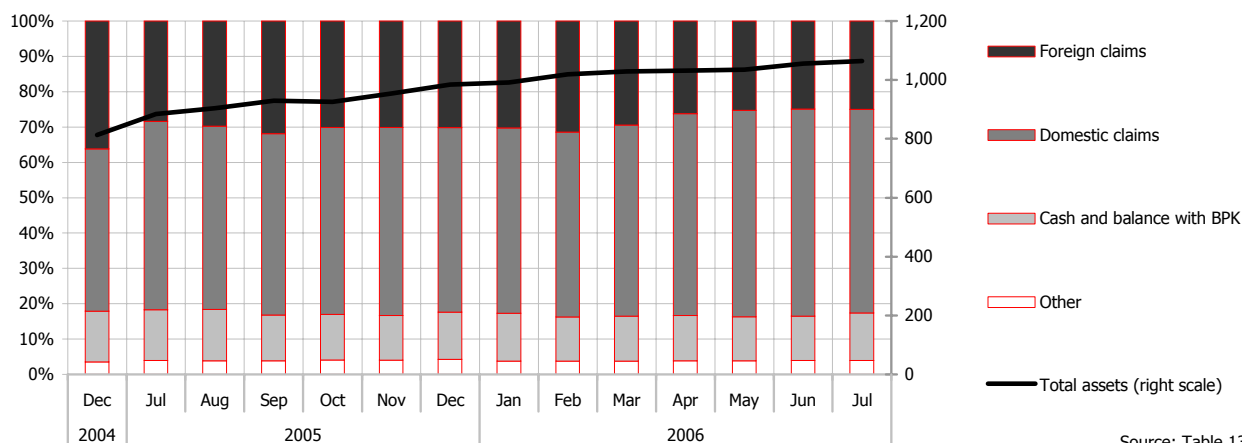
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

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

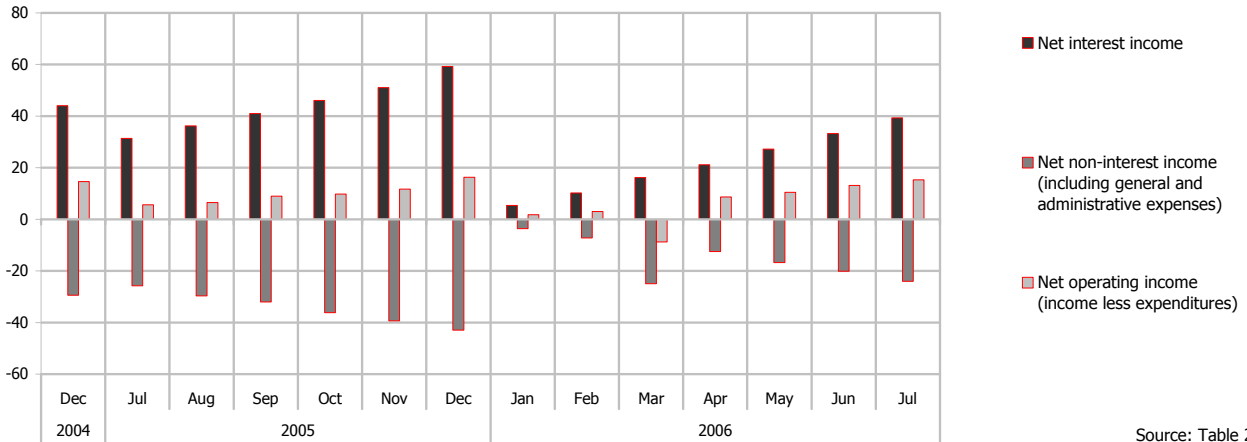
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13.

13. ODC Income and Expenditures

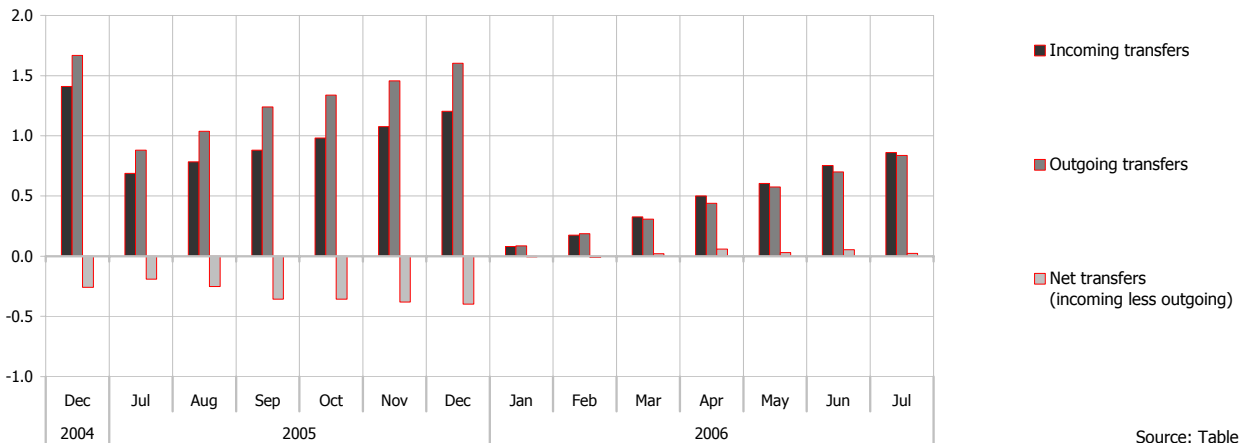
(Cumulative within the calendar year, in millions of EUR)



Source: Table 20.

14. Foreign Transfers

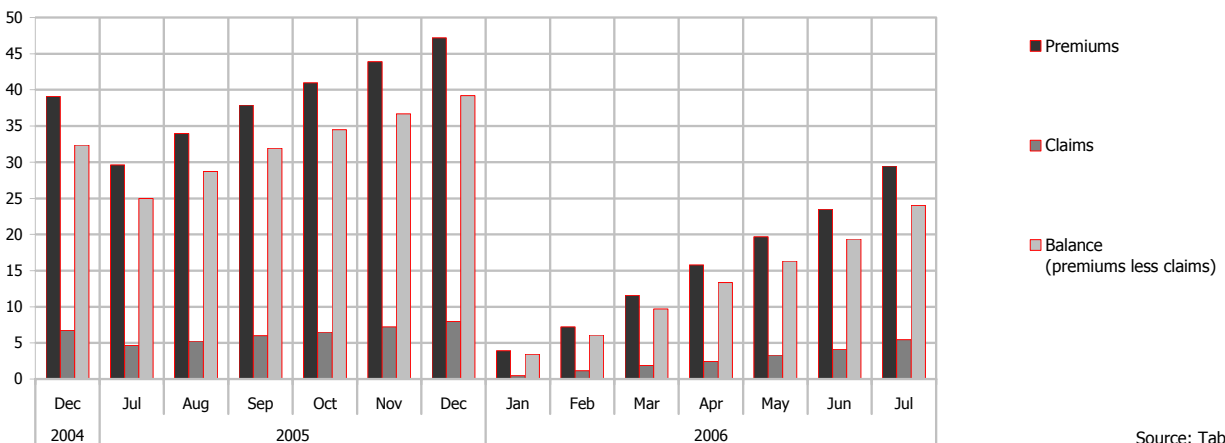
(Cumulative within the calendar year, in millions of EUR)



Source: Table 22.

15. Insurance Companies Premiums and Paid Claims

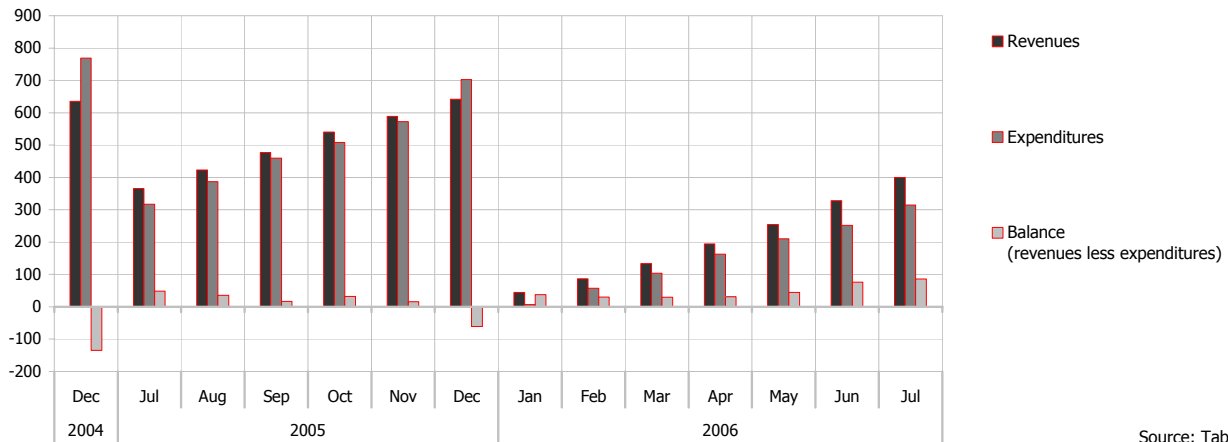
(Cumulative within the calendar year, in millions of EUR)



Source: Table 23.

16. Kosovo Consolidated Budget

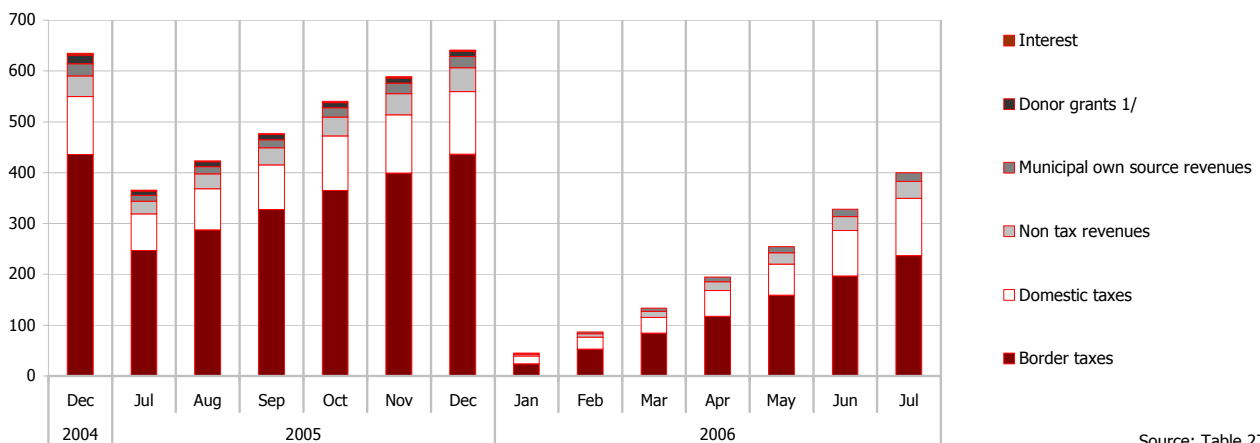
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

17. Structure of Budget Revenues

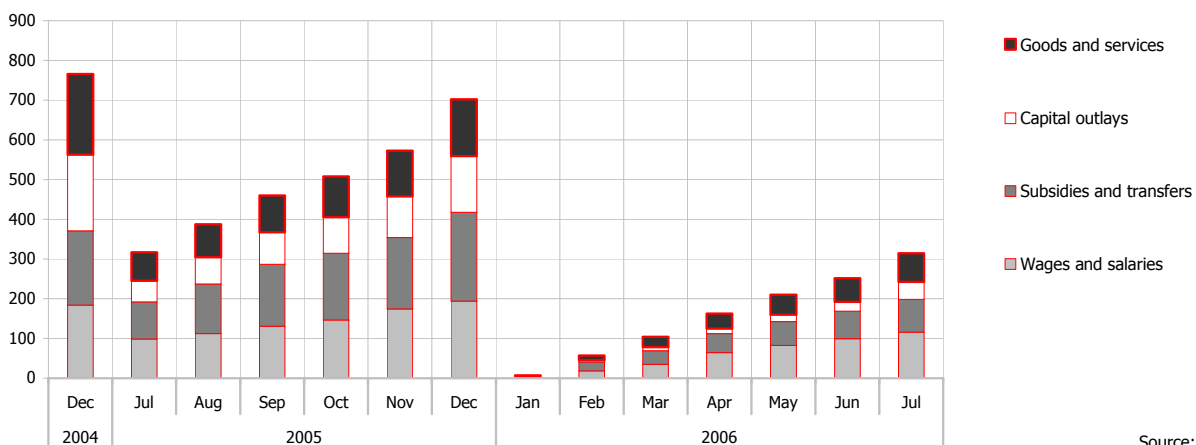
(In percentage)



Source: Table 27.

18. Structure of Budget Expenditures

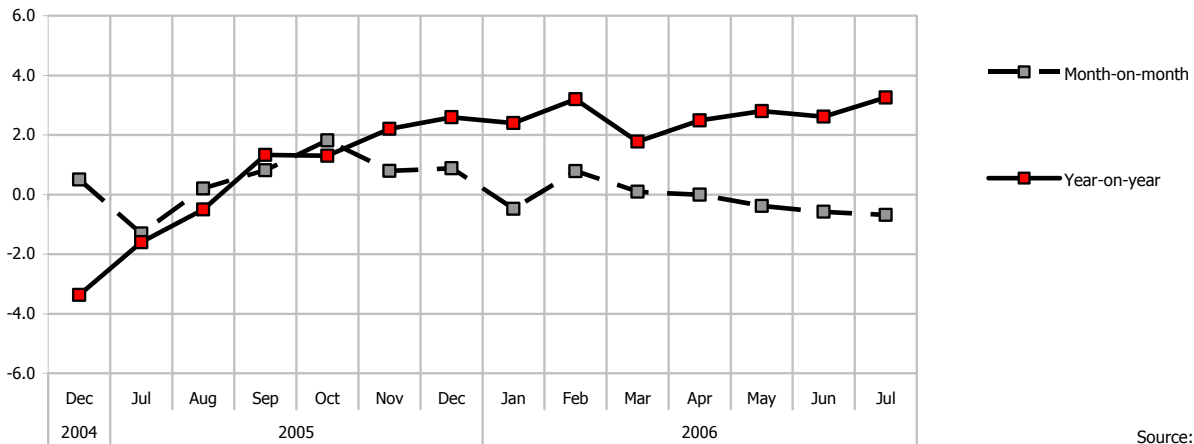
(In percentage)



Source: Table 27.

19. Prices (CPI)

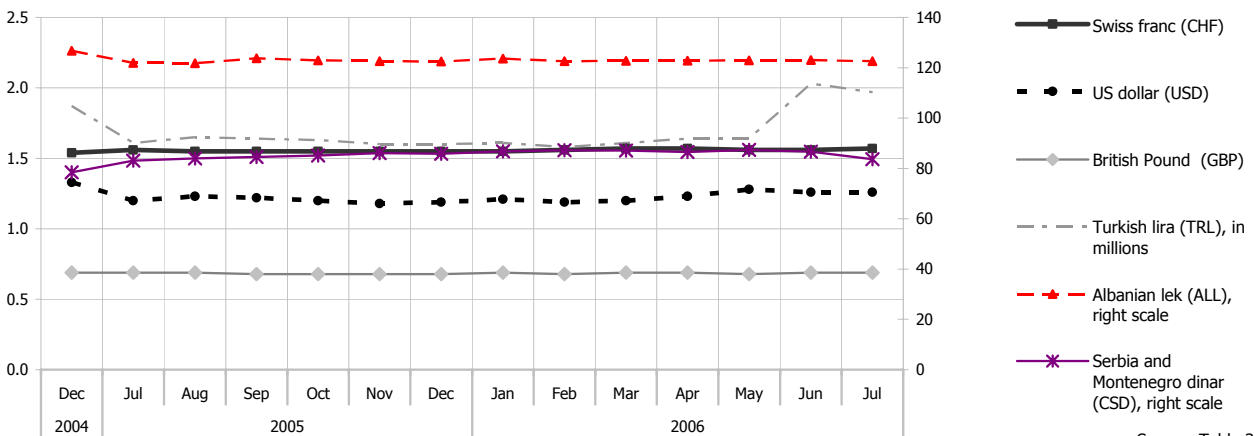
(In percentage)



Source: Table 28.

20. Exchange Rate against Euro

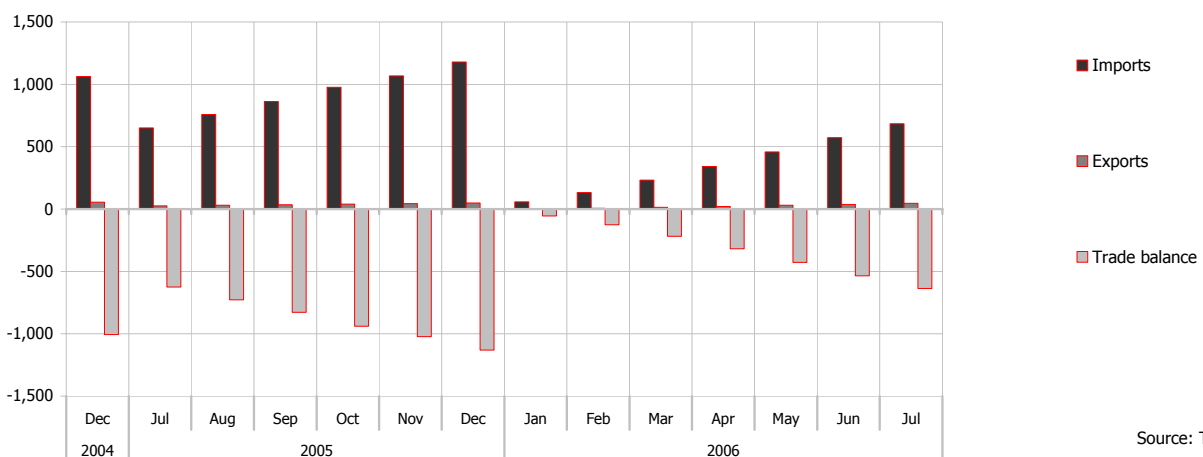
(Average by period)



Source: Table 30.

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(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	Jun
Net foreign assets	692,727	712,727	639,229	657,840	640,043	686,080	682,299	743,807	833,327
Claims on nonresidents	720,320	750,189	691,216	713,870	701,094	749,675	748,693	815,780	905,498
Currency	87,295	74,517	56,231	102,918	90,285	99,673	75,587	91,081	81,477
Deposits	508,346	522,539	383,820	387,261	342,921	374,830	422,622	476,844	556,774
Securities other than shares	115,713	141,520	236,198	217,136	261,047	268,863	242,434	242,165	265,037
Loans	6,115	8,298	11,652	3,240	3,462	2,994	4,715	5,688	2,208
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...
Other	2	2	2	2	67	2	2	2	2
less : Liabilities to nonresidents	27,593	37,463	51,987	56,030	61,050	63,595	66,395	71,972	72,171
Deposits	3,273	8,840	17,862	21,188	21,297	23,410	21,466	23,057	25,134
Loans	23,989	28,623	34,125	34,842	39,753	40,185	44,929	48,916	47,037
Other	331	...	...	...	...	...	...	...	...
Domestic claims	26,095	69,262	205,603	211,426	278,293	281,627	351,519	323,126	249,612
Net claims on central government	-331,383	-326,020	-212,398	-252,272	-246,138	-256,007	-220,706	-295,324	-435,097
Claims on central government	—	—	—	—	—	—	—	—	—
less: Liabilities to central government	331,383	326,020	212,398	252,272	246,138	256,007	220,706	295,324	435,097
Deposits	331,383	326,020	212,398	252,272	246,138	256,007	220,706	295,324	435,097
Claims on other sectors	357,478	395,283	418,001	463,698	524,431	537,634	572,226	618,450	684,709
Loans	350,061	387,836	413,524	456,017	516,244	528,749	565,552	609,032	673,403
Other nonfinancial corporations	285,327	311,210	329,811	367,067	404,520	405,869	439,566	481,393	536,886
Other resident sectors	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,639	136,517
Households	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,639	136,517
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Deposits	577,938	625,344	675,512	688,730	721,614	772,596	834,498	844,591	853,849
Transferable deposits	295,522	297,290	276,057	288,288	305,722	306,147	318,938	331,470	347,260
Local government	3,066	4,441	3,212	6,409	4,351	4,884	4,464	5,161	3,352
Social security fund	1,549	113	2,968	506	5,535	658	1,708	2,864	5,623
Public nonfinancial corporations	59,523	64,262	34,605	57,001	59,188	65,171	67,565	72,985	66,163
Other nonfinancial corporations	88,179	54,935	80,379	67,380	66,402	67,910	76,801	81,967	93,977
Other resident sectors	143,206	173,539	154,892	156,992	170,247	167,524	168,400	168,493	178,144
of which: Households	128,130	157,702	144,149	146,802	158,920	155,495	155,525	155,439	165,399
of which: NPISH	13,548	14,201	9,069	8,363	9,341	9,955	10,686	10,736	10,790
Other deposits	282,415	328,054	399,455	400,442	415,892	466,449	515,560	513,121	506,589
Public nonfinancial corporations	94,846	106,166	149,297	135,230	140,766	164,326	181,326	163,512	152,729
Other nonfinancial corporations	13,090	23,563	25,393	20,770	24,531	31,709	33,734	34,665	31,821
Other resident sectors	174,480	198,325	224,765	244,441	250,595	270,414	300,501	314,944	322,040
Households	174,455	198,292	224,056	244,218	249,043	268,813	298,884	313,309	321,833
NPISH	25	34	709	224	1,552	1,601	1,616	1,635	207
Loans	5,778	5,947	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Other nonfinancial corporations	1,461	1,496	...	...	...	...	...	...	...
Households	4,318	4,451	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Insurance technical reserves	21,487	25,414	23,605	28,589	30,305	31,196	30,817	33,211	34,470
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536
Shares and other equity	123,938	132,898	141,173	141,401	147,477	154,358	163,001	159,866	175,910
Funds contributed by owners	69,228	78,995	88,290	82,630	80,830	85,710	92,539	97,444	105,321
Retained earnings	8,331	12,804	11,326	18,533	23,830	18,504	13,336	29,246	29,484
General and special reserves	22,172	14,381	10,266	14,510	14,057	14,097	13,966	15,866	15,403
Profit/loss of the year	5,268	8,088	11,710	5,348	3,889	10,339	17,571	-9,047	-1,797
Grants from donors	18,938	18,629	19,581	20,381	24,871	25,708	25,590	26,358	27,500
Other items (net)	-10,318	-7,613	2,213	8,112	16,017	6,525	2,480	26,144	15,444
Other liabilities	30,233	32,899	36,552	40,096	52,176	42,830	42,262	60,472	63,159
less: Other assets	40,927	37,163	35,157	34,692	39,360	39,741	43,454	40,075	48,116
plus: Consolidation adjustment	376	-3,349	818	2,708	3,200	3,436	3,672	5,747	401

Table 3.

Depository Corporations Survey

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Net foreign assets	647,867	657,606	700,734	697,146	723,073	727,633	694,997	744,004	756,741	756,841	795,101	800,764	846,494	868,608
Claims on nonresidents	687,027	702,836	748,570	745,319	767,253	774,949	744,338	798,058	810,338	814,433	857,452	863,854	904,529	929,775
Currency	55,357	89,698	95,023	98,630	83,380	97,879	74,565	121,069	85,572	89,734	94,061	106,577	80,508	95,174
Deposits	383,820	339,443	373,023	374,830	413,531	407,985	422,622	428,568	473,251	476,844	513,767	494,828	556,774	564,835
Securities other than shares	236,195	270,452	277,544	268,863	267,964	265,482	242,434	244,065	247,121	242,165	245,126	260,245	265,037	267,559
Loans	11,652	3,241	2,976	2,994	2,377	3,600	4,715	4,354	4,392	5,688	4,496	2,202	2,208	2,206
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	39,160	45,230	47,836	48,173	44,180	47,316	49,341	54,054	53,597	57,592	62,351	63,091	58,035	61,168
Deposits	17,862	20,734	22,837	23,410	19,833	20,115	21,466	22,724	19,002	23,057	24,201	24,937	25,134	26,289
Loans	21,298	24,496	24,998	24,763	24,347	27,201	27,875	31,330	34,595	34,535	38,150	38,154	32,900	34,878
Domestic claims	161,271	213,173	204,699	220,902	191,942	206,478	293,150	252,691	256,641	260,325	220,270	209,726	182,469	169,858
Net claims on central government	-212,398	-257,804	-264,073	-256,007	-297,300	-302,009	-220,706	-267,457	-276,388	-295,324	-368,779	-395,021	-435,097	-443,224
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	212,398	257,804	264,073	256,007	297,300	302,009	220,706	267,457	276,388	295,324	368,779	395,021	435,097	443,224
Deposits	212,398	257,804	264,073	256,007	297,300	302,009	220,706	267,457	276,388	295,324	368,779	395,021	435,097	443,224
Claims on other sectors	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082
Loans	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082
Other nonfinancial corp.	289,955	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010	481,050	474,083
Other resident sectors	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,517	138,998
Households	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,517	138,998
Broad money liabilities	720,198	769,799	799,381	810,141	800,953	816,191	870,387	870,779	878,506	871,405	866,742	861,329	876,168	878,333
Deposits included in broad money	720,198	769,799	799,381	810,141	800,953	816,191	870,387	870,779	878,506	871,405	866,742	861,329	876,168	878,333
Transferable deposits	305,621	298,120	334,096	333,861	317,908	317,131	350,548	366,208	357,889	363,575	356,496	350,062	379,749	372,443
Other financial corporations	29,564	32,955	30,953	27,713	30,841	30,534	31,610	38,699	30,364	32,105	30,480	32,012	32,489	34,336
Local government	3,212	3,763	4,405	4,884	4,739	4,052	4,464	4,361	3,902	5,161	4,580	3,174	3,352	3,626
Social security fund	2,968	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040
Public nonfinancial corp.	34,605	30,413	66,824	65,171	55,227	54,697	67,565	76,553	73,183	72,985	71,806	68,608	66,163	68,026
Other nonfinancial corp.	80,379	67,036	67,216	67,910	63,581	64,881	76,801	81,705	76,820	81,967	72,626	71,732	93,977	88,148
Other resident sectors	154,892	160,231	160,384	167,524	158,007	162,515	168,400	159,797	171,089	168,493	172,467	165,647	178,144	173,266
of which: Households	144,149	148,606	149,165	155,495	146,220	145,917	155,525	148,625	158,652	155,439	163,793	156,521	165,399	162,248
of which: NPISH	9,069	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011
Other deposits	414,577	471,679	465,285	476,280	483,045	499,059	519,839	504,570	520,617	507,830	510,246	511,266	496,419	505,890
Other financial corporations	19,109	22,893	23,745	23,911	22,542	21,991	24,252	18,115	23,202	21,742	23,358	21,091	22,243	23,038
Public nonfinancial corp.	149,297	172,440	157,051	164,326	168,245	178,285	181,326	161,399	164,799	163,512	167,589	167,496	152,729	148,924
Other nonfinancial corp.	23,282	26,750	25,954	30,910	30,984	30,538	33,054	46,394	32,058	34,073	26,911	30,558	31,123	37,551
Other resident sectors	222,889	249,595	258,535	257,133	261,274	268,246	281,207	278,662	300,558	288,503	292,387	292,122	290,325	296,377
Households	222,180	248,044	256,981	255,531	259,671	266,646	279,590	277,127	299,023	286,868	290,750	290,985	290,118	293,270
NPISH	709	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107
Deposits excluded from broad money	3,987	6,303	10,557	14,080	15,883	18,322	19,974	22,719	25,335	27,033	28,314	31,208	32,413	33,531
Other nonfinancial corporations	2,111	869	799	799	754	774	680	630	595	592	813	769	698	960
Households	1,876	5,434	9,758	13,281	15,129	17,548	19,294	22,090	24,741	26,441	27,501	30,439	31,715	32,571
Shares and other equity	86,130	83,650	84,357	87,167	88,010	89,781	94,389	95,886	100,796	89,972	103,029	96,309	104,432	107,019
Funds contributed by owners	67,678	66,042	66,042	68,225	68,225	68,225	72,406	72,406	75,906	77,506	77,506	80,728	87,228	87,228
Retained earnings	2,712	4,648	5,170	3,664	3,843	3,941	412	14,491	14,510	12,684	12,415	12,641	13,033	13,630
General and special reserves	5,273	7,436	7,435	7,244	7,244	7,244	7,244	6,816	7,316	8,932	8,931	8,931	8,146	8,210
Grants from donors	469	882	866	850	834	817	801	786	773	760	745	730	726	722
Profit/loss of the year	9,998	4,642	4,845	7,184	7,864	9,554	13,528	1,387	2,291	-9,910	3,431	-6,721	-4,701	-2,771
Other Items (net)	-1,176	11,027	11,138	6,659	10,169	9,818	3,397	7,311	8,744	28,755	17,286	21,643	15,950	19,583
Other liabilities	25,119	42,711	40,057	38,650	40,714	41,075	37,873	37,471	39,133	55,733	45,512	57,339	56,040	59,926
less: Other assets	26,292	33,726	31,789	32,603	33,956	34,746	35,368	31,160	30,969	32,379	34,907	35,847	40,177	39,653
plus: Consolidation adjustments	-3	2,042	2,869	611	3,411	3,490	892	1,001	581	5,400	6,681	151	86	-690

Table 4.

Monetary Aggregates

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

Description	2004	2005							2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Monetary base	480,670	409,127	371,740	356,623	365,708	348,997	303,914	300,892	295,289	311,195	319,460	316,786	336,990	306,592	
Currency outside DC (e)	407,771	337,062	304,465	290,689	296,862	278,608	221,397	221,005	216,636	225,417	231,759	238,852	255,184	225,207	
ODC balance at BPK	72,899	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386	
Monetary aggregate M1	713,392	635,182	638,560	624,550	614,769	595,740	571,945	587,213	574,525	588,992	588,255	588,914	634,933	597,650	
Currency outside DC	407,771	337,062	304,465	290,689	296,862	278,608	221,397	221,005	216,636	225,417	231,759	238,852	255,184	225,207	
Transferable deposits	305,621	298,120	334,096	333,861	317,908	317,131	350,548	366,208	357,889	363,575	356,496	350,062	379,749	372,443	
Other financial corporations	29,564	32,955	30,953	27,713	30,841	30,534	31,610	38,699	30,364	32,105	30,480	32,012	32,489	34,336	
Local government	3,212	3,763	4,405	4,884	4,739	4,052	4,464	4,361	3,902	5,161	4,580	3,174	3,352	3,626	
Social security fund	2,968	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040	
Public nonfinancial corporations	34,605	30,413	66,824	65,171	55,227	54,697	67,565	76,553	73,183	72,985	71,806	68,608	66,163	68,026	
Other nonfinancial corporations	80,379	67,036	67,216	67,910	63,581	64,881	76,801	81,705	76,820	81,967	72,626	71,732	93,977	88,148	
Other resident sectors	154,892	160,231	160,384	167,524	158,007	162,515	168,400	159,797	171,089	168,493	172,467	165,647	178,144	173,266	
of which: Households	144,149	148,606	149,165	155,495	146,220	145,917	155,525	148,625	158,652	155,439	163,793	156,521	165,399	162,248	
of which: NPISH	9,069	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011	
Monetary aggregate M2	1,127,969	1,106,861	1,103,845	1,100,830	1,097,814	1,094,799	1,091,784	1,091,784	1,095,142	1,096,822	1,098,501	1,100,181	1,131,352	1,103,539	
Monetary aggregate M1	713,392	635,182	638,560	624,550	614,769	595,740	571,945	587,213	574,525	588,992	588,255	588,914	634,933	597,650	
Other deposits 1/	414,577	471,679	465,285	476,280	483,045	499,059	519,839	504,570	520,617	507,830	510,246	511,266	496,419	505,890	
Other financial corporations	19,109	22,893	23,745	23,911	22,542	21,991	24,252	18,115	23,202	21,742	23,358	21,091	22,243	23,038	
Public nonfinancial corporations	149,297	172,440	157,051	164,326	168,245	178,285	181,326	161,399	164,799	163,512	167,589	167,496	152,729	148,924	
Other nonfinancial corporations	23,282	26,750	25,954	30,910	30,984	30,538	33,054	46,394	32,058	34,073	26,911	30,558	31,123	37,551	
Other resident sectors	222,889	249,595	258,535	257,133	261,274	268,246	281,207	278,662	300,558	288,503	292,387	292,122	290,325	296,377	
Households	222,180	248,044	256,981	255,531	259,671	266,646	279,590	277,127	299,023	286,868	290,750	290,985	290,118	293,270	
NPISH	709	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	

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	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Net foreign assets	344,505	394,347	407,985	389,070	431,904	433,053	394,293	440,713	438,885	459,668	535,237	551,063	589,058	601,014
Claims on nonresidents	349,684	395,347	414,580	395,330	437,152	437,276	397,399	443,619	441,327	461,491	536,408	551,530	590,853	602,252
Currency	12,064	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,843	43,391	55,812	29,995	33,603
Deposits	213,202	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248	267,295	323,878	313,688	377,054	384,869
Securities other than shares	124,418	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029	183,804	183,781
less: Liabilities to nonresidents	5,179	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239
Deposits	5,179	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239
Net claims on central government	-212,398	-257,802	-264,073	-256,003	-297,295	-302,004	-220,678	-267,457	-276,388	-293,688	-367,205	-393,359	-433,460	-441,634
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	212,398	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,688	367,205	393,359	433,460	441,634
Deposits	212,398	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,688	367,205	393,359	433,460	441,634
Claims on other sectors	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Monetary base	115,011	118,355	125,512	114,340	115,690	111,886	154,118	153,393	142,371	145,907	147,517	136,927	135,548	138,499
Liabilities to ODC	72,899	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386
Transferable deposits	72,899	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386
of which: Reserve deposits	45,442	49,632	48,059	52,079	53,826	55,901	58,794	56,809	61,367	59,747	56,505	56,392	56,964	54,694
Deposits included in broad money	42,112	46,290	58,237	48,407	46,844	41,498	71,600	73,506	63,718	60,129	59,815	58,992	53,742	57,113
Transferable deposits	37,012	39,685	51,628	42,807	42,744	37,398	67,500	73,506	59,168	55,579	55,265	54,442	49,192	52,563
Other financial corporations	20,527	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471	25,435	26,566	26,694	27,862	27,462
Local government	1,891	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606	1,607	375	375	376	376
Social security	2,968	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040
Public nonfinancial corp.	9,942	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263	23,344	21,455	16,106	13,374	17,676
Other nonfinancial corp.	10	5	4	4	3	3	5	10	10	10	10	10	2	2
Other resident sectors	1,675	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287	2,319	2,322	2,368	1,955	2,007
Other deposits	5,100	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550
Other financial corporations	5,100	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550
Deposits excluded from broad money	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shares and other equity	17,982	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181	21,422	21,817	22,239	21,843	22,499
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	1,468	1,679	1,971	2,197	2,423	2,970	638	751	1,005	1,414	1,852	2,244	2,841
General and special reserves	4,468	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658	9,658	9,658	9,658	8,873	8,937
Grants from donors	469	882	866	850	834	817	801	786	773	760	745	730	726	722
Other items (net)	-885	-790	-775	-724	-743	-709	-904	-720	-1,054	-1,350	-1,301	-1,462	-1,792	-1,619
Other liabilities	98	516	381	391	387	393	530	368	37	27	34	46	52	63
less: Other assets	983	1,306	1,156	1,116	1,130	1,103	1,434	1,088	1,092	1,377	1,336	1,508	1,845	1,682

Table 6.

Other Depository Corporations Survey

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

Description	2004	2005							2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Net foreign assets	303,361	263,259	292,749	308,076	291,169	294,580	300,704	303,291	317,855	297,173	259,863	249,701	257,436	267,594	
Claims on nonresidents	337,343	307,489	333,990	349,989	330,101	337,673	346,938	354,439	369,011	352,941	321,044	312,324	313,676	327,523	
Currency	43,293	56,327	64,903	53,424	51,223	50,565	50,101	54,591	48,851	49,890	50,670	50,765	50,513	61,571	
Deposits	170,618	136,851	157,947	184,151	167,965	177,504	209,174	210,799	228,003	209,549	189,889	181,140	179,720	179,966	
Securities other than shares	111,778	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	83,778	
Loans	11,652	3,241	2,976	2,994	2,377	3,600	4,715	4,354	4,392	5,688	4,496	2,202	2,208	2,206	
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
less: Liabilities to nonresidents	33,982	44,230	41,241	41,913	38,932	43,093	46,234	51,148	51,155	55,768	61,180	62,624	56,240	59,929	
Deposits	12,683	19,734	16,243	17,149	14,585	15,892	18,360	19,818	16,560	21,233	23,030	24,470	23,340	25,051	
Loans	21,298	24,496	24,998	24,763	24,347	27,201	27,875	31,330	34,595	34,535	38,150	38,154	32,900	34,878	
Claims on BPK	73,000	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094	81,950	82,389	
Deposits	73,000	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094	81,950	82,389	
Net claims on central government 1/	—	-2	-1	-5	-4	-4	-28	...	...	-1,636	-1,574	-1,662	-1,637	-1,590
Claims on other sectors	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082	
Loans	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082	
Other nonfinancial corporations	289,955	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010	481,050	474,083	
Other resident sectors	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,517	138,998	
Households	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,517	138,998	
Deposits included in broad money	678,086	723,509	741,144	761,734	754,109	774,693	798,787	797,273	814,789	811,276	806,927	802,336	822,426	821,219	
Transferable deposits	268,609	258,435	282,468	291,054	275,164	279,734	283,048	292,702	298,721	307,996	301,231	295,620	330,557	319,880	
Other financial corporations	9,037	10,871	9,387	6,078	7,691	7,441	7,202	8,239	5,893	6,670	3,913	5,318	4,628	6,874	
Local government	1,321	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	3,553	4,205	2,799	2,977	3,250	
Public nonfinancial corporations	24,663	20,432	45,036	48,338	44,879	44,617	29,978	42,419	44,920	49,641	50,351	52,502	52,789	50,350	
Other nonfinancial corporations	80,369	67,031	67,213	67,906	63,579	64,878	76,796	81,695	76,810	81,957	72,616	71,722	93,975	88,146	
Other resident sectors	153,218	158,239	158,330	165,450	155,875	160,347	166,212	157,594	168,802	166,174	170,145	163,280	176,189	171,259	
Households	144,149	148,606	149,165	155,495	146,220	145,917	155,525	148,625	158,652	155,439	163,793	156,521	165,399	162,248	
NPISH	9,069	9,634	9,166	9,955	9,655	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011	
Other deposits	409,477	465,074	458,676	470,680	478,945	494,959	515,739	504,570	516,067	503,280	505,696	506,716	491,869	501,340	
Other financial corporations	14,009	16,288	17,136	18,311	18,442	17,891	20,152	18,115	18,652	17,192	18,808	16,541	17,693	18,488	
Public nonfinancial corporations	149,297	172,440	157,051	164,326	168,245	178,285	181,326	161,399	164,799	163,512	167,589	167,496	152,729	148,924	
Other nonfinancial corporations	23,282	26,750	25,954	30,910	30,984	30,538	33,054	46,394	32,058	34,073	26,911	30,558	31,123	37,551	
Other resident sectors	222,889	249,595	258,535	257,133	261,274	268,246	281,207	278,662	300,558	288,503	292,387	292,122	290,325	296,377	
Households	222,180	248,044	256,981	255,531	259,671	266,646	279,590	277,127	299,023	286,868	290,750	290,985	290,118	293,270	
NPISH	709	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	
Deposits excluded from broad money	3,987	6,303	10,557	14,080	15,883	18,322	19,974	22,719	25,335	27,033	28,314	31,208	32,413	33,531	
Other nonfinancial corporations	2,111	869	799	799	754	774	680	630	595	592	813	769	698	960	
Households	1,876	5,434	9,758	13,281	15,129	17,548	19,294	22,090	24,741	26,441	27,501	30,439	31,715	32,571	
Shares and other equity	68,148	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070	82,590	84,520	
Funds contributed by owners	57,678	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	67,506	67,506	70,728	77,228	77,228	
Retained earnings	-333	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	11,679	11,001	10,789	10,789	10,789	
General and special reserves	805	805	804	613	613	613	613	-2,342	-2,342	-726	-727	-727	-727	-727	
Profit/loss of the year	9,998	4,642	4,845	7,184	7,864	9,554	13,528	1,387	2,291	-9,910	3,431	-6,721	-4,701	-2,771	
Other items (net)	-190	10,276	10,416	8,179	10,509	9,506	3,420	7,540	9,750	25,257	12,661	23,265	17,886	22,205	
Other liabilities 2/	25,021	42,195	39,676	38,259	40,327	40,681	37,344	37,103	39,095	55,706	45,478	57,292	55,988	59,863	
less: Other assets	25,309	32,420	30,633	31,487	32,826	33,644	33,934	30,072	29,878	31,001	33,571	34,339	38,332	37,971	
plus: Consolidation adjustment	98	501	1,373	1,407	3,008	2,469	11	510	532	553	755	311	230	314	

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	Jun
Net foreign assets	-8,333	-12,473	-8,637	-9,176	-10,048	-11,066	-12,699	-13,033	-13,167
Claims on nonresidents	3,911	4,198	4,190	4,344	4,784	4,356	4,355	1,347	970
Currency	1,061	885	874	1,031	1,471	1,043	1,022	1,347	970
Securities other than shares	—	—	3	...	...	...	...	...	...
Shares and other equity	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...
less : Liabilities to nonresidents	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,380	14,137
Loans	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,380	14,137
Claims on depository corporations	38,445	48,493	47,852	49,622	53,588	48,800	53,083	53,501	54,417
BPK	26,112	25,486	27,727	29,180	28,293	27,235	28,509	29,985	32,412
Transferable deposits	25,112	19,850	20,527	26,230	22,842	21,635	24,409	25,435	27,862
Other deposits	1,000	5,636	7,200	2,950	5,451	5,600	4,100	4,550	4,550
Other depository corporations	12,332	23,007	20,125	20,442	25,295	21,565	24,574	23,516	22,006
Transferable deposits	2,433	8,391	8,446	7,411	11,917	6,004	7,172	6,574	4,563
Other deposits	9,899	14,617	11,679	13,032	13,378	15,561	17,402	16,942	17,443
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	43,794	45,189	44,332	49,317	58,182	60,725	58,370	62,801	67,142
Loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Deposits	—	—	—	—	—	—	—	—	—
Loans	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Other resident sectors	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Households	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Insurance technical reserve	21,487	25,414	23,605	28,589	30,305	31,196	30,817	33,211	34,470
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536
Shares and other equity	49,141	52,350	55,043	54,858	61,449	67,191	68,612	69,894	71,478
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938	18,093
Retained earnings	8,577	11,108	8,614	9,722	15,491	14,840	12,924	16,562	16,451
General and special reserves	9,014	9,107	4,993	6,191	6,622	6,853	6,722	6,933	7,256
Profit/Loss for the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,598	26,774
Other items (net)	1,151	1,239	2,568	3,882	7,045	-2,959	-3,697	-2,958	-821
Other liabilities	8,414	11,176	11,433	11,161	14,836	4,179	4,388	4,739	7,118
less: Other assets	7,263	9,937	8,865	7,279	7,791	7,138	8,086	7,696	7,939
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	Jun
Net foreign assets	-11,665	-16,071	-12,193	-12,857	-14,037	-14,597	-16,231	-13,531	-13,248
Claims on nonresidents	579	600	634	662	795	825	822	849	888
Currency	579	600	634	662	795	825	822	849	888
less : Liabilities to nonresidents	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,380	14,137
Loans	12,243	16,672	12,827	13,519	14,832	15,422	17,054	14,380	14,137
Claims on depository corporations	6,259	10,462	6,269	6,669	6,607	6,893	8,549	5,598	4,950
BPK	3,659	2,762	2,769	2,776	2,783	2,790	2,798	2,806	2,817
Transferable deposits	3,659	2,762	2,769	2,776	2,783	2,790	2,798	2,806	2,817
Other depository corporations	2,600	7,700	3,500	3,893	3,823	4,102	5,751	2,791	2,133
Transferable deposits	700	3,400	2,500	2,043	2,565	2,794	3,693	2,791	1,833
Other deposits	1,900	4,300	1,000	1,850	1,258	1,308	2,058	...	300
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836
Gross loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836
Loans	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264
Shares and other equity	29,211	30,307	32,004	33,434	40,146	41,627	41,512	42,866	44,836
Funds contributed by owners	—	—	—	—	—	—	—	—	—
Retained earnings	7,210	7,480	7,899	8,252	9,909	10,275	10,246	10,580	11,067
General and special reserves	4,557	4,728	4,993	5,216	6,263	6,495	6,477	6,688	6,995
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,598	26,774
Other items (net)	-367	-380	-402	-420	-504	-522	-521	-538	-563
Other liabilities	1,625	1,686	1,781	1,860	2,234	2,316	2,310	2,385	2,495
less: Other assets	1,992	2,066	2,182	2,280	2,737	2,838	2,830	2,923	3,057
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	Jun
Net foreign assets	3,332	3,598	3,555	3,682	3,989	3,531	3,533	498	81
Claims on nonresidents	3,332	3,598	3,555	3,682	3,989	3,531	3,533	498	81
Currency	482	285	239	369	676	218	200	498	81
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...
Claims on depository corporations	32,186	38,031	41,582	42,953	46,981	41,907	44,534	47,903	49,467
BPK	22,454	22,723	24,957	26,403	25,510	24,445	25,711	27,178	29,595
Transferable Deposits	21,454	17,087	17,757	23,453	20,059	18,845	21,611	22,628	25,045
Other deposits	1,000	5,636	7,200	2,950	5,451	5,600	4,100	4,550	4,550
Other depository corporations	9,732	15,307	16,625	16,549	21,471	17,462	18,823	20,725	19,872
Transferable deposits	1,733	4,991	5,946	5,368	9,352	3,209	3,479	3,782	2,730
Other deposits	7,999	10,317	10,679	11,182	12,120	14,253	15,344	16,942	17,143
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Insurance technical reserve	21,487	25,414	23,605	28,589	30,305	31,196	30,817	33,211	34,470
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934
Prepayment of premiums and reserves against outstanding claims	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536
Shares and other equity	19,930	22,043	23,039	21,425	21,303	25,564	27,100	27,028	26,642
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938	18,093
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,981	5,384
General and special reserves	4,457	4,379	...	975	358	358	246	246	261
Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903
Other items (net)	1,518	1,619	2,970	4,302	7,549	-2,436	-3,176	-2,420	-258
Other liabilities	6,789	9,490	9,652	9,301	12,603	1,863	2,079	2,354	4,624
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	4,774	4,882
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	Jun
Net foreign assets	3,332	3,598	3,555	3,682	3,989	3,531	3,533	498	81
Claims on nonresidents	3,332	3,598	3,555	3,682	3,989	3,531	3,533	498	81
Currency	482	285	239	369	676	218	200	498	81
Securities other than shares	—	—	—	—	—	—	—	—	—
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...
Claims on depository corporations	27,912	33,031	35,827	36,121	39,398	33,438	35,810	38,568	38,533
BPK	18,720	18,144	19,625	19,997	18,355	16,408	17,422	18,416	19,102
Transferable deposits	17,720	14,608	14,525	19,997	15,854	14,908	17,422	18,416	19,102
Other deposits	1,000	3,536	5,100	...	2,501	1,500	...	...	...
Other depository corporations	9,192	14,887	16,202	16,124	21,043	17,030	18,388	20,152	19,430
Transferable deposits	1,193	4,991	5,946	5,368	9,352	3,209	3,479	3,210	2,288
Other deposits	7,999	9,896	10,256	10,756	11,691	13,821	14,908	16,942	17,143
Claims on other sectors	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306
Insurance technical reserve	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536
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	23,876	23,536
Shares and other equity	19,930	22,043	23,039	21,425	21,303	25,564	27,100	27,028	26,642
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938	18,093
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,981	5,384
General and special reserves	4,457	4,379	...	975	358	358	246	246	261
Net Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903
Other items (net)	1,518	1,619	2,970	4,302	7,549	-2,436	-3,176	-2,420	-258
Other liabilities	6,789	9,490	9,652	9,301	12,603	1,863	2,079	2,354	4,624
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	4,774	4,882
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	Jun
Net foreign assets	—	—	—	—	—	—	—	—	—
Claims on depository corporations	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934
BPK	3,734	4,579	5,332	6,406	7,155	8,037	8,289	8,762	10,492
Transferable Deposits	3,734	2,479	3,232	3,456	4,205	3,937	4,189	4,212	5,942
Other deposits	...	2,100	2,100	2,950	2,950	4,100	4,100	4,550	4,550
Other depository corporations	540	421	423	426	429	432	436	573	442
Transferable Deposits	540	...	...	...	...	...	...	573	442
Other Deposits	...	421	423	426	429	432	436	...	...
Insurance technical reserve	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	4,274	5,000	5,755	6,832	7,583	8,469	8,725	9,335	10,934

Table 12.

BPK Balance Sheet

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
ASSETS														
Currency and deposits	225,266	235,963	245,197	235,886	277,723	277,795	237,912	284,247	281,969	307,138	367,269	369,501	407,049	418,471
Currency (Cash)	12,064	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,843	43,391	55,812	29,995	33,603
In EUR currency	12,064	33,371	30,120	45,206	32,157	47,314	24,464	66,478	36,721	39,814	43,362	55,784	29,966	33,573
Deposits 1/	213,202	202,592	215,077	190,679	245,566	230,481	213,448	217,769	245,248	267,295	323,878	313,688	377,054	384,869
Transferable deposits	8,929	12,812	20,225	22,714	23,428	22,291	22,965	9,178	12,992	18,172	19,049	6,396	25,554	20,968
Other deposits	204,273	189,780	194,851	167,965	222,137	208,190	190,483	208,591	232,256	249,123	304,829	307,293	351,500	363,901
Securities other than shares	124,418	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029	183,804	183,781
Nonresidents	124,418	159,384	169,383	159,444	159,429	159,481	159,488	159,372	159,358	154,353	169,140	182,029	183,804	183,781
Other accounts receivable	318	656	668	636	630	634	940	624	656	951	937	1,119	1,266	1,080
Nonfinancial assets	665	649	488	479	500	468	494	464	436	426	399	389	579	602
TOTAL ASSETS	350,668	396,653	415,736	396,446	438,282	438,379	398,833	444,707	442,419	462,869	537,744	553,038	592,698	603,934
LIABILITIES														
Transferable deposits	327,488	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650	436,869	511,343	526,202	566,253	576,822
In EUR currency	327,488	370,552	389,570	371,003	414,133	414,014	373,802	423,757	416,650	436,841	511,315	526,174	566,225	576,794
Other depository corporations	72,899	72,065	67,275	65,933	68,846	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386
Other financial corporations	20,527	22,083	21,566	21,635	23,150	23,094	24,409	30,461	24,471	25,435	26,566	26,694	27,862	27,462
Insurance companies	14,525	15,775	14,980	14,908	16,277	16,234	17,422	19,194	17,599	18,416	18,010	18,035	19,102	18,713
Pension funds	3,232	3,523	3,798	3,937	4,080	4,064	4,189	8,466	4,069	4,212	5,746	5,846	5,942	5,928
Other fin. intermediaries	2,769	2,786	2,788	2,790	2,793	2,795	2,798	2,801	2,803	2,806	2,810	2,814	2,817	2,821
Central government	212,398	257,802	264,073	256,003	297,295	302,004	220,678	267,457	276,388	293,660	367,177	393,330	433,432	441,606
of which: KTA	32,750	53,484	65,778	77,574	99,471	107,598	113,132	121,782	135,681	164,810	234,901	244,815	250,503	247,316
Social security fund	2,968	3,724	4,313	658	5,512	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040
Local government	1,891	1,901	1,903	1,602	1,600	1,601	1,602	1,604	1,606	1,607	375	375	376	376
UNMIK	5,179	1,000	6,595	6,260	5,248	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239
Public nonfinancial corporations	9,942	9,981	21,789	16,833	10,348	10,080	37,587	34,134	28,263	23,344	21,455	16,106	13,374	17,676
Other nonfinancial corporations	10	5	4	4	3	3	5	10	10	10	10	10	2	2
Other resident sectors	1,675	1,992	2,054	2,074	2,131	2,168	2,188	2,203	2,287	2,319	2,322	2,368	1,955	2,007
In non-EUR currencies	...	...	...	...	...	...	...	...	...	...	28	28	28	28
Central government	...	...	...	...	...	...	...	...	...	...	28	28	28	28
Other deposits	5,100	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550
In EUR currency	5,100	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550
Other financial corporations	5,100	6,605	6,609	5,600	4,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550
Other accounts payable	98	516	381	391	387	393	530	368	37	27	34	46	52	63
Shares and other equity	17,982	18,980	19,176	19,451	19,662	19,871	20,401	20,582	21,181	21,422	21,817	22,239	21,843	22,499
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	1,468	1,679	1,971	2,197	2,423	2,970	638	751	1,005	1,414	1,852	2,244	2,841
General and special reserves	4,468	6,630	6,630	6,630	6,630	6,630	6,630	9,158	9,658	9,658	9,658	9,658	8,873	8,937
Grants from donors	469	882	866	850	834	817	801	786	773	760	745	730	726	722
TOTAL LIABILITIES	350,668	396,653	415,736	396,446	438,282	438,379	398,833	444,707	442,419	462,869	537,744	553,038	592,698	603,934

1/ Represents BPK deposits abroad, in EUR currency.

Table 13.

Other Depository Corporations Balance Sheet - Assets

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Cash and balances with BPK	116,293	126,851	130,682	120,153	119,667	119,933	131,738	133,988	127,455	130,821	132,446	128,859	132,462	143,960
Cash	43,293	56,327	64,903	53,424	51,223	50,565	50,101	54,591	48,851	49,890	50,670	50,765	50,513	61,571
In EUR currency	36,980	48,688	57,569	47,188	44,375	44,580	43,312	49,749	42,622	42,984	44,336	44,173	43,979	50,155
In non-EUR currencies	6,313	7,639	7,335	6,236	6,848	5,985	6,790	4,842	6,229	6,906	6,334	6,592	6,534	11,416
Balances with BPK	73,000	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094	81,950	82,389
Reserve and current accounts	73,000	70,524	65,779	66,729	68,443	69,368	81,637	79,397	78,604	80,930	81,776	78,094	81,950	82,389
Balances with commercial banks	185,849	142,603	165,452	191,785	175,368	186,171	221,936	222,692	240,932	223,300	200,501	188,858	185,441	185,691
In EUR currency	169,064	121,977	143,036	169,558	155,451	162,032	200,971	199,913	214,766	192,571	170,078	160,189	157,925	159,204
Sight accounts	2,079	34	28	140	27	67	2,539	2,031	2,027	1,553	1,606	3,016	1,013	1,019
Time deposits	1,500	2,477	4,500	4,500	5,000	5,000	5,508	5,508	6,510	6,510	4,510	2,500	2,500	2,500
Nonresidents	165,485	119,466	138,507	164,917	150,424	156,965	192,924	192,374	206,229	184,508	163,963	154,673	154,412	155,685
In non-EUR currencies	16,785	20,626	22,416	22,227	19,918	24,139	20,965	22,779	26,166	30,729	30,423	28,669	27,517	26,487
Nonresidents	16,785	20,626	22,416	22,227	19,918	24,139	20,965	22,779	26,166	30,729	30,423	28,669	27,517	26,487
Securities	111,778	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	83,778
In EUR currency	111,778	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	83,778
Investment portfolio	31,173	...	...	...	...	...	...	...	...	...	...	...	...	4,500
Nonresidents	31,173	...	...	...	...	...	...	...	...	...	...	...	...	4,500
Trading portfolio	80,605	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	79,278
Nonresidents	80,605	111,068	108,161	109,419	108,534	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	79,278
Gross loans and lease financing	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082
In EUR currency	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,149	533,028	555,649	589,049	604,746	617,567	613,082
Other nonfinancial corporations	289,955	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010	481,050	474,083
Households	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,517	138,998
Fixed assets	15,056	17,000	16,837	17,436	17,024	17,121	16,933	16,711	17,091	17,260	17,322	17,860	23,264	23,262
Other assets	10,255	15,423	13,798	14,052	15,804	16,525	17,003	13,363	12,788	13,744	16,252	16,481	15,071	14,712
TOTAL ASSETS	812,899	883,922	903,702	929,754	925,639	954,238	984,412	991,596	1,019,057	1,028,585	1,031,556	1,035,020	1,055,037	1,064,484

Note: Data of March and May 2006 for Banka Kreditore e Prishtinës are as of 13 March 2006 and 22 May 2006, respectively. Since June 2006 data for this bank are not available, for calculation purposes are used May 2006 data.

Table 14.

Other Depository Corporations Balance Sheet - Liabilities

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

Description	2004	2005					2006							
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Balances from other banks	14,275	16,539	18,376	19,036	18,625	21,079	23,034	27,061	31,636	35,421	37,768	36,827	29,066	32,056
of which: In EUR currency	14,274	16,539	18,010	19,028	18,617	21,076	23,031	27,058	31,634	31,266	33,616	32,674	25,061	28,137
Sight accounts	2,175	535	1,034	1,539	527	532	1,054	1,046	3,066	1,114	1,184	2,140	56	145
Time deposits	1,500	2,477	4,500	4,500	7,500	7,000	7,000	7,000	6,000	7,500	5,687	3,687	3,687	3,687
Nonresidents	10,599	13,527	12,475	12,989	10,590	13,544	14,977	19,012	22,568	22,653	26,745	26,847	21,318	24,305
Debts to clients	696,138	753,472	773,422	797,698	791,293	815,569	843,048	845,129	861,712	861,908	860,098	859,830	880,393	881,045
Deposits	694,739	746,339	765,787	790,298	784,309	808,551	836,657	839,282	856,103	856,360	854,937	854,667	874,843	876,407
Transferable deposits	278,697	270,883	292,345	300,976	285,347	291,057	296,607	307,358	309,823	320,171	315,028	310,828	344,508	335,383
In EUR currency	264,895	255,617	278,222	285,688	273,530	276,722	282,510	293,318	295,910	304,559	299,770	294,560	329,395	320,369
Central government	...	2	1	5	4	4	28	...	...	336	274	362	187	140
Local government	1,321	1,861	2,502	3,281	3,140	2,451	2,861	2,756	2,297	3,553	4,205	2,799	2,977	3,250
Other financial corp.	7,937	9,756	8,522	6,077	7,690	7,440	7,201	8,238	5,892	6,669	3,912	5,317	4,627	6,873
Public nonfinancial corp.	24,202	20,045	44,785	48,261	44,855	44,387	29,930	42,210	44,881	49,586	50,308	52,462	52,748	49,618
Other nonfinancial corp.	77,246	63,525	64,122	63,646	61,327	62,603	74,369	78,273	74,008	78,203	69,241	67,580	90,861	85,417
Households	135,511	138,857	140,094	145,538	137,396	134,863	144,734	139,087	148,350	144,259	152,632	145,095	154,140	151,609
NPISH	8,922	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770	10,417	6,041	6,457	10,524	8,709
Nonresidents	9,757	12,196	9,338	9,293	9,689	10,885	13,016	14,108	10,712	11,535	13,157	14,489	13,331	14,754
In non-EUR currencies	13,802	15,266	14,123	15,288	11,817	14,335	14,096	14,040	13,913	15,611	15,258	16,268	15,113	15,014
Other financial corp.	1,101	1,115	865	1	1	1	1	1	1	1	1	1	1	1
Public nonfinancial corp.	461	387	250	78	24	229	48	208	39	55	43	40	40	732
Other nonfinancial corp.	3,124	3,506	3,090	4,260	2,252	2,275	2,426	3,421	2,802	3,754	3,375	4,141	3,114	2,730
Households	8,638	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,303	11,180	11,161	11,426	11,258	10,639
NPISH	146	260	309	368	227	341	315	323	379	319	311	302	267	302
Nonresidents	332	250	538	625	490	434	514	548	390	304	366	358	433	609
Other deposits	416,041	475,456	473,442	489,322	498,962	517,494	540,050	531,923	546,280	536,190	539,909	543,839	530,335	541,024
In EUR currency	406,449	463,917	459,033	477,291	484,278	501,794	524,767	515,518	529,535	519,460	523,829	528,240	513,759	524,005
Central government	—	—	—	—	—	—	—	—	—	1,300	1,300	1,300	1,450	1,450
Other financial corp.	14,009	16,288	17,136	18,311	18,442	17,891	20,152	18,115	18,652	17,192	18,808	16,541	17,693	18,488
Public nonfinancial corp.	149,297	172,440	157,051	164,326	168,245	178,285	181,326	161,331	164,761	163,490	167,589	167,496	152,729	148,924
Other nonfinancial corp.	24,553	26,949	25,508	31,065	31,135	30,706	33,369	46,629	32,263	34,282	27,327	31,026	31,201	37,758
Households	215,332	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,475	297,012	302,600	306,167	305,913	309,619
NPISH	709	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107
Nonresidents	2,549	4,048	4,178	4,534	4,106	4,185	4,310	4,606	4,849	4,550	4,567	4,574	4,566	4,660
In non-EUR currencies	9,592	11,539	14,409	12,031	14,684	15,700	15,284	16,405	16,745	16,730	16,080	15,599	16,576	17,019
Public nonfinancial corp.	—	—	—	—	—	—	—	68	38	22	...	...	...	...
Other nonfinancial corp.	840	670	1,245	645	602	605	365	395	390	383	397	302	619	753
Households	8,724	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,289	16,297	15,651	15,257	15,920	16,222
Nonresidents	28	32	31	28	28	28	28	28	28	27	32	40	36	44
Other borrowings (incl non-neg. CD)	1,399	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638
In EUR currency	1,399	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638
Nonresidents	1,399	7,133	7,635	7,400	6,984	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638
Other liabilities	25,021	42,195	39,676	38,259	40,327	40,681	37,344	37,103	39,095	55,706	45,478	57,292	55,988	59,863
of which: Prov. on loans and lease fin.	15,757	24,735	22,550	23,109	23,183	23,872	21,119	21,739	23,131	36,052	25,305	38,068	38,497	40,084
Subordinated debt	9,318	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000	7,001	7,001
In EUR currency	9,318	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000	7,001	7,001
Nonresidents	9,318	7,045	7,045	7,045	7,045	6,998	6,999	6,999	6,999	7,000	7,000	7,000	7,001	7,001
Own resources	68,148	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070	82,590	84,520
In EUR currency	68,148	64,670	65,182	67,715	68,348	69,910	73,988	75,304	79,614	68,550	81,212	74,070	82,590	84,520
Share capital	57,678	56,042	56,042	58,225	58,225	58,225	62,406	62,406	65,906	67,506	67,506	70,728	77,228	77,228
Contingency reserve	613	613	613	613	613	613	613	-2,342	-2,342	-726	-727	-727	-727	-727
General and other reserves	192	192	191	...	...	...	...	...	...	...	...	...	...	...
Profit/loss of the year	9,998	4,642	4,845	7,184	7,864	9,554	13,528	1,387	2,291	-9,910	3,431	-6,721	-4,701	-2,771
Retained profit/loss	-333	3,181	3,491	1,693	1,646	1,518	-2,558	13,852	13,759	11,679	11,001	10,789	10,789	10,789
TOTAL LIABILITIES	812,900	883,922	903,701	929,753	925,638	954,238	984,413	991,595	1,019,058	1,028,584	1,031,555	1,035,019	1,055,037	1,064,484

Table 15.

Euro Deposits at ODC, by Original Maturity

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Government	1,321	1,864	2,503	3,286	3,144	2,455	2,889	2,756	2,297	5,189	5,779	4,461	4,614	4,840
Transferable deposits	1,321	1,864	2,503	3,286	3,144	2,455	2,889	2,756	2,297	3,889	4,479	3,161	3,164	3,390
Other deposits	...	...	...	...	...	...	...	...	...	1,300	1,300	1,300	1,450	1,450
over 3 months and up to 1 year	...	...	...	...	...	...	...	...	...	1,300	1,300	1,300	1,450	1,450
Financial corporations	25,621	29,057	31,193	30,428	34,159	32,863	35,408	34,399	33,610	32,475	29,591	27,684	26,062	29,193
Other depository corporations	3,675	3,012	5,534	6,039	8,027	7,532	8,054	8,046	9,066	8,614	6,871	5,827	3,743	3,832
Transferable deposits	2,175	535	1,034	539	527	532	1,054	1,046	3,066	1,114	1,184	2,140	56	145
Other deposits	1,500	2,477	4,500	5,500	7,500	7,000	7,000	7,000	6,000	7,500	5,687	3,687	3,687	3,687
over 1 month and up to 3 months	—	1,500	4,500	4,500	5,000	5,000	5,000	5,000	4,000	6,000	4,000	2,500	2,500	2,500
over 3 months and up to 1 year	1,500	977	...	1,000	1,500	1,500	1,500	1,500	1,500	1,000	1,187	1,187	1,187	1,187
Other financial intermediaries	3,510	3,472	3,593	4,102	3,710	3,554	5,751	6,503	5,263	2,791	2,378	2,085	2,133	1,763
Transferable deposits	2,507	2,214	2,534	2,794	2,402	2,546	3,693	4,445	3,213	2,791	1,378	1,755	1,833	1,309
Other deposits	1,003	1,258	1,058	1,308	1,308	1,008	2,058	2,058	2,050	...	1,000	330	300	454
up to 1 month	...	8	8	8	8	8	8	8	...	...	...	330	300	454
over 1 month and up to 3 months	300	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	750	1,300	1,300	1,300	...	...	...	...	...
Insurance companies	15,524	19,776	19,239	17,462	19,570	18,970	18,823	19,082	18,543	20,286	19,565	19,077	19,431	23,148
Transferable deposits	5,268	7,496	5,911	3,209	5,186	4,837	3,479	3,710	2,627	3,343	2,445	3,554	2,288	5,554
Other deposits	10,255	12,280	13,328	14,253	14,384	14,133	15,344	15,372	15,916	16,942	17,120	15,523	17,143	17,594
up to 1 month	2,142	5,078	5,682	5,387	5,424	5,262	5,273	4,936	4,982	1,739	1,039	39	5,041	41
over 1 month and up to 3 months	1,035	50	...	...	1,854	1,854	1,854	...	500	...	...	...	20	8
over 3 months and up to 1 year	7,078	7,152	7,646	8,866	7,106	7,017	8,217	10,436	10,434	15,003	15,881	15,283	11,881	17,344
over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	200	200	...	...	...
Pension funds	—	—	—	—	—	—	—	436	436	438	438	438	440	440
Transferable deposits	—	—	—	—	—	—	—	...	...	438	...	...	440	...
Other deposits	—	—	—	—	—	—	—	436	436	...	438	438	...	440
over 1 month and up to 3 months	—	—	—	—	—	—	—	436	436	...	438	438	...	440
Financial auxiliaries	2,912	2,796	2,826	2,824	2,852	2,807	2,780	333	302	346	339	258	315	10
Transferable deposits	162	46	76	74	102	57	30	83	52	96	89	8	65	10
Other deposits	2,750	2,750	2,750	2,750	2,750	2,750	2,750	250	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	...	...	250	2,750	250	250	250	250	250	250	...
Nonfinancial corporations	275,298	282,959	291,466	307,297	305,563	315,981	318,994	328,443	315,913	325,562	314,464	318,564	327,539	321,716
Public nonfinancial corporations	173,499	192,485	201,836	212,587	213,100	222,672	211,256	203,541	209,642	213,076	217,897	219,958	205,477	198,542
Transferable deposits	24,202	20,045	44,785	48,261	44,855	44,387	29,930	42,210	44,881	49,586	50,308	52,462	52,748	49,618
Other deposits	149,297	172,440	157,051	164,326	168,245	178,285	181,326	161,331	164,761	163,490	167,589	167,496	152,729	148,924
up to 1 month	34,000	22,580	80	42,024	48,113	26,113	23,851	23,851	26,389	23,064	26,313	14,274	10,717	8,663
over 1 month and up to 3 months	4	950	1,650	4,519	10,113	24,193	12,763	15,670	10,581	9,248	4,611	1,361	1,351	1,901
over 3 months and up to 1 year	115,293	148,910	150,321	112,783	105,019	107,979	119,461	96,559	99,540	102,926	108,415	117,609	106,410	104,109
over 1 year and up to 2 years	...	...	5,000	5,000	5,000	20,000	25,251	25,251	28,251	28,251	34,251	34,251	34,251	...
Other nonfinancial corporations	101,799	90,474	89,630	94,711	92,462	93,309	107,739	124,902	106,271	112,486	96,567	98,606	122,062	123,174
Transferable deposits	77,246	63,525	64,122	63,646	61,327	62,603	74,369	78,273	74,008	78,203	69,241	67,580	90,861	85,417
Other deposits	24,553	26,949	25,508	31,065	31,135	30,706	33,369	46,629	32,263	34,282	27,327	31,026	31,201	37,758
up to 1 month	10,001	5,512	4,095	4,890	5,920	5,680	6,292	8,528	7,452	8,714	6,677	7,769	8,335	13,946
over 1 month and up to 3 months	6,028	5,476	5,290	6,338	6,556	5,707	8,294	8,670	5,145	6,412	5,573	6,502	7,117	6,640
over 3 months and up to 1 year	6,254	11,977	12,188	14,079	12,893	14,524	13,027	22,555	15,355	14,046	10,197	10,898	9,901	11,118
over 1 year and up to 2 years	169	3,127	3,148	4,971	5,025	4,035	5,090	6,259	3,729	4,530	4,079	5,099	5,162	5,105
over 2 years	2,101	857	787	787	742	761	667	618	583	580	801	758	687	949
Other domestic sectors	360,474	392,423	404,111	414,180	409,174	419,678	440,714	432,570	467,130	453,323	462,910	458,856	470,784	473,044
Households	350,843	381,498	393,700	402,992	398,142	403,989	428,727	422,390	455,825	441,270	455,232	451,262	460,053	461,228
Transferable deposits	135,511	138,857	140,094	145,538	137,396	134,863	144,734	139,087	148,350	144,259	152,632	145,095	154,140	151,609
Other deposits	215,332	242,641	253,606	257,454	260,747	269,127	283,993	283,302	307,475	297,012	302,600	306,167	305,913	309,619
up to 1 month	65,317	75,342	78,447	78,306	79,047	84,470	87,179	90,174	96,341	94,084	97,972	98,437	101,807	99,591
over 1 month and up to 3 months	42,152	40,463	40,501	40,026	40,637	50,399	41,726	38,379	42,953	40,695	41,509	42,150	36,903	38,502
over 3 months and up to 1 year	91,778	101,424	102,878	102,784	102,303	92,306	109,269	110,314	114,208	109,638	109,107	110,011	109,779	112,857
over 1 year and up to 2 years	14,229	19,985	22,041	23,075	23,649	24,422	26,544	22,359	29,232	26,153	26,511	25,133	25,711	26,101
over 2 years	1,857	5,428	9,739	13,262	15,110	17,529	19,275	22,077	24,741	26,441	27,501	30,435	31,713	32,568
NPISH	9,631	10,925	10,411	11,188	11,031	15,689	11,987	10,180	11,305	12,052	7,678	7,594	10,731	11,816
Transferable deposits	8,922	9,374	8,857	9,587	9,429	14,089	10,371	8,645	9,770	10,417	6,041	6,457	10,524	8,709
Other deposits	709	1,551	1,554	1,601	1,603	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107
up to 1 month	9	7	10	55	74	71	94	3	3	503	5	5	5	3,005
over 1 month and up to 3 months	500	10	10	7	0	15	1,500	1,500	1,500	1,000	1,500	1,000	70	70
over 3 months and up to 1 year	200	1,535	1,535	1,539	1,529	1,514	22	32	32	132	132	132	132	32
Nonresidents	12,306	16,244	13,516	13,826	13,795	15,071	17,326	18,714	15,561	16,085	17,724	19,063	17,898	19,414
TOTAL	675,019	722,547	742,789	769,018	765,835	786,048	815,332	816,882	834,512	832,633	830,469	828,627	846,897	848,207

Table 16.

Non-Euro Deposits at ODC, by Original Maturity

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	1,102	1,115	1,231	8	9	4	4	4	3	3	1	1	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	1,114	864	...	...	...	...	...	...	...	...	...	...	...
Transferable deposits	1,101	1,114	864	...	...	...	...	...	...	...	...	...	...	...
Nonfinancial corporations	4,425	4,564	4,586	4,981	2,878	3,110	2,839	4,093	3,269	4,214	3,816	4,483	3,774	4,215
Public nonfinancial corporations	461	387	250	78	24	229	48	276	77	77	43	40	40	732
Transferable deposits	461	387	250	78	24	229	48	208	39	55	43	40	40	732
Other deposits	—	—	—	—	—	—	—	68	38	22	...	...	...	...
Other nonfinancial corporations	3,964	4,177	4,335	4,904	2,854	2,881	2,791	3,816	3,192	4,137	3,773	4,443	3,733	3,483
Transferable deposits	3,124	3,506	3,090	4,259	2,252	2,275	2,426	3,421	2,803	3,754	3,375	4,141	3,114	2,730
Other deposits	840	670	1,245	644	602	605	365	395	390	383	397	302	619	753
up to 1 month	340	226	886	210	176	145	17	30	74	17	14	3	123	247
over 1 month and up to 3 months	188	98	99	71	89	131	131	128	65	10	11	21	215	217
over 3 months and up to 1 year	302	334	249	351	326	316	204	226	239	264	281	192	194	202
over 1 year and up to 2 years	—	—	—	—	—	—	—	—	80	79	75	75	76	76
over 2 years	10	12	12	12	12	13	13	12	12	12	12	11	11	11
Other domestic sectors	17,509	20,845	22,512	21,684	23,105	26,462	25,998	25,776	26,971	27,795	27,123	26,985	27,445	27,163
Households	17,363	20,585	22,203	21,316	22,879	26,122	25,683	25,453	26,591	27,477	26,812	26,683	27,179	26,861
Transferable deposits	8,639	9,748	9,070	9,957	8,824	11,055	10,791	9,538	10,303	11,180	11,161	11,426	11,258	10,639
Other deposits	8,724	10,837	13,133	11,358	14,054	15,067	14,891	15,914	16,289	16,297	15,651	15,257	15,920	16,222
up to 1 month	2,851	3,502	5,461	3,600	3,892	3,863	3,925	6,637	4,523	4,956	4,995	4,990	5,576	5,363
over 1 month and up to 3 months	2,190	1,982	1,935	2,000	4,333	2,325	2,466	2,354	2,377	2,213	2,098	2,082	1,265	1,846
over 3 months and up to 1 year	3,001	4,786	5,195	5,219	5,290	8,351	7,978	5,606	8,096	7,989	7,793	7,424	8,320	8,254
over 1 year and up to 2 years	664	561	523	521	521	510	503	1,305	1,293	1,140	765	756	756	756
over 2 years	19	6	19	19	19	19	19	13	...	...	...	4	2	3
NPISH	146	260	309	368	227	341	315	323	379	319	311	302	267	302
Transferable deposits	146	260	309	368	227	341	315	323	379	319	311	302	267	302
Nonresidents	360	281	570	653	518	462	542	576	418	331	398	398	469	653
TOTAL	23,396	26,805	28,899	27,326	26,509	30,038	29,383	30,449	30,661	32,343	31,338	31,867	31,689	32,033

Table 17.

ODC Loans, by Original Maturity ^{1/} (Outstanding amounts, end of period, in thousands of EUR)

Description	2004		2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Nonfinancial corporations	289,955	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010	481,050	474,083	
Other nonfinancial corporations	289,955	352,437	350,966	354,029	364,230	382,747	387,870	394,477	406,547	428,010	459,960	472,010	481,050	474,083	
Up to 1 year	111,498	124,949	120,994	109,631	119,034	122,367	117,924	119,429	122,280	126,798	137,743	140,035	140,827	134,950	
Over 1 year and up to 2 years	111,259	135,207	135,060	112,022	123,149	125,725	125,220	123,404	126,661	127,948	130,479	129,746	131,672	129,007	
Over 2 years	67,198	92,281	94,912	132,376	122,047	134,654	144,727	151,644	157,606	173,264	191,738	202,229	208,551	210,126	
Other domestic sectors	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,516	138,998	
Households	83,714	118,541	117,806	122,880	125,011	125,740	125,986	125,672	126,481	127,639	129,089	132,736	136,516	138,998	
Up to 1 year	15,906	21,221	19,511	20,470	20,519	20,096	19,549	20,127	20,447	20,139	20,115	20,205	19,926	19,174	
Over 1 year and up to 2 years	15,244	26,797	25,953	23,665	21,085	21,070	21,046	20,079	20,672	20,662	20,612	21,058	22,168	22,783	
Over 2 years	52,563	70,522	72,342	78,745	83,407	84,574	85,392	85,466	85,363	86,838	88,362	91,473	94,423	97,041	
TOTAL	373,668	470,977	468,772	476,909	489,242	508,487	513,856	520,148	533,028	555,649	589,049	604,746	617,566	613,082	

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

Table 18.

ODC Loans, by Industry ^{1/} (Outstanding amounts, end of period, in thousands of EUR)

Description	2004		2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Agriculture	7,931	12,297	12,306	12,350	12,141	12,295	12,492	12,099	12,924	14,048	14,738	15,612	16,436	16,890	
Up to 1 year	3,851	6,100	6,480	6,390	6,106	4,169	4,061	3,618	3,701	3,802	3,962	4,161	4,249	4,311	
Over 1 year	4,079	6,197	5,826	5,960	6,035	8,125	8,431	8,481	9,223	10,247	10,776	11,451	12,187	12,579	
Industry, energy and construction	47,773	55,549	57,209	57,391	62,833	68,360	74,230	76,167	80,503	86,986	92,992	93,137	96,406	96,183	
Mining	6	...	...	...	455	515	512	446	499	332	462	428	218	299
Up to 1 year	...	...	...	...	455	515	512	446	499	332	462	428	218	299
Over 1 year	6	...	...	...	...	...	...	...	...	...	...	...	...	...
Industry	35,562	33,883	34,452	35,880	38,789	43,752	48,142	49,110	52,510	55,684	58,578	58,668	61,934	62,640	
Up to 1 year	16,070	10,201	12,137	12,873	12,437	10,976	11,565	11,488	11,797	11,849	13,812	13,632	13,884	14,240	
Over 1 year	19,492	23,682	22,315	23,006	26,352	32,776	36,578	37,622	40,713	43,835	44,767	45,036	48,050	48,400	
Manufacturing (Food, Textile, etc)	29,769	30,111	30,726	32,239	35,185	40,024	44,005	45,164	48,054	50,612	53,374	52,412	55,250	55,685	
Up to 1 year	12,623	9,209	10,894	11,613	11,229	9,847	10,448	10,470	10,655	10,757	12,492	12,375	12,087	12,117	
Over 1 year	17,146	20,901	19,832	20,625	23,956	30,176	33,557	34,693	37,400	39,855	40,882	40,037	43,163	43,569	
Manufacturing (Oil,Chem., etc)	5,724	3,470	3,407	3,272	3,244	3,264	3,544	3,379	3,817	4,532	4,628	5,700	6,151	6,317	
Up to 1 year	3,441	742	1,007	991	946	854	925	834	879	882	1,081	1,027	1,587	1,797	
Over 1 year	2,283	2,729	2,400	2,281	2,298	2,410	2,619	2,545	2,939	3,650	3,546	4,673	4,564	4,520	
Electricity, gas and water	69	302	319	369	360	464	594	568	638	540	577	556	534	637	
Up to 1 year	5	250	235	268	262	275	192	184	264	210	239	230	210	326	
Over 1 year	64	52	84	100	99	190	403	384	375	330	338	326	324	311	
Construction	12,205	21,666	22,757	21,511	23,588	24,094	25,575	26,611	27,494	30,970	33,952	34,042	34,253	33,244	
Up to 1 year	6,401	12,595	13,757	12,697	12,482	12,018	12,459	11,495	12,595	13,831	15,098	14,926	15,226	15,296	
Over 1 year	5,804	9,070	9,000	8,814	11,107	12,076	13,116	15,117	14,899	17,139	18,854	19,116	19,028	17,947	
Services	234,251	284,590	281,450	284,288	289,257	302,092	301,147	306,211	313,120	326,976	352,231	363,260	368,208	361,010	
Trade	197,242	239,072	233,506	234,179	237,605	249,915	249,659	252,082	259,590	273,936	296,353	304,966	310,502	309,353	
Up to 1 year	78,537	90,272	92,971	89,868	89,053	85,532	81,070	87,935	89,250	91,622	95,644	98,343	99,278	97,253	
Over 1 year	118,705	148,799	140,536	144,311	148,551	164,383	168,589	164,147	170,340	182,314	200,709	206,623	211,224	212,100	
Wholesale and retail trade	172,843	199,506	193,906	195,386	199,011	209,745	209,575	224,815	219,338	231,155	251,194	258,973	263,469	263,567	
Up to 1 year	66,328	70,432	72,242	70,969	70,648	67,630	64,038	79,699	71,792	73,710	77,177	80,220	80,817	80,423	
Over 1 year	106,515	129,074	121,663	124,417	128,364	142,114	145,537	145,116	147,546	157,445	174,017	178,754	182,652	183,144	
Hotel and restaurants	18,949	28,476	28,601	27,224	27,145	28,337	27,978	19,169	27,719	29,632	30,650	31,199	32,111	30,753	
Up to 1 year	9,379	14,959	15,631	13,586	13,326	12,989	12,198	6,255	12,465	12,668	12,842	12,566	12,946	11,474	
Over 1 year	9,571	13,516	12,969	13,637	13,819	15,349	15,780	12,914	15,254	16,964	17,808	18,633	19,165	19,279	
Other trade	5,450	11,091	11,000	11,569	11,449	11,833	12,107	8,099	12,533	13,150	14,509	14,793	14,922	15,034	
Up to 1 year	2,830	4,882	5,097	5,312	5,080	4,913	4,834	1,980	4,993	5,245	5,625	5,557	5,516	5,356	
Over 1 year	2,619	6,209	5,903	6,257	6,369	6,920	7,272	6,118	7,540	7,905	8,884	9,236	9,407	9,678	
Fin. Services	3,209	2,577	2,619	3,129	2,987	2,768	2,742	3,101	3,060	3,162	3,162	2,443	1,476	320	
Up to 1 year	69	119	113	110	114	111	117	104	108	62	62	52	52	...	
Over 1 year	3,141	2,458	2,505	3,019	2,872	2,657	2,626	2,997	2,952	3,100	3,100	2,391	1,424	320	
Other services	33,800	42,942	45,326	46,980	48,665	49,409	48,745	51,028	50,470	49,877	52,716	55,551	56,230	51,337	
Up to 1 year	10,870	11,152	15,280	15,262	16,718	14,002	11,207	13,594	12,763	13,099	12,164	13,099	14,084	13,819	
Over 1 year	22,931	31,790	30,046	31,719	31,947	35,406	37,538	37,434	37,707	37,713	39,617	41,767	42,457	37,518	
TOTAL	289,955	352,437	350,966	354,029	364,230	382,747	387,868	394,477	406,546	428,010	459,961	472,010	481,050	474,083	

^{1/} Excluding households and NPISH.

Table 19.

ODC Effective Interest Rates

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
DEPOSITS														
Nonfinancial corporations														
Other deposits 1/														
Up to 250.000 EUR														
<= 1 month														
Interest rate	1.71	1.87	1.79	1.87	1.95	1.99	2.10	2.01	2.06	2.02	2.07	2.02	2.11	2.13
Standardized variance	0.14	0.05	0.04	0.05	0.03	0.04	0.03	0.09	0.04	0.07	0.05	0.07	0.06	0.02
> 1 month and <= 3 months														
Interest rate	2.19	2.24	2.28	2.32	2.30	2.31	2.39	2.36	2.36	2.40	2.31	2.29	2.48	2.46
Standardized variance	0.06	0.05	0.02	0.03	0.05	0.02	0.01	0.04	0.05	0.02	0.05	0.05	0.01	0.01
> 3 months and <= 1 year														
Interest rate	2.95	2.88	3.11	3.11	3.04	. *	3.39	. *	. *	. *	3.13	. *	3.26	3.70
Standardized variance	0.10	0.02	0.09	0.03	0.08	. *	0.17	. *	. *	. *	0.15	. *	0.17	0.13
Equal or more than 250.000 EUR														
> 3 months and <= 1 year														
Interest rate	. *	3.43	3.55	3.51	3.37	3.92	3.73	3.72	3.53	3.98	3.45	3.66	. *	3.91
Standardized variance	. *	0.04	0.02	0.00	0.03	0.04	0.05	0.09	0.05	0.09	0.02	0.00	. *	0.03
Savings deposits														
Interest rate	. *	. *	. *	. *	. *	. *	. *	1.57	1.53	1.64	1.56	1.61	1.65	1.75
Standardized variance	. *	. *	. *	. *	. *	. *	. *	0.03	0.05	0.00	0.03	0.01	0.07	0.02
Households														
Other deposits 1/														
<= 1 month														
Interest rate	1.70	1.87	1.89	1.89	1.88	1.93	2.02	2.03	2.02	2.03	2.01	1.99	2.07	2.09
Standardized variance	0.10	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.07	0.06	0.04
> 1 month and <= 3 months														
Interest rate	2.25	2.37	2.27	2.27	2.27	2.28	2.36	2.33	2.36	2.40	2.33	2.33	2.40	2.46
Standardized variance	0.04	0.02	0.04	0.05	0.04	0.04	0.03	0.05	0.05	0.02	0.05	0.05	0.03	0.01
> 3 months and <= 1 year														
Interest rate	3.00	3.00	3.17	3.12	3.10	3.23	3.27	3.33	3.45	3.38	3.43	3.32	3.44	3.52
Standardized variance	0.06	0.09	0.07	0.07	0.07	0.08	0.09	0.14	0.19	0.19	0.17	0.16	0.12	0.05
> 1 year and <= 2 years														
Interest rate	3.82	4.06	4.06	4.04	3.89	4.00	3.89	4.01	4.10	4.12	4.12	4.12	4.19	4.24
Standardized variance	0.02	0.04	0.04	0.05	0.04	0.05	0.04	0.01	0.09	0.09	0.08	0.08	0.07	0.03
> 2 years														
Interest rate	. *	4.60	4.33	4.59	4.67	4.74	4.57	4.60	4.75	4.77	4.80	4.82	4.76	4.65
Standardized variance	. *	0.05	0.02	0.04	0.09	0.08	0.10	0.10	0.13	0.17	0.13	0.16	0.16	0.12
Savings deposits														
Interest rate	. *	. *	. *	. *	. *	. *	. *	1.70	1.67	1.70	1.67	1.71	1.74	1.77
Standardized variance	. *	. *	. *	. *	. *	. *	. *	0.06	0.09	0.06	0.09	0.06	0.07	0.05
LOANS														
Nonfinancial corporations														
Investment business loans														
> 1 year and <= 3 years														
Interest rate	14.31	14.53	14.37	14.52	13.13	13.78	13.82	. *	13.79	13.92	. *	14.52	14.15	14.30
Standardized variance	0.18	0.25	0.29	0.27	0.43	0.32	0.36	. *	0.31	0.39	. *	0.43	0.30	0.35
Other business loans														
> 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	14.64	14.93	14.82	14.28	14.38	14.24	14.95	14.73	14.58	14.62	14.57	14.10	14.39
Standardized variance	0.19	0.12	0.16	0.11	0.09	0.10	0.13	0.19	0.16	0.14	0.12	0.15	0.22	0.19
Credit lines														
Interest rate	15.61	15.27	15.62	15.27	15.13	15.35	15.20	15.63	15.20	15.77	15.60	15.26	15.43	15.49
Standardized variance	0.08	0.02	0.02	0.00	0.06	0.01	0.00	0.00	0.01	0.02	0.02	0.03	0.03	0.01
Households														
Consumer Loans														
Interest rate	12.31	12.46	12.47	12.38	12.27	12.12	12.17	12.39	12.50	12.51	12.22	12.29	12.39	12.40
Standardized variance	0.19	0.12	0.09	0.14	0.10	0.13	0.12	0.18	0.15	0.13	0.16	0.15	0.14	0.11

* 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.

Note: Revised data for June 2006

Table 20.

ODC Income Statement

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
INCOME														
Interest income	53,999	39,710	45,889	51,981	58,384	64,818	74,612	6,920	13,235	20,637	27,011	34,686	42,276	49,969
Loans	48,110	35,953	41,623	47,162	53,000	58,856	67,963	6,245	11,894	18,457	24,160	31,177	38,092	45,129
Placement with banks	2,452	2,215	2,501	2,839	3,178	3,521	3,969	443	906	1,517	1,975	2,422	2,882	3,316
Securities	3,437	1,542	1,765	1,980	2,205	2,441	2,681	232	434	663	875	1,087	1,302	1,524
Non-Interest income	19,449	12,227	14,004	15,995	17,736	19,648	19,697	1,642	3,685	6,518	8,327	9,090	11,573	13,876
Fees and commissions	17,522	10,539	12,223	14,129	15,838	17,701	17,380	1,421	2,948	4,752	6,350	8,128	10,088	12,137
Other operating income	1,927	1,688	1,781	1,866	1,898	1,947	2,317	221	737	1,766	1,977	962	1,485	1,739
TOTAL INCOME	73,448	51,937	59,894	67,977	76,120	84,466	94,309	8,562	16,919	27,156	35,338	43,776	53,849	63,845
EXPENDITURES														
Interest expenditures	9,978	8,351	9,674	10,966	12,351	13,752	15,389	1,562	3,008	4,490	5,925	7,498	9,028	10,683
Deposits	9,237	7,507	8,727	9,910	11,184	12,466	13,894	1,436	2,760	4,104	5,346	6,757	8,111	9,528
Borrowings	741	844	948	1,057	1,167	1,286	1,495	126	248	386	579	741	917	1,155
Non-Interest expenditures	14,939	13,860	15,827	16,657	19,040	24,566	18,743	2,084	4,329	20,603	7,049	8,017	9,856	12,345
Provisions for loan losses	11,071	11,063	12,616	12,945	14,930	15,325	13,419	1,481	3,295	19,013	5,028	5,568	6,860	8,872
Depreciation on fixed assets	3,868	2,797	3,211	3,712	4,110	9,241	5,324	603	1,034	1,590	2,021	2,449	2,996	3,474
General and administrative expenses	33,952	24,084	27,850	31,381	34,916	34,465	43,851	3,165	6,582	10,823	13,746	17,783	21,830	25,528
TOTAL EXPENDITURES	58,869	46,295	53,351	59,005	66,307	72,782	77,983	6,812	13,919	35,916	26,720	33,298	40,714	48,556
NET INCOME														
Net operating income	14,579	5,642	6,542	8,972	9,813	11,684	16,327	1,750	3,001	-8,760	8,618	10,478	13,134	15,289
Net gains/losses from dealing securities	-441	-156	-173	-207	-244	-308	-362	-58	-89	-143	-150	-170	-211	-218
Net gains/losses from dealing in foreign ex.	328	282	386	490	553	639	990	24	63	57	70	181	83	259
Net gains/losses from exchange rate variator	593	215	190	213	236	309	-39	82	76	118	171	198	192	320
Net income from ban. activ.before tax	15,059	5,983	6,946	9,468	10,358	12,324	16,916	1,798	3,051	-8,728	8,710	10,687	13,198	15,651
Provision for taxes	2,104	1,593	1,823	2,111	2,366	2,770	3,389	411	759	1,181	1,532	1,924	2,416	2,938
Net profit / loss for period	12,955	4,390	5,123	7,357	7,992	9,554	13,527	1,388	2,292	-9,909	7,178	8,763	10,783	12,712
less: dividend paid	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Retained profit	12,955	4,390	5,123	7,357	7,992	9,554	13,527	1,388	2,292	-9,909	7,178	8,763	10,783	12,712

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

Table 21.

BPK Interbank Clearing System

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Transactions														
Amount	1,715,646	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	902,470	1,082,683	1,282,497
Number	266,743	176,998	203,159	229,320	256,308	285,332	321,669	53,526	134,855	208,888	323,739	394,224	476,287	591,697

Table 22.

Foreign Transfers

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
OUTGOING														
BPK	369,087	144,234	180,213	247,031	252,451	271,618	309,844	9,730	31,145	54,621	70,780	91,854	105,942	126,634
Commercial banks	1,282,860	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	585,969	698,920
Financial auxiliaries	15,358	8,787	10,025	11,358	12,420	13,508	14,715	1,286	2,638	4,451	6,208	6,703	8,004	10,476
TOTAL	1,667,305	880,586	1,036,917	1,238,527	1,338,528	1,456,538	1,601,961	86,368	187,456	306,947	440,635	574,978	699,915	836,030
INCOMING														
BPK	92,607	61,449	64,276	69,340	83,216	87,578	92,747	9,833	13,482	58,817	127,773	134,479	164,187	171,330
Commercial banks	1,154,931	537,566	616,518	690,568	759,205	835,384	943,087	57,917	137,780	229,172	320,069	400,158	504,367	587,497
Financial auxiliaries	162,258	89,920	103,849	120,586	138,167	153,461	167,172	12,120	24,659	39,345	52,292	69,767	84,924	101,516
TOTAL	1,409,796	688,935	784,643	880,494	980,588	1,076,423	1,203,006	79,870	175,921	327,334	500,134	604,404	753,478	860,343

Table 23.

Insurance Companies Activity

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Amount of premiums received														
TPL	28,739	20,644	23,178	26,102	28,660	30,939	33,341	2,619	5,354	9,049	12,235	15,246	18,083	21,068
Border policies	8,604	3,543	4,987	5,500	5,985	6,366	7,061	314	626	970	1,572	2,121	2,780	5,480
Other	1,747	5,451	5,795	6,302	6,322	6,594	6,811	1,007	1,257	1,550	1,982	2,307	2,640	2,920
TOTAL	39,090	29,637	33,960	37,904	40,967	43,898	47,213	3,939	7,237	11,569	15,789	19,674	23,504	29,468
Number of policies sold														
TPL	241,901	144,795	169,215	169,236	187,872	205,201	223,770	19,090	37,853	62,240	83,283	103,582	124,402	152,400
Border policies	120,609	72,205	102,590	110,536	116,514	121,710	134,596	3,469	6,682	10,386	18,972	24,963	33,084	77,851
Other	8,423	9,126	10,103	10,942	12,017	13,113	14,520	1,867	3,596	4,959	6,150	7,925	10,146	12,243
TOTAL	370,933	226,126	281,908	290,714	316,403	340,024	372,886	24,426	48,131	77,585	108,405	136,470	167,632	242,494
Amount of claims paid														
TPL 1/	6,163	4,541	5,156	5,787	6,242	6,931	7,665	478	1,130	1,831	2,377	3,180	3,915	5,207
Border policies	580	107	109	209	248	296	332	...	28	38	79	165	228	251
TOTAL	6,743	4,648	5,265	5,996	6,490	7,227	7,997	478	1,158	1,869	2,456	3,345	4,143	5,459

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	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Amount of loans	39,856	51,030	51,010	51,840	58,621	52,884	51,696	52,637	53,206	53,383	54,825	53,913	55,836	56,258	
Number of loans	22,286	25,108	25,428	26,132	26,757	27,022	27,123	28,045	28,975	29,851	30,727	31,555	32,622	33,231	

Table 25.

Financial Corporations – Geographical Distribution, as of July 2006

Description	Prishtina	Prizren	Peja	Gjilani	Gjakova	Mitrovica	Ferizaj	Podujevë	Lipljan	Vitja	Rehovec	Dardane	Keganik	Dragash	Shtime	Klinë	Shtërpe	Fushë Kosovë	Drenas	Graçanicë	Degani	Vushtrri	Theranda	Skenderaj	Istog	Malishevë	Zubin Potok	Koshtit	Eliz Han		
OTHER DEPOSITORY CORPORATIONS																															
PCB	HQ+ 4SB	BR+ SB	BR+ SB	BR+ SB	BR+ SB	BR+ 2SB	BR+ SB	SB		SB	SB							2SB		2SB		SB	SB		SB						
BRK	HQ+ SB	BR+ 2SB	BR+ SB	BR+ SB	BR	BR+ SB	BR+ SB	SB		SB	SB	SB				SB		SB	SB			SB	SB	SB						SB	
BPB	HQ+ 4SB	BR+ 3SB	BR	BR+ 3SB	BR	BR+ SB	BR+ 4SB	2SB	2SB	SB	3SB	SB	SB	SB	SB	2SB				SB	SB	SB	SB		SB						
BE	HQ+ 7SB	BR+ SB	BR+ 2SB	BR	BR+ 2SB	BR+ SB	BR+ SB	SB			3SB	SB							SB						SB					SB	
KSB	HQ+ 9SB	BR+ 3SB	BR+ 4SB	BR+ 2SB	BR+ 2SB	BR+ 4SB	BR	BR+ 3SB	SB	2SB	2SB	SB	SB			SB	SB	5SB	2SB	SB	3SB	SB	2SB		2SB	SB	SB	2SB	SB		
RBKO	HQ+ 5SB	BR+ SB	BR	BR	BR	BR+ SB	BR	SB	SB	SB	SB	SB	SB			SB	SB	SB	SB	SB	SB	SB	SB		SB	SB			SB		
HQ	6																														
BR		6	6	6	6	6	6	1																							
SB	30	11	8	7	5	10	7	9	4	6	11	5	3	1	1	5	2	9	5	5	5	5	6	1	6	2	1	2	4		
FINANCIAL AUXILIARIES																															
Euro_Cufa	HQ																														
NBS	HQ																														
Unioni Financiar Prishtina	HQ	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR	
PCB Western- Union	HQ	BR	BR	BR	BR																										
RZB Western- Union	HQ	BR	BR	BR	BR	BR	BR	BR	BR	BR	BR		BR			BR	BR	BR	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																												
EB Agoni							HQ																								
EB Ximi							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	Pristinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtrri	Ferizaj	Skënderaj	Gjilan	Graçanica	Dragash	Suharekë	Shtërpc	Zvečan	Shtime	Besian	Istog	Viti	Deyan	Rahovec	
	OTHER FINANCIAL INTERMEDIARIES																					
FINCA Kosovo	√	√	√	√				√		√				√								
Kosovo Enterprise Program (KEP)	√	√	√	√	√	√				√												
Gramen Trust	√	√	√							√												
Agency for Finance in Kosovo SED Program			√																			
Cordaid				√																		
Besëlidhja Micro Finance (W. Relief)	√					√				√	√							√				
Kreditimi Rural i Kosovës	√				√		√															
Kosinvest / World Vision		√																				
Mështekna (Society for Farmers and Individual Producers)												√										
Centro Laici Italiani per le Mission (Ce.L.I.M.)				√																		
IOM (International Organization for Migration)	√										√			√	√							
START NGO (Islamic Relief in Kosovo)	√								√													
Balkanactie																	√					
Perspektiva 4					√																	
Vilesa Co.													√									
PTK	√																					
DMTH	√	√	√	√		√	√		√	√							√		√	√		
German Investment and Development Co (DEG)	√																					
EAR AgroBusiness Development Unit	√																					
Islamic World Committee																	√					
Atlantic Capital Partners	√																					

√ = Predominant representation.

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

Description	2004	2005							2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
BPK															
Number of branches 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Number of sub-branches	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Number of full-time equivalent employees	133	137	135	132	137	137	138	139	140	141	142	143	143	143	
Other depository corporations															
Number of branches 1/	49	49	49	49	49	49	49	49	49	43	43	43	43	43	
Number of sub-branches	164	178	180	183	186	186	190	191	192	166	168	171	171	174	
Number of full-time equivalent employees	2,066	2,241	2,258	2,285	2,312	2,333	2,341	2,366	2,374	2,186	2,219	2,240	2,289	2,327	

1/ Head offices are counted as branches.

Table 27.

Kosovo Consolidated Budget

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Tax Revenues	550.2	319.0	368.8	415.4	472.1	514.2	559.6	39.5	76.2	115.1	168.4	219.9	286.7	349.9
Border taxes	436.1	247.0	287.6	327.5	365.2	399.6	436.5	23.7	53.1	84.4	117.6	159.3	196.9	237.0
Domestic taxes	114.1	72.0	81.2	87.9	107.0	114.6	123.1	15.8	23.1	30.7	50.8	60.7	89.8	112.9
Non tax revenues	40.5	25.0	29.1	33.7	37.2	41.5	47.1	3.6	7.0	12.4	17.0	22.7	27.1	33.1
Municipal own source revenues	23.7	11.5	13.9	15.9	18.4	20.4	22.0	1.7	3.8	6.3	9.1	12.0	14.3	17.0
Donor grants 1/	17.3	8.6	9.6	10.2	10.2	10.2	10.2	.	.	.	.	.	.	.
Interest	3.5	1.7	1.9	2.0	2.2	2.4	2.6	.	.	.	.	.	.	.
TOTAL	635.2	365.7	423.2	477.2	540.1	588.7	641.5	44.8	86.9	133.7	194.5	254.6	328.0	400.1
Wages and salaries	184.2	98.6	112.8	130.9	146.8	174.6	194.5	2.1	17.9	35.0	64.4	82.6	99.0	115.9
Goods and services	203.0	71.8	82.9	93.0	102.8	115.4	143.0	2.4	11.7	26.0	37.9	50.5	59.8	72.4
Subsidies and transfers	186.3	93.2	124.8	156.0	167.6	179.6	223.3	3.0	23.3	34.4	47.9	59.5	69.5	82.8
Capital outlays	192.0	53.4	66.9	79.9	91.1	103.1	141.6	...	3.9	8.7	12.5	17.6	23.4	43.3
Reserves	3.9	...	...	...	...	...	...	...	...	...	...	...	...	...
TOTAL	769.4	317.0	387.3	459.8	508.3	572.8	702.4	7.5	56.9	104.1	162.8	210.2	251.8	314.5
BALANCE (Rev-Exp)	-134.3	48.7	35.9	17.4	31.8	15.9	-60.9	37.3	30.0	29.7	31.7	44.4	76.3	85.6

Source: Ministry of Economy and Finance.

1/ Since January 2006, Donor Designated Grants are not included.

Note: Starting from January 2006, on monthly basis, there is a revision of the data according to Interim Budget Report.

Table 28.

Prices (CPI)

(May 2002 = 100)

Description	Index			Percentage change			
	Monthly	Quarterly, Yearly		Monthly (t-1)	Same period previous year (t-12)	Quarterly, Yearly	
		End Period	Average			End Period	Average
2002		102.1	99.3				
2003		103.7	101.1			1.6	1.7
2004		100.2	101.1			-3.4	0.1
2005		102.8	100.3			2.6	-0.8
Jan	99.9			-0.3	-3.8		
Feb	99.9			0.0	-3.8		
Mar	101.4	101.4	100.4	1.5	-2.0	1.2	0.5
Apr	100.7			-0.7	-2.2		
May	100.0			-0.7	-2.1		
Jun	99.6	99.6	100.1	-0.4	-1.1	-1.8	-0.3
Jul	98.3			-1.3	-1.6		
Aug	98.5			0.2	-0.5		
Sep	99.3	99.3	98.7	0.8	1.3	-0.3	-1.4
Oct	101.1			1.8	1.3		
Nov	101.9			0.8	2.2		
Dec	102.8	102.8	101.9	0.9	2.6	3.5	3.3
2006							
Jan	102.3			-0.5	2.4		
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		
Jun	102.2	102.2	102.7	-0.6	2.6	-1.0	-0.1
Jul	101.5			-0.7	3.3		

Source: Statistical Office of Kosovo.

Table 29.

Registered Unemployment

(End of period)

Description	2004	2005							2006										
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Total	301,982	312,717	313,513	314,446	315,708	316,700	318,068	319,721	320,522	321,372	323,450	324,056	323,201	323,422					
of which: Females (in %)	45.7	46.0	46.1	46.2	46.2	46.3	46.3	46.3	46.3	46.3	46.2	46.2	46.5	46.5					
Education																			
Elementary (in %)	63.4	63.6	63.6	63.5	63.5	63.5	63.5	63.5	63.6	63.6	63.6	63.6	63.5	63.5					
Secondary (in %)	35.1	34.9	35.0	35.0	35.0	35.0	35.0	35.0	34.9	34.9	35.0	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
	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
2005	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
	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
2006	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
	Jun	123.09	7.25	239.65	1.56	2.03	1.26	0.69	86.65
	Jul	122.64	7.25	239.65	1.57	1.97	1.26	0.69	83.70

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	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul		
Export	56.6	26.3	29.6	34.2	39.2	44.2	48.9	2.8	6.7	13.9	21.9	29.9	37.5	47.0		
Import	1,063.3	650.9	757.4	862.3	977.6	1,067.1	1,180.0	58.7	132.3	231.6	341.3	458.9	571.6	684.0		
Trade balance	-1,006.7	-624.6	-727.9	-828.1	-938.4	-1,022.9	-1,131.1	-55.9	-125.6	-217.7	-319.4	-429.0	-534.1	-637.0		
Albania	Export	1.8	2.6	3.1	3.8	4.4	4.9	5.2	0.2	0.6	1.2	1.8	2.5	3.6	4.6	
	Import	20.2	10.5	12.4	14.0	15.7	17.0	18.1	0.3	0.5	2.5	4.9	6.8	9.1	11.9	
Bulgaria	Export	0.4	0.3	0.3	0.4	0.5	0.8	1.0	0.1	0.1	0.4	0.8	1.3	2.2	2.6	
	Import	42.1	15.6	18.5	24.0	31.3	34.4	37.7	1.9	3.6	6.1	10.4	14.6	17.4	20.5	
Bosnia and Herzegovina	Export	1.5	1.9	2.1	2.3	2.5	2.7	3.4	0.2	0.6	1.0	1.6	2.2	2.6	3.0	
	Import	12.8	10.7	12.7	14.5	16.2	17.5	19.0	1.0	2.0	3.4	5.4	7.5	8.9	10.5	
Croatia	Export	0.5	0.6	0.6	0.7	0.8	0.9	0.9	0.1	0.2	0.3	0.3	0.4	0.4	0.4	
	Import	25.1	13.5	15.3	17.9	20.1	22.1	25.0	1.0	2.9	5.3	7.9	10.1	12.1	13.8	
European Union	Export	16.2	9.7	10.9	12.8	14.6	16.2	17.4	0.5	1.4	3.9	6.0	9.3	12.1	14.0	
	Import	377.4	231.1	263.8	295.9	332.0	362.0	408.8	20.5	43.6	79.7	115.6	151.7	186.0	221.3	
EU 15	Export	15.0	9.0	10.0	11.8	13.5	15.0	16.1	0.4	1.2	3.3	4.9	7.5	9.8	11.1	
	Import	284.0	177.7	201.3	223.8	249.7	271.8	309.7	15.1	31.7	60.0	87.8	115.7	141.1	167.1	
	of which:															
	Austria	Export	0.9	0.6	0.7	0.7	0.8	0.9	0.9	0.1	0.2	0.2	0.3	0.4	0.5	0.6
		Import	27.6	7.5	8.5	9.5	10.4	11.4	12.4	0.8	2.3	4.6	6.5	8.9	11.2	13.4
	France	Export	0.2	0.3	0.4	0.4	0.4	0.4	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1
		Import	23.1	4.5	5.1	5.6	6.1	6.7	7.2	1.7	3.6	5.3	6.5	7.7	8.5	9.8
	Germany	Export	3.3	1.4	1.7	2.3	2.6	3.0	3.2	0.2	0.3	0.9	1.1	1.3	1.7	2.0
		Import	78.2	81.6	91.5	100.7	109.2	118.0	129.9	5.9	12.0	21.2	32.0	43.3	53.5	64.9
	Greece	Export	4.3	3.1	3.6	4.3	4.8	5.3	5.4	0.5	0.9	1.5	2.1	2.5
		Import	68.5	27.3	31.2	35.7	38.6	42.1	47.6	1.9	3.8	8.3	12.8	17.8	21.9	25.5
	Italy	Export	5.5	3.3	3.5	3.9	4.6	5.2	5.6	...	0.5	1.6	2.5	4.2	5.1	5.7
		Import	44.5	28.4	32.1	35.5	39.1	42.2	50.4	2.9	6.1	13.8	19.5	24.6	30.0	35.0
	Netherlands	Export	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
		Import	10.1	4.8	5.7	6.2	7.0	7.4	7.9	0.2	0.7	1.6	2.3	2.9	3.4	3.9
	United Kingdom	Export	0.6
		Import	11.1	4.0	4.5	4.9	5.5	6.8	8.0	0.4	1.0	1.6	2.2	2.8	3.1	3.5
EU new 10	Export	1.2	0.8	0.9	1.0	1.1	1.2	1.3	0.1	0.3	0.5	1.0	1.8	2.3	2.8	
	Import	93.4	53.5	62.5	72.2	82.2	90.2	99.0	5.4	12.0	19.7	27.8	36.0	44.9	54.3	
	of which:															
	Hungary	Export	0.1	0.1	0.1	0.1	0.1	0.1	...	...	...	...	...	...	...
		Import	19.7	9.1	10.6	12.3	13.4	14.6	16.2	1.2	2.2	3.9	5.6	6.9	8.5	10.2
	Slovenia	Export	1.0	0.7	0.8	0.9	1.0	1.1	1.2	0.1	0.3	0.5	1.0	1.8	2.3	2.6
		Import	56.9	31.2	36.0	41.4	47.2	50.5	55.5	2.2	5.4	9.8	13.7	18.7	23.2	28.5
Switzerland	Export	0.1	0.1	0.1	0.2	0.2	0.4	0.7	0.3	0.8	1.1	2.3	2.8	3.2	3.5	
	Import	16.2	10.3	12.0	13.4	15.2	16.7	18.7	1.0	2.4	4.4	6.0	8.2	10.1	12.3	
Macedonia	Export	9.6	5.3	6.2	7.0	8.1	8.8	9.6	0.2	0.3	1.3	2.3	3.3	3.9	4.7	
	Import	149.2	116.5	139.4	159.2	181.8	200.3	219.7	10.4	23.7	41.7	63.2	85.3	106.5	133.4	
Serbia and Montenegro	Export	1.9	3.3	3.8	4.4	5.2	6.0	6.9	1.1	2.5	3.5	4.9	6.1	6.9	7.7	
	Import	72.6	85.3	101.4	120.1	138.4	150.9	163.6	6.1	15.5	28.7	44.8	65.0	82.6	97.5	
Turkey	Export	2.9	0.7	0.8	0.8	0.9	1.0	1.0	...	...	0.5	0.5	0.6	0.6	0.6
	Import	86.8	51.4	58.6	64.8	72.2	78.1	85.4	5.9	10.5	16.9	24.0	33.4	43.7	52.5	
China	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	34.3	29.2	34.9	39.0	43.8	49.5	55.8	3.3	7.9	13.3	18.6	25.1	32.0	38.7	
Ukraine	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	10.9	7.5	8.6	9.7	10.6	11.0	11.4	...	0.2	1.2	2.4	3.8	4.8	5.7	
Brazil	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Import	21.5	10.1	11.4	13.0	14.6	15.7	16.8	1.0	1.7	2.6	3.9	4.7	6.3	7.8	
United States	Export	...	...	...	...	...	0.2	0.2	...	...	...	...	...	...	...
	Import	17.0	12.4	13.6	14.7	16.5	17.6	18.5	0.5	1.0	1.9	2.5	3.2	4.5	5.5	
Other	Export	21.5	1.6	1.6	1.8	2.1	2.3	2.6	...	0.3	0.7	1.3	1.5	2.0	6.0	
	Import	177.0	48.0	57.4	66.1	74.6	80.3	88.2	5.7	16.7	23.9	31.8	39.4	47.5	52.7	

Source: Customs statistics and Statistical Office of Kosovo.

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

Table 32.

Exports, by Commodity Group

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

Description	2004	2005						2006						
	Dec	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Total	56.5	25.4	28.5	32.9	37.7	42.5	47.3	2.8	6.7	13.9	21.9	29.9	37.5	47.0
I Live animals and animal products	...	0.2	0.3	0.3	0.4	0.4	0.4	...	0.1	0.1	0.1	0.1	0.2	0.2
II Vegetable products	2.6	0.6	0.9	1.5	2.1	2.4	2.7	0.1	0.3	0.6	0.8	0.9	1.3	1.5
III Animal or vegetable fats and oils - edible	...	...	...	...	...	...	...	...	...	...	...	...	...	...
IV Prepared foodstuffs, beverages and tobacco	3.8	2.1	2.4	2.8	3.3	3.8	4.1	0.2	0.3	1.2	1.6	2.1	2.4	3.0
V Mineral products	2.4	1.5	1.5	1.6	1.7	2.1	2.4	0.4	1.3	1.6	3.5	4.6	5.7	10.2
VI Products of the chemical or allied industries	1.0	0.6	0.7	0.7	0.8	0.9	0.9	...	...	0.1	0.1	0.2	0.3	0.4
VII Plastics, rubber and articles thereof	3.7	0.6	0.6	0.7	0.8	0.8	1.0	...	0.1	0.2	0.3	0.4	0.5	0.6
VIII Hides, skins, leather and articles thereof	5.9	3.6	3.9	4.2	4.7	5.3	5.9	0.4	0.9	2.1	2.8	3.6	4.2	4.6
IX Wood and articles of wood	0.4	0.3	0.3	0.3	0.3	0.3	0.4	...	0.1	0.1	0.2	0.2	0.3	0.3
X Cellulosic material, paper and articles thereof	0.4	0.1	0.2	0.2	0.3	0.3	0.3	...	0.1	0.1	0.1	0.2	0.3	0.3
XI Textiles and textile articles	1.4	0.3	0.3	0.4	0.4	0.5	0.5	...	...	...	0.1	0.2	0.2	0.3
XII Footwear	0.1	0.1	0.1	0.1	0.1	0.1	0.1	...	...	...	...	...	...	...
XIII Articles of stone, plaster, ceramic and glass	1.8	0.3	0.3	0.4	0.4	0.5	0.5	...	...	...	0.1	0.1	0.2	0.3
XIV Pearls, precious stones, metals, jewelry, etc.	0.1	0.1	0.1	0.1	0.2	0.2	0.2	...	...	0.1	0.1	0.1	0.1	0.1
XV Base metals and articles of base metal	19.7	12.6	14.3	16.5	19.0	21.2	23.4	1.4	3.0	6.9	10.9	15.8	20.1	23.1
XVI Machinery, appliances, electrical equipment, etc	9.2	1.5	1.6	1.9	2.1	2.4	2.8	0.1	0.2	0.5	0.7	0.9	1.1	1.4
XVII Transport means	2.0	0.5	0.6	0.6	0.7	0.8	0.8	0.1	0.1	0.2	0.3	0.3	0.4	0.5
XVIII Optical, medical and musical instruments	1.1	0.2	0.2	0.2	0.2	0.2	0.2	...	...	...	...	...	...	...
XIX Arms and ammunition	...	...	...	...	...	...	...	...	...	...	...	...	...	...
XX Miscellaneous manufactured articles	0.7	0.2	0.2	0.2	0.3	0.3	0.3	...	0.1	0.1	0.2	0.2	0.2	0.3
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	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Total	1,063.2	646.0	751.9	866.9	981.7	1,071.1	1,184.1	58.7	132.3	231.6	341.3	458.9	571.6	684.0
I Live animals and animal products	52.4	31.2	36.2	41.8	46.3	49.8	54.0	3.7	6.1	9.4	13.0	16.7	20.9	24.5
II Vegetable products	68.1	35.7	39.3	43.6	48.4	52.3	57.4	2.9	7.2	13.0	18.6	25.8	33.0	38.3
III Animal or vegetable fats and oils - edible	7.3	5.6	6.4	7.5	8.9	9.8	11.0	0.6	1.5	2.6	3.9	5.1	6.3	7.5
IV Prepared foodstuffs, beverages and tobacco	165.4	84.8	101.2	126.9	141.5	153.6	171.7	7.6	17.5	30.6	45.2	60.7	75.2	91.7
V Mineral products	173.1	110.1	133.6	155.5	179.1	197.5	213.2	12.5	32.5	51.3	75.3	98.7	120.0	142.9
VI Products of the chemical or allied industries	98.0	50.4	57.5	65.4	75.6	81.8	90.9	4.1	10.7	20.5	29.6	40.2	49.6	57.7
VII Plastics, rubber and articles thereof	42.5	26.9	32.2	37.2	42.2	46.8	50.8	1.9	4.1	7.4	12.4	17.8	23.5	29.2
VIII Hides, skins, leather and articles thereof	1.0	0.8	1.0	1.1	1.2	1.4	1.5	0.1	0.2	0.3	0.5	0.7	0.9	1.1
IX Wood and articles of wood	29.9	16.7	20.2	23.4	26.8	28.8	30.7	1.0	1.8	3.0	5.8	8.2	11.6	14.7
X Cellulosic material, paper and articles thereof	33.4	12.4	14.8	16.9	18.8	21.1	23.7	1.3	2.9	5.1	7.3	9.5	12.0	14.3
XI Textiles and textile articles	31.2	20.1	22.9	25.9	29.5	33.2	36.8	1.4	3.2	6.5	9.9	13.2	17.8	21.8
XII Footwear	10.4	6.3	7.3	8.1	9.4	10.5	11.3	0.3	1.2	2.4	3.8	5.2	6.2	7.0
XIII Articles of stone, plaster, ceramic and glass	54.9	28.4	34.0	39.9	44.9	48.9	51.5	1.1	3.0	6.3	11.2	17.2	23.6	29.6
XIV Pearls, precious stones, metals, jewelry, etc.	0.3	0.2	0.2	0.2	0.2	0.2	0.3	...	...	...	0.1	0.1	0.2	0.2
XV Base metals and articles of base metal	77.5	48.4	57.7	68.1	78.2	84.9	90.4	1.5	4.5	12.0	21.2	30.9	39.6	48.1
XVI Machinery, appliances, electrical equipment, e	116.8	67.0	76.5	85.5	100.3	110.5	132.9	11.9	22.0	33.8	43.5	57.1	68.2	81.1
XVII Transport means	50.2	75.4	81.3	87.4	93.3	99.2	110.3	4.7	9.2	15.8	24.5	32.3	39.4	45.5
XVIII Optical, medical and musical instruments	15.1	9.5	10.3	11.1	13.0	14.4	16.1	1.2	2.2	3.5	4.3	5.8	6.7	8.2
XIX Arms and ammunition	0.5	...	...	...	...	0.2	0.2	...	0.1	3.6	4.9	4.9	4.9	4.9
XX Miscellaneous manufactured articles	35.4	16.4	19.2	21.2	24.0	26.3	29.5	1.1	2.5	4.3	6.3	8.9	11.9	15.7
XXI Other	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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

EXPLANATORY NOTES

TABLES 2-14: FINANCIAL SURVEY AND BALANCE SHEETS FOR THE FINANCIAL SECTOR

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

Sources:

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

Classifications:

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

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

The **financial corporations** sector consists of all resident corporations or quasi-corporations principally engaged in financial intermediation or in auxiliary financial activities, which are closely related to financial intermediation.

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

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

Other financial intermediaries (OFI) consist of all resident corporations engaged in financial intermediation except depository corporations, insurance corporations and pension funds (cf infra). In the financial surveys on Kosovo, this sub-sector is composed entirely by the 'Micro Finance Institutions' and the 'Other non-bank

financial institutions'. These financial institutions are engaged in lending to small scale business and individuals, mainly in rural areas and the funding is provided mainly by donors.

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

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

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

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

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

Financial instruments (SNA 1993 compatible)

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

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

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

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

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

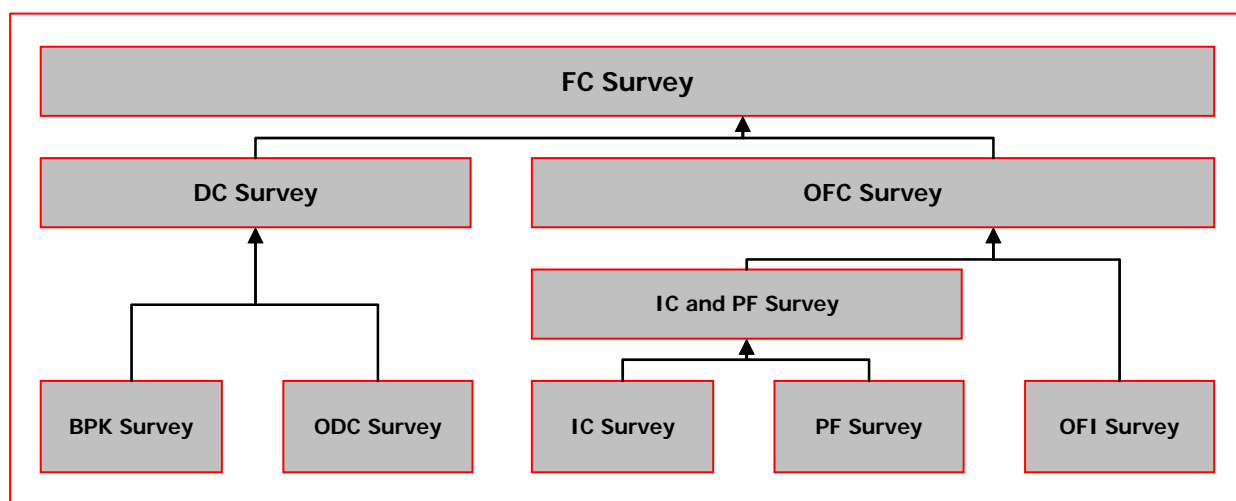
Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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

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

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

Definition(s) and Methodological notes:

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



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

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

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

The **counterpart** is defined as the institutional sector on which the holder of an instrument has a claim. In case of a term deposit by a non-financial corporation with a commercial bank, the corporation has a claim on the commercial bank. In case of a security, the holder has a claim on the issuer of the security (for instance a corporation who issued shares), regardless from whom it was bought. Along the same lines of reasoning, a

holder of a currency note has a claim on the issuer, namely a central bank. In the special case of Kosovo, this implies that holders of euro-currency notes do have a foreign claim and enters in the foreign assets.

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

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

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

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

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

Currency in circulation

M0

Transferable deposits [1]

M1 = M0 + [1]

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

Broad money = M1 + [2]

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

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

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

TABLE 19: EFFECTIVE INTEREST RATES APPLIED BY COMMERCIAL BANKS

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

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

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

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

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

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

The interest rate communicated by the commercial banks takes account of the interest rate on all individual transactions during the reference period, with 2 two exceptions : for saving deposits and current accounts, the interest is calculated by the bank as:

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

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

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

TABLE 21: INTERBANK CLEARING SYSTEM

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

TABLE 22: FOREIGN TRANSFERS

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

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

WIRE TRANSFERS AGENCIES: All non-bank financial institutions performing electronic or wire transfer services (Union financiar Prishtina, Western Union PCB, Western Union RZB, Monedha).

TABLE 27: FISCAL SECTOR

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

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

TABLES 31-33: EXPORTS AND IMPORTS

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

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

- 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.

