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# **MONTHLY STATISTICS BULLETIN**

**RESEARCH  
AND STATISTICS  
DIRECTORATE**





CENTRAL BANKING AUTHORITY OF KOSOVO  
AUTORITETI QENDROR BANKAR I KOSOVËS  
CENTRALNI BANKARSKI AUTORITET KOSOVA

# **MONTHLY STATISTICS BULLETIN**

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## ABBREVIATIONS:

CBAK	Central Banking 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;
IAK	Insurance Association of Kosovo;
IC	Insurance Companies;
IMF	International Monetary Fund;
IRR	Interest Rate Report;
KGF	Kosovo Guarantee Fund;
PST	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 subtotals may not add up, due to rounding.

## NOTE:

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





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Table 1.

**Selected Macroeconomic Indicators**

Description	2004	2005
<b>Real growth rates (in percent)</b>		
GDP	4.0	-0.2
Contribution of foreign assistance to GDP growth 1/	-4.4	-1.5
GNDI	6.6	3.3
Private sector disposable income	6.7	4.2
Private sector consumption	3.6	3.4
Consumption as a share of disposable income	91	92
Commercial imports	1.1	0.8
GDP per capita	2.3	-1.9
GNDI per capita	4.8	1.5
Private disposable income per capita	4.9	2.4
Private consumption per capita	1.9	1.7
<b>CPI</b>	-2.5	-3.0
<b>General government budget (in percent of GDP)</b>		
Revenues	26.8	28.4
Expenditures	32.8	31.6
Current balance	1.4	3.6
Overall balance	-6.0	-3.2
<b>Savings/investment balances (in percent of GDP) 2/</b>		
National savings	-10.5	-9.1
Domestic savings	-15.6	-17.3
Remittances	14.8	17.0
Factor income from/to abroad	-9.7	-8.7
Investment	28.2	27.1
Current account	-38.7	-36.2
Foreign assistance 3/	23.9	20.9
Current account balance (after foreign assistance)	-14.7	-15.3
<b>Main aggregates (in millions of euros)</b>		
GDP	2,282	2,209
GDP per capita (in euro)	1,161	1,105
GNDI per capita (in euro)	1,221	1,197
Workers' remittances 4/	339	375
Foreign assistance 3/	546	462
Direct contribution of foreign assistance to GDP	208	199
Direct contribution of foreign assistance to GNDI	212	199

Source: IMF Aide Memoire, May 2006.

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

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

3/ Total foreign assistance excluding capital transfers;

4/ Including pensions from abroad.



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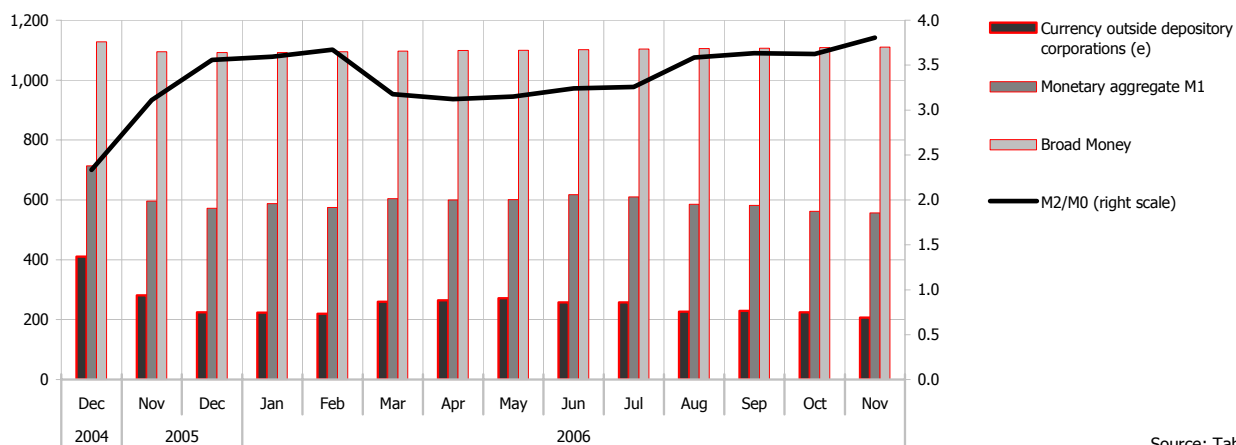
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## 1. Broad Money

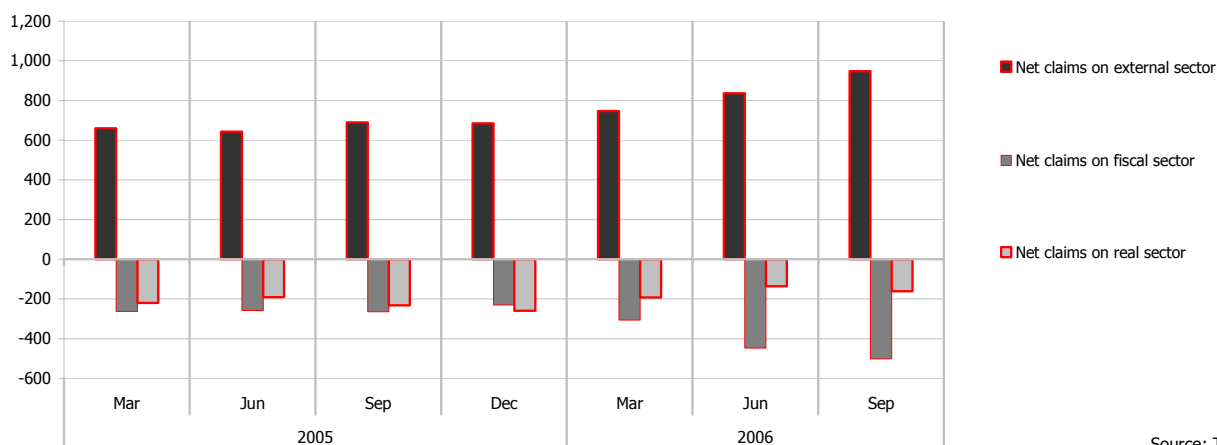
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 4.

## 2. Financial Corporations Net Claims by Sector

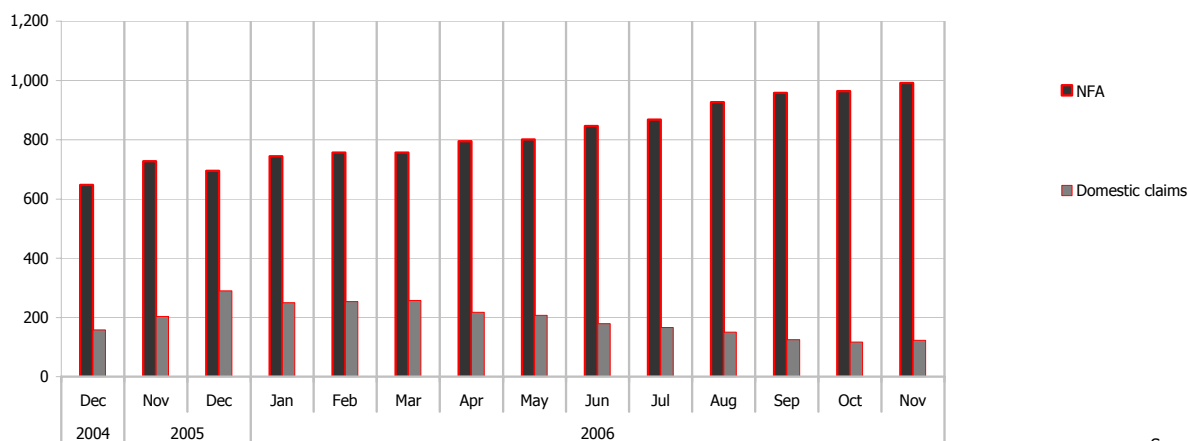
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

## 3. Depository Corporations NFA and Domestic Claims

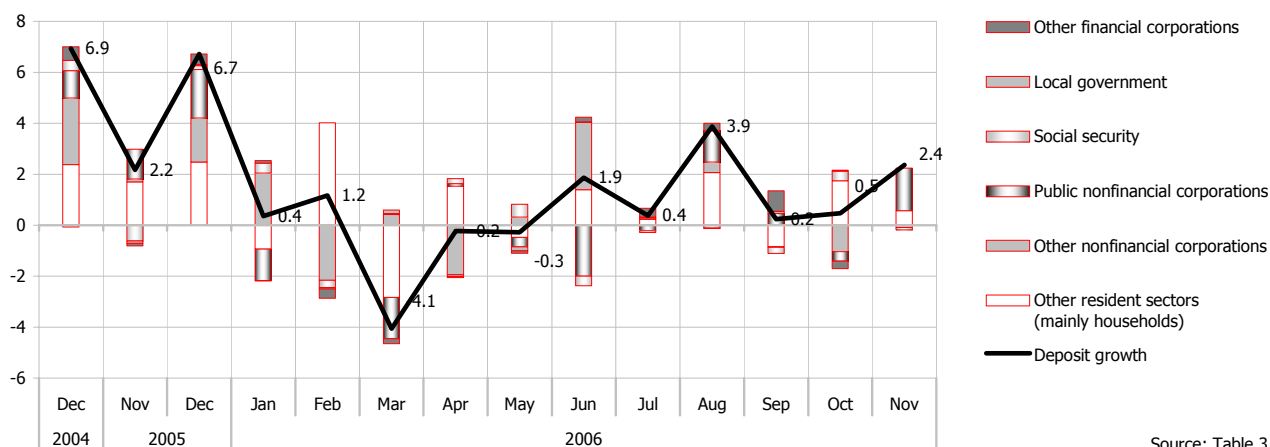
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

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

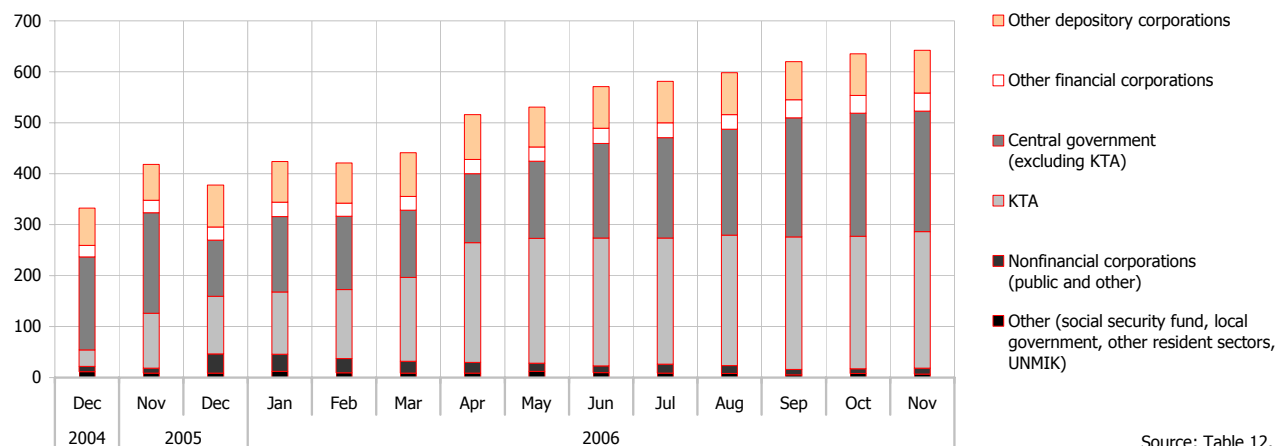
(Monthly percentage change)



Source: Table 3.

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

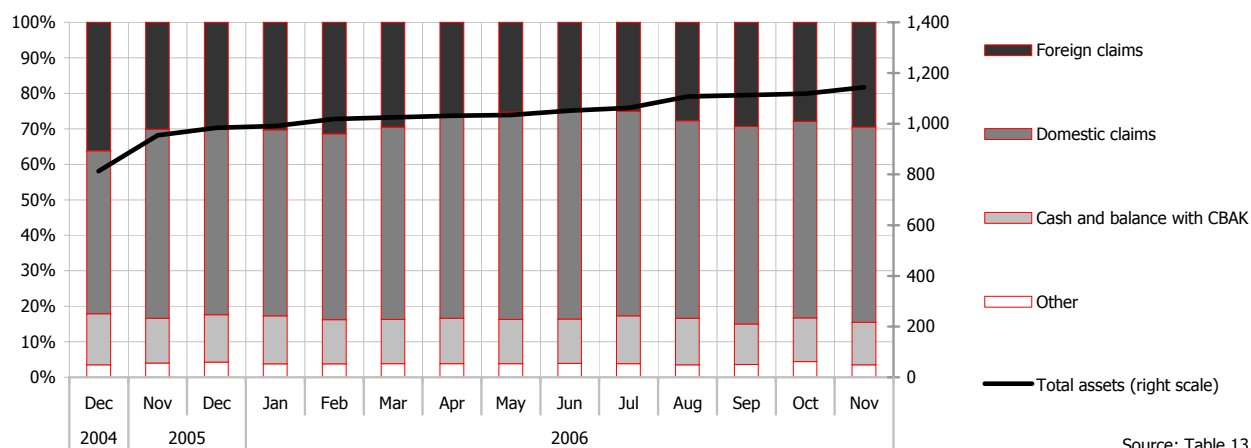
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

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

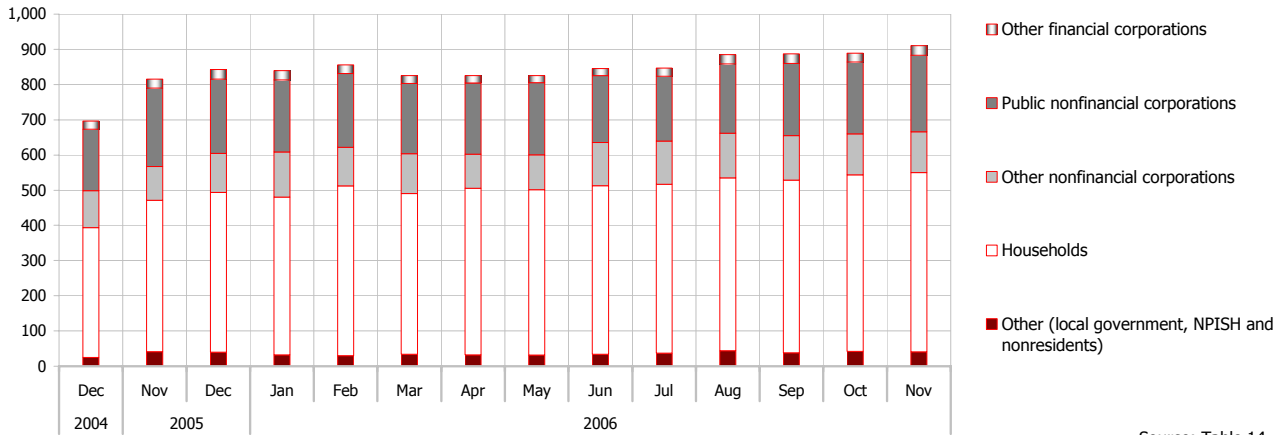
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13.

## 7. Sectoral Breakdown of the Deposits at ODC

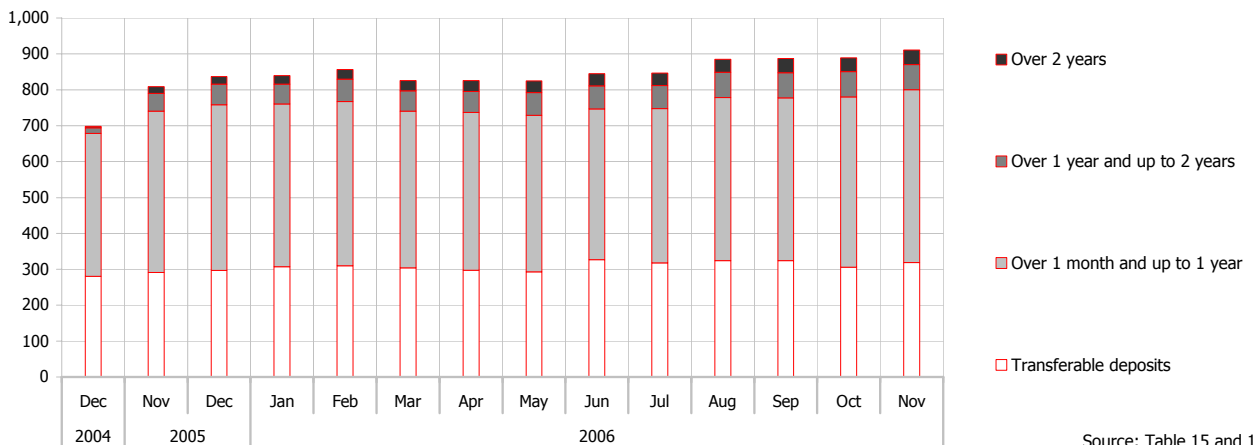
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 14.

## 8. Maturity Breakdown of the Deposits at ODC

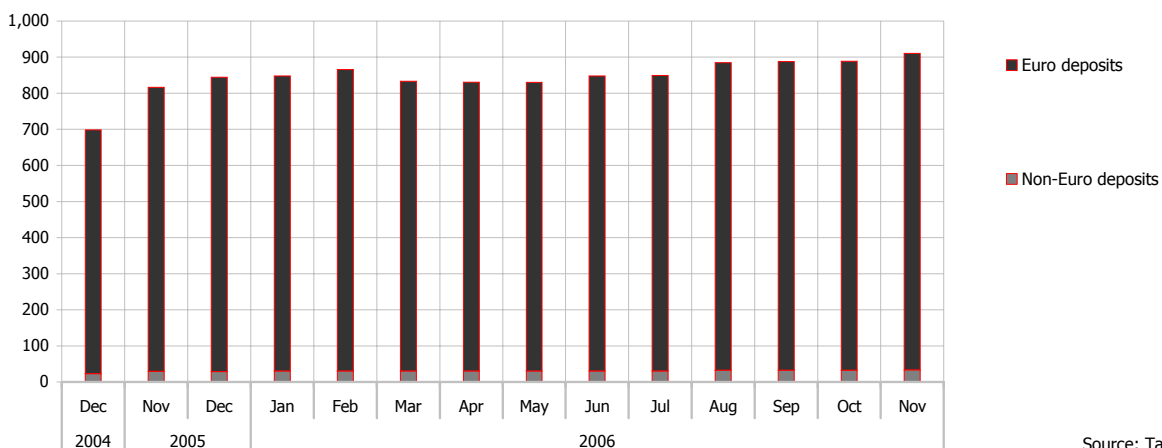
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

## 9. Currency Breakdown of the Deposits at ODC

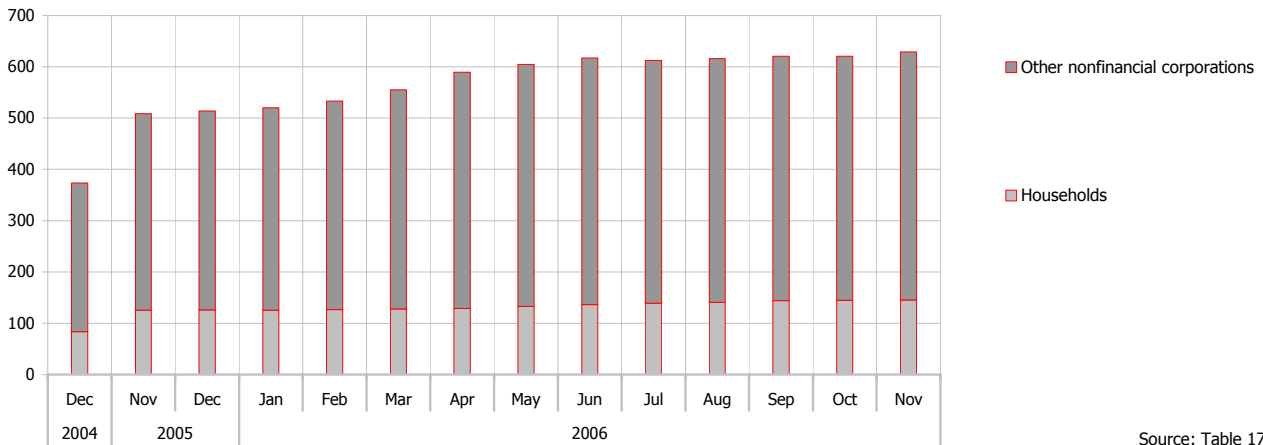
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15 and 16.

## 10. Sectoral Breakdown of the ODC Loans

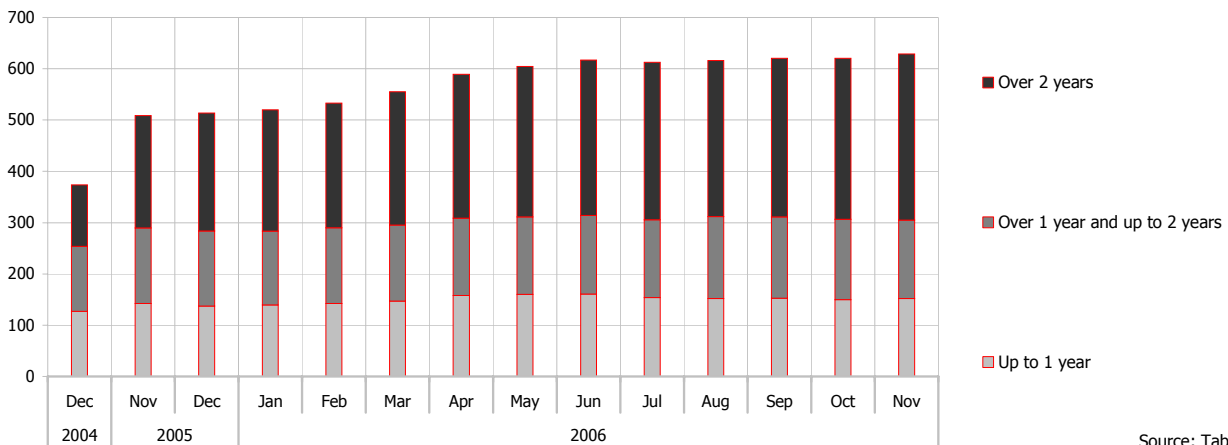
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

## 11. Maturity Breakdown of the ODC Loans

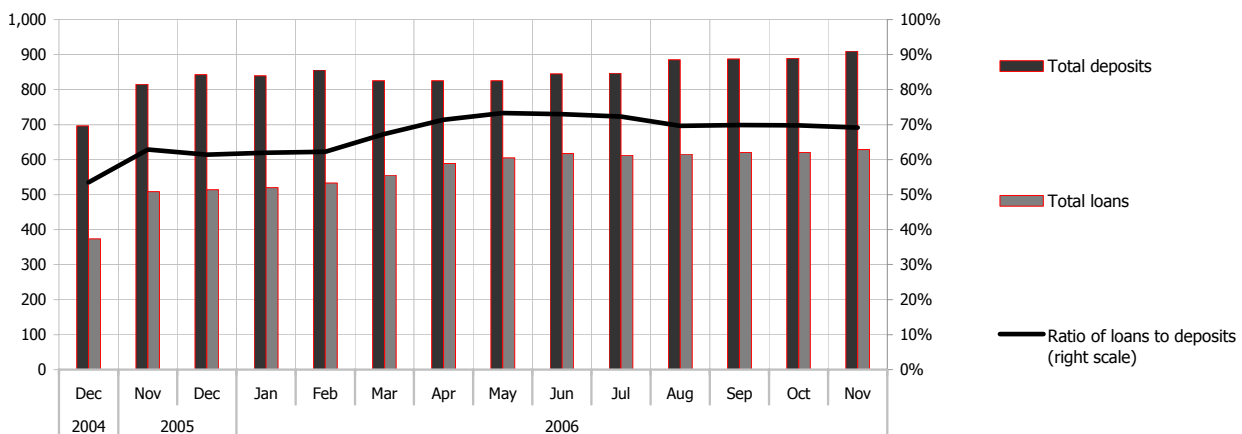
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 17.

## 12. Ratio of ODC Loans to Deposits

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

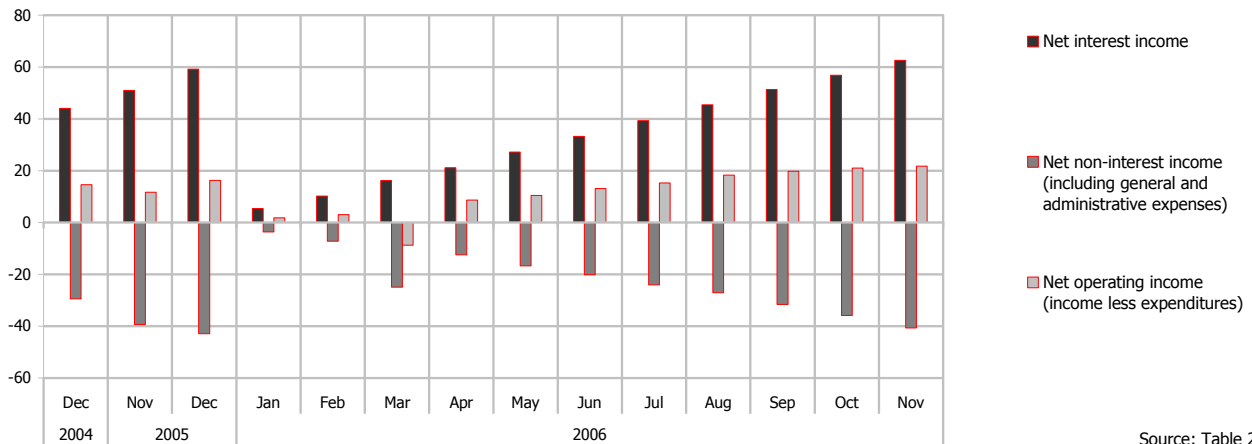


Source: Table 13 and 14.



### 13. ODC Income and Expenditures

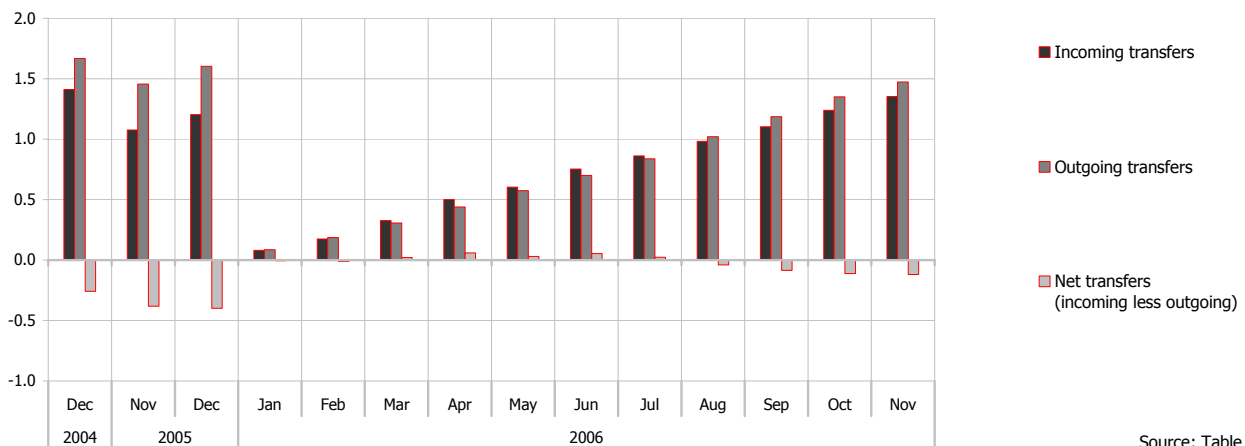
(Cumulative within the calendar year, in millions of EUR)



Source: Table 20.

### 14. International Money Transfers among Financial Corporations

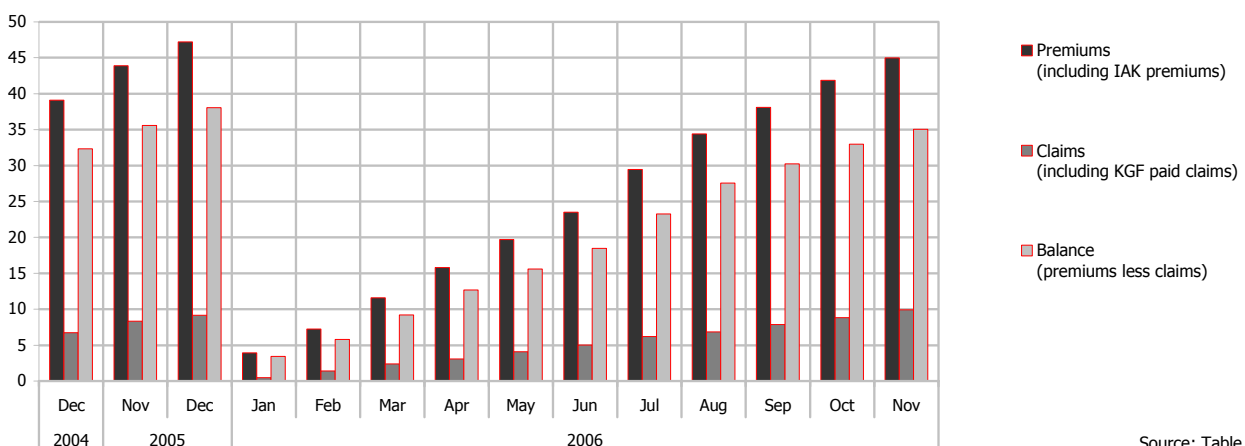
(Cumulative within the calendar year, in millions of EUR)



Source: Table 22.

### 15. Insurance Companies Premiums and Paid Claims

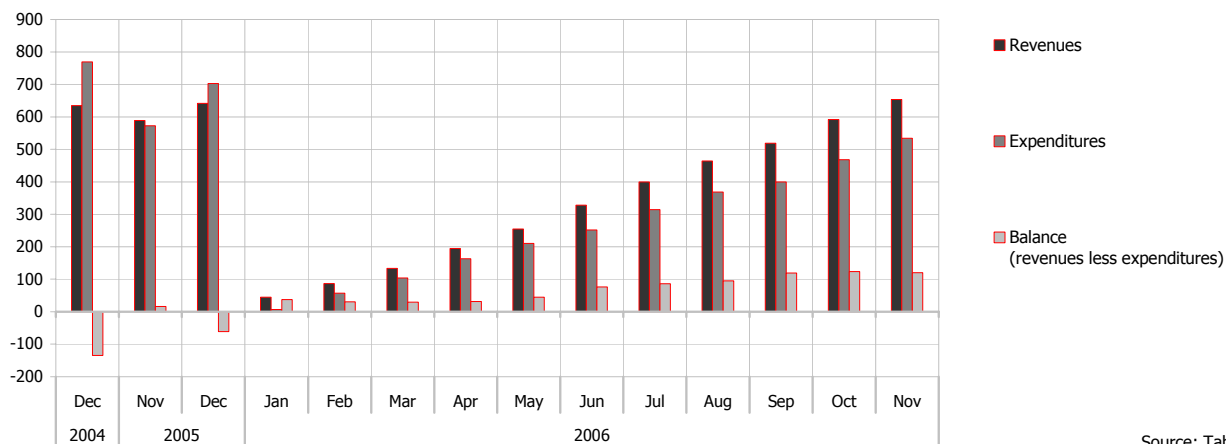
(Cumulative within the calendar year, in millions of EUR)



Source: Table 23.

## 16. Kosovo Consolidated Budget

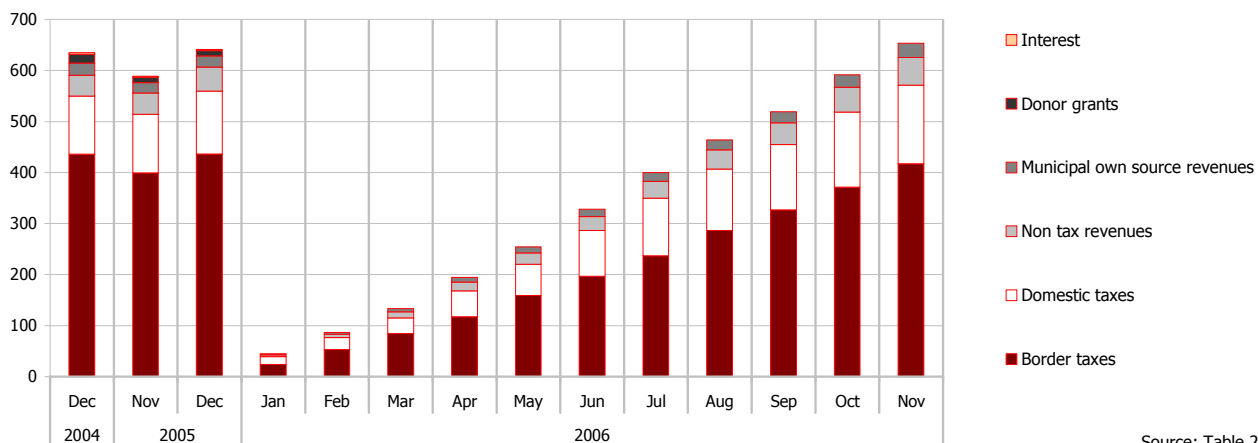
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

## 17. Structure of Budget Revenues

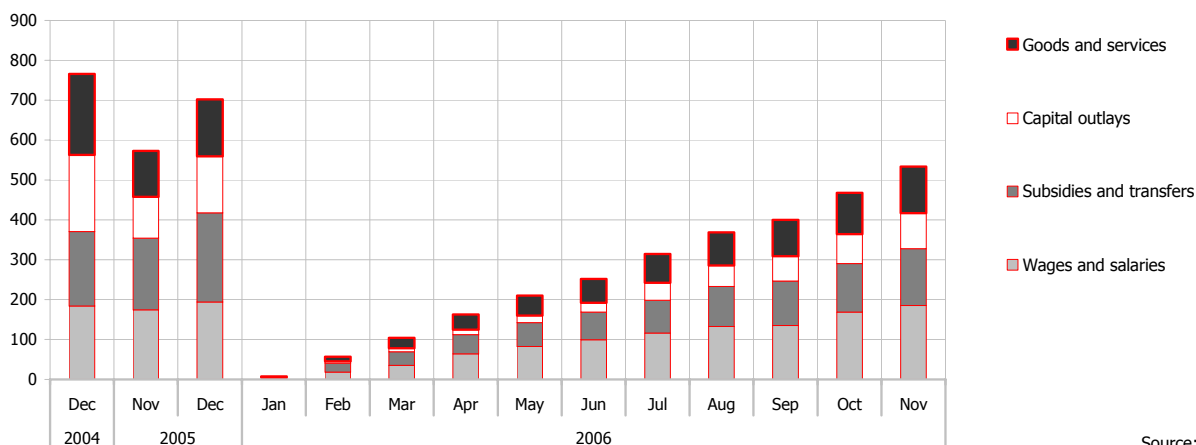
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

## 18. Structure of Budget Expenditures

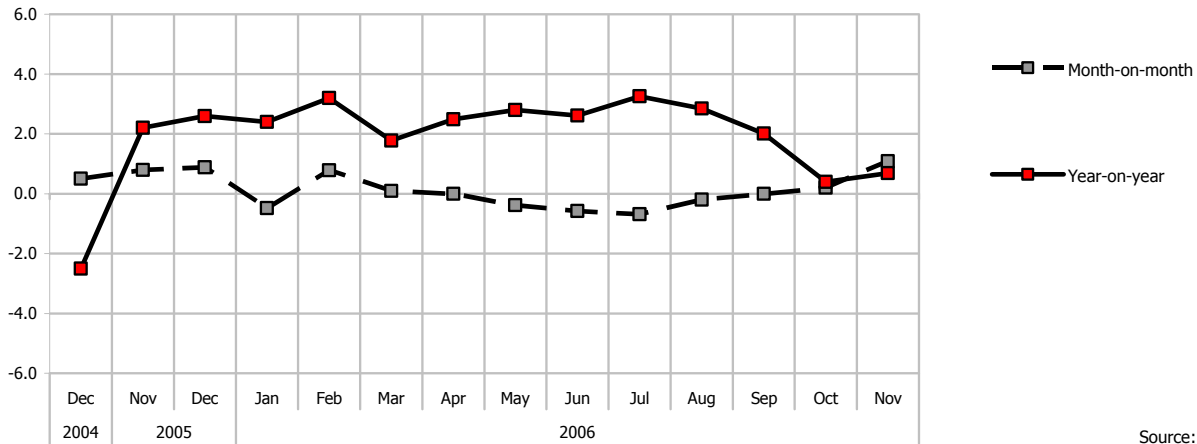
(Cumulative within the calendar year, in millions of EUR)



Source: Table 27.

## 19. Prices (CPI)

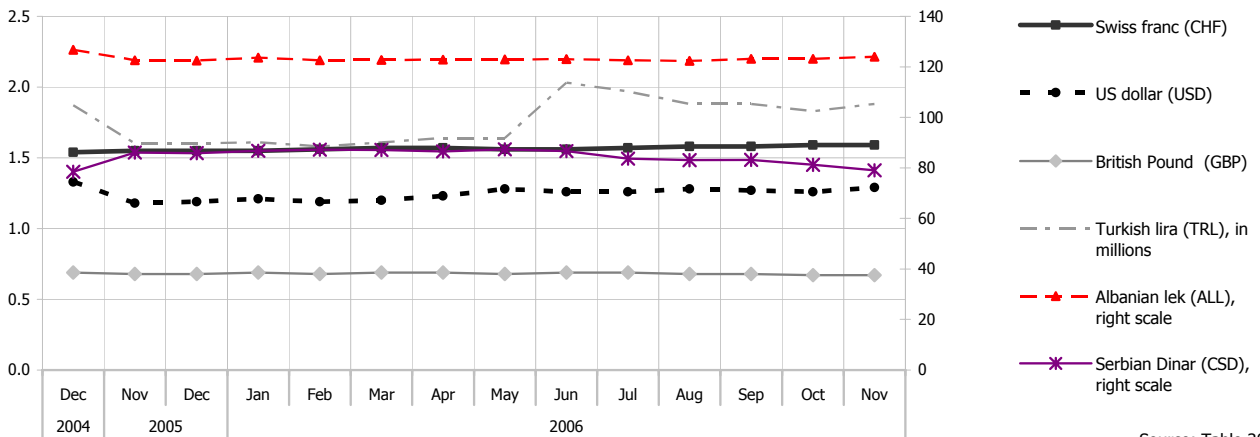
(In percentage)



Source: Table 28.

## 20. Exchange Rate against Euro

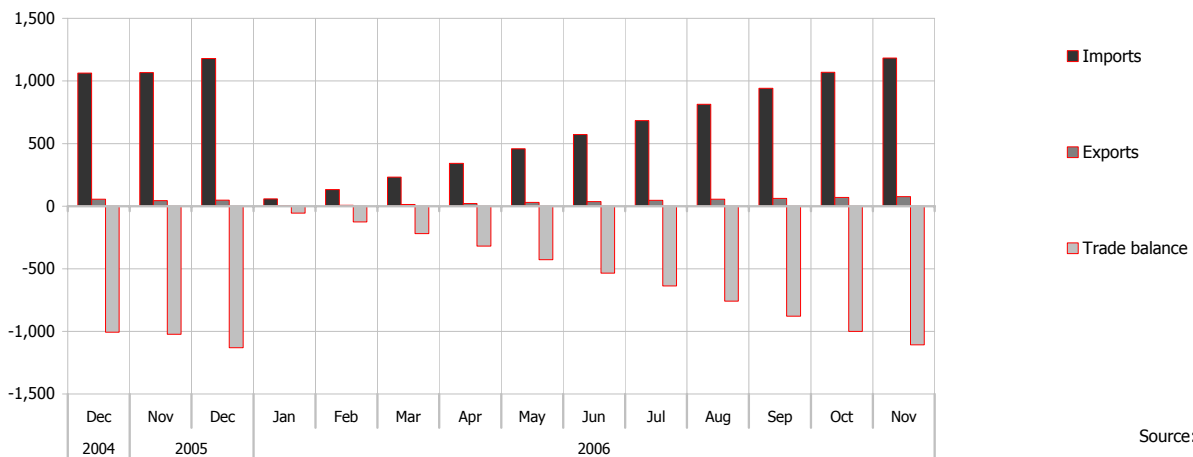
(Average by period)



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	Sep
<b>Net foreign assets</b>	<b>696,371</b>	<b>719,830</b>	<b>641,989</b>	<b>660,617</b>	<b>642,826</b>	<b>688,871</b>	<b>685,096</b>	<b>746,768</b>	<b>835,527</b>	<b>948,295</b>
Claims on nonresidents	720,320	750,189	691,216	713,870	701,094	749,675	748,693	815,934	904,881	1,021,040
Currency	87,295	74,517	56,231	102,918	90,285	99,673	75,587	91,309	81,477	94,633
Deposits	508,346	522,539	383,820	387,261	342,921	374,830	422,622	476,770	556,531	633,839
Securities other than shares	115,713	141,520	236,198	217,136	261,047	268,863	242,434	242,165	265,037	289,814
Loans	6,115	8,298	11,652	3,240	3,462	2,994	4,715	5,688	1,834	2,752
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	2
less : Liabilities to nonresidents	23,949	30,359	49,228	53,253	58,267	60,804	63,597	69,166	69,354	72,745
Deposits	3,273	8,840	17,862	21,188	21,297	23,410	21,466	23,057	25,134	26,565
Loans	20,345	21,519	31,366	32,065	36,970	37,394	42,131	46,109	44,220	46,180
Other	331	...	...	...	...	...	...	...	...	...
<b>Domestic claims</b>	<b>22,437</b>	<b>66,500</b>	<b>202,833</b>	<b>208,649</b>	<b>275,509</b>	<b>278,837</b>	<b>348,722</b>	<b>320,056</b>	<b>246,176</b>	<b>193,788</b>
Net claims on central government	-335,041	-328,783	-215,167	-255,049	-248,922	-258,798	-223,504	-298,131	-437,914	-495,742
Claims on central government	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central government	335,041	328,783	215,167	255,049	248,922	258,798	223,504	298,131	437,914	495,742
Deposits	335,041	328,783	215,167	255,049	248,922	258,798	223,504	298,131	437,914	495,742
Claims on other sectors	357,478	395,283	418,001	463,698	524,431	537,634	572,226	618,187	684,091	689,530
Loans	350,061	387,836	413,524	456,017	516,244	528,749	565,552	608,769	672,784	675,825
Other nonfinancial corporations	285,327	311,210	329,811	367,067	404,520	405,869	439,566	481,136	536,282	531,763
Other resident sectors	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,633	136,502	144,012
Households	64,734	76,626	83,714	88,950	111,725	122,880	125,986	127,633	136,502	144,012
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306	13,705
<b>Deposits</b>	<b>577,938</b>	<b>625,344</b>	<b>675,512</b>	<b>688,730</b>	<b>721,614</b>	<b>772,596</b>	<b>834,498</b>	<b>815,548</b>	<b>826,805</b>	<b>853,432</b>
Transferable deposits	295,522	297,290	276,057	288,288	305,722	306,147	318,938	315,325	329,609	316,312
Local government	3,066	4,441	3,212	6,409	4,351	4,884	4,464	5,161	3,352	4,468
Social security fund	1,549	113	2,968	506	5,535	658	1,708	2,864	5,623	1,705
Public nonfinancial corporations	59,523	64,262	34,605	57,001	59,188	65,171	67,565	61,124	52,610	54,560
Other nonfinancial corporations	88,179	54,935	80,379	67,380	66,402	67,910	76,801	79,313	90,945	94,956
Other resident sectors	143,206	173,539	154,892	156,992	170,247	167,524	168,400	166,864	177,079	160,623
of which: Households	128,130	157,702	144,149	146,802	158,920	155,495	155,525	153,809	164,333	149,774
of which: NPISH	13,548	14,201	9,069	8,363	9,341	9,955	10,686	10,736	10,790	8,770
Other deposits	282,415	328,054	399,455	400,442	415,892	466,449	515,560	500,223	497,196	537,120
Public nonfinancial corporations	94,846	106,166	149,297	135,230	140,766	164,326	181,326	162,254	151,292	162,325
Other nonfinancial corporations	13,090	23,563	25,393	20,770	24,531	31,709	33,734	33,951	31,005	31,030
Other resident sectors	174,480	198,325	224,765	244,441	250,595	270,414	300,501	304,017	314,900	343,765
Households	174,455	198,292	224,056	244,218	249,043	268,813	298,884	302,382	314,693	341,225
NPISH	25	34	709	224	1,552	1,601	1,616	1,635	207	2,540
<b>Loans</b>	<b>5,778</b>	<b>5,947</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,121</b>	<b>3,264</b>	<b>3,239</b>
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	3,239
<b>Insurance technical reserves</b>	<b>21,487</b>	<b>25,414</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>33,211</b>	<b>34,470</b>	<b>35,643</b>
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	10,928
Prepayment of premiums and reserves against outstanding	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536	24,716
<b>Shares and other equity</b>	<b>124,326</b>	<b>133,248</b>	<b>144,084</b>	<b>144,187</b>	<b>150,294</b>	<b>157,183</b>	<b>165,781</b>	<b>171,924</b>	<b>176,225</b>	<b>190,374</b>
Funds contributed by owners	69,616	79,345	91,201	85,416	83,647	88,534	95,319	97,791	105,636	112,058
Retained earnings	8,331	12,804	11,326	18,533	23,830	18,504	13,336	29,246	29,484	30,778
General and special reserves	22,172	14,381	10,266	14,510	14,057	14,097	13,966	15,866	15,403	15,396
Profit/loss of the year	5,268	8,088	11,710	5,348	3,889	10,339	17,571	2,664	-1,797	4,865
Grants from donors	18,938	18,629	19,581	20,381	24,871	25,708	25,590	26,358	27,500	27,277
<b>Other items (net)</b>	<b>-10,721</b>	<b>-3,621</b>	<b>-708</b>	<b>5,324</b>	<b>13,200</b>	<b>3,700</b>	<b>-300</b>	<b>43,021</b>	<b>40,939</b>	<b>59,396</b>
Other liabilities	30,232	32,899	34,452	40,096	52,176	42,830	42,262	76,007	88,829	108,599
less: Other assets	40,927	37,163	35,157	34,692	39,360	39,741	43,454	40,146	47,499	48,799
plus: Consolidation adjustment	-26	643	-3	-80	383	611	892	7,160	-390	-403

Table 3.

**Depository Corporations Survey**

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

Description	2004		2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Net foreign assets</b>	<b>647,867</b>	<b>727,633</b>	<b>694,997</b>	<b>744,004</b>	<b>756,741</b>	<b>756,994</b>	<b>795,101</b>	<b>800,764</b>	<b>845,877</b>	<b>867,990</b>	<b>927,125</b>	<b>958,631</b>	<b>963,642</b>	<b>992,096</b>	
Claims on nonresidents	687,027	774,949	744,338	798,058	810,338	814,587	857,452	863,854	903,912	929,158	989,385	1,020,076	1,024,705	1,054,646	
Currency	55,357	97,879	74,565	121,069	85,572	89,962	94,061	106,577	80,508	95,174	105,238	93,669	95,769	91,468	
Deposits	383,820	407,985	422,622	428,568	473,251	476,770	513,767	494,828	556,531	564,591	601,777	633,839	634,560	670,194	
Securities other than shares	236,195	265,482	242,434	244,065	247,121	242,165	245,126	260,245	265,037	267,559	279,652	289,814	291,629	290,330	
Loans	11,652	3,600	4,715	4,354	4,392	5,688	4,496	2,202	1,834	1,832	2,716	2,752	2,745	2,652	
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
less: Liabilities to nonresidents	39,160	47,316	49,341	54,054	53,597	57,592	62,351	63,091	58,035	61,168	62,260	61,445	61,063	62,550	
Deposits	17,862	20,115	21,466	22,724	19,002	23,057	24,201	24,937	25,134	26,289	27,320	26,565	24,567	25,619	
Loans	21,298	27,201	27,875	31,330	34,595	34,535	38,150	38,154	32,900	34,878	34,941	34,879	36,497	36,931	
<b>Domestic claims</b>	<b>158,501</b>	<b>203,683</b>	<b>290,352</b>	<b>249,891</b>	<b>253,837</b>	<b>257,256</b>	<b>217,460</b>	<b>206,912</b>	<b>179,034</b>	<b>166,418</b>	<b>150,713</b>	<b>124,682</b>	<b>116,573</b>	<b>122,744</b>	
Net claims on central government	-215,167	-304,804	-223,504	-270,258	-279,191	-298,131	-371,589	-397,834	-437,914	-446,045	-465,273	-495,742	-503,837	-506,555	
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
less: Liabilities to central gov.	215,167	304,804	223,504	270,258	279,191	298,131	371,589	397,834	437,914	446,045	465,273	495,742	503,837	506,555	
Deposits	215,167	304,804	223,504	270,258	279,191	298,131	371,589	397,834	437,914	446,045	465,273	495,742	503,837	506,555	
Claims on other sectors	373,668	508,487	513,856	520,149	533,028	555,386	589,049	604,746	616,948	612,463	615,986	620,424	620,410	629,299	
Loans	373,668	508,487	513,856	520,149	533,028	555,386	589,049	604,746	616,948	612,463	615,986	620,424	620,410	629,299	
Other nonfinancial corp.	289,955	382,747	387,870	394,477	406,547	427,753	459,960	472,010	480,446	473,480	475,009	476,362	475,539	484,035	
Other resident sectors	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214	
Households	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214	
<b>Broad money liabilities</b>	<b>717,428</b>	<b>813,395</b>	<b>867,589</b>	<b>867,978</b>	<b>875,703</b>	<b>837,494</b>	<b>834,273</b>	<b>829,023</b>	<b>843,859</b>	<b>846,019</b>	<b>879,030</b>	<b>877,167</b>	<b>883,882</b>	<b>902,937</b>	
Deposits included in broad money	717,428	813,395	867,589	867,978	875,703	837,494	834,273	829,023	843,859	846,019	879,030	877,167	883,882	902,937	
Transferable deposits	302,851	314,336	347,751	363,408	355,086	344,615	335,916	329,587	359,271	351,961	359,218	351,745	337,716	348,998	
Other financial corporations	26,795	27,739	28,813	35,899	27,561	29,290	27,659	29,188	29,662	31,622	33,903	35,434	34,392	33,315	
Local government	3,212	4,052	4,464	4,361	3,902	5,161	4,580	3,174	3,352	3,626	3,579	4,468	4,817	4,994	
Social security fund	2,968	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040	3,993	1,705	5,109	4,352	
Public nonfinancial corp.	34,605	54,697	67,565	76,553	73,183	61,124	58,168	55,054	52,610	54,473	46,975	54,560	41,381	45,958	
Other nonfinancial corp.	80,379	64,881	76,801	81,705	76,820	79,313	69,575	68,700	90,945	84,998	93,515	94,956	84,955	87,216	
Other resident sectors	154,892	162,515	168,400	159,797	171,089	166,864	171,396	164,582	177,079	172,201	177,254	160,623	167,063	173,163	
of which: Households	144,149	145,917	155,525	148,625	158,652	153,809	162,721	155,456	164,333	161,182	159,392	149,774	153,228	159,695	
of which: NPISH	9,069	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011	15,791	8,770	11,732	11,341	
Other deposits	414,577	499,059	519,839	504,570	520,617	492,879	498,357	499,436	484,588	494,059	519,812	525,422	546,167	553,939	
Other financial corporations	19,109	21,991	24,252	18,115	23,202	19,689	20,921	18,653	19,805	20,850	21,145	26,890	25,276	28,967	
Public nonfinancial corp.	149,297	178,285	181,326	161,399	164,799	162,254	166,144	166,058	151,292	147,487	165,741	162,325	172,125	182,891	
Other nonfinancial corp.	23,282	30,538	33,054	46,394	32,058	33,359	26,090	29,742	30,307	36,485	31,627	27,419	30,659	25,312	
Other resident sectors	222,889	268,246	281,207	278,662	300,558	277,576	285,202	284,981	283,184	289,237	301,299	308,788	318,107	316,770	
Households	222,180	266,646	279,590	277,127	299,023	275,941	283,565	283,844	282,977	286,130	298,692	306,247	312,503	314,167	
NPISH	709	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	2,607	2,540	5,603	2,603	
<b>Deposits excluded from broad money 1/</b>	<b>3,987</b>	<b>18,322</b>	<b>19,974</b>	<b>22,719</b>	<b>25,335</b>	<b>27,033</b>	<b>28,314</b>	<b>31,208</b>	<b>32,413</b>	<b>33,531</b>	<b>34,567</b>	<b>38,589</b>	<b>36,118</b>	<b>38,845</b>	
Other nonfinancial corporations	2,111	774	680	630	595	592	813	769	698	960	956	3,611	856	3,052	
Households	1,876	17,548	19,294	22,090	24,741	26,441	27,501	30,439	31,715	32,571	33,611	34,978	35,262	35,793	
<b>Shares and other equity</b>	<b>86,130</b>	<b>89,781</b>	<b>94,389</b>	<b>95,886</b>	<b>100,796</b>	<b>101,683</b>	<b>103,028</b>	<b>96,309</b>	<b>104,432</b>	<b>107,019</b>	<b>110,213</b>	<b>111,331</b>	<b>112,793</b>	<b>113,971</b>	
Funds contributed by owners	67,678	68,225	72,406	72,406	75,906	77,506	77,506	80,728	87,228	87,228	87,228	86,736	86,865	86,939	
Retained earnings	2,712	3,941	412	14,491	14,510	12,684	12,414	12,641	13,033	13,630	14,218	14,726	15,349	15,833	
General and special reserves	5,273	7,244	7,244	6,816	7,316	8,932	8,931	8,931	8,146	8,210	8,210	8,210	8,210	8,210	
Grants from donors	469	817	801	786	773	760	745	730	726	722	718	711	707	699	
Profit/loss of the year	9,998	9,554	13,528	1,387	2,291	1,802	3,431	-6,721	-4,701	-2,771	-161	949	1,662	2,289	
<b>Other Items (net)</b>	<b>-1,176</b>	<b>9,818</b>	<b>3,397</b>	<b>7,311</b>	<b>8,744</b>	<b>48,039</b>	<b>46,946</b>	<b>51,135</b>	<b>44,207</b>	<b>47,840</b>	<b>54,027</b>	<b>56,228</b>	<b>47,422</b>	<b>59,085</b>	
Other liabilities	25,119	41,075	37,873	37,471	39,133	73,195	76,359	88,018	84,156	88,042	94,718	97,687	99,558	101,415	
less: Other assets	26,292	34,746	35,368	31,160	30,969	32,450	34,907	35,847	39,560	39,036	40,039	41,055	51,457	42,302	
plus: Consolidation adjustments	-3	3,490	892	1,001	581	7,294	5,494	-1,036	-390	-1,166	-652	-404	-678	-29	

1/ Deposits with the original maturity of more than 2 years.



Table 4.

**Broad Money**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
Monetary base	483,440	351,792	306,712	303,693	298,092	345,106	351,930	349,092	339,807	338,906	308,284	304,562	306,010	291,650
Currency outside DC (e)	410,541	281,404	224,194	223,805	219,439	259,328	264,228	271,158	258,001	257,520	226,189	229,731	224,695	207,320
ODC balance at CBAK	72,899	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386	82,096	74,831	81,315	84,331
Monetary aggregate M1	713,392	595,740	571,945	587,213	574,525	603,943	600,144	600,745	617,272	609,481	585,407	581,477	562,411	556,317
Currency outside DC	410,541	281,404	224,194	223,805	219,439	259,328	264,228	271,158	258,001	257,520	226,189	229,731	224,695	207,320
Transferable deposits	302,851	314,336	347,751	363,408	355,086	344,615	335,916	329,587	359,271	351,961	359,218	351,745	337,716	348,998
Other financial corporations	26,795	27,739	28,813	35,899	27,561	29,290	27,659	29,188	29,662	31,622	33,903	35,434	34,392	33,315
Local government	3,212	4,052	4,464	4,361	3,902	5,161	4,580	3,174	3,352	3,626	3,579	4,468	4,817	4,994
Social security fund	2,968	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040	3,993	1,705	5,109	4,352
Public nonfinancial corporations	34,605	54,697	67,565	76,553	73,183	61,124	58,168	55,054	52,610	54,473	46,975	54,560	41,381	45,958
Other nonfinancial corporations	80,379	64,881	76,801	81,705	76,820	79,313	69,575	68,700	90,945	84,998	93,515	94,956	84,955	87,216
Other resident sectors	154,892	162,515	168,400	159,797	171,089	166,864	171,396	164,582	177,079	172,201	177,254	160,623	167,063	173,163
of which: Households	144,149	145,917	155,525	148,625	158,652	153,809	162,721	155,456	164,333	161,182	159,392	149,774	153,228	159,695
of which: NPISH	9,069	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011	15,791	8,770	11,732	11,341
Broad Money	1,127,969	1,094,799	1,091,784	1,091,784	1,095,142	1,096,822	1,098,501	1,100,181	1,101,860	1,103,539	1,105,219	1,106,898	1,108,577	1,110,257
Monetary aggregate M1	713,392	595,740	571,945	587,213	574,525	603,943	600,144	600,745	617,272	609,481	585,407	581,477	562,411	556,317
Other deposits 1/	414,577	499,059	519,839	504,570	520,617	492,879	498,357	499,436	484,588	494,059	519,812	525,422	546,167	553,939
Other financial corporations	19,109	21,991	24,252	18,115	23,202	19,689	20,921	18,653	19,805	20,850	21,145	26,890	25,276	28,967
Public nonfinancial corporations	149,297	178,285	181,326	161,399	164,799	162,254	166,144	166,058	151,292	147,487	165,741	162,325	172,125	182,891
Other nonfinancial corporations	23,282	30,538	33,054	46,394	32,058	33,359	26,090	29,742	30,307	36,485	31,627	27,419	30,659	25,312
Other resident sectors	222,889	268,246	281,207	278,662	300,558	277,576	285,202	284,981	283,184	289,237	301,299	308,788	318,107	316,770
Households	222,180	266,646	279,590	277,127	299,023	275,941	283,565	283,844	282,977	286,130	298,692	306,247	312,503	314,167
NPISH	709	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	2,607	2,540	5,603	2,603

1/ Deposits with the original maturity of up to 2 years;

Table 5.

**CBAK Survey**

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

Description	2004		2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Net foreign assets</b>	<b>344,505</b>	<b>433,053</b>	<b>394,293</b>	<b>440,713</b>	<b>438,885</b>	<b>459,668</b>	<b>535,237</b>	<b>551,063</b>	<b>589,058</b>	<b>601,014</b>	<b>617,621</b>	<b>640,436</b>	<b>656,565</b>	<b>664,255</b>	
Claims on nonresidents	349,684	437,276	397,399	443,619	441,327	461,491	536,408	551,530	590,853	602,252	619,279	641,256	656,980	664,538	
Currency	12,064	47,314	24,464	66,478	36,721	39,843	43,391	55,812	29,995	33,603	41,755	40,783	39,751	38,495	
Deposits	213,202	230,481	213,448	217,769	245,248	267,295	323,878	313,688	377,054	384,869	383,828	396,958	413,518	422,347	
Securities other than shares	124,418	159,481	159,488	159,372	159,358	154,353	169,140	182,029	183,804	183,781	193,696	203,516	203,712	203,696	
less: Liabilities to nonresidents	5,179	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239	1,658	821	415	283	
Deposits	5,179	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239	1,658	821	415	283	
<b>Net claims on central government</b>	<b>-215,167</b>	<b>-304,800</b>	<b>-223,476</b>	<b>-270,258</b>	<b>-279,191</b>	<b>-296,495</b>	<b>-370,015</b>	<b>-396,172</b>	<b>-436,277</b>	<b>-444,455</b>	<b>-463,610</b>	<b>-493,884</b>	<b>-501,896</b>	<b>-504,509</b>	
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
less: Liabilities to central gov.	215,167	304,800	223,476	270,258	279,191	296,495	370,015	396,172	436,277	444,455	463,610	493,884	501,896	504,509	
Deposits	215,167	304,800	223,476	270,258	279,191	296,495	370,015	396,172	436,277	444,455	463,610	493,884	501,896	504,509	
<b>Claims on other sectors</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	
<b>Monetary base</b>	<b>112,242</b>	<b>109,091</b>	<b>151,320</b>	<b>150,593</b>	<b>139,567</b>	<b>143,100</b>	<b>144,707</b>	<b>134,113</b>	<b>132,731</b>	<b>135,678</b>	<b>133,095</b>	<b>125,248</b>	<b>132,947</b>	<b>137,679</b>	
Liabilities to ODC	72,899	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386	82,096	74,831	81,315	84,331	
Transferable deposits	72,899	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386	82,096	74,831	81,315	84,331	
Deposits included in broad money	39,342	38,702	68,802	70,705	60,915	57,323	57,006	56,179	50,925	54,292	51,000	50,417	51,632	53,348	
Transferable deposits	34,242	34,602	64,702	70,705	56,365	52,773	52,456	51,629	46,375	49,742	50,450	44,467	45,682	45,380	
Other financial corporations	17,757	20,298	21,611	27,660	21,668	22,628	23,756	23,881	25,045	24,641	28,554	29,278	29,105	27,172	
Local government	1,891	1,601	1,602	1,604	1,606	1,607	375	375	376	376	377	377	378	378	
Social security	2,968	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040	3,993	1,705	5,109	4,352	
Public nonfinancial corp.	9,942	10,080	37,587	34,134	28,263	23,344	21,455	16,106	13,374	17,676	15,454	11,026	8,986	11,350	
Other nonfinancial corp.	10	3	5	10	10	10	10	10	2	2	2	2	2	2	
Other resident sectors	1,675	2,168	2,188	2,203	2,287	2,319	2,322	2,368	1,955	2,007	2,070	2,079	2,102	2,126	
Other deposits	5,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550	550	5,950	5,950	7,968	
Other financial corporations	5,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550	550	5,950	5,950	7,968	
<b>Deposits excluded from broad money</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	
<b>Shares and other equity</b>	<b>17,982</b>	<b>19,871</b>	<b>20,401</b>	<b>20,582</b>	<b>21,181</b>	<b>21,422</b>	<b>21,817</b>	<b>22,239</b>	<b>21,843</b>	<b>22,499</b>	<b>23,084</b>	<b>23,584</b>	<b>24,204</b>	<b>24,680</b>	
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	2,423	2,970	638	751	1,005	1,414	1,852	2,244	2,841	3,429	3,936	4,560	5,044	
General and special reserves	4,468	6,630	6,630	9,158	9,658	9,658	9,658	9,658	8,873	8,937	8,937	8,937	8,937	8,937	
Grants from donors	469	817	801	786	773	760	745	730	726	722	718	711	707	699	
<b>Other items (net)</b>	<b>-885</b>	<b>-709</b>	<b>-904</b>	<b>-720</b>	<b>-1,054</b>	<b>-1,350</b>	<b>-1,301</b>	<b>-1,462</b>	<b>-1,792</b>	<b>-1,619</b>	<b>-2,168</b>	<b>-2,281</b>	<b>-2,482</b>	<b>-2,614</b>	
Other liabilities	98	393	530	368	37	27	34	46	52	63	23	40	59	79	
less: Other assets	983	1,103	1,434	1,088	1,092	1,377	1,336	1,508	1,845	1,682	2,190	2,320	2,540	2,693	

Table 6.

**Other Depository Corporations Survey**

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Net foreign assets</b>	<b>303,361</b>	<b>294,580</b>	<b>300,704</b>	<b>303,291</b>	<b>317,855</b>	<b>297,327</b>	<b>259,863</b>	<b>249,701</b>	<b>256,819</b>	<b>266,977</b>	<b>309,503</b>	<b>318,195</b>	<b>307,077</b>	<b>327,841</b>	
Claims on nonresidents	337,343	337,673	346,938	354,439	369,011	353,095	321,044	312,324	313,058	326,906	370,106	378,819	367,725	390,108	
Currency	43,293	50,565	50,101	54,591	48,851	50,119	50,670	50,765	50,513	61,571	63,482	52,887	56,018	52,973	
Deposits	170,618	177,504	209,174	210,799	228,003	209,475	189,889	181,140	179,477	179,723	217,949	236,881	221,043	247,846	
Securities other than shares	111,778	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	83,778	85,957	86,298	87,917	86,634	
Loans	11,652	3,600	4,715	4,354	4,392	5,688	4,496	2,202	1,834	1,832	2,716	2,752	2,745	2,652	
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
less: Liabilities to nonresidents	33,982	43,093	46,234	51,148	51,155	55,768	61,180	62,624	56,240	59,929	60,602	60,624	60,648	62,267	
Deposits	12,683	15,892	18,360	19,818	16,560	21,233	23,030	24,470	23,340	25,051	25,661	25,745	24,152	25,336	
Loans	21,298	27,201	27,875	31,330	34,595	34,535	38,150	38,154	32,900	34,878	34,941	34,879	36,497	36,931	
<b>Claims on CBAK</b>	<b>73,000</b>	<b>69,368</b>	<b>81,637</b>	<b>79,397</b>	<b>78,604</b>	<b>78,037</b>	<b>81,776</b>	<b>78,094</b>	<b>81,239</b>	<b>81,678</b>	<b>81,882</b>	<b>74,337</b>	<b>81,049</b>	<b>83,986</b>	
Deposits	73,000	69,368	81,637	79,397	78,604	78,037	81,776	78,094	81,239	81,678	81,882	74,337	81,049	83,986	
<b>Net claims on central government 1/</b>	<b>—</b>	<b>-4</b>	<b>-28</b>	<b>...</b>	<b>...</b>	<b>-1,636</b>	<b>-1,574</b>	<b>-1,662</b>	<b>-1,637</b>	<b>-1,590</b>	<b>-1,663</b>	<b>-1,858</b>	<b>-1,941</b>	<b>-2,046</b>	
<b>Claims on other sectors</b>	<b>373,668</b>	<b>508,487</b>	<b>513,856</b>	<b>520,149</b>	<b>533,028</b>	<b>555,386</b>	<b>589,049</b>	<b>604,746</b>	<b>616,948</b>	<b>612,463</b>	<b>615,986</b>	<b>620,424</b>	<b>620,410</b>	<b>629,299</b>	
Loans	373,668	508,487	513,856	520,149	533,028	555,386	589,049	604,746	616,948	612,463	615,986	620,424	620,410	629,299	
Public nonfinancial corporations	—	—	—	—	—	—	—	—	—	—	52	51	50	50	
Other nonfinancial corporations	289,955	382,747	387,870	394,477	406,547	427,753	459,960	472,010	480,446	473,480	475,009	476,362	475,539	484,035	
Other resident sectors	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214	
Households	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214	
<b>Deposits included in broad money</b>	<b>678,086</b>	<b>774,693</b>	<b>798,787</b>	<b>797,273</b>	<b>814,789</b>	<b>780,171</b>	<b>777,267</b>	<b>772,844</b>	<b>792,934</b>	<b>791,727</b>	<b>828,030</b>	<b>826,749</b>	<b>832,251</b>	<b>849,589</b>	
Transferable deposits	268,609	279,734	283,048	292,702	298,721	291,843	283,460	277,958	312,896	302,218	308,768	307,278	292,034	303,617	
Other financial corporations	9,037	7,441	7,202	8,239	5,893	6,662	3,903	5,307	4,617	6,981	5,349	6,156	5,288	6,143	
Local government	1,321	2,451	2,861	2,756	2,297	3,553	4,205	2,799	2,977	3,250	3,203	4,091	4,439	4,615	
Public nonfinancial corporations	24,663	44,617	29,978	42,419	44,920	37,779	36,714	38,949	39,235	36,797	31,521	43,534	32,394	34,608	
Other nonfinancial corporations	80,369	64,878	76,796	81,695	76,810	79,303	69,565	68,690	90,943	84,996	93,513	94,954	84,953	87,214	
Other resident sectors	153,218	160,347	166,212	157,594	168,802	164,545	169,074	162,214	175,124	170,194	175,183	158,543	164,960	171,037	
Households	144,149	145,917	155,525	148,625	158,652	153,809	162,721	155,456	164,333	161,182	159,392	149,774	153,228	159,695	
NPISH	9,069	14,429	10,686	8,969	10,149	10,736	6,352	6,758	10,790	9,011	15,791	8,770	11,732	11,341	
Other deposits	409,477	494,959	515,739	504,570	516,067	488,329	493,807	494,886	480,038	489,509	519,262	519,472	540,217	545,971	
Other financial corporations	14,009	17,891	20,152	18,115	18,652	15,139	16,371	14,103	15,255	16,300	20,595	20,940	19,326	20,999	
Public nonfinancial corporations	149,297	178,285	181,326	161,399	164,799	162,254	166,144	166,058	151,292	147,487	165,741	162,325	172,125	182,891	
Other nonfinancial corporations	23,282	30,538	33,054	46,394	32,058	33,359	26,090	29,742	30,307	36,485	31,627	27,419	30,659	25,312	
Other resident sectors	222,889	268,246	281,207	278,662	300,558	277,576	285,202	284,981	283,184	289,237	301,299	308,788	318,107	316,770	
Households	222,180	266,646	279,590	277,127	299,023	275,941	283,565	283,844	282,977	286,130	298,692	306,247	312,503	314,167	
NPISH	709	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	2,607	2,540	5,603	2,603	
<b>Deposits excluded from broad money</b>	<b>3,987</b>	<b>18,322</b>	<b>19,974</b>	<b>22,719</b>	<b>25,335</b>	<b>27,033</b>	<b>28,314</b>	<b>31,208</b>	<b>32,413</b>	<b>33,531</b>	<b>34,567</b>	<b>38,589</b>	<b>36,118</b>	<b>38,845</b>	
Other nonfinancial corporations	2,111	774	680	630	595	592	813	769	698	960	956	3,611	856	3,052	
Households	1,876	17,548	19,294	22,090	24,741	26,441	27,501	30,439	31,715	32,571	33,611	34,978	35,262	35,793	
<b>Shares and other equity</b>	<b>68,148</b>	<b>69,910</b>	<b>73,988</b>	<b>75,304</b>	<b>79,614</b>	<b>80,261</b>	<b>81,211</b>	<b>74,070</b>	<b>82,590</b>	<b>84,520</b>	<b>87,130</b>	<b>87,747</b>	<b>88,589</b>	<b>89,291</b>	
Funds contributed by owners	57,678	58,225	62,406	62,406	65,906	67,506	67,506	70,728	77,228	77,228	77,228	76,736	76,865	76,939	
Retained earnings	-333	1,518	-2,558	13,852	13,759	11,679	11,001	10,789	10,789	10,789	10,789	10,789	10,789	10,789	
General and special reserves	805	613	613	-2,342	-2,342	-726	-727	-727	-727	-727	-727	-727	-727	-727	
Profit/loss of the year	9,998	9,554	13,528	1,387	2,291	1,802	3,431	-6,721	-4,701	-2,771	-161	949	1,662	2,289	
<b>Other items (net)</b>	<b>-190</b>	<b>9,506</b>	<b>3,420</b>	<b>7,540</b>	<b>9,750</b>	<b>41,649</b>	<b>42,321</b>	<b>52,757</b>	<b>45,432</b>	<b>49,751</b>	<b>55,981</b>	<b>58,015</b>	<b>49,638</b>	<b>61,354</b>	
Other liabilities 2/	25,021	40,681	37,344	37,103	39,095	73,168	76,325	87,971	84,104	87,978	94,695	97,648	99,499	101,337	
less: Other assets	25,309	33,644	33,934	30,072	29,878	31,072	33,571	34,339	37,715	37,354	37,848	38,735	48,917	39,609	
plus: Consolidation adjustment	98	2,469	11	510	532	-447	-432	-876	-957	-874	-866	-898	-945	-374	

1/ KPST accounts;

2/ Includes 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	Sep
<b>Net foreign assets</b>	<b>-4,689</b>	<b>-5,370</b>	<b>-5,878</b>	<b>-6,399</b>	<b>-7,264</b>	<b>-8,275</b>	<b>-9,901</b>	<b>-10,227</b>	<b>-10,350</b>	<b>-10,336</b>
Claims on nonresidents	3,911	4,198	4,190	4,344	4,784	4,356	4,355	1,347	970	964
Currency	1,061	885	874	1,031	1,471	1,043	1,022	1,347	970	964
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	8,600	9,568	10,067	10,743	12,049	12,631	14,256	11,574	11,320	11,300
Loans	8,600	9,568	10,067	10,743	12,049	12,631	14,256	11,574	11,320	11,300
<b>Claims on depository corporations</b>	<b>35,188</b>	<b>41,739</b>	<b>45,904</b>	<b>49,634</b>	<b>53,621</b>	<b>48,834</b>	<b>53,065</b>	<b>49,113</b>	<b>49,468</b>	<b>62,323</b>
CBAK	22,454	22,723	22,857	26,403	25,510	24,445	25,711	27,178	29,595	35,228
Transferable deposits	21,454	17,087	17,757	23,453	20,059	18,845	21,611	22,628	25,045	29,278
Other deposits	1,000	5,636	5,100	2,950	5,451	5,600	4,100	4,550	4,550	5,950
Other depository corporations	12,734	19,015	23,046	23,230	28,112	24,389	27,354	21,935	19,873	27,095
Transferable deposits	2,538	8,296	9,037	7,448	11,983	6,078	7,202	6,795	4,618	6,155
Other deposits	10,196	10,720	14,009	15,782	16,128	18,311	20,152	15,139	15,255	20,940
<b>Net claims on central government</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Claims on other sectors</b>	<b>43,794</b>	<b>45,189</b>	<b>44,332</b>	<b>49,317</b>	<b>58,182</b>	<b>60,725</b>	<b>58,370</b>	<b>62,801</b>	<b>67,142</b>	<b>69,106</b>
Loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836	55,401
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836	55,401
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306	13,705
<b>Deposits</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Loans</b>	<b>2,127</b>	<b>2,207</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,121</b>	<b>3,264</b>	<b>3,239</b>
Other resident sectors	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264	3,239
Households	2,127	2,207	2,330	2,434	2,923	3,031	3,022	3,121	3,264	3,239
<b>Insurance technical reserve</b>	<b>21,487</b>	<b>25,414</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>33,211</b>	<b>34,470</b>	<b>35,643</b>
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	10,928
Prepayment of premiums and reserves against outstanding	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536	24,716
<b>Shares and other equity</b>	<b>49,529</b>	<b>52,700</b>	<b>57,955</b>	<b>57,645</b>	<b>64,265</b>	<b>70,016</b>	<b>71,391</b>	<b>70,241</b>	<b>71,793</b>	<b>79,043</b>
Funds contributed by owners	12,811	12,835	23,523	20,771	17,802	20,309	22,913	20,285	18,408	25,322
Retained earnings	8,577	11,108	8,614	9,722	15,491	14,840	12,924	16,562	16,451	16,053
General and special reserves	9,014	9,107	4,993	6,191	6,622	6,853	6,722	6,933	7,256	7,186
Profit/Loss for the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903	3,917
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,598	26,774	26,566
<b>Other items (net)</b>	<b>1,150</b>	<b>1,239</b>	<b>468</b>	<b>3,882</b>	<b>7,045</b>	<b>-2,959</b>	<b>-3,697</b>	<b>-4,885</b>	<b>-3,267</b>	<b>3,168</b>
Other liabilities	8,413	11,176	9,333	11,161	14,836	4,179	4,388	2,812	4,672	10,911
less: Other assets	7,263	9,937	8,865	7,279	7,791	7,138	8,086	7,696	7,939	7,743
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	Sep
<b>Net foreign assets</b>	<b>-8,021</b>	<b>-8,968</b>	<b>-9,433</b>	<b>-10,080</b>	<b>-11,253</b>	<b>-11,806</b>	<b>-13,434</b>	<b>-10,725</b>	<b>-10,431</b>	<b>-10,419</b>
Claims on nonresidents	579	600	634	662	795	825	822	849	888	881
Currency	579	600	634	662	795	825	822	849	888	881
less : Liabilities to nonresidents	8,600	9,568	10,067	10,743	12,049	12,631	14,256	11,574	11,320	11,300
Loans	8,600	9,568	10,067	10,743	12,049	12,631	14,256	11,574	11,320	11,300
<b>Claims on depository corporations</b>	<b>2,615</b>	<b>3,359</b>	<b>3,510</b>	<b>3,893</b>	<b>3,823</b>	<b>4,102</b>	<b>5,751</b>	<b>2,791</b>	<b>2,133</b>	<b>2,186</b>
Other depository corporations	2,615	3,359	3,510	3,893	3,823	4,102	5,751	2,791	2,133	2,186
Transferable deposits	667	3,205	2,507	2,043	2,565	2,794	3,693	2,791	1,833	1,861
Other deposits	1,947	153	1,003	1,850	1,258	1,308	2,058	...	300	325
<b>Net claims on central government</b>	—	—	—	—	—	—	—	—	—	—
<b>Claims on other sectors</b>	<b>36,377</b>	<b>37,742</b>	<b>39,856</b>	<b>41,636</b>	<b>49,995</b>	<b>51,840</b>	<b>51,696</b>	<b>53,383</b>	<b>55,836</b>	<b>55,401</b>
Gross loans	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836	55,401
Other nonfinancial corporations	36,377	37,742	39,856	41,636	49,995	51,840	51,696	53,383	55,836	55,401
<b>Loans</b>	<b>2,127</b>	<b>2,207</b>	<b>2,330</b>	<b>2,434</b>	<b>2,923</b>	<b>3,031</b>	<b>3,022</b>	<b>3,121</b>	<b>3,264</b>	<b>3,239</b>
<b>Shares and other equity</b>	<b>29,211</b>	<b>30,307</b>	<b>32,004</b>	<b>33,434</b>	<b>40,146</b>	<b>41,627</b>	<b>41,512</b>	<b>42,866</b>	<b>44,836</b>	<b>44,487</b>
Funds contributed by owners	—	—	—	—	—	—	—	—	—	—
Retained earnings	7,210	7,480	7,899	8,252	9,909	10,275	10,246	10,580	11,067	10,980
General and special reserves	4,557	4,728	4,993	5,216	6,263	6,495	6,477	6,688	6,995	6,941
Grants from donors	17,443	18,098	19,112	19,965	23,973	24,858	24,789	25,598	26,774	26,566
<b>Other items (net)</b>	<b>-367</b>	<b>-380</b>	<b>-402</b>	<b>-420</b>	<b>-504</b>	<b>-522</b>	<b>-521</b>	<b>-538</b>	<b>-563</b>	<b>-558</b>
Other liabilities	1,625	1,686	1,781	1,860	2,234	2,316	2,310	2,385	2,495	2,475
less: Other assets	1,992	2,066	2,182	2,280	2,737	2,838	2,830	2,923	3,057	3,033
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	Sep
<b>Net foreign assets</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>498</b>	<b>81</b>	<b>83</b>
<b>Claims on nonresidents</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>498</b>	<b>81</b>	<b>83</b>
Currency	482	285	239	369	676	218	200	498	81	83
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...	...
<b>Claims on depository corporations</b>	<b>32,185</b>	<b>38,030</b>	<b>39,482</b>	<b>42,955</b>	<b>46,981</b>	<b>41,907</b>	<b>44,534</b>	<b>45,975</b>	<b>47,020</b>	<b>55,808</b>
CBAK	22,454	22,723	22,857	26,403	25,510	24,445	25,711	27,178	29,595	31,229
Transferable Deposits	21,454	17,087	17,757	23,453	20,059	18,845	21,611	22,628	25,045	25,279
Other deposits	1,000	5,636	5,100	2,950	5,451	5,600	4,100	4,550	4,550	5,950
Other depository corporations	9,732	15,307	16,625	16,552	21,472	17,462	18,823	18,797	17,425	24,579
Transferable deposits	1,733	4,990	6,369	5,369	9,352	3,209	3,479	3,908	2,720	4,214
Other deposits	7,999	10,316	10,255	11,182	12,120	14,253	15,344	14,889	14,705	20,365
<b>Net claims on central government</b>	—	—	—	—	—	—	—	—	—	—
<b>Claims on other sectors</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>9,418</b>	<b>11,306</b>	<b>13,705</b>
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306	13,705
<b>Insurance technical reserve</b>	<b>21,487</b>	<b>25,414</b>	<b>23,605</b>	<b>28,589</b>	<b>30,305</b>	<b>31,196</b>	<b>30,817</b>	<b>33,211</b>	<b>34,470</b>	<b>35,643</b>
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	10,928
Prepayment of premiums and reserves against outstanding	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536	24,716
<b>Shares and other equity</b>	<b>19,930</b>	<b>22,043</b>	<b>23,039</b>	<b>21,425</b>	<b>21,303</b>	<b>25,564</b>	<b>27,100</b>	<b>27,028</b>	<b>26,642</b>	<b>30,228</b>
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938	18,093	20,993
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,981	5,384	5,072
General and special reserves	4,457	4,379	...	975	358	358	246	246	261	246
Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903	3,917
<b>Other items (net)</b>	<b>1,517</b>	<b>1,619</b>	<b>870</b>	<b>4,302</b>	<b>7,549</b>	<b>-2,436</b>	<b>-3,176</b>	<b>-4,347</b>	<b>-2,704</b>	<b>3,726</b>
Other liabilities	6,788	9,490	7,552	9,301	12,603	1,863	2,079	427	2,178	8,436
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	4,774	4,882	4,710
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	Sep
<b>Net foreign assets</b>	<b>3,332</b>	<b>3,598</b>	<b>3,555</b>	<b>3,682</b>	<b>3,989</b>	<b>3,531</b>	<b>3,533</b>	<b>498</b>	<b>81</b>	<b>83</b>
Claims on nonresidents	3,332	3,598	3,555	3,682	3,989	3,531	3,533	498	81	83
Currency	482	285	239	369	676	218	200	498	81	83
Shares and other equities	2,850	3,313	3,313	3,313	3,313	3,313	3,333	...	...	...
<b>Claims on depository corporations</b>	<b>27,911</b>	<b>33,030</b>	<b>33,727</b>	<b>36,123</b>	<b>39,398</b>	<b>33,438</b>	<b>35,810</b>	<b>36,640</b>	<b>36,086</b>	<b>44,881</b>
CBAK	18,720	18,144	17,525	19,997	18,355	16,408	17,422	18,416	19,102	20,745
Transferable deposits	17,720	14,608	14,525	19,997	15,854	14,908	17,422	18,416	19,102	20,745
Other deposits	1,000	3,536	3,000	...	2,501	1,500	...	...	...	...
Other depository corporations	9,192	14,886	16,202	16,126	21,043	17,030	18,388	18,224	16,983	24,136
Transferable deposits	1,193	4,990	6,369	5,369	9,352	3,209	3,479	3,335	2,278	3,771
Other deposits	7,999	9,896	9,833	10,757	11,691	13,821	14,908	14,889	14,705	20,365
<b>Claims on other sectors</b>	<b>7,417</b>	<b>7,447</b>	<b>4,476</b>	<b>7,681</b>	<b>8,187</b>	<b>8,885</b>	<b>6,674</b>	<b>9,418</b>	<b>11,306</b>	<b>13,705</b>
Other claims	7,417	7,447	4,476	7,681	8,187	8,885	6,674	9,418	11,306	13,705
<b>Insurance technical reserve</b>	<b>17,213</b>	<b>20,414</b>	<b>17,850</b>	<b>21,757</b>	<b>22,722</b>	<b>22,726</b>	<b>22,092</b>	<b>23,876</b>	<b>23,536</b>	<b>24,716</b>
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—	—
Prepayment of premiums and reserves against outstanding	17,213	20,414	17,850	21,757	22,722	22,726	22,092	23,876	23,536	24,716
<b>Shares and other equity</b>	<b>19,930</b>	<b>22,043</b>	<b>23,039</b>	<b>21,425</b>	<b>21,303</b>	<b>25,564</b>	<b>27,100</b>	<b>27,028</b>	<b>26,642</b>	<b>30,228</b>
Funds contributed by owners	12,423	12,485	20,612	17,985	14,985	17,485	20,133	19,938	18,093	20,993
Retained earnings	1,367	3,628	715	1,470	5,582	4,566	2,678	5,981	5,384	5,072
General and special reserves	4,457	4,379	...	975	358	358	246	246	261	246
Net Profit/loss of the year	1,683	1,551	1,712	995	378	3,155	4,043	862	2,903	3,917
<b>Other items (net)</b>	<b>1,517</b>	<b>1,619</b>	<b>870</b>	<b>4,302</b>	<b>7,549</b>	<b>-2,436</b>	<b>-3,176</b>	<b>-4,347</b>	<b>-2,704</b>	<b>3,726</b>
Other liabilities	6,788	9,490	7,552	9,301	12,603	1,863	2,079	427	2,178	8,436
less: Other assets	5,271	7,871	6,683	4,999	5,053	4,300	5,255	4,774	4,882	4,710
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	Sep
<b>Net foreign assets</b>	—	—	—	—	—	—	—	—	—	—
<b>Claims on depository corporations</b>	<b>4,274</b>	<b>5,000</b>	<b>5,755</b>	<b>6,832</b>	<b>7,583</b>	<b>8,469</b>	<b>8,725</b>	<b>9,335</b>	<b>10,934</b>	<b>10,928</b>
CBAK	3,734	4,579	5,332	6,406	7,155	8,037	8,289	8,762	10,492	10,484
Transferable Deposits	3,734	2,479	3,232	3,456	4,205	3,937	4,189	4,212	5,942	4,534
Other deposits	...	2,100	2,100	2,950	2,950	4,100	4,100	4,550	4,550	5,950
Other depository corporations	540	421	423	426	429	432	436	573	442	443
Transferable Deposits	540	...	...	...	...	...	...	573	442	443
Other Deposits	...	421	423	426	429	432	436	...	...	...
<b>Insurance technical reserve</b>	<b>4,274</b>	<b>5,000</b>	<b>5,755</b>	<b>6,832</b>	<b>7,583</b>	<b>8,469</b>	<b>8,725</b>	<b>9,335</b>	<b>10,934</b>	<b>10,928</b>
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	10,928

Table 12.

**CBAK Balance Sheet**

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

Description	2004		2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>ASSETS</b>															
<b>Currency and deposits</b>	<b>225,266</b>	<b>277,795</b>	<b>237,912</b>	<b>284,247</b>	<b>281,969</b>	<b>307,138</b>	<b>367,269</b>	<b>369,501</b>	<b>407,049</b>	<b>418,471</b>	<b>425,584</b>	<b>437,741</b>	<b>453,269</b>	<b>460,842</b>	
Currency (Cash)	12,064	47,314	24,464	66,478	36,721	39,843	43,391	55,812	29,995	33,603	41,755	40,783	39,751	38,495	
In EUR currency	12,064	47,314	24,464	66,478	36,721	39,814	43,362	55,784	29,966	33,573	41,726	40,738	39,706	38,449	
Deposits 1/	213,202	230,481	213,448	217,769	245,248	267,295	323,878	313,688	377,054	384,869	383,828	396,958	413,518	422,347	
Transferable deposits	8,929	22,291	22,965	9,178	12,992	18,172	19,049	6,396	25,554	20,968	21,782	20,674	22,230	18,146	
Other deposits	204,273	208,190	190,483	208,591	232,256	249,123	304,829	307,293	351,500	363,901	362,046	376,284	391,287	404,202	
<b>Securities other than shares</b>	<b>124,418</b>	<b>159,481</b>	<b>159,488</b>	<b>159,372</b>	<b>159,358</b>	<b>154,353</b>	<b>169,140</b>	<b>182,029</b>	<b>183,804</b>	<b>183,781</b>	<b>193,696</b>	<b>203,516</b>	<b>203,712</b>	<b>203,696</b>	
Nonresidents	124,418	159,481	159,488	159,372	159,358	154,353	169,140	182,029	183,804	183,781	193,696	203,516	203,712	203,696	
<b>Other accounts receivable</b>	<b>318</b>	<b>634</b>	<b>940</b>	<b>624</b>	<b>656</b>	<b>951</b>	<b>937</b>	<b>1,119</b>	<b>1,266</b>	<b>1,080</b>	<b>1,376</b>	<b>1,513</b>	<b>1,422</b>	<b>1,522</b>	
<b>Nonfinancial assets</b>	<b>665</b>	<b>468</b>	<b>494</b>	<b>464</b>	<b>436</b>	<b>426</b>	<b>399</b>	<b>389</b>	<b>579</b>	<b>602</b>	<b>814</b>	<b>807</b>	<b>1,119</b>	<b>1,170</b>	
<b>TOTAL ASSETS</b>	<b>350,668</b>	<b>438,379</b>	<b>398,833</b>	<b>444,707</b>	<b>442,419</b>	<b>462,869</b>	<b>537,744</b>	<b>553,038</b>	<b>592,698</b>	<b>603,934</b>	<b>621,470</b>	<b>643,577</b>	<b>659,521</b>	<b>667,231</b>	
<b>LIABILITIES</b>															
<b>Transferable deposits</b>	<b>327,488</b>	<b>414,014</b>	<b>373,802</b>	<b>423,757</b>	<b>416,650</b>	<b>436,869</b>	<b>511,343</b>	<b>526,202</b>	<b>566,253</b>	<b>576,822</b>	<b>597,813</b>	<b>614,003</b>	<b>629,308</b>	<b>634,504</b>	
In EUR currency	327,488	414,014	373,802	423,757	416,650	436,841	511,315	526,174	566,225	576,794	597,785	613,975	629,280	634,475	
Other depository corporations	72,899	70,389	82,518	79,888	78,653	85,778	87,702	77,934	81,806	81,386	82,096	74,831	81,315	84,331	
Other financial corporations	17,757	20,298	21,611	27,660	21,668	22,628	23,756	23,881	25,045	24,641	28,554	29,278	29,105	27,172	
Insurance companies	14,525	16,234	17,422	19,194	17,599	18,416	18,010	18,035	19,102	18,713	18,576	20,745	20,777	18,951	
Pension funds	3,232	4,064	4,189	8,466	4,069	4,212	5,746	5,846	5,942	5,928	9,978	4,534	4,321	4,208	
Financial Auxiliaries	—	—	—	—	—	—	—	—	—	—	—	3,999	4,006	4,013	
Central government	215,167	304,800	223,476	270,258	279,191	296,467	369,987	396,144	436,249	444,427	463,582	493,856	501,868	504,481	
of which: KTA	32,750	107,598	113,132	121,782	135,681	164,810	234,901	244,815	250,503	247,316	256,138	260,216	260,216	267,672	
Social security fund	2,968	452	1,708	5,094	2,530	2,864	4,538	8,889	5,623	5,040	3,993	1,705	5,109	4,352	
Local government	1,891	1,601	1,602	1,604	1,606	1,607	375	375	376	376	377	377	378	378	
UNMIK	5,179	4,223	3,106	2,906	2,442	1,824	1,171	467	1,795	1,239	1,658	821	415	283	
Public nonfinancial corporations	9,942	10,080	37,587	34,134	28,263	23,344	21,455	16,106	13,374	17,676	15,454	11,026	8,986	11,350	
Other nonfinancial corporations	10	3	5	10	10	10	10	10	2	2	2	2	2	2	
Other resident sectors	1,675	2,168	2,188	2,203	2,287	2,319	2,322	2,368	1,955	2,007	2,070	2,079	2,102	2,126	
In non-EUR currencies	...	...	...	...	...	28	28	28	28	28	28	28	28	28	
Central government	...	...	...	...	...	28	28	28	28	28	28	28	28	28	
<b>Other deposits</b>	<b>5,100</b>	<b>4,100</b>	<b>4,100</b>	<b>...</b>	<b>4,550</b>	<b>4,550</b>	<b>4,550</b>	<b>4,550</b>	<b>4,550</b>	<b>4,550</b>	<b>550</b>	<b>5,950</b>	<b>5,950</b>	<b>7,968</b>	
In EUR currency	5,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550	550	5,950	5,950	7,968	
Other financial corporations	5,100	4,100	4,100	...	4,550	4,550	4,550	4,550	4,550	4,550	550	5,950	5,950	7,968	
<b>Other accounts payable</b>	<b>98</b>	<b>393</b>	<b>530</b>	<b>368</b>	<b>37</b>	<b>27</b>	<b>34</b>	<b>46</b>	<b>52</b>	<b>63</b>	<b>23</b>	<b>40</b>	<b>59</b>	<b>79</b>	
<b>Shares and other equity</b>	<b>17,982</b>	<b>19,871</b>	<b>20,401</b>	<b>20,582</b>	<b>21,181</b>	<b>21,422</b>	<b>21,817</b>	<b>22,239</b>	<b>21,843</b>	<b>22,499</b>	<b>23,084</b>	<b>23,584</b>	<b>24,204</b>	<b>24,680</b>	
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	2,423	2,970	638	751	1,005	1,414	1,852	2,244	2,841	3,429	3,936	4,560	5,044	
General and special reserves	4,468	6,630	6,630	9,158	9,658	9,658	9,658	9,658	8,873	8,937	8,937	8,937	8,937	8,937	
Grants from donors	469	817	801	786	773	760	745	730	726	722	718	711	707	699	
<b>TOTAL LIABILITIES</b>	<b>350,668</b>	<b>438,379</b>	<b>398,833</b>	<b>444,707</b>	<b>442,419</b>	<b>462,869</b>	<b>537,744</b>	<b>553,038</b>	<b>592,698</b>	<b>603,934</b>	<b>621,470</b>	<b>643,577</b>	<b>659,521</b>	<b>667,231</b>	

1/ Represents CBAK 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	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Cash and balances with CBAK</b>	<b>116,293</b>	<b>119,933</b>	<b>131,738</b>	<b>133,988</b>	<b>127,455</b>	<b>128,156</b>	<b>132,446</b>	<b>128,859</b>	<b>131,751</b>	<b>143,249</b>	<b>145,364</b>	<b>127,224</b>	<b>137,067</b>	<b>136,959</b>
Cash	43,293	50,565	50,101	54,591	48,851	50,119	50,670	50,765	50,513	61,571	63,482	52,887	56,018	52,973
In EUR currency	36,980	44,580	43,312	49,749	42,622	43,473	44,336	44,173	43,979	50,155	55,763	44,803	48,708	46,515
In non-EUR currencies	6,313	5,985	6,790	4,842	6,229	6,646	6,334	6,592	6,534	11,416	7,720	8,084	7,310	6,458
Balances with CBAK	73,000	69,368	81,637	79,397	78,604	78,037	81,776	78,094	81,239	81,678	81,882	74,337	81,049	83,986
Reserve and current accounts	73,000	69,368	81,637	79,397	78,604	78,037	81,776	78,094	81,239	81,678	81,882	74,337	81,049	83,986
<b>Balances with commercial banks</b>	<b>185,849</b>	<b>186,171</b>	<b>221,936</b>	<b>222,692</b>	<b>240,932</b>	<b>223,226</b>	<b>200,501</b>	<b>188,858</b>	<b>184,824</b>	<b>185,074</b>	<b>221,644</b>	<b>240,673</b>	<b>224,772</b>	<b>251,009</b>
In EUR currency	169,064	162,032	200,971	199,913	214,766	192,521	170,078	160,189	157,385	158,665	194,360	212,291	199,457	220,481
Sight accounts	2,079	67	2,539	2,031	2,027	1,553	1,606	3,016	1,013	1,019	979	1,040	985	32
Time deposits	1,500	5,000	5,508	5,508	6,510	6,510	4,510	2,500	2,500	2,500	...	...	...	479
Nonresidents	165,485	156,965	192,924	192,374	206,229	184,458	163,963	154,673	153,872	155,146	193,381	211,251	198,472	219,970
In non-EUR currencies	16,785	24,139	20,965	22,779	26,166	30,705	30,423	28,669	27,439	26,409	27,284	28,381	25,315	30,528
Nonresidents	16,785	24,139	20,965	22,779	26,166	30,705	30,423	28,669	27,439	26,409	27,284	28,381	25,315	30,528
<b>Securities</b>	<b>111,778</b>	<b>106,002</b>	<b>82,946</b>	<b>84,693</b>	<b>87,763</b>	<b>87,812</b>	<b>75,986</b>	<b>78,215</b>	<b>81,233</b>	<b>83,778</b>	<b>85,957</b>	<b>86,298</b>	<b>87,917</b>	<b>86,634</b>
In EUR currency	111,778	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	83,778	85,957	86,298	87,917	86,634
Investment portfolio	31,173	...	...	...	...	...	...	...	...	4,500	4,500	4,511	4,500	4,500
Nonresidents	31,173	...	...	...	...	...	...	...	...	4,500	4,500	4,500	4,500	4,500
Trading portfolio	80,605	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	79,278	81,457	81,787	83,417	82,134
Nonresidents	80,605	106,002	82,946	84,693	87,763	87,812	75,986	78,215	81,233	79,278	81,457	81,787	83,417	82,134
<b>Gross loans and lease financing</b>	<b>373,668</b>	<b>508,487</b>	<b>513,856</b>	<b>520,149</b>	<b>533,028</b>	<b>555,386</b>	<b>589,049</b>	<b>604,746</b>	<b>616,948</b>	<b>612,463</b>	<b>615,986</b>	<b>620,424</b>	<b>620,410</b>	<b>629,299</b>
In EUR currency	373,668	508,487	513,856	520,149	533,028	555,386	589,049	604,746	616,948	612,463	615,986	620,424	620,410	629,299
Public nonfinancial corporations	...	...	...	...	...	...	...	...	...	...	52	51	50	50
Other nonfinancial corporations	289,955	382,747	387,870	394,477	406,547	427,753	459,960	472,010	480,446	473,480	475,009	476,362	475,539	484,035
Households	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214
<b>Fixed assets</b>	<b>15,056</b>	<b>17,121</b>	<b>16,933</b>	<b>16,711</b>	<b>17,091</b>	<b>17,260</b>	<b>17,322</b>	<b>17,860</b>	<b>23,264</b>	<b>23,262</b>	<b>23,016</b>	<b>22,759</b>	<b>22,530</b>	<b>22,251</b>
<b>Other assets</b>	<b>10,255</b>	<b>16,525</b>	<b>17,003</b>	<b>13,363</b>	<b>12,788</b>	<b>13,815</b>	<b>16,252</b>	<b>16,481</b>	<b>14,453</b>	<b>14,094</b>	<b>14,834</b>	<b>15,978</b>	<b>26,389</b>	<b>17,360</b>
<b>TOTAL ASSETS</b>	<b>812,899</b>	<b>954,238</b>	<b>984,412</b>	<b>991,596</b>	<b>1,019,057</b>	<b>1,025,654</b>	<b>1,031,556</b>	<b>1,035,020</b>	<b>1,052,473</b>	<b>1,061,920</b>	<b>1,106,800</b>	<b>1,113,356</b>	<b>1,119,086</b>	<b>1,143,512</b>

Note: Data are revised since August 2006.



Table 14.

**Other Depository Corporations Balance Sheet - Liabilities**

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Balances from other banks</b>	<b>14,275</b>	<b>21,079</b>	<b>23,034</b>	<b>27,061</b>	<b>31,636</b>	<b>34,421</b>	<b>36,581</b>	<b>35,639</b>	<b>27,879</b>	<b>30,868</b>	<b>28,557</b>	<b>28,718</b>	<b>30,807</b>	<b>30,678</b>	
of which: In EUR currency	14,274	21,076	23,031	27,058	31,634	30,266	32,429	31,487	23,874	26,950	24,659	24,771	26,839	26,887	
Sight accounts	2,175	532	1,054	1,046	3,066	1,114	1,184	2,140	56	145	113	142	40	137	
Time deposits	1,500	7,000	7,000	7,000	6,000	6,500	4,500	2,500	2,500	2,500	...	...	...	...	
Nonresidents	10,599	13,544	14,977	19,012	22,568	22,653	26,745	26,847	21,318	24,305	24,546	24,629	26,798	26,750	
<b>Debts to clients</b>	<b>696,138</b>	<b>815,569</b>	<b>843,048</b>	<b>845,129</b>	<b>861,712</b>	<b>830,804</b>	<b>830,438</b>	<b>830,338</b>	<b>850,901</b>	<b>851,553</b>	<b>889,417</b>	<b>892,242</b>	<b>893,189</b>	<b>915,204</b>	
Deposits	694,739	808,551	836,657	839,282	856,103	825,256	825,277	825,175	845,351	846,915	884,779	887,667	888,998	910,513	
Transferable deposits	278,697	291,057	296,607	307,358	309,823	304,017	297,257	293,167	326,847	317,722	324,308	324,070	306,056	319,008	
In EUR currency	264,895	276,722	282,510	293,318	295,910	288,593	282,162	277,061	311,896	302,870	308,785	308,547	291,531	302,408	
Central government	...	4	28	...	...	336	274	362	187	140	213	1,408	491	596	
Local government	1,321	2,451	2,861	2,756	2,297	3,553	4,205	2,799	2,977	3,250	3,203	4,091	4,439	4,615	
Other financial corp.	7,937	7,440	7,201	8,238	5,892	6,660	3,902	5,306	4,616	6,980	5,347	6,155	5,287	6,142	
Public nonfinancial corp.	24,202	44,387	29,930	42,210	44,881	37,725	36,670	38,909	39,195	36,065	30,963	42,921	31,802	34,349	
Other nonfinancial corp.	77,246	62,603	74,369	78,273	74,008	75,630	66,283	64,641	87,921	82,359	90,381	91,226	82,447	84,388	
Households	135,511	134,863	144,734	139,087	148,350	142,736	151,630	144,099	153,145	150,613	148,744	139,486	142,582	147,173	
NPISH	8,922	14,089	10,371	8,645	9,770	10,417	6,041	6,457	10,524	8,709	15,466	8,349	11,374	10,756	
Nonresidents	9,757	10,885	13,016	14,108	10,712	11,535	13,157	14,489	13,331	14,754	14,467	14,913	13,109	14,388	
In non-EUR currencies	13,802	14,335	14,096	14,040	13,913	15,424	15,095	16,106	14,951	14,852	15,523	15,523	14,525	16,600	
Other financial corp.	1,101	1	1	1	1	1	1	1	1	1	1	1	1	1	
Public nonfinancial corp.	461	229	48	208	39	55	43	40	40	732	557	613	592	259	
Other nonfinancial corp.	3,124	2,275	2,426	3,421	2,802	3,673	3,282	4,049	3,022	2,637	3,132	3,728	2,506	2,826	
Households	8,638	11,055	10,791	9,538	10,303	11,074	11,091	11,357	11,189	10,569	10,648	10,288	10,646	12,522	
NPISH	146	341	315	323	379	319	311	302	267	302	325	421	358	585	
Nonresidents	332	434	514	548	390	304	366	358	433	609	860	472	422	406	
Other deposits	416,041	517,494	540,050	531,923	546,280	521,239	528,020	532,008	518,504	529,193	560,472	563,597	582,942	591,505	
In EUR currency	406,449	501,794	524,767	515,518	529,535	505,852	512,823	517,286	502,805	513,052	543,029	546,121	564,780	573,899	
Central government	—	—	—	—	—	1,300	1,300	1,300	1,450	1,450	1,450	450	1,450	1,450	
Other financial corp.	14,009	17,891	20,152	18,115	18,652	15,139	16,371	14,103	15,255	16,300	20,595	20,940	19,326	20,999	
Public nonfinancial corp.	149,297	178,285	181,326	161,331	164,761	162,232	166,144	166,058	151,292	147,487	165,741	162,325	172,125	182,891	
Other nonfinancial corp.	24,553	30,706	33,369	46,629	32,263	33,568	26,506	30,210	30,385	36,692	31,654	30,136	30,622	27,594	
Households	215,332	269,127	283,993	283,302	307,475	287,428	296,298	299,904	299,650	303,356	316,070	324,687	330,622	333,216	
NPISH	709	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	2,607	2,540	5,603	2,603	
Nonresidents	2,549	4,185	4,310	4,606	4,849	4,550	4,567	4,574	4,566	4,660	4,911	5,043	5,032	5,147	
In non-EUR currencies	9,592	15,700	15,284	16,405	16,745	15,387	15,197	14,722	15,698	16,142	17,443	17,476	18,162	17,606	
Public nonfinancial corp.	—	—	—	68	38	22	...	...	...	...	...	...	...	...	
Other nonfinancial corp.	840	605	365	395	390	383	397	302	619	753	929	894	893	770	
Households	8,724	15,067	14,891	15,914	16,289	14,954	14,768	14,380	15,043	15,344	16,233	16,538	17,143	16,745	
Nonresidents	28	28	28	28	28	27	32	40	36	44	281	44	126	91	
Other borrowings (incl non-neg. CD)	1,399	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638	4,638	4,575	4,191	4,691	
In EUR currency	1,399	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638	4,638	4,575	4,191	4,691	
Nonresidents	1,399	7,018	6,391	5,847	5,609	5,548	5,161	5,163	5,550	4,638	4,638	4,575	4,191	4,691	
<b>Other liabilities</b>	<b>25,021</b>	<b>40,681</b>	<b>37,344</b>	<b>37,103</b>	<b>39,095</b>	<b>73,168</b>	<b>76,325</b>	<b>87,971</b>	<b>84,104</b>	<b>87,978</b>	<b>94,695</b>	<b>97,648</b>	<b>99,499</b>	<b>101,337</b>	
of which: Prov. on loans and lease fin.	15,757	23,872	21,119	21,739	23,131	24,386	25,305	38,068	38,497	40,084	48,674	50,619	49,030	50,589	
<b>Subordinated debt</b>	<b>9,318</b>	<b>6,998</b>	<b>6,999</b>	<b>6,999</b>	<b>6,999</b>	<b>7,000</b>	<b>7,000</b>	<b>7,000</b>	<b>7,001</b>	<b>7,001</b>	<b>7,001</b>	<b>7,002</b>	<b>7,002</b>	<b>7,002</b>	
In EUR currency	9,318	6,998	6,999	6,999	6,999	7,000	7,000	7,000	7,001	7,001	7,001	7,002	7,002	7,002	
Nonresidents	9,318	6,998	6,999	6,999	6,999	7,000	7,000	7,000	7,001	7,001	7,001	7,002	7,002	7,002	
<b>Own resources</b>	<b>68,148</b>	<b>69,910</b>	<b>73,988</b>	<b>75,304</b>	<b>79,614</b>	<b>80,261</b>	<b>81,211</b>	<b>74,070</b>	<b>82,590</b>	<b>84,520</b>	<b>87,130</b>	<b>87,747</b>	<b>88,589</b>	<b>89,291</b>	
In EUR currency	68,148	69,910	73,988	75,304	79,614	80,261	81,211	74,070	82,590	84,520	87,130	87,747	88,589	89,291	
Share capital	57,678	58,225	62,406	62,406	65,906	67,506	67,506	70,728	77,228	77,228	77,228	76,736	76,865	76,939	
Contingency reserve	613	613	613	-2,342	-2,342	-726	-727	-727	-727	-727	-727	-727	-727	-727	
General and other reserves	192	...	...	...	...	...	...	...	...	...	...	...	...	...	
Profit/loss of the year	9,998	9,554	13,528	1,387	2,291	1,802	3,431	-6,721	-4,701	-2,771	-161	949	1,662	2,289	
Retained profit/loss	-333	1,518	-2,558	13,852	13,759	11,679	11,001	10,789	10,789	10,789	10,789	10,789	10,789	10,789	
<b>TOTAL LIABILITIES</b>	<b>812,900</b>	<b>954,238</b>	<b>984,413</b>	<b>991,595</b>	<b>1,019,058</b>	<b>1,025,653</b>	<b>1,031,555</b>	<b>1,035,019</b>	<b>1,052,473</b>	<b>1,061,920</b>	<b>1,106,800</b>	<b>1,113,356</b>	<b>1,119,086</b>	<b>1,143,511</b>	

Table 15.

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

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Government</b>	<b>1,321</b>	<b>2,455</b>	<b>2,889</b>	<b>2,756</b>	<b>2,297</b>	<b>5,189</b>	<b>5,779</b>	<b>4,461</b>	<b>4,614</b>	<b>4,840</b>	<b>4,866</b>	<b>5,949</b>	<b>6,380</b>	<b>6,662</b>	
Transferable deposits	1,321	2,455	2,889	2,756	2,297	3,889	4,479	3,161	3,164	3,390	3,416	5,499	4,930	5,212	
Other deposits	...	...	...	...	...	1,300	1,300	1,300	1,450	1,450	1,450	450	1,450	1,450	
over 3 months and up to 1 year	...	...	...	...	...	1,300	1,300	1,300	1,450	1,450	1,450	450	1,450	1,450	
<b>Financial corporations</b>	<b>25,621</b>	<b>32,863</b>	<b>35,408</b>	<b>34,399</b>	<b>33,610</b>	<b>29,413</b>	<b>25,956</b>	<b>24,049</b>	<b>22,427</b>	<b>25,926</b>	<b>26,056</b>	<b>27,237</b>	<b>24,653</b>	<b>27,277</b>	
Other depository corporations	3,675	7,532	8,054	8,046	9,066	7,614	5,684	4,640	2,556	2,645	113	142	40	137	
Transferable deposits	2,175	532	1,054	1,046	3,066	1,114	1,184	2,140	56	145	113	142	40	137	
Other deposits	1,500	7,000	7,000	7,000	6,000	6,500	4,500	2,500	2,500	2,500	...	...	...	...	
up to 1 month	...	500	500	500	500	500	500	...	...	...	...	...	...	...	
over 3 months and up to 3 months	...	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	1,500	1,500	1,500	1,500	...	...	...	...	...	...	...	...	...	
Other financial intermediaries	3,510	3,554	5,751	6,503	5,263	2,791	2,378	2,085	2,133	1,763	1,648	2,186	2,546	2,555	
Transferable deposits	2,507	2,546	3,693	4,445	3,213	2,791	1,378	1,755	1,833	1,309	1,323	1,861	1,871	1,929	
Other deposits	1,003	1,008	2,058	2,058	2,050	...	1,000	330	300	454	325	325	675	626	
up to 1 month	...	8	8	8	...	...	...	330	300	454	310	310	10	10	
over 1 month and up to 3 months	300	250	750	750	750	...	1,000	...	...	...	...	...	650	601	
over 3 months and up to 1 year	703	750	1,300	1,300	1,300	...	...	...	...	...	15	15	15	15	
Insurance companies 1/	15,524	18,970	18,823	19,082	18,543	18,224	17,117	16,629	16,983	20,700	23,416	24,136	21,269	23,622	
Transferable deposits	5,268	4,837	3,479	3,710	2,627	3,335	2,434	3,543	2,278	5,544	3,836	3,771	2,868	3,499	
Other deposits	10,255	14,133	15,344	15,372	15,916	14,889	14,683	13,085	14,705	15,156	19,580	20,365	18,401	20,123	
up to 1 month	2,142	5,262	5,273	4,936	4,982	1,739	1,039	39	5,041	41	41	39	289	39	
over 1 month and up to 3 months	1,035	1,854	1,854	...	500	...	...	...	20	8	3,050	45	2,914	2,860	
over 3 months and up to 1 year	7,078	7,017	8,217	10,436	10,434	12,950	13,444	12,846	9,444	14,907	15,289	18,783	14,701	15,726	
over 1 year and up to 2 years	...	...	...	...	...	200	200	...	...	...	1,000	1,011	10	1,011	
over 2 years	...	...	...	...	...	...	...	200	200	200	200	487	487	487	
Pension funds	...	...	...	436	436	438	438	438	440	440	440	443	443	443	
Transferable deposits	...	...	...	...	...	438	...	...	440	...	...	443	443	443	
Other deposits	...	...	...	436	436	...	438	438	...	440	440	...	...	...	
over 1 month and up to 3 months	...	...	...	436	436	...	438	438	...	440	440	...	...	...	
Financial auxiliaries	2,912	2,807	2,780	333	302	346	339	258	315	378	439	330	354	521	
Transferable deposits	162	57	30	83	52	96	89	8	65	128	189	80	104	271	
Other deposits	2,750	2,750	2,750	250	250	250	250	250	250	250	250	250	250	250	
over 1 month and up to 3 months	...	2,500	...	...	...	...	...	...	...	...	250	250	250	...	
over 3 months and up to 1 year	2,750	250	2,750	250	250	250	250	250	250	250	...	...	...	250	
<b>Nonfinancial corporations</b>	<b>275,298</b>	<b>315,981</b>	<b>318,994</b>	<b>328,443</b>	<b>315,913</b>	<b>309,156</b>	<b>295,602</b>	<b>299,818</b>	<b>308,793</b>	<b>302,602</b>	<b>318,740</b>	<b>326,608</b>	<b>316,997</b>	<b>329,221</b>	
Public nonfinancial corporations	173,499	222,672	211,256	203,541	209,642	199,957	202,814	204,967	190,487	183,552	196,705	205,246	203,928	217,240	
Transferable deposits	24,202	44,387	29,930	42,210	44,881	37,725	36,670	38,909	39,195	36,065	30,963	42,921	31,802	34,349	
Other deposits	149,297	178,285	181,326	161,331	164,761	162,232	166,144	166,058	151,292	147,487	165,741	162,325	172,125	182,891	
up to 1 month	34,000	26,113	23,851	23,851	26,389	23,064	26,313	14,274	10,717	8,663	12,567	7,291	7,300	17,394	
over 1 month and up to 3 months	4	24,193	12,763	15,670	10,581	9,248	4,611	1,361	1,351	1,901	1,251	3,230	3,741	3,811	
over 3 months and up to 1 year	115,293	107,979	119,461	96,559	99,540	101,669	106,969	116,172	104,973	102,672	112,222	112,103	121,383	121,984	
over 1 year and up to 2 years	...	20,000	25,251	25,251	28,251	28,251	28,251	34,251	34,251	34,251	39,701	39,701	39,701	39,701	
Other nonfinancial corporations	101,799	93,309	107,739	124,902	106,271	109,199	92,789	94,850	118,307	119,050	122,036	121,362	113,069	111,982	
Transferable deposits	77,246	62,603	74,369	78,273	74,008	75,630	66,283	64,641	87,921	82,359	90,381	91,226	82,447	84,388	
Other deposits	24,553	30,706	33,369	46,629	32,263	33,568	26,506	30,210	30,385	36,692	31,654	30,136	30,622	27,594	
up to 1 month	10,001	5,680	6,292	8,528	7,452	8,714	6,677	7,769	8,335	13,946	7,089	8,325	5,877	5,560	
over 1 month and up to 3 months	6,028	5,707	8,294	8,670	5,145	6,103	5,218	6,149	6,764	6,287	6,610	6,008	7,384	6,273	
over 3 months and up to 1 year	6,254	14,524	13,027	22,555	15,355	13,754	9,862	10,564	9,567	10,535	12,981	10,181	11,695	10,551	
over 1 year and up to 2 years	169	4,035	5,090	6,259	3,729	4,417	3,949	4,970	5,033	4,976	4,030	2,022	4,821	2,169	
over 2 years	2,101	761	667	618	583	580	801	758	687	949	945	3,600	845	3,041	
<b>Other domestic sectors</b>	<b>360,474</b>	<b>419,678</b>	<b>440,714</b>	<b>432,570</b>	<b>467,130</b>	<b>442,216</b>	<b>455,607</b>	<b>451,597</b>	<b>463,525</b>	<b>465,785</b>	<b>482,887</b>	<b>475,062</b>	<b>490,181</b>	<b>493,748</b>	
Households	350,843	403,989	428,727	422,390	455,825	430,164	447,928	444,003	452,794	453,969	464,814	464,173	473,204	480,389	
Transferable deposits	135,511	134,863	144,734	139,087	148,350	142,736	151,630	144,099	153,145	150,613	148,744	139,486	142,582	147,173	
Other deposits	215,332	269,127	283,993	283,302	307,475	287,428	296,298	299,904	299,650	303,356	316,070	324,687	330,622	333,216	
up to 1 month	65,317	84,470	87,179	90,174	96,341	94,084	97,972	98,437	101,807	99,591	104,602	106,201	107,233	109,416	
over 1 month and up to 3 months	42,152	50,399	41,726	38,379	42,953	40,025	41,068	41,712	36,464	38,064	39,350	39,369	41,338	39,517	
over 3 months and up to 1 year	91,778	92,306	109,269	110,314	114,208	102,856	104,647	105,579	105,346	108,424	113,671	117,963	121,366	122,655	
over 1 year and up to 2 years	14,229	24,422	26,544	22,359	29,232	24,023	25,110	23,741	24,319	24,709	24,840	26,179	25,428	25,837	
over 2 years	1,857	17,529	19,275	22,077	24,741	26,441	27,501	30,435	31,713	32,568	33,607	34,975	35,258	35,790	
NPISH	9,631	15,689	11,987	10,180	11,305	12,052	7,678	7,594	10,731	11,816	18,072	10,889	16,977	13,359	
Transferable deposits	8,922	14,089	10,371	8,645	9,770	10,417	6,041	6,457	10,524	8,709	15,466	8,349	11,374	10,756	
Other deposits	709	1,600	1,616	1,535	1,535	1,635	1,637	1,137	207	3,107	2,607	2,540	5,603	2,603	
up to 1 month	9	71	94	3	3	503	5	5	5	3,005	504	508	3,501	501	
over 1 month and up to 3 months	500	15	1,500	1,500	1,500	1,000	1,500	1,000	70	70	2,070	2,000	2,070	2,070	
over 3 months and up to 1 year	200	1,514	22	32	32	132	132	132	132	32	32	32	32	32	
<b>Nonresidents</b>	<b>12,306</b>	<b>15,071</b>	<b>17,326</b>	<b>18,714</b>	<b>15,561</b>	<b>16,085</b>	<b>17,724</b>	<b>19,063</b>	<b>17,898</b>	<b>19,414</b>	<b>19,378</b>	<b>19,956</b>	<b>18,141</b>	<b>19,535</b>	
<b>TOTAL</b>	<b>675,019</b>	<b>786,048</b>	<b>815,332</b>	<b>816,882</b>	<b>834,512</b>	<b>802,058</b>	<b>800,668</b>	<b>798,987</b>	<b>817,257</b>	<b>818,567</b>	<b>851,926</b>	<b>854,811</b>	<b>856,351</b>	<b>876,444</b>	

1/ Up to December 2005 includes pension funds.

Table 16.

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

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Government</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Financial corporations</b>	<b>1,102</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	
Other depository corporations	1	3	3	3	2	2	...	...	...	...	...	...	...	...	
Transferable deposits	1	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	...	...	...	...	...	...	...	...	...	...	...	...	...	
Transferable deposits	1,101	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>Nonfinancial corporations</b>	<b>4,425</b>	<b>3,110</b>	<b>2,839</b>	<b>4,093</b>	<b>3,269</b>	<b>4,133</b>	<b>3,723</b>	<b>4,391</b>	<b>3,681</b>	<b>4,123</b>	<b>4,617</b>	<b>5,234</b>	<b>3,991</b>	<b>3,855</b>	
Public nonfinancial corporations	461	229	48	276	77	77	43	40	40	732	557	613	592	259	
Transferable deposits	461	229	48	208	39	55	43	40	40	732	557	613	592	259	
Other deposits	—	—	—	68	38	22	...	...	...	...	...	...	...	...	
Other nonfinancial corporations	3,964	2,881	2,791	3,816	3,192	4,056	3,679	4,351	3,641	3,390	4,060	4,622	3,399	3,596	
Transferable deposits	3,124	2,275	2,426	3,421	2,803	3,673	3,282	4,049	3,022	2,637	3,132	3,728	2,506	2,826	
Other deposits	840	605	365	395	390	383	397	302	619	753	929	894	893	770	
up to 1 month	340	145	17	30	74	17	14	3	123	247	427	399	377	293	
over 1 month and up to 3 months	188	131	131	128	65	10	11	21	215	217	213	215	238	208	
over 3 months and up to 1 year	302	316	204	226	239	264	281	192	194	202	202	192	191	184	
over 1 year and up to 2 years	—	—	—	—	—	80	79	75	76	76	76	77	76	74	
over 2 years	10	13	13	12	12	12	12	11	11	11	11	11	11	11	
<b>Other domestic sectors</b>	<b>17,509</b>	<b>26,462</b>	<b>25,998</b>	<b>25,776</b>	<b>26,971</b>	<b>26,346</b>	<b>26,170</b>	<b>26,038</b>	<b>26,498</b>	<b>26,216</b>	<b>27,206</b>	<b>27,247</b>	<b>28,147</b>	<b>29,852</b>	
Households	17,363	26,122	25,683	25,453	26,591	26,028	25,859	25,736	26,232	25,914	26,881	26,826	27,789	29,267	
Transferable deposits	8,639	11,055	10,791	9,538	10,303	11,074	11,091	11,357	11,189	10,569	10,648	10,288	10,646	12,522	
Other deposits	8,724	15,067	14,891	15,914	16,289	14,954	14,768	14,380	15,043	15,344	16,233	16,538	17,143	16,745	
up to 1 month	2,851	3,863	3,925	6,637	4,523	4,956	4,995	4,990	5,576	5,363	6,200	6,416	6,555	6,616	
over 1 month and up to 3 months	2,190	2,325	2,466	2,354	2,377	2,213	2,098	2,082	1,265	1,846	1,673	1,570	2,029	1,666	
over 3 months and up to 1 year	3,001	8,351	7,978	5,606	8,096	7,709	7,609	7,241	8,138	8,071	8,296	8,486	8,472	8,379	
over 1 year and up to 2 years	664	510	503	1,305	1,293	77	66	62	62	62	61	63	83	80	
over 2 years	19	19	19	13	...	...	...	4	2	3	4	3	4	3	
NPISH	146	341	315	323	379	319	311	302	267	302	325	421	358	585	
Transferable deposits	146	341	315	323	379	319	311	302	267	302	325	421	358	585	
<b>Nonresidents</b>	<b>360</b>	<b>462</b>	<b>542</b>	<b>576</b>	<b>418</b>	<b>331</b>	<b>398</b>	<b>398</b>	<b>469</b>	<b>653</b>	<b>1,141</b>	<b>516</b>	<b>548</b>	<b>497</b>	
<b>TOTAL</b>	<b>23,396</b>	<b>30,038</b>	<b>29,383</b>	<b>30,449</b>	<b>30,661</b>	<b>30,814</b>	<b>30,292</b>	<b>30,828</b>	<b>30,650</b>	<b>30,993</b>	<b>32,966</b>	<b>32,999</b>	<b>32,687</b>	<b>34,206</b>	

Table 17.

**ODC Loans, by Original Maturity**<sup>1/</sup>

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Government</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Financial corporations</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Nonfinancial corporations</b>	<b>289,955</b>	<b>382,747</b>	<b>387,870</b>	<b>394,477</b>	<b>406,547</b>	<b>427,753</b>	<b>459,960</b>	<b>472,010</b>	<b>480,446</b>	<b>473,480</b>	<b>475,061</b>	<b>476,413</b>	<b>475,589</b>	<b>484,085</b>	
Public nonfinancial corporations	...	...	...	...	...	...	...	...	...	...	...	52	51	50	
Up to 1 year	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Over 1 year and up to 2 years	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Over 2 years	...	...	...	...	...	...	...	...	...	...	52	51	50	50	
Other nonfinancial corporations	289,955	382,747	387,870	394,477	406,547	427,753	459,960	472,010	480,446	473,480	475,009	476,362	475,539	484,035	
Up to 1 year	111,498	122,367	117,924	119,429	122,280	126,672	137,743	140,035	140,530	134,653	132,109	132,239	129,665	132,893	
Over 1 year and up to 2 years	111,259	125,725	125,220	123,404	126,661	127,817	130,479	129,746	131,365	128,701	134,899	132,980	131,505	127,595	
Over 2 years	67,198	134,654	144,727	151,644	157,606	173,264	191,738	202,229	208,551	210,126	208,002	211,143	214,370	223,548	
<b>Other domestic sectors</b>	<b>83,714</b>	<b>125,740</b>	<b>125,986</b>	<b>125,672</b>	<b>126,481</b>	<b>127,633</b>	<b>129,089</b>	<b>132,736</b>	<b>136,502</b>	<b>138,984</b>	<b>140,924</b>	<b>144,012</b>	<b>144,821</b>	<b>145,214</b>	
Households	83,714	125,740	125,986	125,672	126,481	127,633	129,089	132,736	136,502	138,984	140,924	144,012	144,821	145,214	
Up to 1 year	15,906	20,096	19,549	20,127	20,447	20,137	20,115	20,205	19,920	19,168	20,132	20,389	20,070	19,379	
Over 1 year and up to 2 years	15,244	21,070	21,046	20,079	20,672	20,658	20,612	21,058	22,159	22,774	24,444	25,658	25,395	24,932	
Over 2 years	52,563	84,574	85,392	85,466	85,363	86,838	88,362	91,473	94,423	97,041	96,348	97,965	99,356	100,902	
<b>TOTAL</b>	<b>373,668</b>	<b>508,487</b>	<b>513,856</b>	<b>520,148</b>	<b>533,028</b>	<b>555,386</b>	<b>589,049</b>	<b>604,746</b>	<b>616,948</b>	<b>612,463</b>	<b>615,986</b>	<b>620,424</b>	<b>620,410</b>	<b>629,299</b>	

1/ All loans are in EUR currency.

Note: Data are revised since August 2006.

Table 18.

**ODC Loans, by Industry** 1/

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

Description	2004		2005			2006									
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>Agriculture</b>	<b>7,931</b>	<b>12,295</b>	<b>12,492</b>	<b>12,099</b>	<b>12,924</b>	<b>14,048</b>	<b>14,738</b>	<b>15,612</b>	<b>16,436</b>	<b>16,869</b>	<b>16,970</b>	<b>16,897</b>	<b>16,372</b>	<b>16,578</b>	
Up to 1 year	3,851	4,169	4,061	3,618	3,701	3,802	3,962	4,161	4,249	4,266	4,336	4,150	3,436	3,500	
Over 1 year	4,079	8,125	8,431	8,481	9,223	10,247	10,776	11,451	12,187	12,603	12,633	12,746	12,936	13,077	
<b>Industry, energy and construction</b>	<b>47,773</b>	<b>68,360</b>	<b>74,230</b>	<b>76,167</b>	<b>80,503</b>	<b>86,942</b>	<b>92,992</b>	<b>93,137</b>	<b>96,303</b>	<b>98,006</b>	<b>96,675</b>	<b>98,027</b>	<b>97,128</b>	<b>96,328</b>	
Mining	6	515	512	446	499	332	462	428	218	299	...	417	442	407	
Up to 1 year	...	515	512	446	499	332	462	428	218	299	...	417	...	407	
Over 1 year	6	...	...	...	...	...	...	...	...	...	...	...	442	...	
Industry	35,562	43,752	48,142	49,110	52,510	55,661	58,578	58,668	61,881	62,299	62,314	62,887	61,244	61,301	
Up to 1 year	16,070	10,976	11,565	11,488	11,797	11,827	13,812	13,632	13,831	13,756	13,505	13,969	12,486	13,165	
Over 1 year	19,492	32,776	36,578	37,622	40,713	43,835	44,767	45,036	48,050	48,544	48,809	48,918	48,759	48,136	
Manufacturing ( Food, Textile, etc)	29,769	40,024	44,005	45,164	48,054	50,589	53,374	52,412	55,196	55,406	55,264	55,681	53,978	54,606	
Up to 1 year	12,623	9,847	10,448	10,470	10,655	10,734	12,492	12,375	12,034	11,685	11,652	12,058	10,604	11,343	
Over 1 year	17,146	30,176	33,557	34,693	37,400	39,855	40,882	40,037	43,163	43,721	43,611	43,623	43,374	43,263	
Manufacturing (Oil,Chem., etc)	5,724	3,264	3,544	3,379	3,817	4,532	4,628	5,700	6,151	6,256	6,424	6,467	6,521	5,978	
Up to 1 year	3,441	854	925	834	879	882	1,081	1,027	1,587	1,744	1,524	1,578	1,545	1,495	
Over 1 year	2,283	2,410	2,619	2,545	2,939	3,650	3,546	4,673	4,564	4,512	4,899	4,889	4,976	4,482	
Electricity, gas and water	69	464	594	568	638	540	577	556	534	637	627	739	746	718	
Up to 1 year	5	275	192	184	264	210	239	230	210	326	328	333	337	327	
Over 1 year	64	190	403	384	375	330	338	326	324	311	299	406	409	391	
Construction	12,205	24,094	25,575	26,611	27,494	30,949	33,952	34,042	34,204	35,407	34,361	34,723	35,442	34,620	
Up to 1 year	6,401	12,018	12,459	11,495	12,595	13,810	15,098	14,926	15,176	16,604	15,850	15,771	16,333	15,708	
Over 1 year	5,804	12,076	13,116	15,117	14,899	17,139	18,854	19,116	19,028	18,803	18,511	18,953	19,109	18,912	
<b>Services</b>	<b>234,251</b>	<b>302,092</b>	<b>301,147</b>	<b>306,211</b>	<b>313,120</b>	<b>326,762</b>	<b>352,231</b>	<b>363,260</b>	<b>367,707</b>	<b>358,604</b>	<b>361,417</b>	<b>361,488</b>	<b>362,089</b>	<b>371,179</b>	
Trade	197,242	249,915	249,659	252,082	259,590	273,823	296,353	304,966	310,237	304,583	309,001	308,299	308,129	309,459	
Up to 1 year	78,537	85,532	81,070	87,935	89,250	91,556	95,644	98,343	99,123	92,260	93,862	94,941	93,933	96,422	
Over 1 year	118,705	164,383	168,589	164,147	170,340	182,267	200,709	206,623	211,113	212,323	215,139	213,358	214,196	213,037	
Wholesale and retail trade	172,843	209,745	209,575	224,815	219,338	231,042	251,194	258,973	263,203	259,921	259,766	258,962	259,304	261,089	
Up to 1 year	66,328	67,630	64,038	79,699	71,792	73,644	77,177	80,220	80,662	76,453	74,517	75,471	74,943	78,083	
Over 1 year	106,515	142,114	145,537	145,116	147,546	157,398	174,017	178,754	182,541	183,468	185,248	183,491	184,361	183,007	
Hotel and restaurants	18,949	28,337	27,978	19,169	27,719	29,632	30,650	31,199	32,111	30,099	32,207	31,565	30,214	29,655	
Up to 1 year	9,379	12,989	12,198	6,255	12,465	12,668	12,842	12,566	12,946	10,901	12,413	12,046	11,598	10,877	
Over 1 year	9,571	15,349	15,780	12,914	15,254	16,964	17,808	18,633	19,165	19,198	19,794	19,519	18,616	18,779	
Other trade	5,450	11,833	12,107	8,099	12,533	13,150	14,509	14,793	14,922	14,563	17,028	17,772	18,612	18,714	
Up to 1 year	2,830	4,913	4,834	1,980	4,993	5,245	5,625	5,557	5,516	4,906	6,931	7,424	7,393	7,463	
Over 1 year	2,619	6,920	7,272	6,118	7,540	7,905	8,884	9,236	9,407	9,657	10,097	10,348	11,219	11,252	
Fin. Services	3,209	2,768	2,742	3,101	3,060	3,162	3,162	2,443	1,476	1,345	1,368	1,124	1,132	793	
Up to 1 year	69	111	117	104	108	62	62	52	52	40	36	36	46	46	
Over 1 year	3,141	2,657	2,626	2,997	2,952	3,100	3,100	2,391	1,424	1,305	1,332	1,088	1,086	747	
Other services	33,800	49,409	48,745	51,028	50,470	49,777	52,716	55,851	55,994	52,676	51,048	52,065	52,827	60,927	
Up to 1 year	10,870	14,002	11,207	13,594	12,763	12,133	13,099	14,084	13,698	14,305	12,743	13,219	13,472	21,587	
Over 1 year	22,931	35,406	37,538	37,434	37,707	37,644	39,617	41,767	42,296	38,371	38,304	38,846	39,355	39,340	
<b>TOTAL</b>	<b>289,955</b>	<b>382,747</b>	<b>387,868</b>	<b>394,477</b>	<b>406,546</b>	<b>427,753</b>	<b>459,961</b>	<b>472,010</b>	<b>480,446</b>	<b>473,479</b>	<b>475,061</b>	<b>476,412</b>	<b>475,589</b>	<b>484,084</b>	

1/ Excluding households and NPISH.

Table 19.

**ODC Effective Interest Rates**

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>DEPOSITS</b>														
<b>Nonfinancial corporations</b>														
<b>Other deposits 1/</b>														
Up to 250.000 EUR														
<= 1 month														
Interest rate	1.71	1.99	2.10	2.01	2.06	2.02	2.07	2.02	2.11	2.13	2.06	2.11	2.10	2.10
Standardized variance	0.14	0.04	0.03	0.09	0.04	0.07	0.05	0.07	0.06	0.02	0.05	0.04	0.04	0.04
> 1 month and <= 3 months														
Interest rate	2.19	2.31	2.39	2.36	2.36	2.40	2.31	2.29	2.48	2.46	2.43	2.49	2.50	2.51
Standardized variance	0.06	0.02	0.01	0.04	0.05	0.02	0.05	0.05	0.01	0.01	0.02	0.01	0.01	0.02
> 3 months and <= 1 year														
Interest rate	2.95	. *	3.39	. *	. *	. *	3.13	. *	3.26	3.70	3.58	3.17	3.48	. *
Standardized variance	0.10	. *	0.17	. *	. *	. *	0.15	. *	0.17	0.13	0.09	0.10	0.13	. *
Equal or more than 250.000 EUR														
> 3 months and <= 1 year														
Interest rate	. *	3.92	3.73	3.72	3.53	3.98	3.45	3.66	. *	3.91	. *	4.01	4.06	3.90
Standardized variance	. *	0.04	0.05	0.09	0.05	0.09	0.02	0.00	. *	0.03	. *	0.09	0.06	0.04
<b>Savings deposits</b>														
Interest rate	. *	. *	. *	1.57	1.53	1.64	1.56	1.61	1.65	1.75	1.72	1.68	1.71	1.70
Standardized variance	. *	. *	. *	0.03	0.05	0.00	0.03	0.01	0.07	0.02	0.02	0.06	0.03	0.06
<b>Households</b>														
<b>Other deposits 1/</b>														
<= 1 month														
Interest rate	1.70	1.93	2.02	2.03	2.02	2.03	2.01	1.99	2.07	2.09	2.12	2.11	2.12	2.14
Standardized variance	0.10	0.05	0.05	0.05	0.05	0.05	0.06	0.07	0.06	0.04	0.04	0.04	0.04	0.04
> 1 month and <= 3 months														
Interest rate	2.25	2.28	2.36	2.33	2.36	2.40	2.33	2.33	2.40	2.46	2.45	2.46	2.47	2.51
Standardized variance	0.04	0.04	0.03	0.05	0.05	0.02	0.05	0.05	0.03	0.01	0.01	0.01	0.01	0.02
> 3 months and <= 1 year														
Interest rate	3.00	3.23	3.27	3.33	3.45	3.38	3.43	3.32	3.44	3.52	3.61	3.33	3.46	3.59
Standardized variance	0.06	0.08	0.09	0.14	0.19	0.19	0.17	0.16	0.12	0.05	0.08	0.03	0.06	0.06
> 1 year and <= 2 years														
Interest rate	3.82	4.00	3.89	4.01	4.10	4.12	4.12	4.12	4.19	4.24	4.26	4.22	4.22	4.34
Standardized variance	0.02	0.05	0.04	0.01	0.09	0.09	0.08	0.08	0.07	0.03	0.04	0.03	0.03	0.04
> 2 years														
Interest rate	. *	4.74	4.57	4.60	4.75	4.77	4.80	4.82	4.76	4.65	5.02	4.63	4.59	. *
Standardized variance	. *	0.08	0.10	0.10	0.13	0.17	0.13	0.16	0.16	0.12	0.16	0.04	0.06	. *
<b>Savings deposits</b>														
Interest rate	. *	. *	. *	1.70	1.67	1.70	1.67	1.71	1.74	1.77	1.75	1.77	1.77	1.70
Standardized variance	. *	. *	. *	0.06	0.09	0.06	0.09	0.06	0.07	0.05	0.06	0.07	0.06	0.05
<b>LOANS</b>														
<b>Nonfinancial corporations</b>														
<b>Investment business loans</b>														
> 1 year and <= 3 years														
Interest rate	14.31	13.78	13.82	. *	13.79	13.92	. *	14.52	14.15	14.30	. *	. *	14.37	13.72
Standardized variance	0.18	0.32	0.36	. *	0.31	0.39	. *	0.43	0.30	0.35	. *	. *	0.42	0.20
<b>Other business loans</b>														
> 3 months and <= 1 year														
Interest rate	15.89	. *	15.52	14.63	15.67	15.50	15.67	15.56	. *	. *	. *	14.71	15.04	14.44
Standardized variance	0.30	. *	0.32	0.10	0.31	0.30	0.34	0.45	. *	. *	. *	0.17	0.26	0.11
> 1 year														
Interest rate	14.85	14.38	14.24	14.95	14.73	14.58	14.62	14.57	14.10	14.39	14.50	14.65	14.49	14.44
Standardized variance	0.19	0.10	0.13	0.19	0.16	0.14	0.12	0.15	0.22	0.19	0.24	0.32	0.26	0.23
<b>Credit lines</b>														
Interest rate	15.61	15.35	15.20	15.63	15.20	15.77	15.60	15.26	15.43	15.49	15.43	15.63	15.59	15.66
Standardized variance	0.08	0.01	0.00	0.00	0.01	0.02	0.02	0.03	0.03	0.01	0.04	0.04	0.03	0.06
<b>Households</b>														
<b>Consumer Loans</b>														
Interest rate	12.31	12.12	12.17	12.39	12.50	12.51	12.22	12.29	12.39	12.40	12.37	12.41	12.08	11.75
Standardized variance	0.19	0.13	0.12	0.18	0.15	0.13	0.16	0.15	0.14	0.11	0.13	0.15	0.08	0.08

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

1/ Nontransferable (time) deposits.

Table 20.

**ODC Income Statement**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>INCOME</b>														
Interest income	53,999	64,818	74,612	6,920	13,235	20,637	27,011	34,686	42,276	49,969	57,619	65,248	72,558	80,346
Loans	48,110	58,856	67,963	6,245	11,894	18,457	24,160	31,177	38,092	45,129	52,081	58,812	65,120	72,024
Placement with banks	2,452	3,521	3,969	443	906	1,517	1,975	2,422	2,882	3,316	3,787	4,447	5,185	5,816
Securities	3,437	2,441	2,681	232	434	663	875	1,087	1,302	1,524	1,751	1,989	2,253	2,507
Non-Interest income	19,449	19,648	19,697	1,642	3,685	6,518	8,327	9,090	11,573	13,876	16,126	18,059	21,183	22,524
Fees and commissions	17,522	17,701	17,380	1,421	2,948	4,752	6,350	8,128	10,088	12,137	14,079	15,912	18,511	20,412
Other operating income	1,927	1,947	2,317	221	737	1,766	1,977	962	1,485	1,739	2,046	2,147	2,672	2,112
<b>TOTAL INCOME</b>	<b>73,448</b>	<b>84,466</b>	<b>94,309</b>	<b>8,562</b>	<b>16,919</b>	<b>27,156</b>	<b>35,338</b>	<b>43,776</b>	<b>53,849</b>	<b>63,845</b>	<b>73,745</b>	<b>83,307</b>	<b>93,741</b>	<b>102,871</b>
<b>EXPENDITURES</b>														
Interest expenditures	9,978	13,752	15,389	1,562	3,008	4,490	5,925	7,498	9,028	10,683	12,259	13,944	15,758	17,779
Deposits	9,237	12,466	13,894	1,436	2,760	4,104	5,346	6,757	8,111	9,528	10,943	12,478	14,073	15,696
Borrowings	741	1,286	1,495	126	248	386	579	741	917	1,155	1,316	1,466	1,685	2,083
Non-Interest expenditures	14,939	24,566	18,743	2,084	4,329	20,603	7,049	8,017	9,856	12,345	13,799	16,364	19,314	21,083
Provisions for loan losses	11,071	15,325	13,419	1,481	3,295	19,013	5,028	5,568	6,860	8,872	9,883	11,946	14,467	15,923
Depreciation on fixed assets	3,868	9,241	5,324	603	1,034	1,590	2,021	2,449	2,996	3,474	3,916	4,417	4,847	5,160
General and administrative expenses	33,952	34,465	43,851	3,165	6,582	10,823	13,746	17,783	21,830	25,528	29,369	33,245	37,691	42,162
<b>TOTAL EXPENDITURES</b>	<b>58,869</b>	<b>72,782</b>	<b>77,983</b>	<b>6,812</b>	<b>13,919</b>	<b>35,916</b>	<b>26,720</b>	<b>33,298</b>	<b>40,714</b>	<b>48,556</b>	<b>55,427</b>	<b>63,553</b>	<b>72,763</b>	<b>81,024</b>
<b>NET INCOME</b>														
<b>Net operating income</b>	<b>14,579</b>	<b>11,684</b>	<b>16,327</b>	<b>1,750</b>	<b>3,001</b>	<b>-8,760</b>	<b>8,618</b>	<b>10,478</b>	<b>13,134</b>	<b>15,289</b>	<b>18,318</b>	<b>19,754</b>	<b>20,978</b>	<b>21,847</b>
Net gains/losses from dealing securities	-441	-308	-362	-58	-89	-143	-150	-170	-211	-218	-224	-268	-227	-239
Net gains/losses from dealing in foreign ex.	328	639	990	24	63	57	70	181	83	259	339	366	414	493
Net gains/losses from exchange rate variator	593	309	-39	82	76	118	171	198	192	320	407	466	519	556
<b>Net income from ban. activ.before tax</b>	<b>15,059</b>	<b>12,324</b>	<b>16,916</b>	<b>1,798</b>	<b>3,051</b>	<b>-8,728</b>	<b>8,710</b>	<b>10,687</b>	<b>13,198</b>	<b>15,651</b>	<b>18,841</b>	<b>20,318</b>	<b>21,684</b>	<b>22,657</b>
Provision for taxes	2,104	2,770	3,389	411	759	1,181	1,532	1,924	2,416	2,938	3,519	3,885	4,540	4,883
<b>Net profit / loss for period</b>	<b>12,955</b>	<b>9,554</b>	<b>13,527</b>	<b>1,388</b>	<b>2,292</b>	<b>-9,909</b>	<b>7,178</b>	<b>8,763</b>	<b>10,783</b>	<b>12,712</b>	<b>15,322</b>	<b>16,432</b>	<b>17,145</b>	<b>17,774</b>
less: dividend paid	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Retained profit</b>	<b>12,955</b>	<b>9,554</b>	<b>13,527</b>	<b>1,388</b>	<b>2,292</b>	<b>-9,909</b>	<b>7,178</b>	<b>8,763</b>	<b>10,783</b>	<b>12,712</b>	<b>15,322</b>	<b>16,432</b>	<b>17,145</b>	<b>17,774</b>

Note: Since April 2006, the Income Statement of Banka Kreditore e Prishtinës is excluded.

Table 21.

**CBAK Interbank Clearing System**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Transactions</b>														
Amount	1,715,646	1,693,287	1,919,149	113,010	276,782	482,996	716,044	902,470	1,082,683	1,282,497	1,478,293	1,649,585	1,867,448	2,071,066
Number	266,743	285,332	321,669	53,526	134,855	208,888	323,739	394,224	476,287	591,697	655,410	718,453	841,094	913,418

Table 22.

**International Money Transfers among Financial Corporations**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>OUTGOING</b>														
CBAK	369,087	271,618	309,844	9,730	31,145	54,621	70,780	91,854	105,942	126,634	183,031	220,958	256,584	263,059
Commercial banks	1,282,860	1,171,412	1,277,402	75,352	153,673	247,875	363,647	476,421	585,969	698,920	826,405	952,207	1,079,192	1,192,704
Financial auxiliaries	15,358	13,508	14,715	1,286	2,638	4,451	6,208	6,703	8,004	10,476	11,308	12,632	14,061	16,556
<b>TOTAL</b>	<b>1,667,305</b>	<b>1,456,538</b>	<b>1,601,961</b>	<b>86,368</b>	<b>187,456</b>	<b>306,947</b>	<b>440,635</b>	<b>574,978</b>	<b>699,915</b>	<b>836,030</b>	<b>1,020,744</b>	<b>1,185,797</b>	<b>1,349,837</b>	<b>1,472,319</b>
<b>INCOMING</b>														
CBAK	92,607	87,578	92,747	9,833	13,482	58,817	127,773	134,479	164,187	171,330	186,206	201,648	226,394	239,861
Commercial banks	1,154,931	835,384	943,087	57,917	137,780	229,172	320,069	400,158	504,367	587,497	683,336	769,001	860,522	945,569
Financial auxiliaries	162,258	153,461	167,172	12,120	24,659	39,345	52,292	69,767	84,924	101,516	113,001	131,279	151,245	167,418
<b>TOTAL</b>	<b>1,409,796</b>	<b>1,076,423</b>	<b>1,203,006</b>	<b>79,870</b>	<b>175,921</b>	<b>327,334</b>	<b>500,134</b>	<b>604,404</b>	<b>753,478</b>	<b>860,343</b>	<b>982,543</b>	<b>1,101,928</b>	<b>1,238,161</b>	<b>1,352,848</b>

Table 23.

**Insurance Companies Activity**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Amount of premiums received</b>														
TPL	28,739	30,939	33,341	2,619	5,354	9,049	12,235	15,246	18,083	21,068	24,151	27,110	29,893	32,295
Border policies	8,604	6,366	7,061	314	626	970	1,572	2,121	2,780	5,480	7,000	7,502	8,073	8,455
Other ( non TPL)	1,747	6,594	6,811	1,007	1,257	1,550	1,982	2,307	2,640	2,920	3,248	3,466	3,877	4,237
<b>TOTAL</b>	<b>39,090</b>	<b>43,898</b>	<b>47,213</b>	<b>3,939</b>	<b>7,237</b>	<b>11,569</b>	<b>15,789</b>	<b>19,674</b>	<b>23,504</b>	<b>29,468</b>	<b>34,399</b>	<b>38,079</b>	<b>41,843</b>	<b>44,986</b>
<b>Number of policies sold</b>														
TPL	241,901	205,201	223,770	19,090	37,853	62,240	83,283	103,582	124,402	152,400	175,933	196,564	216,187	233,665
Border policies	120,609	121,710	134,596	3,469	6,682	10,386	18,972	24,963	33,084	77,851	100,630	107,827	115,351	119,472
Other ( non TPL)	8,423	13,113	14,520	1,867	3,596	4,959	6,150	7,925	10,146	12,243	13,390	14,367	15,427	16,930
<b>TOTAL</b>	<b>370,933</b>	<b>340,024</b>	<b>372,886</b>	<b>24,426</b>	<b>48,131</b>	<b>77,585</b>	<b>108,405</b>	<b>136,470</b>	<b>167,632</b>	<b>242,494</b>	<b>289,953</b>	<b>318,758</b>	<b>346,965</b>	<b>370,067</b>
<b>Amount of claims paid</b>														
TPL 1/	5,746	7,194	7,945	434	1,324	2,236	2,884	3,718	4,560	5,654	6,216	7,128	8,029	8,968
Border policies	580	296	332	.	28	38	79	165	228	251	251	308	341	413
Other ( non TPL)	417	841	889	53	75	108	132	199	243	312	377	420	479	542
<b>TOTAL</b>	<b>6,743</b>	<b>8,331</b>	<b>9,166</b>	<b>487</b>	<b>1,426</b>	<b>2,381</b>	<b>3,095</b>	<b>4,083</b>	<b>5,030</b>	<b>6,217</b>	<b>6,845</b>	<b>7,857</b>	<b>8,849</b>	<b>9,922</b>

1/ Including claims paid by the Kosovo Guarantee Fund.

Table 24.

## Other Financial Intermediaries Activity

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

Description	2004		2005			2006								
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Amount of loans</b>	<b>39,856</b>	<b>52,884</b>	<b>51,696</b>	<b>52,637</b>	<b>53,206</b>	<b>53,383</b>	<b>54,825</b>	<b>53,913</b>	<b>55,836</b>	<b>56,288</b>	<b>55,301</b>	<b>55,401</b>	<b>55,994</b>	<b>56,440</b>
<b>Number of loans</b>	22,286	27,022	27,123	28,045	28,975	29,851	30,727	31,555	32,622	33,232	33,649	34,096	34,664	34,982

Table 25.

## Depository Corporations Network and Number of Employees

Description	2004		2005			2006								
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Prishtina region</b>	<b>61</b>	<b>69</b>	<b>69</b>	<b>70</b>	<b>72</b>	<b>63</b>	<b>63</b>	<b>63</b>	<b>64</b>	<b>65</b>	<b>67</b>	<b>68</b>	<b>68</b>	<b>68</b>
<b>CBAK 1/</b>	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Other Depository Corporations</b>	60	68	68	69	71	62	62	62	63	64	66	67	67	67
Head office	7	7	7	7	7	6	6	6	6	6	6	6	6	6
Branches	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Sub-branches	52	60	60	61	63	55	55	55	56	57	59	60	60	60
<b>Prizreni region</b>														
<b>Other Depository Corporations</b>	37	39	39	39	39	34	35	35	36	36	37	37	37	37
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	9	8	8	8	8	6	6	6	6	6	6	6	6	6
Sub-branches	28	31	31	31	31	28	29	29	30	30	31	31	31	31
<b>Peja region</b>														
<b>Other Depository Corporations</b>	41	44	44	44	44	39	40	41	41	41	41	41	41	41
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	13	13	13	13	13	12	12	12	12	12	12	12	12	12
Sub-branches	28	31	31	31	31	27	28	29	29	29	29	29	29	29
<b>Gjilani region</b>														
<b>Other Depository Corporations</b>	50	53	54	54	55	47	47	48	49	49	48	49	49	49
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	14	14	14	14	14	12	12	12	12	12	12	12	12	12
Sub-branches	36	39	40	40	41	35	35	36	37	37	36	37	37	37
<b>Mitrovica region</b>														
<b>Other Depository Corporations</b>	30	32	32	32	32	25	25	25	25	25	25	25	25	25
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Sub-branches	24	26	26	26	26	19	19	19	19	19	19	19	19	19
<b>Total Network Units</b>	<b>219</b>	<b>237</b>	<b>238</b>	<b>239</b>	<b>242</b>	<b>208</b>	<b>210</b>	<b>212</b>	<b>215</b>	<b>216</b>	<b>218</b>	<b>220</b>	<b>220</b>	<b>220</b>
<b>CBAK 1/</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Other Depository Corporations</b>	<b>218</b>	<b>236</b>	<b>237</b>	<b>238</b>	<b>241</b>	<b>207</b>	<b>209</b>	<b>211</b>	<b>214</b>	<b>215</b>	<b>217</b>	<b>219</b>	<b>219</b>	<b>219</b>
Head office	7	7	7	7	7	6	6	6	6	6	6	6	6	6
Branches	43	42	42	42	42	37	37	37	37	37	37	37	37	37
Sub-branches	168	187	188	189	192	164	166	168	171	172	174	176	176	176
<b>Total numbers of employees</b>	<b>2,199</b>	<b>2,470</b>	<b>2,479</b>	<b>2,505</b>	<b>2,514</b>	<b>2,327</b>	<b>2,361</b>	<b>2,383</b>	<b>2,432</b>	<b>2,470</b>	<b>2,469</b>	<b>2,470</b>	<b>2,491</b>	<b>2,529</b>
CBAK 1/	133	137	138	139	140	141	142	143	143	143	142	141	140	143
Other Depository Corporations	2,066	2,333	2,341	2,366	2,374	2,186	2,219	2,240	2,289	2,327	2,327	2,329	2,351	2,386

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

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

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

Gjilani region: Gjilani, Kaçanik, Kamenicë, Novo Bard, Shterpc, Ferizaj, Vitia;

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

1/ Head Office.



Table 26.

**Other Financial Corporations – Geographical Distribution**, as of November 2006

Description	Prishtinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtrri	Ferizaj	Skënderaj	Gjilan	Graçanicë	Dragash	Suharekë	Shtërpcë	Zvečan	Shitë	Podujevë
<b>FINANCIAL AUXILIARIES</b>																	
Euro_Cufa	HQ																
NBS	HQ																
Unioni Financiare Prishtina	HQ+4BR	2 BR	BR	BR	BR	BR	BR	BR	BR	5 BR	BR	BR	BR	BR		BR	BR
PCB Western Union	HQ	BR	BR	BR						BR							
RZB Western Union	HQ+3BR	2 BR	3 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									
EB Ari			HQ														
<b>OTHER FINANCIAL INTERMEDIARIES</b>																	
FINCA Kosovo	√	√	√	√				√		√				√			
Kosovo Enterprise Program (KEP)	√	√	√	√		√				√			√				
Kosovo Grameen - Missione □Arcobaleno Micro	√	√	√							√							
Ageny for Finance in Kosovo SED Program□			√														
Cordaid				√													
Besëlidhja Micro Finance (W. Relief)□	√					√				√	√						
Kreditimi Rural i Kosovës	√				√		√										
Kosinvest / World Vision		√															
Mëshstekna (Society for Farmers and Individual												√					
MFI - Qelim Kosovë				√													
START NGO (Islamic Relief in Kosovo)	√								√								
Balkanactie																	√
Perspektiva 4					√												
Vllesa Co.													√				
PTK	√																
DMTH	√	√	√	√		√	√		√	√							√
German Investment and Development Co (DE	√																
EAR AgroBusiness Development Unit□	√																
Islamic World Committee	√																√
Atlantic Capital Partners	√																
KLM Enterprises Money Transfer Service	√																

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

Table 27.

**Kosovo Consolidated Budget**

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

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Tax Revenues</b>	<b>550.1</b>	<b>514.2</b>	<b>559.6</b>	<b>39.5</b>	<b>76.2</b>	<b>115.1</b>	<b>168.4</b>	<b>219.9</b>	<b>286.7</b>	<b>349.9</b>	<b>406.8</b>	<b>454.8</b>	<b>518.8</b>	<b>571.3</b>
Border taxes	436.0	399.6	436.5	23.7	53.1	84.4	117.6	159.3	196.9	237.0	286.5	326.8	371.6	417.3
Domestic taxes	114.2	114.6	123.1	15.8	23.1	30.7	50.8	60.7	89.8	112.9	120.2	128.0	147.2	154.1
<b>Non tax revenues</b>	<b>40.5</b>	<b>41.5</b>	<b>47.1</b>	<b>3.6</b>	<b>7.0</b>	<b>12.4</b>	<b>17.0</b>	<b>22.7</b>	<b>27.1</b>	<b>33.1</b>	<b>37.5</b>	<b>42.6</b>	<b>48.3</b>	<b>53.8</b>
<b>Municipal own source revenues</b>	<b>23.7</b>	<b>20.4</b>	<b>22.0</b>	<b>1.7</b>	<b>3.8</b>	<b>6.3</b>	<b>9.1</b>	<b>12.0</b>	<b>14.3</b>	<b>17.0</b>	<b>19.6</b>	<b>21.9</b>	<b>24.4</b>	<b>28.4</b>
<b>Donor grants 1/</b>	<b>17.2</b>	<b>10.2</b>	<b>10.2</b>	...	...	...	...	...	...	...	...	...	...	...
<b>Interest</b>	<b>3.3</b>	<b>2.4</b>	<b>2.6</b>	...	...	...	...	...	...	...	...	...	...	...
<b>TOTAL</b>	<b>634.8</b>	<b>588.7</b>	<b>641.5</b>	<b>44.8</b>	<b>86.9</b>	<b>133.7</b>	<b>194.5</b>	<b>254.6</b>	<b>328.0</b>	<b>400.1</b>	<b>463.9</b>	<b>519.3</b>	<b>591.5</b>	<b>653.5</b>
<b>Wages and salaries</b>	<b>184.2</b>	<b>174.6</b>	<b>194.5</b>	<b>2.1</b>	<b>17.9</b>	<b>35.0</b>	<b>64.4</b>	<b>82.6</b>	<b>99.0</b>	<b>115.9</b>	<b>132.5</b>	<b>134.9</b>	<b>168.3</b>	<b>185.5</b>
<b>Goods and services</b>	<b>203.0</b>	<b>115.4</b>	<b>143.0</b>	<b>2.4</b>	<b>11.7</b>	<b>26.0</b>	<b>37.9</b>	<b>50.5</b>	<b>59.8</b>	<b>72.4</b>	<b>83.1</b>	<b>91.7</b>	<b>103.6</b>	<b>117.2</b>
<b>Subsidies and transfers</b>	<b>186.3</b>	<b>179.6</b>	<b>223.3</b>	<b>3.0</b>	<b>23.3</b>	<b>34.4</b>	<b>47.9</b>	<b>59.5</b>	<b>69.5</b>	<b>82.8</b>	<b>100.1</b>	<b>111.8</b>	<b>122.3</b>	<b>142.1</b>
<b>Capital outlays</b>	<b>192.0</b>	<b>103.1</b>	<b>141.6</b>	...	<b>3.9</b>	<b>8.7</b>	<b>12.5</b>	<b>17.6</b>	<b>23.4</b>	<b>43.3</b>	<b>53.0</b>	<b>61.7</b>	<b>73.5</b>	<b>89.0</b>
<b>Reserves</b>	<b>3.9</b>	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>TOTAL</b>	<b>769.4</b>	<b>572.8</b>	<b>702.4</b>	<b>7.5</b>	<b>56.9</b>	<b>104.1</b>	<b>162.8</b>	<b>210.2</b>	<b>251.8</b>	<b>314.5</b>	<b>368.8</b>	<b>400.2</b>	<b>467.7</b>	<b>533.8</b>
<b>BALANCE (Rev-Exp)</b>	<b>-134.6</b>	<b>15.9</b>	<b>-60.9</b>	<b>37.3</b>	<b>30.0</b>	<b>29.7</b>	<b>31.7</b>	<b>44.4</b>	<b>76.3</b>	<b>85.6</b>	<b>95.1</b>	<b>119.2</b>	<b>123.8</b>	<b>119.7</b>

Source: Ministry of Economy and Finance.

1/ For consistency purposes with Interim Budget Report, since January 2006 Donor Designated Grants are not included.

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
<b>2002</b>		<b>102.1</b>	<b>99.3</b>				
<b>2003</b>		<b>103.7</b>	<b>101.1</b>			<b>1.6</b>	<b>1.7</b>
<b>2004</b>		<b>100.2</b>	<b>101.1</b>			<b>-3.4</b>	<b>0.1</b>
<b>2005</b>		<b>102.8</b>	<b>100.3</b>			<b>2.6</b>	<b>-0.8</b>
Jan	99.9			-0.3	-3.8		
Feb	99.9			0.0	-3.8		
Mar	101.4	101.4	100.4	1.5	-2.0	1.5	0.5
Apr	100.7			-0.7	-2.2		
May	100.0			-0.7	-2.1		
Jun	99.6	99.6	100.1	-0.4	-1.1	-1.8	-0.3
Jul	98.3			-1.3	-1.6		
Aug	98.5			0.2	-0.5		
Sep	99.3	99.3	98.7	0.8	1.3	-0.3	-1.4
Oct	101.1			1.8	1.3		
Nov	101.9			0.8	2.2		
Dec	102.8	102.8	101.9	0.9	2.6	3.5	3.3
<b>2006</b>							
Jan	102.3			-0.5	2.4		
Feb	103.1			0.8	3.2		
Mar	103.2	103.2	102.9	0.1	1.8	0.4	0.9
Apr	103.2			0.0	2.5		
May	102.8			-0.4	2.8		
Jun	102.2	102.2	102.7	-0.6	2.6	-1.0	-0.1
Jul	101.5			-0.7	3.3		
Aug	101.3			-0.2	2.8		
Sep	101.3	101.3	101.4	0.0	2.0	-0.9	-1.3
Oct	101.5			0.2	0.4		
Nov	102.6			1.1	0.7		

Source: Statistical Office of Kosovo.

Table 29.

**Registered Unemployment**

(End of period)

Description	2004	2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
Total	301,982	318,068	319,721	320,522	321,372	323,450	324,056	323,201	323,422	323,628	324,458	324,835	325,163	325,364
of which: Females (in %)	45.7	46.3	46.3	46.3	46.4	46.2	46.2	46.5	46.5	46.6	46.5	46.6	46.6	46.7
Education														
Elementary (in %)	63.4	63.5	63.5	63.6	63.6	63.6	63.6	63.5	63.5	63.5	63.5	63.5	63.5	63.6
Secondary (in %)	35.1	35.0	35.0	34.9	34.9	35.0	35.0	35.0	35.0	35.0	35.1	35.0	35.0	34.9
University (in %)	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5

Source: Kosovo Employment Office.

Table 30.

**Balance of Payments of Kosovo**

(In millions of EUR)

Description	2004	2005
<b>1. CURRENT ACCOUNT</b>	<b>-281.5</b>	<b>-405.8</b>
<b>A. Goods and services</b>	<b>-976.5</b>	<b>-1,112.8</b>
1. Goods	-945.3	-1,058.9
2. Services	-31.2	-54.0
<b>B. Income</b>	<b>23.9</b>	<b>30.0</b>
1. Compensation of employees	20.4	21.0
2. Investment income	3.4	9.0
<b>C. Current transfers</b>	<b>671.2</b>	<b>677.1</b>
1. Central government	363.8	297.2
2. Other sectors	307.4	379.9
<b>2. CAPITAL AND FINANCIAL ACCOUNT</b>	<b>295.2</b>	<b>254.2</b>
<b>A. Capital account</b>	<b>0.0</b>	<b>0.0</b>
1. Capital transfers	0.0	0.0
2. Acquisition/disposal of non-produced, non-financial assets	0.0	0.0
<b>B. Financial account</b>	<b>295.2</b>	<b>254.2</b>
1. Direct investment	17.6	58.8
2. Portfolio investment	-116.6	-6.2
3. Financial derivatives (net)	0.0	0.0
4. Other investment 1/	393.8	227.4
5. Reserve assets	0.4	-25.8
<b>NET ERRORS AND OMISSIONS</b>	<b>-13.7</b>	<b>151.6</b>

1/ Including trade credit (IMF Aide Memoire, May 2006).

Table 31.

**Services**

(In millions of EUR)

Description	2004	2005
<b>Balance</b>		
Transport	-46.8	-47.8
Travel	-14.1	-17.5
Communications services	12.2	7.7
Construction services	-0.9	-8.7
Insurance services	-5.7	-6.8
Financial services	-0.2	-0.2
Computer and information services	-2.2	-3.0
Other business services	-1.5	-5.7
Personal, cultural, and recreational services	0.0	0.0
Government services, n.i.e.	28.1	28.1
<b>Total</b>	<b>-31.0</b>	<b>-54.0</b>
<b>Credit</b>		
Transport	24.0	24.2
Travel	26.8	26.4
Communications services	27.5	31.7
Construction services	0.0	0.0
Insurance services	6.6	7.1
Financial services	0.0	0.0
Computer and information services	0.0	0.0
Other business services	0.2	0.2
Personal, cultural, and recreational services	0.0	0.0
Government services, n.i.e.	28.1	28.1
<b>Total</b>	<b>113.3</b>	<b>117.7</b>
<b>Debits</b>		
Transport	-70.8	-72.0
Travel	-41.0	-43.9
Communications services	-15.3	-24.0
Construction services	-0.9	-8.7
Insurance services	-12.3	-13.9
Financial services	-0.2	-0.2
Computer and information services	-2.2	-3.0
Other business services	-1.7	-5.9
Personal, cultural, and recreational services	-	-
Government services, n.i.e.	-	-
<b>Total</b>	<b>-144.3</b>	<b>-171.7</b>

Table 32.

**Income**

(In millions of EUR)

Description	2004	2005
<b>Balance</b>	<b>23.9</b>	<b>30.0</b>
<b>Credit</b>		
Compensation of employees	26.9	27.0
Investment income	15.4	24.5
<b>Total</b>	<b>42.3</b>	<b>51.5</b>
<b>Debit</b>		
Compensation of employees	-6.5	-6.0
Investment income	-12.0	-15.6
<b>Total</b>	<b>-18.4</b>	<b>-21.5</b>

Table 33.

**Current transfers**

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

Description	2004	2005
<b>Balance</b>	<b>671.2</b>	<b>677.1</b>
<b>Credit</b>		
Central government	427.8	352.5
Other transfers	411.1	475.5
<b>Total</b>	<b>838.9</b>	<b>828.0</b>
<b>Debits</b>		
Central government	-64.0	-55.3
Other transfers	-103.7	-95.7
<b>Total</b>	<b>-167.8</b>	<b>-150.9</b>

Table 34.

**Exports and Imports, by Trading Partners**

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

Description	2004	2005			2006											
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov		
Export	56.6	44.2	48.9	2.8	6.7	13.9	21.9	29.9	37.5	47.0	56.5	63.8	69.7	76.0		
Import	1,063.3	1,067.1	1,180.0	58.7	132.3	231.6	341.3	458.9	571.6	684.0	814.4	941.8	1,068.8	1,183.9		
Trade balance	-1,006.7	-1,022.9	-1,131.1	-55.9	-125.6	-217.7	-319.4	-429.0	-534.1	-637.0	-757.9	-878.0	-999.1	-1,107.9		
Albania	Export	1.8	4.9	5.2	0.2	0.6	1.2	1.8	2.5	3.6	4.6	5.9	7.3	8.3	9.6	
	Import	20.2	17.0	18.1	0.3	0.5	2.5	4.9	6.8	9.1	11.9	14.5	17.5	19.9	21.6	
Bulgaria	Export	0.4	0.8	1.0	0.1	0.1	0.4	0.8	1.3	2.2	2.6	3.4	3.4	3.8	4.1	
	Import	42.1	34.4	37.7	1.9	3.6	6.1	10.4	14.6	17.4	20.5	22.9	26.4	30.0	33.1	
Bosnia and Herzegovina	Export	1.5	2.7	3.4	0.2	0.6	1.0	1.6	2.2	2.6	3.0	3.5	3.7	3.7	4.2	
	Import	12.8	17.5	19.0	1.0	2.0	3.4	5.4	7.5	8.9	10.5	12.0	13.7	15.0	16.4	
Croatia	Export	0.5	0.9	0.9	0.1	0.2	0.3	0.3	0.4	0.4	0.4	0.5	0.5	0.5	0.7	
	Import	25.1	22.1	25.0	1.0	2.9	5.3	7.9	10.1	12.1	13.8	16.4	19.4	21.3	24.2	
European Union	Export	16.4	16.2	17.4	0.5	1.4	3.9	6.0	9.3	12.1	14.0	15.9	17.8	19.4	21.5	
	Import	377.4	362.0	408.8	20.5	43.6	79.7	115.6	151.7	186.0	221.3	256.9	294.2	330.7	364.0	
EU 15	Export	15.0	15.0	16.1	0.4	1.2	3.3	4.9	7.5	9.8	11.1	12.7	14.2	15.4	17.3	
	Import	284.0	271.8	309.7	15.1	31.7	60.0	87.8	115.7	141.1	167.1	192.7	219.2	245.4	270.2	
	of which:															
	Austria	Export	0.9	0.9	0.9	0.1	0.2	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9	1.0
		Import	27.6	11.4	12.4	0.8	2.3	4.6	6.5	8.9	11.2	13.4	15.8	17.7	20.0	21.3
	France	Export	0.2	0.4	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
		Import	23.1	6.7	7.2	1.7	3.6	5.3	6.5	7.7	8.5	9.8	10.6	12.1	12.1	13.2
	Germany	Export	3.3	3.0	3.2	0.2	0.3	0.9	1.1	1.3	1.7	2.0	2.5	2.8	3.1	3.3
		Import	78.2	118.0	129.9	5.9	12.0	21.2	32.0	43.3	53.5	64.9	76.5	88.1	101.3	112.4
	Greece	Export	4.3	5.3	5.4	...	...	0.5	0.9	1.5	2.1	2.5	2.8	3.1	3.3	3.7
		Import	68.5	42.1	47.6	1.9	3.8	8.3	12.8	17.8	21.9	25.5	28.9	32.4	36.0	39.4
	Italy	Export	5.5	5.2	5.6	...	0.5	1.6	2.5	4.2	5.1	5.7	6.3	7.0	7.6	8.8
		Import	44.5	42.2	50.4	2.9	6.1	13.8	19.5	24.6	30.0	35.0	39.3	44.1	48.5	53.1
	Netherlands	Export	0.1	0.1	0.1	...	...	...	...	...	0.2	0.2	0.2	0.2	0.2	0.2
		Import	10.1	7.4	7.9	0.2	0.7	1.6	2.3	2.9	3.4	3.9	4.3	5.0	5.0	5.7
	United Kingdom	Export	0.6	...	...	...	...	...	...	...	...	...	...	...	...	...
		Import	11.1	6.8	8.0	0.4	1.0	1.6	2.2	2.8	3.1	3.5	4.0	4.5	5.0	5.8
EU new 10	Export	1.2	1.2	1.3	0.1	0.3	0.5	1.0	1.8	2.3	2.8	3.2	3.6	3.9	4.2	
	Import	93.4	90.2	99.0	5.4	12.0	19.7	27.8	36.0	44.9	54.3	64.2	75.0	85.4	93.8	
	of which:															
	Hungary	Export	0.1	0.1	0.1	...	...	...	...	...	...	...	...	...	...	...
		Import	19.7	14.6	16.2	1.2	2.2	3.9	5.6	6.9	8.5	10.2	11.8	13.8	15.6	17.2
	Slovenia	Export	1.0	1.1	1.2	0.1	0.3	0.5	1.0	1.8	2.3	2.6	2.9	3.4	3.7	3.9
		Import	56.9	50.5	55.5	2.2	5.4	9.8	13.7	18.7	23.2	28.5	34.1	40.4	46.7	51.0
Switzerland	Export	0.1	0.4	0.7	0.3	0.8	1.1	2.3	2.8	3.2	3.5	4.4	4.7	5.6	6.0	
	Import	16.2	16.7	18.7	1.0	2.4	4.4	6.0	8.2	10.1	12.3	14.3	16.9	18.8	20.6	
Macedonia	Export	9.6	8.8	9.6	0.2	0.3	1.3	2.3	3.3	3.9	4.7	5.3	6.4	7.2	8.0	
	Import	149.2	200.3	219.7	10.4	23.7	41.7	63.2	85.3	106.5	133.4	165.3	192.1	214.3	237.3	
Serbia and Montenegro	Export	10.1	6.0	6.9	1.1	2.5	3.5	4.9	6.1	6.9	7.7	7.7	7.7	8.9	9.5	
	Import	161.3	150.9	163.6	6.1	15.5	28.7	44.8	65.0	82.6	97.5	119.9	141.5	167.7	188.7	
Turkey	Export	2.9	1.0	1.0	...	...	0.5	0.5	0.6	0.6	0.6	0.7	0.7	0.7	0.7	
	Import	86.8	78.1	85.4	5.9	10.5	16.9	24.0	33.4	43.7	52.5	61.1	69.9	72.6	80.8	
China	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Import	34.3	49.5	55.8	3.3	7.9	13.3	18.6	25.1	32.0	38.7	46.3	53.2	61.6	68.8	
Ukraine	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Import	10.9	11.0	11.4	...	0.2	1.2	2.4	3.8	4.8	5.7	7.4	8.9	9.9	10.7	
Brazil	Export	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Import	21.5	15.7	16.8	1.0	1.7	2.6	3.9	4.7	6.3	7.8	9.7	11.7	13.9	16.2	
United States	Export	...	0.2	0.2	...	...	...	...	...	...	...	...	...	...	...	
	Import	17.0	17.6	18.5	0.5	1.0	1.9	2.5	3.2	4.5	5.5	6.4	7.5	8.5	10.0	
Other	Export	13.3	2.3	2.6	...	0.3	0.7	1.3	1.5	2.0	6.0	9.2	11.5	11.5	11.5	
	Import	88.5	80.3	88.2	5.7	16.7	23.9	31.8	39.4	47.5	52.7	61.1	69.0	79.0	85.8	

Source: UNMIK Customs Services and Statistical Office of Kosovo; Data for 2003 and 2004 are processed by CBAK.

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

Table 35.

**Exports, by Commodity Group**

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

Description	2004		2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
Total	56.5	44.2	48.9	2.8	6.7	13.9	21.9	29.9	37.5	47.0	56.5	63.8	69.7	76.0	
I Live animals and animal products	...	0.4	0.5	...	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	0.3	
II Vegetable products	2.6	2.5	2.8	0.1	0.3	0.6	0.8	0.9	1.3	1.5	2.5	3.2	3.3	3.7	
III Animal or vegetable fats and oils - edible	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
IV Prepared foodstuffs, beverages and tobacco	3.8	4.2	4.6	0.2	0.3	1.2	1.6	2.1	2.4	3.0	3.7	4.1	4.1	4.5	
V Mineral products	2.4	2.9	3.2	0.4	1.3	1.6	3.5	4.6	5.7	10.2	12.3	14.3	14.4	15.3	
VI Products of the chemical or allied industries	1.0	0.9	1.0	...	...	0.1	0.1	0.2	0.3	0.4	0.6	0.7	0.7	0.8	
VII Plastics, rubber and articles thereof	3.7	0.7	0.9	...	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	3.0	3.0	
VIII Hides, skins, leather and articles thereof	5.9	5.4	6.1	0.4	0.9	2.1	2.8	3.6	4.2	4.6	5.2	5.5	5.8	6.5	
IX Wood and articles of wood	0.4	0.3	0.4	...	0.1	0.1	0.2	0.2	0.3	0.3	0.4	0.4	0.5	0.6	
X Cellulosic material, paper and articles thereof	0.4	0.3	0.4	...	0.1	0.1	0.1	0.2	0.3	0.3	0.4	0.5	0.5	0.5	
XI Textiles and textile articles	1.4	0.5	0.6	...	...	...	0.1	0.2	0.2	0.3	0.3	0.4	0.4	0.5	
XII Footwear	0.1	0.1	0.1	...	...	...	...	...	...	...	...	...	...	...	
XIII Articles of stone, plaster, ceramic and glass	1.8	0.3	0.4	...	...	...	0.1	0.1	0.2	0.3	0.3	0.4	0.5	0.6	
XIV Pearls, precious stones, metals, jewelry, etc.	0.1	0.2	0.2	...	...	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	
XV Base metals and articles of base metal	19.7	21.5	23.8	1.4	3.0	6.9	10.9	15.8	20.1	23.1	26.2	29.0	29.0	32.1	
XVI Machinery, appliances, electrical equipment	9.2	2.4	2.7	0.1	0.2	0.5	0.7	0.9	1.1	1.4	2.3	2.5	2.8	3.0	
XVII Transport means	2.0	0.9	0.9	0.1	0.1	0.2	0.3	0.3	0.4	0.5	0.7	0.9	2.9	2.9	
XVIII Optical, medical and musical instruments	1.1	0.2	0.2	...	...	...	...	...	...	...	...	...	...	...	
XIX Arms and ammunition	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
XX Miscellaneous manufactured articles	0.7	0.3	0.3	...	0.1	0.1	0.2	0.2	0.2	0.3	0.4	0.4	0.5	0.6	
XXI Other	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...	

Source: UNMIK Customs Services and Statistical Office of Kosovo; Data for 2003 and 2004 are processed by CBAK.

Table 36.

**Imports, by Commodity Group**

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

Description	2004		2005		2006										
	Dec	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
Total	1,063.2	1,067.0	1,180.0	58.7	132.3	231.6	341.3	458.9	571.6	684.0	814.4	941.8	1,068.8	1,183.9	
I Live animals and animal products	52.4	49.9	54.2	3.7	6.1	9.4	13.0	16.7	20.9	24.5	29.5	35.1	40.2	44.9	
II Vegetable products	68.1	52.3	57.5	2.9	7.2	13.0	18.6	25.8	33.0	38.3	43.4	49.0	51.4	59.9	
III Animal or vegetable fats and oils - edible	7.3	9.8	11.1	0.6	1.5	2.6	3.9	5.1	6.3	7.5	10.6	11.7	16.9	18.0	
IV Prepared foodstuffs, beverages and tobacco	165.4	146.7	164.8	7.6	17.5	30.6	45.2	60.7	75.2	91.7	112.5	130.7	132.8	147.0	
V Mineral products	173.1	196.5	212.3	12.5	32.5	51.3	75.3	98.7	120.0	142.9	171.4	196.5	202.0	223.5	
VI Products of the chemical or allied industries	98.0	82.2	91.4	4.1	10.7	20.5	29.6	40.2	49.6	57.7	67.6	78.0	78.0	85.7	
VII Plastics, rubber and articles thereof	42.5	47.1	51.0	1.9	4.1	7.4	12.4	17.8	23.5	29.2	35.3	42.2	52.5	58.7	
VIII Hides, skins, leather and articles thereof	1.0	1.4	1.5	0.1	0.2	0.3	0.5	0.7	0.9	1.1	1.4	1.7	16.6	16.8	
IX Wood and articles of wood	29.9	28.9	30.7	1.0	1.8	3.0	5.8	8.2	11.6	14.7	17.9	21.3	28.3	31.2	
X Cellulosic material, paper and articles thereof	33.4	22.4	25.0	1.3	2.9	5.1	7.3	9.5	12.0	14.3	16.7	19.3	21.4	23.8	
XI Textiles and textile articles	31.2	33.2	36.7	1.4	3.2	6.5	9.9	13.2	17.8	21.8	25.5	29.4	29.4	34.6	
XII Footwear	10.4	10.6	11.3	0.3	1.2	2.4	3.8	5.2	6.2	7.0	8.2	9.5	17.8	19.3	
XIII Articles of stone, plaster, ceramic and glass	54.9	49.0	51.5	1.1	3.0	6.3	11.2	17.2	23.6	29.6	37.2	43.8	46.7	51.4	
XIV Pearls, precious stones, metals, jewelry, etc.	0.3	0.2	0.3	...	...	...	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	
XV Base metals and articles of base metal	77.5	85.2	90.7	1.5	4.5	12.0	21.2	30.9	39.6	48.1	58.9	70.3	71.4	80.8	
XVI Machinery, appliances, electrical equipment	116.8	111.5	133.9	11.9	22.0	33.8	43.5	57.1	68.2	81.1	93.9	108.0	123.1	136.8	
XVII Transport means	50.2	99.2	110.3	4.7	9.2	15.8	24.5	32.3	39.4	45.5	52.3	59.1	83.4	90.4	
XVIII Optical, medical and musical instruments	15.1	14.4	16.1	1.2	2.2	3.5	4.3	5.8	6.7	8.2	8.8	9.8	20.8	22.5	
XIX Arms and ammunition	0.5	0.2	0.2	...	0.1	3.6	4.9	4.9	4.9	4.9	4.9	4.9	10.9	10.9	
XX Miscellaneous manufactured articles	35.4	26.4	29.6	1.1	2.5	4.3	6.3	8.9	11.9	15.7	18.5	21.1	21.2	23.8	
XXI Other	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

Source: UNMIK Customs Services and Statistical Office of Kosovo; Data for 2003 and 2004 are processed by CBAK.



Table 37.

**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)	Serbian Dinar (CSD)
2004	Dec	126.74	7.55	239.79	1.54	1.87	1.33	0.69	78.47
	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
2006	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
	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
	Aug	122.33	7.28	239.62	1.58	1.88	1.28	0.68	83.07
	Sep	123.17	7.38	239.59	1.58	1.88	1.27	0.68	83.19
	Oct	123.23	7.39	239.59	1.59	1.86	1.26	0.67	81.19
	Nov	123.99	7.34	239.64	1.59	1.88	1.29	0.67	79.00

Source: European Central Bank and respective central banks.



## 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:**

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

#### **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. CBAK has used the scheme presented below.

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

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.

Central Banking Authority of Kosovo (CBAK) complies not entirely with the definition of a monetary authority, as it issues no banknotes. In the financial surveys the "CBAK" 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.

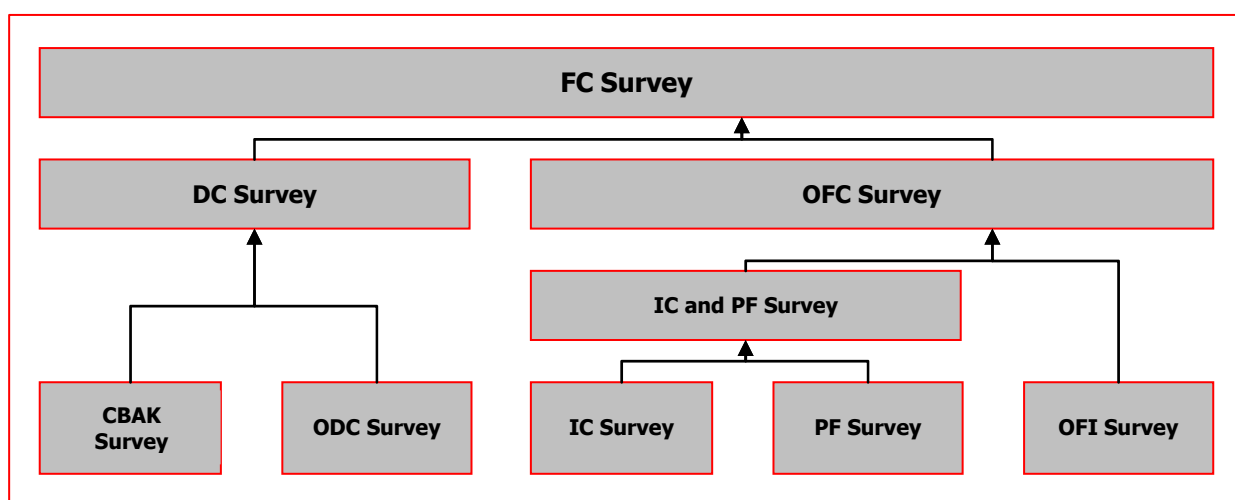
*Insurance technical reserves* are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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

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

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 CBAK, "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:** CBAK-survey 'Interest Rate Report' among all commercial banks licensed in Kosovo.

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

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

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

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

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

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

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

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

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

#### **TABLE 21: INTERBANK CLEARING SYSTEM**

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

#### **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 34-36: 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.

