



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

MONTHLY STATISTICS BULLETIN

May 2007

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ABBREVIATIONS:

CBAK	Central Banking Authority of Kosovo;
CEFTA	Central European Free Trade Agreement;
CPI	Consumer Price Index;
DC	Depository Corporations;
ESA	European System of Regional and National Accounts 1995;
EUR	Euro Currency;
FC	Financial Corporations;
FYROM	Former Yugoslav Republic of Macedonia
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;
KPST	Kosovo Pension Saving Trust;
KTA	Kosovo Trust Agency;
MFSM	Manual on Monetary and Financial Statistics;
NFA	Net Foreign Assets;
NPISH	Nonprofit Institutions Serving Households;
ODC	Other Depository Corporations;
OFC	Other Financial Corporations;
OFI	Other Financial Intermediaries;
PF	Pension Funds;
SBR	Statistical Bank Report;
SNA	United Nations System of National Accounts 1993;
TPL	Third Party Liability;
UNMIK	United Nations Interim Administration Mission in Kosovo.

CONVENTIONS:

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

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	2006
Real growth rates (in percent)			
GDP	2.1	0.3	3.0
Contribution of foreign assistance to GDP growth	-3.9	-2.7	-1.0
Private sector disposable income	9.1	4.2	0.2
Private sector consumption	3.2	5.5	3.9
Consumption as a share of disposable income	91	94	100
Commercial imports of goods and services	3.1	3.9	7.7
GDP per capita	0.4	-1.4	1.3
GNDI per capita	7.1	2.8	3.1
Private disposable income per capita	7.3	2.4	-1.5
Private consumption per capita	2.4	4.0	2.5
CPI	-1.4	-1.4	0.7
General government budget (in percent of GDP)			
Revenues	26.8	28.1	31.4
Primary Expenditures	32.8	31.2	27.7
Primary balance	-6.0	-3.1	3.7
Savings/investment balances (in percent of GDP) 1/			
National savings	-11.0	-10.9	-10.2
Domestic savings	-21.6	-24.7	-26.1
Remittances	9.4	12.6	14.0
Factor income from/to abroad	1.2	1.3	1.8
Investment	25.1	26.0	29.4
Current account	-36.0	-36.9	-39.6
Foreign assistance 2/	24.8	21.9	20.5
Current account balance (after foreign assistance)	-11.3	-15.0	-19.1
Main aggregates (in millions of euro)			
GDP	2,282	2,238	2,270
GDP per capita (in euro)	1,161	1,120	1,117
GNDI per capita (in euro)	1,285	1,275	1,294
Workers' remittances 3/	215	281	318
Foreign assistance 2/	565	491	465
Direct contribution of foreign assistance to GDP	200	208	203

Source: IMF Aide Memoire, Feb 2007.

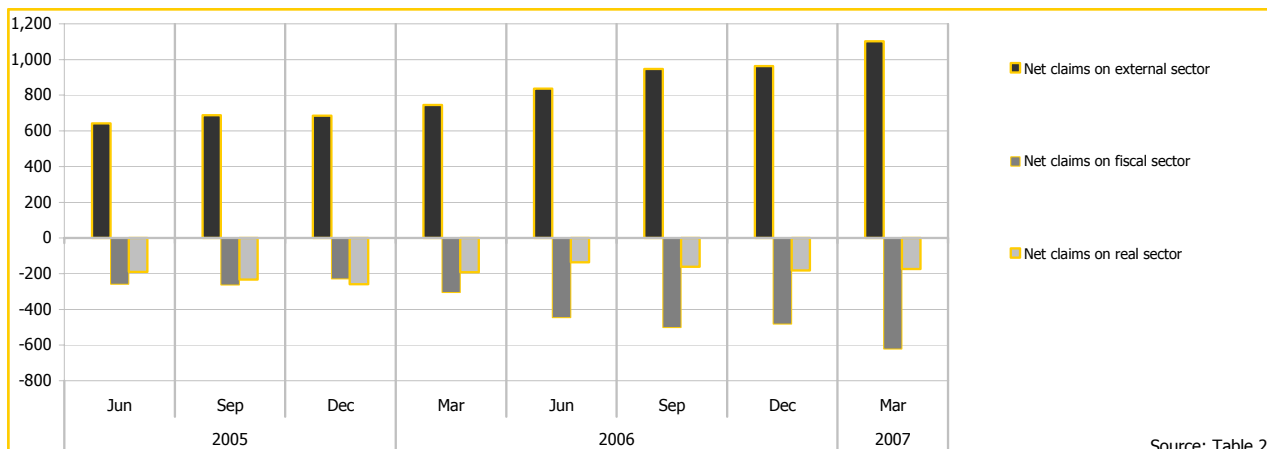
1/ Savings/Investment balances of the entire economy and prospective financing gaps, i.e. the domestic sector and the donor sector;

2/ Total foreign assistance excluding capital transfers;

3/ Including pensions from abroad.

1. Financial corporations net claims by sector

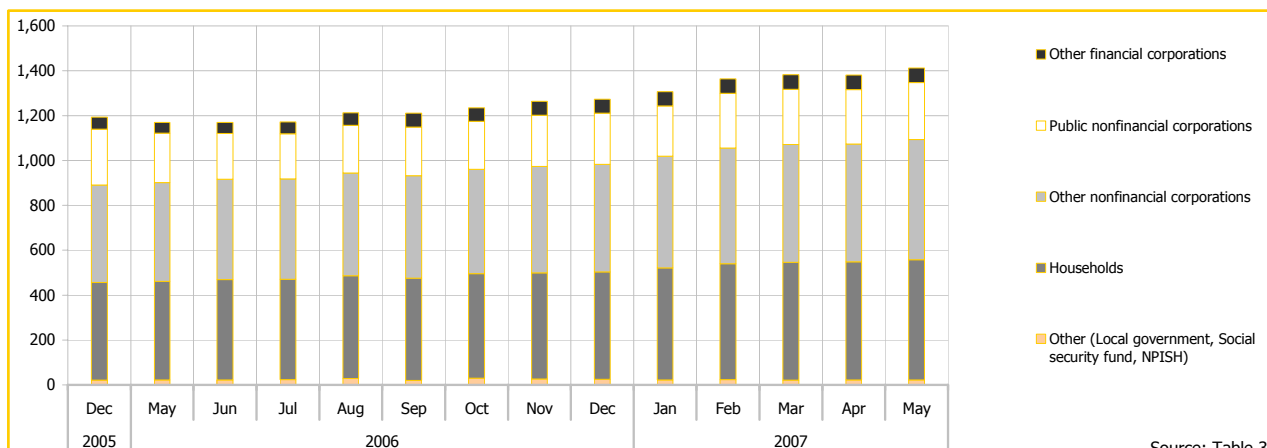
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

2. Deposits included in broad money

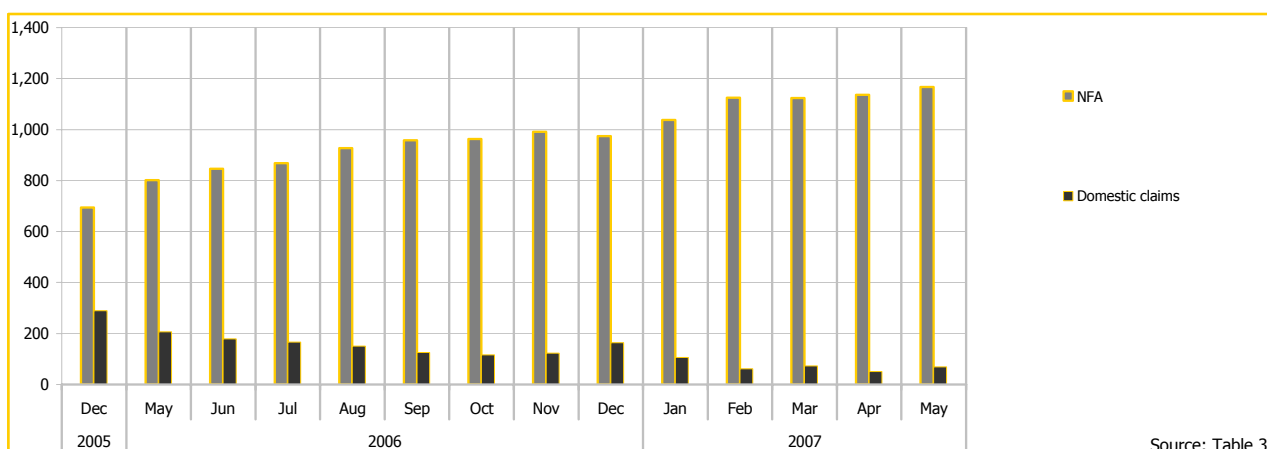
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

3. Depository corporations NFA and domestic claims

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

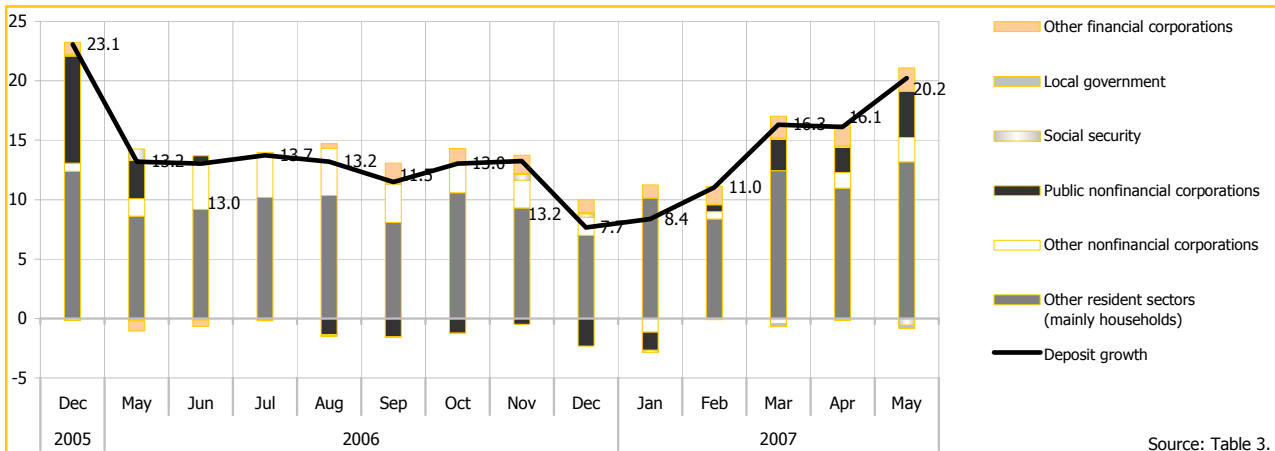


Source: Table 3.

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

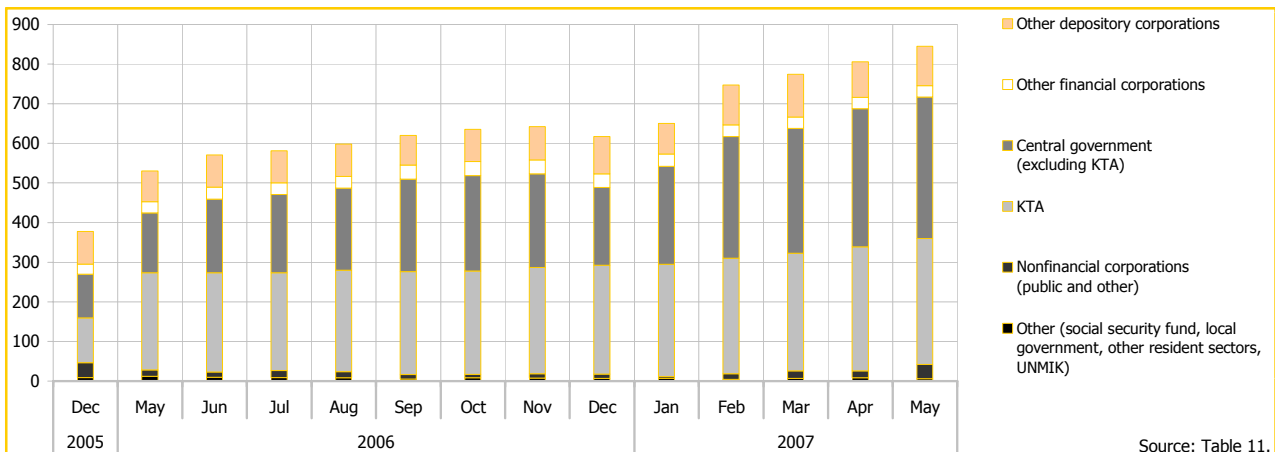
(Year on year)



Source: Table 3.

5. Sectoral breakdown of the deposits at CBAK

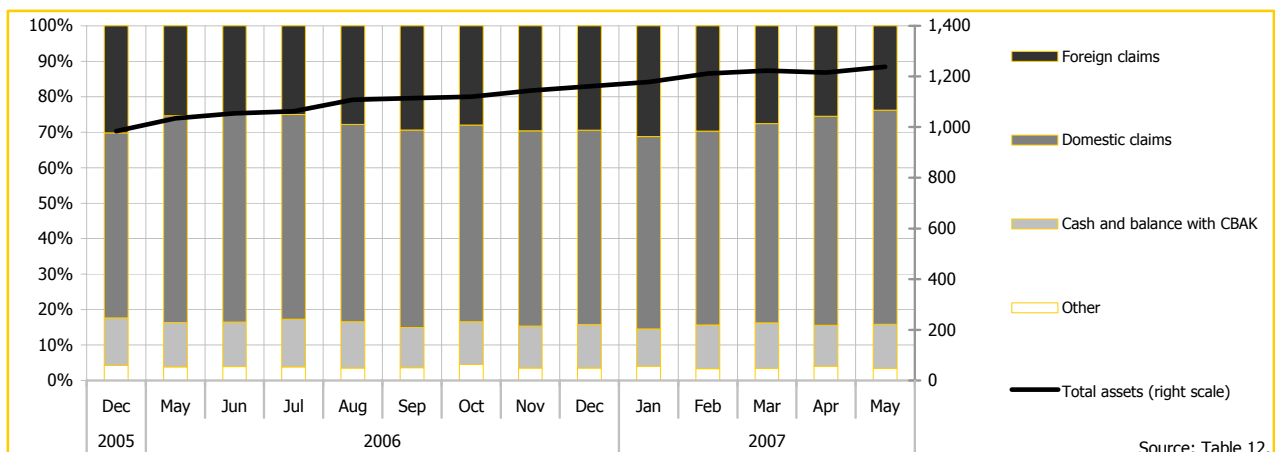
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 11.

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

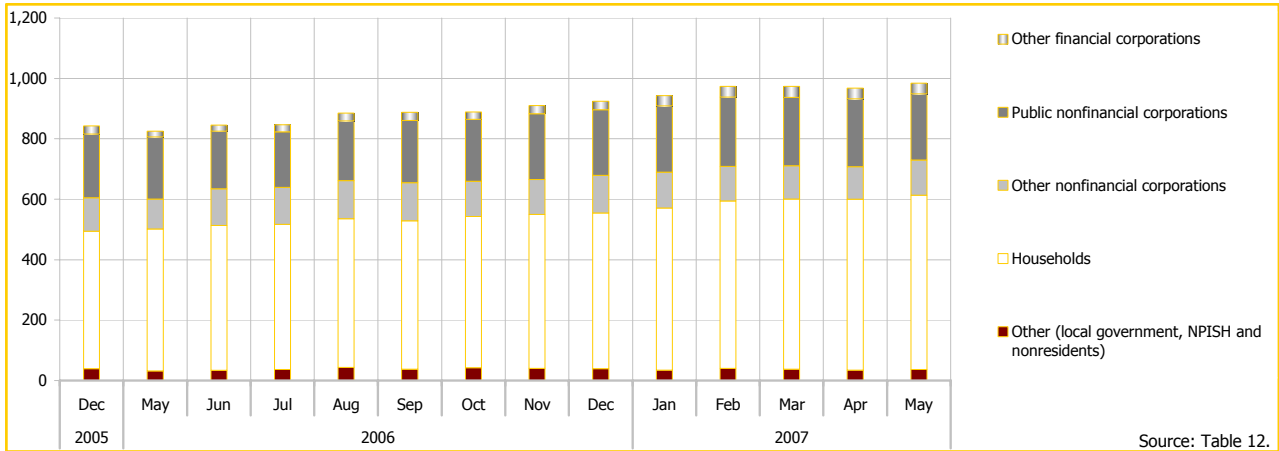
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

7. Sectoral breakdown of the deposits at ODC

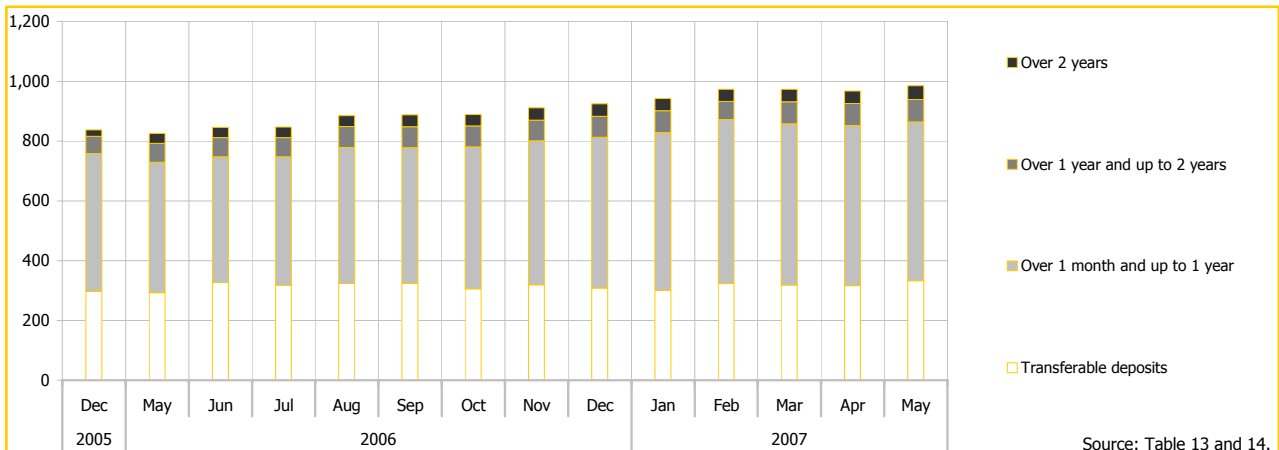
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

8. Maturity breakdown of the deposits at ODC

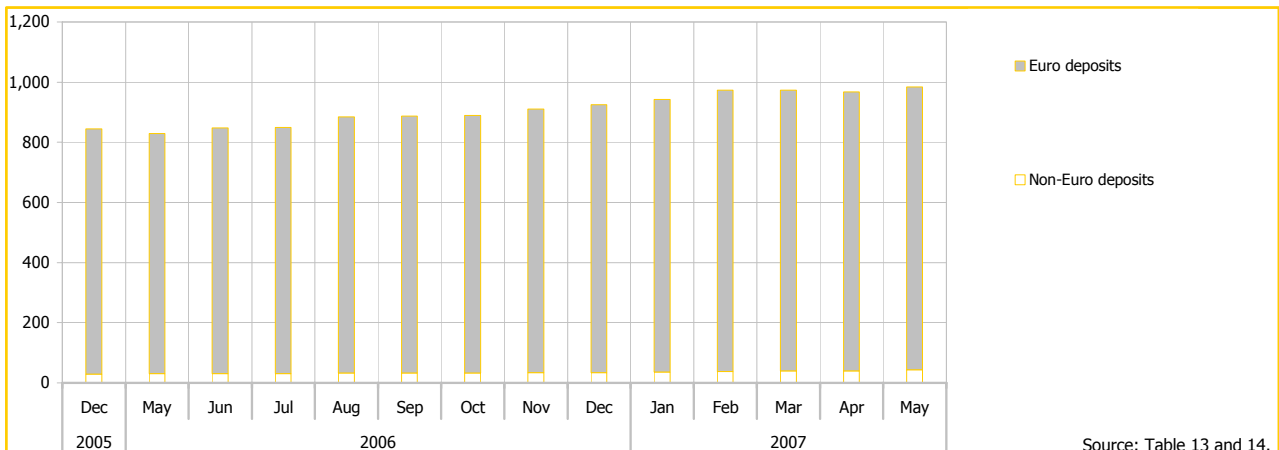
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 13 and 14.

9. Currency breakdown of the deposits at ODC

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

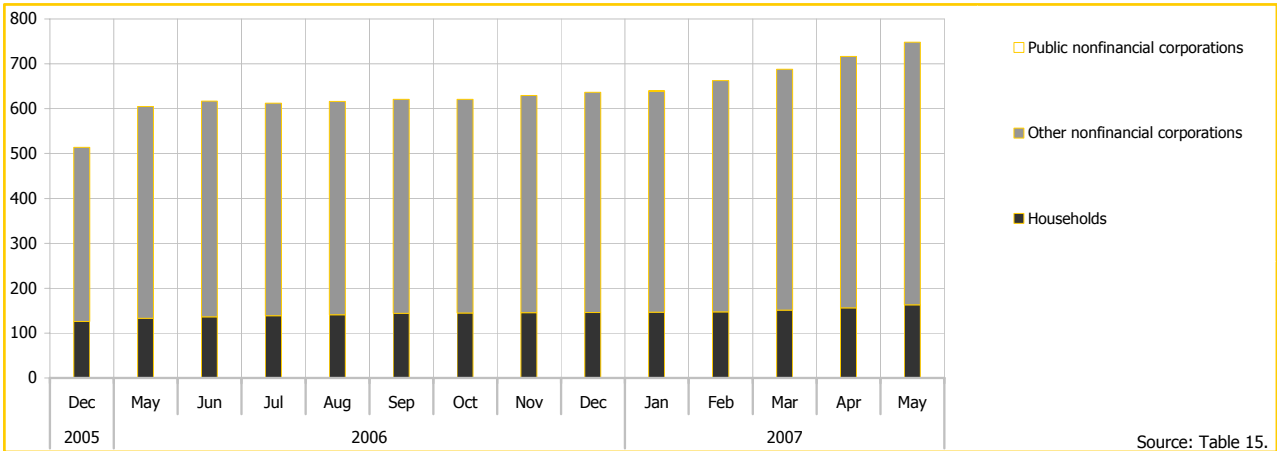


Source: Table 13 and 14.

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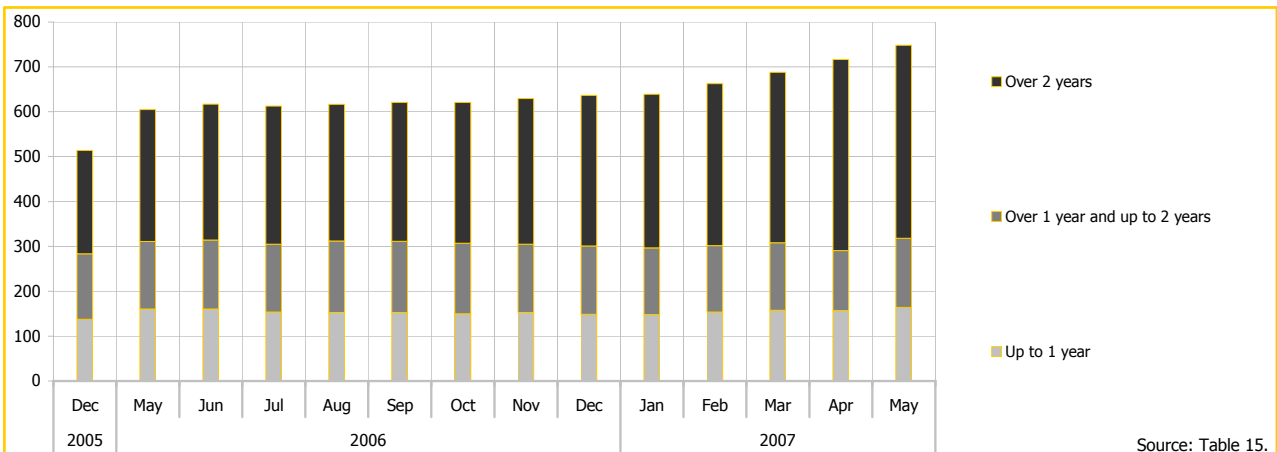
10. Sectoral breakdown of the ODC loans

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



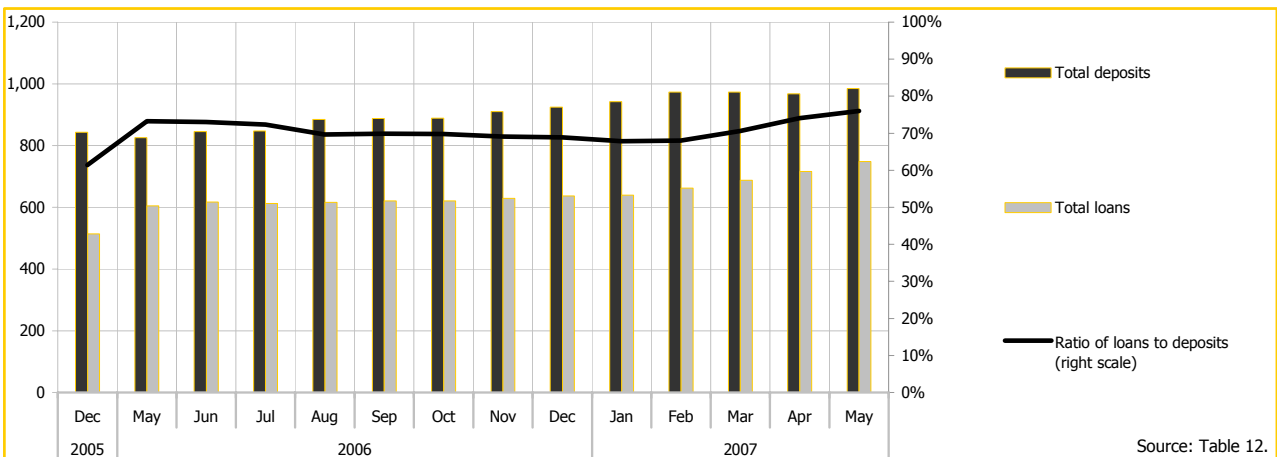
11. Maturity breakdown of the ODC loans

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



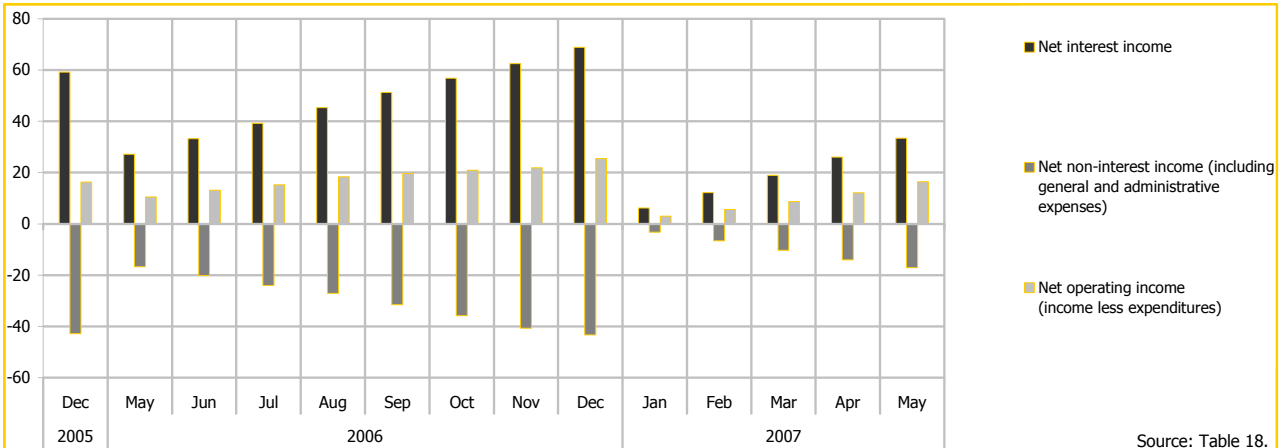
12. Ratio of ODC loans to deposits

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



13. ODC income and expenditures

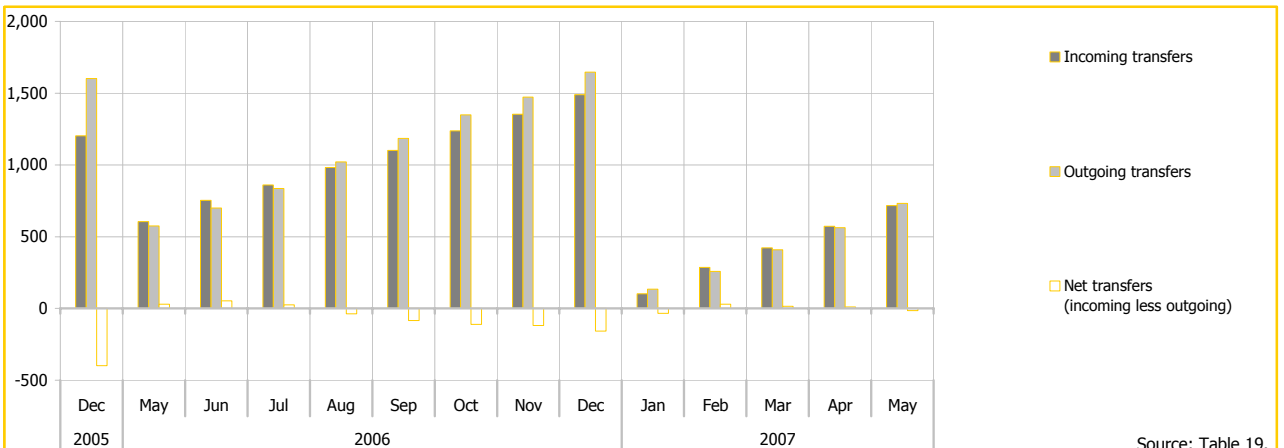
(Cumulative within the calendar year, in millions of EUR)



Source: Table 18.

14. International money transfers among financial corporations

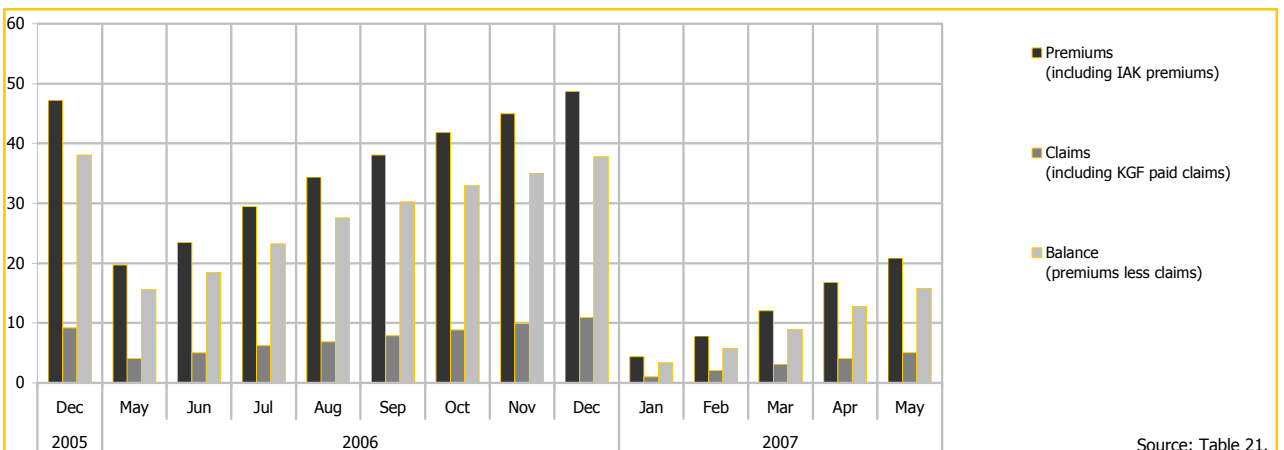
(Cumulative within the calendar year, in millions of EUR)



Source: Table 19.

15. Insurance companies premiums and paid claims

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

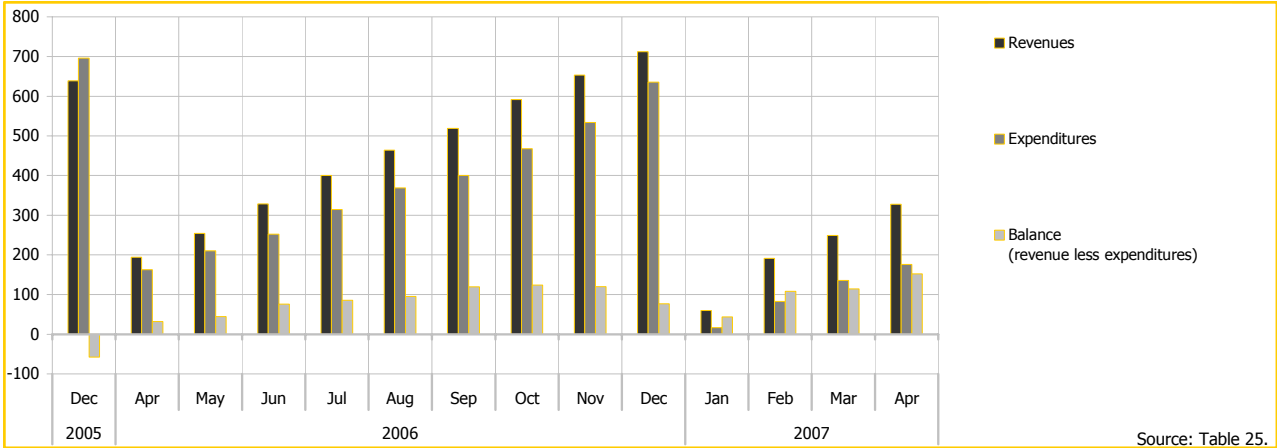


Source: Table 21.

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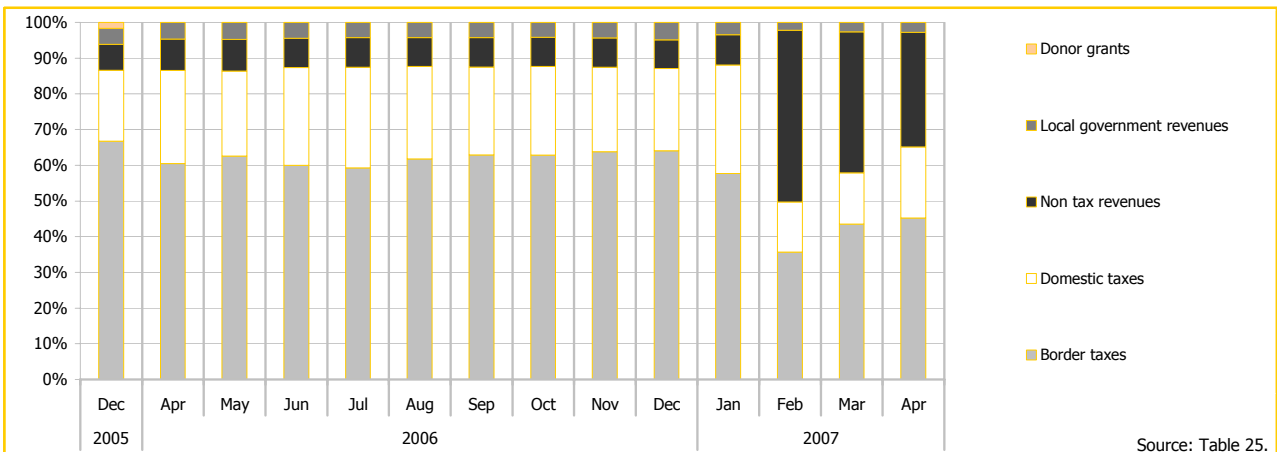
16. Kosovo consolidated budget

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



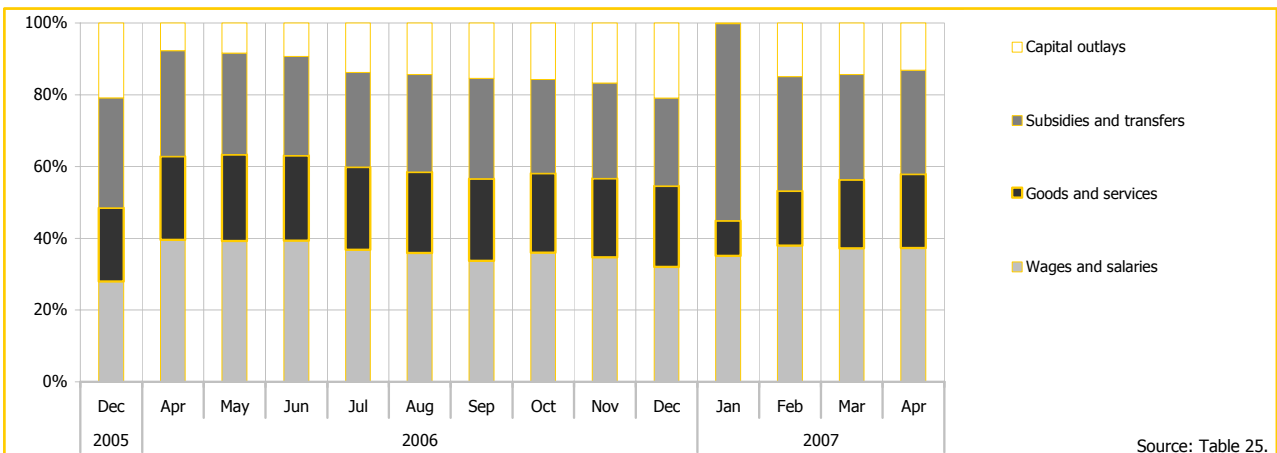
17. Structure of budget revenues

(In percentage)



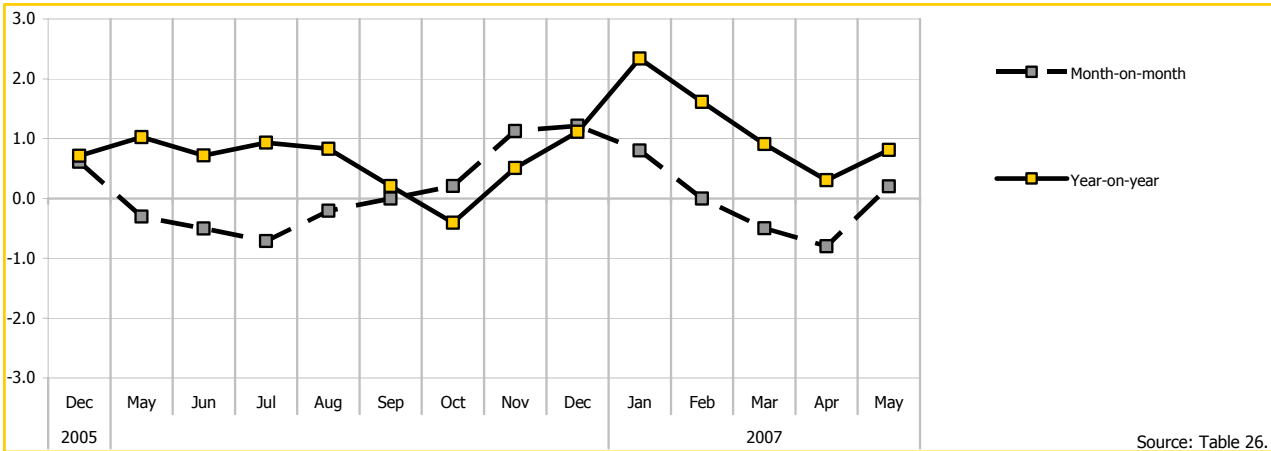
18. Structure of budget expenditures

(In percentage)



19. Prices (CPI)

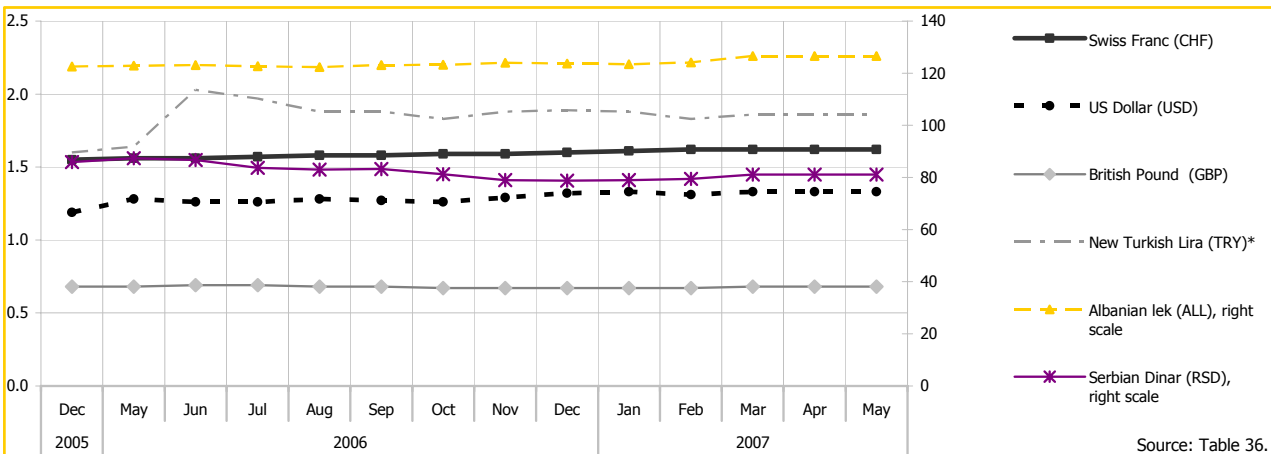
(In percentage)



Source: Table 26.

20. Exchange rate against euro

(Average by period)

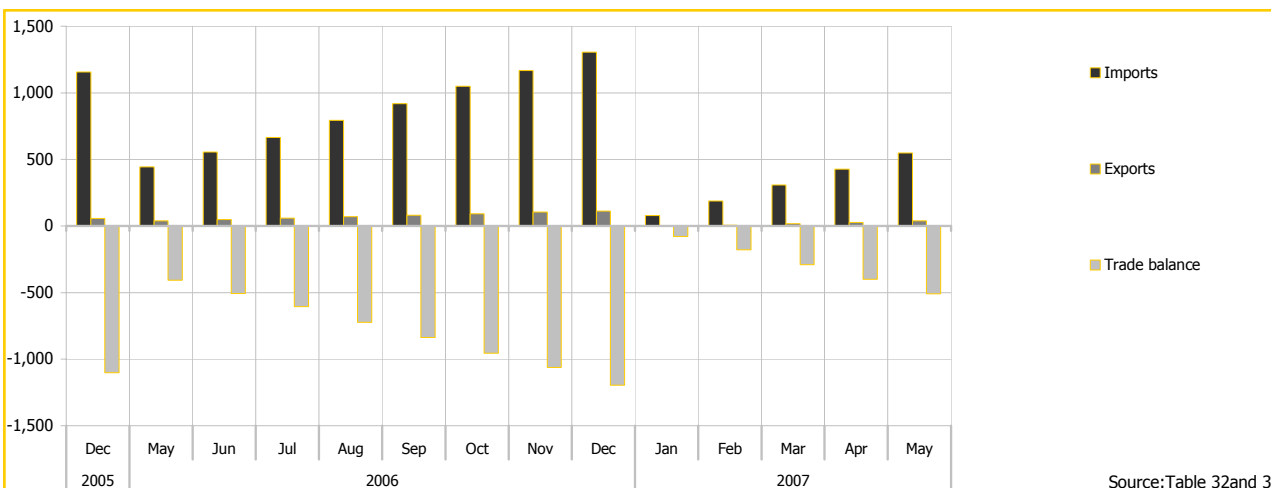


Source: Table 36.

* As of 1 January 2005 the currency of Republic of Turkey is the new Turkish Lira (TRY). One TRY equals 1,000,000 Turkish Liras (TRL).

21. Trade balance

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



Source: Table 32 and 33.

Table 2.

Financial corporations survey

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

Description	2005	2006								2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	
Net foreign assets	660,617	642,826	688,871	685,096	745,909	836,383	948,108	963,025	1,102,868	
Claims on nonresidents	713,870	701,094	749,675	748,693	815,075	905,737	1,020,853	1,035,123	1,191,500	
Currency	102,918	90,285	99,673	75,587	90,652	81,679	92,754	64,383	94,019	
Deposits	387,261	342,921	374,830	422,622	477,902	558,146	635,531	660,004	761,160	
Securities other than shares	217,136	261,047	268,863	242,434	242,165	265,037	289,814	303,075	324,208	
Loans	3,240	3,462	2,994	4,715	4,353	873	2,752	7,659	12,110	
Shares and other equities	3,313	3,313	3,313	3,333	...	...	...	...	...
Other	2	67	2	2	2	2	2	2	2	
less : Liabilities to nonresidents	53,253	58,267	60,804	63,597	69,166	69,354	72,745	72,098	88,632	
Deposits	21,188	21,297	23,410	21,466	23,057	25,134	26,565	21,508	27,009	
Loans	32,065	36,970	37,394	42,131	46,109	44,220	46,180	50,589	61,623	
Other	...	...	...	...	...	...	...	...	...
Domestic claims	208,649	275,509	278,837	348,722	320,096	246,304	194,073	231,467	145,160	
Net claims on central government	-255,049	-248,922	-258,798	-223,504	-298,131	-437,914	-495,742	-472,832	-615,183	
Claims on central government	—	—	—	—	—	—	—	—	—	
less: Liabilities to central government	255,049	248,922	258,798	223,504	298,131	437,914	495,742	472,832	615,183	
Deposits	255,049	248,922	258,798	223,504	298,131	437,914	495,742	472,832	615,183	
Claims on other sectors	463,698	524,431	537,634	572,226	618,226	684,218	689,815	704,299	760,343	
Loans	456,017	516,244	528,749	565,552	608,808	672,911	676,110	694,336	749,182	
Public nonfinancial corporations	—	—	—	—	—	—	51	49	87	
Other nonfinancial corporations	367,067	404,520	405,869	439,566	481,175	536,408	532,041	548,224	598,218	
Other resident sectors	88,950	111,725	122,880	125,986	127,633	136,504	144,018	146,064	150,877	
Households	88,950	111,725	122,880	125,986	127,633	136,504	144,018	146,064	150,877	
Other claims	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	
Deposits	688,730	721,614	772,596	834,498	815,548	826,805	853,432	892,884	940,757	
Transferable deposits	288,288	305,722	306,147	318,938	315,325	329,609	316,312	306,933	321,923	
Local government	6,409	4,351	4,884	4,464	5,161	3,352	4,468	5,365	2,865	
Social security fund	506	5,535	658	1,708	2,864	5,623	1,705	4,301	3,613	
Public nonfinancial corporations	57,001	59,188	65,171	67,565	61,124	52,610	54,560	34,794	45,521	
Other nonfinancial corporations	67,380	66,402	67,910	76,801	79,313	90,945	94,956	96,358	85,810	
Other resident sectors	156,992	170,247	167,524	168,400	166,864	177,079	160,623	166,114	184,114	
of which: Households	146,802	158,920	155,495	155,525	153,809	164,333	149,774	156,211	169,732	
of which: NPISH	8,363	9,341	9,955	10,686	10,736	10,790	8,770	7,763	12,209	
Other deposits	400,442	415,892	466,449	515,560	500,223	497,196	537,120	585,951	618,834	
Public nonfinancial corporations	135,230	140,766	164,326	181,326	162,254	151,292	162,325	193,337	200,744	
Other nonfinancial corporations	20,770	24,531	31,709	33,734	33,951	31,005	31,030	27,594	23,755	
Other resident sectors	244,441	250,595	270,414	300,501	304,017	314,900	343,765	365,019	394,335	
Households	244,218	249,043	268,813	298,884	302,382	314,693	341,225	359,486	394,236	
NPISH	224	1,552	1,601	1,616	1,635	207	2,540	5,533	100	
Loans	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	
Other nonfinancial corporations	...	...	...	...	...	...	...	...	...
Households	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	
Insurance technical reserves	28,589	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007	
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—	
Net equity of households in pension funds	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	
Prepayment of premiums and reserves against outst. claims	21,757	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	
Shares and other equity	144,187	150,294	157,183	165,781	160,167	176,206	190,355	199,187	206,104	
Funds contributed by owners	85,416	83,647	88,534	95,319	97,791	105,636	112,058	121,192	121,199	
Retained earnings	18,533	23,830	18,504	13,336	29,246	29,484	30,778	27,753	32,664	
General and special reserves	14,510	14,057	14,097	13,966	15,866	15,403	15,396	15,639	16,315	
Profit/loss of the year	5,348	3,889	10,339	17,571	-9,093	-1,817	4,846	6,266	9,827	
Grants from donors	20,381	24,871	25,708	25,590	26,358	27,500	27,277	28,338	26,098	
Other items (net)	5,324	13,200	3,700	-300	53,958	41,942	59,514	61,008	64,158	
Other liabilities	40,096	52,176	42,830	42,262	89,012	90,224	109,701	109,946	112,311	
less: Other assets	34,692	39,360	39,741	43,454	39,990	47,892	49,430	54,216	53,662	
plus: Consolidation adjustment	-80	383	611	892	4,936	-390	-758	5,278	5,510	

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Table 3.

Depository corporations survey

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Net foreign assets	694,997	801,647	846,733	868,846	927,636	958,444	963,455	991,905	973,973	1,037,926	1,125,105	1,124,061	1,136,670	1,167,402
Claims on nonresidents	744,338	864,738	904,768	930,014	989,896	1,019,889	1,024,518	1,054,455	1,034,180	1,095,750	1,185,188	1,189,447	1,194,866	1,224,499
Currency	74,565	106,870	80,710	95,376	103,779	91,790	93,890	89,586	63,440	81,840	92,481	91,966	86,431	85,766
Deposits	422,622	496,754	558,146	566,206	603,747	635,531	636,252	671,886	660,004	687,712	747,062	761,160	776,986	822,177
Securities other than shares	242,434	260,245	265,037	267,559	279,652	289,814	291,629	290,329	303,075	307,382	338,382	324,208	316,373	303,579
Loans	4,715	867	873	871	2,716	2,752	2,745	2,652	7,659	18,814	7,261	12,110	15,075	12,975
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	49,341	63,091	58,035	61,168	62,260	61,445	61,063	62,550	60,206	57,824	60,083	65,386	58,197	57,097
Deposits	21,466	24,937	25,134	26,289	27,320	26,565	24,567	25,619	21,508	19,194	21,520	27,009	20,396	19,367
Loans	27,875	38,154	32,900	34,878	34,941	34,879	36,497	36,931	38,698	38,630	38,563	38,378	37,801	37,730
Domestic claims	290,352	206,648	179,161	166,318	151,152	124,967	116,866	122,896	163,781	105,958	61,532	72,525	51,056	69,655
Net claims on central government	-223,504	-397,834	-437,914	-446,045	-465,273	-495,742	-503,837	-506,555	-472,832	-533,497	-600,815	-615,183	-665,365	-678,551
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	223,504	397,834	437,914	446,045	465,273	495,742	503,837	506,555	472,832	533,497	600,815	615,183	665,365	678,551
Deposits	223,504	397,834	437,914	446,045	465,273	495,742	503,837	506,555	472,832	533,497	600,815	615,183	665,365	678,551
Claims on other sectors	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206
Loans	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206
Public nonfinancial corp.	—	—	—	—	52	51	50	50	49	89	88	87	85	84
Other nonfinancial corp.	387,870	471,753	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080
Other resident sectors	125,986	132,729	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043
Households	125,986	132,729	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043
Deposits included in broad money	867,589	829,023	843,859	846,019	879,030	877,167	883,882	902,937	915,375	925,643	960,700	965,898	960,995	990,208
Transferable deposits	347,751	329,587	359,271	351,961	359,218	351,745	337,716	348,998	338,564	319,434	346,402	351,233	345,190	377,193
Other financial corporations	28,813	29,188	29,662	31,622	33,903	35,434	34,392	33,315	31,631	24,943	26,945	29,309	25,277	24,613
Local government	4,464	3,174	3,352	3,626	3,579	4,468	4,817	4,994	5,365	4,185	4,008	2,865	3,164	752
Social security fund	1,708	8,889	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910
Public nonfinancial corp.	67,565	55,054	52,610	54,473	46,975	54,560	41,381	45,958	34,794	26,124	40,546	45,521	47,038	71,825
Other nonfinancial corp.	76,801	68,700	90,945	84,998	93,515	94,956	84,955	87,216	96,358	92,577	89,888	85,810	84,762	88,347
Other resident sectors	168,400	164,582	177,079	172,201	177,254	160,623	167,063	173,163	166,114	167,996	183,404	184,114	179,674	187,746
of which: Households	155,525	155,456	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089
of which: NPISH	10,686	6,758	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073
Other deposits	519,839	499,436	484,588	494,059	519,812	525,422	546,167	553,939	576,811	606,210	614,297	614,666	615,805	613,015
Other financial corporations	24,252	18,653	19,805	20,850	21,145	26,890	25,276	28,967	31,005	38,817	37,485	35,527	38,628	40,157
Public nonfinancial corp.	181,326	166,058	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787
Other nonfinancial corp.	33,054	29,742	30,307	36,485	31,627	27,419	30,659	25,312	24,560	24,112	23,353	22,773	21,408	25,489
Other resident sectors	281,207	284,981	283,184	289,237	301,299	308,788	318,107	316,770	327,909	345,008	350,706	355,622	360,079	364,581
Households	279,590	283,844	282,977	286,130	298,692	306,247	312,503	314,167	322,375	339,975	345,673	355,522	356,979	361,461
NPISH	1,616	1,137	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120
Deposits excl. from broad money 1/	19,974	31,208	32,413	33,531	34,567	38,589	36,118	38,845	40,144	39,606	39,538	39,695	40,646	44,011
Other nonfinancial corporations	680	769	698	960	956	3,611	856	3,052	3,034	1,825	1,727	982	1,715	3,131
Households	19,294	30,439	31,715	32,571	33,611	34,978	35,262	35,793	37,110	37,781	37,811	38,713	38,931	40,880
Shares and other equity	94,389	96,289	104,413	106,999	110,194	111,311	112,773	113,951	118,692	120,585	123,991	129,113	133,213	141,212
Funds contributed by owners	72,406	80,728	87,228	87,228	87,228	86,736	86,865	86,939	93,688	93,689	94,719	94,794	95,494	101,154
Retained earnings	412	12,641	13,033	13,630	14,218	14,725	15,349	15,833	11,929	9,606	10,175	10,779	11,699	10,320
General and special reserves	7,244	8,931	8,146	8,210	8,210	8,210	8,210	8,210	7,753	14,123	14,128	15,460	15,201	15,189
Grants from donors	801	730	726	722	718	711	707	699	658	654	650	646	283	279
Profit/loss of the year	13,528	-6,740	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270
Other Items (net)	3,397	51,774	45,209	48,615	54,996	56,345	47,547	59,068	63,544	58,049	62,409	61,879	52,872	61,626
Other liabilities	37,873	88,332	85,552	87,959	96,299	98,790	100,625	101,874	102,514	100,410	100,329	101,869	100,919	102,041
less: Other assets	35,368	35,650	39,953	39,402	40,651	41,686	52,088	42,932	44,249	49,054	43,154	44,923	52,733	45,822
plus: Consolidation adjustments	892	-908	-390	59	-652	-759	-989	126	5,279	6,694	5,234	4,933	4,686	5,407

1/ Deposits with the original maturity over 2 years.

Table 4.

CBAK survey

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Net foreign assets	394,293	551,063	589,058	601,014	617,621	640,436	656,565	664,255	639,604	673,337	770,660	797,991	829,190	869,159
Claims on nonresidents	397,399	551,530	590,853	602,252	619,279	641,256	656,980	664,538	639,712	673,651	770,830	798,072	829,366	869,246
Currency	24,464	55,812	29,995	33,603	41,755	40,783	39,751	38,495	11,136	27,977	37,769	37,643	30,822	25,166
Deposits	213,448	313,688	377,054	384,869	383,828	396,958	413,518	422,347	424,928	447,088	499,939	532,233	570,367	615,718
Securities other than shares	159,488	182,029	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362
less: Liabilities to nonresidents	3,106	467	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88
Deposits	3,106	467	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88
Net claims on central government	-223,476	-396,172	-436,277	-444,455	-463,610	-493,884	-501,896	-504,509	-470,770	-531,381	-598,653	-611,954	-661,641	-675,122
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central government	223,476	396,172	436,277	444,455	463,610	493,884	501,896	504,509	470,770	531,381	598,653	611,954	661,641	675,122
Deposits	223,476	396,172	436,277	444,455	463,610	493,884	501,896	504,509	470,770	531,381	598,653	611,954	661,641	675,122
Claims on other sectors	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Liabilities to ODC	82,518	77,934	81,806	81,386	82,096	74,831	81,315	84,331	94,467	76,990	100,665	107,470	89,451	98,678
Deposits included in broad money	68,802	56,179	50,925	54,292	51,000	50,417	51,632	53,348	52,001	41,161	47,690	54,615	54,327	70,815
Transferable deposits	64,702	51,629	46,375	49,742	50,450	44,467	45,682	45,380	44,033	29,893	36,972	49,297	43,609	60,097
Other financial corporations	21,611	23,881	25,045	24,641	28,554	29,278	29,105	27,172	26,692	19,185	18,633	23,378	17,814	18,027
Local government	1,602	375	376	376	377	377	378	378	379	380	381	381	382	383
Social security	1,708	8,889	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910
Public nonfinancial corp.	37,587	16,106	13,374	17,676	15,454	11,026	8,986	11,350	10,519	4,563	14,179	19,749	17,940	36,190
Other nonfinancial corp.	5	10	2	2	2	2	2	2	2	2	2	2	2	2
Other resident sectors	2,188	2,368	1,955	2,007	2,070	2,079	2,102	2,126	2,140	2,153	2,167	2,173	2,196	1,584
Other deposits	4,100	4,550	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718
Other financial corporations	4,100	4,550	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718
Deposits excluded from broad money	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shares and other equity	20,401	22,239	21,843	22,499	23,084	23,584	24,204	24,680	25,522	26,214	26,858	27,491	27,789	28,523
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	2,970	1,852	2,244	2,841	3,429	3,936	4,560	5,044	6,390	710	1,358	1,996	2,916	3,655
General and special reserves	6,630	9,658	8,873	8,937	8,937	8,937	8,937	8,937	8,937	8,473	14,850	14,850	14,850	14,590
Grants from donors	801	730	726	722	718	711	707	699	658	654	650	646	283	279
Other items (net)	-904	-1,462	-1,792	-1,619	-2,168	-2,281	-2,482	-2,614	-3,157	-2,409	-3,205	-3,539	-4,018	-3,980
Other liabilities	530	46	52	63	23	40	59	79	247	165	142	84	104	119
less: Other assets	1,434	1,508	1,845	1,682	2,190	2,320	2,540	2,693	3,404	2,574	3,347	3,623	4,123	4,099

May 2007

Table 5.

Other depository corporations survey

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Net foreign assets	300,704	250,584	257,674	267,833	310,014	318,008	306,890	327,651	334,370	364,589	354,445	326,070	307,480	298,244
Claims on nonresidents	346,938	313,208	313,914	327,762	370,616	378,632	367,538	389,917	394,468	422,099	414,358	391,376	365,501	355,253
Currency	50,101	51,058	50,715	61,773	62,024	51,007	54,139	51,092	52,304	53,863	54,712	54,323	55,609	60,600
Deposits	209,174	183,066	181,092	181,338	219,919	238,573	222,735	249,538	235,075	240,624	247,123	228,928	206,619	206,458
Securities other than shares	82,946	78,215	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217
Loans	4,715	867	873	871	2,716	2,752	2,745	2,652	7,659	18,814	7,261	12,110	15,075	12,975
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	46,234	62,624	56,240	59,929	60,602	60,624	60,648	62,267	60,098	57,510	59,913	65,305	58,021	57,009
Deposits	18,360	24,470	23,340	25,051	25,661	25,745	24,152	25,336	21,400	18,880	21,350	26,928	20,221	19,280
Loans	27,875	38,154	32,900	34,878	34,941	34,879	36,497	36,931	38,698	38,630	38,563	38,378	37,801	37,730
Claims on CBAK	81,637	77,967	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890
Deposits	81,637	77,967	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890
Net claims on central government 1/	-28	-1,662	-1,637	-1,590	-1,663	-1,858	-1,941	-2,046	-2,062	-2,116	-2,162	-3,229	-3,724	-3,430
Claims on other sectors	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206
Loans	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206
Public nonfinancial corporations	—	—	—	—	52	51	50	50	49	89	88	87	85	84
Other nonfinancial corporations	387,870	471,753	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080
Other resident sectors	125,986	132,729	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043
Households	125,986	132,729	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043
Deposits included in broad money	798,787	772,844	792,934	791,727	828,030	826,749	832,251	849,589	863,374	884,482	913,010	911,283	906,667	919,393
Transferable deposits	283,048	277,958	312,896	302,218	308,768	307,278	292,034	303,617	294,531	289,541	309,431	301,936	301,581	317,097
Other financial corporations	7,202	5,307	4,617	6,981	5,349	6,156	5,288	6,143	4,939	5,758	8,313	5,931	7,463	6,585
Local government	2,861	2,799	2,977	3,250	3,203	4,091	4,439	4,615	4,986	3,805	3,627	2,483	2,782	369
Public nonfinancial corporations	29,978	38,949	39,235	36,797	31,521	43,534	32,394	34,608	24,275	21,560	26,367	25,772	29,098	35,635
Other nonfinancial corporations	76,796	68,690	90,943	84,996	93,513	94,954	84,953	87,214	96,356	92,575	89,886	85,808	84,760	88,345
Other resident sectors	166,212	162,214	175,124	170,194	175,183	158,543	164,960	171,037	163,974	165,842	181,237	181,941	177,478	186,162
Households	155,525	155,456	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089
NPISH	10,686	6,758	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073
Other deposits	515,739	494,886	480,038	489,509	519,262	519,472	540,217	545,971	568,843	594,942	603,579	609,348	605,087	602,297
Other financial corporations	20,152	14,103	15,255	16,300	20,595	20,940	19,326	20,999	23,037	27,549	26,767	30,209	27,910	29,439
Public nonfinancial corporations	181,326	166,058	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787
Other nonfinancial corporations	33,054	29,742	30,307	36,485	31,627	27,419	30,659	25,312	24,560	24,112	23,353	22,773	21,408	25,489
Other resident sectors	281,207	284,981	283,184	289,237	301,299	308,788	318,107	316,770	327,909	345,008	350,706	355,622	360,079	364,581
Households	279,590	283,844	282,977	286,130	298,692	306,247	312,503	314,167	322,375	339,975	345,673	355,522	356,979	361,461
NPISH	1,616	1,137	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120
Deposits excluded from broad money	19,974	31,208	32,413	33,531	34,567	38,589	36,118	38,845	40,144	39,606	39,538	39,695	40,646	44,011
Other nonfinancial corporations	680	769	698	960	956	3,611	856	3,052	3,034	1,825	1,727	982	1,715	3,131
Households	19,294	30,439	31,715	32,571	33,611	34,978	35,262	35,793	37,110	37,781	37,811	38,713	38,931	40,880
Shares and other equity	73,988	74,050	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688
Funds contributed by owners	62,406	70,728	77,228	77,228	77,228	76,736	76,865	76,939	83,688	83,689	84,719	84,794	85,494	91,154
Retained earnings	-2,558	10,789	10,789	10,789	10,789	10,789	10,789	10,789	5,539	8,896	8,817	8,784	8,784	6,666
General and special reserves	613	-727	-727	-727	-727	-727	-727	-727	-720	-727	-727	610	611	599
Profit/loss of the year	13,528	-6,740	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270
Other items (net)	3,420	53,268	46,434	49,302	56,950	58,487	50,074	61,182	60,999	53,392	59,999	60,216	51,824	59,817
Other liabilities 2/	37,344	88,286	85,499	87,895	96,276	98,750	100,566	101,796	102,267	100,245	100,186	101,785	100,815	101,922
less: Other assets	33,934	34,142	38,108	37,720	38,460	39,366	49,548	40,240	40,845	46,480	39,807	41,300	48,610	41,723
plus: Consolidation adjustment	11	-876	-957	-874	-866	-898	-945	-374	-424	-373	-381	-270	-381	-382

1/ KPST accounts;

2/ Includes loan provisioning.

Table 6.

Other financial corporations survey

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

Description	2005				2006				2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
Net foreign assets	-6,399	-7,264	-8,275	-9,901	-10,227	-10,350	-10,336	-10,949	-21,193
Claims on nonresidents	4,344	4,784	4,356	4,355	1,347	970	964	943	2,052
Currency	1,031	1,471	1,043	1,022	1,347	970	964	943	2,052
Securities other than shares	...	...	...	...	...	...	...	...	...
Shares and other equity	3,313	3,313	3,313	3,333	...	...	...	...	...
less : Liabilities to nonresidents	10,743	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246
Loans	10,743	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246
Claims on depository corporations	49,634	53,621	48,834	53,065	49,113	49,468	62,323	62,637	64,259
CBAK	26,403	25,510	24,445	25,711	27,178	29,595	35,228	34,654	28,687
Transferable deposits	23,453	20,059	18,845	21,611	22,628	25,045	29,278	26,686	23,369
Other deposits	2,950	5,451	5,600	4,100	4,550	4,550	5,950	7,968	5,318
Other depository corporations	23,230	28,112	24,389	27,354	21,935	19,873	27,095	27,983	35,572
Transferable deposits	7,448	11,983	6,078	7,202	6,795	4,618	6,155	4,946	5,659
Other deposits	15,782	16,128	18,311	20,152	15,139	15,255	20,940	23,037	29,913
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	49,317	58,182	60,725	58,370	62,801	67,142	69,106	67,685	72,635
Loans	41,636	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474
Other nonfinancial corporations	41,636	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474
Other claims	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161
Deposits	—	—	—	—	—	—	—	—	—
Loans	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...
Other resident sectors	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...
Households	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...
Insurance technical reserve	28,589	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360
Prepayment of premiums and reserves against outstanding claims	21,757	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647
Shares and other equity	57,645	64,265	70,016	71,391	70,241	71,793	79,043	80,495	76,991
Funds contributed by owners	20,771	17,802	20,309	22,913	20,285	18,408	25,322	27,504	26,405
Retained earnings	9,722	15,491	14,840	12,924	16,562	16,451	16,053	15,824	21,885
General and special reserves	6,191	6,622	6,853	6,722	6,933	7,256	7,186	7,885	855
Profit/Loss for the year	995	378	3,155	4,043	862	2,903	3,917	1,602	2,393
Grants from donors	19,965	23,973	24,858	24,789	25,598	26,774	26,566	27,679	25,453
Other items (net)	3,882	7,045	-2,959	-3,697	-4,885	-3,267	3,168	-2,536	1,703
Other liabilities	11,161	14,836	4,179	4,388	2,812	4,672	10,911	7,432	10,442
less: Other assets	7,279	7,791	7,138	8,086	7,696	7,939	7,743	9,968	8,739
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

May 2007

Table 7.

Other financial intermediaries survey

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

Description	2005				2006				2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
Net foreign assets	-10,080	-11,253	-11,806	-13,434	-10,725	-10,431	-10,419	-10,973	-21,289
Claims on nonresidents	662	795	825	822	849	888	881	918	1,957
Currency	662	795	825	822	849	888	881	918	1,957
less : Liabilities to nonresidents	10,743	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246
Loans	10,743	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246
Claims on depository corporations	3,893	3,823	4,102	5,751	2,791	2,133	2,186	2,395	3,247
Other depository corporations	3,893	3,823	4,102	5,751	2,791	2,133	2,186	2,395	3,247
Transferable deposits	2,043	2,565	2,794	3,693	2,791	1,833	1,861	1,869	2,010
Other deposits	1,850	1,258	1,308	2,058	...	300	325	526	1,236
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	41,636	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474
Gross loans	41,636	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474
Other nonfinancial corporations	41,636	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474
Loans	2,434	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...
Shares and other equity	33,434	40,146	41,627	41,512	42,866	44,836	44,487	46,351	40,779
Funds contributed by owners	—	—	—	—	—	—	—	—	—
Retained earnings	8,252	9,909	10,275	10,246	10,580	11,067	10,980	11,441	15,090
General and special reserves	5,216	6,263	6,495	6,477	6,688	6,995	6,941	7,232	236
Grants from donors	19,965	23,973	24,858	24,789	25,598	26,774	26,566	27,679	25,453
Other items (net)	-420	-504	-522	-521	-538	-563	-558	-582	2,652
Other liabilities	1,860	2,234	2,316	2,310	2,385	2,495	2,475	2,579	4,598
less: Other assets	2,280	2,737	2,838	2,830	2,923	3,057	3,033	3,160	1,946
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 8.

Insurance companies and pension funds survey

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

Description	2005				2006				2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
Net foreign assets	3,682	3,989	3,531	3,533	498	81	83	25	31
Claims on nonresidents	3,682	3,989	3,531	3,533	498	81	83	25	31
Currency	369	676	218	200	498	81	83	25	31
Shares and other equities	3,313	3,313	3,313	3,333	...	...	...	...	...
Claims on depository corporations	42,955	46,981	41,907	44,534	45,975	47,020	55,808	55,768	57,562
CBAK	26,403	25,510	24,445	25,711	27,178	29,595	31,229	30,633	28,687
Transferable Deposits	23,453	20,059	18,845	21,611	22,628	25,045	25,279	22,665	23,369
Other deposits	2,950	5,451	5,600	4,100	4,550	4,550	5,950	7,968	5,318
Other depository corporations	16,552	21,472	17,462	18,823	18,797	17,425	24,579	25,136	28,874
Transferable deposits	5,369	9,352	3,209	3,479	3,908	2,720	4,214	2,875	3,649
Other deposits	11,182	12,120	14,253	15,344	14,889	14,705	20,365	22,261	25,226
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161
Other claims	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161
Insurance technical reserve	28,589	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360
Prepayment of premiums and reserves against outstanding claims	21,757	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647
Shares and other equity	21,425	21,303	25,564	27,100	27,028	26,642	30,228	29,670	32,262
Funds contributed by owners	17,985	14,985	17,485	20,133	19,938	18,093	20,993	23,031	22,405
Retained earnings	1,470	5,582	4,566	2,678	5,981	5,384	5,072	4,384	6,845
General and special reserves	975	358	358	246	246	261	246	653	619
Profit/loss of the year	995	378	3,155	4,043	862	2,903	3,917	1,602	2,393
Other items (net)	4,302	7,549	-2,436	-3,176	-4,347	-2,704	3,726	-1,954	-515
Other liabilities	9,301	12,603	1,863	2,079	427	2,178	8,436	4,853	5,588
less: Other assets	4,999	5,053	4,300	5,255	4,774	4,882	4,710	6,807	6,104
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 9.

Insurance companies survey

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

Description	2005				2006				2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
Net foreign assets	3,682	3,989	3,531	3,533	498	81	83	25	31
Claims on nonresidents	3,682	3,989	3,531	3,533	498	81	83	25	31
Currency	369	676	218	200	498	81	83	25	31
Shares and other equities	3,313	3,313	3,313	3,333	...	...	...	...	...
Claims on depository corporations	36,123	39,398	33,438	35,810	36,640	36,086	44,881	45,228	47,201
CBAK	19,997	18,355	16,408	17,422	18,416	19,102	20,745	20,543	18,854
Transferable deposits	19,997	15,854	14,908	17,422	18,416	19,102	20,745	18,525	13,536
Other deposits	...	2,501	1,500	...	...	...	...	2,018	5,318
Other depository corporations	16,126	21,043	17,030	18,388	18,224	16,983	24,136	24,685	28,347
Transferable deposits	5,369	9,352	3,209	3,479	3,335	2,278	3,771	2,424	3,124
Other deposits	10,757	11,691	13,821	14,908	14,889	14,705	20,365	22,261	25,222
Claims on other sectors	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161
Other claims	7,681	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161
Insurance technical reserve	21,757	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Prepayment of premiums and reserves against outstanding claims	21,757	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647
Shares and other equity	21,425	21,303	25,564	27,100	27,028	26,642	30,228	29,670	32,262
Funds contributed by owners	17,985	14,985	17,485	20,133	19,938	18,093	20,993	23,031	22,405
Retained earnings	1,470	5,582	4,566	2,678	5,981	5,384	5,072	4,384	6,845
General and special reserves	975	358	358	246	246	261	246	653	619
Profit/loss of the year	995	378	3,155	4,043	862	2,903	3,917	1,602	2,393
Other items (net)	4,302	7,549	-2,436	-3,176	-4,347	-2,704	3,726	-1,954	-515
Other liabilities	9,301	12,603	1,863	2,079	427	2,178	8,436	4,853	5,588
less: Other assets	4,999	5,053	4,300	5,255	4,774	4,882	4,710	6,807	6,104
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 10.

Pension funds survey

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

Description	2005				2006				2007
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar
Net foreign assets	—	—	—	—	—	—	—	—	—
Claims on depository corporations	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360
CBAK	6,406	7,155	8,037	8,289	8,762	10,492	10,484	10,090	9,833
Transferable Deposits	3,456	4,205	3,937	4,189	4,212	5,942	4,534	4,140	9,833
Other deposits	2,950	2,950	4,100	4,100	4,550	4,550	5,950	5,950	...
Other depository corporations	426	429	432	436	573	442	443	450	528
Transferable Deposits	...	...	...	...	573	442	443	450	524
Other Deposits	426	429	432	436	...	...	...	...	3
Insurance technical reserve	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	6,832	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360

May 2007

Table 11.

CBAK balance sheet

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

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
ASSETS														
Currency and deposits	237,912	369,501	407,049	418,471	425,584	437,741	453,269	460,842	436,064	475,065	537,708	569,876	601,189	640,884
Currency (Cash)	24,464	55,812	29,995	33,603	41,755	40,783	39,751	38,495	11,136	27,977	37,769	37,643	30,822	25,166
In EUR currency	24,464	55,784	29,966	33,573	41,726	40,738	39,706	38,449	11,123	27,963	37,756	37,630	30,809	25,153
In non-EUR currencies	...	29	29	30	30	44	45	45	13	14	13	13	13	13
Deposits 1/	213,448	313,688	377,054	384,869	383,828	396,958	413,518	422,347	424,928	447,088	499,939	532,233	570,367	615,718
Transferable deposits	22,965	6,396	25,554	20,968	21,782	20,674	22,230	18,146	22,366	17,656	1,120	8,903	1,496	10,744
Other deposits	190,483	307,293	351,500	363,901	362,046	376,284	391,287	404,202	402,563	429,432	498,819	523,329	568,871	604,974
Securities other than shares	159,488	182,029	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362
Nonresidents	159,488	182,029	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362
Other accounts receivable	940	1,119	1,266	1,080	1,376	1,513	1,422	1,522	1,997	1,131	1,647	1,926	2,041	2,003
Nonfinancial assets	494	389	579	602	814	807	1,119	1,170	1,407	1,442	1,700	1,697	2,082	2,096
TOTAL ASSETS	398,833	553,038	592,698	603,934	621,470	643,577	659,521	667,231	643,116	676,224	774,177	801,695	833,488	873,345
LIABILITIES														
Transferable deposits	373,802	526,202	566,253	576,822	597,813	614,003	629,308	634,504	609,379	638,578	736,459	768,802	794,877	833,984
In EUR currency	373,802	526,174	566,225	576,794	597,785	613,975	629,280	634,475	609,379	638,578	736,459	768,802	794,877	833,984
Other depository corporations	82,518	77,934	81,806	81,386	82,096	74,831	81,315	84,331	94,467	76,990	100,665	107,470	89,451	98,678
Other financial corporations	21,611	23,881	25,045	24,641	28,554	29,278	29,105	27,172	26,692	19,185	18,633	23,378	17,814	18,027
Insurance companies	17,422	18,035	19,102	18,713	18,576	20,745	20,777	18,951	18,525	15,117	14,123	13,536	13,480	13,685
Pension funds	4,189	5,846	5,942	5,928	9,978	4,534	4,321	4,208	4,146	4,059	4,501	9,833	4,333	4,342
Financial Auxiliaries	—	—	—	—	—	3,999	4,006	4,013	4,021	8	8	9	...	...
Central government	223,476	396,144	436,249	444,427	463,582	493,856	501,868	504,481	470,770	531,381	598,653	611,954	661,641	675,122
of which: KTA	113,132	244,815	250,503	247,316	256,138	260,216	260,668	267,672	275,022	283,757	291,675	296,600	312,375	317,650
Social security fund	1,708	8,889	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910
Local government	1,602	375	376	376	377	377	378	378	379	380	381	381	382	383
UNMIK	3,106	467	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88
Public nonfinancial corporations	37,587	16,106	13,374	17,676	15,454	11,026	8,986	11,350	10,519	4,563	14,179	19,749	17,940	36,190
Other nonfinancial corporations	5	10	2	2	2	2	2	2	2	2	2	2	2	2
Other resident sectors	2,188	2,368	1,955	2,007	2,070	2,079	2,102	2,126	2,140	2,153	2,167	2,173	2,196	1,584
In non-EUR currencies	...	28	28	28	28	28	28	28	...	...	...	...	...	...
Central government	...	28	28	28	28	28	28	28	...	...	...	...	...	...
Other deposits	4,100	4,550	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718
In EUR currency	4,100	4,550	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718
Other financial corporations	4,100	4,550	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718
Other accounts payable	530	46	52	63	23	40	59	79	247	165	142	84	104	119
Shares and other equity	20,401	22,239	21,843	22,499	23,084	23,584	24,204	24,680	25,522	26,214	26,858	27,491	27,789	28,523
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	2,970	1,852	2,244	2,841	3,429	3,936	4,560	5,044	6,390	710	1,358	1,996	2,916	3,655
General and special reserves	6,630	9,658	8,873	8,937	8,937	8,937	8,937	8,937	8,473	14,850	14,850	14,850	14,590	14,590
Grants from donors	801	730	726	722	718	711	707	699	658	654	650	646	283	279
TOTAL LIABILITIES	398,833	553,038	592,698	603,934	621,470	643,577	659,521	667,231	643,116	676,224	774,177	801,695	833,488	873,345

1/ CBAK deposits abroad, in EUR currency;

Table 12.

Other depository corporations balance sheet

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

Description	2005		2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Cash and balances with CBAK	131,738	129,024	131,953	142,226	143,906	125,699	135,499	134,922	141,068	123,786	149,762	156,591	139,994	153,490	
Cash	50,101	51,058	50,715	61,773	62,024	51,007	54,139	51,092	52,304	53,863	54,712	54,323	55,609	60,600	
In EUR currency	43,312	44,466	44,180	50,357	54,304	42,924	46,829	44,633	41,501	45,312	47,101	46,157	47,003	50,667	
In non-EUR currencies	6,790	6,592	6,534	11,416	7,720	8,084	7,310	6,458	10,803	8,551	7,611	8,166	8,607	9,933	
Balances with CBAK	81,637	77,967	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890	
Balances with commercial banks	221,936	189,449	185,478	185,728	223,613	242,365	226,464	252,701	243,270	259,920	254,879	241,518	222,182	219,928	
In EUR currency	200,971	161,058	158,240	159,519	196,329	213,984	201,149	222,173	218,785	237,222	227,167	215,609	194,671	185,262	
of which: Nonresidents	192,924	155,542	154,727	156,000	195,350	212,944	200,164	221,662	218,249	236,740	226,672	215,129	194,183	184,767	
In non-EUR currencies 1/	20,965	28,391	27,239	26,209	27,284	28,381	25,315	30,528	24,485	22,699	27,712	25,909	27,511	34,666	
Securities	82,946	78,215	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217	
In EUR currency	82,946	78,215	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217	
Investment portfolio 1/	...	...	...	4,500	4,500	4,511	4,500	4,500	4,500	4,500	...	...	...	...
Trading portfolio 1/	82,946	78,215	81,233	79,278	81,457	81,787	83,417	82,133	94,928	104,296	105,260	96,012	88,196	75,217	
Gross loans and lease financing	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	
In EUR currency	513,856	604,482	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	
Public nonfinancial corporations	...	...	...	...	52	51	50	50	49	89	88	87	85	84
Other nonfinancial corporations	387,870	471,753	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080	
Households	125,986	132,729	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	
Fixed assets	16,933	17,779	23,156	23,126	23,118	22,780	22,551	22,272	22,954	22,672	22,284	22,207	22,054	22,280	
Other assets	17,003	16,365	14,955	14,596	15,344	16,587	26,999	17,970	17,893	23,810	17,525	19,095	26,558	19,445	
TOTAL ASSETS	984,412	1,035,314	1,053,850	1,061,818	1,108,362	1,114,439	1,120,133	1,143,950	1,161,227	1,178,439	1,212,056	1,223,131	1,215,406	1,238,567	
Balances from other banks	23,034	35,639	27,879	30,868	28,557	28,718	30,807	30,678	30,340	30,094	30,076	35,106	30,757	28,680	
Debts to clients	843,048	830,338	850,901	851,553	889,417	892,242	893,189	915,204	928,448	946,727	977,658	977,614	971,406	988,273	
Deposits	836,657	825,175	845,351	846,915	884,779	887,667	888,998	910,513	924,281	942,560	973,491	973,510	967,686	984,553	
Transferable deposits	296,607	293,167	326,847	317,722	324,308	324,070	306,056	319,008	308,894	300,788	323,261	317,897	316,146	332,406	
Central government	28	362	187	140	213	1,408	491	596	1,062	216	262	1,329	1,824	1,530	
Local government	2,861	2,799	2,977	3,250	3,203	4,091	4,439	4,615	4,986	3,805	3,627	2,483	2,782	369	
Other financial corp.	7,202	5,307	4,617	6,981	5,349	6,156	5,288	6,143	4,939	5,758	8,313	5,931	7,463	6,585	
Public nonfinancial corp.	29,978	38,949	39,235	36,797	31,521	43,534	32,394	34,608	24,275	21,560	26,367	25,772	29,098	35,635	
Other nonfinancial corp.	76,796	68,690	90,943	84,996	93,513	94,954	84,953	87,214	96,356	92,575	89,886	85,808	84,760	88,345	
Households	155,525	155,456	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089	
NPISH	10,686	6,758	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073	
Nonresidents	13,530	14,847	13,764	15,364	15,327	15,385	13,531	14,794	13,302	11,032	13,569	14,632	12,741	13,780	
Other deposits	540,050	532,008	518,504	529,193	560,472	563,597	582,942	591,505	615,387	641,772	650,230	655,613	651,540	652,146	
Central government	—	1,300	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900	
Other financial corp.	20,152	14,103	15,255	16,300	20,595	20,940	19,326	20,999	23,037	27,549	26,767	30,209	27,910	29,439	
Public nonfinancial corp.	181,326	166,058	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787	
Other nonfinancial corp.	33,734	30,511	31,005	37,445	32,583	31,030	31,515	28,364	27,594	25,937	25,080	23,755	23,123	28,620	
Households	298,884	314,284	314,693	318,700	332,303	341,225	347,765	349,960	359,486	377,756	383,484	394,236	395,910	402,341	
NPISH	1,616	1,137	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120	
Nonresidents	4,338	4,614	4,603	4,704	5,192	5,087	5,158	5,238	5,399	5,324	5,213	4,670	3,906	3,938	
Other borrowings (incl non-neg. CD)	6,391	5,163	5,550	4,638	4,638	4,575	4,191	4,691	4,167	4,167	4,167	4,104	3,720	3,720	
In EUR currency 1/	6,391	5,163	5,550	4,638	4,638	4,575	4,191	4,691	4,167	4,167	4,167	4,104	3,720	3,720	
Other liabilities	37,344	88,286	85,499	87,895	96,276	98,750	100,566	101,796	102,267	100,245	100,186	101,785	100,815	101,922	
of which: Prov. on loans and related	21,119	21,896	22,325	23,912	32,502	34,447	32,858	34,417	31,176	34,022	33,700	31,991	33,450	34,297	
Subordinated debt	6,999	7,000	7,001	7,001	7,001	7,002	7,002	7,002	7,003	7,003	7,003	7,004	7,004	7,004	
In EUR currency 1/	6,999	7,000	7,001	7,001	7,001	7,002	7,002	7,002	7,003	7,003	7,003	7,004	7,004	7,004	
Own resources	73,988	74,050	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688	
In EUR currency	73,988	74,050	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688	
Share capital	62,406	70,728	77,228	77,228	77,228	76,736	76,865	76,939	83,688	83,689	84,719	84,794	85,494	91,154	
Contingency reserve	613	-727	-727	-727	-727	-727	-727	-727	-720	-727	-722	610	611	599	
Profit loss of the year	13,528	-6,740	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270	
Retained profit/loss	-2,558	10,789	10,789	10,789	10,789	10,789	10,789	10,789	5,539	8,896	8,817	8,784	8,784	6,666	
TOTAL LIABILITIES	984,413	1,035,313	1,053,849	1,061,818	1,108,362	1,114,439	1,120,133	1,143,950	1,161,227	1,178,439	1,212,056	1,223,131	1,215,406	1,238,567	

1/ With nonresidents.

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Table 13.

Euro deposits at ODC, by original maturity

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Government	2,889	4,461	4,614	4,840	4,866	5,949	6,380	6,662	7,048	5,921	5,789	5,712	6,506	3,799
Transferable deposits	2,889	3,161	3,164	3,390	3,416	5,499	4,930	5,212	6,048	4,021	3,889	3,812	4,606	1,899
Other deposits	...	1,300	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900
over 3 months and up to 1 year	...	1,300	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900
Financial corporations	35,408	24,049	22,427	25,926	26,056	27,237	24,653	27,277	28,087	33,414	35,163	36,160	35,328	36,036
Other depository corporations	8,054	4,640	2,556	2,645	113	142	40	137	112	109	114	210	107	113
Transferable deposits	1,054	2,140	56	145	113	142	40	137	112	109	114	210	107	113
Other deposits	7,000	2,500	2,500	2,500	...	...	...	...	...	...	...	...	...	...
up to 1 month	500	...	...	...	...	...	...	...	...	...	...	...	...	...
over 1 month and up to 3 months	5,000	2,500	2,500	2,500	...	...	...	...	...	...	...	...	...	...
over 3 months and up to 1 year	1,500	...	...	...	...	...	...	...	...	...	...	...	...	...
Other financial intermediaries	5,751	2,085	2,133	1,763	1,648	2,186	2,546	2,555	2,395	2,235	3,535	3,056	3,729	3,869
Transferable deposits	3,693	1,755	1,833	1,309	1,323	1,861	1,871	1,929	1,869	1,635	1,810	1,820	1,946	2,051
Other deposits	2,058	330	300	454	325	325	675	626	526	600	1,725	1,236	1,783	1,818
up to 1 month	8	330	300	454	310	310	10	10	10	10	23	23	23	23
over 1 month and up to 3 months	750	...	...	...	...	...	650	601	501	540	601	648	602	500
over 3 months and up to 1 year	1,300	...	...	...	15	15	15	15	15	50	1,101	565	1,158	1,295
Insurance companies 1/	18,823	16,629	16,983	20,700	23,416	24,136	21,269	23,622	24,685	26,105	26,395	28,347	28,718	30,100
Transferable deposits	3,479	3,543	2,278	5,544	3,836	3,771	2,868	3,499	2,424	3,476	2,960	3,124	4,646	3,748
Other deposits	15,344	13,085	14,705	15,156	19,580	20,365	18,401	20,123	22,261	22,629	23,436	25,222	24,072	26,352
up to 1 month	5,273	39	5,041	41	41	39	289	39	539	600	622	792	268	398
over 1 month and up to 3 months	1,854	...	20	8	3,050	45	2,914	2,860	2,910	860	2,460	1,260	1,400	1,984
over 3 months and up to 1 year	8,217	12,846	9,444	14,907	15,289	18,783	14,701	15,726	17,314	18,279	17,392	18,350	17,493	18,958
over 1 year and up to 2 years	...	...	...	...	1,000	1,011	10	1,011	1,011	2,403	2,253	4,103	4,193	4,193
over 2 years	...	200	200	200	200	487	487	487	487	487	709	718	718	818
Pension funds	.	438	440	440	440	443	443	443	443	443	443	443	443	453
Transferable deposits	.	...	440	...	...	443	443	443	443	443	443	443	443	443
Other deposits	.	438	...	440	440	...	...	...	...	...	...	21	...	10
over 1 month and up to 3 months	.	438	...	440	440	...	...	...	...	...	...	...	...	...
Financial auxiliaries	2,780	258	315	378	439	330	354	521	452	4,522	4,675	4,083	2,331	1,501
Transferable deposits	30	8	65	128	189	80	104	271	202	202	3,069	354	276	241
Other deposits	2,750	250	250	250	250	250	250	250	250	4,320	1,606	3,729	2,055	1,259
up to 1 month	...	...	...	...	...	...	...	...	2,700	53	1,675	452	77	...
over 1 month and up to 3 months	...	...	...	...	250	250	250	...	1,370	1,303	1,351	1,353	532	...
over 3 months and up to 1 year	2,750	250	250	250	...	...	250	250	250	250	250	250	250	650
Nonfinancial corporations	318,994	299,818	308,793	302,602	318,740	326,608	316,997	329,221	337,848	334,829	339,797	331,504	328,278	331,280
Public nonfinancial corporations	211,256	204,967	190,487	183,552	196,705	205,246	203,928	217,240	217,357	219,674	228,692	225,840	224,346	217,939
Transferable deposits	29,930	38,909	39,195	36,065	30,963	42,921	31,802	34,349	24,020	21,401	25,939	25,097	28,656	35,152
Other deposits	181,326	166,058	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787
up to 1 month	23,851	14,274	10,717	8,663	12,567	7,291	7,300	17,394	19,873	23,529	20,680	19,731	20,338	32,835
over 1 month and up to 3 months	12,763	1,361	1,351	1,901	1,251	3,230	3,741	3,811	19,442	21,822	41,652	30,049	29,589	15,189
over 3 months and up to 1 year	119,461	116,172	104,973	102,672	112,222	112,103	121,383	121,984	114,320	113,220	108,720	114,262	109,062	98,062
over 1 year and up to 2 years	25,251	34,251	34,251	34,251	39,701	39,701	39,701	39,701	39,701	39,701	31,701	36,701	36,701	36,701
Other nonfinancial corporations	107,739	94,850	118,307	119,050	122,036	121,362	113,069	111,982	120,491	115,155	111,105	105,664	103,931	113,341
Transferable deposits	74,369	64,641	87,921	82,359	90,381	91,226	82,447	84,388	93,625	90,111	86,924	82,781	81,703	85,609
Other deposits	33,369	30,210	30,385	36,692	31,654	30,136	30,622	27,594	26,866	25,043	24,181	22,883	22,228	27,733
up to 1 month	6,292	7,769	8,335	13,946	7,089	8,325	5,877	5,560	6,187	5,431	6,664	5,900	6,416	8,867
over 1 month and up to 3 months	8,294	6,149	6,764	6,287	6,610	6,008	7,384	6,273	6,816	6,119	5,571	5,437	4,987	5,962
over 3 months and up to 1 year	13,027	10,564	9,567	10,535	12,981	10,181	11,695	10,551	9,103	8,974	7,621	7,213	7,098	7,833
over 1 year and up to 2 years	5,090	4,970	5,033	4,976	4,030	2,022	4,821	2,169	1,738	2,705	2,610	3,362	2,022	1,949
over 2 years	667	758	687	949	945	3,600	845	3,041	3,023	1,814	1,716	971	1,705	3,121
Other domestic sectors	440,714	451,597	463,525	465,785	482,887	475,062	490,181	493,748	499,238	516,691	536,760	542,229	541,744	552,905
Households	428,727	444,003	452,794	453,969	464,814	464,173	473,204	480,389	486,147	504,230	521,146	530,067	530,008	538,008
Transferable deposits	144,734	144,099	153,145	150,613	148,744	139,486	142,582	147,173	143,847	145,501	156,313	156,011	155,134	157,935
Other deposits	283,993	299,904	299,650	303,356	316,070	324,687	330,622	333,216	342,299	358,730	364,834	374,056	374,874	380,073
up to 1 month	87,179	98,437	101,807	99,591	104,602	106,201	107,233	109,416	111,213	119,200	131,103	124,100	125,946	127,443
over 1 month and up to 3 months	41,726	41,712	36,464	38,064	39,350	39,369	41,338	39,517	39,573	39,985	49,693	42,662	40,895	41,678
over 3 months and up to 1 year	109,269	105,579	105,346	108,424	113,671	117,963	121,366	122,655	127,919	134,461	123,091	140,080	138,757	139,191
over 1 year and up to 2 years	26,544	23,741	24,319	24,709	24,840	26,179	25,428	25,837	26,486	27,305	23,139	28,504	30,348	30,884
over 2 years	19,275	30,435	31,713	32,568	33,607	34,975	35,258	35,790	37,107	37,778	37,808	38,710	38,928	40,877
NPISH	11,987	7,594	10,731	11,816	18,072	10,889	16,977	13,359	13,091	12,461	15,613	12,162	11,736	14,897
Transferable deposits	10,371	6,457	10,524	8,709	15,466	8,349	11,374	10,756	7,558	7,427	10,580	12,063	8,636	11,777
Other deposits	1,616	1,137	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120
up to 1 month	94	5	5	3,005	504	508	3,501	501	3,501	3,001	3,001	1	3,001	3,021
over 1 month and up to 3 months	1,500	1,000	70	70	2,070	2,000	2,070	2,070	2,000	2,000	2,000	70	70	70
over 3 months and up to 1 year	22	132	132	32	32	32	32	32	32	32	32	29	29	29
Nonresidents	17,326	19,063	17,898	19,414	19,378	19,956	18,141	19,535	18,192	15,842	18,091	18,622	16,322	17,148
TOTAL	815,332	798,987	817,257	818,567	851,926	854,811	856,351	876,444	890,413	906,697	935,600	934,227	928,177	941,168

1/ Up to December 2005 includes pension funds.

Table 14.

Non-euro deposits at ODC, by original maturity

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

Description	2005	2006									2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Financial corporations	4	1	1	1	1	1	1	1	1	1	31	191	152	102	
Other depository corporations	3	...	...	...	...	...	...	...	...	...	...	...	...	...
Transferable deposits	3	...	...	...	...	...	...	...	...	...	...	...	...	...
Other financial intermediaries	1	1	1	1	1	1	1	1	1	1	31	191	152	102	
Transferable deposits	1	1	1	1	1	1	1	1	1	1	31	191	152	102	
Nonfinancial corporations	2,839	4,391	3,681	4,123	4,617	5,234	3,991	3,855	3,714	3,516	4,290	4,575	4,394	4,108	
Public nonfinancial corporations	48	40	40	732	557	613	592	259	255	159	428	675	442	484	
Transferable deposits	48	40	40	732	557	613	592	259	255	159	428	675	442	484	
Other deposits	—	...	...	...	...	...	...	...	...	...	...	...	...	0
Other nonfinancial corporations	2,791	4,351	3,641	3,390	4,060	4,622	3,399	3,596	3,459	3,357	3,862	3,900	3,952	3,624	
Transferable deposits	2,426	4,049	3,022	2,637	3,132	3,728	2,506	2,826	2,731	2,464	2,963	3,027	3,056	2,736	
Other deposits	365	302	619	753	929	894	893	770	728	894	899	872	895	888	
up to 1 month	17	3	123	247	427	399	377	293	250	280	274	232	254	259	
over 1 month and up to 3 months	131	21	215	217	213	215	238	208	208	340	206	205	201	203	
over 3 months and up to 1 year	204	192	194	202	202	192	191	184	185	188	334	351	359	344	
over 1 year and up to 2 years	—	75	76	76	76	77	76	74	74	75	73	73	71	72	
over 2 years	13	11	11	11	11	11	11	11	11	11	11	11	10	10	
Other domestic sectors	25,998	26,038	26,498	26,216	27,206	27,247	28,147	29,852	29,756	31,941	32,994	34,047	34,745	38,718	
Households	25,683	25,736	26,232	25,914	26,881	26,826	27,789	29,267	29,550	31,795	32,786	33,900	34,516	38,422	
Transferable deposits	10,791	11,357	11,189	10,569	10,648	10,288	10,646	12,522	12,364	12,768	14,136	13,720	13,480	16,154	
Other deposits	14,891	14,380	15,043	15,344	16,233	16,538	17,143	16,745	17,186	19,027	18,650	20,180	21,036	22,268	
up to 1 month	3,925	4,990	5,576	5,363	6,200	6,416	6,555	6,616	6,754	6,865	6,757	7,524	8,022	8,345	
over 1 month and up to 3 months	2,466	2,082	1,265	1,846	1,673	1,570	2,029	1,666	1,815	2,186	1,935	2,376	2,415	2,771	
over 3 months and up to 1 year	7,978	7,241	8,138	8,071	8,296	8,486	8,472	8,379	8,534	9,892	9,875	10,095	10,404	10,967	
over 1 year and up to 2 years	503	62	62	62	61	63	83	80	80	81	80	182	192	181	
over 2 years	19	4	2	3	4	3	4	3	3	3	3	3	3	3	
NPISH	315	302	267	302	325	421	358	585	206	146	208	146	229	296	
Transferable deposits	315	302	267	302	325	421	358	585	206	146	208	146	229	296	
Nonresidents	542	398	469	653	1,141	516	548	497	509	514	690	681	326	570	
TOTAL	29,383	30,828	30,650	30,993	32,966	32,999	32,687	34,206	34,275	35,972	38,005	39,493	39,616	43,498	

Table 15

ODC loans, by original maturity 1/

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

Description	2005	2006									2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Nonfinancial corporations	387,870	471,753	480,572	473,383	475,490	476,691	475,876	484,234	490,549	492,994	514,866	536,831	560,329	585,164	
Public nonfinancial corporations	...	...	...	...	52	51	50	50	49	89	88	87	85	84
Over 2 years	...	...	...	...	52	51	50	50	49	89	88	87	85	84
Other nonfinancial corporations	387,870	471,753	480,572	473,383	475,438	476,640	475,826	484,184	490,500	492,905	514,778	536,744	560,244	585,080	
Up to 1 year	117,924	139,908	140,592	134,606	132,320	132,377	129,806	132,967	128,701	128,435	133,644	137,731	137,617	143,795	
Over 1 year and up to 2 years	125,220	129,615	131,429	128,651	135,116	133,120	131,649	127,670	127,689	123,968	123,627	125,515	111,248	129,094	
Over 2 years	144,727	202,229	208,551	210,126	208,002	211,143	214,370	223,548	234,111	240,502	257,507	273,498	311,379	312,191	
Other domestic sectors	125,986	132,729	136,503	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	
Households	125,986	132,729	136,503	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	
Up to 1 year	19,549	20,201	19,920	19,166	20,140	20,395	20,076	19,384	19,694	19,566	19,832	19,872	19,594	20,302	
Over 1 year and up to 2 years	21,046	21,055	22,160	22,773	24,446	25,658	25,395	24,931	24,686	24,673	24,486	24,902	22,403	24,789	
Over 2 years	85,392	91,473	94,423	97,041	96,348	97,965	99,356	100,902	101,684	102,222	103,162	106,104	114,096	117,952	
TOTAL	513,856	604,482	617,075	612,363	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	

1/ All loans are in EUR currency.

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Table 16.

ODC loans, by industry 1/

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Agriculture	12,492	15,612	16,436	16,869	16,970	16,897	16,372	16,578	16,443	16,341	16,184	20,316	21,857	23,710
Up to 1 year	4,061	4,161	4,249	4,266	4,336	4,150	3,436	3,500	3,419	3,381	3,298	3,607	3,950	4,265
Over 1 year	8,431	11,451	12,187	12,603	12,633	12,746	12,936	13,077	13,024	12,961	12,886	16,709	17,907	19,445
Industry, energy and construction	74,230	93,093	96,324	97,989	96,747	98,074	97,177	96,353	97,677	98,257	101,124	105,514	111,073	112,272
Mining	512	428	218	299	...	417	442	407	480	471	468	402	442	487
Up to 1 year	512	428	218	299	...	417	...	407	480	471	468	402	442	487
Over 1 year	...	...	...	...	...	...	442	...	...	...	...	...	...	...
Industry	48,142	58,645	61,892	62,291	62,352	62,911	61,269	61,314	61,866	61,425	64,632	67,488	70,407	70,389
Up to 1 year	11,565	13,609	13,842	13,747	13,542	13,993	12,511	13,178	12,158	11,757	11,847	10,940	11,111	10,609
Over 1 year	36,578	45,036	48,050	48,544	48,809	48,918	48,759	48,136	49,708	49,668	52,786	56,549	59,296	59,780
Manufacturing (Food, Textile, etc)	44,005	52,389	55,208	55,397	55,301	55,705	54,003	54,619	54,916	54,539	54,636	56,609	58,921	59,169
Up to 1 year	10,448	12,352	12,045	11,677	11,690	12,082	10,629	11,356	10,702	10,435	10,598	9,497	9,436	8,933
Over 1 year	33,557	40,037	43,163	43,721	43,611	43,623	43,374	43,263	44,214	44,104	44,038	47,112	49,485	50,236
Manufacturing (Oil,Chem., etc)	3,544	5,700	6,151	6,256	6,424	6,467	6,521	5,978	6,259	6,261	9,514	10,408	10,396	10,126
Up to 1 year	925	1,027	1,587	1,744	1,524	1,578	1,545	1,495	1,137	1,096	1,146	1,332	1,476	1,469
Over 1 year	2,619	4,673	4,564	4,512	4,899	4,889	4,976	4,482	5,122	5,165	8,368	9,076	8,919	8,656
Electricity, gas and water	594	556	534	637	627	739	746	718	691	625	483	472	1,090	1,094
Up to 1 year	192	230	210	326	328	333	337	327	319	226	102	111	199	207
Over 1 year	403	326	324	311	299	406	409	391	372	399	380	361	892	888
Construction	25,575	34,020	34,214	35,399	34,396	34,746	35,465	34,632	35,332	36,362	36,024	37,624	40,225	41,396
Up to 1 year	12,459	14,904	15,186	16,595	15,885	15,793	16,356	15,720	15,320	15,715	15,347	14,681	15,530	15,439
Over 1 year	13,116	19,116	19,028	18,803	18,511	18,953	19,109	18,912	20,012	20,647	20,678	22,943	24,695	25,956
Services	301,147	363,048	367,812	358,525	361,773	361,719	362,327	371,303	376,429	378,396	397,558	411,000	427,398	449,182
Trade	249,659	304,853	310,292	304,541	309,190	308,422	308,255	309,525	307,343	304,441	311,217	348,664	362,111	375,552
Up to 1 year	81,070	98,277	99,156	92,235	93,972	95,013	94,006	96,460	92,354	91,720	93,865	99,092	102,146	105,699
Over 1 year	168,589	206,576	211,137	212,305	215,218	213,409	214,249	213,065	214,989	212,720	217,352	249,572	259,965	269,852
Wholesale and retail trade	209,575	258,860	263,259	259,879	259,955	259,084	259,430	261,155	259,474	256,085	262,418	294,734	306,001	316,657
Up to 1 year	64,038	80,154	80,694	76,428	74,627	75,543	75,016	78,121	74,465	73,744	75,545	79,941	82,737	85,331
Over 1 year	145,537	178,707	182,565	183,451	185,327	183,542	184,414	183,035	185,009	182,341	186,873	214,793	223,264	231,326
Hotel and restaurants	27,978	31,199	32,111	30,099	32,207	31,565	30,214	29,655	29,542	29,793	30,585	33,630	35,364	37,544
Up to 1 year	12,198	12,566	12,946	10,901	12,413	12,046	11,598	10,877	10,537	10,491	10,860	11,557	11,739	12,592
Over 1 year	15,780	18,633	19,165	19,198	19,794	19,519	18,616	18,779	19,006	19,302	19,725	22,073	23,625	24,952
Other trade	12,107	14,793	14,922	14,563	17,028	17,772	18,612	18,714	18,327	18,562	18,214	20,300	20,746	21,350
Up to 1 year	4,834	5,557	5,516	4,906	6,931	7,424	7,393	7,463	7,353	7,486	7,460	7,594	7,670	7,777
Over 1 year	7,272	9,236	9,407	9,657	10,097	10,348	11,219	11,252	10,974	11,077	10,754	12,706	13,076	13,574
Fin. Services	2,742	2,443	1,476	1,345	1,368	1,124	1,132	793	1,073	1,122	1,096	1,509	1,612	1,532
Up to 1 year	117	52	52	40	36	36	46	46	166	158	146	374	355	320
Over 1 year	2,626	2,391	1,424	1,305	1,332	1,088	1,086	747	907	964	950	1,135	1,257	1,212
Other services	48,745	55,752	56,044	52,639	51,215	52,173	52,939	60,985	68,013	72,833	85,245	60,827	63,675	72,098
Up to 1 year	11,207	14,053	13,714	14,294	12,796	13,254	13,508	21,605	28,101	33,284	45,651	16,956	17,032	16,659
Over 1 year	37,538	41,698	42,329	38,345	38,419	38,920	39,431	39,380	39,912	39,548	39,594	43,871	46,643	55,439
TOTAL	387,868	471,752	480,572	473,383	475,490	476,690	475,875	484,233	490,549	492,994	514,866	536,830	560,329	585,163

1/ Excluding households and NPISH.

Table 17.

ODC effective interest rates

(weighted average, new business unless otherwise indicated)

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
DEPOSITS														
Nonfinancial corporations														
Transferable deposits (outstanding amounts)	0.26	*	*	*	0.42	0.39	0.46	0.39	0.39	0.38	0.38	0.41	0.40	0.36
Other deposits 1/														
Less than 250.000 EUR														
Up to 1 month	2.07	1.84	1.95	1.96	1.87	1.97	1.95	1.89	2.06	1.85	1.91	1.96	1.99	1.98
Over 1 month and up to 3 months	2.37	2.44	2.33	2.41	2.50	2.38	2.38	2.49	2.85	2.42	2.42	2.45	2.43	2.77
Over 3 months and up to 1 year	3.40	4.12	2.98	3.78	3.67	3.24	3.10	3.51	4.32	3.30	3.84	3.55	3.15	3.73
Equal or more than 250.000 EUR														
Over 3 months and up to 1 year	3.52	3.70	*	3.85	*	4.01	4.13	3.96	3.85	4.12	*	3.64	3.86	4.24
Savings deposits (outstanding amounts)	1.71	1.57	1.49	1.67	1.71	1.70	1.63	1.65	1.53	1.46	1.62	1.61	1.45	1.71
Households														
Transferable deposits (outstanding amounts)	0.04	0.04	0.03	0.04	0.04	0.04	0.03	0.04	0.03	0.02	0.03	0.04	0.03	0.03
Other deposits 1/														
Up to 1 month	1.85	1.88	1.91	1.90	1.91	1.91	1.93	1.91	1.93	1.89	1.90	1.91	1.96	1.91
Over 1 month and up to 3 months	2.24	2.18	2.22	2.31	2.34	2.29	2.34	2.36	2.35	2.30	2.36	2.38	2.28	2.39
Over 3 months and up to 1 year	3.33	2.97	3.01	3.22	3.28	3.15	3.12	3.27	3.44	3.34	3.16	3.17	3.40	3.14
Over 1 year and up to 2 years	3.87	4.11	4.17	4.15	4.20	4.07	4.15	4.23	4.16	4.09	4.16	4.21	4.10	4.02
Over 2 years	4.04	4.18	4.20	4.26	4.59	4.52	4.49	4.52	4.51	4.28	4.62	4.66	4.37	4.37
Savings deposits (outstanding amounts)	1.74	1.72	1.71	1.74	1.68	1.76	1.75	1.81	1.65	1.82	1.77	1.72	1.71	1.75
LOANS														
Nonfinancial corporations														
Investment business loans														
Up to 1 year	17.34	*	15.99	*	*	16.15	*	15.73	*	*	*	*	*	*
Over 1 year and up to 3 years	14.01	15.31	15.31	15.82	15.89	15.57	15.89	15.12	15.08	*	*	*	*	14.77
Over 3 years	*	*	13.60	*	11.46	*	*	*	14.11	*	13.53	14.24	14.36	14.72
Other business loans														
Up to 1 month	14.41	14.78	15.00	15.31	14.97	15.38	15.28	15.27	15.17	14.79	15.18	*	14.54	14.50
Over 1 month and up to 3 months	13.71	*	15.81	15.99	*	*	*	*	14.59	14.05	15.37	*	*	15.01
Over 3 months and up to 1 year	16.31	15.64	15.64	16.18	15.92	14.65	15.91	14.51	12.93	15.32	14.91	14.00	*	17.43
Over 1 year	14.38	14.81	14.54	14.89	15.20	15.50	15.07	15.13	15.18	15.08	14.87	15.48	15.61	14.70
Credit lines	15.11	15.18	15.25	15.53	15.21	15.10	15.35	15.42	15.72	15.15	14.90	15.68	15.60	14.75
Households														
Consumer Loans	11.51	12.43	12.56	12.78	12.58	12.81	12.51	12.20	12.36	12.30	12.20	12.51	13.72	13.48

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

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Table 18.

ODC income statement

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

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
INCOME														
Interest income	74,612	34,686	42,276	49,969	57,619	65,248	72,558	80,346	88,806	8,178	16,066	24,884	34,067	43,586
Loans	67,963	31,177	38,092	45,129	52,081	58,812	65,120	72,024	79,363	7,003	13,797	21,415	29,426	37,847
Placement with banks	3,969	2,422	2,882	3,316	3,787	4,447	5,185	5,816	6,619	839	1,619	2,462	3,297	4,080
Securities	2,681	1,087	1,302	1,524	1,751	1,989	2,253	2,507	2,823	336	649	1,007	1,343	1,658
Non-Interest income	19,697	9,090	11,573	13,876	16,126	18,059	21,183	22,524	25,188	2,209	4,449	7,041	9,952	12,490
Fees and commissions	17,380	8,128	10,088	12,137	14,079	15,912	18,511	20,412	22,505	1,938	3,736	5,818	7,804	9,920
Other operating income	2,317	962	1,485	1,739	2,046	2,147	2,672	2,112	2,683	271	713	1,223	2,148	2,569
TOTAL INCOME	94,309	43,776	53,849	63,845	73,745	83,307	93,741	102,871	113,994	10,387	20,514	31,925	44,019	56,076
EXPENDITURES														
Interest expenditures	15,389	7,498	9,028	10,683	12,259	13,944	15,758	17,779	19,910	1,992	3,864	5,949	7,989	10,096
Deposits	13,894	6,757	8,111	9,528	10,943	12,478	14,073	15,696	17,512	1,778	3,440	5,300	7,117	8,965
Borrowings	1,495	741	917	1,155	1,316	1,466	1,685	2,083	2,398	214	424	648	872	1,131
Non-Interest expenditures	18,743	8,017	9,856	12,345	13,799	16,364	19,314	21,083	19,576	1,680	3,268	5,092	7,153	8,641
Provisions for loan losses	13,419	5,568	6,860	8,872	9,883	11,946	14,467	15,923	13,713	1,238	2,369	3,721	5,323	6,373
Depreciation on fixed assets	5,324	2,449	2,996	3,474	3,916	4,417	4,847	5,160	5,862	442	899	1,371	1,829	2,268
General and administrative expenses	43,851	17,783	21,830	25,528	29,369	33,245	37,691	42,162	48,977	3,735	7,760	12,205	16,812	20,903
TOTAL EXPENDITURES	77,983	33,298	40,714	48,556	55,427	63,553	72,763	81,024	88,463	7,406	14,892	23,246	31,954	39,640
NET INCOME	16,327	10,478	13,134	15,289	18,318	19,754	20,978	21,847	25,531	2,981	5,622	8,679	12,065	16,435
Net gains/losses from dealing securities	-362	-170	-211	-218	-224	-268	-227	-239	-125	22	-20	19	90	178
Net gains/losses from dealing in foreign ex.	990	181	83	259	339	366	414	493	544	40	83	134	204	256
Net gains/losses from exchange rate variat.	-39	198	192	320	407	466	519	556	612	94	148	208	249	344
Net income from ban. activ.before tax	16,916	10,687	13,198	15,651	18,841	20,318	21,684	22,657	26,563	3,137	5,833	9,040	12,609	17,214
less : Provision for taxes	3,389	1,924	2,416	2,938	3,519	3,885	4,540	4,883	6,396	624	1,514	1,607	2,071	2,943
Net profit / loss for period	13,527	8,763	10,783	12,712	15,322	16,432	17,145	17,774	20,167	2,513	4,319	7,433	10,538	14,270
less: dividend paid	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Retained profit	13,527	8,763	10,783	12,712	15,322	16,432	17,145	17,774	20,167	2,513	4,319	7,433	10,538	14,270

Table 19.

CBAK interbank clearing system

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

Description	2005	2006									2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Transactions															
Amount	1,919,149	902,470	1,082,683	1,282,497	1,478,293	1,649,585	1,867,448	2,071,066	2,325,050	173,493	350,377	533,015	723,813	920,630	
Number	321,669	394,224	476,287	591,697	655,410	718,453	841,094	913,418	990,858	116,176	184,036	258,964	392,614	494,501	

Table 20.

International money transfers among financial corporations

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

Description	2005	2006									2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
OUTGOING															
CBAK	309,844	91,854	105,942	126,634	183,031	220,958	256,584	263,059	304,796	32,453	52,823	71,750	98,041	131,194	
Commercial banks	1,277,402	476,421	585,969	698,920	826,405	952,207	1,079,192	1,192,704	1,324,634	101,478	201,694	331,167	457,985	593,425	
Financial auxiliaries	14,715	6,703	8,004	10,476	11,308	12,632	14,061	16,556	16,999	1,407	2,821	4,454	5,837	7,375	
TOTAL	1,601,961	574,978	699,915	836,030	1,020,744	1,185,797	1,349,837	1,472,319	1,646,429	135,338	257,338	407,371	561,863	731,994	
INCOMING															
CBAK	92,747	134,479	164,187	171,330	186,206	201,648	226,394	239,861	261,066	6,831	102,112	125,298	149,269	170,272	
Commercial banks	943,087	400,158	504,367	587,497	683,336	769,001	860,522	945,569	1,042,330	80,961	157,353	252,383	363,542	467,143	
Financial auxiliaries	167,172	69,767	84,924	101,516	113,001	131,279	151,245	167,418	184,690	13,721	28,029	44,906	60,298	78,509	
TOTAL	1,203,006	604,404	753,478	860,343	982,543	1,101,928	1,238,161	1,352,848	1,488,086	101,513	287,494	422,587	573,109	715,924	

Table 21.

Insurance companies activity

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

Description	2005	2006									2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Amount of premiums received															
TPL	33,341	15,246	18,083	21,068	24,151	27,110	29,893	32,295	34,705	2,810	5,526	8,996	12,582	15,770	
Border policies	7,061	2,121	2,780	5,480	7,000	7,502	8,073	8,455	9,429	497	814	1,283	1,964	2,491	
Other (non TPL)	6,811	2,307	2,640	2,920	3,248	3,466	3,877	4,237	4,594	1,074	1,480	1,795	2,267	2,587	
TOTAL	47,213	19,674	23,504	29,468	34,399	38,079	41,843	44,986	48,728	4,381	7,820	12,074	16,813	20,848	
Number of policies sold															
TPL	223,770	103,582	124,402	152,400	175,933	196,564	216,187	233,665	251,641	19,226	38,004	60,396	83,171	103,224	
Border policies	134,596	24,963	33,084	77,851	100,630	107,827	115,351	119,472	136,182	4,193	7,920	13,923	23,301	29,971	
Other (non TPL)	14,520	7,925	10,146	12,243	13,390	14,367	15,427	16,930	17,977	3,363	4,897	6,419	7,777	9,850	
TOTAL	372,886	136,470	167,632	242,494	289,953	318,758	346,965	370,067	405,800	26,782	50,821	80,738	114,249	143,045	
Amount of claims paid															
TPL 1/	7,945	3,718	4,560	5,654	6,216	7,128	8,029	8,968	9,825	895	1,907	2,839	3,668	4,513	
Border policies	332	165	228	251	251	308	341	413	481	57	101	159	219	286	
Other (non TPL)	889	199	243	312	377	420	479	542	627	63	86	116	183	250	
TOTAL	9,166	4,083	5,030	6,217	6,845	7,857	8,849	9,922	10,933	1,014	2,093	3,114	4,070	5,049	

1/ Including claims paid by the Kosovo Guarantee Fund.

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Table 22.

Other financial intermediaries activity

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

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Amount of loans	51,696	53,913	55,836	56,288	55,301	55,401	55,994	56,440	57,723	57,766	59,196	61,474	64,409	66,367
Number of loans	27,123	31,555	32,622	33,232	33,649	34,096	34,664	34,982	35,541	35,607	36,476	37,574	39,020	39,949

Table 23.

Depository corporations network and number of employees

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Prishtina region	69	63	64	65	67	68	68	69	69	69	69	69	70	71
CBAK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Other Depository Corporations	68	62	63	64	66	67	67	68	68	68	68	68	69	70
Head office	7	6	6	6	6	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	60	55	56	57	59	60	60	61	61	61	61	61	62	63
Prizreni region														
Other Depository Corporations	39	35	36	36	37	37	37	37	37	37	38	39	39	40
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	8	6	6	6	6	6	6	6	6	6	6	6	6	6
Sub-branches	31	29	30	30	31	31	31	31	31	31	32	33	33	34
Peja region														
Other Depository Corporations	44	41	41	41	41	41	41	40	40	40	41	42	42	42
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	0
Branches	13	12	12	12	12	12	12	12	12	12	12	12	12	12
Sub-branches	31	29	29	29	29	29	29	28	28	28	29	30	30	30
Gjilani region														
Other Depository Corporations	54	48	49	49	48	49	49	49	49	49	51	51	51	52
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	14	12	12	12	12	12	12	12	12	12	12	12	12	12
Sub-branches	40	36	37	37	36	37	37	37	37	37	39	39	39	40
Mitrovica region														
Other Depository Corporations	32	25	25	25	25	25	25	25	26	26	26	27	27	27
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Branches	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Sub-branches	26	20	20	20	20	20	20	20	20	20	20	21	21	22
Total Network Units	238	212	215	216	218	220	220	221	221	221	225	228	229	233
CBAK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Other Depository Corporations	237	211	214	215	217	219	219	220	220	220	224	227	228	232
Head office	7	6	6	6	6	6	6	6	6	6	6	6	6	6
Branches	42	37	37	37	37	37	37	37	37	37	37	37	37	37
Sub-branches	188	168	171	172	174	176	176	177	177	177	181	184	185	189
Total numbers of employees	2,479	2,383	2,432	2,470	2,469	2,470	2,491	2,529	2,557	2,579	2,627	2,691	2,702	2,722
CBAK 1/	138	143	143	143	142	141	140	143	141	139	145	145	139	138
Other Depository Corporations	2,341	2,240	2,289	2,327	2,327	2,329	2,351	2,386	2,416	2,440	2,482	2,546	2,563	2,584

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

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

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

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

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

1/ Head Office.

Table 24.

Other financial corporations – geographical distribution, as of May 2007

Description	Prishtinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtri	Ferizaj	Skënderaj	Gjilan	Graçanicë	Dragash	Suharekë	Shitërc	Zvečan	Shtime	Podujevë	Glogovac	Deqan	Viti	Rahovec	Kamenicë	Mallërevë	Istog	Lipjan	
FINANCIAL AUXILIARIES																										
Unioni Financiar Prishtina	HQ+12BR	5BR	6BR	5BR	BR	5 BR	2BR	3BR	2BR	5 BR	BR	BR	4BR	BR		BR	4BR		3BR							
PCB Western Union	HQ	BR	BR	BR						BR																
RZBK Western Union	HQ+3BR	2 BR	3 BR	BR		BR	BR	BR		BR			BR	BR			BR									
KLM Enterprises	HQ																									
DMTH	HQ+3BR	BR	BR	2BR	BR	BR	BR		BR	BR							2BR	BR	BR	BR	BR	BR			BR	
PTK	HQ																									
Vilesa - Co													HQ													BR
NBS	HQ																									
Euro Cufa	HQ																									
Monedha		HQ																								
Euro		HQ																								
Euro Eki		HQ																								
Euro Exchange										HQ																
Gipa	HQ																									
Xeni								HQ																		
Agimi								HQ																		
Indriti			HQ																							
Agoni								HQ																		
Ximi								HQ																		
Ari			HQ																							
Beni										HQ																
Prizreni		HQ																								
Valuta			HQ																							
Pikon		HQ																								
E - Bani			HQ																							
Te Gazi			HQ																							
Pëllumbi																					HQ					
OTHER FINANCIAL INTERMEDIARIES																										
FINCA	√	√	√	√				√		√				√												
Kosovo Enterprise Project	√	√	√	√		√				√			√													
Grameen Trust	√	√	√							√																
Agency for Finance in Kosovo			√																							
Cordaid				√																						
Besëlidhja Micro Finance	√					√				√	√															
Kreditimi Rural i Kosovës	√				√		√																			
Kosinvest World Vision		√																								
Mështekna												√														
Ce.L.I.M				√																						
START	√								√																	
Balkanactie																	√									
Perspektiva 4					√																					
AgroBusiness Development Unit	√																									
Kosova Aid And Development	√																√									
Atlantic Capital Partners	√																									

HQ = Headquarter, BR= Branches

√ = Predominant representation.

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Table 25.

Kosovo consolidated budget

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

Description	2005	2006										2007			
	Dec	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
Tax Revenues	553.3	168.4	219.9	286.7	349.9	406.8	454.8	518.8	571.3	620.5	52.9	95.0	144.4	213.6	
Border taxes	426.1	117.6	159.3	196.9	237.0	286.5	326.8	371.6	417.3	456.4	34.7	68.2	108.7	148.4	
Domestic taxes	127.2	50.8	60.7	89.8	112.9	120.2	128.0	147.2	154.1	164.1	18.3	26.8	35.8	65.2	
Non tax revenues	46.3	17.0	22.7	27.1	33.1	37.5	42.6	48.3	53.8	57.0	5.1	92.0	98.6	105.2	
of which: Interest	2.6	0.7	0.9	1.2	1.5	1.8	2.2	2.7	3.0	3.5	0.1	1.0	1.0	2.4	
Local Government revenues	28.6	9.1	12.0	14.3	17.0	19.6	21.9	24.4	28.4	34.6	2.1	4.2	6.4	9.1	
Donor grants	10.2	.	.	.	.	.	.	.	.	.	.	.	.	.
TOTAL REVENUE	638.4	194.5	254.6	328.0	400.1	463.9	519.3	591.5	653.5	712.0	60.1	191.2	249.5	328.0	
Wages and salaries	194.6	64.4	82.6	99.0	115.9	132.5	134.9	168.3	185.5	203.8	5.8	31.4	50.4	65.6	
Goods and services	142.8	37.9	50.5	59.8	72.4	83.1	91.7	103.6	117.2	143.0	1.6	12.6	25.9	36.2	
Subsidies and transfers	213.9	47.9	59.5	69.5	82.8	100.1	111.8	122.3	142.1	155.4	9.0	26.3	39.7	51.0	
Capital outlays	144.9	12.5	17.6	23.4	43.3	53.0	61.7	73.5	89.0	133.2	0.0	12.4	19.4	23.1	
Reserves	...	...	...	...	...	...	...	...	...	...	...	...	...	...
TOTAL EXPENDITURE	696.1	162.8	210.2	251.8	314.5	368.8	400.2	467.7	533.8	635.5	16.4	82.6	135.4	176.0	
BALANCE (Revenue - Expenditure)	-57.7	31.7	44.4	76.3	85.6	95.1	119.2	123.8	119.7	76.5	43.7	108.6	114.1	152.0	

Source: Ministry of Economy and Finance.

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

Table 26.

Prices (CPI)

(May 2002 = 100)

Description	Index			Percentage change				
	Monthly	Quarterly		Monthly (t-1)	Same period previous year (t-12)	Quarterly		Yearly
		End Period	Average			End Period	Average	
2002		101.4						99.1
2003		101.9				0.5		100.3
2004		98.1				-3.7		99.2
2005		98.8				0.7		97.9
2006		99.9				1.1		98.5
May	98.8			-0.3	1.0			
Jun	98.3	98.3	98.7	-0.5	0.7	-1.0	-0.2	
Jul	97.6			-0.7	0.9			
Aug	97.4			-0.2	0.8			
Sep	97.4	97.4	97.5	0.0	0.2	-0.9	-1.3	
Oct	97.6			0.2	-0.4			
Nov	98.7			1.1	0.5			
Dec	99.9	99.9	98.7	1.2	1.1	2.6	1.3	
2007								
Jan	100.7			0.8	2.3			
Feb	100.7			0.0	1.6			
Mar	100.2	100.2	100.5	-0.5	0.9	0.3	1.8	
Apr	99.4			-0.8	0.3			
May	99.6			0.2	0.8			

Source: Statistical Office of Kosovo.

Table 27.

Registered unemployment

(End of period)

Description	2005	2006										2007			
	Dec	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
Total	319,721	324,056	324,532	323,422	323,628	324,458	324,835	325,163	325,364	326,026	327,596	330,196	331,056	331,723	
of which: Females (in %)	46.3	46.2	46.3	46.5	46.6	46.5	46.6	46.6	46.7	46.7	46.7	46.5	46.5	46.6	
Education (in %)															
Elementary	63.5	63.6	63.5	63.5	63.5	63.5	63.5	63.5	63.6	63.7	63.6	63.7	63.7	63.8	
Secondary	35.0	35.0	35.0	35.0	35.0	35.1	35.0	35.0	34.9	34.8	34.8	34.8	34.8	34.7	
University	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.

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Table 28.

Balance of payments of Kosovo

(In millions of EUR)

Description	2004	2005
1. CURRENT ACCOUNT	-281.5	-405.8
A. Goods and services	-976.5	-1,112.8
1. Goods	-945.3	-1,058.9
2. Services	-31.2	-54.0
B. Income	23.9	30.0
1. Compensation of employees	20.4	21.0
2. Investment income	3.4	9.0
C. Current transfers	671.2	677.1
1. Central government	363.8	297.2
2. Other sectors	307.4	379.9
2. CAPITAL AND FINANCIAL ACCOUNT	295.2	254.2
A. Capital account	0.0	0.0
1. Capital transfers	0.0	0.0
2. Acquisition/disposal of non-produced, non-financial assets	0.0	0.0
B. Financial account	295.2	254.2
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
	0.0	0.0
NET ERRORS AND OMISSIONS	-13.7	151.6

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

Table 29.

Services

(In millions of EUR)

Description	2004	2005
Balance		
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
Total	-31.0	-54.0
Credit		
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
Total	113.3	117.7
Debits		
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	0.0	0.0
Government services, n.i.e.	0.0	0.0
Total	-144.3	-171.7

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Table 30.

Income

(In millions of EUR)

Description	2004	2005
Balance	23.9	30.0
Credit		
Compensation of employees	0.0	0.0
Investment income	26.9	27.0
Total	42.3	51.5
Debit		
Compensation of employees	-6.5	-6.0
Investment income	-12.0	-15.6
Total	-18.4	-21.5

Table 31.

Current transfers

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

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

Table 32.

Exports, by trading partners

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

Description	2005	2006								2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Total Export	56.3	38.6	48.3	59.6	70.6	81.0	92.7	105.4	110.8	1.4	7.3	17.4	26.8	39.9
European Union (EU)	21.8	15.4	20.0	23.2	26.7	30.0	34.0	40.7	42.3	0.4	2.5	5.6	8.7	11.9
EU 15	19.2	8.7	11.3	12.9	14.6	16.4	18.3	22.7	23.4	0.3	1.4	3.2	5.4	7.8
of which:														
Austria	1.0	0.5	0.6	0.7	0.7	0.9	1.0	1.2	1.2	0.2	0.3	0.4	0.5	0.5
France	0.5	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	...	...	...	...	0.0
Germany	3.2	1.4	1.8	2.1	2.6	3.0	3.7	3.9	4.0	...	0.2	0.5	1.0	1.0
Greece	5.4	1.5	2.1	2.5	2.8	3.1	3.4	3.7	3.9	...	0.2	0.7	1.3	1.3
Italy	5.7	4.7	5.9	6.5	7.2	8.0	8.8	12.4	12.7	0.1	0.4	1.0	1.8	2.1
Netherlands	0.1	...	0.7	0.8	0.9	1.0	1.1	1.1	1.1	...	0.2	0.4	0.5	1.3
United Kingdom	...	...	...	...	...	...	...	...	...	...	...	...	...	...
EU 10	1.5	2.0	2.5	3.2	3.7	4.1	4.5	4.8	5.2	...	0.6	0.7	1.2	1.6
of which:														
Czech Republic	...	...	...	0.4	0.4	0.4	0.4	0.4	0.4	...	...	...	...	0.0
Hungary	0.1	...	...	...	...	...	...	...	...	...	...	...	...	0.0
Slovenia	1.2	1.9	2.4	2.7	3.0	3.5	3.8	4.1	4.5	...	0.5	0.6	1.1	1.1
EU 2 1/	1.2	4.8	6.2	7.1	8.5	9.5	11.1	13.2	13.7	...	0.6	1.8	2.2	2.6
Bulgaria	1.0	4.6	6.0	6.9	8.3	9.2	10.9	13.0	13.5	...	0.6	1.8	2.2	2.2
Romania	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	...	...	...	...	...
CEFTA	29.9	18.2	22.0	25.3	30.6	36.8	43.5	48.4	51.7	0.9	4.0	9.6	15.1	20.6
Albania	5.8	2.9	4.1	5.2	6.7	8.3	10.1	11.6	12.6	0.6	1.7	3.3	5.2	5.2
Bosnia and Hercegovina	3.4	2.2	2.6	3.0	3.5	3.9	4.3	4.8	5.1	...	0.2	0.9	1.2	1.2
Croatia	0.9	0.5	0.6	0.6	0.7	0.9	0.9	1.1	1.1	...	0.2	0.3	0.6	1.0
FYROM	10.8	3.6	4.7	5.6	6.4	7.5	8.6	9.4	9.7	...	0.5	1.7	2.9	2.9
Montenegro	0.7	0.7	0.9	1.0	1.3	1.6	1.9	2.0	2.2	0.1	0.2	0.3	0.6	0.6
Serbia	8.2	8.1	9.1	10.0	11.9	14.7	17.7	19.5	20.9	0.1	1.1	3.2	4.6	4.6
Other Countries	4.6	5.0	6.3	11.0	13.2	14.2	15.2	16.2	16.7	0.2	0.8	2.2	2.9	7.5
of which:														
Switzerland	0.7	2.8	3.5	4.2	5.0	5.4	6.2	6.7	7.0	0.2	0.7	1.4	1.4	5.5
Turkey	1.0	0.6	0.7	0.8	0.9	1.0	1.0	1.5	1.6	0.0	0.1	0.2	0.4	2.5

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.

1/ Since January 2007.

2/ Since January 2005 date are revised.

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Table 33.

Imports, by trading partners

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

Description	2005		2006							2007				
	Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Total import	1,157.5	444.9	554.6	664.6	793.7	917.8	1,048.6	1,167.5	1,305.9	79.6	187.5	308.3	426.4	549.5
Europe	1,017.5	396.7	493.0	591.1	706.2	816.8	932.2	1,035.0	1,153.6	66.3	159.3	262.1	348.2	453.7
European Union (EU)	439.7	163.7	200.2	238.1	277.3	316.7	363.9	403.5	454.3	22.7	59.3	94.6	133.2	181.9
EU 15	296.3	103.1	127.6	152.9	177.5	203.1	230.5	255.3	286.5	15.9	39.1	63.1	88.9	124.9
of which:														
Austria	20.7	8.8	11.0	13.2	15.6	17.5	19.7	21.0	23.5	1.4	3.1	5.8	7.9	10.4
France	20.1	7.1	8.0	8.9	9.7	11.2	12.8	13.9	15.9	0.7	1.9	2.7	5.8	10.8
Germany	123.8	41.2	51.2	62.8	74.3	85.4	98.5	109.5	122.7	7.3	18.6	27.4	35.7	44.8
Greece	44.0	14.2	17.7	20.7	23.4	26.5	29.5	32.6	37.6	1.5	4.2	8.6	12.8	23.1
Italy	49.6	18.9	24.2	29.1	33.3	38.1	42.4	47.2	52.5	3.2	6.4	10.5	15.5	20.5
Netherlands	7.8	2.9	3.4	3.8	4.3	4.9	5.5	6.2	7.0	0.4	1.4	2.7	3.4	4.5
United Kingdom	7.5	2.4	2.7	3.1	3.5	4.0	4.4	5.4	6.4	0.3	0.9	1.4	1.8	2.5
EU 10	98.5	36.2	45.0	54.3	64.2	74.4	84.2	92.8	104.9	5.3	13.6	21.3	30.4	37.9
of which:														
Czech Republic	8.7	4.3	5.4	6.3	7.4	8.2	9.0	9.9	11.5	0.7	1.3	2.3	3.6	4.4
Poland	14.8	4.8	6.2	7.3	8.8	10.1	11.3	12.6	13.8	0.8	1.8	2.9	4.2	5.0
Hungary	16.2	6.9	8.4	10.1	11.7	13.7	15.5	17.2	20.0	0.9	2.3	3.7	5.3	6.3
Slovakia	2.5	0.9	1.2	1.3	1.4	1.8	2.0	2.2	2.4	0.3	0.5	0.6	0.8	1.1
Slovenia	55.0	18.7	23.2	28.4	34.0	39.7	45.4	49.9	56.0	2.6	7.6	11.7	16.3	20.7
EU 2 1/	44.9	24.4	27.6	31.0	35.6	39.2	49.2	55.4	62.9	1.5	6.7	10.2	13.9	19.1
Bulgaria	37.8	22.5	25.3	28.4	32.1	35.5	45.2	51.3	58.5	1.4	6.3	9.4	11.9	15.1
Romania	7.1	2.0	2.3	2.6	3.5	3.7	4.0	4.1	4.4	0.2	0.3	0.7	2.0	4.1
CEFTA	440.4	172.8	217.0	264.6	325.9	381.4	435.2	484.9	536.3	31.3	70.3	122.6	154.7	194.7
Albania	18.1	6.7	9.0	11.7	14.4	17.3	19.7	21.5	23.1	1.0	3.0	5.9	9.8	13.4
Bosnia and Herzegovina	18.4	7.4	8.8	10.4	11.9	13.6	14.9	16.3	18.5	1.0	2.6	5.0	7.6	10.0
Croatia	25.0	10.2	12.2	13.8	16.5	19.4	21.4	24.3	28.1	1.9	4.2	7.8	10.3	12.8
FYROM	220.1	83.7	104.7	131.6	163.4	190.1	212.2	235.1	257.8	16.8	17.5	18.5	19.9	21.1
Montenegro	6.4	4.5	6.1	7.8	10.0	11.9	14.6	16.4	17.8	0.3	16.6	39.8	61.4	73.9
Serbia	152.3	60.3	76.1	89.2	109.6	129.0	152.2	171.4	191.1	10.3	26.5	45.5	45.5	63.5
Others Countries	258.3	100.1	127.3	149.6	176.0	202.5	230.4	257.9	291.2	24.1	53.2	84.8	130.1	161.8
of which:														
Argentina	1.1	0.6	0.8	0.9	1.1	1.2	1.4	1.5	1.8	0.2	0.4	0.5	0.7	1.0
Brazil	16.8	4.7	6.3	7.9	9.7	11.7	13.9	16.2	18.6	1.8	4.1	7.0	10.3	12.0
China	54.9	25.1	31.8	38.3	45.8	52.6	60.9	68.1	74.7	6.8	13.7	20.6	27.4	35.9
Egypt	0.5	0.2	0.3	0.3	0.4	0.5	0.6	0.7	0.9	0.1	0.2	0.3	0.4	0.4
India	2.5	0.6	0.8	0.9	1.1	1.4	1.5	2.0	2.2	0.1	0.2	0.6	0.9	1.2
Japan	13.5	2.9	3.6	4.1	4.7	5.4	6.3	7.0	8.7	0.8	1.4	1.9	2.4	3.1
Russia	10.8	6.1	6.4	6.7	7.8	8.5	8.9	9.5	9.9	0.3	0.5	1.2	1.5	1.7
Turkey	85.4	33.8	44.1	53.0	61.7	70.5	79.2	87.4	97.1	5.1	11.6	19.6	29.3	40.8
Ukraine	12.0	3.8	4.8	5.8	7.5	8.9	9.9	10.9	12.0	0.5	1.4	2.1	3.9	6.4
United States of America	17.7	3.5	4.8	5.8	6.5	7.7	8.6	10.1	11.6	0.9	1.8	3.0	3.7	4.8

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

NOTE: Imports data are by country of origin.

1/ Since January 2007.

2/ Since January 2005 date are revised.

Table 34.

Exports, by commodity group

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

Description	2005		2006									2007				
	Dec	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Total	56.3	27.7	38.6	48.3	59.6	70.6	81.0	92.7	105.4	110.8	1.4	7.2	17.3	26.7	39.9	
I Live animals and animal products	0.5	0.1	0.1	0.2	0.2	0.3	0.3	0.3	0.3	0.3	...	...	0.1	0.1	0.1
II Vegetable products	2.9	0.9	1.1	1.5	1.7	2.8	3.5	4.4	4.9	5.1	0.2	0.5	1.0	1.5	2.2	
III Animal or veget. fats and oils - edib.	...	...	...	...	...	0.1	0.1	0.1	0.1	0.1	...	...	...	...	...
IV Prepared foodstuffs, bever. and tob.	4.6	1.7	2.2	2.6	3.2	4.0	4.6	5.4	5.8	6.2	0.1	0.5	1.0	1.8	2.4	
V Mineral products	3.2	3.8	4.8	6.3	11.2	13.2	15.3	17.3	18.2	18.8	0.4	1.3	2.4	3.8	8.9	
VI Products of the chem. or allied indust.	1.2	0.1	0.2	0.3	0.5	0.6	0.7	0.8	1.0	1.2	0.1	0.1	0.2	0.3	0.3	
VII Plastics, rubber and articles thereof	1.0	0.8	1.1	1.4	1.7	2.0	2.2	2.4	3.0	3.2	...	...	0.5	1.3	1.9
VIII Hides, skins, leather, articles thereof	6.1	2.9	3.7	4.3	4.7	5.3	5.8	6.3	7.0	7.2	0.2	0.6	1.5	2.0	2.2	
IX Wood and articles of wood	0.4	0.2	0.3	0.3	0.4	0.4	0.5	0.6	0.7	0.8	0.1	0.1	0.2	0.4	0.5	
X Cellulosic material, pap. and articles	0.4	0.1	0.2	0.3	0.3	0.4	0.5	0.6	0.6	0.7	...	...	...	...	0.3
XI Textiles and textile articles	0.6	0.1	0.2	0.2	0.3	0.4	0.5	0.6	0.7	0.7	...	0.1	0.1	0.1	0.2	
XII Footwear	0.1	...	...	...	...	...	...	...	...	0.1	...	...	...	...	0.1
XIII Artic. of stone, plast.ceramic, glass	0.4	0.1	0.1	0.3	0.3	0.4	0.5	0.6	0.7	0.7	...	...	0.1	0.2	0.3
XIV Pearls, precious stones, jewelry, etc.	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	...	...	...	...	0.1
XV Base metals and artic. of base metal	24.8	14.8	21.6	26.6	30.3	34.3	39.1	44.4	50.4	53.1	0.2	2.9	8.4	12.5	16.8	
XVI Machinery, appliances, electrical, etc	6.5	1.5	2.3	3.0	3.5	4.9	5.5	6.6	7.2	7.7	0.1	0.5	0.9	1.5	2.4	
XVII Transport means	2.3	0.3	0.4	0.7	0.7	1.0	1.2	1.3	1.3	1.4	...	0.3	0.3	0.3	0.4	
XVIII Optical, medical, musical instruments	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	...	...	...	...	0.1
XIX Arms and ammunition	...	...	...	...	...	...	...	...	2.5	2.5	...	...	...	...	...
XX Miscellaneous manufactured articles	0.4	0.2	0.2	0.2	0.3	0.4	0.5	0.5	0.6	0.6	...	0.3	0.4	0.5	0.7	
XXI Work of art	0.3	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: UNMIK Customs Services and Statistical Office of Kosovo; Data for 2003 and 2004 are processed by CBAK.
2/ Since January 2005 date are revised.

Table 35.

Imports, by commodity group

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

Description	2005		2006									2007				
	Dec	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
Total	1,157.5	327.9	444.9	554.6	664.6	793.7	917.8	1,048.6	1,167.5	1,305.9	79.6	187.5	308.3	426.4	549.5	
I Live animals and animal products	54.0	13.1	16.7	20.9	24.6	29.6	35.2	40.3	45.0	50.5	3.2	7.3	12.7	18.2	22.8	
II Vegetable products	57.2	18.5	25.7	32.9	38.2	43.2	48.9	57.2	65.6	73.0	4.4	9.4	16.3	23.9	31.3	
III Animal or veget. fats and oils - edib.	11.0	3.9	5.0	6.3	7.5	10.5	11.7	12.9	13.9	15.3	0.9	2.2	4.0	4.8	5.7	
IV Prepared foodstuffs, bever. and tob.	163.3	44.4	59.8	74.3	90.8	111.5	129.3	144.0	158.1	180.6	10.3	25.7	42.5	60.3	77.2	
V Mineral products	207.3	64.1	85.6	104.8	125.9	152.3	175.6	197.9	218.9	241.7	18.1	37.4	60.7	80.5	99.7	
VI Products of the chem. or allied indust.	91.1	29.9	40.7	50.2	58.2	68.1	78.4	89.4	97.0	107.7	6.9	17.8	28.3	37.7	47.7	
VII Plastics, rubber and articles thereof	51.0	12.7	18.1	23.8	29.4	35.6	42.4	48.5	54.9	60.7	3.2	7.5	13.3	19.5	26.4	
VIII Hides, skins, leather, articles thereof	1.5	0.5	0.7	0.9	1.1	1.3	1.6	1.8	2.0	2.2	0.1	0.3	0.5	0.7	0.9	
IX Wood and articles of wood	30.5	5.8	8.2	11.5	14.6	17.8	21.2	24.8	27.6	30.3	1.7	3.4	5.6	8.5	11.9	
X Cellulosic material, pap. and articles	23.5	7.3	9.5	11.9	14.3	16.7	19.3	21.7	24.1	27.6	1.7	3.8	6.4	9.0	11.8	
XI Textiles and textile articles	35.9	9.9	13.3	17.9	21.9	25.6	29.7	35.0	40.5	45.1	2.7	6.1	9.9	13.9	18.8	
XII Footwear	11.3	3.8	5.2	6.2	7.0	8.2	9.5	11.6	13.1	14.3	0.7	1.9	3.6	5.1	6.6	
XIII Artic. of stone, plast.ceramic, glass	51.5	11.2	17.2	23.6	29.5	37.1	43.7	49.2	53.9	57.0	3.0	6.9	11.6	16.8	23.6	
XIV Pearls, precious stones, jewelry, etc.	0.3	0.1	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.4	...	0.1	0.2	0.2	0.3	
XV Base metals and artic. of base metal	90.3	27.0	39.0	47.6	56.0	68.0	79.4	96.1	108.9	122.6	5.4	17.0	30.5	43.6	55.7	
XVI Machinery, appliances, electrical, etc	129.2	43.0	56.9	67.6	80.2	92.7	106.3	120.6	134.5	153.3	8.4	21.9	35.5	49.3	66.7	
XVII Transport means	104.2	23.0	29.5	36.3	42.4	49.0	55.7	62.8	70.3	79.3	5.5	11.5	15.4	19.3	22.7	
XVIII Optical, medical, musical instruments	15.3	3.4	4.8	5.6	6.9	7.6	8.6	10.6	12.4	14.3	1.6	3.3	4.6	5.8	7.4	
XIX Arms and ammunition	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.5	...	...	...	...	...
XX Miscellaneous manufactured articles	28.9	6.2	8.8	11.8	15.5	18.3	20.8	23.6	26.2	29.5	1.9	4.0	6.6	9.2	12.4	
XXI Work of art	0.1	...	...	...	...	0.1	0.1	0.1	0.1	0.1	...	...	...	...	...

Source: UNMIK Customs Services and Statistical Office of Kosovo; Data for 2003 and 2004 are processed by CBAK.
2/ Since January 2005 date are revised.

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Table 36.

Euro exchange rate

(Average by period)

Description		Albanian Lek (ALL)	Croatian Kuna (HRK)	Swiss Franc (CHF)	New Turkish Lira (TRY)*	US Dollar (USD)	British Pound (GBP)	Serbian Dinar (RSD)
2005	Dec	122.54	7.39	1.55	1.60	1.19	0.68	85.88
	Apr	122.85	7.31	1.57	1.64	1.23	0.69	87.38
	May	122.96	7.27	1.56	1.83	1.28	0.68	87.38
	Jun	123.09	7.25	1.56	2.03	1.26	0.69	86.65
	Jul	122.64	7.25	1.57	1.97	1.26	0.69	83.70
2006	Aug	122.33	7.28	1.58	1.88	1.28	0.68	83.07
	Sep	123.17	7.38	1.58	1.88	1.27	0.68	83.19
	Oct	123.23	7.39	1.59	1.86	1.26	0.67	81.19
	Nov	123.99	7.34	1.59	1.88	1.29	0.67	79.00
	Dec	123.93	7.36	1.60	1.89	1.32	0.67	79.00
	Jan	123.43	7.34	1.61	1.88	1.33	0.67	79.00
	Feb	125.15	7.36	1.62	1.83	1.31	0.67	79.39
2007	Mar	126.58	7.38	1.62	1.86	1.33	0.68	81.13
	Apr	126.04	7.40	1.64	1.84	1.35	0.68	79.10
	May	125.35	7.33	1.65	1.80	1.35	0.68	81.13

*As of 1 January 2005 the currency of Republic of Turkey is the one Turkish lira (TRY). One TRY equals 1,000,000 Turkish liras (TRL)
Source: European Central Bank and respective central banks.

4. EXPLANATORY NOTES

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

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

Sources:

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

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'.

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Other depository corporations (ODC): In Kosovo these are the commercial banks licensed in Kosovo.

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.

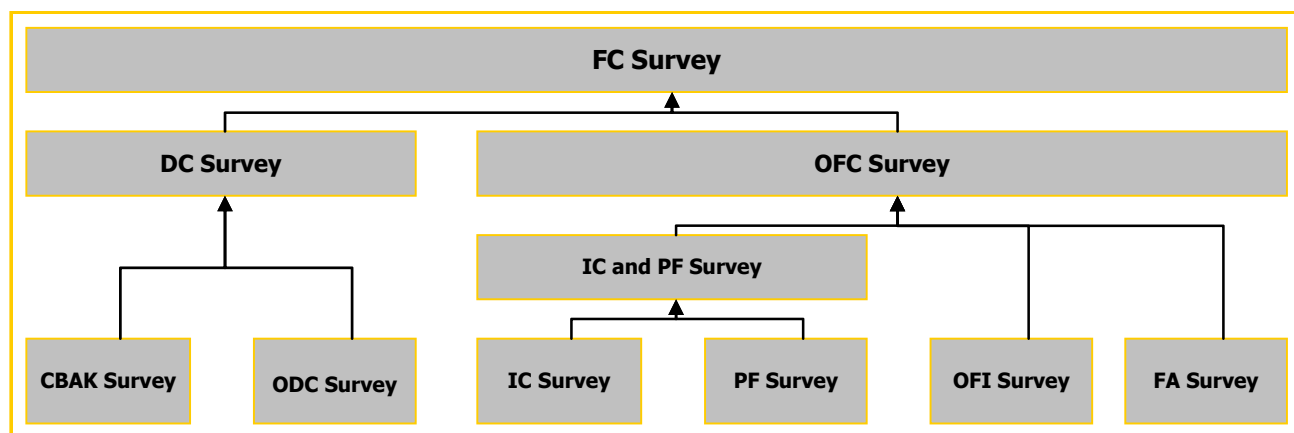
Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees 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;
- IC Insurance companies;
- PF Pension funds;
- OFI Other financial intermediaries;
- FA Financial auxiliaries.

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

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

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

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

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

The surveys on 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.*

TABLE 17: EFFECTIVE INTEREST RATES APPLIED BY COMMERCIAL BANKS

Source: CBAK-survey 'Interest Rate Report' of commercial banks licensed in Kosovo.

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

1. Reporting institutions	All commercial banks licensed in Kosovo
2. Financial instruments	Loans Deposits
3. Currency denomination	EUR only

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

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

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

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

The interest rate communicated by the commercial banks takes account of the interest rate on all individual transactions during the reference period, with 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 weighted interest rates communicated by banks are calculated. The market share of each bank having a new business during the reference month in the particular product serves as the weight. The criteria set for the interest rates to be published are:

1. Minimum three observations for each product;
2. The standardized variance calculated for each product, as a measure of the dispersion among the observed interest rates, should not exceed 0.60 for deposits and loans;

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3. If the second criterion is not fulfilled, then the market share for the observation which is an outlier should not exceed 0.33.

TABLE 19: CBAK 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 20: INTERNATIONAL MONEY TRANSFERS AMONG FINANCIAL CORPORATIONS

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

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

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

TABLE 25: KOSOVO CONSOLIDATED BUDGET

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

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

TABLES 34-35: 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 Work of art.