



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

MONTHLY STATISTICS BULLETIN

June 2007

Directorate for
Economics Analysis
and Statistics

Number 70
Year VII

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PUBLISHER Central Banking Authority of Kosovo
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PRINTED BY BLENDI Prishtina

Users of the data from this publication are requested to cite the source.

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Printed in 100 copies.

This publication includes the data available until: 13 August 2007.

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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1. EURO AREA¹

Euro area real GDP grew by 0.6% quarter on quarter in Q1 2007, compared to the quarter on quarter increase of 0.9% in Q4 2006. As regards to the annual change, euro area recorded an annual increase of 3.0%, compared to the annual increase of 2.4% in Q1 2006. The GDP growth was mainly attributed to the growth in the domestic demand. The Harmonized Index of Consumer Prices (HICP) inflation remained unchanged since March 2007 at 1.9%. Although energy prices increased by 4% between March May due to increasing oil prices, they were offset by the decrease in the unprocessed food prices in the same period, thus maintained the HICP inflation unchanged.

Up to May 2007, current account (CA) of the euro area recorded a deficit of euro 8.6 billion. Despite a slowdown in the export growth in Q1 2007, goods and services account continued generating surplus, recorded at euro 5.7 billion, while income and current transfers recorded a deficit of euro 14.2 billion. To maintain price stability in the medium term, the ECB further increased the interest rates on the marginal lending facility in Q2 2007 at 5.00% (4.75% in Q1 2007) and the deposit facility at 3.00% (2.75% in Q1 2007). In June 2007, euro was traded at USD 1.35, and JPY 164.42, being 7.5% and 12.6% stronger than its 2006 average respectively. Euro exchange rate against pound remained stable since February, trading at GBP 0.68.

2. SOUTH-EAST EUROPE

The South East European countries (SEE) realized a good economic performance in Q2 2007, with favorable real GDP growth figures, overall stable inflation and stable exchange rate regime. Due to strong domestic demand and output growth, Croatia and FYROM real GDP growth stood at 7.0% in Q2 2007. Although Albania recorded a high GDP growth in the previous year, estimated at 5.5%, major electricity deficiencies in Q1 and Q2 of this year, as well as the large informal economy, made it difficult to obtain reliable GDP figures. Bosnia and Herzegovina, Montenegro and Serbia remained at their Q4 2006 level, recorded at 6.5%, 6.0% and 5.7%, respectively, in Q2 2007. The average real GDP growth for the SEE for 2007 is forecasted at 5.8%. According to the estimates, the average HICP inflation stood at 2.2%, not exceeding the most central banks' inflationary target. Lastly estimated in April, the highest HICP inflation level was recorded in Serbia, 4.4%, while FYROM recorded the lowest HICP level of 1.0%.

External imbalances continue to remain large and worrisome. In the first six months of 2007, CA has continued worsening, caused mainly by import growth, while remittance inflows and Foreign Direct Investments (FDI) remain the main financing items of the deficit. As forecasted, Bosnia and Herzegovina, Croatia and Serbia will record the highest CA deficit levels by end 2007, accounting for 8.04%, 7.9% and 13.1% of GDP, respectively, while the lowest ratio of CA deficit is recorded in FYROM accounting at 0.4% of GDP. Due to energy supply crises in the first six months of 2007, and an increase in the energy imports from other neighboring countries, Albania's CA deepened further. Since trade deficit is the main driver of the external imbalances for most countries of the region, export promotion remains one of the key policy priorities in SEE for ensuring sound economic performance. While the ratification of the Central European Free Trade Agreement (CEFTA) was completed by all the countries in the region in mid May 2007, the SEE will start benefiting from a larger regional market in the following two quarters of 2007.

¹ Developments in the euro area and SEE are based on: ECB Monthly Bulletin 07/2007; Emerging Europe Monitor, South East Europe Monitor, various issues.

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3. KOSOVO ECONOMY

3.1. FINANCIAL SECTOR

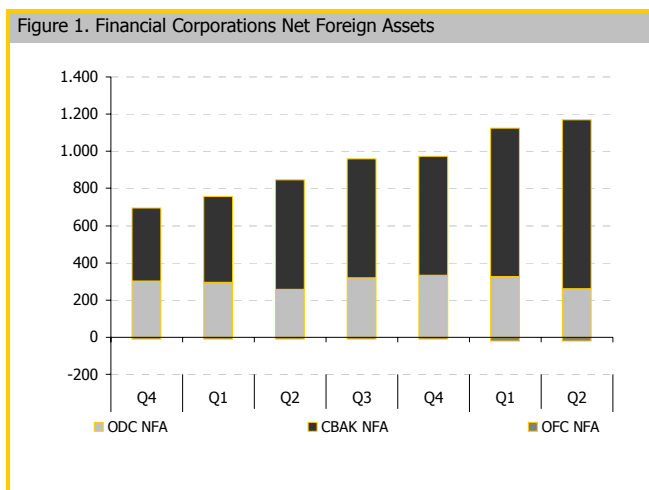
Financial sector claims on the real sector amounted euro 864.4 million in Q2 2007, an increase of 26.3% compared to Q2 2006. These claims mainly stand in the form of loans extended to the real sector that compose 98.7% of total domestic claims, of which 92% are extended by the banking sector (ODC) and the remainder by other financial institutions. On the other hand as the main counterpart, deposits at financial corporations amounted euro 976.4 million in Q2 2007 that is an increase of 18.1% compared to the same period last year. The increase in deposits is mainly attributed to the increase in other deposits (time and saving) that contributed with 14.2pp in the overall increase of the deposits at financial corporations.

While financial corporations claims on central government remain non existent, liabilities to the central government in Q2 2007 amounted at euro 703.3 million. Financial sector liabilities to the central government which consists of central government deposits at financial corporations (mainly in CBAK) increased by 60.6% compared to the Q2 2006. During Q2 2007, for the first time, in addition to transferable deposits, other deposits of the central government at CBAK amounted at euro 93.6 million.

Net Foreign Assets (NFA) of the financial sector in Q2 2007 accounted for euro 1.15 billion that represents an increase of 4.2% compared to the previous quarter. This growth is mainly attributed to the growth in CBAK NFAs that contributed with 9.9pp, while offset with 5.7pp by the ODC NFAs. Amounting at euro 907.6 million, CBAK NFAs grew by 13.7% compared to the previous quarter, representing 79.0% of total NFA. On the other hand, mainly as a result of the increase in loans extended to the domestic economy, ODC NFAs declined to euro 262.7 million from euro 326.1 million in the previous quarter, declining also as a share to total NFA to 22.9% from 29.6%.

Developments in the Banking Sector. The ownership structure of the banking sector changed in favour of foreign ownership in Q2 2007. In April 2007, Nova Ljubljanska Banka (NLB) from Slovenia bought 50.14% of Kasabank (KSB) shares that, taking into account also 25.1% of shares owned by Factor Bank Ljubljana from Slovenia, raises the foreign ownership of KSB to 75.24%. In addition, NLB also purchased 87.0% of New Bank of Kosovo (NBK) shares, shifting its ownership from entirely domestically owned to mainly foreign owned. As a consequence, only two banks in Kosovo, Bank for Business and Economic Bank, have remained domestically owned.

Banking sector assets continued to expand over Q2 2007, reaching euro 1.24 billion that is an increase of 17.3% compared to Q2 2006. Loans represent the main item of banking sector assets, composing 63.4% of total assets (56.2% in Q1 2007, 58.6% in Q2 2006). The outstanding value of loans extended by the banking sector amounted at euro 784.4 million in Q2 2007 that is an increase of 14.1% compared to the previous quarter, while compared to Q2 2006 the growth accounted for 27.1%. The structure of loans, on sector basis, has not been subject to significant changes. Loans to NFCs accounted for 78.3% of total loans, while loans to households represented 21.7% of total loans issued in Q2 2007. Also, the structure of loans to NFCs remained



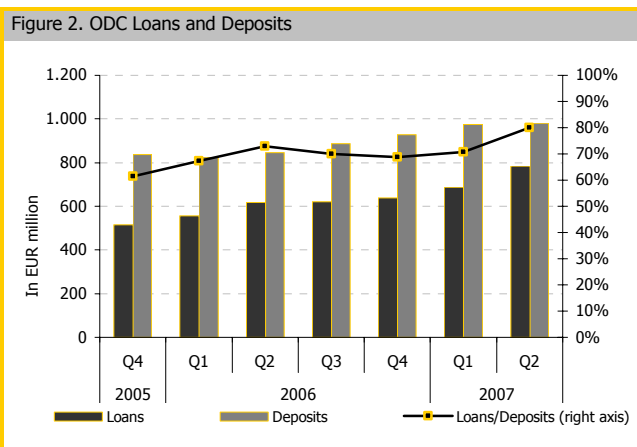
similar; with services remaining the category that absorbs the largest share of loans to NFCs (76.7%) of which main portion of loans is extended to the trading sector, followed by the category of industry, energy and construction that is represented with 19.2%. The category that absorbs the lowest share of loans is the agriculture sector that is represented with 4.0% in loans to NFCs. With regard to the structure of loans by maturity, loans with maturity over 2 years in Q2 2007 reached 57.8% of total loans, up from 55.2% in Q1 2007, and 49.1% in Q2 2006. Loans with maturity up to 1 year represented 22.1%, while loans with maturity more than 1 year and less than 2 years accounted for 20.1% of total loans.

Banking sector liabilities mainly consist of deposits that represent 79.4% of total liabilities. Amounting at euro 981.5 million in Q2 2007, deposits in the Kosovo banking sector grew by 0.8% compared to the previous quarter and for 16.1% compared to Q2 2006. On sector basis, the structure of deposits mainly is composed of household deposits representing 60.0% of total deposits (2.1 pp higher than in Q1 2007 and 3.3 pp higher than in Q2 2007) and NFC deposits that represent 32.3% of total deposits (2.2 pp lower than in Q1 2007 and 2.5 pp lower than in Q2 2006). In volume, household deposits in Q2 2007 are higher than in the previous

quarter for 4.5%, whereas compared to the same period of last year, the growth was 23.3%. On the other hand, NFC deposits decreased by 5.8% compared to the previous quarter, while increased by 1.3% compared to Q2 2006. Within NFC deposits, 63.9% (euro 202.3 million) consist of Public NFC deposits which, compared to Q1 2007 declined by 10.7%, whereas compared to Q2 2006, increased by 6.2%.

In terms of maturity, in Q2 2007, 33.7% of total deposits (euro 330.5 million) were transferable deposits, while other deposits (time and saving) reached 66.3% of total deposits (euro 651.0 million). In volume, with an annual growth of 25.6% other deposits grew faster than transferable deposits that grew by 1.1%. Other deposits remain composed mainly by deposits with maturity of up to 1 year that composed 79.1%. However, deposits with maturity of more than 1 year and less than 2 years and those with maturity of over 2 years are continuously increasing. Thus, in Q2 2007, deposits with maturity of more than 1 year and less than 2 years increased annually by 40.7%, taking the share of 13.9% to total other deposits (12.4% in Q2 2006). Also, deposits with maturity of over two years grew by 41.3% annually, while accounted for 7.4% of total other deposits (6.5% in Q2 2006).

The overall interest rate spread in the Kosovo banking sector continued to slightly shrink over Q2 2007, standing at 12.39% compared to 12.63% in Q1 2007 and 12.48% in Q2 2006. The interest rate spread for NFCs in Q2 2007 accounted for 12.05%, while for households the spread was 11.05%. Over Q2 2007, NFCs deposit weighted average interest rates reached 3.33% from 2.53% a year ago, accompanied also by an increase in loan interest rates for NFCs that in Q2 2007 reached 15.38% from 14.93% in Q2 2006. Similar, household deposits interest rates increased in Q2 2007 reaching 2.09% compared to 1.98% in Q2 2006; associated with an increase in household loan interest rates that in Q2 2007 recorded at 13.14% compared to 12.56% in Q2 2006².



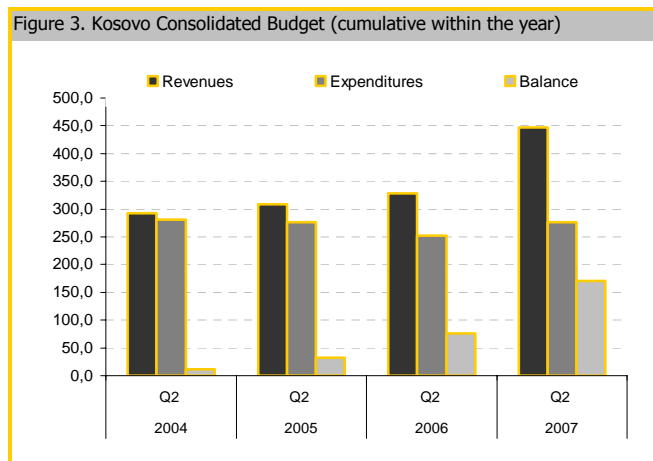
² Since March 2007 the methodology changed from simple to weighted average calculations.

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3.2. FISCAL SECTOR

Kosovo Consolidated Budget (KSB) recorded a surplus of euro 170.2 million in Q2 2007. The surplus incurred in this quarter is considerably higher than the surplus in the same quarter of last year (euro 76.3 million), partly due to the high surplus inherited from Q1 2007 (euro 114.1 million) that mainly derived from nontax revenues, as license fee from the mobile telephony.

Budget revenues in Q2 2007 reached euro 446.8 million, an increase of 36.2% compared to the same period of last year. Border taxes continue to represent the main source of budget revenues, generating euro 235.9 million in Q2 2007. However, despite the annual increase of 19.9% in volume, border taxes recorded an annual decline of 7.1pp as a share to total budget revenues, standing at 52.9% in Q2 2007. Domestic taxes, amounting at euro 80.5 million, recorded a y o y decline of 10.4% in volume, while, representing 18.0% of total revenues in Q2 2007. On the other hand, a considerable increase is noted in non tax revenues that increased from euro 27.1 million in Q2 2006 to euro 116.5 million in Q2 2007, increasing also as a share to total revenues at 26.1% in Q2 2007.



Amounting at euro 276.6 million in Q2 2007, budget expenditures recorded for 9.9% higher than in Q2 2006. The growth of budget revenues is mainly attributed to capital expenditures that contributed with 5.9pp. Capital expenditures in Q2 2007 accounted for euro 38.3 million that, compared to Q2 2006, increased by 63.7% in volume and 4.6pp as a share to total expenditures (9.3 in Q2 2006). Similarly to previous year, wages and salaries represent the largest category in budget expenditures, accounting for 37.0% of total (39.3% in Q2 2006). In volume, expenditures on wages and salaries recorded an annual increase of 3.3% in Q2 2007.

Pension Scheme. Kosovo Pension Savings Trust continues to manage the Individual Savings Pension Scheme that relies on compulsory contributions from employer and employee (5% each). The outstanding amount collected through this scheme, in Q2 2007, amounted euro 253.7 million that is for 10% higher than the outstanding amount in the previous quarter. The number of contributors in this scheme reached around 220 thousands in Q2 2007.

3.3. REAL SECTOR

Consumer Price Index. Consumption prices, on average, increased by 1.2% in Q2 2007 compared to Q2 2006. The increase in the consumption prices is mainly attributed to the increase of 6.9% in bread and cereal prices. On the other hand, an annual price decline of 10.0% is noted in prices of vegetables. Taken on monthly basis, following a price increase of 0.2% in May against April, in June, prices declined by 0.1% compared to the previous month. The main contributor in the price decline are vegetable prices that declined by 11.3% between May and June.

Unemployment. Standing at around 30% (according to IMF estimates), unemployment remains a persisting concern for Kosovo. Reaching 332.0 thousands, the number of registered job seekers increased by 2.6%

compared to the same period of last year. In terms of gender, female job seekers compose 46.8% of the total number of job seekers.

Privatization. The privatization of socially owned enterprises (SOE), managed by Kosovo Trust Agency (KTA), continued also during Q2 2007. Privatization revenues at CBAK, in Q2 2007, reached euro 328.9 million (14.6% of 2006 GDP) from euro 296.6 million in Q1 2007. During Q2 2007, KTA published the provisional results for three waves of privatization of 87 NewCo's tendered, one of which to be sold with the Special Spin Off method. The value of highest bids for NewCo's tendered in these waves (excluding the NewCo to be privatized through Special Spin Off, which is due to another bidding round) amounted at euro 52.0 million. In addition, two additional waves of privatization (26th and 27th) were announced during Q2 2007, that make 53 NewCo's available for purchase. Results for these waves of privatization will be published during Q3 2007.

3.4. EXTERNAL SECTOR

The Kosovo external sector conditions in Q2 2007 remained similar to the previous quarter. Amounting at euro 51.6 million, when compared with Q2 2006, Kosovo exports marked an increase of 6.8% in Q2 2007. Nevertheless, imports amounted at euro 234.9 million, growing by 8.2% compared to Q2 2006. While the demand for imports from abroad continues growing faster, the trade deficit continues deepening. In Q2 2007, the trade deficit amounted at euro 183.3 million, which is 8.7% higher than the deficit of Q2 2006.

Despite a decline of 24% compared to the same quarter in the previous year, the category of base metals maintained the largest share to total Kosovo exports, accounting for 39.3% in Q2 2007. The growth in Kosovo exports is mainly attributed to the category of mineral products, which considering the low base, grew by 98.5% in Q2 2007 over Q2 2006, accounting for 24.2% of total exports. The structure of imports by commodity group remained broadly unchanged. The category of mineral products amounted at euro 119.7 million, accounting for 17.7% of total imports in Q2 2007 (18.9% in Q2 2006). Second largest category is composed from prepared foodstuffs, beverages and tobacco making 14.2% of total imports that grew by 29.5% in Q2 2007 compared to Q2 2006. Growing by 24.8% in y o y basis, the category of machinery and related in Q2 2007 amounted at euro 84.4 million (12.5% of total imports).

Kosovo imports from neighboring countries consist 34.7% of total imports. FYROM and Serbia remain the main importers in Kosovo, accounting for 15.3% (euro 103.4 million) and 12.1% (euro 81.9 million) of total imports in Q2 2007, respectively. Considering the low base, imports from Albania experienced an increase of 81.6% in Q2 2007 over Q2 2006 amounting at euro 16.3 million. Concerning the trade with EU countries, in Q2 2007 imports from these countries amounted at euro 237 million, 35.0% of total imports. Exports to neighboring countries represents majority (49.2% of total Kosovo exports), indicating an increase of 15.4% compared to Q2 2006. Albania maintains the leadership position, accounting for 18.3% of total Kosovo exports (euro 9.4 million). Second trading partner in terms of exports is Serbia, absorbing 12.4% of exports (euro 6.4 million), followed by FYROM that accounts for 12.2% of total Kosovo exports. Accounting for 29.7%, exports to EU decreased by 23.4% in Q2 2007 (euro 10.3 million) when compared to Q2 2006.

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.

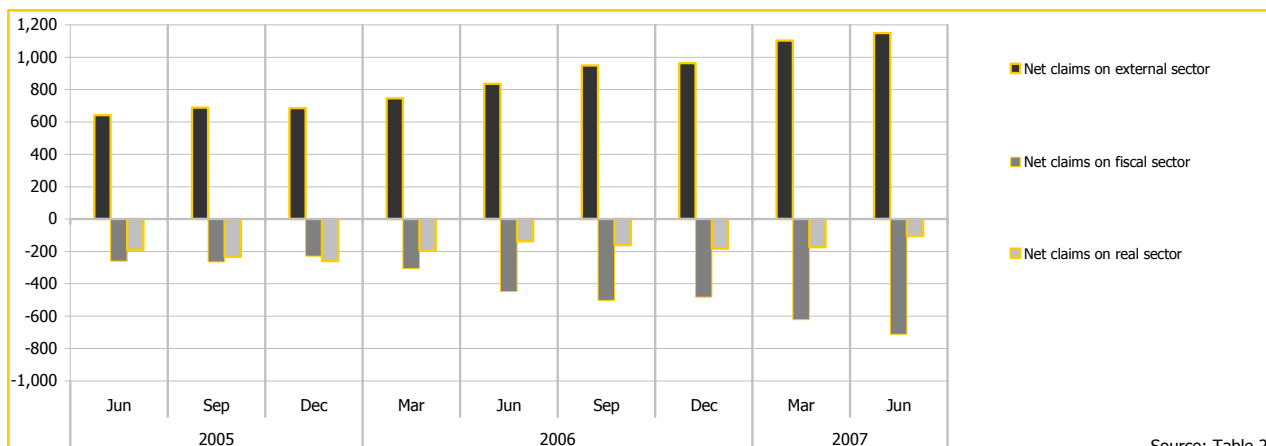
1/ Savings/Investment balances of the entire economy and prospective financing gaps, i.e. the domestic sector and the donor sector;

2/ Total foreign assistance excluding capital transfers;

3/ Including pensions from abroad.

1. Financial corporations net claims by sector

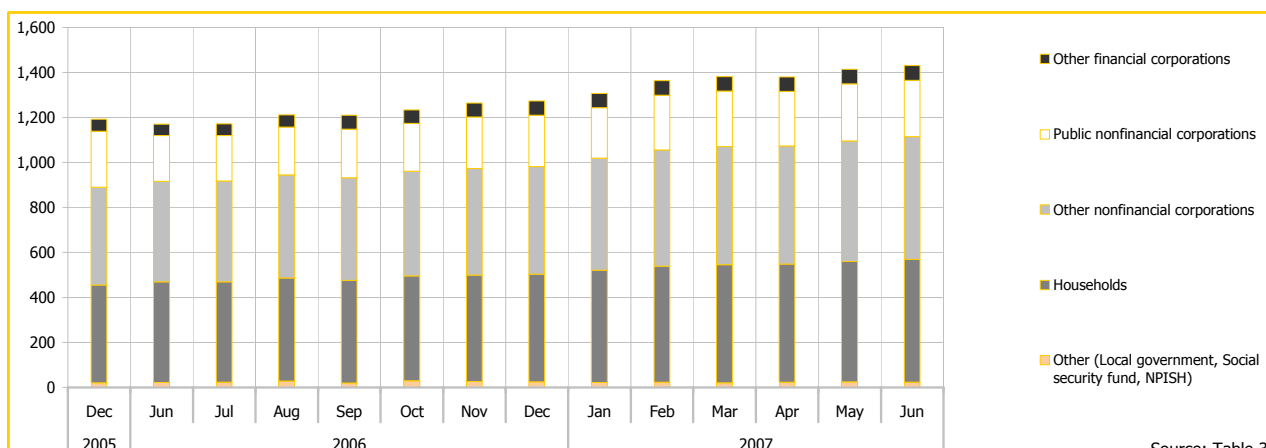
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 2.

2. Deposits included in broad money

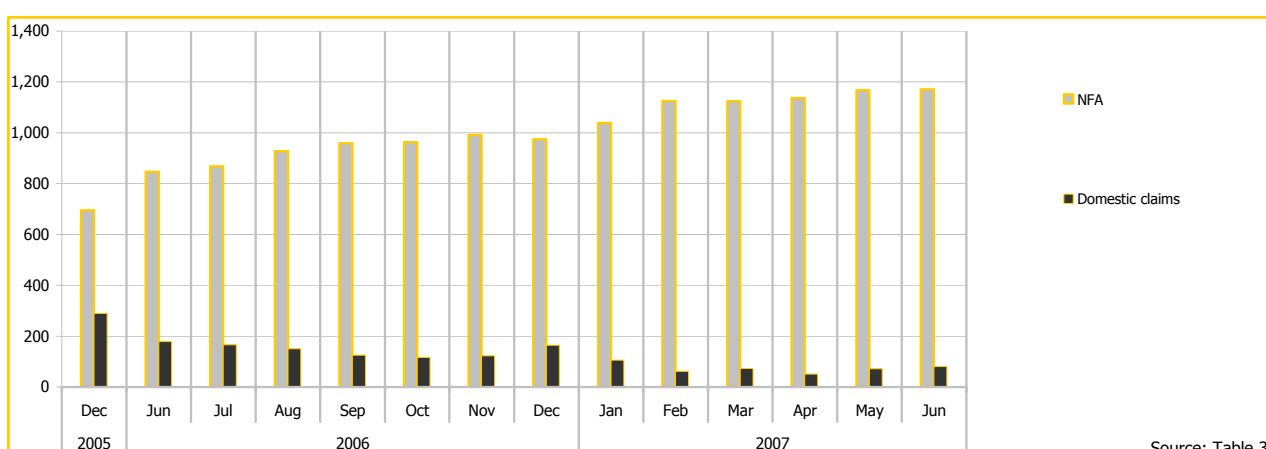
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 3.

3. Depository corporations NFA and domestic claims

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

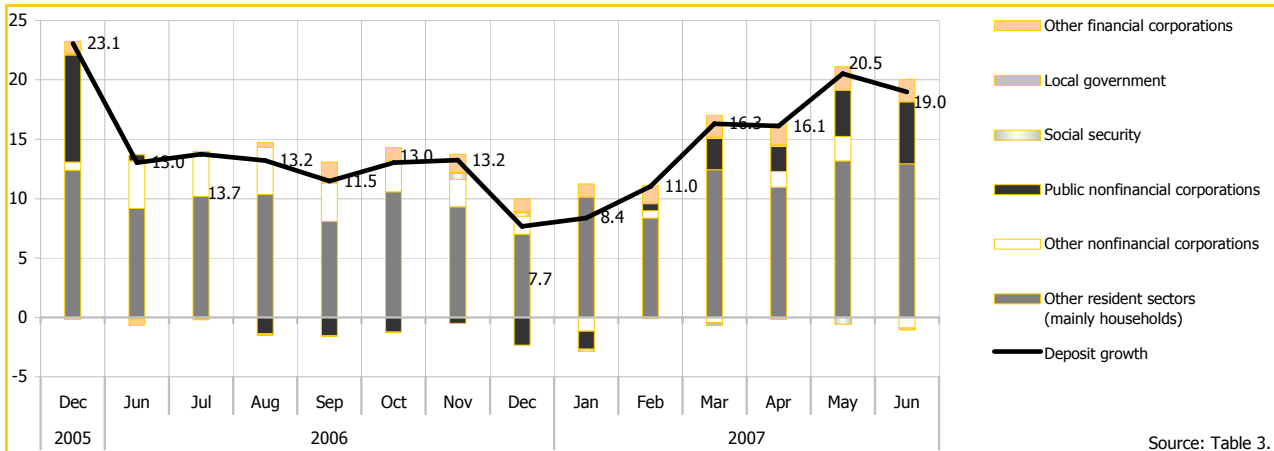


Source: Table 3.

June 2007

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

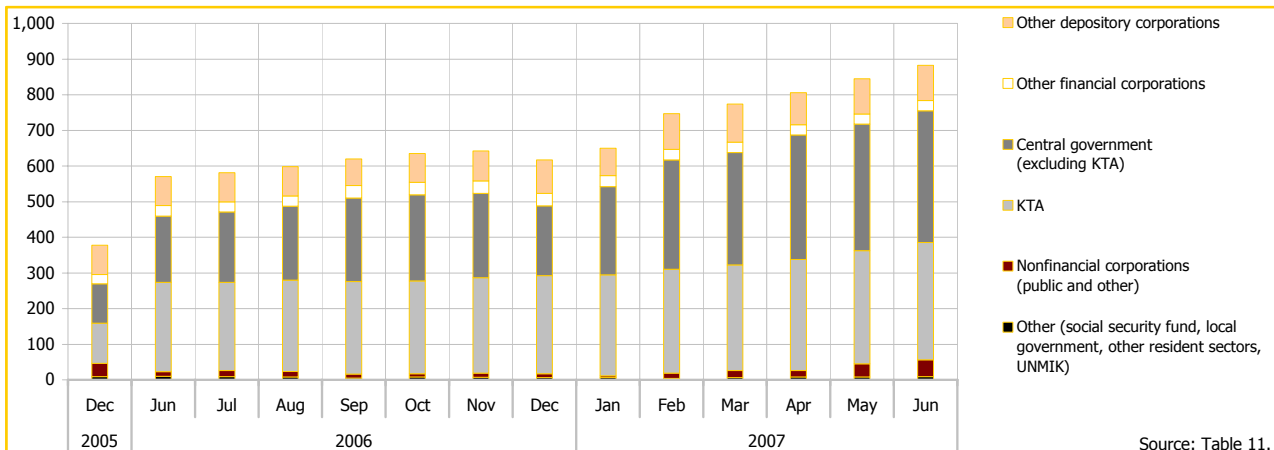
(Year on year)



Source: Table 3.

5. Sectoral breakdown of the deposits at CBAK

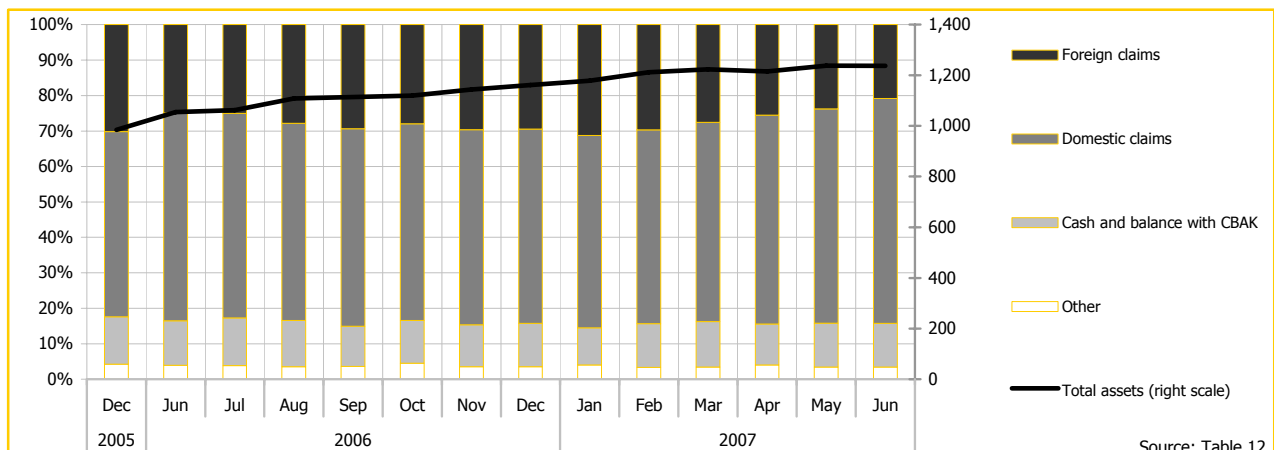
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 11.

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

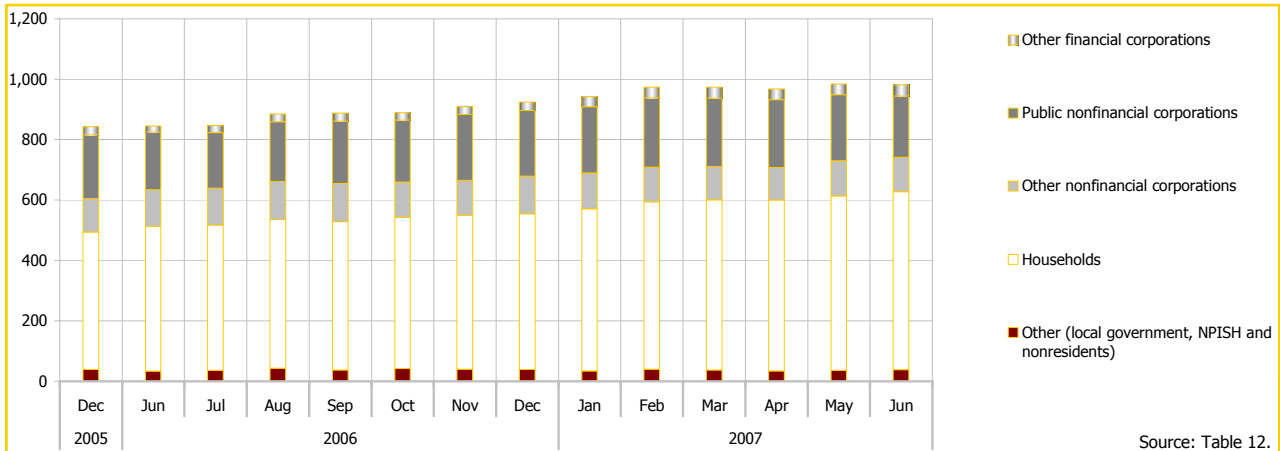
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

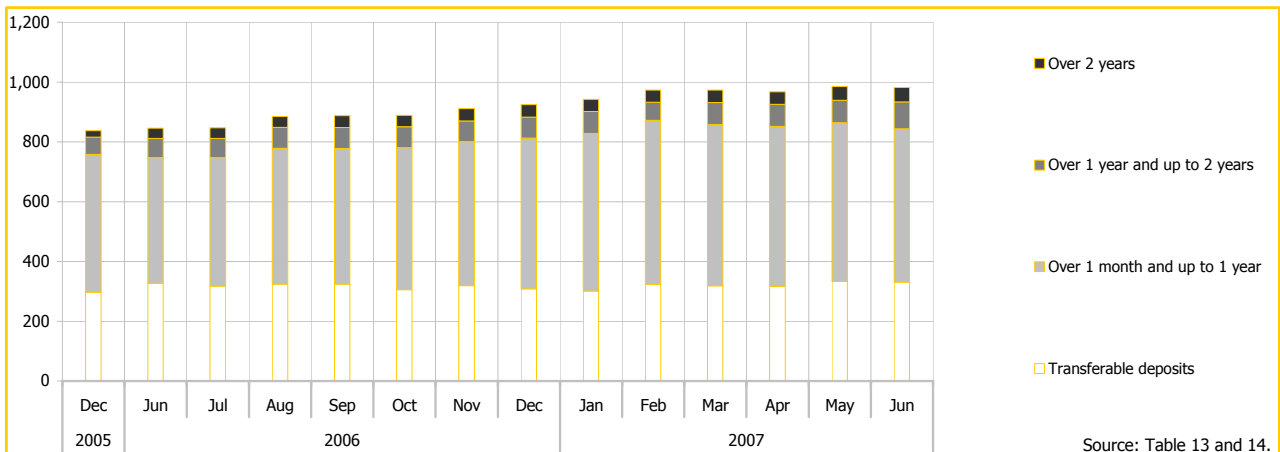
7. Sectoral breakdown of the deposits at ODC

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



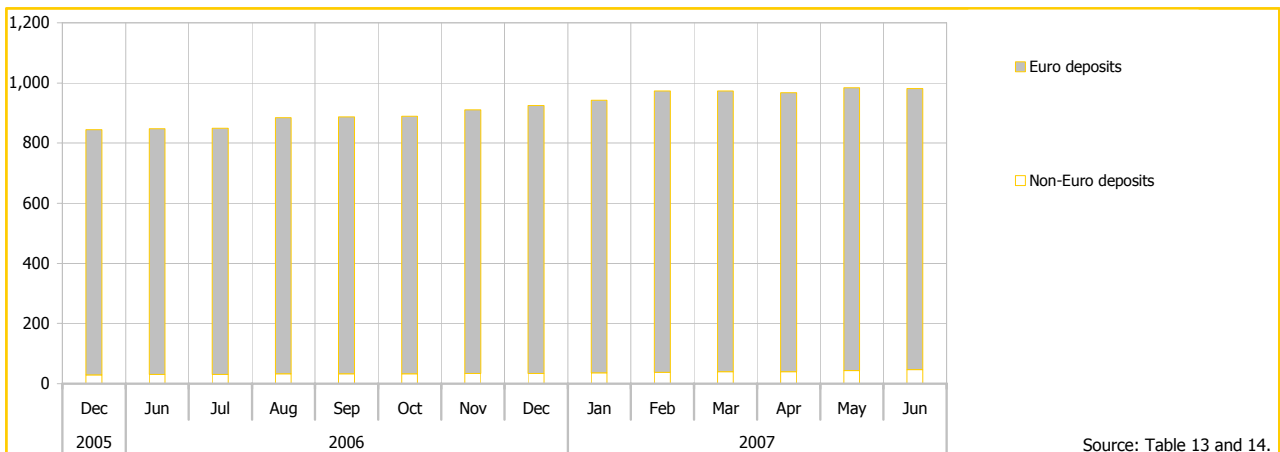
8. Maturity breakdown of the deposits at ODC

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



9. Currency breakdown of the deposits at ODC

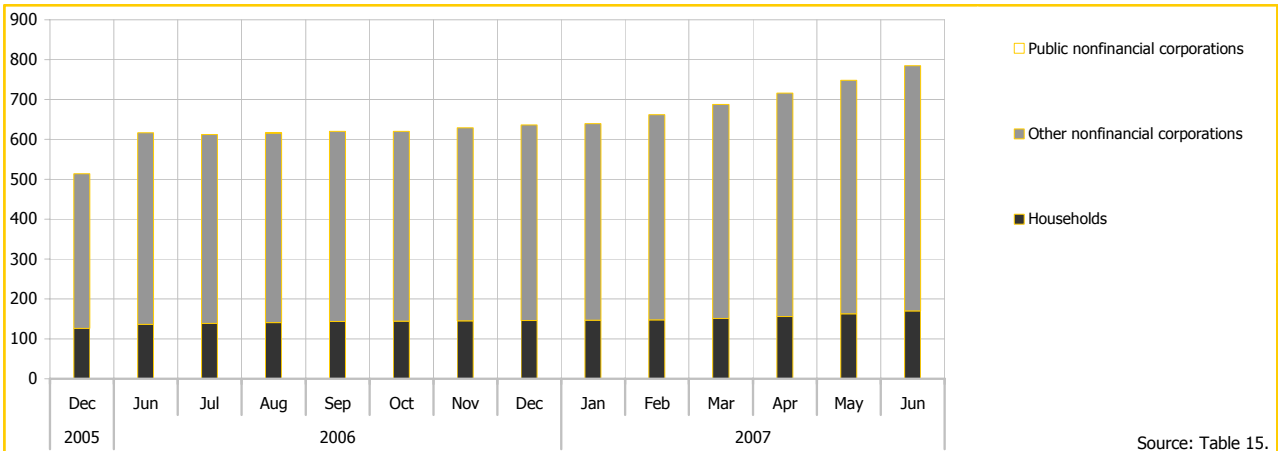
(Outstanding amounts, in millions of EUR, end of period)



June 2007

10. Sectoral breakdown of the ODC loans

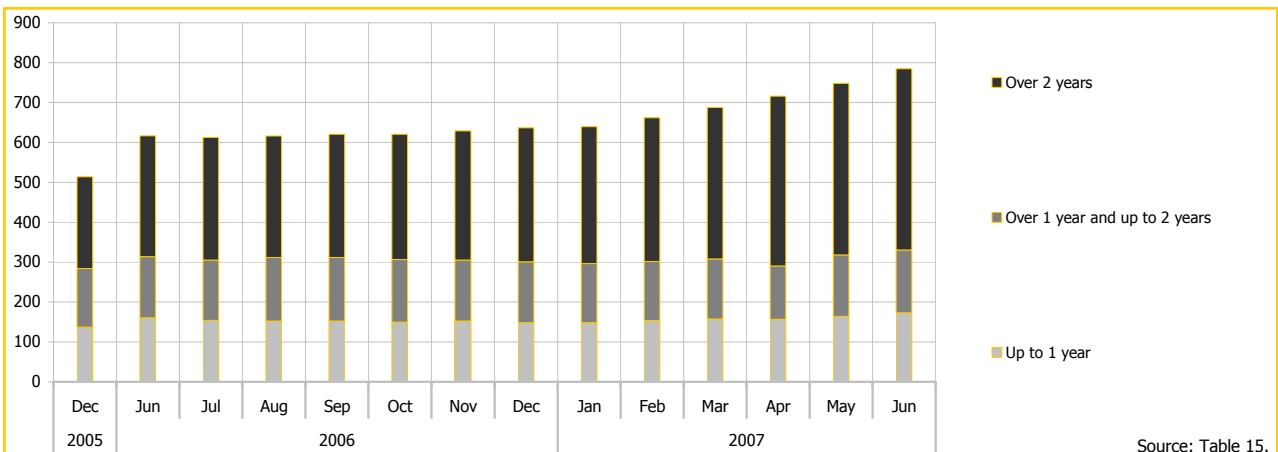
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15.

11. Maturity breakdown of the ODC loans

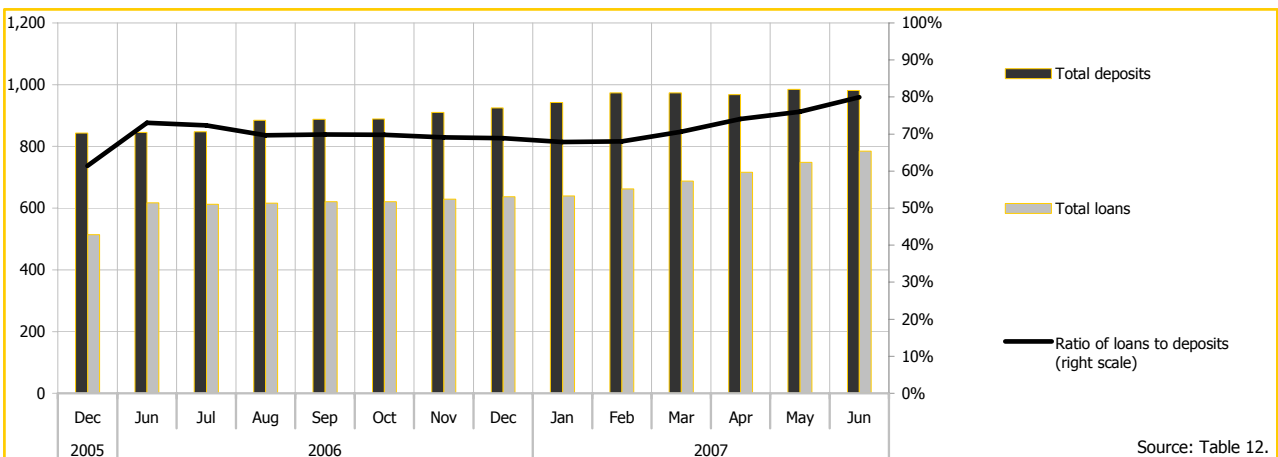
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 15.

12. Ratio of ODC loans to deposits

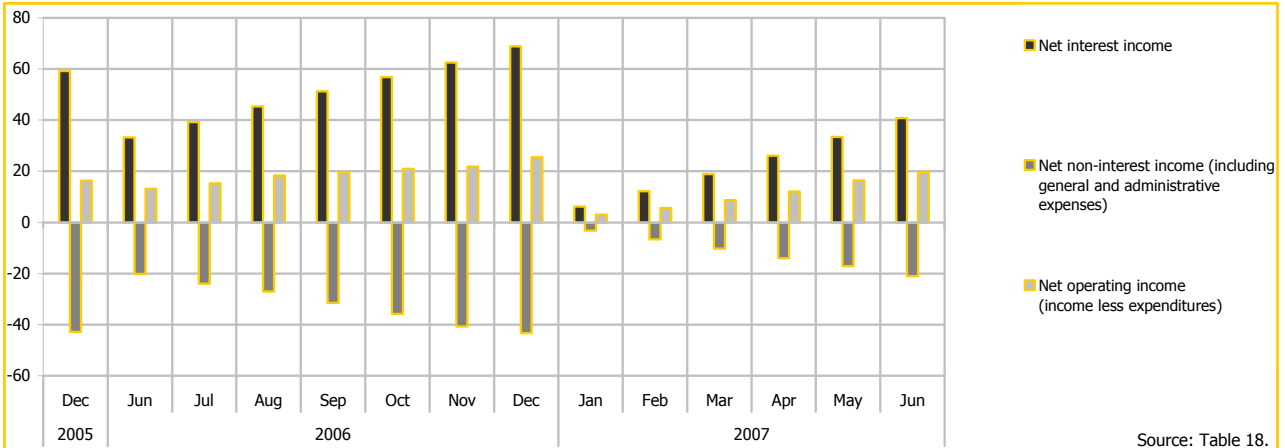
(Outstanding amounts, in millions of EUR, end of period)



Source: Table 12.

13. ODC income and expenditures

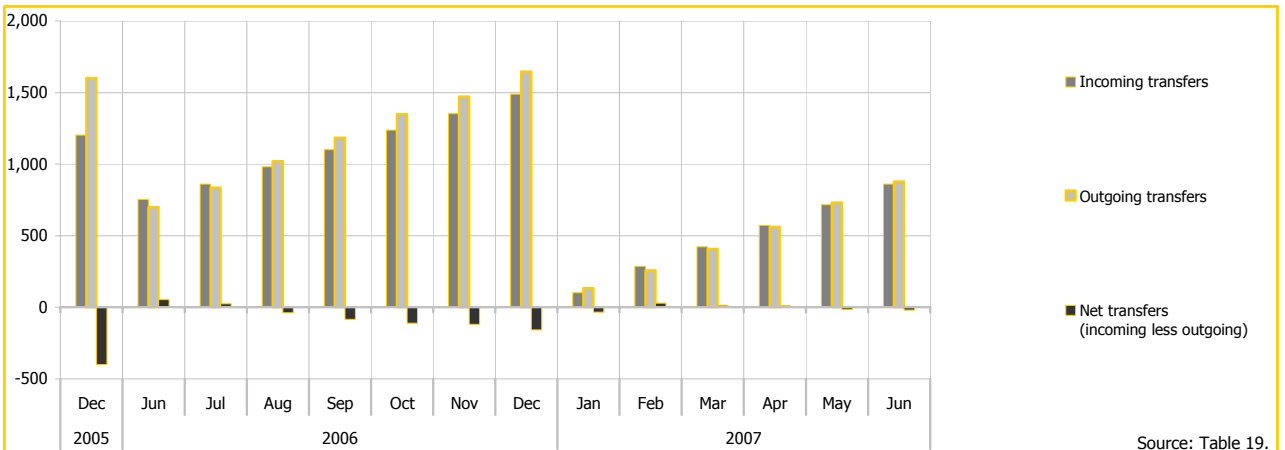
(Cumulative within the calendar year, in millions of EUR)



Source: Table 18.

14. International money transfers among financial corporations

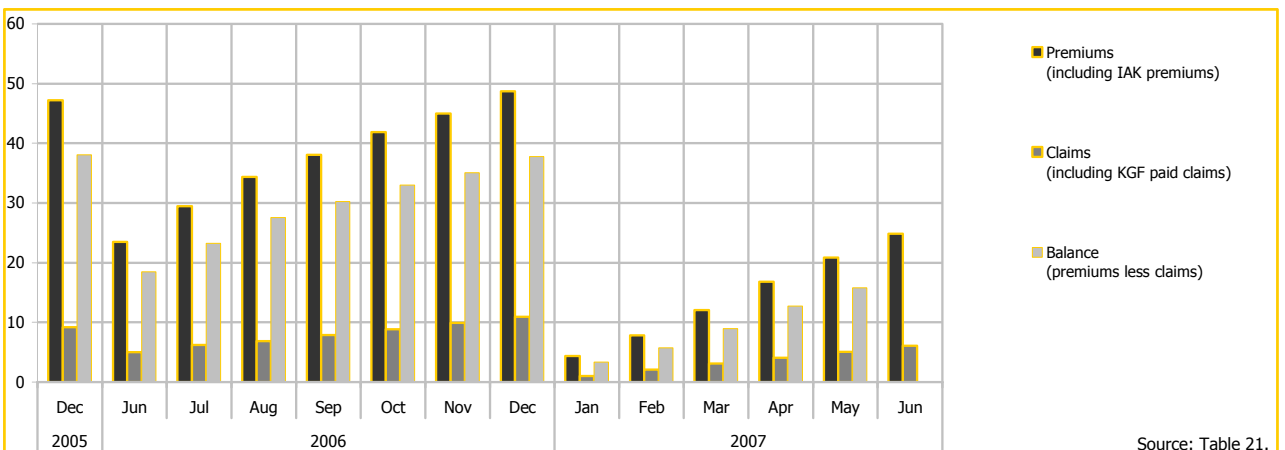
(Cumulative within the calendar year, in millions of EUR)



Source: Table 19.

15. Insurance companies premiums and paid claims

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

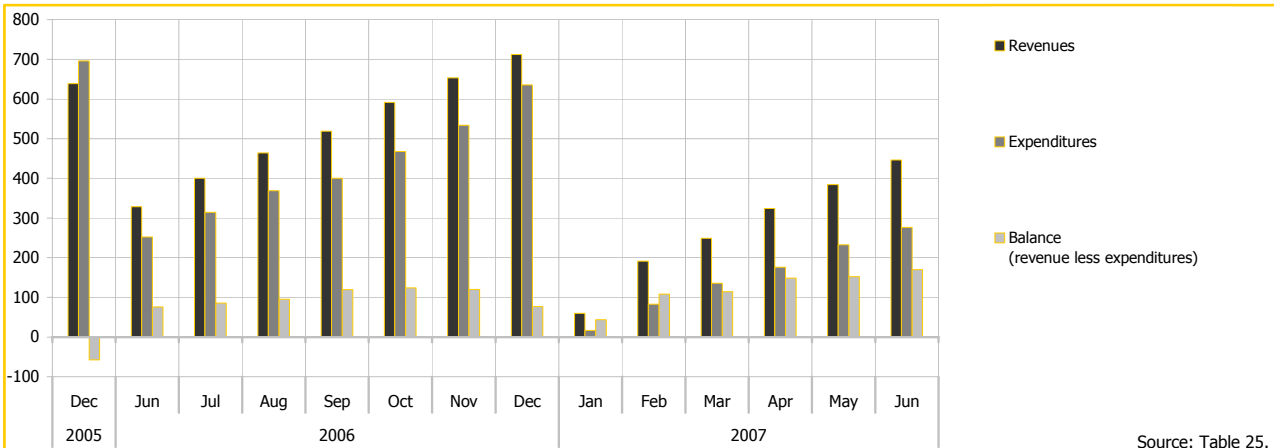


Source: Table 21.

June 2007

16. Kosovo consolidated budget

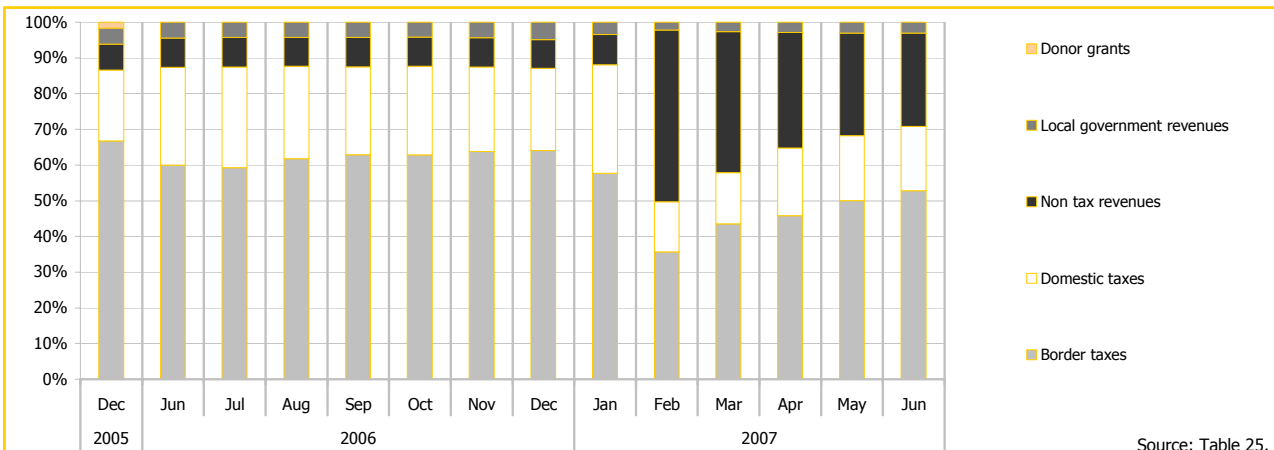
(Cumulative within the calendar year, in millions of EUR)



Source: Table 25.

17. Structure of budget revenues

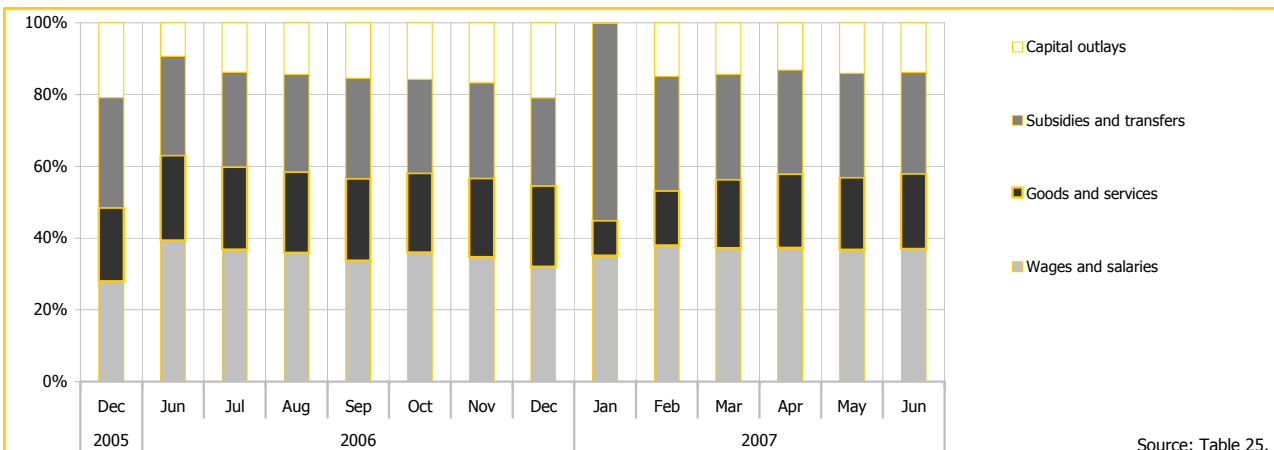
(In percentage)



Source: Table 25.

18. Structure of budget expenditures

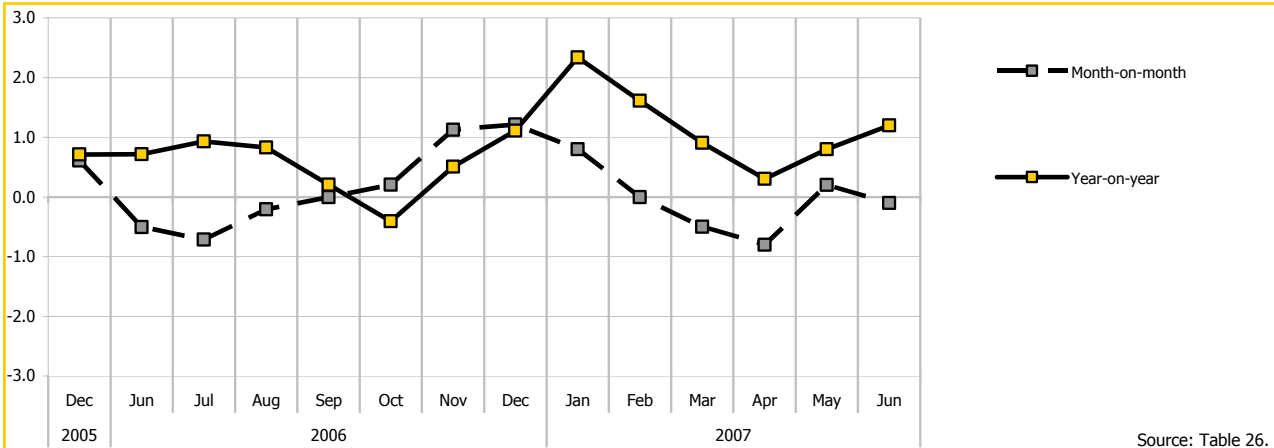
(In percentage)



Source: Table 25.

19. Prices (CPI)

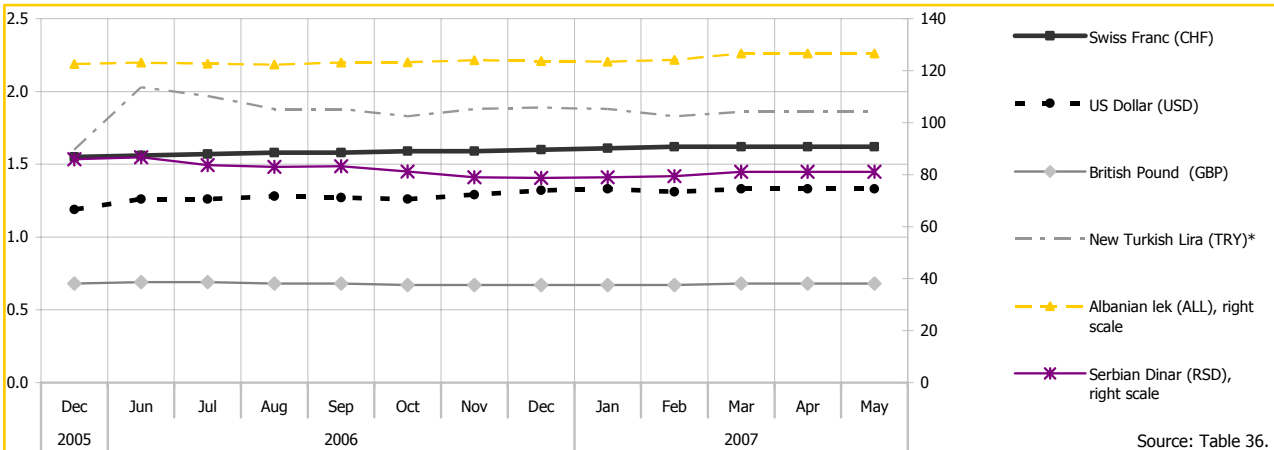
(In percentage)



Source: Table 26.

20. Exchange rate against euro

(Average by period)

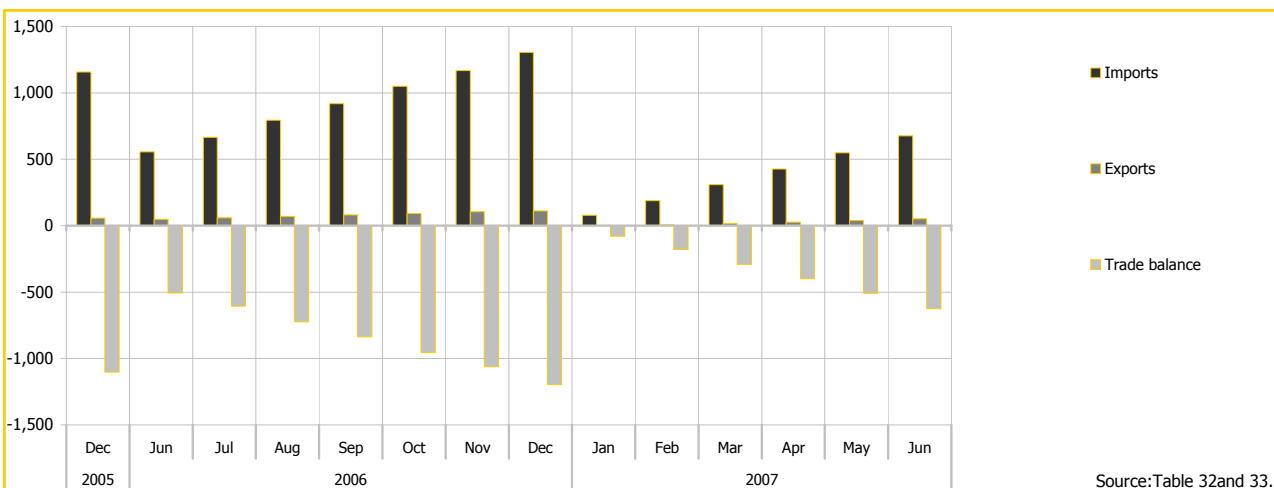


Source: Table 36.

* 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		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	642,826	688,871	685,096	745,909	836,383	948,108	963,025	1,102,868	1,149,080
Claims on nonresidents	701,094	749,675	748,693	815,075	905,737	1,020,853	1,035,123	1,191,500	1,229,950
Currency	90,285	99,673	75,587	90,652	81,679	92,754	64,383	94,019	95,217
Deposits	342,921	374,830	422,622	477,902	558,146	635,531	660,004	761,160	845,955
Securities other than shares	261,047	268,863	242,434	242,165	265,037	289,814	303,075	324,208	277,874
Loans	3,462	2,994	4,715	4,353	873	2,752	7,659	12,110	10,901
Shares and other equities	3,313	3,313	3,333	...	...	...	...	...	...
Other	67	2	2	2	2	2	2	2	2
less : Liabilities to nonresidents	58,267	60,804	63,597	69,166	69,354	72,745	72,098	88,632	80,870
Deposits	21,297	23,410	21,466	23,057	25,134	26,565	21,508	27,009	21,000
Loans	36,970	37,394	42,131	46,109	44,220	46,180	50,589	61,623	59,869
Other	...	...	...	...	...	...	...	...	...
Domestic claims	275,509	278,837	348,722	320,096	246,304	194,073	231,467	145,160	161,019
Net claims on central government	-248,922	-258,798	-223,504	-298,131	-437,914	-495,742	-472,832	-615,183	-703,342
Claims on central government	—	—	—	—	—	—	—	—	—
less: Liabilities to central government	248,922	258,798	223,504	298,131	437,914	495,742	472,832	615,183	703,342
Deposits	248,922	258,798	223,504	298,131	437,914	495,742	472,832	615,183	703,342
Claims on other sectors	524,431	537,634	572,226	618,226	684,218	689,815	704,299	760,343	864,361
Loans	516,244	528,749	565,552	608,808	672,911	676,110	694,336	749,182	852,800
Public nonfinancial corporations	—	—	—	—	—	51	49	87	108
Other nonfinancial corporations	404,520	405,869	439,566	481,175	536,408	532,041	548,224	598,218	682,807
Other resident sectors	111,725	122,880	125,986	127,633	136,504	144,018	146,064	150,877	169,884
Households	111,725	122,880	125,986	127,633	136,504	144,018	146,064	150,877	169,884
Other claims	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Deposits	721,614	772,596	834,498	815,548	826,805	853,432	892,884	940,757	976,428
Transferable deposits	305,722	306,147	318,938	315,325	329,609	316,312	306,933	321,923	361,801
Local government	4,351	4,884	4,464	5,161	3,352	4,468	5,365	2,865	3,002
Social security fund	5,535	658	1,708	2,864	5,623	1,705	4,301	3,613	4,364
Public nonfinancial corporations	59,188	65,171	67,565	61,124	52,610	54,560	34,794	45,521	73,584
Other nonfinancial corporations	66,402	67,910	76,801	79,313	90,945	94,956	96,358	85,810	87,090
Other resident sectors	170,247	167,524	168,400	166,864	177,079	160,623	166,114	184,114	193,762
of which: Households	158,920	155,495	155,525	153,809	164,333	149,774	156,211	169,732	180,853
of which: NPISH	9,341	9,955	10,686	10,736	10,790	8,770	7,763	12,209	11,322
Other deposits	415,892	466,449	515,560	500,223	497,196	537,120	585,951	618,834	614,626
Public nonfinancial corporations	140,766	164,326	181,326	162,254	151,292	162,325	193,337	200,744	175,971
Other nonfinancial corporations	24,531	31,709	33,734	33,951	31,005	31,030	27,594	23,755	27,204
Other resident sectors	250,595	270,414	300,501	304,017	314,900	343,765	365,019	394,335	411,451
Households	249,043	268,813	298,884	302,382	314,693	341,225	359,486	394,236	408,255
NPISH	1,552	1,601	1,616	1,635	207	2,540	5,533	100	3,196
Loans	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Other nonfinancial corporations	...	...	...	...	...	...	...	...	...
Households	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Insurance technical reserves	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007	37,510
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,166
Prepayment of premiums and reserves against outst. claims	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	27,344
Shares and other equity	150,294	157,183	165,781	160,167	176,206	190,355	199,187	206,104	228,239
Funds contributed by owners	83,647	88,534	95,319	97,791	105,636	112,058	121,192	121,199	128,361
Retained earnings	23,830	18,504	13,336	29,246	29,484	30,778	27,753	32,664	33,661
General and special reserves	14,057	14,097	13,966	15,866	15,403	15,396	15,639	16,315	16,832
Profit/loss of the year	3,889	10,339	17,571	-9,093	-1,817	4,846	6,266	9,827	20,807
Grants from donors	24,871	25,708	25,590	26,358	27,500	27,277	28,338	26,098	28,580
Other items (net)	13,200	3,700	-300	53,958	41,942	59,514	61,008	64,158	67,921
Other liabilities	52,176	42,830	42,262	89,012	90,224	109,701	109,946	112,311	116,225
less: Other assets	39,360	39,741	43,454	39,990	47,892	49,430	54,216	53,662	54,608
plus: Consolidation adjustment	383	611	892	4,936	-390	-758	5,278	5,510	6,304

June 2007

Table 3.

Depository corporations survey

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

Description	2005		2006						2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Net foreign assets	694,997	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	1,170,397
Claims on nonresidents	744,338	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	1,224,884
Currency	74,565	80,710	95,376	103,779	91,790	93,890	89,586	63,440	81,840	92,481	91,966	86,431	85,766	93,014
Deposits	422,622	558,146	566,206	603,747	635,531	636,252	671,886	660,004	687,712	747,062	761,160	776,986	822,177	845,955
Securities other than shares	242,434	265,037	267,559	279,652	289,814	291,629	290,329	303,075	307,382	338,382	324,208	316,373	303,579	275,012
Loans	4,715	873	871	2,716	2,752	2,745	2,652	7,659	18,814	7,261	12,110	15,075	12,975	10,901
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	49,341	58,035	61,168	62,260	61,445	61,063	62,550	60,206	57,824	60,083	65,386	58,197	57,097	54,487
Deposits	21,466	25,134	26,289	27,320	26,565	24,567	25,619	21,508	19,194	21,520	27,009	20,396	19,367	21,000
Loans	27,875	32,900	34,878	34,941	34,879	36,497	36,931	38,698	38,630	38,563	38,378	37,801	37,730	33,487
Domestic claims	290,352	179,161	166,318	151,152	124,967	116,866	122,896	163,781	105,958	61,532	72,525	51,056	72,173	81,094
Net claims on central government	-223,504	-437,914	-446,045	-465,273	-495,742	-503,837	-506,555	-472,832	-533,497	-600,815	-615,183	-665,365	-676,034	-703,342
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
less: Liabilities to central gov.	223,504	437,914	446,045	465,273	495,742	503,837	506,555	472,832	533,497	600,815	615,183	665,365	676,034	703,342
Deposits	223,504	437,914	446,045	465,273	495,742	503,837	506,555	472,832	533,497	600,815	615,183	665,365	676,034	703,342
Claims on other sectors	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437
Loans	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437
Public nonfinancial corp.	—	—	—	52	51	50	50	49	89	88	87	85	84	108
Other nonfinancial corp.	387,870	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080	614,444
Other resident sectors	125,986	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Households	125,986	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Deposits included in broad money	867,589	843,859	846,019	879,030	877,167	883,882	902,937	915,375	925,643	960,700	965,898	960,995	992,726	995,726
Transferable deposits	347,751	359,271	351,961	359,218	351,745	337,716	348,998	338,564	319,434	346,402	351,233	345,190	379,711	384,664
Other financial corp.	28,813	29,662	31,622	33,903	35,434	34,392	33,315	31,631	24,943	26,945	29,309	25,277	24,613	22,863
Local government	4,464	3,352	3,626	3,579	4,468	4,817	4,994	5,365	4,185	4,008	2,865	3,164	3,270	3,002
Social security fund	1,708	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910	4,364
Public nonfinancial corp.	67,565	52,610	54,473	46,975	54,560	41,381	45,958	34,794	26,124	40,546	45,521	47,038	71,825	73,584
Other nonfinancial corp.	76,801	90,945	84,998	93,515	94,956	84,955	87,216	96,358	92,577	89,888	85,810	84,762	88,347	87,090
Other resident sectors	168,400	177,079	172,201	177,254	160,623	167,063	173,163	166,114	167,996	183,404	184,114	179,674	187,746	193,762
of which: Households	155,525	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089	180,853
of which: NPISH	10,686	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073	11,322
Other deposits	519,839	484,588	494,059	519,812	525,422	546,167	553,939	576,811	606,210	614,297	614,666	615,805	613,015	611,062
Other financial corporations	24,252	19,805	20,850	21,145	26,890	25,276	28,967	31,005	38,817	37,485	35,527	38,628	40,157	43,241
Public nonfinancial corp.	181,326	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787	175,971
Other nonfinancial corp.	33,054	30,307	36,485	31,627	27,419	30,659	25,312	24,560	24,112	23,353	22,773	21,408	25,489	23,646
Other resident sectors	281,207	283,184	289,237	301,299	308,788	318,107	316,770	327,909	345,008	350,706	355,622	360,079	364,581	368,203
Households	279,590	282,977	286,130	298,692	306,247	312,503	314,167	322,375	339,975	345,673	355,522	356,979	361,461	365,007
NPISH	1,616	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120	3,196
Deposits excl. from broad money 1/	19,974	32,413	33,531	34,567	38,589	36,118	38,845	40,144	39,606	39,538	39,695	40,646	44,011	46,806
Other nonfinancial corporations	680	698	960	956	3,611	856	3,052	3,034	1,825	1,727	982	1,715	3,131	3,558
Households	19,294	31,715	32,571	33,611	34,978	35,262	35,793	37,110	37,781	37,811	38,713	38,931	40,880	43,248
Shares and other equity	94,389	104,413	106,999	110,194	111,311	112,773	113,951	118,692	120,585	123,991	129,113	133,213	141,212	144,780
Funds contributed by owners	72,406	87,228	87,228	87,228	86,736	86,865	86,939	93,688	93,689	94,719	94,794	95,494	101,154	101,154
Retained earnings	412	13,033	13,630	14,218	14,725	15,349	15,833	11,929	9,606	10,175	10,779	11,699	10,320	11,078
General and special reserves	7,244	8,146	8,210	8,210	8,210	8,210	8,210	7,753	14,123	14,128	15,460	15,201	15,189	15,182
Grants from donors	801	726	722	718	711	707	699	658	654	650	646	283	279	275
Profit/loss of the year	13,528	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270	17,091
Other Items (net)	3,397	45,209	48,615	54,996	56,345	47,547	59,068	63,544	58,049	62,409	61,879	52,872	61,626	64,179
Other liabilities	37,873	85,552	87,959	96,299	98,790	100,625	101,874	102,514	100,410	100,329	101,869	100,919	102,041	104,551
less: Other assets	35,368	39,953	39,402	40,651	41,686	52,088	42,932	44,249	49,054	43,154	44,923	52,733	45,822	45,782
plus: Consolidation adjustments	892	-390	59	-652	-759	-989	126	5,279	6,694	5,234	4,933	4,686	5,407	5,410

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Net foreign assets	394,293	589,058	601,014	617,621	640,436	656,565	664,255	639,604	673,337	770,660	797,991	829,190	869,159	907,657						
Claims on nonresidents	397,399	590,853	602,252	619,279	641,256	656,980	664,538	639,712	673,651	770,830	798,072	829,366	869,246	907,745						
Currency	24,464	29,995	33,603	41,755	40,783	39,751	38,495	11,136	27,977	37,769	37,643	30,822	25,166	33,074						
Deposits	213,448	377,054	384,869	383,828	396,958	413,518	422,347	424,928	447,088	499,939	532,233	570,367	615,718	646,240						
Securities other than shares	159,488	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362	228,430						
less: Liabilities to nonresidents	3,106	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88	87						
Deposits	3,106	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88	87						
Net claims on central government	-223,476	-436,277	-444,455	-463,610	-493,884	-501,896	-504,509	-470,770	-531,381	-598,653	-611,954	-661,641	-672,604	-699,050						
Claims on central government	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
less: Liabilities to central government	223,476	436,277	444,455	463,610	493,884	501,896	504,509	470,770	531,381	598,653	611,954	661,641	672,604	699,050						
Deposits	223,476	436,277	444,455	463,610	493,884	501,896	504,509	470,770	531,381	598,653	611,954	661,641	672,604	699,050						
Claims on other sectors	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
Liabilities to ODC	82,518	81,806	81,386	82,096	74,831	81,315	84,331	94,467	76,990	100,665	107,470	89,451	98,678	98,643						
Deposits included in broad money	68,802	50,925	54,292	51,000	50,417	51,632	53,348	52,001	41,161	47,690	54,615	54,327	73,333	84,602						
Transferable deposits	64,702	46,375	49,742	50,450	44,467	45,682	45,380	44,033	29,893	36,972	49,297	43,609	62,615	72,328						
Other financial corporations	21,611	25,045	24,641	28,554	29,278	29,105	27,172	26,692	19,185	18,633	23,378	17,814	18,027	16,409						
Local government	1,602	376	376	377	377	378	378	379	380	381	381	382	2,901	2,721						
Social security	1,708	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910	4,364						
Public nonfinancial corp.	37,587	13,374	17,676	15,454	11,026	8,986	11,350	10,519	4,563	14,179	19,749	17,940	36,190	47,244						
Other nonfinancial corp.	5	2	2	2	2	2	2	2	2	2	2	2	2	2						
Other resident sectors	2,188	1,955	2,007	2,070	2,079	2,102	2,126	2,140	2,153	2,167	2,173	2,196	1,584	1,588						
Other deposits	4,100	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718	12,274						
Other financial corporations	4,100	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718	12,274						
Deposits excluded from broad money	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
Shares and other equity	20,401	21,843	22,499	23,084	23,584	24,204	24,680	25,522	26,214	26,858	27,491	27,789	28,523	29,274						
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	2,244	2,841	3,429	3,936	4,560	5,044	6,390	710	1,358	1,996	2,916	3,655	4,409						
General and special reserves	6,630	8,873	8,937	8,937	8,937	8,937	8,937	8,473	14,850	14,850	14,850	14,590	14,590	14,590						
Grants from donors	801	726	722	718	711	707	699	658	654	650	646	283	279	275						
Other items (net)	-904	-1,792	-1,619	-2,168	-2,281	-2,482	-2,614	-3,157	-2,409	-3,205	-3,539	-4,018	-3,980	-3,912						
Other liabilities	530	52	63	23	40	59	79	247	165	142	84	104	119	170						
less: Other assets	1,434	1,845	1,682	2,190	2,320	2,540	2,693	3,404	2,574	3,347	3,623	4,123	4,099	4,082						

June 2007

Table 5.

Other depository corporations survey

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

Description	2005		2006						2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Net foreign assets	300,704	257,674	267,833	310,014	318,008	306,890	327,651	334,370	364,589	354,445	326,070	307,480	298,244	262,740
Claims on nonresidents	346,938	313,914	327,762	370,616	378,632	367,538	389,917	394,468	422,099	414,358	391,376	365,501	355,253	317,139
Currency	50,101	50,715	61,773	62,024	51,007	54,139	51,092	52,304	53,863	54,712	54,323	55,609	60,600	59,940
Deposits	209,174	181,092	181,338	219,919	238,573	222,735	249,538	235,075	240,624	247,123	228,928	206,619	206,458	199,715
Securities other than shares	82,946	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217	46,581
Loans	4,715	873	871	2,716	2,752	2,745	2,652	7,659	18,814	7,261	12,110	15,075	12,975	10,901
Other	2	2	2	2	2	2	2	2	2	2	2	2	2	2
less: Liabilities to nonresidents	46,234	56,240	59,929	60,602	60,624	60,648	62,267	60,098	57,510	59,913	65,305	58,021	57,009	54,400
Deposits	18,360	23,340	25,051	25,661	25,745	24,152	25,336	21,400	18,880	21,350	26,928	20,221	19,280	20,913
Loans	27,875	32,900	34,878	34,941	34,879	36,497	36,931	38,698	38,630	38,563	38,378	37,801	37,730	33,487
Claims on CBAK	81,637	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890	92,875
Deposits	81,637	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890	92,875
Net claims on central government 1/	-28	-1,637	-1,590	-1,663	-1,858	-1,941	-2,046	-2,062	-2,116	-2,162	-3,229	-3,724	-3,430	-4,292
Claims on other sectors	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437
Loans	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437
Public nonfinancial corporations	—	—	—	52	51	50	50	49	89	88	87	85	84	108
Other nonfinancial corporations	387,870	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080	614,444
Other resident sectors	125,986	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Households	125,986	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Deposits included in broad money	798,787	792,934	791,727	828,030	826,749	832,251	849,589	863,374	884,482	913,010	911,283	906,667	919,393	911,124
Transferable deposits	283,048	312,896	302,218	308,768	307,278	292,034	303,617	294,531	289,541	309,431	301,936	301,581	317,097	312,336
Other financial corporations	7,202	4,617	6,981	5,349	6,156	5,288	6,143	4,939	5,758	8,313	5,931	7,463	6,585	6,454
Local government	2,861	2,977	3,250	3,203	4,091	4,439	4,615	4,986	3,805	3,627	2,483	2,782	369	280
Public nonfinancial corporations	29,978	39,235	36,797	31,521	43,534	32,394	34,608	24,275	21,560	26,367	25,772	29,098	35,635	26,340
Other nonfinancial corporations	76,796	90,943	84,996	93,513	94,954	84,953	87,214	96,356	92,575	89,886	85,808	84,760	88,345	87,088
Other resident sectors	166,212	175,124	170,194	175,183	158,543	164,960	171,037	163,974	165,842	181,237	181,941	177,478	186,162	192,175
Households	155,525	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089	180,853
NPISH	10,686	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073	11,322
Other deposits	515,739	480,038	489,509	519,262	519,472	540,217	545,971	568,843	594,942	603,579	609,348	605,087	602,297	598,788
Other financial corporations	20,152	15,255	16,300	20,595	20,940	19,326	20,999	23,037	27,549	26,767	30,209	27,910	29,439	30,967
Public nonfinancial corporations	181,326	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787	175,971
Other nonfinancial corporations	33,054	30,307	36,485	31,627	27,419	30,659	25,312	24,560	24,112	23,353	22,773	21,408	25,489	23,646
Other resident sectors	281,207	283,184	289,237	301,299	308,788	318,107	316,770	327,909	345,008	350,706	355,622	360,079	364,581	368,203
Households	279,590	282,977	286,130	298,692	306,247	312,503	314,167	322,375	339,975	345,673	355,522	356,979	361,461	365,007
NPISH	1,616	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120	3,196
Deposits excluded from broad money	19,974	32,413	33,531	34,567	38,589	36,118	38,845	40,144	39,606	39,538	39,695	40,646	44,011	46,806
Other nonfinancial corporations	680	698	960	956	3,611	856	3,052	3,034	1,825	1,727	982	1,715	3,131	3,558
Households	19,294	31,715	32,571	33,611	34,978	35,262	35,793	37,110	37,781	37,811	38,713	38,931	40,880	43,248
Shares and other equity	73,988	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688	115,506
Funds contributed by owners	62,406	77,228	77,228	77,228	76,736	76,865	76,939	83,688	83,689	84,719	84,794	85,494	91,154	91,154
Retained earnings	-2,558	10,789	10,789	10,789	10,789	10,789	10,789	5,539	8,896	8,817	8,784	8,784	6,666	6,669
General and special reserves	613	-727	-727	-727	-727	-727	-727	-720	-727	-722	610	611	599	592
Profit/loss of the year	13,528	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270	17,091
Other items (net)	3,420	46,434	49,302	56,950	58,487	50,074	61,182	60,999	53,392	59,999	60,216	51,824	59,817	62,323
Other liabilities 2/	37,344	85,499	87,895	96,276	98,750	100,566	101,796	102,267	100,245	100,186	101,785	100,815	101,922	104,381
less: Other assets	33,924	38,108	37,720	38,460	39,366	49,548	40,240	40,845	46,480	39,807	41,300	48,610	41,723	41,700
plus: Consolidation adjustment	11	-957	-874	-866	-898	-945	-374	-424	-373	-381	-270	-381	-382	-358

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		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	-7,264	-8,275	-9,901	-10,227	-10,350	-10,336	-10,949	-21,193	-21,317
Claims on nonresidents	4,784	4,356	4,355	1,347	970	964	943	2,052	5,066
Currency	1,471	1,043	1,022	1,347	970	964	943	2,052	2,204
Securities other than shares	...	...	...	...	...	...	...	...	2,862
Shares and other equity	3,313	3,313	3,333	...	...	...	...	...	...
less : Liabilities to nonresidents	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246	26,383
Loans	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246	26,383
Claims on depository corporations	53,621	48,834	53,065	49,113	49,468	62,323	62,637	64,259	65,210
CBAK	25,510	24,445	25,711	27,178	29,595	35,228	34,654	28,687	28,683
Transferable deposits	20,059	18,845	21,611	22,628	25,045	29,278	26,686	23,369	16,409
Other deposits	5,451	5,600	4,100	4,550	4,550	5,950	7,968	5,318	12,274
Other depository corporations	28,112	24,389	27,354	21,935	19,873	27,095	27,983	35,572	36,527
Transferable deposits	11,983	6,078	7,202	6,795	4,618	6,155	4,946	5,659	6,238
Other deposits	16,128	18,311	20,152	15,139	15,255	20,940	23,037	29,913	30,289
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	58,182	60,725	58,370	62,801	67,142	69,106	67,685	72,635	79,925
Loans	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474	68,363
Other nonfinancial corporations	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474	68,363
Other claims	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Deposits	—	—	—	—	—	—	—	—	—
Loans	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Other resident sectors	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Households	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Insurance technical reserve	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007	37,510
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,166
Prepayment of premiums and reserves against outstanding claims	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	27,344
Shares and other equity	64,265	70,016	71,391	70,241	71,793	79,043	80,495	76,991	83,460
Funds contributed by owners	17,802	20,309	22,913	20,285	18,408	25,322	27,504	26,405	27,207
Retained earnings	15,491	14,840	12,924	16,562	16,451	16,053	15,824	21,885	22,583
General and special reserves	6,622	6,853	6,722	6,933	7,256	7,186	7,885	855	1,650
Profit/Loss for the year	378	3,155	4,043	862	2,903	3,917	1,602	2,393	3,715
Grants from donors	23,973	24,858	24,789	25,598	26,774	26,566	27,679	25,453	28,305
Other items (net)	7,045	-2,959	-3,697	-4,885	-3,267	3,168	-2,536	1,703	2,847
Other liabilities	14,836	4,179	4,388	2,812	4,672	10,911	7,432	10,442	11,673
less: Other assets	7,791	7,138	8,086	7,696	7,939	7,743	9,968	8,739	8,826
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

June 2007

Table 7.

Other financial intermediaries survey

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

Description	2005			2006			2007		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	-11,253	-11,806	-13,434	-10,725	-10,431	-10,419	-10,973	-21,289	-24,207
Claims on nonresidents	795	825	822	849	888	881	918	1,957	2,176
Currency	795	825	822	849	888	881	918	1,957	2,176
less : Liabilities to nonresidents	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246	26,383
Loans	12,049	12,631	14,256	11,574	11,320	11,300	11,892	23,246	26,383
Claims on depository corporations	3,823	4,102	5,751	2,791	2,133	2,186	2,395	3,247	4,142
Other depository corporations	3,823	4,102	5,751	2,791	2,133	2,186	2,395	3,247	4,142
Transferable deposits	2,565	2,794	3,693	2,791	1,833	1,861	1,869	2,010	1,924
Other deposits	1,258	1,308	2,058	...	300	325	526	1,236	2,218
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474	68,363
Gross loans	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474	68,363
Other nonfinancial corporations	49,995	51,840	51,696	53,383	55,836	55,401	57,723	61,474	68,363
Loans	2,923	3,031	3,022	3,121	3,264	3,239	3,375	...	...
Shares and other equity	40,146	41,627	41,512	42,866	44,836	44,487	46,351	40,779	45,349
Funds contributed by owners	—	—	—	—	—	—	—	—	—
Retained earnings	9,909	10,275	10,246	10,580	11,067	10,980	11,441	15,090	16,781
General and special reserves	6,263	6,495	6,477	6,688	6,995	6,941	7,232	236	263
Grants from donors	23,973	24,858	24,789	25,598	26,774	26,566	27,679	25,453	28,305
Other items (net)	-504	-522	-521	-538	-563	-558	-582	2,652	2,949
Other liabilities	2,234	2,316	2,310	2,385	2,495	2,475	2,579	4,598	5,113
less: Other assets	2,737	2,838	2,830	2,923	3,057	3,033	3,160	1,946	2,164
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 8.

Insurance companies and pension funds survey

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

Description	2005			2006			2007		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	3,989	3,531	3,533	498	81	83	25	31	68
Claims on nonresidents	3,989	3,531	3,533	498	81	83	25	31	68
Currency	676	218	200	498	81	83	25	31	27
Securities other than shares	...	...	...	...	...	...	...	...	40
Shares and other equities	3,313	3,313	3,333	...	...	...	...	...	...
Claims on depository corporations	46,981	41,907	44,534	45,975	47,020	55,808	55,768	57,562	60,489
CBAK	25,510	24,445	25,711	27,178	29,595	31,229	30,633	28,687	28,683
Transferable Deposits	20,059	18,845	21,611	22,628	25,045	25,279	22,665	23,369	16,409
Other deposits	5,451	5,600	4,100	4,550	4,550	5,950	7,968	5,318	12,274
Other depository corporations	21,472	17,462	18,823	18,797	17,425	24,579	25,136	28,874	31,806
Transferable deposits	9,352	3,209	3,479	3,908	2,720	4,214	2,875	3,649	4,314
Other deposits	12,120	14,253	15,344	14,889	14,705	20,365	22,261	25,226	27,492
Net claims on central government	—	—	—	—	—	—	—	—	—
Claims on other sectors	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Other claims	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Insurance technical reserve	30,305	31,196	30,817	33,211	34,470	35,643	38,039	37,007	37,510
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,166
Prepayment of premiums and reserves against outstanding claims	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	27,344
Shares and other equity	21,303	25,564	27,100	27,028	26,642	30,228	29,670	32,262	33,978
Funds contributed by owners	14,985	17,485	20,133	19,938	18,093	20,993	23,031	22,405	22,902
Retained earnings	5,582	4,566	2,678	5,981	5,384	5,072	4,384	6,845	5,973
General and special reserves	358	358	246	246	261	246	653	619	1,387
Profit/loss of the year	378	3,155	4,043	862	2,903	3,917	1,602	2,393	3,715
Other items (net)	7,549	-2,436	-3,176	-4,347	-2,704	3,726	-1,954	-515	630
Other liabilities	12,603	1,863	2,079	427	2,178	8,436	4,853	5,588	6,478
less: Other assets	5,053	4,300	5,255	4,774	4,882	4,710	6,807	6,104	5,848
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 9.

Insurance companies survey

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

Description	2005			2006			2007		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	3,989	3,531	3,533	498	81	83	25	31	27
Claims on nonresidents	3,989	3,531	3,533	498	81	83	25	31	27
Currency	676	218	200	498	81	83	25	31	27
Shares and other equities	3,313	3,313	3,333	...	...	...	...	...	...
Claims on depository corporations	39,398	33,438	35,810	36,640	36,086	44,881	45,228	47,201	50,363
CBAK	18,355	16,408	17,422	18,416	19,102	20,745	20,543	18,854	19,028
Transferable deposits	15,854	14,908	17,422	18,416	19,102	20,745	18,525	13,536	12,154
Other deposits	2,501	1,500	...	...	...	...	2,018	5,318	6,874
Other depository corporations	21,043	17,030	18,388	18,224	16,983	24,136	24,685	28,347	31,335
Transferable deposits	9,352	3,209	3,479	3,335	2,278	3,771	2,424	3,124	3,843
Other deposits	11,691	13,821	14,908	14,889	14,705	20,365	22,261	25,222	27,492
Claims on other sectors	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Other claims	8,187	8,885	6,674	9,418	11,306	13,705	9,962	11,161	11,562
Insurance technical reserve	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	27,344
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Prepayment of premiums and reserves against outstanding claims	22,722	22,726	22,092	23,876	23,536	24,716	27,498	26,647	27,344
Shares and other equity	21,303	25,564	27,100	27,028	26,642	30,228	29,670	32,262	33,978
Funds contributed by owners	14,985	17,485	20,133	19,938	18,093	20,993	23,031	22,405	22,902
Retained earnings	5,582	4,566	2,678	5,981	5,384	5,072	4,384	6,845	5,973
General and special reserves	358	358	246	246	261	246	653	619	1,387
Profit/loss of the year	378	3,155	4,043	862	2,903	3,917	1,602	2,393	3,715
Other items (net)	7,549	-2,436	-3,176	-4,347	-2,704	3,726	-1,954	-515	630
Other liabilities	12,603	1,863	2,079	427	2,178	8,436	4,853	5,588	6,478
less: Other assets	5,053	4,300	5,255	4,774	4,882	4,710	6,807	6,104	5,848
plus: Consolidation adjustment	...	...	...	...	...	...	...	...	...

Table 10.

Pension funds survey

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

Description	2005			2006			2007		
	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun
Net foreign assets	—	—	—	—	—	—	—	—	40
Claims on depository corporations	—	—	—	—	—	—	—	—	40
Securities other than shares	—	—	—	—	—	—	—	—	40
Claims on depository corporations	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,126
CBAK	7,155	8,037	8,289	8,762	10,492	10,484	10,090	9,833	9,655
Transferable Deposits	4,205	3,937	4,189	4,212	5,942	4,534	4,140	9,833	4,255
Other deposits	2,950	4,100	4,100	4,550	4,550	5,950	5,950	...	5,400
Other depository corporations	429	432	436	573	442	443	450	528	471
Transferable Deposits	...	...	...	573	442	443	450	524	471
Other Deposits	429	432	436	...	...	...	...	3	...
Insurance technical reserve	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,166
Net equity of households in life insurance reserves	—	—	—	—	—	—	—	—	—
Net equity of households in pension funds	7,583	8,469	8,725	9,335	10,934	10,928	10,540	10,360	10,166

June 2007

Table 11.

CBAK balance sheet

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

Description	2005	2006							2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
ASSETS														
Currency and deposits	237,912	407,049	418,471	425,584	437,741	453,269	460,842	436,064	475,065	537,708	569,876	601,189	640,884	679,314
Currency (Cash)	24,464	29,995	33,603	41,755	40,783	39,751	38,495	11,136	27,977	37,769	37,643	30,822	25,166	33,074
In EUR currency	24,464	29,966	33,573	41,726	40,738	39,706	38,449	11,123	27,963	37,756	37,630	30,809	25,153	33,061
In non-EUR currencies	...	29	30	30	44	45	45	13	14	13	13	13	13	13
Deposits 1/	213,448	377,054	384,869	383,828	396,958	413,518	422,347	424,928	447,088	499,939	532,233	570,367	615,718	646,240
Transferable deposits	22,965	25,554	20,968	21,782	20,674	22,230	18,146	22,366	17,656	1,120	8,903	1,496	10,744	7,857
Other deposits	190,483	351,500	363,901	362,046	376,284	391,287	404,202	402,563	429,432	498,819	523,329	568,871	604,974	638,383
Securities other than shares	159,488	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362	228,430
Nonresidents	159,488	183,804	183,781	193,696	203,516	203,712	203,696	203,647	198,586	233,121	228,196	228,177	228,362	228,430
Other accounts receivable	940	1,266	1,080	1,376	1,513	1,422	1,522	1,997	1,131	1,647	1,926	2,041	2,003	1,980
Nonfinancial assets	494	579	602	814	807	1,119	1,170	1,407	1,442	1,700	1,697	2,082	2,096	2,102
TOTAL ASSETS	398,833	592,698	603,934	621,470	643,577	659,521	667,231	643,116	676,224	774,177	801,695	833,488	873,345	911,827
LIABILITIES														
Transferable deposits	373,802	566,225	576,822	597,813	614,003	629,308	634,504	609,379	638,578	736,459	768,802	794,877	833,984	776,509
In EUR currency	373,802	566,225	576,794	597,785	613,975	629,280	634,475	609,379	638,578	736,459	768,802	794,877	833,984	776,509
Other depository corporations	82,518	81,806	81,386	82,096	74,831	81,315	84,331	94,467	76,990	100,665	107,470	89,451	98,678	98,643
Other financial corporations	21,611	25,045	24,641	28,554	29,278	29,105	27,172	26,692	19,185	18,633	23,378	17,814	18,027	16,409
Insurance companies	17,422	19,102	18,713	18,576	20,745	20,777	18,951	18,525	15,117	14,123	13,536	13,480	13,685	12,154
Pension funds	4,189	5,942	5,928	9,978	4,534	4,321	4,208	4,146	4,059	4,501	9,833	4,333	4,342	4,255
Central government	223,476	436,249	444,427	463,582	493,856	501,868	504,481	470,770	531,381	598,653	611,954	661,641	672,604	605,450
of which: KTA	113,132	250,503	247,316	256,138	260,216	260,668	267,672	275,022	283,757	291,675	296,600	312,375	317,650	328,915
Social security fund	1,708	5,623	5,040	3,993	1,705	5,109	4,352	4,301	3,610	1,610	3,613	5,275	3,910	4,364
Local government	1,602	376	376	377	377	378	378	379	380	381	381	382	2,901	2,721
UNMIK	3,106	1,795	1,239	1,658	821	415	283	108	314	170	81	175	88	87
Public nonfinancial corporations	37,587	13,374	17,676	15,454	11,026	8,986	11,350	10,519	4,563	14,179	19,749	17,940	36,190	47,244
Other nonfinancial corporations	5	2	2	2	2	2	2	2	2	2	2	2	2	2
Other resident sectors	2,188	1,955	2,007	2,070	2,079	2,102	2,126	2,140	2,153	2,167	2,173	2,196	1,584	1,588
In non-EUR currencies	...	28	28	28	28	28	28	...	...	...	...	...	...	...
Central government	...	28	28	28	28	28	28	...	...	...	...	...	...	...
Other deposits	4,100	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718	105,874
In EUR currency	4,100	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718	105,874
Other financial corporations	4,100	4,550	4,550	550	5,950	5,950	7,968	7,968	11,268	10,718	5,318	10,718	10,718	12,274
Central government	—	—	—	—	—	—	—	—	—	—	—	—	—	93,600
Other accounts payable	530	52	63	23	40	59	79	247	165	142	84	104	119	170
Shares and other equity	20,401	21,843	22,499	23,084	23,584	24,204	24,680	25,522	26,214	26,858	27,491	27,789	28,523	29,274
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	2,244	2,841	3,429	3,936	4,560	5,044	6,390	710	1,358	1,996	2,916	3,655	4,409
General and special reserves	6,630	8,873	8,937	8,937	8,937	8,937	8,937	8,473	14,850	14,850	14,850	14,590	14,590	14,590
Grants from donors	801	726	722	718	711	707	699	658	654	650	646	283	279	275
TOTAL LIABILITIES	398,833	592,698	603,934	621,470	643,577	659,521	667,231	643,116	676,224	774,177	801,695	833,488	873,345	911,827

1/ CBAK deposits abroad, in EUR currency;

Note: The Central and Local Government data for May 2007 are revised due to the reclassification.

Table 12.

Other depository corporations balance sheet

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

Description	2005	2006							2007										
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Cash and balances with CBAK	131,738	131,953	142,226	143,906	125,699	135,499	134,922	141,068	123,786	149,762	156,591	139,994	153,490	152,815					
Cash	50,101	50,715	61,773	62,024	51,007	54,139	51,092	52,304	53,863	54,712	54,323	55,609	60,600	59,940					
In EUR currency	43,312	44,180	50,357	54,304	42,924	46,829	44,633	41,501	45,312	47,101	46,157	47,003	50,667	48,663					
In non-EUR currencies	6,790	6,534	11,416	7,720	8,084	7,310	6,458	10,803	8,551	7,611	8,166	8,607	9,933	11,277					
Balances with CBAK	81,637	81,239	80,453	81,882	74,692	81,360	83,831	88,764	69,923	95,050	102,268	84,385	92,890	92,875					
Balances with commercial banks	221,936	185,478	185,728	223,613	242,365	226,464	252,701	243,270	259,920	254,879	241,518	222,182	219,928	211,085					
In EUR currency	200,971	158,240	159,519	196,329	213,984	201,149	222,173	218,785	237,222	227,167	215,609	194,671	185,262	181,633					
of which: Nonresidents	192,924	154,727	156,000	195,350	212,944	200,164	221,662	218,249	236,740	226,672	215,129	194,183	184,767	181,164					
In non-EUR currencies 1/	20,965	27,239	26,209	27,284	28,381	25,315	30,528	24,485	22,699	27,712	25,909	27,511	34,666	29,452					
Securities	82,946	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217	46,581					
In EUR currency	82,946	81,233	83,778	85,957	86,298	87,917	86,633	99,428	108,796	105,260	96,012	88,196	75,217	46,581					
Investment portfolio 1/	...	...	4,500	4,500	4,511	4,500	4,500	4,500	4,500	...	...	...	...	...
Trading portfolio 1/	82,946	81,233	79,278	81,457	81,787	83,417	82,133	94,928	104,296	105,260	96,012	88,196	75,217	46,581					
Gross loans and lease financing	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437					
In EUR currency	513,856	617,075	612,364	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,437					
Public nonfinancial corporations	...	...	...	52	51	50	50	49	89	88	87	85	84	108					
Other nonfinancial corporations	387,870	480,572	473,383	475,439	476,640	475,826	484,184	490,501	492,905	514,778	536,744	560,244	585,080	614,444					
Households	125,986	136,504	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884					
Fixed assets	16,933	23,156	23,126	23,118	22,780	22,551	22,272	22,954	22,672	22,284	22,207	22,054	22,280	23,086					
Other assets	17,003	14,955	14,596	15,344	16,587	26,999	17,970	17,893	23,810	17,525	19,095	26,558	19,445	18,616					
TOTAL ASSETS	984,412	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	1,236,620					
Balances from other banks	23,034	27,879	30,868	28,557	28,718	30,807	30,678	30,340	30,094	30,076	35,106	30,757	28,680	24,975					
Debts to clients	843,048	850,901	851,553	889,417	892,242	893,189	915,204	928,448	946,727	977,658	977,614	971,406	988,273	984,754					
Deposits	836,657	845,351	846,915	884,779	887,667	888,998	910,513	924,281	942,560	973,491	973,510	967,686	984,553	981,556					
Transferable deposits	296,607	326,847	317,722	324,308	324,070	306,056	319,008	308,894	300,788	323,261	317,897	316,146	332,406	330,548					
Central government	28	187	140	213	1,408	491	596	1,062	216	262	1,329	1,824	1,530	2,392					
Local government	2,861	2,977	3,250	3,203	4,091	4,439	4,615	4,986	3,805	3,627	2,483	2,782	369	280					
Other financial corp.	7,202	4,617	6,981	5,349	6,156	5,288	6,143	4,939	5,758	8,313	5,931	7,463	6,585	6,454					
Public nonfinancial corp.	29,978	39,235	36,797	31,521	43,534	32,394	34,608	24,275	21,560	26,367	25,772	29,098	35,635	26,340					
Other nonfinancial corp.	76,796	90,943	84,996	93,513	94,954	84,953	87,214	96,356	92,575	99,886	85,808	84,760	88,345	87,088					
Households	155,525	164,333	161,182	159,392	149,774	153,228	159,695	156,211	158,269	170,449	169,732	168,614	174,089	180,853					
NPISH	10,686	10,790	9,011	15,791	8,770	11,732	11,341	7,763	7,573	10,788	12,209	8,864	12,073	11,322					
Nonresidents	13,530	13,764	15,364	15,327	15,385	13,531	14,794	13,302	11,032	13,569	14,632	12,741	13,780	15,819					
Other deposits	540,050	518,504	529,193	560,472	563,597	582,942	591,505	615,387	641,772	650,230	655,613	651,540	652,146	651,008					
Central government	—	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900	1,900					
Other financial corp.	20,152	15,255	16,300	20,595	20,940	19,326	20,999	23,037	27,549	26,767	30,209	27,910	29,439	30,967					
Public nonfinancial corp.	181,326	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787	175,971					
Other nonfinancial corp.	33,734	31,005	37,445	32,583	31,030	31,515	28,364	27,594	25,937	25,080	23,755	23,123	28,620	27,204					
Households	298,884	314,693	318,700	332,303	341,225	347,765	349,960	359,486	377,756	383,484	394,236	395,910	402,341	408,255					
NPISH	1,616	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120	3,196					
Nonresidents	4,338	4,603	4,704	5,192	5,087	5,158	5,238	5,399	5,324	5,213	4,670	3,906	3,938	3,514					
Other borrowings (incl non-neg. CD)	6,391	5,550	4,638	4,638	4,575	4,191	4,691	4,167	4,167	4,167	4,104	3,720	3,720	3,198					
In EUR currency 1/	6,391	5,550	4,638	4,638	4,575	4,191	4,691	4,167	4,167	4,167	4,104	3,720	3,720	3,198					
Other liabilities	37,344	85,499	87,895	96,276	98,750	100,566	101,796	102,267	100,245	100,186	101,785	100,815	101,922	104,381					
of which: Prov. on loans and related	21,119	22,325	23,912	32,502	34,447	32,858	34,417	31,176	34,022	33,700	31,991	33,450	34,297	35,345					
Subordinated debt	6,999	7,001	7,001	7,001	7,002	7,002	7,002	7,003	7,003	7,003	7,004	7,004	7,004	7,005					
In EUR currency 1/	6,999	7,001	7,001	7,001	7,002	7,002	7,002	7,003	7,003	7,003	7,004	7,004	7,004	7,005					
Own resources	73,988	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688	115,506					
In EUR currency	73,988	82,570	84,500	87,110	87,727	88,569	89,271	93,170	94,371	97,133	101,622	105,425	112,688	115,506					
Share capital	62,406	77,228	77,228	77,228	76,736	76,865	76,939	83,688	83,689	84,719	84,794	85,494	91,154	91,154					
Contingency reserve	613	-727	-727	-727	-727	-727	-727	-720	-727	-722	610	611	599	592					
Profit/loss of the year	13,528	-4,720	-2,790	-180	929	1,642	2,270	4,663	2,514	4,319	7,434	10,536	14,270	17,091					
Retained profit/loss	-2,558	10,789	10,789	10,789	10,789	10,789	10,789	5,539	8,896	8,817	8,784	8,784	6,666	6,669					
TOTAL LIABILITIES	984,413	1,053,849	1,061,818	1,108,362	1,114,439	1,120,133	1,143,950</												

June 2007

Table 13.
Euro deposits at ODC, by original maturity
 (Outstanding amounts, end of period, in thousands of EUR)

Description	2005		2006						2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Government	2,889	4,614	4,840	4,866	5,949	6,380	6,662	7,048	5,921	5,789	5,712	6,506	3,799	4,572
Transferable deposits	2,889	3,164	3,390	3,416	5,499	4,930	5,212	6,048	4,021	3,889	3,812	4,606	1,899	2,672
Other deposits	...	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900	1,900
over 3 months and up to 1 year	...	1,450	1,450	1,450	450	1,450	1,450	1,000	1,900	1,900	1,900	1,900	1,900	1,900
Financial corporations	35,408	22,427	25,926	26,056	27,237	24,653	27,277	28,087	33,414	35,163	36,160	35,328	36,036	37,465
Other depository corporations	8,054	2,556	2,645	113	142	40	137	112	109	114	210	107	113	110
Transferable deposits	1,054	56	145	113	142	40	137	112	109	114	210	107	113	110
Other deposits	7,000	2,500	2,500	...	...	...	...	...	...	...	...	...	...	...
up to 1 month	500	...	...	...	...	...	...	...	...	...	...	...	...	...
over 1 month and up to 3 months	5,000	2,500	2,500	...	...	...	...	...	...	...	...	...	...	...
over 3 months and up to 1 year	1,500	...	...	...	...	...	...	...	...	...	...	...	...	...
Other financial intermediaries	5,751	2,133	1,763	1,648	2,186	2,546	2,555	2,395	2,235	3,535	3,056	3,729	3,869	4,076
Transferable deposits	3,693	1,833	1,309	1,323	1,861	1,871	1,929	1,869	1,635	1,810	1,820	1,946	2,051	1,858
Other deposits	2,058	300	454	325	325	675	626	526	600	1,725	1,236	1,783	1,818	2,218
up to 1 month	8	300	454	310	310	10	10	10	10	23	23	23	23	223
over 1 month and up to 3 months	750	...	...	...	...	650	601	501	540	601	648	602	500	700
over 3 months and up to 1 year	1,300	...	...	15	15	15	15	15	50	1,101	565	1,158	1,295	1,295
Insurance companies 1/	18,823	16,983	20,700	23,416	24,136	21,269	23,622	24,685	26,105	26,395	28,347	28,718	30,100	31,335
Transferable deposits	3,479	2,278	5,544	3,836	3,771	2,868	3,499	2,424	3,476	2,960	3,124	4,646	3,748	3,843
Other deposits	15,344	14,705	15,156	19,580	20,365	18,401	20,123	22,261	22,629	23,436	25,222	24,072	26,352	27,492
up to 1 month	5,273	5,041	41	41	39	289	39	539	600	622	792	268	398	734
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	1,370
over 3 months and up to 1 year	8,217	9,444	14,907	15,289	18,783	14,701	15,726	17,314	18,279	17,392	18,350	17,493	18,958	19,229
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	5,342
over 2 years	...	200	200	200	487	487	487	487	709	718	718	718	818	818
Pension funds	.	440	440	440	443	443	443	443	443	443	464	443	453	453
Transferable deposits	.	440	...	...	443	443	443	443	443	443	443	443	443	443
Other deposits	.	...	440	440	...	...	...	...	...	...	21	...	10	10
over 1 month and up to 3 months	.	...	440	440	...	...	...	...	...	...	...	...	...	...
over 1 year and up to 2 years	.	...	...	...	...	...	...	...	...	...	21	...	10	10
Financial auxiliaries	2,780	315	378	439	330	354	521	452	4,522	4,675	4,083	2,331	1,501	1,491
Transferable deposits	30	65	128	189	80	104	271	202	202	3,069	354	276	241	244
Other deposits	2,750	250	250	250	250	250	250	250	4,320	1,606	3,729	2,055	1,259	1,247
up to 1 month	...	...	...	...	...	...	...	...	2,700	53	1,675	452	77	108
over 1 month and up to 3 months	...	...	...	250	250	250	...	...	1,370	1,303	1,351	1,353	532	489
over 3 months and up to 1 year	2,750	250	250	...	...	...	250	250	250	250	250	250	650	650
Nonfinancial corporations	318,994	308,793	302,602	318,740	326,608	316,997	329,221	337,848	334,829	339,797	331,504	328,278	331,280	312,252
Public nonfinancial corporations	211,256	190,487	183,552	196,705	205,246	203,928	217,240	217,357	219,674	228,692	225,840	224,346	217,939	201,251
Transferable deposits	29,930	39,195	36,065	30,963	42,921	31,802	34,349	24,020	21,401	25,939	25,097	28,656	35,152	25,280
Other deposits	181,326	151,292	147,487	165,741	162,325	172,125	182,891	193,337	198,273	202,754	200,744	195,690	182,787	175,971
up to 1 month	23,851	10,717	8,663	12,567	7,291	7,300	17,394	19,873	23,529	20,680	19,731	20,338	32,835	43,213
over 1 month and up to 3 months	12,763	1,351	1,901	1,251	3,230	3,741	3,811	19,442	21,822	41,652	30,049	29,589	15,189	7,330
over 3 months and up to 1 year	119,461	104,973	102,672	112,222	112,103	121,383	121,984	114,320	113,220	108,720	114,262	109,062	98,062	88,727
over 1 year and up to 2 years	25,251	34,251	34,251	39,701	39,701	39,701	39,701	39,701	39,701	31,701	36,701	36,701	36,701	36,701
Other nonfinancial corporations	107,739	118,307	119,050	122,036	121,362	113,069	111,982	120,491	115,155	111,105	105,664	103,931	113,341	111,002
Transferable deposits	74,369	87,921	82,359	90,381	91,226	82,447	84,388	93,625	90,111	86,924	82,781	81,703	85,609	84,727
Other deposits	33,369	30,385	36,692	31,654	30,136	30,622	27,594	26,866	25,043	24,181	22,883	22,228	27,733	26,275
up to 1 month	6,292	8,335	13,946	7,089	8,325	5,877	5,560	6,187	5,431	6,664	5,900	6,416	8,867	8,875
over 1 month and up to 3 months	8,294	6,764	6,287	6,610	6,008	7,384	6,273	6,816	6,119	5,571	5,437	4,987	5,962	2,834
over 3 months and up to 1 year	13,027	9,567	10,535	12,981	10,181	11,695	10,551	9,103	8,974	7,621	7,213	7,098	7,833	7,471
over 1 year and up to 2 years	5,090	5,033	4,976	4,030	2,022	4,821	2,169	1,738	2,705	2,610	3,362	2,022	1,949	3,538
over 2 years	667	687	949	945	3,600	845	3,041	3,023	1,814	1,716	971	1,705	3,121	3,558
Other domestic sectors	440,714	463,525	465,785	482,887	475,062	490,181	493,748	499,238	516,691	536,760	542,229	541,744	552,905	562,176
Households	428,727	452,794	453,969	464,814	464,173	473,204	480,389	486,147	504,230	521,146	530,067	530,008	538,008	547,852
Transferable deposits	144,734	153,145	150,613	148,744	139,486	142,582	147,173	143,847	145,501	156,313	156,011	155,134	157,935	162,525
Other deposits	283,993	299,650	303,356	316,070	324,687	330,623	333,216	342,299	358,730	364,834	374,056	374,874	380,073	385,327
up to 1 month	87,179	101,807	99,591	104,602	106,201	107,233	109,416	111,213	119,200	131,103	124,100	125,944	127,443	132,109
over 1 month and up to 3 months	41,726	36,464	38,064	39,350	39,369	41,338	39,517	39,573	39,985	49,693	42,662	40,895	41,678	29,542
over 3 months and up to 1 year	109,269	105,346	108,424	113,671	117,963	121,366	122,655	127,919	134,461	123,091	140,080	138,757	139,191	137,232
over 1 year and up to 2 years	26,544	24,319	24,709	24,840	26,179	25,428	25,837	26,486	27,305	23,139	28,504	30,348	30,884	43,200
over 2 years	19,275	31,713	32,568	33,607	34,975	35,258	35,790	37,107	37,778	37,808	38,710	38,928	40,877	43,245
NPISH	11,987	10,731	11,816	18,072	10,889	16,977	13,359	13,091	12,461	15,613	12,162	11,736	14,897	14,324
Transferable deposits	10,371	10,524	8,709	15,466	8,349	11,374	10,756	7,558	7,427	10,580	12,063	8,636	11,777	11,128
Other deposits	1,616	207	3,107	2,607	2,540	5,603	2,603	5,533	5,033	5,033	100	3,100	3,120	3,196
up to 1 month	94	5	3,005	504	508	3,501	501	3,501	3,001	3,001	1	3,001	3,021	3,168
over 1 month and up to 3 months	1,500	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	32	32	32	32	32	32	32	32	29	29	29	29
Nonresidents	17,326	17,898	19,414	19,378	19,956	18,141	19,535	18,192	15,842	18,091	18,622	16,322	17,148	18,736
TOTAL	815,332	817,257	818,567	851,926	854,811	856,351	876,444	890,413	906,697	935,600	934,227	928,177	941,168	935,202

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	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	4	1	1	1	1	1	1	1	1	31	191	152	102	67
Other depository corporations	3	...	...	...	...	...	...	...	...	...	...	...	...	...
Transferable deposits	3	...	...	...	...	...	...	...	...	...	...	...	...	...
Other financial intermediaries	1	1	1	1	1	1	1	1	1	31	191	152	102	66
Transferable deposits	1	1	1	1	1	1	1	1	1	31	191	152	102	66
Nonfinancial corporations	2,839	3,681	4,123	4,617	5,234	3,991	3,855	3,714	3,516	4,290	4,575	4,394	4,108	4,351
Public nonfinancial corporations	48	40	732	557	613	592	259	255	159	428	675	442	484	1,060
Transferable deposits	48	40	732	557	613	592	259	255	159	428	675	442	484	1,060
Other nonfinancial corporations	2,791	3,641	3,390	4,060	4,622	3,399	3,596	3,459	3,357	3,862	3,900	3,952	3,624	3,290
Transferable deposits	2,426	3,022	2,637	3,132	3,728	2,506	2,826	2,731	2,464	2,963	3,027	3,056	2,736	2,361
Other deposits	365	619	753	929	894	893	770	728	894	899	872	895	888	929
up to 1 month	17	123	247	427	399	377	293	250	280	274	232	254	259	357
over 1 month and up to 3 months	131	215	217	213	215	238	208	208	340	206	205	201	203	202
over 3 months and up to 1 year	204	194	202	202	192	191	184	185	188	334	351	359	344	275
over 1 year and up to 2 years	—	76	76	76	77	76	74	74	75	73	73	71	72	95
over 2 years	13	11	11	11	11	11	11	11	11	11	11	10	10	...
Other domestic sectors	25,998	26,498	26,216	27,206	27,247	28,147	29,852	29,756	31,941	32,994	34,047	34,745	38,718	41,449
Households	25,683	26,232	25,914	26,881	26,826	27,789	29,267	29,550	31,795	32,786	33,900	34,516	38,422	41,255
Transferable deposits	10,791	11,189	10,569	10,648	10,288	10,646	12,522	12,364	12,768	14,136	13,720	13,480	16,154	18,328
Other deposits	14,891	15,043	15,344	16,233	16,538	17,143	16,745	17,186	19,027	18,650	20,180	21,036	22,268	22,927
up to 1 month	3,925	5,576	5,363	6,200	6,416	6,555	6,616	6,754	6,865	6,757	7,524	8,022	8,345	9,075
over 1 month and up to 3 months	2,466	1,265	1,846	1,673	1,570	2,029	1,666	1,815	2,186	1,935	2,376	2,415	2,771	1,435
over 3 months and up to 1 year	7,978	8,138	8,071	8,296	8,486	8,472	8,379	8,534	9,892	9,875	10,095	10,404	10,967	11,589
over 1 year and up to 2 years	503	62	62	61	63	83	80	80	81	80	182	192	181	826
over 2 years	19	2	3	4	3	4	3	3	3	3	3	3	3	3
NPISH	315	267	302	325	421	358	585	206	146	208	146	229	296	194
Transferable deposits	315	267	302	325	421	358	585	206	146	208	146	229	296	194
Nonresidents	542	469	653	1,141	516	548	497	509	514	690	681	326	570	598
TOTAL	29,383	30,650	30,993	32,966	32,999	32,687	34,206	34,275	35,972	38,005	39,493	39,616	43,498	46,464

Table 15

ODC loans, by original maturity 1/

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

Description	2005		2006						2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Government	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nonfinancial corporations	387,870	480,572	473,383	475,490	476,691	475,876	484,234	490,549	492,994	514,866	536,831	560,329	585,164	614,552
Public nonfinancial corporations	...	...	...	52	51	50	50	49	89	88	87	85	84	108
Over 2 years	...	...	...	52	51	50	50	49	89	88	87	85	84	108
Other nonfinancial corporations	387,870	480,572	473,383	475,438	476,640	475,826	484,184	490,500	492,905	514,778	536,744	560,244	585,080	614,444
Up to 1 year	117,924	140,592	134,606	132,320	132,377	129,806	132,967	128,701	128,435	133,644	137,731	137,617	143,795	153,299
Over 1 year and up to 2 years	125,220	131,429	128,651	135,116	133,120	131,649	127,670	127,689	123,968	123,627	125,515	111,248	129,094	132,812
Over 2 years	144,727	208,551	210,126	208,002	211,143	214,370	223,548	234,111	240,502	257,507	273,498	311,379	312,191	328,334
Other domestic sectors	125,986	136,503	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Households	125,986	136,503	138,980	140,934	144,018	144,827	145,217	146,064	146,461	147,480	150,877	156,093	163,043	169,884
Up to 1 year	19,549	19,920	19,166	20,140	20,395	20,076	19,384	19,694	19,566	19,832	19,872	19,594	20,302	19,925
Over 1 year and up to 2 years	21,046	22,160	22,773	24,446	25,658	25,395	24,931	24,686	24,673	24,486	24,902	22,403	24,789	24,625
Over 2 years	85,392	94,423	97,041	96,348	97,965	99,356	100,902	101,684	102,222	103,162	106,104	114,096	117,952	125,335
TOTAL	513,856	617,075	612,363	616,425	620,709	620,703	629,451	636,613	639,455	662,346	687,708	716,422	748,206	784,436

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	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Agriculture	12,492	16,436	16,869	16,970	16,897	16,372	16,578	16,443	16,341	16,184	20,316	21,857	23,710	24,669
Up to 1 year	4,061	4,249	4,266	4,336	4,150	3,436	3,500	3,419	3,381	3,298	3,607	3,950	4,265	4,270
Over 1 year	8,431	12,187	12,603	12,633	12,746	12,936	13,077	13,024	12,961	12,886	16,709	17,907	19,445	20,399
Industry, energy and construction	74,230	96,324	97,989	96,747	98,074	97,177	96,353	97,677	98,257	101,124	105,514	111,073	112,272	118,280
Mining	512	218	299	...	417	442	407	480	471	468	402	442	487	504
Up to 1 year	512	218	299	...	417	...	407	480	471	468	402	442	487	504
Over 1 year	...	...	...	...	...	442	...	...	...	...	...	...	...	...
Industry	48,142	61,892	62,291	62,352	62,911	61,269	61,314	61,866	61,425	64,632	67,488	70,407	70,389	72,187
Up to 1 year	11,565	13,842	13,747	13,542	13,993	12,511	13,178	12,158	11,757	11,847	10,940	11,111	10,609	11,209
Over 1 year	36,578	48,050	48,544	48,809	48,918	48,759	48,136	49,708	49,668	52,786	56,549	59,296	59,780	60,978
Manufacturing (Food, Textile, etc)	44,005	55,208	55,397	55,301	55,705	54,003	54,619	54,916	54,539	54,636	56,609	58,921	59,169	60,498
Up to 1 year	10,448	12,045	11,677	11,690	12,082	10,629	11,356	10,702	10,435	10,598	9,497	9,436	8,933	9,326
Over 1 year	33,557	43,163	43,721	43,611	43,623	43,374	43,263	44,214	44,104	44,038	47,112	49,485	50,236	51,171
Manufacturing (Oil,Chem., etc)	3,544	6,151	6,256	6,424	6,467	6,521	5,978	6,259	6,261	9,514	10,408	10,396	10,126	10,586
Up to 1 year	925	1,587	1,744	1,524	1,578	1,545	1,495	1,137	1,096	1,146	1,332	1,476	1,469	1,636
Over 1 year	2,619	4,564	4,512	4,899	4,889	4,976	4,482	5,122	5,165	8,368	9,076	8,919	8,656	8,950
Electricity, gas and water	594	534	637	627	739	746	718	691	625	483	472	1,090	1,094	1,103
Up to 1 year	192	210	326	328	333	337	327	319	226	102	111	199	207	246
Over 1 year	403	324	311	299	406	409	391	372	399	380	361	892	888	858
Construction	25,575	34,214	35,399	34,396	34,746	35,465	34,632	35,332	36,362	36,024	37,624	40,225	41,396	45,589
Up to 1 year	12,459	15,186	16,595	15,885	15,793	16,356	15,720	15,320	15,715	15,347	14,681	15,530	15,439	17,216
Over 1 year	13,116	19,028	18,803	18,511	18,953	19,109	18,912	20,012	20,647	20,678	22,943	24,695	25,956	28,373
Services	301,147	367,812	358,525	361,773	361,719	362,327	371,303	376,429	378,396	397,558	411,000	427,398	449,182	471,603
Trade	249,659	310,292	304,541	309,190	308,422	308,255	309,525	307,343	304,441	311,217	348,664	362,111	375,552	380,208
Up to 1 year	81,070	99,156	92,235	93,972	95,013	94,006	96,460	92,354	91,720	93,865	99,092	102,146	105,699	109,179
Over 1 year	168,589	211,137	212,305	215,218	213,409	214,249	213,065	214,989	212,720	217,352	249,572	259,965	269,852	271,028
Wholesale and retail trade	209,575	263,259	259,879	259,955	259,084	259,430	261,155	259,474	256,085	262,418	294,734	306,001	316,657	316,519
Up to 1 year	64,038	80,694	76,428	74,627	75,543	75,016	78,121	74,465	73,744	75,545	79,941	82,737	85,331	87,176
Over 1 year	145,537	182,565	183,451	185,327	183,542	184,414	183,035	185,009	182,341	186,873	214,793	223,264	231,326	229,343
Hotel and restaurants	27,978	32,111	30,099	32,207	31,565	30,214	29,655	29,542	29,793	30,585	33,630	35,364	37,544	40,232
Up to 1 year	12,198	12,946	10,901	12,413	12,046	11,598	10,877	10,537	10,491	10,860	11,557	11,739	12,592	13,792
Over 1 year	15,780	19,165	19,198	19,794	19,519	18,616	18,779	19,006	19,302	19,725	22,073	23,625	24,952	26,440
Other trade	12,107	14,922	14,563	17,028	17,772	18,612	18,714	18,327	18,562	18,214	20,300	20,746	21,350	23,456
Up to 1 year	4,834	5,516	4,906	6,931	7,424	7,393	7,463	7,353	7,486	7,460	7,594	7,670	7,777	8,211
Over 1 year	7,272	9,407	9,657	10,097	10,348	11,219	11,252	10,974	11,077	10,754	12,706	13,076	13,574	15,245
Fin. Services	2,742	1,476	1,345	1,368	1,124	1,132	793	1,073	1,122	1,096	1,509	1,612	1,532	1,496
Up to 1 year	117	52	40	36	36	46	166	158	146	146	374	355	320	333
Over 1 year	2,626	1,424	1,305	1,332	1,088	1,086	747	907	964	950	1,135	1,257	1,212	1,163
Other services	48,745	56,044	52,639	51,215	52,173	52,939	60,985	68,013	72,833	85,245	60,827	63,675	72,098	89,900
Up to 1 year	11,207	13,714	14,294	12,796	13,254	13,508	21,605	28,101	33,284	45,651	16,956	17,032	16,659	19,289
Over 1 year	37,538	42,329	38,345	38,419	38,920	39,431	39,380	39,912	39,548	39,594	43,871	46,643	55,439	70,611
TOTAL	387,868	480,572	473,383	475,490	476,690	475,875	484,233	490,549	492,994	514,866	536,830	560,329	585,163	614,552

1/ Excluding households and NPISH.

Table 17.

ODC effective interest rates

(weighted average, new business unless otherwise indicated)

Description	2005	2006								2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
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	0.40	
Other deposits 1/															
Less than 250.000 EUR															
Up to 1 month	2.07	1.95	1.96	1.87	1.97	1.95	1.89	2.06	1.85	1.91	1.96	1.99	1.98	2.30	
Over 1 month and up to 3 months	2.37	2.33	2.41	2.50	2.38	2.38	2.49	2.85	2.42	2.42	2.45	2.43	2.77	2.41	
Over 3 months and up to 1 year	3.40	2.98	3.78	3.67	3.24	3.10	3.51	4.32	3.30	3.84	3.55	3.15	3.73	3.69	
Equal or more than 250.000 EUR															
Over 3 months and up to 1 year	3.52	*	3.85	*	4.01	4.13	3.96	3.85	4.12	*	3.64	3.86	4.24	*	
Savings deposits (outstanding amounts)	1.71	1.49	1.67	1.71	1.70	1.63	1.65	1.53	1.46	1.62	1.61	1.45	1.71	1.99	
Households															
Transferable deposits (outstanding amounts)	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	0.03	
Other deposits 1/															
Up to 1 month	1.85	1.91	1.90	1.91	1.91	1.93	1.91	1.93	1.89	1.90	1.91	1.96	1.91	2.01	
Over 1 month and up to 3 months	2.24	2.22	2.31	2.34	2.29	2.34	2.36	2.35	2.30	2.36	2.38	2.28	2.39	2.32	
Over 3 months and up to 1 year	3.33	3.01	3.22	3.28	3.15	3.12	3.27	3.44	3.34	3.16	3.17	3.40	3.14	3.10	
Over 1 year and up to 2 years	3.87	4.17	4.15	4.20	4.07	4.15	4.23	4.16	4.09	4.16	4.21	4.10	4.02	4.02	
Over 2 years	4.04	4.20	4.26	4.59	4.52	4.49	4.52	4.51	4.28	4.62	4.66	4.37	4.37	3.63	
Savings deposits (outstanding amounts)	1.74	1.71	1.74	1.68	1.76	1.75	1.81	1.65	1.82	1.77	1.72	1.71	1.75	1.88	
LOANS															
Nonfinancial corporations															
Investment business loans															
Up to 1 year	17.34	15.99	*	*	16.15	*	15.73	*	*	*	*	*	*	17.99	
Over 1 year and up to 3 years	14.01	15.31	15.82	15.89	15.57	15.89	15.12	15.08	*	*	*	*	14.77	16.37	
Over 3 years	*	13.60	*	11.46	*	*	*	14.11	*	13.53	14.24	14.36	14.72	13.80	
Other business loans															
Up to 1 month	14.41	15.00	15.31	14.97	15.38	15.28	15.27	15.17	14.79	15.18	*	14.54	14.50	15.28	
Over 1 month and up to 3 months	13.71	15.81	15.99	*	*	*	*	14.59	14.05	15.37	*	*	15.01	17.43	
Over 3 months and up to 1 year	16.31	15.64	16.18	15.92	14.65	15.91	14.51	12.93	15.32	14.91	14.00	*	17.43	13.91	
Over 1 year	14.38	14.54	14.89	15.20	15.50	15.07	15.13	15.18	15.08	14.87	15.48	15.61	14.70	14.67	
Credit lines	15.11	15.25	15.53	15.21	15.10	15.35	15.42	15.72	15.15	14.90	15.68	15.60	14.75	15.52	
Households															
Consumer Loans	11.51	12.56	12.78	12.58	12.81	12.51	12.20	12.36	12.30	12.20	12.51	13.72	13.48	13.39	

* 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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun		
INCOME																					
Interest income	74,612	42,276	49,969	57,619	65,248	72,558	80,346	88,806	8,178	16,066	24,884	34,067	43,586	53,070							
Loans	67,963	38,092	45,129	52,081	58,812	65,120	72,024	79,363	7,003	13,797	21,415	29,426	37,847	46,300							
Placement with banks	3,969	2,882	3,316	3,787	4,447	5,185	5,816	6,619	839	1,619	2,462	3,297	4,080	4,853							
Securities	2,681	1,302	1,524	1,751	1,989	2,253	2,507	2,823	336	649	1,007	1,343	1,658	1,917							
Non-Interest income	19,697	11,573	13,876	16,126	18,059	21,183	22,524	25,188	2,209	4,449	7,041	9,952	12,490	14,860							
Fees and commissions	17,380	10,088	12,137	14,079	15,912	18,511	20,412	22,505	1,938	3,736	5,818	7,804	9,920	12,142							
Other operating income	2,317	1,485	1,739	2,046	2,147	2,672	2,112	2,683	271	713	1,223	2,148	2,569	2,717							
TOTAL INCOME	94,309	53,849	63,845	73,745	83,307	93,741	102,871	113,994	10,387	20,514	31,925	44,019	56,076	67,930							
EXPENDITURES																					
Interest expenditures	15,389	9,028	10,683	12,259	13,944	15,758	17,779	19,910	1,992	3,864	5,949	7,989	10,096	12,282							
Deposits	13,894	8,111	9,528	10,943	12,478	14,073	15,696	17,512	1,778	3,440	5,300	7,117	8,965	10,805							
Borrowings	1,495	917	1,155	1,316	1,466	1,685	2,083	2,398	214	424	648	872	1,131	1,477							
Non-Interest expenditures	18,743	9,856	12,345	13,799	16,364	19,314	21,083	19,576	1,680	3,268	5,092	7,153	8,641	10,608							
Provisions for loan losses	13,419	6,860	8,872	9,883	11,946	14,467	15,923	13,713	1,238	2,369	3,721	5,323	6,373	7,818							
Depreciation on fixed assets	5,324	2,996	3,474	3,916	4,417	4,847	5,160	5,862	442	899	1,371	1,829	2,268	2,790							
General and administrative expenses	43,851	21,830	25,528	29,369	33,245	37,691	42,162	48,977	3,735	7,760	12,205	16,812	20,903	25,357							
TOTAL EXPENDITURES	77,983	40,714	48,556	55,427	63,553	72,763	81,024	88,463	7,406	14,892	23,246	31,954	39,640	48,247							
NET INCOME	16,327	13,134	15,289	18,318	19,754	20,978	21,847	25,531	2,981	5,622	8,679	12,065	16,435	19,683							
Net gains/losses from dealing securities	-362	-211	-218	-224	-268	-227	-239	-125	22	-20	19	90	178	192							
Net gains/losses from dealing in foreign ex.	990	83	259	339	366	414	493	544	40	83	134	204	256	329							
Net gains/losses from exchange rate variat.	-39	192	320	407	466	519	556	612	94	148	208	249	344	401							
Net income from ban. activ.before tax	16,916	13,198	15,651	18,841	20,318	21,684	22,657	26,563	3,137	5,833	9,040	12,609	17,214	20,606							
less : Provision for taxes	3,389	2,416	2,938	3,519	3,885	4,540	4,883	6,396	624	1,514	1,607	2,071	2,943	3,514							
Net profit / loss for period	13,527	10,783	12,712	15,322	16,432	17,145	17,774	20,167	2,513	4,319	7,433	10,538	14,270	17,092							
less: dividend paid	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Retained profit	13,527	10,783	12,712	15,322	16,432	17,145	17,774	20,167	2,513	4,319	7,433	10,538	14,270	17,092							

Table 19.

CBAK interbank clearing system

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

Description	2005	2006							2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Transactions														
Amount	1,919,149	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	1,117,070
Number	321,669	476,287	591,697	655,410	718,453	841,094	913,418	990,858	116,176	184,036	258,964	392,614	494,501	596,339

Table 20.

International money transfers among financial corporations

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

Description	2005	2006							2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
OUTGOING														
CBAK	309,844	105,942	126,634	183,031	220,958	256,584	263,059	304,796	32,453	52,823	71,750	98,041	131,194	148,501
Commercial banks	1,277,402	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	721,907
Financial auxiliaries	14,715	8,004	10,476	11,308	12,632	14,061	16,556	16,999	1,407	2,821	4,454	5,837	7,375	8,810
TOTAL	1,601,961	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	879,218
INCOMING														
CBAK	92,747	164,187	171,330	186,206	201,648	226,394	239,861	261,066	6,831	102,112	125,298	149,269	170,272	202,915
Commercial banks	943,087	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	562,352
Financial auxiliaries	167,172	84,924	101,516	113,001	131,279	151,245	167,418	184,690	13,721	28,029	44,906	60,298	78,509	94,403
TOTAL	1,203,006	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	859,670

Table 21.

Insurance companies activity

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

Description	2005	2006							2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Amount of premiums received														
TPL	33,341	18,083	21,068	24,151	27,110	29,893	32,295	34,705	2,810	5,526	8,996	12,582	15,770	18,683
Border policies	7,061	2,780	5,480	7,000	7,502	8,073	8,455	9,429	497	814	1,283	1,964	2,491	3,204
Other (non TPL)	6,811	2,640	2,920	3,248	3,466	3,877	4,237	4,594	1,074	1,480	1,795	2,267	2,587	2,977
TOTAL	47,213	23,504	29,468	34,399	38,079	41,843	44,986	48,728	4,381	7,820	12,074	16,813	20,848	24,863
Number of policies sold														
TPL	223,770	124,402	152,400	175,933	196,564	216,187	233,665	251,641	19,226	38,004	60,396	83,171	103,224	123,017
Border policies	134,596	33,084	77,851	100,630	107,827	115,351	119,472	136,182	4,193	7,920	13,923	23,301	29,971	39,406
Other (non TPL)	14,520	10,146	12,243	13,390	14,367	15,427	16,930	17,977	3,363	4,897	6,419	7,777	9,850	11,956
TOTAL	372,886	167,632	242,494	289,953	318,758	346,965	370,067	405,800	26,782	50,821	80,738	114,249	143,045	174,379
Amount of claims paid														
TPL 1/	7,945	4,560	5,654	6,216	7,128	8,029	8,968	9,825	895	1,907	2,839	3,668	4,513	5,469
Border policies	332	228	251	251	308	341	413	481	57	101	159	219	286	322
Other (non TPL)	889	243	312	377	420	479	542	627	63	86	116	183	250	291
TOTAL	9,166	5,030	6,217	6,845	7,857	8,849	9,922	10,933	1,014	2,093	3,114	4,070	5,049	6,082

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Amount of loans	51,696	55,836	56,288	55,301	55,401	55,994	56,440	57,723	57,766	59,196	61,474	64,409	66,367	68,363					
Number of loans	27,123	32,622	33,232	33,649	34,096	34,664	34,982	35,541	35,607	36,476	37,574	39,020	39,949	40,731					

Table 23.

Depository corporations network and number of employees

Description	2005	2006								2007									
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Prishtina region	69	64	65	67	68	68	69	69	69	69	69	70	71	71					
CBAK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Other Depository Corporations	68	63	64	66	67	67	68	68	68	68	68	69	70	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	56	57	59	60	60	61	61	61	61	61	62	63	63					
Prizreni region	39	36	36	37	37	37	37	37	37	37	38	39	39	40	40				
Other Depository Corporations	39	36	36	37	37	37	37	37	37	37	38	39	39	40	40				
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Branches	8	6	6	6	6	6	6	6	6	6	6	6	6	6					
Sub-branches	31	30	30	31	31	31	31	31	31	31	32	33	33	34	34				
Peja region	44	41	41	41	41	41	40	40	40	41	42	42	42	42	42				
Other Depository Corporations	44	41	41	41	41	41	40	40	40	41	42	42	42	42	42				
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Branches	13	12	12	12	12	12	12	12	12	12	12	12	12	12					
Sub-branches	31	29	29	29	29	29	28	28	28	29	30	30	30	30					
Gjilani region	54	49	49	48	49	49	49	49	49	51	51	51	52	53					
Other Depository Corporations	54	49	49	48	49	49	49	49	49	51	51	51	52	53					
Head office	—	—	—	—	—	—	—	—	—	—	—	—	—	—					
Branches	14	12	12	12	12	12	12	12	12	12	12	12	12	12					
Sub-branches	40	37	37	36	37	37	37	37	37	39	39	39	40	41					
Mitrovica region	32	26	26	26	26	26	26	26	26	26	27	27	28	28					
Other Depository Corporations	32	26	26	26	26	26	26	26	26	26	27	27	28	28					
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	21	21	22	22					
Total Network Units	238	215	216	218	220	220	221	221	221	225	228	229	233	234					
CBAK 1/	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
Other Depository Corporations	237	214	215	217	219	219	220	220	220	224	227	228	232	233					
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	171	172	174	176	176	177	177	177	181	184	185	189	190					
Total numbers of employees	2,479	2,432	2,470	2,469	2,470	2,491	2,529	2,557	2,579	2,627	2,691	2,702	2,722	2,772					
CBAK 1/	138	143	143	142	141	140	143	141	139	145	145	139	138	141					
Other Depository Corporations	2,341	2,289	2,327	2,327	2,329	2,351	2,386	2,416	2,440	2,482	2,546	2,563	2,584	2,631					

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 June 2007

Description	Prishtinë	Prizren	Pejë	Gjakovë	Klinë	Mitrovicë	Vushtri	Ferizaj	Skënderaj	Gjilan	Graçanicë	Dragash	Suharekë	Shtërpc	Zvečan	Shtime	Podujevë	Glogovac	Deçan	Viti	Rahovec	Kamenicë	Melishevë	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			BR	BR	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		√																								
Mëshstekna												√														
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Tax Revenues	553,3	286,7	349,9	406,8	454,8	518,8	571,3	620,5	52,9	95,0	144,4	210,0	262,1	316,4					
Border taxes	426,1	196,9	237,0	286,5	326,8	371,6	417,3	456,4	34,7	68,2	108,7	148,5	192,4	235,9					
Domestic taxes	127,2	89,8	112,9	120,2	128,0	147,2	154,1	164,1	18,3	26,8	35,8	61,6	69,7	80,5					
Non tax revenues	46,3	27,1	33,1	37,5	42,6	48,3	53,8	57,0	5,1	92,0	98,6	105,1	110,8	116,8					
of which: Interest	2,6	1,2	1,5	1,8	2,2	2,7	3,0	3,5	0,1	1,0	1,0	2,4	3,3	4,0					
Local government revenues	28,6	14,3	17,0	19,6	21,9	24,4	28,4	34,6	2,1	4,2	6,4	9,1	11,5	13,6					
Donor grants 1/	10,2	.	.	.	.	.	.	.	.	.	.	.	.	.
TOTAL REVENUE	638,4	328,0	400,1	463,9	519,3	591,5	653,5	712,0	60,1	191,2	249,5	324,3	384,3	446,8					
Wages and salaries	194,6	99,0	115,9	132,5	134,9	168,3	185,5	203,8	5,8	31,4	50,4	65,6	85,3	102,3					
Goods and services	142,8	59,8	72,4	83,1	91,7	103,6	117,2	143,0	1,6	12,6	25,9	36,2	46,9	58,0					
Subsidies and transfers	213,9	69,5	82,8	100,1	111,8	122,3	142,1	155,4	9,0	26,3	39,7	51,0	67,3	77,9					
Capital outlays	144,9	23,4	43,3	53,0	61,7	73,5	89,0	133,2	0,0	12,4	19,4	23,1	32,6	38,3					
Reserves	...	...	...	...	...	...	...	...	...	...	...	...	...	...
TOTAL EXPENDITURE	696,1	251,8	314,5	368,8	400,2	467,7	533,8	635,5	16,4	82,6	135,4	176,0	232,0	276,6					
BALANCE (Revenue - Expenditure)	-57,7	76,3	85,6	95,1	119,2	123,8	119,7	76,5	43,7	108,6	114,1	148,4	152,4	170,2					

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							1.2
2004		98.1					-3.7							-1.1
2005		98.8					0.7							-1.4
2006		99.9					1.1							0.6
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	99.4			0.2	0.8									
Jun	99.4	99.4	99.4	-0.1	1.2	-0.8	-1.1							

Source: Statistical Office of Kosovo.

Table 27.

Registered unemployment

(End of period)

Description	2005	2006								2007					
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Total	319,721	323,422	323,628	324,458	324,835	325,163	325,364	326,026	327,596	330,196	331,056	331,723	332,406	332,013	
of which: Females (in %)	46.3	46.5	46.6	46.5	46.6	46.6	46.7	46.7	46.7	46.5	46.5	46.6	46.6	46.8	
Education (in %)															
Elementary	63.5	63.5	63.5	63.5	63.5	63.5	63.6	63.7	63.6	63.7	63.7	63.8	63.8	63.9	
Secondary	35.0	35.0	35.0	35.1	35.0	35.0	34.9	34.8	34.8	34.8	34.8	34.7	34.7	34.8	
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

June 2007

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Total Export	56.3	48.3	59.6	70.6	81.0	92.7	105.4	110.8	1.4	7.3	17.4	26.8	39.9	51.6				
European Union (EU)	21.8	20.0	23.2	26.7	30.0	34.0	40.7	42.3	0.4	2.5	5.6	8.7	11.9	15.3				
EU 15	19.2	11.3	12.9	14.6	16.4	18.3	22.7	23.4	0.3	1.4	3.2	5.4	7.8	10.3				
of which:																		
Austria	1.0	0.6	0.7	0.7	0.9	1.0	1.2	1.2	0.1	0.2	0.3	0.4	0.6	0.7				
France	0.5	0.1	0.1	0.2	0.2	0.2	0.2	0.2	...	...	...	0.1	0.1	0.1	
Germany	3.2	1.8	2.1	2.6	3.0	3.7	3.9	4.0	0.1	0.2	0.6	1.0	1.3	1.9				
Greece	5.4	2.1	2.5	2.8	3.1	3.4	3.7	3.9	...	0.2	0.7	1.3	2.1	3.0				
Italy	5.7	5.9	6.5	7.2	8.0	8.8	12.4	12.7	0.1	0.5	1.1	1.9	2.9	3.5				
Netherlands	0.1	0.7	0.8	0.9	1.0	1.1	1.1	1.1	0.0	0.2	0.4	0.5	0.6	0.8				
United Kingdom	...	...	...	...	...	...	...	...	...	...	...	...	...	...
EU 10	1.5	2.5	3.2	3.7	4.1	4.5	4.8	5.2	...	0.6	0.7	1.2	1.6	1.9				
of which:																		
Czech Republic	...	...	0.4	0.4	0.4	0.4	0.4	0.4	...	...	...	...	...	0.2
Hungary	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...
Slovenia	1.2	2.4	2.7	3.0	3.5	3.8	4.1	4.5	...	0.5	0.6	1.1	1.5	1.6				
EU 2 1/	1.2	6.2	7.1	8.5	9.5	11.1	13.2	13.7	...	0.6	1.8	2.2	2.6	3.1				
Bulgaria	1.0	6.0	6.9	8.3	9.2	10.9	13.0	13.5	...	0.6	1.8	2.2	2.6	3.1				
Romania	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	...	...	...	...	...	...
CEFTA	29.9	22.0	25.3	30.6	36.8	43.5	48.4	51.7	0.9	4.0	9.6	15.1	20.6	25.4				
Albania	5.8	4.1	5.2	6.7	8.3	10.1	11.6	12.6	0.6	1.7	3.3	5.2	7.6	9.4				
Bosnia and Hercegovina	3.4	2.6	3.0	3.5	3.9	4.3	4.8	5.1	...	0.2	0.9	1.2	1.5	1.6				
Croatia	0.9	0.6	0.6	0.7	0.9	0.9	1.1	1.1	...	0.2	0.3	0.6	0.6	0.8				
FYROM	10.8	4.7	5.6	6.4	7.5	8.6	9.4	9.7	...	0.5	1.7	2.9	4.7	6.3				
Montenegro	0.7	0.9	1.0	1.3	1.6	1.9	2.0	2.2	0.1	0.2	0.3	0.6	0.8	0.9				
Serbia	8.2	9.1	10.0	11.9	14.7	17.7	19.5	20.9	0.1	1.1	3.2	4.6	5.3	6.4				
Other Country	4.6	6.3	11.0	13.2	14.2	15.2	16.2	16.7	0.2	0.8	2.2	2.9	7.5	10.8				
of which:																		
Switzerland	0.7	3.5	4.2	5.0	5.4	6.2	6.7	7.0	0.2	0.7	1.4	1.4	2.1	2.1				
Turkey	1.0	0.7	0.8	0.9	1.0	1.0	1.5	1.6	0.0	0.1	0.2	0.4	0.6	0.8				

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

NOTE: Exports data are by destination country.

1/ Since January 2007.

June 2007

Table 33.

Imports, by trading partners

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

Description	2005	2006							2007											
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Total import	1.157,5	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	676,2						
Europe	1.017,5	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	562,7						
European Union (EU)	439,7	200,2	238,1	277,3	316,7	363,9	403,5	454,3	22,7	59,3	94,6	133,2	181,9	237,0						
EU 15	296,3	127,6	152,9	177,5	203,1	230,5	255,3	286,5	15,9	39,1	63,1	88,9	124,9	159,4						
of which:																				
Austria	20,7	11,0	13,2	15,6	17,5	19,7	21,0	23,5	1,4	3,1	5,8	7,9	10,4	12,7						
France	20,1	8,0	8,9	9,7	11,2	12,8	13,9	15,9	0,7	1,9	2,7	5,8	10,8	13,4						
Germany	123,8	51,2	62,8	74,3	85,4	98,5	109,5	122,7	7,3	18,6	27,4	35,7	44,8	58,1						
Greece	44,0	17,7	20,7	23,4	26,5	29,5	32,6	37,6	1,5	4,2	8,6	12,8	23,1	32,2						
Italy	49,6	24,2	29,1	33,3	38,1	42,4	47,2	52,5	3,2	6,4	10,5	15,5	20,5	24,9						
Netherlands	7,8	3,4	3,8	4,3	4,9	5,5	6,2	7,0	0,4	1,4	2,7	3,4	4,5	5,1						
United Kingdom	7,5	2,7	3,1	3,5	4,0	4,4	5,4	6,4	0,3	0,9	1,4	1,8	2,5	3,1						
EU 10	98,5	45,0	54,3	64,2	74,4	84,2	92,8	104,9	5,3	13,6	21,3	30,4	37,9	47,3						
of which:																				
Czech Republic	8,7	5,4	6,3	7,4	8,2	9,0	9,9	11,5	0,7	1,3	2,3	3,6	4,4	5,2						
Poland	14,8	6,2	7,3	8,8	10,1	11,3	12,6	13,8	0,8	1,8	2,9	4,2	5,0	6,2						
Hungary	16,2	8,4	10,1	11,7	13,7	15,5	17,2	20,0	0,9	2,3	3,7	5,3	6,3	7,7						
Slovakia	2,5	1,2	1,3	1,4	1,8	2,0	2,2	2,4	0,3	0,5	0,6	0,8	1,1	1,4						
Slovenia	55,0	23,2	28,4	34,0	39,7	45,4	49,9	56,0	2,6	7,6	11,7	16,3	20,7	26,3						
EU 2 1/	44,9	27,6	31,0	35,6	39,2	49,2	55,4	62,9	1,5	6,7	10,2	13,9	19,1	30,3						
Bulgaria	37,8	25,3	28,4	32,1	35,5	45,2	51,3	58,5	1,4	6,3	9,4	11,9	15,1	19,5						
Romania	7,1	2,3	2,6	3,5	3,7	4,0	4,1	4,4	0,2	0,3	0,7	2,0	4,1	10,8						
CEFTA	440,4	217,0	264,6	325,9	381,4	435,2	484,9	536,3	31,3	70,3	122,6	154,7	194,7	234,9						
Albania	18,1	9,0	11,7	14,4	17,3	19,7	21,5	23,1	1,0	3,0	5,9	9,8	13,4	16,3						
Bosnia and Herzegovina	18,4	8,8	10,4	11,9	13,6	14,9	16,3	18,5	1,0	2,6	5,0	7,6	10,0	12,1						
Croatia	25,0	12,2	13,8	16,5	19,4	21,4	24,3	28,1	1,9	4,2	7,8	10,3	12,8	15,5						
FYROM	220,1	104,7	131,6	163,4	190,1	212,2	235,1	257,8	16,8	33,1	56,3	78,0	90,5	103,4						
Montenegro	6,4	6,1	7,8	10,0	11,9	14,6	16,4	17,8	0,3	0,9	2,0	3,4	4,5	5,7						
Serbia	152,3	76,1	89,2	109,6	129,0	152,2	171,4	191,1	10,3	26,5	45,5	45,5	63,5	81,9						
Others Countries	258,3	127,3	149,6	176,0	202,5	230,4	257,9	291,2	24,1	53,2	84,8	130,1	161,8	190,1						
of which:																				
Argentina	1,1	0,8	0,9	1,1	1,2	1,4	1,5	1,8	0,2	0,4	0,5	0,7	1,0	1,5						
Brazil	16,8	6,3	7,9	9,7	11,7	13,9	16,2	18,6	1,8	4,1	7,0	10,3	12,0	14,3						
China	54,9	31,8	38,3	45,8	52,6	60,9	68,1	74,7	6,8	13,7	20,6	27,4	35,9	45,2						
Egypt	0,5	0,3	0,3	0,4	0,5	0,6	0,7	0,9	0,1	0,2	0,3	0,4	0,4	0,5						
India	2,5	0,8	0,9	1,1	1,4	1,5	2,0	2,2	0,1	0,2	0,6	0,9	1,2	1,9						
Japan	13,5	3,6	4,1	4,7	5,4	6,3	7,0	8,7	0,8	1,4	1,9	2,4	3,1	3,7						
Russia	10,8	6,4	6,7	7,8	8,5	8,9	9,5	9,9	0,3	0,5	1,2	1,5	1,7	1,9						
Turkey	85,4	44,1	53,0	61,7	70,5	79,2	87,4	97,1	5,1	11,6	19,6	29,3	40,8	49,5						
Ukraine	12,0	4,8	5,8	7,5	8,9	9,9	10,9	12,0	0,5	1,4	2,1	3,9	6,4	8,1						
United States of America	17,7	4,8	5,8	6,5	7,7	8,6	10,1	11,6	0,9	1,8	3,0	3,7	4,8	5,8						

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.

Table 34.

Exports, by commodity group

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

Description	2005		2006						2007										
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Total	56.3	48.3	59.6	70.6	81.0	92.7	105.4	110.8	1.4	7.2	17.3	26.7	39.9	51.5					
I Live animals and animal products	0.5	0.2	0.2	0.3	0.3	0.3	0.3	0.3	...	...	0.1	0.1	0.1	0.2					
II Vegetable products	2.9	1.5	1.7	2.8	3.5	4.4	4.9	5.1	0.2	0.5	1.0	1.5	2.2	3.5					
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	2.6	3.2	4.0	4.6	5.4	5.8	6.2	0.1	0.5	1.0	1.8	2.4	2.9					
V Mineral products	3.2	6.3	11.2	13.2	15.3	17.3	18.2	18.8	0.4	1.3	2.4	3.8	8.9	12.4					
VI Products of the chem. or allied indust.	1.2	0.3	0.5	0.6	0.7	0.8	1.0	1.2	0.1	0.1	0.2	0.3	0.3	0.4					
VII Plastics, rubber and articles thereof	1.0	1.4	1.7	2.0	2.2	2.4	3.0	3.2	...	...	0.5	1.3	1.9	2.5					
VIII Hides, skins, leather, articles thereof	6.1	4.3	4.7	5.3	5.8	6.3	7.0	7.2	0.2	0.6	1.5	2.0	2.2	2.5					
IX Wood and articles of wood	0.4	0.3	0.4	0.4	0.5	0.6	0.7	0.8	0.1	0.1	0.2	0.4	0.5	0.6					
X Cellulosic material, pap. and articles	0.4	0.3	0.3	0.4	0.5	0.6	0.6	0.7	...	...	...	...	0.3	0.3					
XI Textiles and textile articles	0.6	0.2	0.3	0.4	0.5	0.6	0.7	0.7	...	0.1	0.1	0.1	0.1	0.2	0.3				
XII Footwear	0.1	...	...	...	...	...	...	0.1	...	...	...	...	...	0.1	0.1				
XIII Artic. of stone, plast.ceramic, glass	0.4	0.3	0.3	0.4	0.5	0.6	0.7	0.7	...	...	0.1	0.2	0.3	0.4					
XIV Pearls, precious, stones, jewelry, etc.	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.2	...	...	...	...	0.1	0.1					
XV Base metals and artic. of base metal	24.8	26.6	30.3	34.3	39.1	44.4	50.4	53.1	0.2	2.9	8.4	12.5	16.8	20.2					
XVI Machinery, appliances, electrical, etc	6.5	3.0	3.5	4.9	5.5	6.6	7.2	7.7	0.1	0.5	0.9	1.5	2.4	3.5					
XVII Transport means	2.3	0.7	0.7	1.0	1.2	1.3	1.3	1.4	...	0.3	0.3	0.3	0.4	0.4					
XVIII Optical, medical, musical instruments	0.4	0.1	0.1	0.1	0.1	0.3	0.3	0.3	...	...	...	...	0.1	0.1					
XIX Arms and ammunition	...	...	...	...	...	...	2.5	2.5	...	...	...	...	...	...
XX Miscellaneous manufactured articles	0.4	0.2	0.3	0.4	0.5	0.5	0.6	0.6	...	0.3	0.4	0.5	0.7	1.0					
XXI Work of art	0.3	...	...	...	...	...	...	...	...	...	...	...	...	...

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

Table 35.

Imports, by commodity group

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

Description	2005		2006						2007										
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Total	1,157.5	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	676.2					
I Live animals and animal products	54.0	20.9	24.6	29.6	35.2	40.3	45.0	50.5	3.2	7.3	12.7	18.2	22.8	28.2					
II Vegetable products	57.2	32.9	38.2	43.2	48.9	57.2	65.6	73.0	4.4	9.4	16.3	23.9	31.3	38.2					
III Animal or veget. fats and oils - edib.	11.0	6.3	7.5	10.5	11.7	12.9	13.9	15.3	0.9	2.2	4.0	4.8	5.7	6.5					
IV Prepared foodstuffs, bever. and tob.	163.3	74.3	90.8	111.5	129.3	144.0	158.1	180.6	10.3	25.7	42.5	60.3	77.2	96.2					
V Mineral products	207.3	104.8	125.9	152.3	175.6	197.9	218.9	241.7	18.1	37.4	60.7	80.5	99.7	119.7					
VI Products of the chem. or allied indust.	91.1	50.2	58.2	68.1	78.4	89.4	97.0	107.7	6.9	17.8	28.3	37.7	47.7	56.4					
VII Plastics, rubber and articles thereof	51.0	23.8	29.4	35.6	42.4	48.5	54.9	60.7	3.2	7.5	13.3	19.5	26.4	33.3					
VIII Hides, skins, leather, articles thereof	1.5	0.9	1.1	1.3	1.6	1.8	2.0	2.2	0.1	0.3	0.5	0.7	0.9	1.1					
IX Wood and articles of wood	30.5	11.5	14.6	17.8	21.2	24.8	27.6	30.3	1.7	3.4	5.6	8.5	11.9	15.8					
X Cellulosic material, pap. and articles	23.5	11.9	14.3	16.7	19.3	21.7	24.1	27.6	1.7	3.8	6.4	9.0	11.8	14.4					
XI Textiles and textile articles	35.9	17.9	21.9	25.6	29.7	35.0	40.5	45.1	2.7	6.1	9.9	13.9	18.8	22.7					
XII Footwear	11.3	6.2	7.0	8.2	9.5	11.6	13.1	14.3	0.7	1.9	3.6	5.1	6.6	7.7					
XIII Artic. of stone, plast.ceramic, glass	51.5	23.6	29.5	37.1	43.7	49.2	53.9	57.0	3.0	6.9	11.6	16.8	23.6	30.2					
XIV Pearls, precious, stones, jewelry, etc.	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.4	...	0.1	0.2	0.2	0.3	0.3					
XV Base metals and artic. of base metal	90.3	47.6	56.0	68.0	79.4	96.1	108.9	122.6	5.4	17.0	30.5	43.6	55.7	67.6					
XVI Machinery, appliances, electrical, etc	129.2	67.6	80.2	92.7	106.3	120.6	134.5	153.3	8.4	21.9	35.5	49.3	66.7	84.4					
XVII Transport means	104.2	36.3	42.4	49.0	55.7	62.8	70.3	79.3	5.5	11.5	15.4	19.3	22.7	27.4					
XVIII Optical, medical, musical instruments	15.3	5.6	6.9	7.6	8.6	10.6	12.4	14.3	1.6	3.3	4.6	5.8	7.4	9.5					
XIX Arms and ammunition	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.5	...	...	...	...	...	...
XX Miscellaneous manufactured articles	28.9	11.8	15.5	18.3	20.8	23.6	26.2	29.5	1.9	4.0	6.6	9.2	12.4	16.6					
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.

June 2007

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.

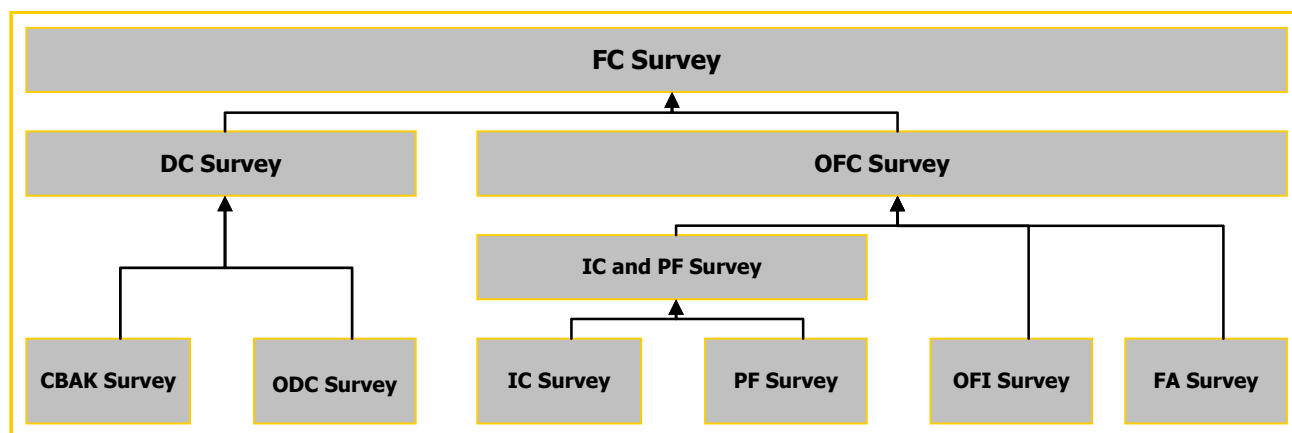
Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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