



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

MONTHLY STATISTICS BULLETIN

November 2007

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Economic Analysis
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ABBREVIATIONS:

| | |
|-------|--|
| CBAK | Central Banking Authority of Kosovo; |
| CEFTA | Central European Free Trade Agreement; |
| CPI | Consumer Price Index; |
| DC | Depository Corporations; |
| EFTA | European Free Trade Association; |
| ESA | European System of Regional and National Accounts 1995; |
| EUR | Euro Currency; |
| FC | Financial Corporations; |
| FYROM | Former Yugoslav Republic of Macedonia |
| GDP | Gross Domestic Product; |
| GNDI | Gross National Disposable Income; |
| IAK | Insurance Association of Kosovo; |
| IC | Insurance Companies; |
| IMF | International Monetary Fund; |
| IRR | Interest Rate Report; |
| KGF | Kosovo Guarantee Fund; |
| KPST | Kosovo Pension Saving Trust; |
| KTA | Kosovo Trust Agency; |
| MFSM | Manual on Monetary and Financial Statistics; |
| NFA | Net Foreign Assets; |
| NPISH | Nonprofit Institutions Serving Households; |
| ODC | Other Depository Corporations; |
| OFC | Other Financial Corporations; |
| OFI | Other Financial Intermediaries; |
| PF | Pension Funds; |
| SBR | Statistical Bank Report; |
| SNA | United Nations System of National Accounts 1993; |
| TPL | Third Party Liability; |
| UNMIK | United Nations Interim Administration Mission in Kosovo. |

CONVENTIONS:

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

REMARK:

Totals or subtotals may not add up, due to rounding.

NOTE:

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

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Table 1.

Selected macroeconomic indicators

| Description | 2004 | 2005 | 2006 | 2007* |
|---|-------|-------|-------|-------|
| Real growth rates (in percent) | | | | |
| GDP | 2.0 | -1.0 | 3.1 | 3.5 |
| Contribution of foreign assistance to GDP growth | -8.3 | -1.8 | -1.0 | -0.3 |
| Private sector consumption | 3.6 | 5.8 | 4.4 | 5.2 |
| GDP per capita | 0.3 | -2.7 | 1.4 | 1.8 |
| Private consumption per capita | 2.4 | 4.0 | 2.5 | 3.5 |
| CPI | -1.4 | -1.4 | 1.5 | 2.0 |
| General government budget (in percent of GDP) | | | | |
| Revenues | 26.9 | 28.5 | 31.3 | 36.5 |
| Primary Expenditures | 33.0 | 31.6 | 27.7 | 30.0 |
| Primary balance | -6.1 | -3.2 | 3.6 | 6.5 |
| Savings/investment balances (in percent of GDP) 1/ | | | | |
| National savings | -2.5 | -6.1 | -3.3 | -3.1 |
| Domestic savings | -13.5 | -20.0 | -20.7 | -21.7 |
| of which: Remittances | 9.7 | 12.4 | 15.5 | 16.7 |
| Investment | 30.2 | 28.8 | 31.3 | 35.1 |
| Current account | -32.7 | -34.8 | -34.6 | -38.2 |
| Foreign assistance 2/ | 14.8 | 16.6 | 14.6 | 14.2 |
| Current account balance (after foreign assistance) | -18.0 | -18.2 | -20.0 | -24.0 |
| Main aggregates (in millions of euro) | | | | |
| GDP | 2,271 | 2,207 | 2,273 | 2,378 |
| GDP per capita (in euro) | 1,156 | 1,105 | 1,118 | 1,150 |
| GNDI per capita (in euro) | 1,282 | 1,259 | 1,313 | 1,365 |
| Workers' remittances 3/ | 219 | 273 | 352 | 398 |
| Foreign assistance 2/ | 375 | 386 | 343 | 352 |

Source: IMF Aide Memoire, October 2007.

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

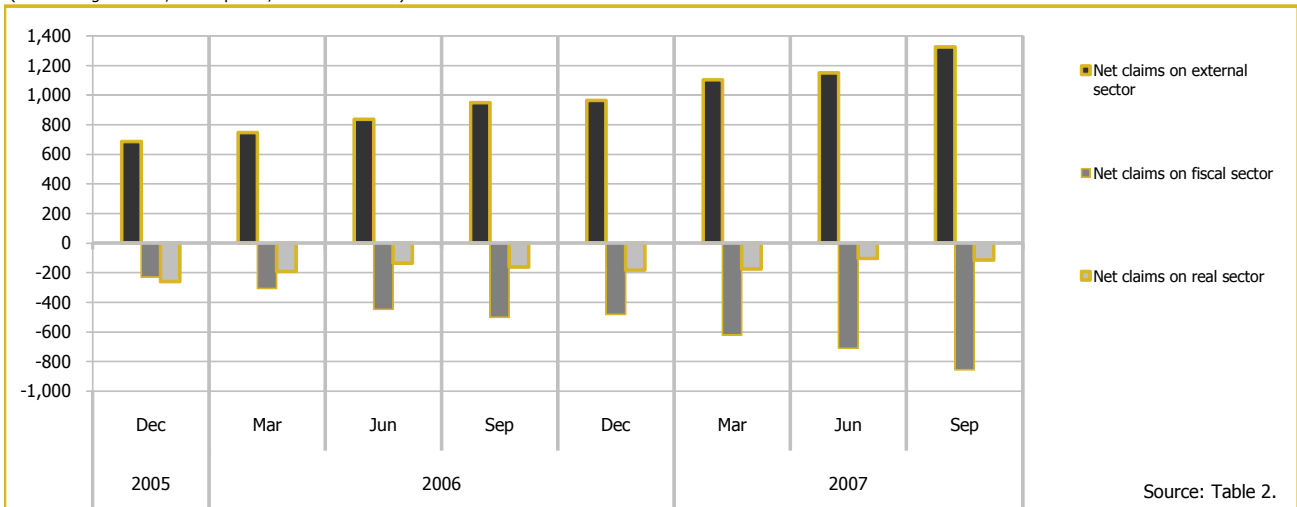
2/ Total foreign assistance excluding capital transfers;

3/ Including pensions from abroad;

*/ Projection.

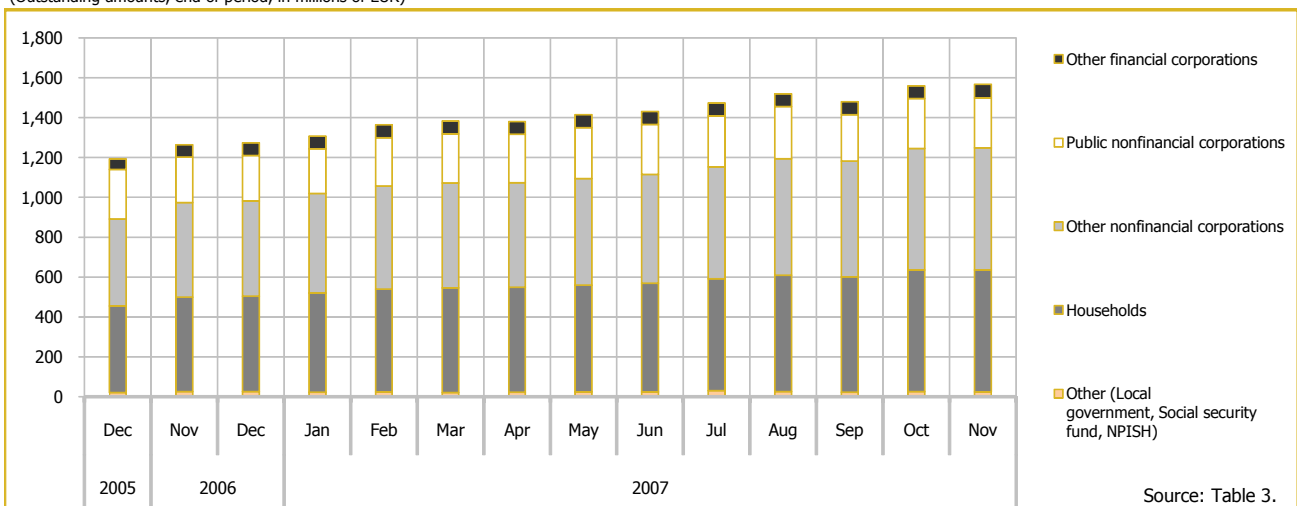
1. Financial corporations net claims by sector

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



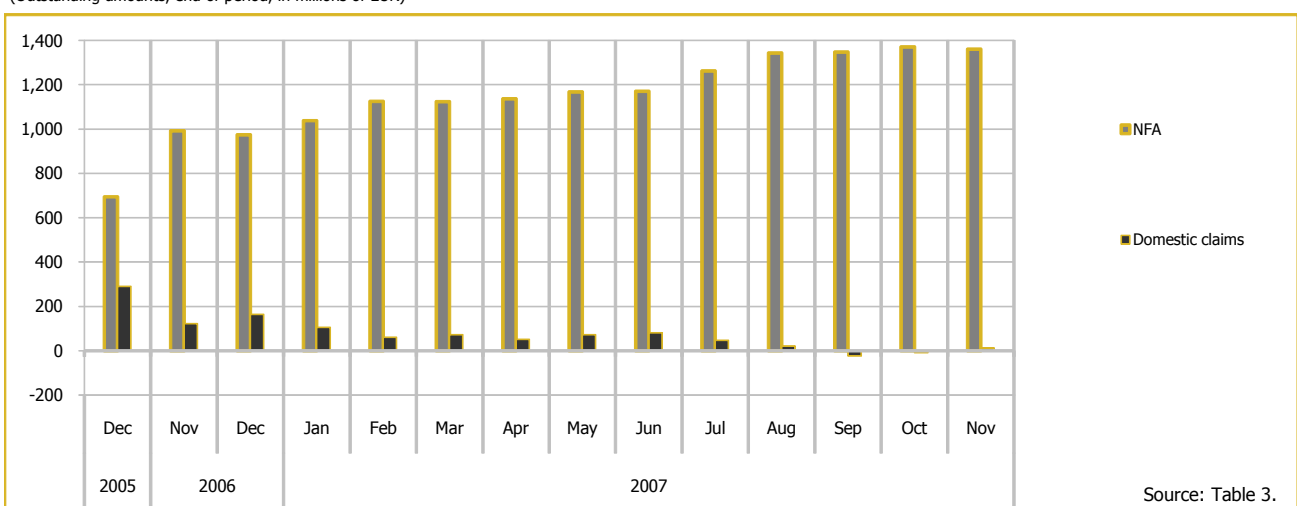
2. Deposits included in broad money

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



3. Depository corporations NFA and domestic claims

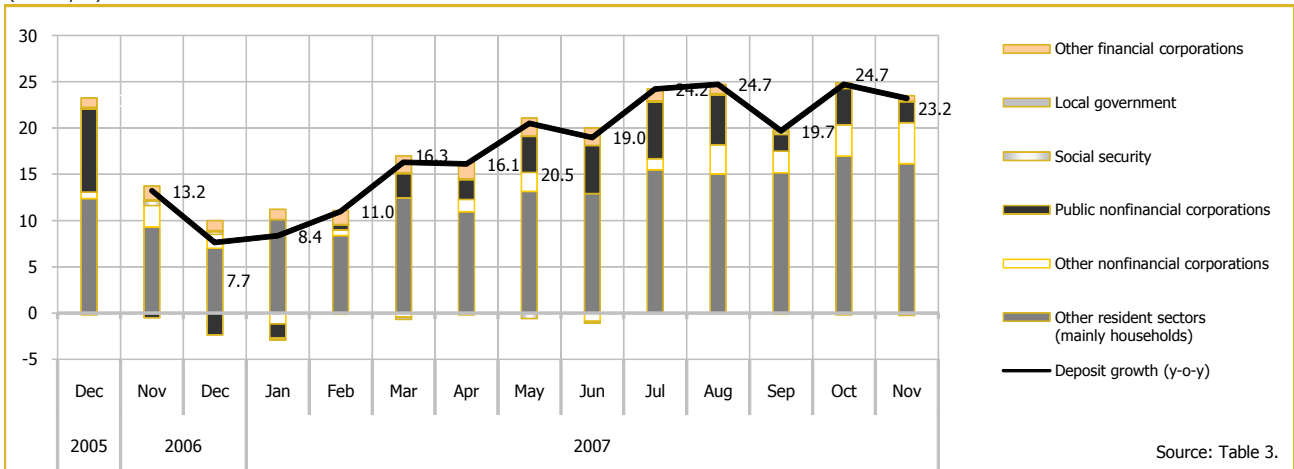
(Outstanding amounts, end of period, in millions of EUR)



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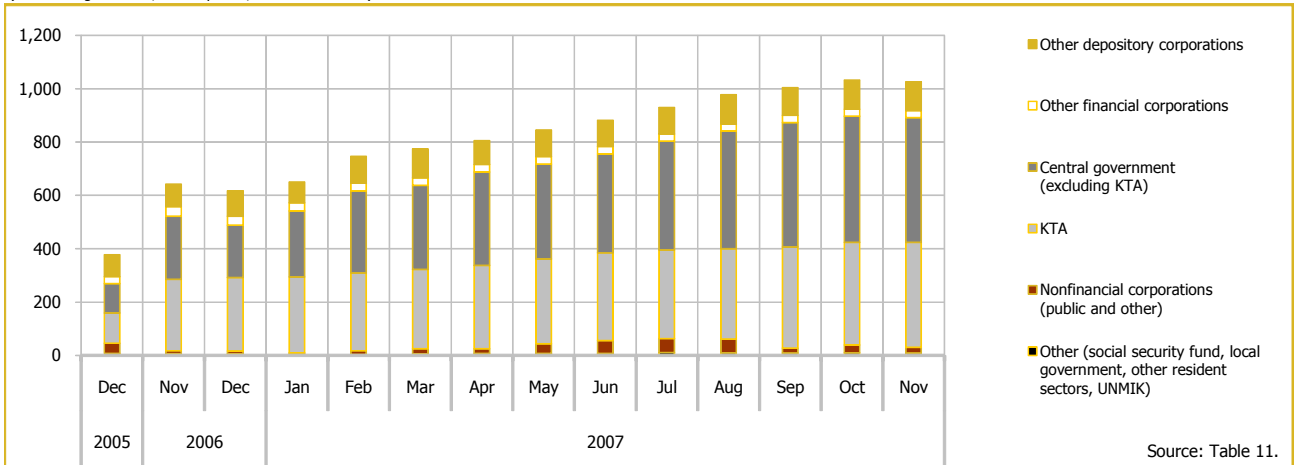
4. Growth of the total deposits at DC and contributions to the growth

(Year on year)



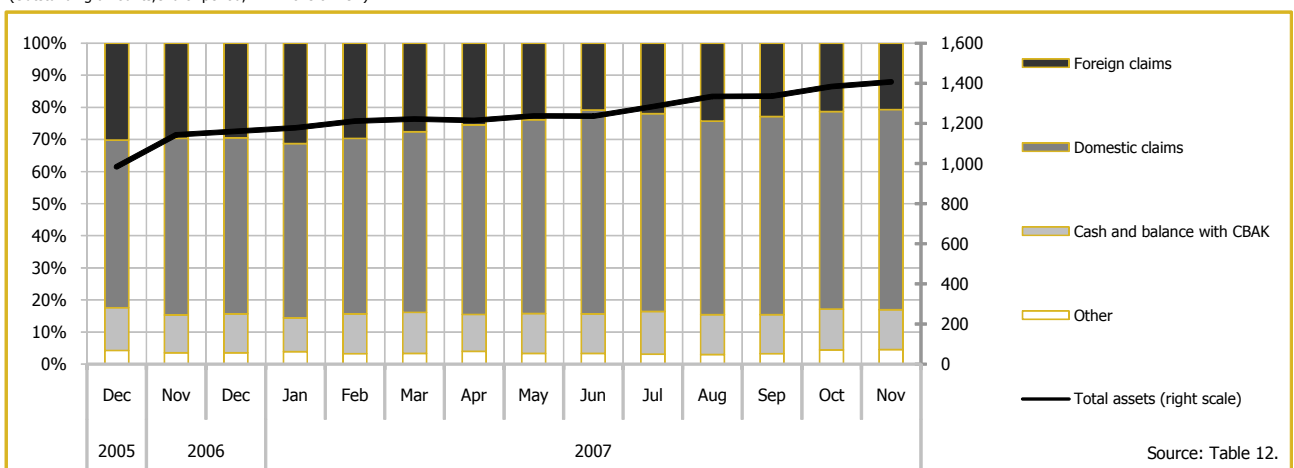
5. Sectoral breakdown of the deposits at CBAK

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



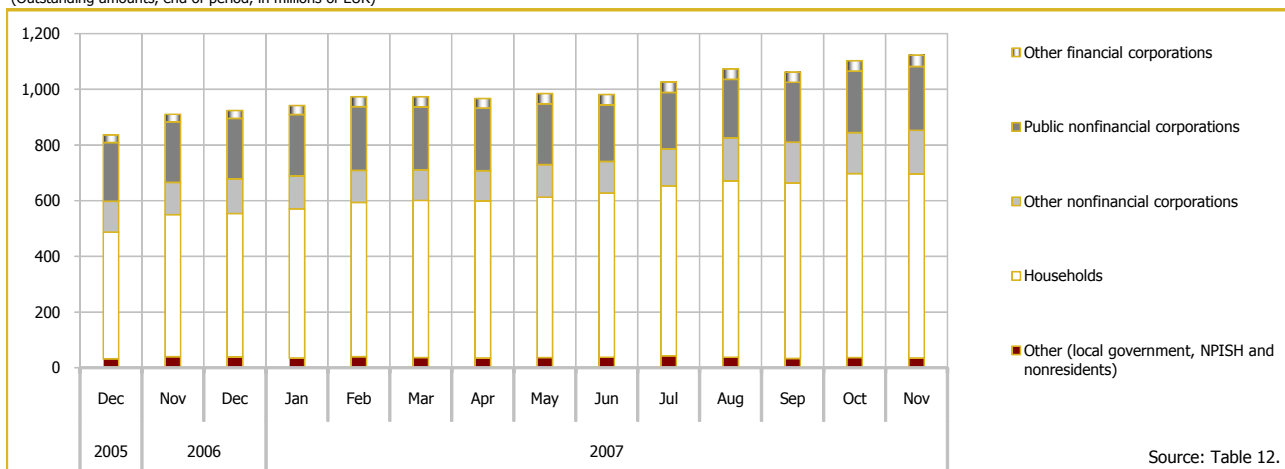
6. ODC foreign and domestic claims, as share of ODC total assets

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



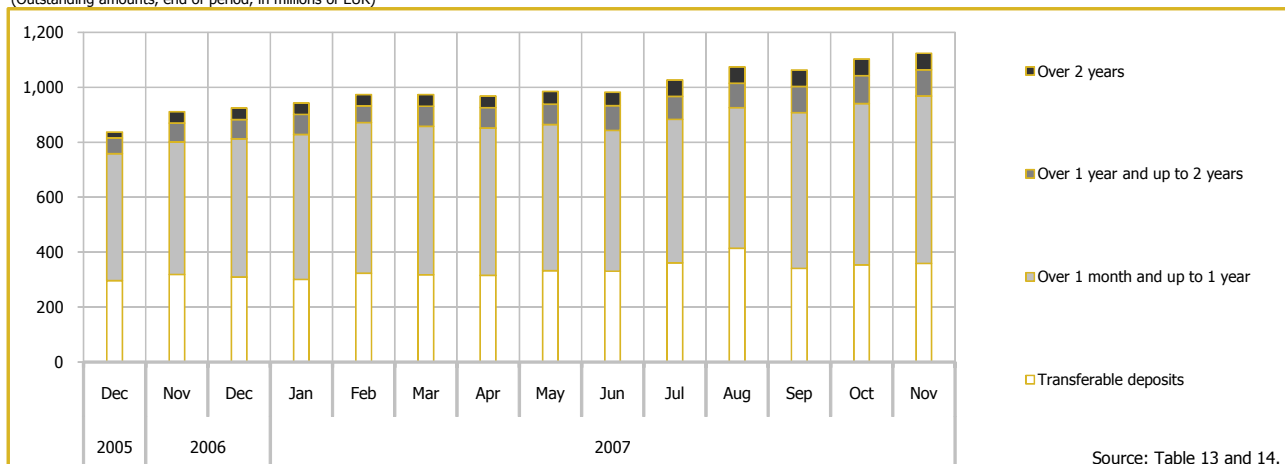
7. Sectoral breakdown of the deposits at ODC

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



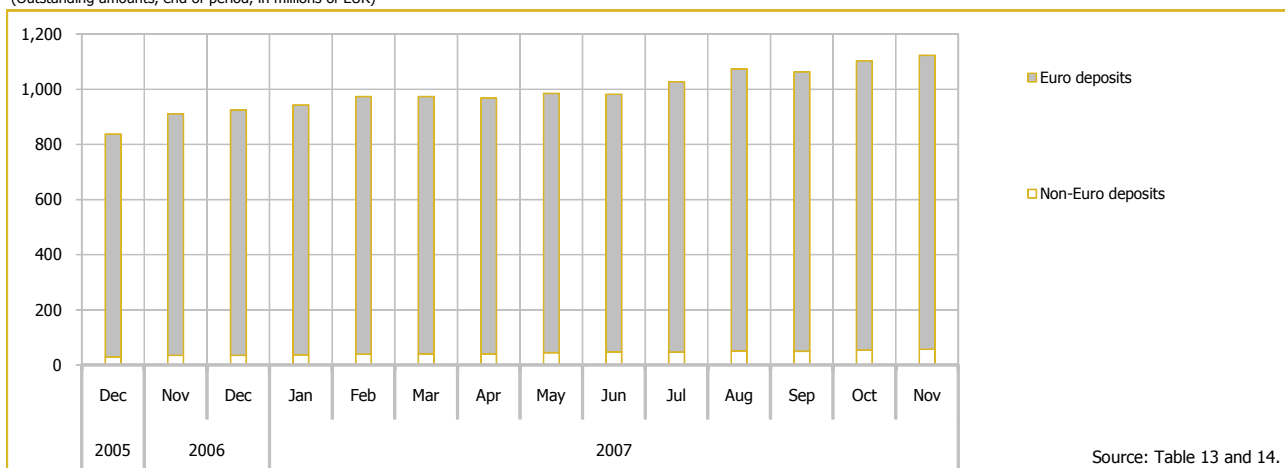
8. Maturity breakdown of the deposits at ODC

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



9. Currency breakdown of the deposits at ODC

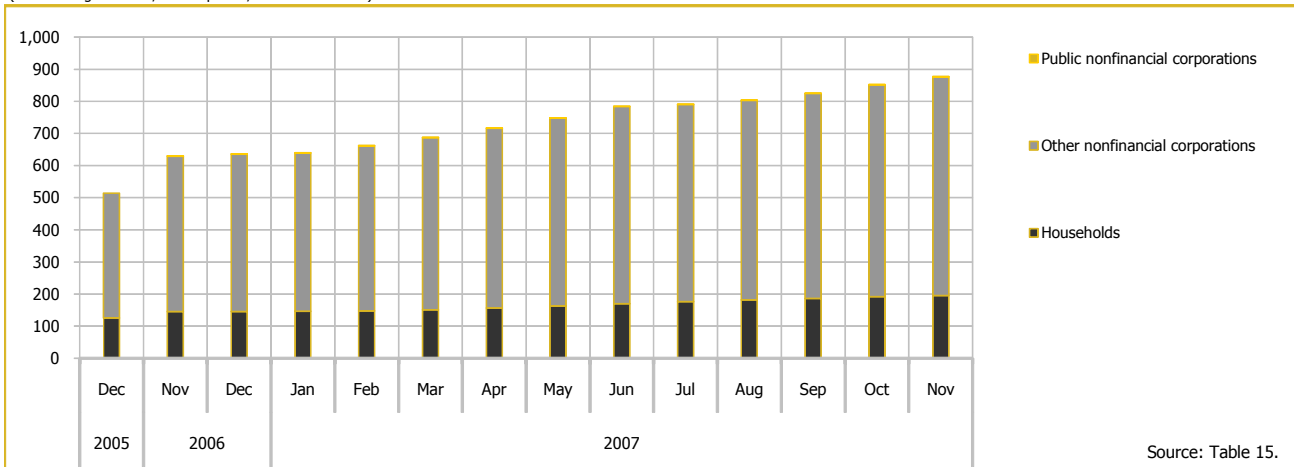
(Outstanding amounts, end of period, in millions of EUR)



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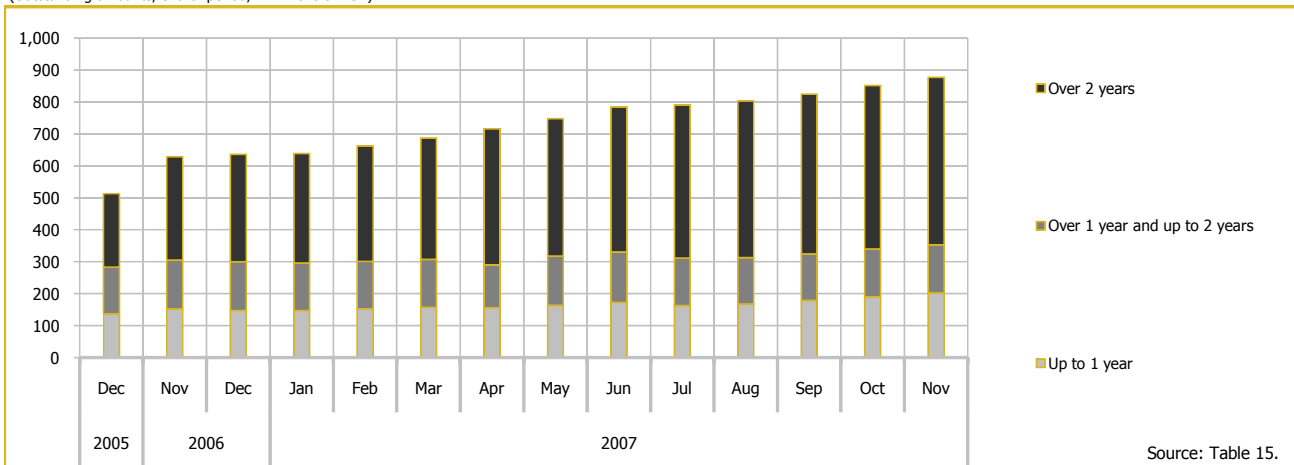
10. Sectoral breakdown of the ODC loans

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



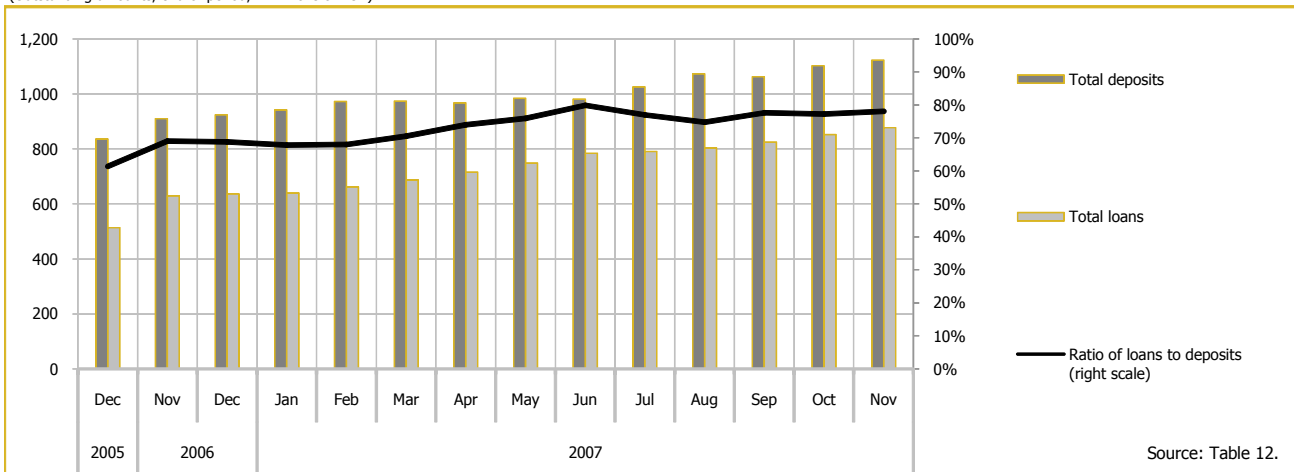
11. Maturity breakdown of the ODC loans

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



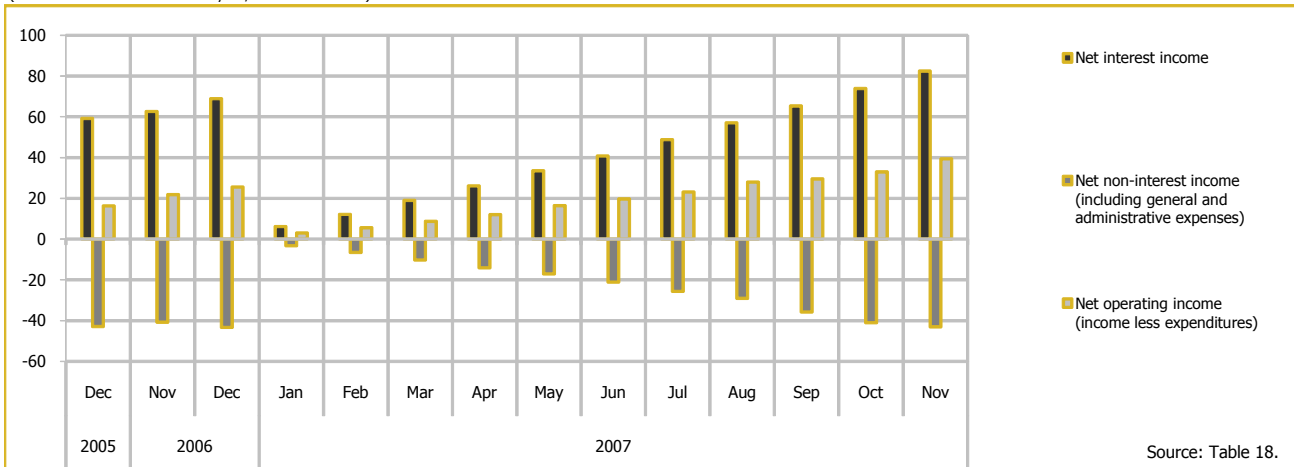
12. Ratio of ODC loans to deposits

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



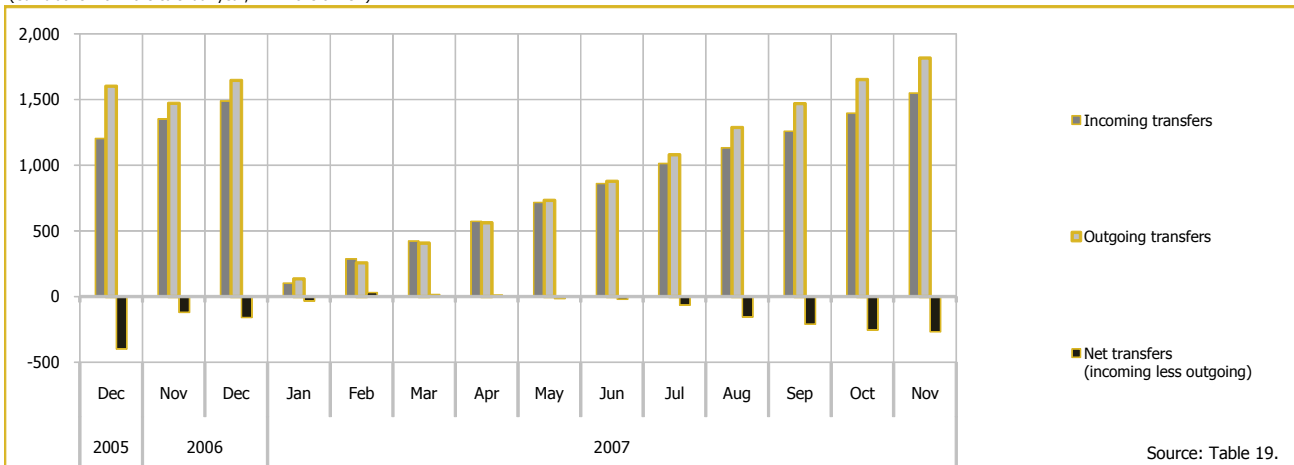
13. ODC income and expenditures

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



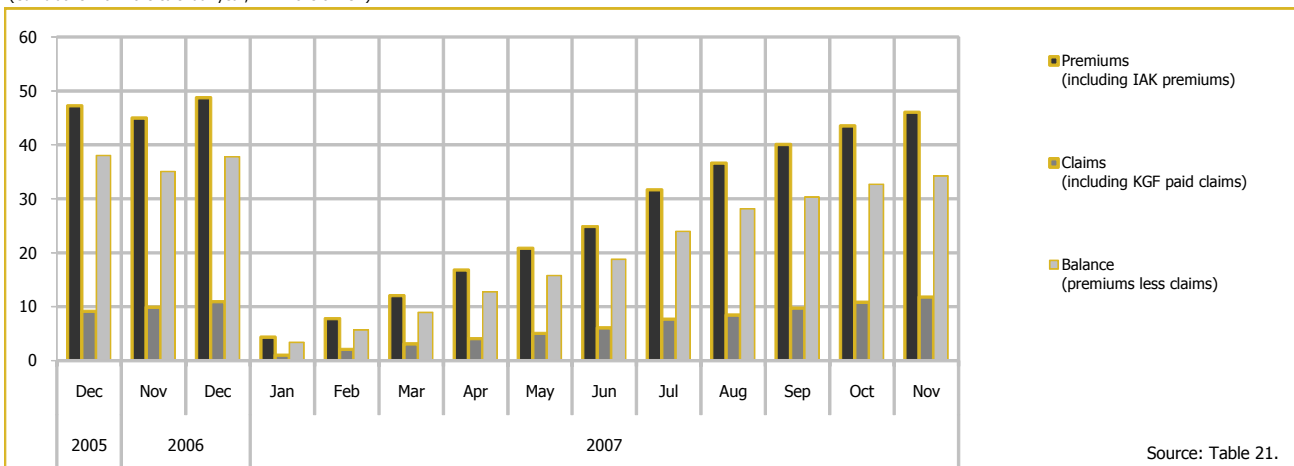
14. International money transfers among financial corporations

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



15. Insurance companies premiums and paid claims

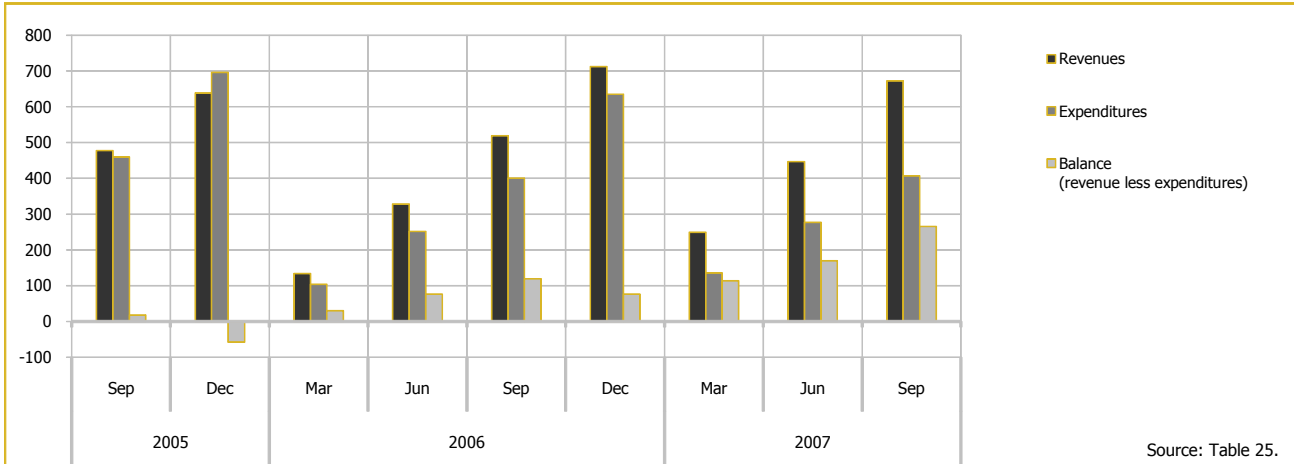
(Cumulative within the calendar year, in millions of EUR)



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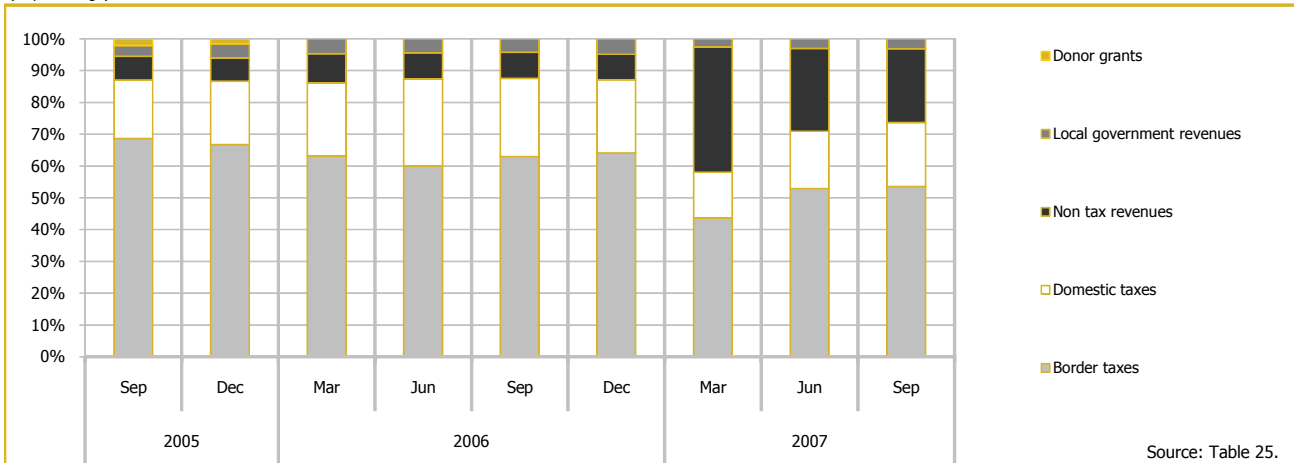
16. Kosovo consolidated budget

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



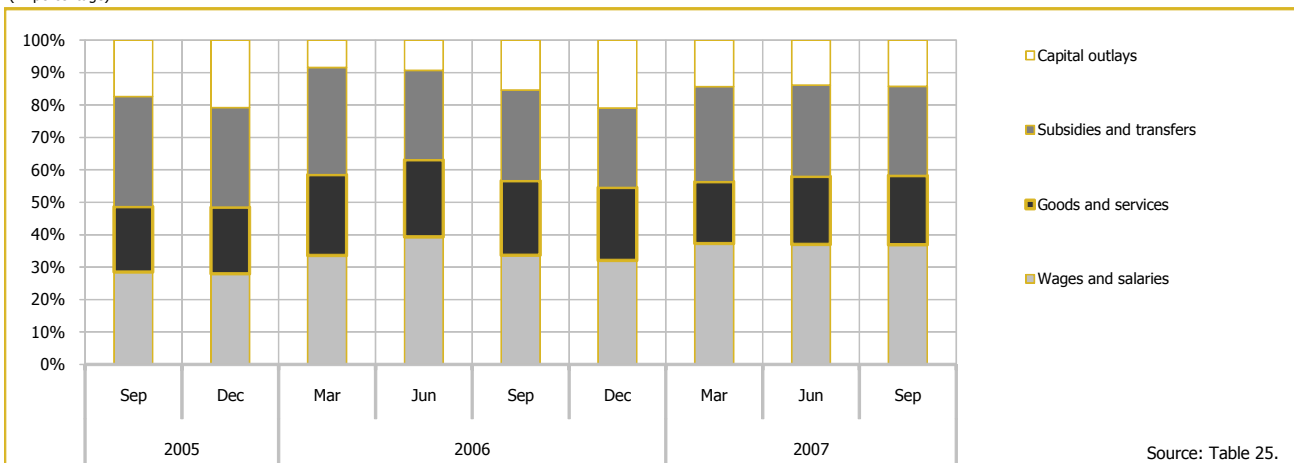
17. Structure of budget revenues

(In percentage)



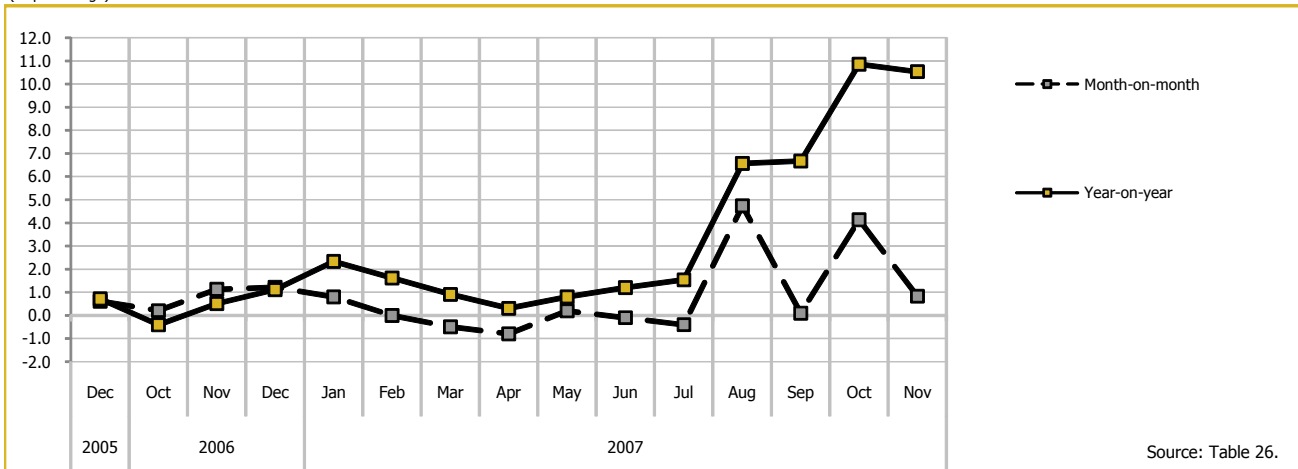
18. Structure of budget expenditures

(In percentage)



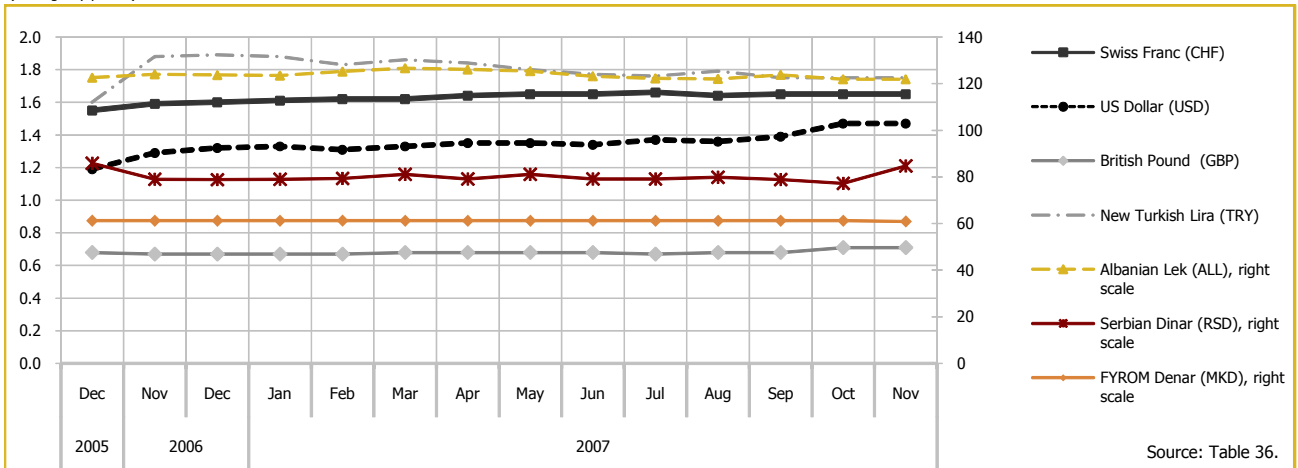
19. Prices (CPI)

(In percentage)



20. Exchange rate against euro

(Average by period)



21. Trade balance

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

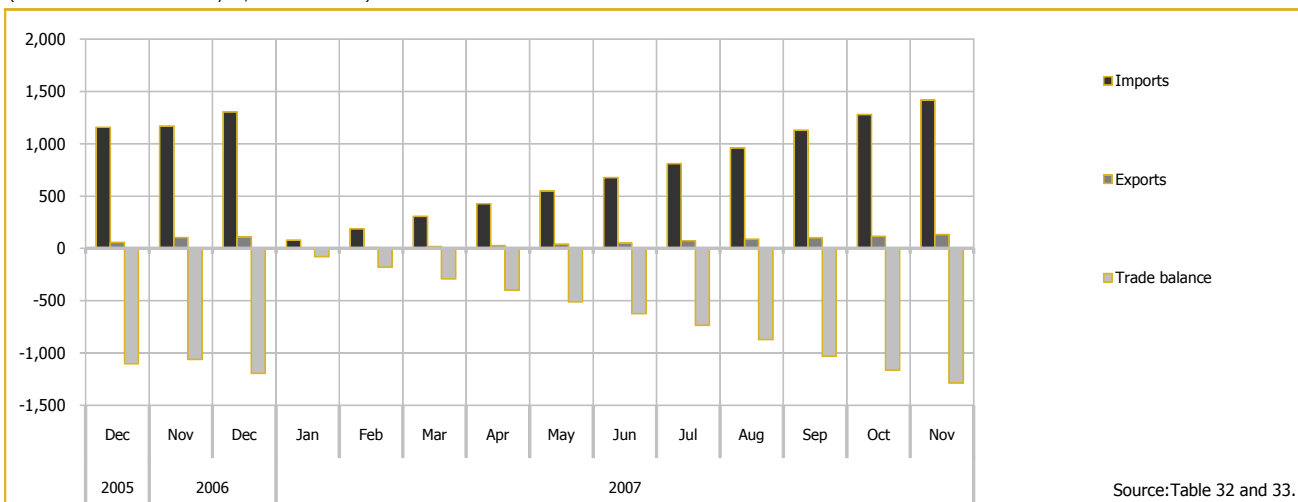


Table 2.

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 | Sep |
| Net foreign assets | 642,826 | 688,871 | 685,096 | 745,909 | 836,383 | 948,108 | 963,025 | 1,102,868 | 1,149,080 | 1,325,143 |
| 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 | 1,405,106 |
| Currency | 90,285 | 99,673 | 75,587 | 90,652 | 81,679 | 92,754 | 64,383 | 94,019 | 95,217 | 98,051 |
| Deposits | 342,921 | 374,830 | 422,622 | 477,902 | 558,146 | 635,531 | 660,004 | 761,160 | 845,955 | 989,930 |
| Securities other than shares | 261,047 | 268,863 | 242,434 | 242,165 | 265,037 | 289,814 | 303,075 | 324,208 | 277,874 | 303,508 |
| Loans | 3,462 | 2,994 | 4,715 | 4,353 | 873 | 2,752 | 7,659 | 12,110 | 10,901 | 13,616 |
| Shares and other equities | 3,313 | 3,313 | 3,333 | ... | ... | ... | ... | ... | ... | ... |
| Other | 67 | 2 | 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 | 79,963 |
| Deposits | 21,297 | 23,410 | 21,466 | 23,057 | 25,134 | 26,565 | 21,508 | 27,009 | 21,000 | 20,039 |
| Loans | 36,970 | 37,394 | 42,131 | 46,109 | 44,220 | 46,180 | 50,589 | 61,623 | 59,869 | 59,925 |
| Other | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Domestic claims | 275,509 | 278,837 | 348,722 | 320,096 | 246,304 | 194,073 | 231,467 | 145,160 | 161,019 | 61,118 |
| Net claims on central government | -248,922 | -258,798 | -223,504 | -298,131 | -437,914 | -495,742 | -472,832 | -615,183 | -703,342 | -848,569 |
| 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 | 848,569 |
| Deposits | 248,922 | 258,798 | 223,504 | 298,131 | 437,914 | 495,742 | 472,832 | 615,183 | 703,342 | 848,569 |
| Claims on other sectors | 524,431 | 537,634 | 572,226 | 618,226 | 684,218 | 689,815 | 704,299 | 760,343 | 864,361 | 909,686 |
| Loans | 516,244 | 528,749 | 565,552 | 608,808 | 672,911 | 676,110 | 694,336 | 749,182 | 852,800 | 895,627 |
| 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 | 709,032 |
| Other resident sectors | 111,725 | 122,880 | 125,986 | 127,633 | 136,504 | 144,018 | 146,064 | 150,877 | 169,884 | 186,493 |
| Households | 111,725 | 122,880 | 125,986 | 127,633 | 136,504 | 144,018 | 146,064 | 150,877 | 169,884 | 186,493 |
| Other claims | 8,187 | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Deposits | 721,614 | 772,596 | 834,498 | 815,548 | 826,805 | 853,432 | 892,884 | 940,757 | 976,428 | 1,032,086 |
| Transferable deposits | 305,722 | 306,147 | 318,938 | 315,325 | 329,609 | 316,312 | 306,933 | 321,923 | 361,801 | 345,227 |
| Local government | 4,351 | 4,884 | 4,464 | 5,161 | 3,352 | 4,468 | 5,365 | 2,865 | 3,002 | 3,500 |
| Social security fund | 5,535 | 658 | 1,708 | 2,864 | 5,623 | 1,705 | 4,301 | 3,613 | 4,364 | 4,256 |
| Public nonfinancial corporations | 59,188 | 65,171 | 67,565 | 61,124 | 52,610 | 54,560 | 34,794 | 45,521 | 73,584 | 41,804 |
| Other nonfinancial corporations | 66,402 | 67,910 | 76,801 | 79,313 | 90,945 | 94,956 | 96,358 | 85,810 | 87,090 | 103,360 |
| Other resident sectors | 170,247 | 167,524 | 168,400 | 166,864 | 177,079 | 160,623 | 166,114 | 184,114 | 193,762 | 192,307 |
| of which: Households | 158,920 | 155,495 | 155,525 | 153,809 | 164,333 | 149,774 | 156,211 | 169,732 | 180,853 | 180,578 |
| of which: NPISH | 9,341 | 9,955 | 10,686 | 10,736 | 10,790 | 8,770 | 7,763 | 12,209 | 11,322 | 10,130 |
| Other deposits | 415,892 | 466,449 | 515,560 | 500,223 | 497,196 | 537,120 | 585,951 | 618,834 | 614,626 | 686,859 |
| Public nonfinancial corporations | 140,766 | 164,326 | 181,326 | 162,254 | 151,292 | 162,325 | 193,337 | 200,744 | 175,971 | 191,854 |
| Other nonfinancial corporations | 24,531 | 31,709 | 33,734 | 33,951 | 31,005 | 31,030 | 27,594 | 23,755 | 27,204 | 43,767 |
| Other resident sectors | 250,595 | 270,414 | 300,501 | 304,017 | 314,900 | 343,765 | 365,019 | 394,335 | 411,451 | 451,238 |
| Households | 249,043 | 268,813 | 298,884 | 302,382 | 314,693 | 341,225 | 359,486 | 394,236 | 408,255 | 449,101 |
| NPISH | 1,552 | 1,601 | 1,616 | 1,635 | 207 | 2,540 | 5,533 | 100 | 3,196 | 2,138 |
| 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 | 38,109 |
| 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 | 8,380 |
| 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 | 29,729 |
| Shares and other equity | 150,294 | 157,183 | 165,781 | 160,167 | 176,206 | 190,355 | 199,187 | 206,104 | 228,239 | 244,637 |
| Funds contributed by owners | 83,647 | 88,534 | 95,319 | 97,791 | 105,636 | 112,058 | 121,192 | 121,199 | 128,361 | 134,860 |
| Retained earnings | 23,830 | 18,504 | 13,336 | 29,246 | 29,484 | 30,778 | 27,753 | 32,664 | 33,661 | 34,440 |
| General and special reserves | 14,057 | 14,097 | 13,966 | 15,866 | 15,403 | 15,396 | 15,639 | 16,315 | 16,832 | 16,820 |
| Profit/loss of the year | 3,889 | 10,339 | 17,571 | -9,093 | -1,817 | 4,846 | 6,266 | 9,827 | 20,807 | 29,031 |
| Grants from donors | 24,871 | 25,708 | 25,590 | 26,358 | 27,500 | 27,277 | 28,338 | 26,098 | 28,580 | 29,486 |
| Other items (net) | 13,200 | 3,700 | -300 | 53,958 | 41,942 | 59,514 | 61,008 | 64,158 | 67,921 | 71,428 |
| Other liabilities | 52,176 | 42,830 | 42,262 | 89,012 | 90,224 | 109,701 | 109,946 | 112,311 | 116,225 | 123,811 |
| less: Other assets | 39,360 | 39,741 | 43,454 | 39,990 | 47,892 | 49,430 | 54,216 | 53,662 | 54,608 | 58,666 |
| plus: Consolidation adjustment | 383 | 611 | 892 | 4,936 | -390 | -758 | 5,278 | 5,510 | 6,304 | 6,284 |

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Table 3.

Depository corporations survey

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

| Description | 2005 | | 2006 | | 2007 | | | | | | | | | | |
|---|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | |
| Net foreign assets | 694,997 | 991,905 | 973,973 | 1,037,926 | 1,125,105 | 1,124,061 | 1,136,670 | 1,167,402 | 1,170,397 | 1,261,616 | 1,343,349 | 1,347,483 | 1,370,611 | 1,361,131 | |
| Claims on nonresidents | 744,338 | 1,054,455 | 1,034,180 | 1,095,750 | 1,185,188 | 1,189,447 | 1,194,866 | 1,224,499 | 1,224,884 | 1,315,574 | 1,396,262 | 1,399,585 | 1,422,241 | 1,410,637 | |
| Currency | 74,565 | 89,586 | 63,440 | 81,840 | 92,481 | 91,966 | 86,431 | 85,766 | 93,014 | 124,503 | 111,977 | 95,760 | 132,470 | 126,780 | |
| Deposits | 422,622 | 671,886 | 660,004 | 687,712 | 747,062 | 761,160 | 776,986 | 822,177 | 845,955 | 895,842 | 983,172 | 989,930 | 973,335 | 972,765 | |
| Securities other than shares | 242,434 | 290,329 | 303,075 | 307,382 | 338,382 | 324,208 | 316,373 | 303,579 | 275,012 | 281,182 | 287,500 | 300,277 | 300,337 | 301,766 | |
| Loans | 4,715 | 2,652 | 7,659 | 18,814 | 7,261 | 12,110 | 15,075 | 12,975 | 10,901 | 14,045 | 13,612 | 13,616 | 16,098 | 9,324 | |
| Other | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | |
| less: Liabilities to nonresidents | 49,341 | 62,550 | 60,206 | 57,824 | 60,083 | 65,386 | 58,197 | 57,097 | 54,487 | 53,959 | 52,913 | 52,102 | 51,630 | 49,506 | |
| Deposits | 21,466 | 25,619 | 21,508 | 19,194 | 21,520 | 27,009 | 20,396 | 19,367 | 21,000 | 21,694 | 20,721 | 20,039 | 19,577 | 17,823 | |
| Loans | 27,875 | 36,931 | 38,698 | 38,630 | 38,563 | 38,378 | 37,801 | 37,730 | 33,487 | 32,265 | 32,192 | 32,064 | 32,052 | 31,683 | |
| Domestic claims | 290,352 | 122,896 | 163,781 | 105,958 | 61,532 | 72,525 | 51,056 | 72,173 | 81,094 | 46,723 | 20,612 | -23,523 | -8,950 | 12,561 | |
| Net claims on central government | -223,504 | -506,555 | -472,832 | -533,497 | -600,815 | -615,183 | -665,365 | -676,034 | -703,342 | -744,085 | -783,272 | -848,569 | -860,993 | -864,541 | |
| Claims on central government | — | — | — | — | — | — | — | — | — | — | — | — | — | — | |
| less: Liabilities to central gov. | 223,504 | 506,555 | 472,832 | 533,497 | 600,815 | 615,183 | 665,365 | 676,034 | 703,342 | 744,085 | 783,272 | 848,569 | 860,993 | 864,541 | |
| Deposits | 223,504 | 506,555 | 472,832 | 533,497 | 600,815 | 615,183 | 665,365 | 676,034 | 703,342 | 744,085 | 783,272 | 848,569 | 860,993 | 864,541 | |
| Claims on other sectors | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 | |
| Loans | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 | |
| Public nonfinancial corp. | — | 50 | 49 | 89 | 88 | 87 | 85 | 84 | 108 | 106 | 104 | 102 | 100 | 98 | |
| Other nonfinancial corp. | 387,870 | 484,184 | 490,501 | 492,905 | 514,778 | 536,744 | 560,244 | 585,080 | 614,444 | 614,267 | 621,881 | 638,450 | 659,852 | 682,230 | |
| Other resident sectors | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,775 | |
| Households | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,775 | |
| Deposits included in broad money | 867,589 | 902,937 | 915,375 | 925,643 | 960,700 | 965,898 | 960,995 | 992,726 | 995,726 | 1,035,130 | 1,082,343 | 1,038,539 | 1,089,310 | 1,103,482 | |
| Transferable deposits | 347,751 | 348,998 | 338,564 | 319,434 | 346,402 | 351,233 | 345,190 | 379,711 | 384,664 | 421,020 | 479,615 | 368,929 | 397,127 | 391,347 | |
| Other financial corporations | 28,813 | 33,315 | 31,631 | 24,943 | 26,945 | 29,309 | 25,277 | 24,613 | 22,863 | 22,213 | 28,628 | 23,702 | 26,391 | 20,882 | |
| Local government | 4,464 | 4,994 | 5,365 | 4,185 | 4,008 | 2,865 | 3,164 | 3,270 | 3,002 | 3,539 | 4,249 | 3,500 | 3,197 | 2,555 | |
| Social security fund | 1,708 | 4,352 | 4,301 | 3,610 | 1,610 | 3,613 | 5,275 | 3,910 | 4,364 | 6,069 | 4,905 | 4,256 | 6,192 | 4,937 | |
| Public nonfinancial corp. | 67,565 | 45,958 | 34,794 | 26,124 | 40,546 | 45,521 | 47,038 | 71,825 | 73,584 | 82,863 | 122,122 | 41,804 | 53,308 | 46,187 | |
| Other nonfinancial corp. | 76,801 | 87,216 | 96,358 | 92,577 | 89,888 | 85,810 | 84,762 | 88,347 | 87,090 | 103,563 | 117,050 | 103,360 | 105,147 | 117,910 | |
| Other resident sectors | 168,400 | 173,163 | 166,114 | 167,996 | 183,404 | 184,114 | 179,674 | 187,746 | 193,762 | 202,773 | 202,661 | 192,307 | 202,891 | 198,876 | |
| of which: Households | 155,525 | 159,695 | 156,211 | 158,269 | 170,449 | 169,732 | 168,614 | 174,089 | 180,853 | 185,766 | 187,791 | 180,578 | 188,537 | 184,838 | |
| of which: NPISH | 10,686 | 11,341 | 7,763 | 7,573 | 10,788 | 12,209 | 8,864 | 12,073 | 11,322 | 15,415 | 13,274 | 10,130 | 12,750 | 12,430 | |
| Other deposits | 519,839 | 553,939 | 576,811 | 606,210 | 614,297 | 614,666 | 615,805 | 613,015 | 611,062 | 614,110 | 602,729 | 669,610 | 692,184 | 712,135 | |
| Local government | — | — | — | — | — | — | — | — | — | — | — | — | 10 | 10 | |
| Other financial corporations | 24,252 | 28,967 | 31,005 | 38,817 | 37,485 | 35,527 | 38,628 | 40,157 | 43,241 | 41,922 | 35,507 | 40,505 | 37,678 | 46,860 | |
| Public nonfinancial corp. | 181,326 | 182,891 | 193,337 | 198,273 | 202,754 | 200,744 | 195,690 | 182,787 | 175,971 | 172,972 | 139,581 | 191,854 | 196,513 | 203,995 | |
| Other nonfinancial corp. | 33,054 | 25,312 | 24,560 | 24,112 | 23,353 | 22,773 | 21,408 | 25,489 | 23,646 | 20,314 | 29,638 | 35,617 | 34,443 | 31,514 | |
| Other resident sectors | 281,207 | 316,770 | 327,909 | 345,008 | 350,706 | 355,622 | 360,079 | 364,581 | 368,203 | 378,902 | 398,002 | 401,634 | 423,540 | 429,757 | |
| Households | 279,590 | 314,167 | 322,375 | 339,975 | 345,673 | 355,522 | 356,979 | 361,461 | 365,007 | 375,865 | 395,849 | 399,497 | 421,345 | 427,374 | |
| NPISH | 1,616 | 2,603 | 5,533 | 5,033 | 5,033 | 100 | 3,100 | 3,120 | 3,196 | 3,037 | 2,153 | 2,138 | 2,195 | 2,382 | |
| Deposits excl. from broad money 1/ | 19,974 | 38,845 | 40,144 | 39,606 | 39,538 | 39,695 | 40,646 | 44,011 | 46,806 | 57,669 | 57,208 | 57,754 | 58,163 | 58,440 | |
| Other nonfinancial corporations | 680 | 3,052 | 3,034 | 1,825 | 1,727 | 982 | 1,715 | 3,131 | 3,558 | 8,976 | 8,027 | 8,150 | 7,985 | 8,014 | |
| Households | 19,294 | 35,793 | 37,110 | 37,781 | 37,811 | 38,713 | 38,931 | 40,880 | 43,248 | 48,693 | 49,181 | 49,604 | 50,178 | 50,426 | |
| Shares and other equity | 94,389 | 113,951 | 118,692 | 120,585 | 123,991 | 129,113 | 133,213 | 141,212 | 144,780 | 148,398 | 153,068 | 159,669 | 168,669 | 173,094 | |
| Funds contributed by owners | 72,406 | 86,939 | 93,688 | 93,689 | 94,719 | 94,794 | 95,494 | 101,154 | 101,154 | 101,154 | 101,146 | 106,154 | 121,154 | 129,154 | |
| Retained earnings | 412 | 15,833 | 11,929 | 9,606 | 10,175 | 10,779 | 11,699 | 10,320 | 11,078 | 11,924 | 12,668 | 13,405 | 14,396 | 7,512 | |
| General and special reserves | 7,244 | 8,210 | 7,753 | 14,123 | 14,128 | 15,460 | 15,201 | 15,189 | 15,182 | 15,182 | 15,186 | 15,162 | 5,137 | 5,106 | |
| Grants from donors | 801 | 699 | 658 | 654 | 650 | 646 | 283 | 279 | 275 | 271 | 266 | 262 | 258 | 53 | |
| Profit/loss of the year | 13,528 | 2,270 | 4,663 | 2,514 | 4,319 | 7,434 | 10,536 | 14,270 | 17,091 | 19,867 | 23,802 | 24,686 | 27,724 | 31,270 | |
| Other Items (net) | 3,397 | 59,068 | 63,544 | 58,049 | 62,409 | 61,879 | 52,872 | 61,626 | 64,179 | 67,141 | 71,340 | 67,998 | 45,519 | 38,675 | |
| Other liabilities | 37,873 | 101,874 | 102,514 | 100,410 | 100,329 | 101,869 | 100,919 | 102,041 | 104,551 | 106,253 | 106,563 | 112,827 | 113,019 | 111,090 | |
| less: Other assets | 35,368 | 42,932 | 44,249 | 49,054 | 43,154 | 44,923 | 52,733 | 45,822 | 45,782 | 44,076 | 45,575 | 50,213 | 67,865 | 71,731 | |
| plus: Consolidation adjustments | 892 | 126 | 5,279 | 6,694 | 5,234 | 4,933 | 4,686 | 5,407 | 5,410 | 4,964 | 10,352 | 5,384 | 365 | -684 | |

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 | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Net foreign assets | 394,293 | 664,255 | 639,604 | 673,337 | 770,660 | 797,991 | 829,190 | 869,159 | 907,657 | 956,233 | 1,003,923 | 1,030,112 | 1,059,051 | 1,051,903 |
| Claims on nonresidents | 397,399 | 664,538 | 639,712 | 673,651 | 770,830 | 798,072 | 829,366 | 869,246 | 907,745 | 956,341 | 1,004,031 | 1,030,198 | 1,059,196 | 1,051,929 |
| Currency | 24,464 | 38,495 | 11,136 | 27,977 | 37,769 | 37,643 | 30,822 | 25,166 | 33,074 | 47,365 | 44,727 | 31,416 | 64,758 | 59,571 |
| Deposits | 213,448 | 422,347 | 424,928 | 447,088 | 499,939 | 532,233 | 570,367 | 615,718 | 646,240 | 680,970 | 730,905 | 770,288 | 766,366 | 763,274 |
| Securities other than shares | 159,488 | 203,696 | 203,647 | 198,586 | 233,121 | 228,196 | 228,177 | 228,362 | 228,430 | 228,005 | 228,398 | 228,494 | 228,071 | 229,084 |
| less: Liabilities to nonresidents | 3,106 | 283 | 108 | 314 | 170 | 81 | 175 | 88 | 87 | 109 | 108 | 85 | 145 | 25 |
| Deposits | 3,106 | 283 | 108 | 314 | 170 | 81 | 175 | 88 | 87 | 109 | 108 | 85 | 145 | 25 |
| Net claims on central government | -223,476 | -504,509 | -470,770 | -531,381 | -598,653 | -611,954 | -661,641 | -672,604 | -699,050 | -739,689 | -779,821 | -845,454 | -856,888 | -860,610 |
| Claims on central government | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| less: Liabilities to central government | 223,476 | 504,509 | 470,770 | 531,381 | 598,653 | 611,954 | 661,641 | 672,604 | 699,050 | 739,689 | 779,821 | 845,454 | 856,888 | 860,610 |
| Deposits | 223,476 | 504,509 | 470,770 | 531,381 | 598,653 | 611,954 | 661,641 | 672,604 | 699,050 | 739,689 | 779,821 | 845,454 | 856,888 | 860,610 |
| Claims on other sectors | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Liabilities to ODC | 82,518 | 84,331 | 94,467 | 76,990 | 100,665 | 107,470 | 89,451 | 98,678 | 98,643 | 99,636 | 109,573 | 103,315 | 108,763 | 107,213 |
| Deposits included in broad money | 68,802 | 53,348 | 52,001 | 41,161 | 47,690 | 54,615 | 54,327 | 73,333 | 84,602 | 90,766 | 88,334 | 55,141 | 66,588 | 57,350 |
| Transferable deposits | 64,702 | 45,380 | 44,033 | 29,893 | 36,972 | 49,297 | 43,609 | 62,615 | 72,328 | 78,492 | 81,460 | 42,867 | 57,914 | 45,294 |
| Other financial corporations | 21,611 | 27,172 | 26,692 | 19,185 | 18,633 | 23,378 | 17,814 | 18,027 | 16,409 | 14,918 | 20,200 | 14,832 | 17,931 | 14,340 |
| Local government | 1,602 | 378 | 379 | 380 | 381 | 381 | 382 | 2,901 | 2,721 | 3,300 | 3,977 | 3,184 | 2,983 | 2,438 |
| Social security | 1,708 | 4,352 | 4,301 | 3,610 | 1,610 | 3,613 | 5,275 | 3,910 | 4,364 | 6,069 | 4,905 | 4,256 | 6,192 | 4,937 |
| Public nonfinancial corp. | 37,587 | 11,350 | 10,519 | 4,563 | 14,179 | 19,749 | 17,940 | 36,190 | 47,244 | 52,611 | 50,781 | 18,993 | 29,202 | 21,969 |
| Other nonfinancial corp. | 5 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Other resident sectors | 2,188 | 2,126 | 2,140 | 2,153 | 2,167 | 2,173 | 2,196 | 1,584 | 1,588 | 1,592 | 1,596 | 1,600 | 1,604 | 1,608 |
| Other deposits | 4,100 | 7,968 | 7,968 | 11,268 | 10,718 | 5,318 | 10,718 | 10,718 | 12,274 | 12,274 | 6,874 | 12,274 | 8,674 | 12,056 |
| Other financial corporations | 4,100 | 7,968 | 7,968 | 11,268 | 10,718 | 5,318 | 10,718 | 10,718 | 12,274 | 12,274 | 6,874 | 12,274 | 8,674 | 12,056 |
| Deposits excluded from broad money | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Shares and other equity | 20,401 | 24,680 | 25,522 | 26,214 | 26,858 | 27,491 | 27,789 | 28,523 | 29,274 | 30,116 | 30,855 | 31,588 | 32,575 | 33,328 |
| 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 | 20,000 | 20,000 |
| Retained earnings | 2,970 | 5,044 | 6,390 | 710 | 1,358 | 1,996 | 2,916 | 3,655 | 4,409 | 5,256 | 5,999 | 6,736 | 7,727 | 8,685 |
| General and special reserves | 6,630 | 8,937 | 8,473 | 14,850 | 14,850 | 14,850 | 14,590 | 14,590 | 14,590 | 14,590 | 14,590 | 14,590 | 4,590 | 4,590 |
| Grants from donors | 801 | 699 | 658 | 654 | 650 | 646 | 283 | 279 | 275 | 271 | 266 | 262 | 258 | 53 |
| Other items (net) | -904 | -2,614 | -3,157 | -2,409 | -3,205 | -3,539 | -4,018 | -3,980 | -3,912 | -3,973 | -4,661 | -5,386 | -5,763 | -6,597 |
| Other liabilities | 530 | 79 | 247 | 165 | 142 | 84 | 104 | 119 | 170 | 268 | 471 | 421 | 271 | 377 |
| less: Other assets | 1,434 | 2,693 | 3,404 | 2,574 | 3,347 | 3,623 | 4,123 | 4,099 | 4,082 | 4,241 | 5,132 | 5,806 | 6,034 | 6,975 |

November 2007

Table 5.

Other depository corporations survey

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

| Description | 2005 | | 2006 | | 2007 | | | | | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|--|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | |
| Net foreign assets | 300,704 | 327,651 | 334,370 | 364,589 | 354,445 | 326,070 | 307,480 | 298,244 | 262,740 | 305,383 | 339,426 | 317,371 | 311,561 | 309,228 | |
| Claims on nonresidents | 346,938 | 389,917 | 394,468 | 422,099 | 414,358 | 391,376 | 365,501 | 355,253 | 317,139 | 359,233 | 392,231 | 369,388 | 363,045 | 358,709 | |
| Currency | 50,101 | 51,092 | 52,304 | 53,863 | 54,712 | 54,323 | 55,609 | 60,600 | 59,940 | 77,138 | 67,249 | 64,345 | 67,711 | 67,209 | |
| Deposits | 209,174 | 249,538 | 235,075 | 240,624 | 247,123 | 228,928 | 206,619 | 206,458 | 199,715 | 214,872 | 252,266 | 219,641 | 206,969 | 209,491 | |
| Securities other than shares | 82,946 | 86,633 | 99,428 | 108,796 | 105,260 | 96,012 | 88,196 | 75,217 | 46,581 | 53,177 | 59,102 | 71,784 | 72,265 | 72,682 | |
| Loans | 4,715 | 2,652 | 7,659 | 18,814 | 7,261 | 12,110 | 15,075 | 12,975 | 10,901 | 14,045 | 13,612 | 13,616 | 16,098 | 9,324 | |
| Other | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | |
| less: Liabilities to nonresidents | 46,234 | 62,267 | 60,098 | 57,510 | 59,913 | 65,305 | 58,021 | 57,009 | 54,400 | 53,850 | 52,805 | 52,017 | 51,485 | 49,481 | |
| Deposits | 18,360 | 25,336 | 21,400 | 18,880 | 21,350 | 26,928 | 20,221 | 19,280 | 20,913 | 21,585 | 20,613 | 19,953 | 19,432 | 17,798 | |
| Loans | 27,875 | 36,931 | 38,698 | 38,630 | 38,563 | 38,378 | 37,801 | 37,730 | 33,487 | 32,265 | 32,192 | 32,064 | 32,052 | 31,683 | |
| Claims on CBAK | 81,637 | 83,831 | 88,764 | 69,923 | 95,050 | 102,268 | 84,385 | 92,890 | 92,875 | 94,347 | 98,872 | 97,501 | 108,047 | 108,019 | |
| Deposits | 81,637 | 83,831 | 88,764 | 69,923 | 95,050 | 102,268 | 84,385 | 92,890 | 92,875 | 94,347 | 98,872 | 97,501 | 108,047 | 108,019 | |
| Net claims on central government 1/ | -28 | -2,046 | -2,062 | -2,116 | -2,162 | -3,229 | -3,724 | -3,430 | -4,292 | -4,397 | -3,451 | -3,115 | -4,105 | -3,931 | |
| Claims on other sectors | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 | |
| Loans | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 | |
| Public nonfinancial corporations | — | 50 | 49 | 89 | 88 | 87 | 85 | 84 | 108 | 106 | 104 | 102 | 100 | 98 | |
| Other nonfinancial corporations | 387,870 | 484,184 | 490,501 | 492,905 | 514,778 | 536,744 | 560,244 | 585,080 | 614,444 | 614,267 | 621,881 | 638,450 | 659,852 | 682,230 | |
| Other resident sectors | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,775 | |
| Households | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,775 | |
| Deposits included in broad money | 798,787 | 849,589 | 863,374 | 884,482 | 913,010 | 911,283 | 906,667 | 919,393 | 911,124 | 944,364 | 994,009 | 983,398 | 1,022,722 | 1,046,132 | |
| Transferable deposits | 283,048 | 303,617 | 294,531 | 289,541 | 309,431 | 301,936 | 301,581 | 317,097 | 312,336 | 342,528 | 398,155 | 326,062 | 339,212 | 346,053 | |
| Other financial corporations | 7,202 | 6,143 | 4,939 | 5,758 | 8,313 | 5,931 | 7,463 | 6,585 | 6,454 | 7,295 | 8,428 | 8,870 | 8,460 | 6,542 | |
| Local government | 2,861 | 4,615 | 4,986 | 3,805 | 3,627 | 2,483 | 2,782 | 369 | 280 | 239 | 273 | 316 | 214 | 116 | |
| Public nonfinancial corporations | 29,978 | 34,608 | 24,275 | 21,560 | 26,367 | 25,772 | 29,098 | 35,635 | 26,340 | 30,252 | 71,341 | 22,811 | 24,105 | 24,218 | |
| Other nonfinancial corporations | 76,796 | 87,214 | 96,356 | 92,575 | 89,886 | 85,808 | 84,760 | 88,345 | 87,088 | 103,560 | 117,048 | 103,358 | 105,145 | 117,908 | |
| Other resident sectors | 166,212 | 171,037 | 163,974 | 165,842 | 181,237 | 181,941 | 177,478 | 186,162 | 192,175 | 201,182 | 201,065 | 190,707 | 201,287 | 197,268 | |
| Households | 155,525 | 159,695 | 156,211 | 158,269 | 170,449 | 169,732 | 168,614 | 174,089 | 180,853 | 185,766 | 187,791 | 180,578 | 188,537 | 184,838 | |
| NPISH | 10,686 | 11,341 | 7,763 | 7,573 | 10,788 | 12,209 | 8,864 | 12,073 | 11,322 | 15,415 | 13,274 | 10,130 | 12,750 | 12,430 | |
| Other deposits | 515,739 | 545,971 | 568,843 | 594,942 | 603,579 | 609,348 | 605,087 | 602,297 | 598,788 | 601,836 | 595,855 | 657,336 | 683,510 | 700,079 | |
| Local government | — | — | — | — | — | — | — | — | — | — | — | — | 10 | 10 | |
| Other financial corporations | 20,152 | 20,999 | 23,037 | 27,549 | 26,767 | 30,209 | 27,910 | 29,439 | 30,967 | 29,648 | 28,634 | 28,231 | 29,004 | 34,804 | |
| Public nonfinancial corporations | 181,326 | 182,891 | 193,337 | 198,273 | 202,754 | 200,744 | 195,690 | 182,787 | 175,971 | 172,972 | 139,581 | 191,854 | 196,513 | 203,995 | |
| Other nonfinancial corporations | 33,054 | 25,312 | 24,560 | 24,112 | 23,353 | 22,773 | 21,408 | 25,489 | 23,646 | 20,314 | 29,638 | 35,617 | 34,443 | 31,514 | |
| Other resident sectors | 281,207 | 316,770 | 327,909 | 345,008 | 350,706 | 355,622 | 360,079 | 364,581 | 368,203 | 378,902 | 398,002 | 401,634 | 423,540 | 429,757 | |
| Households | 279,590 | 314,167 | 322,375 | 339,975 | 345,673 | 355,522 | 356,979 | 361,461 | 365,007 | 375,865 | 395,849 | 399,497 | 421,345 | 427,374 | |
| NPISH | 1,616 | 2,603 | 5,533 | 5,033 | 5,033 | 100 | 3,100 | 3,120 | 3,196 | 3,037 | 2,153 | 2,138 | 2,195 | 2,382 | |
| Deposits excluded from broad money | 19,974 | 38,845 | 40,144 | 39,606 | 39,538 | 39,695 | 40,646 | 44,011 | 46,806 | 57,669 | 57,208 | 57,754 | 58,163 | 58,440 | |
| Other nonfinancial corporations | 680 | 3,052 | 3,034 | 1,825 | 1,727 | 982 | 1,715 | 3,131 | 3,558 | 8,976 | 8,027 | 8,150 | 7,985 | 8,014 | |
| Households | 19,294 | 35,793 | 37,110 | 37,781 | 37,811 | 38,713 | 38,931 | 40,880 | 43,248 | 48,693 | 49,181 | 49,604 | 50,178 | 50,426 | |
| Shares and other equity | 73,988 | 89,271 | 93,170 | 94,371 | 97,133 | 101,622 | 105,425 | 112,688 | 115,506 | 118,282 | 122,213 | 128,081 | 136,094 | 139,767 | |
| Funds contributed by owners | 62,406 | 76,939 | 83,688 | 83,689 | 84,719 | 84,794 | 85,494 | 91,154 | 91,154 | 91,154 | 91,146 | 96,154 | 101,154 | 109,154 | |
| Retained earnings | -2,558 | 10,789 | 5,539 | 8,896 | 8,817 | 8,784 | 8,784 | 6,666 | 6,669 | 6,669 | 6,669 | 6,669 | 6,669 | -1,173 | |
| General and special reserves | 613 | -727 | -720 | -727 | -722 | 610 | 611 | 599 | 592 | 593 | 596 | 572 | 547 | 516 | |
| Profit/loss of the year | 13,528 | 2,270 | 4,663 | 2,514 | 4,319 | 7,434 | 10,536 | 14,270 | 17,091 | 19,867 | 23,802 | 24,686 | 27,724 | 31,270 | |
| Other items (net) | 3,420 | 61,182 | 60,999 | 53,392 | 59,999 | 60,216 | 51,824 | 59,817 | 62,323 | 65,826 | 65,300 | 67,569 | 50,566 | 46,078 | |
| Other liabilities 2/ | 37,344 | 101,796 | 102,267 | 100,245 | 100,186 | 101,785 | 100,815 | 101,922 | 104,381 | 105,985 | 106,092 | 112,406 | 112,748 | 110,713 | |
| less: Other assets | 33,934 | 40,240 | 40,845 | 46,480 | 39,807 | 41,300 | 48,610 | 41,723 | 41,700 | 39,835 | 40,443 | 44,406 | 61,831 | 64,756 | |
| plus: Consolidation adjustment | 11 | -374 | -424 | -373 | -381 | -270 | -381 | -382 | -358 | -325 | -349 | -430 | -351 | 121 | |

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 | | |
|--|--------|--------|---------|---------|---------|---------|---------|---------|---------|
| | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep |
| Net foreign assets | -8,275 | -9,901 | -10,227 | -10,350 | -10,336 | -10,949 | -21,193 | -21,317 | -22,340 |
| Claims on nonresidents | 4,356 | 4,355 | 1,347 | 970 | 964 | 943 | 2,052 | 5,066 | 5,521 |
| Currency | 1,043 | 1,022 | 1,347 | 970 | 964 | 943 | 2,052 | 2,204 | 2,290 |
| Deposits | — | — | — | — | — | — | — | — | — |
| Securities other than shares | ... | ... | ... | ... | ... | ... | ... | 2,862 | 3,230 |
| Shares and other equity | 3,313 | 3,333 | ... | ... | ... | ... | ... | ... | ... |
| less : Liabilities to nonresidents | 12,631 | 14,256 | 11,574 | 11,320 | 11,300 | 11,892 | 23,246 | 26,383 | 27,861 |
| Loans | 12,631 | 14,256 | 11,574 | 11,320 | 11,300 | 11,892 | 23,246 | 26,383 | 27,861 |
| Claims on depository corporations | 48,834 | 53,065 | 49,113 | 49,468 | 62,323 | 62,637 | 64,259 | 65,210 | 63,307 |
| CBAK | 24,445 | 25,711 | 27,178 | 29,595 | 35,228 | 34,654 | 28,687 | 28,683 | 27,106 |
| Transferable deposits | 18,845 | 21,611 | 22,628 | 25,045 | 29,278 | 26,686 | 23,369 | 16,409 | 14,832 |
| Other deposits | 5,600 | 4,100 | 4,550 | 4,550 | 5,950 | 7,968 | 5,318 | 12,274 | 12,274 |
| Other depository corporations | 24,389 | 27,354 | 21,935 | 19,873 | 27,095 | 27,983 | 35,572 | 36,527 | 36,201 |
| Transferable deposits | 6,078 | 7,202 | 6,795 | 4,618 | 6,155 | 4,946 | 5,659 | 6,238 | 8,579 |
| Other deposits | 18,311 | 20,152 | 15,139 | 15,255 | 20,940 | 23,037 | 29,913 | 30,289 | 27,623 |
| Net claims on central government | — | — | — | — | — | — | — | — | — |
| Claims on other sectors | 60,725 | 58,370 | 62,801 | 67,142 | 69,106 | 67,685 | 72,635 | 79,925 | 84,641 |
| Loans | 51,840 | 51,696 | 53,383 | 55,836 | 55,401 | 57,723 | 61,474 | 68,363 | 70,582 |
| Other nonfinancial corporations | 51,840 | 51,696 | 53,383 | 55,836 | 55,401 | 57,723 | 61,474 | 68,363 | 70,582 |
| Other claims | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Deposits | — | — | — | — | — | — | — | — | — |
| Loans | 3,031 | 3,022 | 3,121 | 3,264 | 3,239 | 3,375 | ... | ... | ... |
| Other resident sectors | 3,031 | 3,022 | 3,121 | 3,264 | 3,239 | 3,375 | ... | ... | ... |
| Households | 3,031 | 3,022 | 3,121 | 3,264 | 3,239 | 3,375 | ... | ... | ... |
| Insurance technical reserve | 31,196 | 30,817 | 33,211 | 34,470 | 35,643 | 38,039 | 37,007 | 37,510 | 38,109 |
| Net equity of households in life insurance reserves | — | — | — | — | — | — | — | — | — |
| Net equity of households in pension funds | 8,469 | 8,725 | 9,335 | 10,934 | 10,928 | 10,540 | 10,360 | 10,166 | 8,380 |
| Prepayment of premiums and reserves against outstanding claims | 22,726 | 22,092 | 23,876 | 23,536 | 24,716 | 27,498 | 26,647 | 27,344 | 29,729 |
| Shares and other equity | 70,016 | 71,391 | 70,241 | 71,793 | 79,043 | 80,495 | 76,991 | 83,460 | 84,969 |
| Funds contributed by owners | 20,309 | 22,913 | 20,285 | 18,408 | 25,322 | 27,504 | 26,405 | 27,207 | 28,706 |
| Retained earnings | 14,840 | 12,924 | 16,562 | 16,451 | 16,053 | 15,824 | 21,885 | 22,583 | 21,035 |
| General and special reserves | 6,853 | 6,722 | 6,933 | 7,256 | 7,186 | 7,885 | 855 | 1,650 | 1,658 |
| Profit/Loss for the year | 3,155 | 4,043 | 862 | 2,903 | 3,917 | 1,602 | 2,393 | 3,715 | 4,345 |
| Grants from donors | 24,858 | 24,789 | 25,598 | 26,774 | 26,566 | 27,679 | 25,453 | 28,305 | 29,224 |
| Other items (net) | -2,959 | -3,697 | -4,885 | -3,267 | 3,168 | -2,536 | 1,703 | 2,847 | 2,530 |
| Other liabilities | 4,179 | 4,388 | 2,812 | 4,672 | 10,911 | 7,432 | 10,442 | 11,673 | 10,984 |
| less: Other assets | 7,138 | 8,086 | 7,696 | 7,939 | 7,743 | 9,968 | 8,739 | 8,826 | 8,454 |
| plus: Consolidation adjustment | ... | ... | ... | ... | ... | ... | ... | ... | ... |

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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 | Sep |
| Net foreign assets | -11,253 | -11,806 | -13,434 | -10,725 | -10,431 | -10,419 | -10,973 | -21,289 | -24,207 | -25,614 |
| Claims on nonresidents | 795 | 825 | 822 | 849 | 888 | 881 | 918 | 1,957 | 2,176 | 2,247 |
| Currency | 795 | 825 | 822 | 849 | 888 | 881 | 918 | 1,957 | 2,176 | 2,247 |
| less : Liabilities to nonresidents | 12,049 | 12,631 | 14,256 | 11,574 | 11,320 | 11,300 | 11,892 | 23,246 | 26,383 | 27,861 |
| Loans | 12,049 | 12,631 | 14,256 | 11,574 | 11,320 | 11,300 | 11,892 | 23,246 | 26,383 | 27,861 |
| Claims on depository corporations | 3,823 | 4,102 | 5,751 | 2,791 | 2,133 | 2,186 | 2,395 | 3,247 | 4,142 | 4,899 |
| Other depository corporations | 3,823 | 4,102 | 5,751 | 2,791 | 2,133 | 2,186 | 2,395 | 3,247 | 4,142 | 4,899 |
| Transferable deposits | 2,565 | 2,794 | 3,693 | 2,791 | 1,833 | 1,861 | 1,869 | 2,010 | 1,924 | 2,192 |
| Other deposits | 1,258 | 1,308 | 2,058 | ... | 300 | 325 | 526 | 1,236 | 2,218 | 2,706 |
| 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 | 70,582 |
| Gross loans | 49,995 | 51,840 | 51,696 | 53,383 | 55,836 | 55,401 | 57,723 | 61,474 | 68,363 | 70,582 |
| Other nonfinancial corporations | 49,995 | 51,840 | 51,696 | 53,383 | 55,836 | 55,401 | 57,723 | 61,474 | 68,363 | 70,582 |
| 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 | 46,821 |
| Funds contributed by owners | — | — | — | — | — | — | — | — | — | — |
| Retained earnings | 9,909 | 10,275 | 10,246 | 10,580 | 11,067 | 10,980 | 11,441 | 15,090 | 16,781 | 17,326 |
| General and special reserves | 6,263 | 6,495 | 6,477 | 6,688 | 6,995 | 6,941 | 7,232 | 236 | 263 | 272 |
| Grants from donors | 23,973 | 24,858 | 24,789 | 25,598 | 26,774 | 26,566 | 27,679 | 25,453 | 28,305 | 29,224 |
| Other items (net) | -504 | -522 | -521 | -538 | -563 | -558 | -582 | 2,652 | 2,949 | 3,045 |
| Other liabilities | 2,234 | 2,316 | 2,310 | 2,385 | 2,495 | 2,475 | 2,579 | 4,598 | 5,113 | 5,279 |
| less: Other assets | 2,737 | 2,838 | 2,830 | 2,923 | 3,057 | 3,033 | 3,160 | 1,946 | 2,164 | 2,234 |
| plus: Consolidation adjustment | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Table 8.

Insurance companies and pension funds survey

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

| Description | 2005 | | 2006 | | | | 2007 | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep |
| Net foreign assets | 3,531 | 3,533 | 498 | 81 | 83 | 25 | 31 | 68 | 328 |
| Claims on nonresidents | 3,531 | 3,533 | 498 | 81 | 83 | 25 | 31 | 68 | 328 |
| Currency | 218 | 200 | 498 | 81 | 83 | 25 | 31 | 27 | 44 |
| Securities other than shares | ... | ... | ... | ... | ... | ... | ... | 40 | 284 |
| Shares and other equities | 3,313 | 3,333 | ... | ... | ... | ... | ... | ... | ... |
| Claims on depository corporations | 41,907 | 44,534 | 45,975 | 47,020 | 55,808 | 55,768 | 57,562 | 60,489 | 57,895 |
| CBAK | 24,445 | 25,711 | 27,178 | 29,595 | 31,229 | 30,633 | 28,687 | 28,683 | 27,106 |
| Transferable Deposits | 18,845 | 21,611 | 22,628 | 25,045 | 25,279 | 22,665 | 23,369 | 16,409 | 14,832 |
| Other deposits | 5,600 | 4,100 | 4,550 | 4,550 | 5,950 | 7,968 | 5,318 | 12,274 | 12,274 |
| Other depository corporations | 17,462 | 18,823 | 18,797 | 17,425 | 24,579 | 25,136 | 28,874 | 31,806 | 30,789 |
| Transferable deposits | 3,209 | 3,479 | 3,908 | 2,720 | 4,214 | 2,875 | 3,649 | 4,314 | 6,386 |
| Other deposits | 14,253 | 15,344 | 14,889 | 14,705 | 20,365 | 22,261 | 25,226 | 27,492 | 24,403 |
| Net claims on central government | — | — | — | — | — | — | — | — | — |
| Claims on other sectors | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Other claims | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Insurance technical reserve | 31,196 | 30,817 | 33,211 | 34,470 | 35,643 | 38,039 | 37,007 | 37,510 | 38,109 |
| Net equity of households in life insurance reserves | — | — | — | — | — | — | — | — | — |
| Net equity of households in pension funds | 8,469 | 8,725 | 9,335 | 10,934 | 10,928 | 10,540 | 10,360 | 10,166 | 8,380 |
| Prepayment of premiums and reserves against outstanding claims | 22,726 | 22,092 | 23,876 | 23,536 | 24,716 | 27,498 | 26,647 | 27,344 | 29,729 |
| Shares and other equity | 25,564 | 27,100 | 27,028 | 26,642 | 30,228 | 29,670 | 32,262 | 33,978 | 33,921 |
| Funds contributed by owners | 17,485 | 20,133 | 19,938 | 18,093 | 20,993 | 23,031 | 22,405 | 22,902 | 24,202 |
| Retained earnings | 4,566 | 2,678 | 5,981 | 5,384 | 5,072 | 4,384 | 6,845 | 5,973 | 3,987 |
| General and special reserves | 358 | 246 | 246 | 261 | 246 | 653 | 619 | 1,387 | 1,387 |
| Profit/loss of the year | 3,155 | 4,043 | 862 | 2,903 | 3,917 | 1,602 | 2,393 | 3,715 | 4,345 |
| Other items (net) | -2,436 | -3,176 | -4,347 | -2,704 | 3,726 | -1,954 | -515 | 630 | 252 |
| Other liabilities | 1,863 | 2,079 | 427 | 2,178 | 8,436 | 4,853 | 5,588 | 6,478 | 5,670 |
| less: Other assets | 4,300 | 5,255 | 4,774 | 4,882 | 4,710 | 6,807 | 6,104 | 5,848 | 5,418 |
| plus: Consolidation adjustment | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Table 9.

Insurance companies survey

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

| Description | 2005 | | 2006 | | | | 2007 | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep |
| Net foreign assets | 3,531 | 3,533 | 498 | 81 | 83 | 25 | 31 | 27 | 44 |
| Claims on nonresidents | 3,531 | 3,533 | 498 | 81 | 83 | 25 | 31 | 27 | 44 |
| Currency | 218 | 200 | 498 | 81 | 83 | 25 | 31 | 27 | 44 |
| Shares and other equities | 3,313 | 3,333 | ... | ... | ... | ... | ... | ... | ... |
| Claims on depository corporations | 33,438 | 35,810 | 36,640 | 36,086 | 44,881 | 45,228 | 47,201 | 50,363 | 49,799 |
| CBAK | 16,408 | 17,422 | 18,416 | 19,102 | 20,745 | 20,543 | 18,854 | 19,028 | 19,461 |
| Transferable deposits | 14,908 | 17,422 | 18,416 | 19,102 | 20,745 | 18,525 | 13,536 | 12,154 | 12,587 |
| Other deposits | 1,500 | ... | ... | ... | ... | 2,018 | 5,318 | 6,874 | 6,874 |
| Other depository corporations | 17,030 | 18,388 | 18,224 | 16,983 | 24,136 | 24,685 | 28,347 | 31,335 | 30,338 |
| Transferable deposits | 3,209 | 3,479 | 3,335 | 2,278 | 3,771 | 2,424 | 3,124 | 3,843 | 5,938 |
| Other deposits | 13,821 | 14,908 | 14,889 | 14,705 | 20,365 | 22,261 | 25,222 | 27,492 | 24,400 |
| Claims on other sectors | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Other claims | 8,885 | 6,674 | 9,418 | 11,306 | 13,705 | 9,962 | 11,161 | 11,562 | 14,059 |
| Insurance technical reserve | 22,726 | 22,092 | 23,876 | 23,536 | 24,716 | 27,498 | 26,647 | 27,344 | 29,729 |
| Net equity of households in life insurance reserves | — | — | — | — | — | — | — | — | — |
| Prepayment of premiums and reserves against outstanding claims | 22,726 | 22,092 | 23,876 | 23,536 | 24,716 | 27,498 | 26,647 | 27,344 | 29,729 |
| Shares and other equity | 25,564 | 27,100 | 27,028 | 26,642 | 30,228 | 29,670 | 32,262 | 33,978 | 33,921 |
| Funds contributed by owners | 17,485 | 20,133 | 19,938 | 18,093 | 20,993 | 23,031 | 22,405 | 22,902 | 24,202 |
| Retained earnings | 4,566 | 2,678 | 5,981 | 5,384 | 5,072 | 4,384 | 6,845 | 5,973 | 3,987 |
| General and special reserves | 358 | 246 | 246 | 261 | 246 | 653 | 619 | 1,387 | 1,387 |
| Profit/loss of the year | 3,155 | 4,043 | 862 | 2,903 | 3,917 | 1,602 | 2,393 | 3,715 | 4,345 |
| Other items (net) | -2,436 | -3,176 | -4,347 | -2,704 | 3,726 | -1,954 | -515 | 630 | 252 |
| Other liabilities | 1,863 | 2,079 | 427 | 2,178 | 8,436 | 4,853 | 5,588 | 6,478 | 5,670 |
| less: Other assets | 4,300 | 5,255 | 4,774 | 4,882 | 4,710 | 6,807 | 6,104 | 5,848 | 5,418 |
| plus: Consolidation adjustment | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Table 10.

Pension funds survey

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

| Description | 2005 | | 2006 | | | | 2007 | | |
|---|-------|-------|-------|--------|--------|--------|--------|--------|-------|
| | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep |
| Net foreign assets | — | — | — | — | — | — | — | 40 | 284 |
| Claims on depository corporations | — | — | — | — | — | — | — | 40 | 284 |
| Securities other than shares | — | — | — | — | — | — | — | 40 | 284 |
| Claims on depository corporations | 8,469 | 8,725 | 9,335 | 10,934 | 10,928 | 10,540 | 10,360 | 10,126 | 8,096 |
| CBAK | 8,037 | 8,289 | 8,762 | 10,492 | 10,484 | 10,090 | 9,833 | 9,655 | 7,645 |
| Transferable Deposits | 3,937 | 4,189 | 4,212 | 5,942 | 4,534 | 4,140 | 9,833 | 4,255 | 2,245 |
| Other deposits | 4,100 | 4,100 | 4,550 | 4,550 | 5,950 | 5,950 | ... | 5,400 | 5,400 |
| Other depository corporations | 432 | 436 | 573 | 442 | 443 | 450 | 528 | 471 | 451 |
| Transferable Deposits | ... | ... | 573 | 442 | 443 | 450 | 524 | 471 | 449 |
| Other Deposits | 432 | 436 | ... | ... | ... | ... | 3 | ... | ... |
| Insurance technical reserve | 8,469 | 8,725 | 9,335 | 10,934 | 10,928 | 10,540 | 10,360 | 10,166 | 8,380 |
| Net equity of households in life insurance reserves | — | — | — | — | — | — | — | — | — |
| Net equity of households in pension funds | 8,469 | 8,725 | 9,335 | 10,934 | 10,928 | 10,540 | 10,360 | 10,166 | 8,380 |

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Table 11.

CBAK balance sheet

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| ASSETS | | | | | | | | | | | | | | |
| Currency and deposits | 237,912 | 460,842 | 436,064 | 475,065 | 537,708 | 569,876 | 601,189 | 640,884 | 679,314 | 728,336 | 775,633 | 801,704 | 831,125 | 822,845 |
| Currency (Cash) | 24,464 | 38,495 | 11,136 | 27,977 | 37,769 | 37,643 | 30,822 | 25,166 | 33,074 | 47,365 | 44,727 | 31,416 | 64,758 | 59,571 |
| In EUR currency | 24,464 | 38,449 | 11,123 | 27,963 | 37,756 | 37,630 | 30,809 | 25,153 | 33,061 | 47,353 | 44,715 | 31,403 | 64,746 | 59,559 |
| In non-EUR currencies | ... | 45 | 13 | 14 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 12 | 12 | 12 |
| Deposits 1/ | 213,448 | 422,347 | 424,928 | 447,088 | 499,939 | 532,233 | 570,367 | 615,718 | 646,240 | 680,970 | 730,905 | 770,288 | 766,366 | 763,274 |
| Transferable deposits | 22,965 | 18,146 | 22,366 | 17,656 | 1,120 | 8,903 | 1,496 | 10,744 | 7,857 | 486 | 904 | 1,103 | 1,195 | 812 |
| Other deposits | 190,483 | 404,202 | 402,563 | 429,432 | 498,819 | 523,329 | 568,871 | 604,974 | 638,383 | 680,484 | 730,001 | 769,185 | 765,171 | 762,463 |
| Securities other than shares | 159,488 | 203,696 | 203,647 | 198,586 | 233,121 | 228,196 | 228,177 | 228,362 | 228,430 | 228,005 | 228,398 | 228,494 | 228,071 | 229,084 |
| Nonresidents | 159,488 | 203,696 | 203,647 | 198,586 | 233,121 | 228,196 | 228,177 | 228,362 | 228,430 | 228,005 | 228,398 | 228,494 | 228,071 | 229,084 |
| Other accounts receivable | 940 | 1,522 | 1,997 | 1,131 | 1,647 | 1,926 | 2,041 | 2,003 | 1,980 | 2,156 | 2,972 | 3,620 | 3,869 | 4,826 |
| Nonfinancial assets | 494 | 1,170 | 1,407 | 1,442 | 1,700 | 1,697 | 2,082 | 2,096 | 2,102 | 2,085 | 2,160 | 2,187 | 2,165 | 2,149 |
| TOTAL ASSETS | 398,833 | 667,231 | 643,116 | 676,224 | 774,177 | 801,695 | 833,488 | 873,345 | 911,827 | 960,582 | 1,009,163 | 1,036,004 | 1,065,229 | 1,058,903 |
| LIABILITIES | | | | | | | | | | | | | | |
| Transferable deposits | 373,802 | 634,504 | 609,379 | 638,578 | 736,459 | 768,802 | 794,877 | 833,984 | 776,509 | 871,525 | 770,963 | 857,221 | 1,008,210 | 869,342 |
| In EUR currency | 373,802 | 634,475 | 609,379 | 638,578 | 736,459 | 768,802 | 794,877 | 833,984 | 776,509 | 871,525 | 770,963 | 857,221 | 1,008,210 | 869,342 |
| Other depository corporations | 82,518 | 84,331 | 94,467 | 76,990 | 100,665 | 107,470 | 89,451 | 98,678 | 98,643 | 99,636 | 109,573 | 103,315 | 108,763 | 107,213 |
| Other financial corporations | 21,611 | 27,172 | 26,692 | 19,185 | 18,633 | 23,378 | 17,814 | 18,027 | 16,409 | 14,918 | 20,200 | 14,832 | 17,931 | 14,340 |
| Insurance companies | 17,422 | 18,951 | 18,525 | 15,117 | 14,123 | 13,536 | 13,480 | 13,685 | 12,154 | 12,140 | 12,170 | 12,587 | 10,366 | 12,265 |
| Pension funds | 4,189 | 4,208 | 4,146 | 4,059 | 4,501 | 9,833 | 4,333 | 4,342 | 4,255 | 2,778 | 8,030 | 2,245 | 7,564 | 2,075 |
| Central government | 223,476 | 504,481 | 470,770 | 531,381 | 598,653 | 611,954 | 661,641 | 672,604 | 605,450 | 693,289 | 579,821 | 710,954 | 841,388 | 716,810 |
| of which: KTA | 113,132 | 267,672 | 275,022 | 283,757 | 291,675 | 296,600 | 312,375 | 317,650 | 328,915 | 332,438 | 339,313 | 378,912 | 384,420 | 393,855 |
| Social security fund | 1,708 | 4,352 | 4,301 | 3,610 | 1,610 | 3,613 | 5,275 | 3,910 | 4,364 | 6,069 | 4,905 | 4,256 | 6,192 | 4,937 |
| Local government | 1,602 | 378 | 379 | 380 | 381 | 381 | 382 | 2,901 | 2,721 | 3,300 | 3,977 | 3,184 | 2,983 | 2,438 |
| UNMIK | 3,106 | 283 | 108 | 314 | 170 | 81 | 175 | 88 | 87 | 109 | 108 | 85 | 145 | 25 |
| Public nonfinancial corporations | 37,587 | 11,350 | 10,519 | 4,563 | 14,179 | 19,749 | 17,940 | 36,190 | 47,244 | 52,611 | 50,781 | 18,993 | 29,202 | 21,969 |
| Other nonfinancial corporations | 5 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Other resident sectors | 2,188 | 2,126 | 2,140 | 2,153 | 2,167 | 2,173 | 2,196 | 1,584 | 1,588 | 1,592 | 1,596 | 1,600 | 1,604 | 1,608 |
| In non-EUR currencies | ... | 28 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Central government | ... | 28 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Other deposits | 4,100 | 7,968 | 7,968 | 11,268 | 10,718 | 5,318 | 10,718 | 10,718 | 105,874 | 58,674 | 206,874 | 146,774 | 24,174 | 155,856 |
| In EUR currency | 4,100 | 7,968 | 7,968 | 11,268 | 10,718 | 5,318 | 10,718 | 10,718 | 105,874 | 58,674 | 206,874 | 146,774 | 24,174 | 155,856 |
| Other financial corporations | 4,100 | 7,968 | 7,968 | 11,268 | 10,718 | 5,318 | 10,718 | 10,718 | 12,274 | 12,274 | 6,874 | 12,274 | 8,674 | 12,056 |
| Central government | — | — | — | — | — | — | — | — | 93,600 | 46,400 | 200,000 | 134,500 | 15,500 | 143,800 |
| Other accounts payable | 530 | 79 | 247 | 165 | 142 | 84 | 104 | 119 | 170 | 268 | 471 | 421 | 271 | 377 |
| Shares and other equity | 20,401 | 24,680 | 25,522 | 26,214 | 26,858 | 27,491 | 27,789 | 28,523 | 29,274 | 30,116 | 30,855 | 31,588 | 32,575 | 33,328 |
| 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 | 20,000 | 20,000 |
| Retained earnings | 2,970 | 5,044 | 6,390 | 710 | 1,358 | 1,996 | 2,916 | 3,655 | 4,409 | 5,256 | 5,999 | 6,736 | 7,727 | 8,685 |
| General and special reserves | 6,630 | 8,937 | 8,473 | 14,850 | 14,850 | 14,850 | 14,590 | 14,590 | 14,590 | 14,590 | 14,590 | 14,590 | 4,590 | 4,590 |
| Grants from donors | 801 | 699 | 658 | 654 | 650 | 646 | 283 | 279 | 275 | 271 | 266 | 262 | 258 | 53 |
| TOTAL LIABILITIES | 398,833 | 667,231 | 643,116 | 676,224 | 774,177 | 801,695 | 833,488 | 873,345 | 911,827 | 960,582 | 1,009,163 | 1,036,004 | 1,065,229 | 1,058,903 |

1/ CBAK deposits abroad, in EUR currency;

Table 12.

Other depository corporations balance sheet

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|--|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Cash and balances with CBAK | 131,738 | 134,922 | 141,068 | 123,786 | 149,762 | 156,591 | 139,994 | 153,490 | 152,815 | 171,484 | 166,121 | 161,846 | 175,758 | 175,228 |
| Cash | 50,101 | 51,092 | 52,304 | 53,863 | 54,712 | 54,323 | 55,609 | 60,600 | 59,940 | 77,138 | 67,249 | 64,345 | 67,711 | 67,209 |
| In EUR currency | 43,312 | 44,633 | 41,501 | 45,312 | 47,101 | 46,157 | 47,003 | 50,667 | 48,663 | 62,256 | 56,788 | 53,426 | 56,544 | 57,525 |
| In non-EUR currencies | 6,790 | 6,458 | 10,803 | 8,551 | 7,611 | 8,166 | 8,607 | 9,933 | 11,277 | 14,881 | 10,461 | 10,918 | 11,167 | 9,685 |
| Balances with CBAK | 81,637 | 83,831 | 88,764 | 69,923 | 95,050 | 102,268 | 84,385 | 92,890 | 92,875 | 94,347 | 98,872 | 97,501 | 108,047 | 108,019 |
| Balances with commercial banks | 221,936 | 252,701 | 243,270 | 259,920 | 254,879 | 241,518 | 222,182 | 219,928 | 211,085 | 229,387 | 266,342 | 233,690 | 223,512 | 218,824 |
| In EUR currency | 200,971 | 222,173 | 218,785 | 237,222 | 227,167 | 215,609 | 194,671 | 185,262 | 181,633 | 198,511 | 229,295 | 198,334 | 183,460 | 178,693 |
| of which: Nonresidents | 192,924 | 221,662 | 218,249 | 236,740 | 226,672 | 215,129 | 194,183 | 184,767 | 181,164 | 198,040 | 228,831 | 197,901 | 183,015 | 178,684 |
| In non-EUR currencies 1/ | 20,965 | 30,528 | 24,485 | 22,699 | 27,712 | 25,909 | 27,511 | 34,666 | 29,452 | 30,877 | 37,047 | 35,356 | 40,052 | 40,131 |
| Securities | 82,946 | 86,633 | 99,428 | 108,796 | 105,260 | 96,012 | 88,196 | 75,217 | 46,581 | 53,177 | 59,102 | 71,784 | 72,265 | 72,682 |
| In EUR currency | 82,946 | 86,633 | 99,428 | 108,796 | 105,260 | 96,012 | 88,196 | 75,217 | 46,581 | 53,177 | 59,102 | 71,784 | 72,265 | 72,682 |
| Investment portfolio 1/ | ... | 4,500 | 4,500 | 4,500 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Trading portfolio 1/ | 82,946 | 82,133 | 94,928 | 104,296 | 105,260 | 96,012 | 88,196 | 75,217 | 46,581 | 53,177 | 59,102 | 71,784 | 72,265 | 72,682 |
| Gross loans and lease financing | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 |
| In EUR currency | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,437 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 |
| Public nonfinancial corporations | ... | 50 | 49 | 89 | 88 | 87 | 85 | 84 | 108 | 106 | 104 | 102 | 100 | 98 |
| Other nonfinancial corporations | 387,870 | 484,184 | 490,501 | 492,905 | 514,778 | 536,744 | 560,244 | 585,080 | 614,444 | 614,267 | 621,881 | 638,450 | 659,852 | 682,230 |
| Households | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,775 |
| Fixed assets | 16,933 | 22,272 | 22,954 | 22,672 | 22,284 | 22,207 | 22,054 | 22,280 | 23,086 | 23,127 | 23,631 | 24,252 | 24,572 | 25,567 |
| Other assets | 17,003 | 17,970 | 17,893 | 23,810 | 17,525 | 19,095 | 26,558 | 19,445 | 18,616 | 16,709 | 16,813 | 20,156 | 37,262 | 39,191 |
| TOTAL ASSETS | 984,412 | 1,143,950 | 1,161,227 | 1,178,439 | 1,212,056 | 1,223,131 | 1,215,406 | 1,238,567 | 1,236,620 | 1,284,693 | 1,335,894 | 1,336,773 | 1,385,411 | 1,408,594 |
| Balances from other banks | 23,034 | 30,678 | 30,340 | 30,094 | 30,076 | 35,106 | 30,757 | 28,680 | 24,975 | 23,829 | 23,739 | 23,563 | 23,625 | 23,365 |
| Debts to clients | 843,048 | 915,204 | 928,448 | 946,727 | 977,658 | 977,614 | 971,406 | 988,273 | 984,754 | 1,029,593 | 1,076,844 | 1,065,718 | 1,105,938 | 1,127,743 |
| Deposits | 836,657 | 910,513 | 924,281 | 942,560 | 973,491 | 973,510 | 967,686 | 984,553 | 981,556 | 1,026,395 | 1,073,646 | 1,062,520 | 1,102,740 | 1,124,617 |
| Transferable deposits | 296,607 | 319,008 | 308,894 | 300,788 | 323,261 | 317,897 | 316,146 | 332,406 | 330,548 | 360,773 | 414,046 | 341,117 | 353,885 | 359,161 |
| Central government | 28 | 596 | 1,062 | 216 | 262 | 1,329 | 1,824 | 1,530 | 2,392 | 2,197 | 1,251 | 915 | 1,705 | 1,531 |
| Local government | 2,861 | 4,615 | 4,986 | 3,805 | 3,627 | 2,483 | 2,782 | 369 | 280 | 239 | 273 | 316 | 214 | 116 |
| Other financial corp. | 7,202 | 6,143 | 4,939 | 5,758 | 8,313 | 5,931 | 7,463 | 6,585 | 6,454 | 7,295 | 8,428 | 8,870 | 8,460 | 6,542 |
| Public nonfinancial corp. | 29,978 | 34,608 | 24,275 | 21,560 | 26,367 | 25,772 | 29,098 | 35,635 | 26,340 | 30,252 | 71,341 | 22,811 | 24,105 | 24,218 |
| Other nonfinancial corp. | 76,796 | 87,214 | 96,356 | 92,575 | 89,886 | 85,808 | 84,760 | 88,345 | 87,088 | 103,560 | 117,048 | 103,358 | 105,145 | 117,908 |
| Households | 155,525 | 159,695 | 156,211 | 158,269 | 170,449 | 169,732 | 168,614 | 174,089 | 180,853 | 185,766 | 187,791 | 180,578 | 188,537 | 184,838 |
| NPISH | 10,686 | 11,341 | 7,763 | 7,573 | 10,788 | 12,209 | 8,864 | 12,073 | 11,322 | 15,415 | 13,274 | 10,130 | 12,750 | 12,430 |
| Nonresidents | 13,530 | 14,794 | 13,302 | 11,032 | 13,569 | 14,632 | 12,741 | 13,780 | 15,819 | 16,048 | 14,640 | 14,140 | 12,967 | 11,577 |
| Other deposits | 540,050 | 591,505 | 615,387 | 641,772 | 650,230 | 655,613 | 651,540 | 652,146 | 651,008 | 665,622 | 659,600 | 721,403 | 748,856 | 765,456 |
| Central government | — | 1,450 | 1,000 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 2,200 | 2,200 | 2,200 | 2,400 | 2,400 |
| Local government | — | — | — | — | — | — | — | — | — | — | — | — | 10 | 10 |
| Other financial corp. | 20,152 | 20,999 | 23,037 | 27,549 | 26,767 | 30,209 | 27,910 | 29,439 | 30,967 | 29,648 | 28,634 | 28,231 | 29,004 | 34,804 |
| Public nonfinancial corp. | 181,326 | 182,891 | 193,337 | 198,273 | 202,754 | 200,744 | 195,690 | 182,787 | 175,971 | 172,972 | 139,581 | 191,854 | 196,513 | 203,995 |
| Other nonfinancial corp. | 33,734 | 28,364 | 27,594 | 25,937 | 25,080 | 23,755 | 23,123 | 28,620 | 27,204 | 29,290 | 37,665 | 43,767 | 42,428 | 39,528 |
| Households | 298,884 | 349,960 | 359,486 | 377,756 | 383,484 | 394,236 | 395,910 | 402,341 | 408,255 | 424,558 | 445,030 | 449,101 | 471,523 | 477,800 |
| NPISH | 1,616 | 2,603 | 5,533 | 5,033 | 5,033 | 100 | 3,100 | 3,120 | 3,196 | 3,037 | 2,153 | 2,138 | 2,195 | 2,382 |
| Nonresidents | 4,338 | 5,238 | 5,399 | 5,324 | 5,213 | 4,670 | 3,906 | 3,938 | 3,514 | 3,917 | 4,337 | 4,113 | 4,783 | 4,537 |
| Other borrowings (incl non-neg. CD) | 6,391 | 4,691 | 4,167 | 4,167 | 4,167 | 4,104 | 3,720 | 3,720 | 3,198 | 3,198 | 3,198 | 3,198 | 3,198 | 3,126 |
| In EUR currency 1/ | 6,391 | 4,691 | 4,167 | 4,167 | 4,167 | 4,104 | 3,720 | 3,720 | 3,198 | 3,198 | 3,198 | 3,198 | 3,198 | 3,126 |
| Other liabilities | 37,344 | 101,796 | 102,267 | 100,245 | 100,186 | 101,785 | 100,815 | 101,922 | 104,381 | 105,985 | 106,092 | 112,406 | 112,748 | 110,713 |
| of which: Prov. on loans and related | 21,119 | 34,417 | 31,176 | 34,022 | 33,700 | 31,991 | 33,450 | 34,297 | 35,345 | 37,196 | 37,407 | 41,667 | 42,041 | 40,379 |
| Subordinated debt | 6,999 | 7,002 | 7,003 | 7,003 | 7,003 | 7,004 | 7,004 | 7,004 | 7,005 | 7,005 | 7,005 | 7,006 | 7,006 | 7,006 |
| In EUR currency 1/ | 6,999 | 7,002 | 7,003 | 7,003 | 7,003 | 7,004 | 7,004 | 7,004 | 7,005 | 7,005 | 7,005 | 7,006 | 7,006 | 7,006 |
| Own resources | 73,988 | 89,271 | 93,170 | 94,371 | 97,133 | 101,622 | 105,425 | 112,688 | 115,506 | 118,282 | 122,213 | 128,081 | 136,094 | 139,767 |
| In EUR currency | 73,988 | 89,271 | 93,170 | 94,371 | 97,133 | 101,622 | 105,425 | 112,688 | 115,506 | 118,282 | 122,213 | 128,081 | 136,094 | 139,767 |
| Share capital | 62,406 | 76,939 | 83,688 | 83,689 | 84,719 | 84,794 | 85,494 | 91,154 | 91,154 | 91,154 | 91,146 | 96,154 | 101,154 | 109,154 |
| Contingency reserve | 613 | -727 | -720 | -727 | -722 | 610 | 611 | 599 | 592 | 593 | 596 | 572 | 547 | 516 |
| Profit loss of the year | 13,528 | 2,270 | 4,663 | 2,514 | 4,319 | 7,434 | 10,536 | 14,270 | 17,091 | 19,867 | 23,802 | 24,686 | 27,724 | 31,270 |
| Retained profit/loss | -2,558 | 10,789 | 5,539 | 8,896 | 8,817 | 8,784 | 8,784 | 6,666 | 6,669 | 6,669 | 6,669 | 6,669 | 6,669 | -1,173 |
| TOTAL LIABILITIES | 984,413 | 1,143,950 | 1,161,227 | 1,178,439 | 1,212,056 | 1,223,131 | 1,215,406 | 1,238,567 | 1,236,620 | 1,284,694 | 1,335,893 | 1,336,773 | 1,385,411 | 1,408,594 |

1/ With nonresidents.

November 2007

Table 13.

Euro deposits at ODC, by original maturity

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Government | 2,889 | 6,662 | 7,048 | 5,921 | 5,789 | 5,712 | 6,506 | 3,799 | 4,572 | 4,636 | 3,723 | 3,431 | 4,329 | 4,047 |
| Transferable deposits | 2,889 | 5,212 | 6,048 | 4,021 | 3,889 | 3,812 | 4,606 | 1,899 | 2,672 | 2,436 | 1,523 | 1,231 | 1,919 | 1,647 |
| Other deposits | ... | 1,450 | 1,000 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 2,200 | 2,200 | 2,200 | 2,410 | 2,400 |
| over 3 months and up to 1 year | ... | 1,450 | 1,000 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 2,200 | 2,200 | 2,200 | 2,400 | 2,400 |
| over 1 year and up to 2 years | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 10 | ... |
| Financial corporations | 35,408 | 27,277 | 28,087 | 33,414 | 35,163 | 36,160 | 35,328 | 36,036 | 37,465 | 36,912 | 37,015 | 36,956 | 37,028 | 40,948 |
| Other depository corporations | 8,054 | 137 | 112 | 109 | 114 | 210 | 107 | 113 | 110 | 146 | 114 | 2 | 94 | 130 |
| Transferable deposits | 1,054 | 137 | 112 | 109 | 114 | 210 | 107 | 113 | 110 | 146 | 114 | 2 | 94 | 130 |
| Other deposits | 7,000 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| up to 1 month | 500 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| over 1 month and up to 3 month | 5,000 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| over 3 months and up to 1 year | 1,500 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Other financial intermediaries | 5,751 | 2,555 | 2,395 | 2,235 | 3,535 | 3,056 | 3,729 | 3,869 | 4,076 | 4,653 | 4,263 | 4,751 | 5,532 | 9,470 |
| Transferable deposits | 3,693 | 1,929 | 1,869 | 1,635 | 1,810 | 1,820 | 1,946 | 2,051 | 1,858 | 2,145 | 2,169 | 2,044 | 2,940 | 2,823 |
| Other deposits | 2,058 | 626 | 526 | 600 | 1,725 | 1,236 | 1,783 | 1,818 | 2,218 | 2,508 | 2,094 | 2,706 | 2,592 | 6,646 |
| up to 1 month | 8 | 10 | 10 | 10 | 23 | 23 | 23 | 23 | 23 | 132 | 22 | 134 | 34 | 3,034 |
| over 1 month and up to 3 month | 750 | 601 | 501 | 540 | 601 | 648 | 602 | 500 | 700 | 1,811 | 1,467 | 1,867 | 1,893 | 2,927 |
| over 3 months and up to 1 year | 1,300 | 15 | 15 | 50 | 1,101 | 565 | 1,158 | 1,295 | 1,295 | 565 | 590 | 690 | 650 | 670 |
| Insurance companies 1/ | 18,823 | 23,622 | 24,685 | 26,105 | 26,395 | 28,347 | 28,718 | 30,100 | 31,335 | 30,389 | 30,587 | 30,338 | 29,463 | 29,298 |
| Transferable deposits | 3,479 | 3,499 | 2,424 | 3,476 | 2,960 | 3,124 | 4,646 | 3,748 | 3,843 | 4,408 | 5,220 | 5,938 | 4,164 | 2,790 |
| Other deposits | 15,344 | 20,123 | 22,261 | 22,629 | 23,436 | 25,222 | 24,072 | 26,352 | 27,492 | 25,981 | 25,367 | 24,400 | 25,299 | 26,508 |
| up to 1 month | 5,273 | 39 | 539 | 600 | 622 | 792 | 268 | 398 | 734 | 535 | 1,087 | 1,196 | 1,560 | 1,671 |
| over 1 month and up to 3 month | 1,854 | 2,860 | 2,910 | 860 | 2,460 | 1,260 | 1,400 | 1,984 | 1,370 | 1,600 | 730 | 300 | 1,400 | 800 |
| over 3 months and up to 1 year | 8,217 | 15,726 | 17,314 | 18,279 | 17,392 | 18,350 | 17,493 | 18,958 | 19,229 | 18,262 | 17,891 | 17,108 | 16,442 | 17,441 |
| over 1 year and up to 2 years | ... | 1,011 | 1,011 | 2,403 | 2,253 | 4,103 | 4,193 | 4,193 | 5,342 | 4,266 | 4,392 | 4,479 | 4,479 | 5,179 |
| over 2 years | ... | 487 | 487 | 487 | 709 | 718 | 718 | 818 | 818 | 1,318 | 1,268 | 1,318 | 1,418 | 1,418 |
| Pension funds | ... | 443 | 443 | 443 | 443 | 464 | 443 | 453 | 453 | 453 | 443 | 443 | 443 | 443 |
| Transferable deposits | ... | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 | 443 |
| Other deposits | ... | ... | ... | ... | ... | 21 | ... | 10 | 10 | 10 | 10 | ... | ... | ... |
| over 1 year and up to 2 years | ... | ... | ... | ... | ... | 21 | ... | 10 | 10 | 10 | 10 | ... | ... | ... |
| Financial auxiliaries | 2,780 | 521 | 452 | 4,522 | 4,675 | 4,083 | 2,331 | 1,501 | 1,491 | 1,270 | 1,597 | 1,422 | 1,496 | 1,608 |
| Transferable deposits | 30 | 271 | 202 | 202 | 3,069 | 354 | 276 | 241 | 244 | 121 | 435 | 297 | 384 | 355 |
| Other deposits | 2,750 | 250 | 250 | 4,320 | 1,606 | 3,729 | 2,055 | 1,259 | 1,247 | 1,149 | 1,162 | 1,124 | 1,112 | 1,252 |
| up to 1 month | ... | ... | ... | 2,700 | 53 | 1,675 | 452 | 77 | 108 | 97 | 29 | 5 | 262 | 39 |
| over 1 month and up to 3 month | ... | ... | ... | 1,370 | 1,303 | 1,351 | 1,353 | 532 | 489 | 402 | 733 | 719 | 450 | 563 |
| over 3 months and up to 1 year | 2,750 | 250 | 250 | 250 | 250 | 250 | 250 | 650 | 650 | 650 | 400 | 400 | 400 | 650 |
| Nonfinancial corporations | 318,994 | 329,221 | 337,848 | 334,829 | 339,797 | 331,504 | 328,278 | 331,280 | 312,252 | 330,232 | 359,554 | 353,801 | 361,626 | 377,079 |
| Public nonfinancial corporations | 211,256 | 217,240 | 217,357 | 219,674 | 228,692 | 225,840 | 224,346 | 217,939 | 201,251 | 201,787 | 209,031 | 211,778 | 218,317 | 226,325 |
| Transferable deposits | 29,930 | 34,349 | 24,020 | 21,401 | 25,939 | 25,097 | 28,656 | 35,152 | 25,280 | 28,815 | 69,450 | 19,925 | 21,804 | 22,330 |
| Other deposits | 181,326 | 182,891 | 193,337 | 198,273 | 202,754 | 200,744 | 195,690 | 182,787 | 175,971 | 172,972 | 139,581 | 191,854 | 196,513 | 203,995 |
| up to 1 month | 23,851 | 17,394 | 19,873 | 23,529 | 20,680 | 19,731 | 20,338 | 32,835 | 43,213 | 48,885 | 8,800 | 88,419 | 85,650 | 122,643 |
| over 1 month and up to 3 month | 12,763 | 3,811 | 19,442 | 21,822 | 41,652 | 30,049 | 29,589 | 15,189 | 7,330 | 11,292 | 32,504 | 12,850 | 16,050 | 14,300 |
| over 3 months and up to 1 year | 119,461 | 121,984 | 114,320 | 113,220 | 108,720 | 114,262 | 109,062 | 98,062 | 88,727 | 76,093 | 66,576 | 55,406 | 59,634 | 46,874 |
| over 1 year and up to 2 years | 25,251 | 39,701 | 39,701 | 39,701 | 31,701 | 36,701 | 36,701 | 36,701 | 36,701 | 30,701 | 25,701 | 29,178 | 29,178 | 14,178 |
| Other nonfinancial corporations | 107,739 | 111,982 | 120,491 | 115,155 | 111,105 | 105,664 | 103,931 | 113,341 | 111,002 | 128,445 | 150,524 | 142,023 | 143,309 | 150,754 |
| Transferable deposits | 74,369 | 84,388 | 93,625 | 90,111 | 86,924 | 82,781 | 81,703 | 85,609 | 84,727 | 100,061 | 113,706 | 99,088 | 101,697 | 112,976 |
| Other deposits | 33,369 | 27,594 | 26,866 | 25,043 | 24,181 | 22,883 | 22,228 | 27,733 | 26,275 | 28,385 | 36,818 | 42,935 | 41,613 | 37,778 |
| up to 1 month | 6,292 | 5,560 | 6,187 | 5,431 | 6,664 | 5,900 | 6,416 | 8,867 | 8,875 | 13,108 | 10,853 | 19,379 | 16,595 | 14,912 |
| over 1 month and up to 3 month | 8,294 | 6,273 | 6,816 | 6,119 | 5,571 | 5,437 | 4,987 | 5,962 | 2,834 | 3,275 | 9,712 | 2,122 | 11,143 | 10,602 |
| over 3 months and up to 1 year | 13,027 | 10,551 | 9,103 | 8,974 | 7,621 | 7,213 | 7,098 | 7,833 | 7,471 | 6,463 | 10,077 | 16,199 | 11,049 | 7,042 |
| over 1 year and up to 2 years | 5,090 | 2,169 | 1,738 | 2,705 | 2,610 | 3,362 | 2,022 | 1,949 | 3,538 | 2,563 | 4,148 | 3,086 | 841 | 3,209 |
| over 2 years | 667 | 3,041 | 3,023 | 1,814 | 1,716 | 971 | 1,705 | 3,121 | 3,558 | 2,976 | 2,027 | 2,150 | 1,985 | 2,014 |
| Other domestic sectors | 440,714 | 493,748 | 499,238 | 516,691 | 536,760 | 542,229 | 541,744 | 552,905 | 562,176 | 589,580 | 604,779 | 601,404 | 629,051 | 631,136 |
| Households | 428,727 | 480,389 | 486,147 | 504,230 | 521,146 | 530,067 | 530,008 | 538,008 | 547,852 | 571,396 | 589,587 | 589,379 | 614,374 | 616,545 |
| Transferable deposits | 144,734 | 147,173 | 143,847 | 145,501 | 156,313 | 156,011 | 155,134 | 157,935 | 162,525 | 171,275 | 170,297 | 166,583 | 170,997 | 167,234 |
| Other deposits | 283,993 | 333,216 | 342,299 | 358,730 | 364,834 | 374,056 | 374,874 | 380,073 | 385,327 | 400,121 | 419,291 | 422,796 | 443,377 | 449,312 |
| up to 1 month | 87,179 | 109,416 | 111,213 | 119,200 | 131,103 | 124,100 | 125,946 | 127,443 | 132,109 | 139,695 | 142,620 | 143,061 | 149,274 | 151,670 |
| over 1 month and up to 3 month | 41,726 | 39,517 | 39,573 | 39,985 | 49,693 | 42,662 | 40,895 | 41,678 | 29,542 | 40,383 | 35,390 | 34,328 | 41,614 | 38,750 |
| over 3 months and up to 1 year | 109,269 | 122,655 | 127,919 | 134,461 | 123,091 | 140,080 | 138,757 | 139,191 | 137,232 | 127,555 | 140,384 | 139,962 | 136,900 | 140,009 |
| over 1 year and up to 2 years | 26,544 | 25,837 | 26,486 | 27,305 | 23,139 | 28,504 | 30,348 | 30,884 | 43,200 | 43,804 | 51,726 | 55,855 | 65,765 | 69,143 |
| over 2 years | 19,275 | 35,790 | 37,107 | 37,778 | 37,808 | 38,710 | 38,928 | 40,877 | 43,245 | 48,684 | 49,172 | 49,590 | 49,824 | 49,740 |
| NPISH | 11,987 | 13,359 | 13,091 | 12,461 | 15,613 | 12,162 | 11,736 | 14,897 | 14,324 | 18,184 | 15,192 | 12,025 | 14,677 | 14,590 |
| Transferable deposits | 10,371 | 10,756 | 7,558 | 7,427 | 10,580 | 12,063 | 8,636 | 11,777 | 11,128 | 15,148 | 13,039 | 9,887 | 12,481 | 12,208 |
| Other deposits | 1,616 | 2,603 | 5,533 | 5,033 | 5,033 | 100 | 3,100 | 3,120 | 3,196 | 3,037 | 2,153 | 2,138 | 2,195 | 2,382 |
| up to 1 month | 94 | 501 | 3,501 | 3,001 | 3,001 | 1 | 3,001 | 3,021 | 3,168 | 3,008 | 109 | 2,094 | 2,151 | 2,338 |
| over 1 month and up to 3 month | 1,500 | 2,070 | 2,000 | 2,000 | 2,000 | 70 | 70 | 70 | 70 | ... | ... | 2,000 | ... | ... |
| over 3 months and up to 1 year | 22 | 32 | 32 | 32 | 32 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 |
| over 1 year and up to 2 years | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 15 | 15 | 15 |
| Nonresidents | 17,326 | 19,535 | 18,192 | 15,842 | 18,091 | 18,622 | 16,322 | 17,148 | 18,736 | 19,256 | 18,385 | 17,814 | 17,197 | 15,421 |
| TOTAL | 815,332 | 876,444 | 890,413 | 906,697 | 935,600 | 934,227 | 928,177 | 941,168 | 935,202 | 980,616 | 1,023,456 | 1,013,405 | 1,049,232 | 1,068,631 |

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 | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Government | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Financial corporations | 4 | 1 | 1 | 1 | 31 | 191 | 152 | 102 | 67 | 178 | 162 | 148 | 530 | 528 |
| Other depository corporations | 3 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Transferable deposits | 3 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Other financial intermediaries | 1 | 1 | 1 | 1 | 31 | 191 | 152 | 102 | 66 | 177 | 161 | 148 | 127 | 131 |
| Transferable deposits | 1 | 1 | 1 | 1 | 31 | 191 | 152 | 102 | 66 | 177 | 161 | 148 | 127 | 131 |
| Other deposits | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Insurance companies | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 403 | 397 |
| Transferable deposits | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 403 | ... |
| Other deposits | — | — | — | — | — | — | — | — | — | — | — | — | — | 397 |
| over 3 months and up to 1 year | — | — | — | — | — | — | — | — | — | — | — | — | — | 397 |
| Nonfinancial corporations | 2,839 | 3,855 | 3,714 | 3,516 | 4,290 | 4,575 | 4,394 | 4,108 | 4,351 | 5,843 | 6,081 | 7,988 | 6,565 | 8,570 |
| Public nonfinancial corporations | 48 | 259 | 255 | 159 | 428 | 675 | 442 | 484 | 1,060 | 1,437 | 1,891 | 2,886 | 2,301 | 1,888 |
| Transferable deposits | 48 | 259 | 255 | 159 | 428 | 675 | 442 | 484 | 1,060 | 1,437 | 1,891 | 2,886 | 2,301 | 1,888 |
| Other nonfinancial corporations | 2,791 | 3,596 | 3,459 | 3,357 | 3,862 | 3,900 | 3,952 | 3,624 | 3,290 | 4,405 | 4,190 | 5,102 | 4,264 | 6,682 |
| Transferable deposits | 2,426 | 2,826 | 2,731 | 2,464 | 2,963 | 3,027 | 3,056 | 2,736 | 2,361 | 3,500 | 3,342 | 4,271 | 3,448 | 4,932 |
| Other deposits | 365 | 770 | 728 | 894 | 899 | 872 | 895 | 888 | 929 | 906 | 847 | 832 | 815 | 1,750 |
| up to 1 month | 17 | 293 | 250 | 280 | 274 | 232 | 254 | 259 | 357 | 311 | 140 | 257 | 166 | 1,240 |
| over 1 month and up to 3 months | 131 | 208 | 208 | 340 | 206 | 205 | 201 | 203 | 202 | 211 | 319 | 193 | 314 | 207 |
| over 3 months and up to 1 year | 204 | 184 | 185 | 188 | 334 | 351 | 359 | 344 | 275 | 290 | 294 | 290 | 247 | 111 |
| over 1 year and up to 2 years | — | 74 | 74 | 75 | 73 | 73 | 71 | 72 | 95 | 95 | 95 | 91 | 89 | 192 |
| over 2 years | 13 | 11 | 11 | 11 | 11 | 11 | 10 | 10 | ... | ... | ... | ... | ... | ... |
| Other domestic sectors | 25,998 | 29,852 | 29,756 | 31,941 | 32,994 | 34,047 | 34,745 | 38,718 | 41,449 | 39,196 | 43,469 | 40,542 | 45,954 | 46,315 |
| Households | 25,683 | 29,267 | 29,550 | 31,795 | 32,786 | 33,900 | 34,516 | 38,422 | 41,255 | 38,928 | 43,234 | 40,299 | 45,686 | 46,093 |
| Transferable deposits | 10,791 | 12,522 | 12,364 | 12,768 | 14,136 | 13,720 | 13,480 | 16,154 | 18,328 | 14,491 | 17,495 | 13,995 | 17,539 | 17,605 |
| Other deposits | 14,891 | 16,745 | 17,186 | 19,027 | 18,650 | 20,180 | 21,036 | 22,268 | 22,927 | 24,437 | 25,739 | 26,304 | 28,146 | 28,488 |
| up to 1 month | 3,925 | 6,616 | 6,754 | 6,865 | 6,757 | 7,524 | 8,022 | 8,345 | 9,075 | 11,527 | 11,035 | 10,890 | 11,455 | 11,812 |
| over 1 month and up to 3 months | 2,466 | 1,666 | 1,815 | 2,186 | 1,935 | 2,376 | 2,415 | 2,771 | 1,435 | 2,496 | 2,079 | 1,701 | 3,089 | 3,035 |
| over 3 months and up to 1 year | 7,978 | 8,379 | 8,534 | 9,892 | 9,875 | 10,095 | 10,404 | 10,967 | 11,589 | 9,270 | 10,875 | 11,820 | 11,187 | 10,626 |
| over 1 year and up to 2 years | 503 | 80 | 80 | 81 | 80 | 182 | 192 | 181 | 826 | 1,136 | 1,741 | 1,879 | 2,061 | 2,331 |
| over 2 years | 19 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 9 | 9 | 14 | 354 | 685 |
| NPISH | 315 | 585 | 206 | 146 | 208 | 146 | 229 | 296 | 194 | 267 | 235 | 243 | 269 | 222 |
| Transferable deposits | 315 | 585 | 206 | 146 | 208 | 146 | 229 | 296 | 194 | 267 | 235 | 243 | 269 | 222 |
| Nonresidents | 542 | 497 | 509 | 514 | 690 | 681 | 326 | 570 | 598 | 709 | 593 | 439 | 553 | 692 |
| TOTAL | 29,383 | 34,206 | 34,275 | 35,972 | 38,005 | 39,493 | 39,616 | 43,498 | 46,464 | 45,925 | 50,304 | 49,118 | 53,602 | 56,106 |

Note: Data for October are revised from previous MSB due to typing mistakes.

Table 15

ODC loans, by original maturity ^{1/}

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Government | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Financial corporations | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Nonfinancial corporations | 387,870 | 484,234 | 490,549 | 492,994 | 514,866 | 536,831 | 560,329 | 585,164 | 614,552 | 614,373 | 621,985 | 638,552 | 659,952 | 682,327 |
| Public nonfinancial corporations | ... | 50 | 49 | 89 | 88 | 87 | 85 | 84 | 108 | 106 | 104 | 102 | 100 | 98 |
| Over 2 years | ... | 50 | 49 | 89 | 88 | 87 | 85 | 84 | 108 | 106 | 104 | 102 | 100 | 98 |
| Other nonfinancial corporations | 387,870 | 484,184 | 490,500 | 492,905 | 514,778 | 536,744 | 560,244 | 585,080 | 614,444 | 614,267 | 621,881 | 638,450 | 659,852 | 682,230 |
| Up to 1 year | 117,924 | 132,967 | 128,701 | 128,435 | 133,644 | 137,731 | 137,617 | 143,795 | 153,299 | 141,820 | 145,945 | 157,247 | 167,870 | 179,328 |
| Over 1 year and up to 2 years | 125,220 | 127,670 | 127,689 | 123,968 | 123,627 | 125,515 | 111,248 | 129,094 | 132,812 | 125,297 | 121,365 | 120,103 | 121,720 | 123,549 |
| Over 2 years | 144,727 | 223,548 | 234,111 | 240,502 | 257,507 | 273,498 | 311,379 | 312,191 | 328,334 | 347,150 | 354,571 | 361,100 | 370,262 | 379,353 |
| Other domestic sectors | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,774 |
| Households | 125,986 | 145,217 | 146,064 | 146,461 | 147,480 | 150,877 | 156,093 | 163,043 | 169,884 | 176,435 | 181,899 | 186,493 | 192,090 | 194,774 |
| Up to 1 year | 19,549 | 19,384 | 19,694 | 19,566 | 19,832 | 19,872 | 19,594 | 20,302 | 19,925 | 21,302 | 22,419 | 23,061 | 23,303 | 23,660 |
| Over 1 year and up to 2 years | 21,046 | 24,931 | 24,686 | 24,673 | 24,486 | 24,902 | 22,403 | 24,789 | 24,625 | 23,319 | 23,976 | 24,332 | 26,683 | 26,450 |
| Over 2 years | 85,392 | 100,902 | 101,684 | 102,222 | 103,162 | 106,104 | 114,096 | 117,952 | 125,335 | 131,814 | 135,504 | 139,100 | 142,104 | 144,665 |
| TOTAL | 513,856 | 629,451 | 636,613 | 639,455 | 662,346 | 687,708 | 716,422 | 748,206 | 784,436 | 790,808 | 803,884 | 825,045 | 852,042 | 877,102 |

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1/ All loans are in EUR currency.

Table 16.

ODC loans, by industry 1/

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

| Description | 2005 | | 2006 | | | 2007 | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Agriculture | 12,492 | 16,578 | 16,443 | 16,341 | 16,184 | 20,316 | 21,857 | 23,710 | 24,669 | 26,238 | 26,519 | 26,636 | 26,943 | 27,198 |
| Up to 1 year | 4,061 | 3,500 | 3,419 | 3,381 | 3,298 | 3,607 | 3,950 | 4,265 | 4,270 | 4,816 | 4,609 | 4,440 | 4,307 | 4,124 |
| Over 1 year | 8,431 | 13,077 | 13,024 | 12,961 | 12,886 | 16,709 | 17,907 | 19,445 | 20,399 | 21,423 | 21,910 | 22,197 | 22,636 | 23,074 |
| Industry, energy and construction | 74,230 | 96,353 | 97,677 | 98,257 | 101,124 | 105,514 | 111,073 | 112,272 | 118,280 | 121,512 | 124,251 | 125,586 | 127,687 | 131,129 |
| Mining | 512 | 407 | 480 | 471 | 468 | 402 | 442 | 487 | 504 | 439 | 504 | 456 | 504 | 469 |
| Up to 1 year | 512 | 407 | 480 | 471 | 468 | 402 | 442 | 487 | 504 | 439 | 504 | 456 | 504 | 469 |
| Over 1 year | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Industry | 48,142 | 61,314 | 61,866 | 61,425 | 64,632 | 67,488 | 70,407 | 70,389 | 72,187 | 74,622 | 76,343 | 77,378 | 78,636 | 79,594 |
| Up to 1 year | 11,565 | 13,178 | 12,158 | 11,757 | 11,847 | 10,940 | 11,111 | 10,609 | 11,209 | 10,814 | 12,693 | 13,390 | 13,337 | 12,006 |
| Over 1 year | 36,578 | 48,136 | 49,708 | 49,668 | 52,786 | 56,549 | 59,296 | 59,780 | 60,978 | 63,808 | 63,650 | 63,988 | 65,299 | 67,588 |
| Manufacturing (Food, Textile, etc) | 44,005 | 54,619 | 54,916 | 54,539 | 54,636 | 56,609 | 58,921 | 59,169 | 60,498 | 62,871 | 64,235 | 64,833 | 65,343 | 66,436 |
| Up to 1 year | 10,448 | 11,356 | 10,702 | 10,435 | 10,598 | 9,497 | 9,436 | 8,933 | 9,326 | 8,953 | 9,911 | 10,351 | 10,255 | 9,148 |
| Over 1 year | 33,557 | 43,263 | 44,214 | 44,104 | 44,038 | 47,112 | 49,485 | 50,236 | 51,171 | 53,918 | 54,325 | 54,482 | 55,088 | 57,288 |
| Manufacturing (Oil,Chem., etc) | 3,544 | 5,978 | 6,259 | 6,261 | 9,514 | 10,408 | 10,396 | 10,126 | 10,586 | 10,630 | 10,990 | 11,417 | 12,222 | 12,048 |
| Up to 1 year | 925 | 1,495 | 1,137 | 1,096 | 1,146 | 1,332 | 1,476 | 1,469 | 1,636 | 1,626 | 2,515 | 2,771 | 2,835 | 2,556 |
| Over 1 year | 2,619 | 4,482 | 5,122 | 5,165 | 8,368 | 9,076 | 8,919 | 8,656 | 8,950 | 9,004 | 8,475 | 8,646 | 9,387 | 9,492 |
| Electricity, gas and water | 594 | 718 | 691 | 625 | 483 | 472 | 1,090 | 1,094 | 1,103 | 1,120 | 1,118 | 1,129 | 1,070 | 1,110 |
| Up to 1 year | 192 | 327 | 319 | 226 | 102 | 111 | 199 | 207 | 246 | 234 | 268 | 268 | 247 | 302 |
| Over 1 year | 403 | 391 | 372 | 399 | 380 | 361 | 892 | 888 | 858 | 886 | 850 | 861 | 824 | 808 |
| Construction | 25,575 | 34,632 | 35,332 | 36,362 | 36,024 | 37,624 | 40,225 | 41,396 | 45,589 | 46,452 | 47,403 | 47,752 | 48,547 | 51,067 |
| Up to 1 year | 12,459 | 15,720 | 15,320 | 15,715 | 15,347 | 14,681 | 15,530 | 15,439 | 17,216 | 16,878 | 16,902 | 17,154 | 17,155 | 15,678 |
| Over 1 year | 13,116 | 18,912 | 20,012 | 20,647 | 20,678 | 22,943 | 24,695 | 25,956 | 28,373 | 29,574 | 30,501 | 30,598 | 31,392 | 35,389 |
| Services | 301,147 | 371,303 | 376,429 | 378,396 | 397,558 | 411,000 | 427,398 | 449,182 | 471,603 | 466,622 | 471,216 | 486,330 | 505,322 | 524,000 |
| Trade | 249,659 | 309,525 | 307,343 | 304,441 | 311,217 | 348,664 | 362,111 | 375,552 | 380,208 | 374,687 | 373,875 | 383,237 | 390,669 | 401,722 |
| Up to 1 year | 81,070 | 96,460 | 92,354 | 91,720 | 93,865 | 99,092 | 102,146 | 105,699 | 109,179 | 101,590 | 101,108 | 106,619 | 107,471 | 97,892 |
| Over 1 year | 168,589 | 213,065 | 214,989 | 212,720 | 217,352 | 249,572 | 259,965 | 269,852 | 271,028 | 273,096 | 272,767 | 276,618 | 283,198 | 303,830 |
| Wholesale and retail trade | 209,575 | 261,155 | 259,474 | 256,085 | 262,418 | 294,734 | 306,001 | 316,657 | 316,519 | 311,017 | 309,930 | 319,495 | 324,733 | 334,086 |
| Up to 1 year | 64,038 | 78,121 | 74,465 | 73,744 | 75,545 | 79,941 | 82,737 | 85,331 | 87,176 | 80,945 | 80,377 | 85,730 | 86,027 | 76,537 |
| Over 1 year | 145,537 | 183,035 | 185,009 | 182,341 | 186,873 | 214,793 | 223,264 | 231,326 | 229,343 | 230,072 | 229,553 | 233,765 | 238,706 | 257,549 |
| Hotel and restaurants | 27,978 | 29,655 | 29,542 | 29,793 | 30,585 | 33,630 | 35,364 | 37,544 | 40,232 | 41,040 | 41,484 | 41,347 | 42,290 | 44,027 |
| Up to 1 year | 12,198 | 10,877 | 10,537 | 10,491 | 10,860 | 11,557 | 11,739 | 12,592 | 13,792 | 13,798 | 13,991 | 14,067 | 14,430 | 14,673 |
| Over 1 year | 15,780 | 18,779 | 19,006 | 19,302 | 19,725 | 22,073 | 23,625 | 24,952 | 26,440 | 27,242 | 27,493 | 27,280 | 27,860 | 29,354 |
| Other trade | 12,107 | 18,714 | 18,327 | 18,562 | 18,214 | 20,300 | 20,746 | 21,350 | 23,456 | 22,630 | 22,461 | 22,395 | 23,646 | 23,608 |
| Up to 1 year | 4,834 | 7,463 | 7,353 | 7,486 | 7,460 | 7,594 | 7,670 | 7,777 | 8,211 | 6,847 | 6,740 | 6,822 | 7,014 | 6,682 |
| Over 1 year | 7,272 | 11,252 | 10,974 | 11,077 | 10,754 | 12,706 | 13,076 | 13,574 | 15,245 | 15,782 | 15,721 | 15,573 | 16,632 | 16,927 |
| Fin. Services | 2,742 | 793 | 1,073 | 1,122 | 1,096 | 1,509 | 1,612 | 1,532 | 1,496 | 1,408 | 1,384 | 1,321 | 1,404 | 1,409 |
| Up to 1 year | 117 | 46 | 166 | 158 | 146 | 374 | 355 | 320 | 333 | 318 | 306 | 294 | 274 | 268 |
| Over 1 year | 2,626 | 747 | 907 | 964 | 950 | 1,135 | 1,257 | 1,212 | 1,163 | 1,090 | 1,078 | 1,027 | 1,130 | 1,141 |
| Other services | 48,745 | 60,985 | 68,013 | 72,833 | 85,245 | 60,827 | 63,675 | 72,098 | 89,900 | 90,527 | 95,957 | 101,772 | 113,249 | 120,869 |
| Up to 1 year | 11,207 | 21,605 | 28,101 | 33,284 | 45,651 | 16,956 | 17,032 | 16,659 | 19,289 | 17,764 | 20,357 | 25,288 | 33,893 | 37,104 |
| Over 1 year | 37,538 | 39,380 | 39,912 | 39,548 | 39,594 | 43,871 | 46,643 | 55,439 | 70,611 | 72,762 | 75,600 | 76,484 | 79,356 | 83,765 |
| TOTAL | 387,868 | 484,233 | 490,549 | 492,994 | 514,866 | 536,830 | 560,329 | 585,163 | 614,552 | 614,372 | 621,985 | 638,552 | 659,952 | 682,327 |

1/ Excluding households and NPISH.

Table 17.

ODC effective interest rates

(weighted average, new business unless otherwise indicated)

| Description | 2005 | | 2006 | | | 2007 | | | | | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| DEPOSITS | | | | | | | | | | | | | | |
| Nonfinancial corporations | | | | | | | | | | | | | | |
| Transferable deposits (outstanding amounts) | 0.26 | 0.39 | 0.39 | 0.38 | 0.38 | 0.41 | 0.40 | 0.36 | 0.40 | 0.48 | 0.43 | 0.59 | 0.50 | 0.59 |
| Other deposits 1/ | | | | | | | | | | | | | | |
| Less than 250.000 EUR | | | | | | | | | | | | | | |
| Up to 1 month | 2.07 | 1.89 | 2.06 | 1.85 | 1.91 | 1.96 | 1.99 | 1.98 | 2.30 | 2.31 | 2.46 | 2.39 | 2.35 | 2.52 |
| Over 1 month and up to 3 months | 2.37 | 2.49 | 2.85 | 2.42 | 2.42 | 2.45 | 2.43 | 2.77 | 2.41 | 2.48 | 2.79 | 2.88 | 3.28 | 3.20 |
| Over 3 months and up to 1 year | 3.40 | 3.51 | 4.32 | 3.30 | 3.84 | 3.55 | 3.15 | 3.73 | 3.67 | 3.09 | 3.24 | 3.46 | 4.11 | 3.80 |
| Equal or more than 250.000 EUR | | | | | | | | | | | | | | |
| Over 3 months and up to 1 year | 3.52 | 3.96 | 3.85 | 4.12 | * | 3.64 | 3.86 | 4.24 | * | 4.42 | * | 4.02 | 4.53 | 4.62 |
| Savings deposits (outstanding amounts) | 1.71 | 1.65 | 1.53 | 1.46 | 1.62 | 1.61 | 1.45 | 1.71 | 1.99 | 1.73 | 1.98 | 2.04 | 2.56 | 2.41 |
| Households | | | | | | | | | | | | | | |
| Transferable deposits (outstanding amounts) | 0.04 | 0.04 | 0.03 | 0.02 | 0.03 | 0.04 | 0.03 | 0.03 | 0.03 | 0.03 | 0.02 | 0.02 | 0.03 | 0.02 |
| Other deposits 1/ | | | | | | | | | | | | | | |
| Up to 1 month | 1.85 | 1.91 | 1.93 | 1.89 | 1.90 | 1.91 | 1.96 | 1.91 | 2.01 | 2.13 | 2.35 | 2.26 | 2.34 | 2.44 |
| Over 1 month and up to 3 months | 2.24 | 2.36 | 2.35 | 2.30 | 2.36 | 2.38 | 2.28 | 2.39 | 2.32 | 2.42 | 2.87 | 2.61 | 2.82 | 2.95 |
| Over 3 months and up to 1 year | 3.33 | 3.27 | 3.44 | 3.34 | 3.16 | 3.17 | 3.40 | 3.14 | 3.10 | 3.22 | 3.25 | 3.35 | 3.48 | 3.53 |
| Over 1 year and up to 2 years | 3.87 | 4.23 | 4.16 | 4.09 | 4.16 | 4.21 | 4.10 | 4.02 | 4.02 | 4.29 | 4.57 | 4.23 | 4.30 | 4.27 |
| Over 2 years | 4.04 | 4.52 | 4.51 | 4.28 | 4.62 | 4.66 | 4.37 | 4.37 | 4.26 | 4.56 | 4.54 | 4.65 | 4.41 | 5.06 |
| Savings deposits (outstanding amounts) | 1.74 | 1.81 | 1.65 | 1.82 | 1.77 | 1.72 | 1.71 | 1.75 | 1.88 | 1.91 | 2.06 | 2.12 | 2.32 | 2.25 |
| LOANS | | | | | | | | | | | | | | |
| Nonfinancial corporations | | | | | | | | | | | | | | |
| Investment business loans | | | | | | | | | | | | | | |
| Over 1 year and up to 3 years | 14.01 | 15.12 | 15.08 | * | * | * | * | 14.77 | 16.37 | * | * | 14.91 | 15.87 | 15.89 |
| Over 3 years | * | * | 14.11 | * | 13.53 | 14.24 | 14.36 | 14.72 | 13.80 | 14.25 | 14.37 | 14.17 | 14.48 | 14.51 |
| Other business loans | | | | | | | | | | | | | | |
| Up to 1 month | 14.41 | 15.27 | 15.17 | 14.79 | 15.18 | * | 14.54 | 14.50 | 15.28 | 14.79 | 15.18 | 15.10 | 15.10 | * |
| Over 1 month and up to 3 months | 13.71 | * | 14.59 | 14.05 | 15.37 | * | * | 15.01 | 17.43 | 13.96 | * | 12.68 | * | * |
| Over 3 months and up to 1 year | 16.31 | 14.51 | 12.93 | 15.32 | 14.91 | 14.00 | * | 17.43 | 13.91 | 16.88 | 15.69 | 15.87 | 15.48 | 16.50 |
| Over 1 year | 14.38 | 15.13 | 15.18 | 15.08 | 14.87 | 15.48 | 15.61 | 14.70 | 14.67 | 15.20 | 15.03 | 16.04 | 15.29 | 15.42 |
| Credit lines | 15.11 | 15.42 | 15.72 | 15.15 | 14.90 | 15.68 | 15.60 | 14.75 | 15.52 | 15.10 | 14.66 | 13.26 | 13.19 | 14.82 |
| Households | | | | | | | | | | | | | | |
| Consumer Loans | | | | | | | | | | | | | | |
| Mortgage loans 1/ | | | | | | | | | | | | | | |
| <= 5 years | * | * | * | 12.84 | * | * | * | * | 12.85 | * | 12.79 | 12.67 | 12.70 | 12.94 |
| > 5 years and <= 10years | * | * | 13.36 | * | * | * | 13.12 | 13.22 | 11.38 | 12.78 | 11.35 | * | 12.06 | 11.34 |

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

1/ Loans for house purchasing.

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Table 18.

ODC income statement

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|---|---------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| INCOME | | | | | | | | | | | | | | |
| Interest income | 74,612 | 80,346 | 88,806 | 8,178 | 16,066 | 24,884 | 34,067 | 43,586 | 53,070 | 63,097 | 73,443 | 83,891 | 94,865 | 105,852 |
| Loans | 67,963 | 72,024 | 79,363 | 7,003 | 13,797 | 21,415 | 29,426 | 37,847 | 46,300 | 55,291 | 64,428 | 73,354 | 82,953 | 92,578 |
| Placement with banks | 3,969 | 5,816 | 6,619 | 839 | 1,619 | 2,462 | 3,297 | 4,080 | 4,853 | 5,678 | 6,665 | 7,936 | 9,002 | 9,939 |
| Securities | 2,681 | 2,507 | 2,823 | 336 | 649 | 1,007 | 1,343 | 1,658 | 1,917 | 2,128 | 2,350 | 2,601 | 2,909 | 3,211 |
| Other | . | . | . | . | . | . | . | . | . | . | . | . | . | 123 |
| Non-Interest income | 19,697 | 22,524 | 25,188 | 2,209 | 4,449 | 7,041 | 9,952 | 12,490 | 14,860 | 17,631 | 19,864 | 22,566 | 24,984 | 35,778 |
| Fees and commissions | 17,380 | 20,412 | 22,505 | 1,938 | 3,736 | 5,818 | 7,804 | 9,920 | 12,142 | 14,553 | 16,603 | 18,972 | 21,318 | 21,976 |
| Other operating income | 2,317 | 2,112 | 2,683 | 271 | 713 | 1,223 | 2,148 | 2,569 | 2,717 | 3,078 | 3,261 | 3,600 | 4,013 | 13,802 |
| TOTAL INCOME | 94,309 | 102,871 | 113,994 | 10,387 | 20,514 | 31,925 | 44,019 | 56,076 | 67,930 | 80,728 | 93,307 | 106,463 | 120,196 | 141,630 |
| EXPENDITURES | | | | | | | | | | | | | | |
| Interest expenditures | 15,389 | 17,779 | 19,910 | 1,992 | 3,864 | 5,949 | 7,989 | 10,096 | 12,282 | 14,315 | 16,392 | 18,519 | 20,927 | 23,355 |
| Deposits | 13,894 | 15,696 | 17,512 | 1,778 | 3,440 | 5,300 | 7,117 | 8,965 | 10,805 | 12,609 | 14,544 | 16,480 | 18,613 | 20,764 |
| Borrowings | 1,495 | 2,083 | 2,398 | 214 | 424 | 648 | 872 | 1,131 | 1,477 | 1,706 | 1,848 | 2,040 | 2,333 | 2,585 |
| Other | . | . | . | . | . | . | . | . | . | . | . | . | . | 6 |
| Non-Interest expenditures | 13,419 | 15,923 | 13,713 | 1,238 | 2,369 | 3,721 | 5,323 | 6,373 | 7,818 | 10,176 | 10,652 | 15,195 | 17,265 | 18,026 |
| Fees and commissions | . | . | . | . | . | . | . | . | . | . | . | . | . | 1,906 |
| Provisions for loan and other assets losses | 13,419 | 15,923 | 13,713 | 1,238 | 2,369 | 3,721 | 5,323 | 6,373 | 7,818 | 10,176 | 10,652 | 15,195 | 17,265 | 16,120 |
| General and administrative expenses 1 / | 49,175 | 47,322 | 54,839 | 4,176 | 8,659 | 13,576 | 18,641 | 23,171 | 28,147 | 33,086 | 38,250 | 43,187 | 48,686 | 60,846 |
| TOTAL EXPENDITURES | 77,983 | 81,024 | 88,463 | 7,406 | 14,892 | 23,246 | 31,954 | 39,640 | 48,247 | 57,576 | 65,294 | 76,902 | 86,897 | 102,226 |
| NET INCOME | | | | | | | | | | | | | | |
| Net operating income | 16,327 | 21,847 | 25,531 | 2,981 | 5,622 | 8,679 | 12,065 | 16,435 | 19,683 | 23,152 | 28,013 | 29,561 | 32,974 | 39,403 |
| Trading profit (loss) | 589 | 811 | 1,032 | 157 | 211 | 361 | 543 | 778 | 922 | 1,043 | 975 | 892 | 929 | -373 |
| Extraordinary items, adjustments | . | . | . | . | . | . | . | . | . | . | . | . | . | -11 |
| Net income from ban. activ. before tax | 16,916 | 22,657 | 26,563 | 3,137 | 5,833 | 9,040 | 12,609 | 17,214 | 20,606 | 24,195 | 28,988 | 30,453 | 34,228 | 39,020 |
| Provision for taxes | 3,389 | 4,883 | 6,396 | 624 | 1,514 | 1,607 | 2,071 | 2,943 | 3,514 | 4,328 | 5,183 | 5,767 | 6,503 | 7,752 |
| Net profit / loss for period | 13,527 | 17,774 | 20,167 | 2,513 | 4,319 | 7,433 | 10,538 | 14,270 | 17,092 | 19,867 | 23,804 | 24,686 | 27,725 | 31,268 |
| less: dividend paid | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Retained profit | 13,527 | 17,774 | 20,167 | 2,513 | 4,319 | 7,433 | 10,538 | 14,270 | 17,092 | 19,867 | 23,804 | 24,686 | 27,725 | 31,268 |

1/ Since November 2007, includes depreciation on fixed assets

Table 19.

CBAK interbank clearing system

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|---------------------|-----------|-----------|-----------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Transactions | | | | | | | | | | | | | | |
| Amount | 1,919,149 | 2,071,066 | 2,325,050 | 173,493 | 350,377 | 533,015 | 723,813 | 920,630 | 1,117,070 | 1,344,606 | 1,540,239 | 1,727,641 | 1,958,227 | 1,958,451 |
| Number | 321,669 | 913,418 | 990,858 | 116,176 | 184,036 | 258,964 | 392,614 | 494,501 | 596,339 | 609,705 | 706,795 | 800,612 | 1,096,107 | 1,196,684 |

Table 20.

International money transfers among financial corporations

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|-----------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| OUTGOING | | | | | | | | | | | | | | |
| CBAK | 309,844 | 263,059 | 304,796 | 32,453 | 52,823 | 71,750 | 98,041 | 131,194 | 148,501 | 185,616 | 233,863 | 262,681 | 288,017 | 294,097 |
| Commercial banks 1/ | 1,277,402 | 1,192,704 | 1,324,634 | 101,478 | 201,694 | 331,167 | 457,985 | 593,425 | 721,907 | 882,722 | 1,040,855 | 1,193,811 | 1,349,473 | 1,506,603 |
| Financial auxiliaries | 14,715 | 16,556 | 16,999 | 1,407 | 2,821 | 4,454 | 5,837 | 7,375 | 8,810 | 10,307 | 11,803 | 13,181 | 14,749 | 16,205 |
| TOTAL | 1,601,961 | 1,472,319 | 1,646,429 | 135,338 | 257,338 | 407,371 | 561,863 | 731,994 | 879,218 | 1,078,645 | 1,286,521 | 1,469,673 | 1,652,239 | 1,816,905 |
| INCOMING | | | | | | | | | | | | | | |
| CBAK | 92,747 | 239,861 | 261,066 | 6,831 | 102,112 | 125,298 | 149,269 | 170,272 | 202,915 | 239,741 | 250,802 | 262,222 | 272,824 | 295,516 |
| Commercial banks 1/ | 943,087 | 945,569 | 1,042,330 | 80,961 | 157,353 | 252,383 | 363,542 | 467,143 | 562,352 | 666,522 | 758,208 | 856,276 | 961,247 | 1,072,341 |
| Financial auxiliaries | 167,172 | 167,418 | 184,690 | 13,721 | 28,029 | 44,906 | 60,298 | 78,509 | 94,403 | 107,133 | 123,292 | 141,282 | 162,718 | 180,254 |
| TOTAL | 1,203,006 | 1,352,848 | 1,488,086 | 101,513 | 287,494 | 422,587 | 573,109 | 715,924 | 859,670 | 1,013,396 | 1,132,302 | 1,259,780 | 1,396,789 | 1,548,111 |

1/ Includes international and domestic transfers.

Table 21.

Insurance companies activity

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|------------------------------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Amount of premiums received | | | | | | | | | | | | | | |
| TPL | 33,341 | 32,295 | 34,705 | 2,810 | 5,526 | 8,996 | 12,582 | 15,770 | 18,683 | 21,731 | 24,794 | 27,334 | 29,943 | 31,823 |
| Border policies | 7,061 | 8,455 | 9,429 | 497 | 814 | 1,283 | 1,964 | 2,491 | 3,204 | 6,456 | 7,967 | 8,468 | 8,994 | 9,319 |
| Other (non TPL) | 6,811 | 4,237 | 4,594 | 1,074 | 1,480 | 1,795 | 2,267 | 2,587 | 2,977 | 3,467 | 3,877 | 4,244 | 4,559 | 4,923 |
| TOTAL | 47,213 | 44,986 | 48,728 | 4,381 | 7,820 | 12,074 | 16,813 | 20,848 | 24,863 | 31,654 | 36,638 | 40,045 | 43,496 | 46,066 |
| Number of policies sold | | | | | | | | | | | | | | |
| TPL | 223,770 | 233,665 | 251,641 | 19,226 | 38,004 | 60,396 | 83,171 | 103,224 | 123,017 | 145,236 | 163,836 | 180,663 | 198,809 | 211,434 |
| Border policies | 134,596 | 119,472 | 136,182 | 4,193 | 7,920 | 13,923 | 23,301 | 29,971 | 39,406 | 89,128 | 113,126 | 119,930 | 127,143 | 131,212 |
| Other (non TPL) | 14,520 | 16,930 | 17,977 | 3,363 | 4,897 | 6,419 | 7,777 | 9,850 | 11,956 | 16,629 | 19,391 | 21,785 | 22,072 | 24,751 |
| TOTAL | 372,886 | 370,067 | 405,800 | 26,782 | 50,821 | 80,738 | 114,249 | 143,045 | 174,379 | 250,993 | 296,353 | 322,378 | 348,024 | 367,397 |
| Amount of claims paid | | | | | | | | | | | | | | |
| TPL 1/ | 7,945 | 8,968 | 9,825 | 895 | 1,907 | 2,839 | 3,668 | 4,513 | 5,469 | 6,576 | 7,196 | 8,213 | 9,124 | 9,966 |
| Border policies | 332 | 413 | 481 | 57 | 101 | 159 | 219 | 286 | 322 | 361 | 422 | 498 | 583 | 665 |
| Other (non TPL) | 889 | 542 | 627 | 63 | 86 | 116 | 183 | 250 | 291 | 774 | 837 | 1,034 | 1,107 | 1,166 |
| TOTAL | 9,166 | 9,922 | 10,933 | 1,014 | 2,093 | 3,114 | 4,070 | 5,049 | 6,082 | 7,711 | 8,455 | 9,745 | 10,815 | 11,797 |

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 | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Amount of loans | 51,696 | 56,440 | 57,723 | 57,766 | 59,196 | 61,474 | 64,409 | 66,367 | 68,363 | 69,436 | 69,754 | 70,582 | 71,535 | 72,170 |
| Number of loans | 27,123 | 34,982 | 35,541 | 35,607 | 36,476 | 37,574 | 39,020 | 39,949 | 40,731 | 41,700 | 42,081 | 42,573 | 42,869 | 42,368 |

Table 23.

Depository corporations network and number of employees

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Prishtina region | 69 | 69 | 69 | 69 | 69 | 69 | 70 | 72 | 72 | 71 | 72 | 70 | 71 | 71 |
| CBAK 1/ | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Other Depository Corporations | 68 | 68 | 68 | 68 | 68 | 68 | 69 | 71 | 71 | 70 | 71 | 69 | 70 | 70 |
| Head office | 7 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 7 | 7 | 8 | 8 |
| Branches | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Sub-branches | 60 | 61 | 61 | 60 | 61 | 61 | 62 | 64 | 64 | 63 | 63 | 61 | 61 | 61 |
| Prizreni region | 39 | 37 | 37 | 36 | 37 | 38 | 38 | 39 | 39 | 39 | 39 | 39 | 38 | 38 |
| Other Depository Corporations | 39 | 37 | 37 | 36 | 37 | 38 | 38 | 39 | 39 | 39 | 39 | 39 | 38 | 38 |
| Head office | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Branches | 8 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Sub-branches | 31 | 31 | 31 | 30 | 31 | 32 | 32 | 33 | 33 | 33 | 33 | 33 | 32 | 32 |
| Peja region | 44 | 40 | 40 | 41 | 41 | 42 | 41 | 41 | 41 | 41 | 41 | 42 | 42 | 42 |
| Other Depository Corporations | 44 | 40 | 40 | 41 | 41 | 42 | 41 | 41 | 41 | 41 | 41 | 42 | 42 | 42 |
| Head office | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Branches | 13 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Sub-branches | 31 | 28 | 28 | 29 | 29 | 30 | 29 | 29 | 29 | 29 | 29 | 30 | 30 | 30 |
| Gjilani region | 54 | 49 | 49 | 49 | 51 | 51 | 51 | 52 | 52 | 52 | 53 | 52 | 51 | 51 |
| Other Depository Corporations | 54 | 49 | 49 | 49 | 51 | 51 | 51 | 52 | 52 | 52 | 53 | 52 | 51 | 51 |
| Head office | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Branches | 14 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Sub-branches | 40 | 37 | 37 | 37 | 39 | 39 | 39 | 40 | 40 | 40 | 41 | 40 | 39 | 39 |
| Mitrovica region | 32 | 26 | 26 | 26 | 26 | 27 | 27 | 28 | 28 | 28 | 28 | 29 | 30 | 30 |
| Other Depository Corporations | 32 | 26 | 26 | 26 | 26 | 27 | 27 | 28 | 28 | 28 | 28 | 29 | 30 | 30 |
| Head office | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Branches | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 7 | 7 |
| Sub-branches | 26 | 20 | 20 | 20 | 20 | 21 | 21 | 22 | 22 | 22 | 22 | 23 | 23 | 23 |
| Total Network Units | 238 | 221 | 221 | 220 | 224 | 227 | 227 | 232 | 232 | 231 | 232 | 234 | 232 | 232 |
| CBAK 1/ | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Other Depository Corporations | 237 | 220 | 220 | 220 | 223 | 226 | 226 | 231 | 231 | 230 | 231 | 233 | 231 | 231 |
| Head office | 7 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 7 | 8 | 8 |
| Branches | 42 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 38 | 38 | 38 |
| Sub-branches | 188 | 177 | 177 | 176 | 180 | 183 | 183 | 188 | 188 | 187 | 188 | 188 | 185 | 185 |
| Total numbers of employees | 2,479 | 2,529 | 2,557 | 2,579 | 2,627 | 2,691 | 2,702 | 2,722 | 2,771 | 2,802 | 2,828 | 2,839 | 2,890 | 2,960 |
| CBAK 1/ | 138 | 143 | 141 | 139 | 145 | 145 | 139 | 138 | 140 | 139 | 140 | 138 | 139 | 139 |
| Other Depository Corporations | 2,341 | 2,386 | 2,416 | 2,440 | 2,482 | 2,546 | 2,563 | 2,584 | 2,631 | 2,663 | 2,688 | 2,701 | 2,751 | 2,821 |

Prishtina region: Prishtina, Glogocv, 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, Shtërpc, Ferizaj, Viti;

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

1/ Head Office.

Table 24.

Other financial corporations – geographical distribution, as of November 2007

| Description | Prishtinë | Prizren | Pejë | Gjakovë | Klinë | Mitrovicë | Vushtrri | Ferizaj | Skënderaj | Gjilan | Graçanicë | Dragash | Suharekë | Shitërcë | Zvečan | Shitë | Podujevë | Glogovac | Deqan | Viti | Rahovec | Kamenicë | Malishevë | 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 | 3BR | 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 | | | | |
| Hamza | | | | | | | | | | | | | | | | | | | | | | HQ | | | | |
| Veli | HQ | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mena | | | | HQ | | | | | | | | | | | | | | | | | | | | | | |
| OTHER FINANCIAL INTERMEDIARIES | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FINCA | √ | √ | √ | √ | | | | √ | | √ | | | | √ | | | | | | | | | | | | |
| Kosovo Enterprise Project | √ | √ | √ | √ | | √ | | | | √ | | | √ | | | | | | | | | | | | | |
| Grameen Trust | √ | √ | √ | | | | | | | √ | | | | | | | | | | | | | | | | |
| Agency for Finance in Kosovo | | | √ | | | | | | | | | | | | | | | | | | | | | | | |
| Cordaid | | | | √ | | | | | | | | | | | | | | | | | | | | | | |
| Besëdhja Micro Finance | √ | | | | | √ | | | | √ | √ | | | | | | | | | | | | | | | |
| Kreditimi Rural i Kosovës | √ | | | | √ | | √ | | | | | | | | | | | | | | | | | | | |
| Kosinvest World Vision | | √ | | | | | | | | | | | | | | | | | | | | | | | | |
| Mështekna | | | | | | | | | | | | √ | | | | | | | | | | | | | | |
| Ce.L.I.M | | | | √ | | | | | | | | | | | | | | | | | | | | | | |
| START | √ | | | | | | | | √ | | | | | | | | | | | | | | | | | |
| Balkanactie | | | | | | | | | | | | | | | | | √ | | | | | | | | | |
| Perspektiva 4 | | | | | √ | | | | | | | | | | | | | | | | | | | | | |
| AgroBusiness Development Unit | √ | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kosova Aid And Development | √ | | | | | | | | | | | | | | | | √ | | | | | | | | | |
| Atlantic Capital Partners | √ | | | | | | | | | | | | | | | | | | | | | | | | | |

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

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Table 25.

Kosovo consolidated budget

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

| Description | 2005 | | | 2006 | | | | 2007 | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Jun | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep |
| Tax Revenues | 269.2 | 415.4 | 553.3 | 115.1 | 286.7 | 454.8 | 620.5 | 144.4 | 316.4 | 516.1 |
| Border taxes | 206.3 | 327.5 | 426.1 | 84.4 | 196.9 | 326.8 | 456.4 | 108.7 | 236.0 | 384.0 |
| Domestic taxes | 62.8 | 87.9 | 127.2 | 30.7 | 89.8 | 128.0 | 164.1 | 35.8 | 80.5 | 132.1 |
| Non tax revenues | 22.7 | 35.7 | 46.3 | 12.4 | 27.1 | 42.6 | 57.0 | 98.1 | 116.3 | 134.1 |
| of which: Interest | 1.5 | 2.0 | 2.6 | 0.5 | 1.2 | 2.2 | 3.5 | 1.0 | 4.1 | 6.6 |
| Local government revenues | 9.1 | 15.9 | 28.6 | 6.3 | 14.3 | 21.9 | 34.6 | 6.4 | 13.6 | 22.0 |
| Donor grants | 7.5 | 10.2 | 10.2 | . | . | . | . | . | . | . |
| TOTAL REVENUES | 308.5 | 477.2 | 638.4 | 133.7 | 328.0 | 519.3 | 712.0 | 248.9 | 446.3 | 672.3 |
| Wages and salaries | 96.1 | 130.9 | 194.6 | 35.0 | 99.0 | 134.9 | 203.8 | 50.4 | 102.3 | 147.9 |
| Goods and services | 58.8 | 93.0 | 142.8 | 26.0 | 59.8 | 91.7 | 143.0 | 25.9 | 58.0 | 85.8 |
| Subsidies and transfers | 79.1 | 156.0 | 213.9 | 34.4 | 69.5 | 111.8 | 155.4 | 39.7 | 77.9 | 110.7 |
| Capital outlays | 42.6 | 79.9 | 144.9 | 8.7 | 23.4 | 61.7 | 133.2 | 19.4 | 38.3 | 62.7 |
| TOTAL EXPENDITURE | 276.5 | 459.8 | 696.1 | 104.1 | 251.8 | 400.2 | 635.5 | 135.4 | 276.6 | 407.0 |
| BALANCE (Revenue - Expenditure) | 32.0 | 17.4 | -57.7 | 29.7 | 76.3 | 119.2 | 76.5 | 113.6 | 169.7 | 265.3 |

Source: Ministry of Economy and Finance.

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

Table 26.

Prices (CPI)

(May 2002 = 100)

| Description | Index | | | Percentage change | | | | |
|-------------|---------|------------|---------|-------------------|--|------------|---------|--------|
| | Monthly | Quarterly | | Monthly (t-1) | Same period previous year (t-12) | Quarterly | | Yearly |
| | | End Period | Average | | | End Period | Average | |
| 2002 | | 101,4 | | | | | | 99,1 |
| 2003 | | 101,9 | | | | 0,5 | | 100,3 |
| 2004 | | 98,1 | | | | -3,7 | | 99,2 |
| 2005 | | 98,8 | | | | 0,7 | | 97,9 |
| 2006 | | 99,9 | | | | 1,1 | | 98,5 |
| 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 | |
| Jul | 99,1 | | | -0,4 | 1,5 | | | |
| Aug | 103,8 | | | 4,7 | 6,6 | | | |
| Sep | 103,9 | 103,9 | 102,3 | 0,1 | 6,7 | 4,5 | 2,9 | |
| Oct | 108,2 | | | 4,1 | 10,9 | | | |
| Nov | 109,1 | | | 0,8 | 10,5 | | | |

Source: Statistical Office of Kosovo.

Table 27.

Registered unemployment

(End of period)

| Description | 2005 | 2006 | | | | 2007 | | | | | | | | | |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| | Dec | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | |
| Total | 319,721 | 325,163 | 325,364 | 326,026 | 327,596 | 330,196 | 331,056 | 331,723 | 332,406 | 332,775 | 332,849 | 332,932 | 333,321 | 333,632 | |
| of which: Females (in %) | 46.3 | 46.6 | 46.7 | 46.7 | 46.7 | 46.5 | 46.5 | 46.6 | 46.6 | 46.7 | 46.7 | 46.7 | 46.8 | 46.8 | |
| Education (in %) | | | | | | | | | | | | | | | |
| Elementary | 63.5 | 63.5 | 63.6 | 63.7 | 63.6 | 63.7 | 63.7 | 63.8 | 63.8 | 63.8 | 63.8 | 63.8 | 63.8 | 63.9 | |
| Secondary | 35.0 | 35.0 | 34.9 | 34.8 | 34.8 | 34.8 | 34.8 | 34.7 | 34.7 | 34.7 | 34.7 | 34.7 | 34.7 | 34.7 | |
| University | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | |

Source: Kosovo Employment Office.

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Table 28.

Balance of payments of Kosovo

(In millions of EUR)

| Description | 2004 | 2005 | 2006 |
|---|---------------|-----------------|-----------------|
| 1. CURRENT ACCOUNT | -313.2 | -351.0 | -389.3 |
| A. Goods and services | -976.3 | -1,050.1 | -1,158.6 |
| 1. Goods | -967.0 | -1,015.9 | -1,141.2 |
| 2. Services | -9.2 | -34.2 | -17.5 |
| 2.1. Transportation | -48.0 | -47.7 | -49.6 |
| 2.2. Travel | -24.4 | -30.5 | -36.1 |
| 2.3. Communications | 11.7 | 7.1 | 28.3 |
| 2.4. Construction | -0.9 | -8.7 | -5.3 |
| 2.5. Insurance | -7.2 | -6.6 | -6.2 |
| 2.6. Financial services | -0.1 | -0.2 | -0.4 |
| 2.7. Computer and information | -3.5 | -4.8 | -4.4 |
| 2.8. Royalties and license fees | -0.2 | 0.0 | -0.2 |
| 2.9. Other business | -4.7 | -8.7 | -5.8 |
| 2.10. Personal, cultural and recreational | 0.0 | 0.0 | 0.0 |
| 2.11. Government | 68.1 | 65.9 | 62.2 |
| B. Income | 17.4 | 24.3 | 32.4 |
| 1. Compensation of employees | 15.0 | 18.0 | 15.7 |
| 2. Investment income | 2.4 | 6.2 | 16.7 |
| 2.1 Direct investment | -12.3 | -16.8 | -21.4 |
| 2.2 Portfolio investment | 5.3 | 16.3 | 23.8 |
| 2.3 Other investment (including earnings on reserve assets) | 9.4 | 6.8 | 14.3 |
| C. Current transfers | 645.7 | 674.9 | 737.0 |
| 1. Central government | 431.7 | 395.2 | 388.9 |
| 1.1 Other Donors | 169.1 | 138.0 | 185.0 |
| 1.2 UNMIK (Budget) | 262.6 | 257.2 | 203.9 |
| 2. Other sectors | 214.0 | 279.7 | 348.1 |
| 2.1 Workers' remittances | 162.9 | 227.5 | 293.4 |
| 2.1.1. Migrants abroad | 357.0 | 418.0 | 467.1 |
| 2.1.2. UNMIK staff- long term | -147.3 | -136.1 | -100.7 |
| 2.2 Other transfers | 51.1 | 52.2 | 54.7 |
| 2. CAPITAL AND FINANCIAL ACCOUNT | 140.6 | 96.8 | 18.1 |
| A. Capital account | 2.4 | 2.0 | 3.2 |
| 1. Capital transfers | 2.4 | 2.0 | 3.2 |
| 2. Acquisition/disposal of non-produced, non-financial assets | 0.0 | 0.0 | 0.0 |
| B. Financial account | 138.2 | 94.8 | 14.9 |
| 1. Direct investment | 18.6 | 80.0 | 242.3 |
| In Kosovo | 18.6 | 80.0 | 242.3 |
| 1.1. Equity capital | 9.6 | 63.2 | 207.4 |
| 1.2. Reinvested earnings | 9.1 | 16.8 | 21.4 |
| 1.3. Other capital | 0.0 | 0.0 | 13.5 |
| 2. Portfolio investment | -162.2 | -67.8 | -127.7 |
| Assets | -162.2 | -67.8 | -127.7 |
| 2.1. Equity securities | 0.0 | 0.0 | 0.0 |
| 2.2. Debt securities | -162.2 | -67.8 | -127.7 |
| 4. Other investment | 283.6 | 110.6 | -104.6 |
| Assets | 227.9 | 44.6 | -175.6 |
| 4.1 Trade credits | 14.2 | 12.2 | 5.2 |
| 4.2 Loans | -11.7 | 6.9 | 0.4 |
| 4.3 Currency and deposits | 225.3 | 25.5 | -181.1 |
| 4.4 Other assets | 0.0 | 0.0 | 0.0 |
| Liabilities | 55.8 | 66.0 | 71.0 |
| 4.1. Trade credits | 49.2 | 51.9 | 62.8 |
| 4.2. Loans | 9.0 | 10.8 | 8.5 |
| 4.3. Currency and deposits | -2.4 | 3.4 | -0.2 |
| 4.4. Other liabilities | 0.0 | 0.0 | 0.0 |
| 5. Reserve assets | -1.8 | -28.0 | 4.9 |
| 5.4. Foreign exchange | -1.8 | -28.0 | 4.9 |
| NET ERRORS AND OMISSIONS | 172.6 | 254.2 | 371.1 |

Table 29.

Current Account Balance

(In millions of EUR)

| Description | 2004 | 2005 | 2006 |
|------------------------------------|-----------------|-----------------|-----------------|
| Credit | | | |
| Export of goods and services | | | |
| Export of goods | 56.9 | 56.3 | 110.8 |
| Export of services | 155.4 | 157.4 | 174.0 |
| Total export of goods and services | 212.3 | 213.7 | 284.8 |
| Income | | | |
| Compensation of employers | 26.9 | 27.0 | 26.6 |
| Investment income | 15.4 | 24.5 | 40.5 |
| Total income | 42.3 | 51.5 | 67.1 |
| Current transfers | | | |
| Central government | 431.7 | 395.2 | 388.9 |
| Other sectors | 426.7 | 489.3 | 538.3 |
| Total current transfers | 858.4 | 884.5 | 927.2 |
| Total | 1,113.0 | 1,149.7 | 1,279.1 |
| Debits | | | |
| Import of goods and services | | | |
| Import of goods | -1,024.0 | -1,072.2 | -1,251.9 |
| Import of services | -164.6 | -191.6 | -191.5 |
| Total import of goods and services | -1,188.6 | -1,263.8 | -1,443.4 |
| Income | | | |
| Compensation of employers | -11.9 | -8.9 | -10.9 |
| Investment income | -13.0 | -18.3 | -23.8 |
| Total income | -24.9 | -27.3 | -34.7 |
| Current transfers | | | |
| Central government | 0.0 | 0.0 | 0.0 |
| Other sectors | -212.7 | -209.6 | -190.2 |
| Total current transfers | -212.7 | -209.6 | -190.2 |
| Total | -1,426.2 | -1,500.6 | -1,668.4 |
| Balances | | | |
| Trade in goods and services | | | |
| Trade in goods | -967.0 | -1,015.9 | -1,141.2 |
| Trade in services | -9.2 | -34.2 | -17.5 |
| Trade in goods and services | -976.3 | -1,050.1 | -1,158.6 |
| Income | | | |
| Compensation of employers | 15.0 | 18.0 | 15.7 |
| Investment income | 2.4 | 6.2 | 16.7 |
| Total income | 17.4 | 24.3 | 32.4 |
| Current transfers | | | |
| Central government | 431.7 | 395.2 | 388.9 |
| Other transfers | 214.0 | 279.7 | 348.1 |
| Total current transfers | 645.7 | 674.9 | 737.0 |
| Total (Current balance) | -313.2 | -351.0 | -389.3 |

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Table 30.

Services

(In millions of EUR)

| Description | 2004 | 2005 | 2006 |
|---|---------------|---------------|---------------|
| Credit | | | |
| Transport | 24.2 | 24.3 | 25.0 |
| Travel | 26.6 | 25.9 | 25.8 |
| Communications services | 27.0 | 31.0 | 48.2 |
| Construction services | 0.0 | 0.0 | 0.0 |
| Insurance services | 6.6 | 7.1 | 9.4 |
| Financial services | 0.0 | 0.0 | 0.0 |
| Computer and information services | 0.0 | 0.0 | 0.0 |
| Royalties and license fees | 0.0 | 0.0 | 0.0 |
| Other business services | 0.2 | 0.3 | 0.3 |
| Personal, cultural, and recreational services | 0.0 | 0.0 | 0.0 |
| Government services, n.i.e. | 70.9 | 68.8 | 65.2 |
| Total | 155.4 | 157.4 | 174.0 |
| Debits | | | |
| Transport | -72.1 | -71.9 | -74.6 |
| Travel | -51.0 | -56.4 | -61.9 |
| Communications services | -15.3 | -24.0 | -19.9 |
| Construction services | -0.9 | -8.7 | -5.3 |
| Insurance services | -13.8 | -13.7 | -15.6 |
| Financial services | -0.1 | -0.2 | -0.4 |
| Computer and information services | -3.5 | -4.8 | -4.4 |
| Royalties and license fees | -0.2 | 0.0 | -0.2 |
| Other business services | -4.9 | -9.0 | -6.1 |
| Personal, cultural, and recreational services | 0.0 | 0.0 | 0.0 |
| Government services, n.i.e. | -2.8 | -2.9 | -3.0 |
| Total | -164.6 | -191.6 | -191.5 |
| Balance | | | |
| Transport | -48.0 | -47.7 | -49.6 |
| Travel | -24.4 | -30.5 | -36.1 |
| Communications services | 11.7 | 7.1 | 28.3 |
| Construction services | -0.9 | -8.7 | -5.3 |
| Insurance services | -7.2 | -6.6 | -6.2 |
| Financial services | -0.1 | -0.2 | -0.4 |
| Computer and information services | -3.5 | -4.8 | -4.4 |
| Royalties and license fees | -0.2 | 0.0 | -0.2 |
| Other business services | -4.7 | -8.7 | -5.8 |
| Personal, cultural, and recreational services | 0.0 | 0.0 | 0.0 |
| Government services, n.i.e. | 68.1 | 65.9 | 62.2 |
| Total | -9.2 | -34.2 | -17.5 |

Table 31.

Income

(In millions of EUR)

| Description | 2004 | 2005 | 2006 |
|---------------------------|--------------|--------------|--------------|
| Credit | | | |
| Compensation of employees | 26.9 | 27.0 | 26.6 |
| Investment income | 15.4 | 24.5 | 40.5 |
| Total | 42.3 | 51.5 | 67.1 |
| Debit | | | |
| Compensation of employees | -11.9 | -8.9 | -10.9 |
| Investment income | -13.0 | -18.3 | -23.8 |
| Total | -24.9 | -27.3 | -34.7 |
| Balance | 17.4 | 24.3 | 32.4 |

Table 32.

Current transfers

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

| Description | 2004 | 2005 | 2006 |
|--------------------|---------------|---------------|---------------|
| Credit | | | |
| Central government | 431.7 | 395.2 | 388.9 |
| Other transfers | 426.7 | 489.3 | 538.3 |
| Total | 858.4 | 884.5 | 927.2 |
| Debits | | | |
| Central government | 0.0 | 0.0 | 0.0 |
| Other transfers | -212.7 | -209.6 | -190.2 |
| Total | -212.7 | -209.6 | -190.2 |
| Balance | 645.7 | 674.9 | 737.0 |

Table 33.

Capital Account

(In EUR million)

| Description | 2004 | 2005 | 2006 |
|---|------------|------------|------------|
| Credit | | | |
| Capital transfers | 2.4 | 2.0 | 3.2 |
| Acquisition/disposal of nonproduced nonfinancial assets | 0.0 | 0.0 | 0.0 |
| Total | 2.4 | 2.0 | 3.2 |
| Debits | | | |
| Capital transfers | 0.0 | 0.0 | 0.0 |
| Acquisition/disposal of nonproduced nonfinancial assets | 0.0 | 0.0 | 0.0 |
| Total | 0.0 | 0.0 | 0.0 |
| Balance | 2.4 | 2.0 | 3.2 |

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Table 34.

Financial Account (by instrument)

in EUR million

| Description | 2004 | 2005 | 2006 |
|--|--------------|--------------|---------------|
| Kosovo's investment abroad (Kosovo's assets = net debits)¹ | | | |
| Direct investment abroad | | | |
| Equity capital | n/a | n/a | -4.3 |
| Reinvested earnings | n/a | n/a | n/a |
| Other capital transactions | n/a | n/a | n/a |
| Total direct investment abroad | 0.0 | 0.0 | -4.3 |
| Portfolio investment abroad² | | | |
| Debt securities | -162.2 | -67.8 | -127.7 |
| Total portfolio investment abroad | -162.2 | -67.8 | -127.7 |
| Other Investments abroad (Kosovo's assets = net debits)³ | | | |
| Trade credit | 14.2 | 12.2 | 5.2 |
| Loans | -11.7 | 6.9 | 0.4 |
| Currency and deposits | 225.3 | 25.5 | -181.1 |
| Other assets | 0.0 | 0.0 | 0.0 |
| Total other Investments abroad | 227.9 | 44.6 | -175.6 |
| Reserve assets | | | |
| Foreign Exchange | -1.8 | -28.0 | 4.9 |
| Total reserve assets | -1.8 | -28.0 | 4.9 |
| Total | 63.8 | -51.2 | -302.7 |
| Investments in Kosovo (Kosovo's liabilities = net credits) | | | |
| Direct investment in Kosovo | | | |
| Equity capital | 9.6 | 63.2 | 211.7 |
| Reinvested earnings | 9.1 | 16.8 | 21.4 |
| Other capital transactions | 0.0 | 0.0 | 13.5 |
| Total direct investment in Kosovo | 18.6 | 80.0 | 246.6 |
| Portfolio investment in Kosovo | | | |
| Total portfolio investment abroad | 0.0 | 0.0 | 0.0 |
| Other Investments in Kosovo (Kosovo's liabilities = net credits) | | | |
| Trade credit | 49.2 | 51.9 | 62.8 |
| Loans | 9.0 | 10.8 | 8.5 |
| Currency and deposits | -2.4 | 3.4 | -0.2 |
| Total other Investments in Kosovo | 55.8 | 66.0 | 71.0 |
| Total | 74.4 | 146.0 | 317.6 |
| Net transactions (net credits less net debits) | | | |
| Direct investment | | | |
| Equity capital | 9.6 | 63.2 | 207.4 |
| Reinvested earnings | 9.1 | 16.8 | 21.4 |
| Other capital transactions | 0.0 | 0.0 | 13.5 |
| Total net direct investment | 18.6 | 80.0 | 242.3 |
| Portfolio investment | | | |
| Debt securities | -162.2 | -67.8 | -127.7 |
| Total net portfolio investment | -162.2 | -67.8 | -127.7 |
| Other Investments | | | |
| Trade credit | 63.4 | 64.1 | 68.0 |
| Loans | -2.7 | 17.7 | 8.8 |
| Currency and deposits | 222.9 | 28.9 | -181.4 |
| Other assets | 0.0 | 0.0 | 0.0 |
| Total net other investment | 283.6 | 110.6 | -104.6 |
| Reserve assets | | | |
| Foreign Exchange | -1.8 | -28.0 | 4.9 |
| Total reserve assets | -1.8 | -28.0 | 4.9 |
| Total | 138.2 | 94.8 | 14.9 |

1/ Increase in assets and decrease in liabilities are recorded with sign minus, whereas decrease in assets and increase in liabilities are recorded with the sign plus.

2/ The asset side of portfolio investments includes resident transactions in securities issued by non-residents, whereas the liabilities side records the opposite.

3/ Since Kosovo use Euro currency as a legal tender, this is considered as a foreign asset and in this sense Cash held by the CBAK is considered as investment in abroad. The same is applicable to ODC.

Table 35.

Financial Account (by sectors)

(in EUR million)

| Description | 2004 | 2005 | 2006 |
|-------------------------------|--------------|--------------|---------------|
| Investments abroad | | | |
| Monetary authority (CBAK) | 104.3 | -47.7 | -242.3 |
| Other Depository Corporations | -65.5 | -9.0 | -47.5 |
| Central government | -0.7 | 3.5 | 1.0 |
| Other sectors | 25.7 | 2.0 | -13.9 |
| Total | 63.8 | -51.2 | -302.7 |
| Investments in Kosovo | | | |
| Monetary authority (CBAK) | 4.9 | -2.1 | -3.0 |
| Other Depository Corporations | 17.1 | 29.1 | 57.1 |
| Central government | 0.0 | 0.0 | 0.0 |
| Other sectors | 52.4 | 119.0 | 263.5 |
| Total | 74.4 | 146.0 | 317.6 |
| Total Investment | | | |
| Monetary authority (CBAK) | 109.2 | -49.8 | -245.3 |
| Other Depository Corporations | -48.4 | 20.1 | 9.6 |
| Central government | -0.7 | 3.5 | 1.0 |
| Other sectors | 78.1 | 121.0 | 249.6 |
| Total | 138.2 | 94.8 | 14.9 |

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Table 36.

Exports, by trading partners

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

| Description | 2005 | 2006 | | 2007 | | | | | | | | | | |
|-------------------------------------|------|-------|-------|------|-----|------|------|------|------|------|------|-------|-------|-------|
| | | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov |
| Total Export | 56.3 | 105.4 | 110.8 | 1.4 | 7.3 | 17.4 | 26.8 | 39.9 | 51.6 | 74.1 | 86.9 | 100.2 | 115.8 | 132.8 |
| Europe | 54.2 | 104.1 | 109.4 | 1.4 | 7.3 | 17.0 | 26.0 | 39.1 | 50.6 | 73.1 | 85.9 | 98.9 | 113.1 | 128.9 |
| European Union (EU) | 21.8 | 40.7 | 42.3 | 0.4 | 2.5 | 5.6 | 8.7 | 11.9 | 15.3 | 29.3 | 32.8 | 36.8 | 44.1 | 54.2 |
| EU 15 | 19.2 | 22.7 | 23.4 | 0.3 | 1.4 | 3.2 | 5.4 | 7.8 | 10.3 | 22.5 | 25.1 | 28.5 | 34.8 | 44.3 |
| of which: | | | | | | | | | | | | | | |
| Austria | 1.0 | 1.2 | 1.2 | 0.1 | 0.2 | 0.3 | 0.4 | 0.6 | 0.7 | 0.9 | 1.0 | 1.3 | 1.4 | 1.6 |
| France | 0.5 | 0.2 | 0.2 | ... | ... | ... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Germany | 3.2 | 3.9 | 4.0 | 0.1 | 0.2 | 0.6 | 1.0 | 1.3 | 1.9 | 12.0 | 12.6 | 12.9 | 13.5 | 14.6 |
| Greece | 5.4 | 3.7 | 3.9 | ... | 0.2 | 0.7 | 1.3 | 2.1 | 3.0 | 3.8 | 4.6 | 5.5 | 6.3 | 7.1 |
| Italy | 5.7 | 12.4 | 12.7 | 0.1 | 0.5 | 1.1 | 1.9 | 2.9 | 3.5 | 4.2 | 4.9 | 5.5 | 6.7 | 9.2 |
| Netherlands | 0.1 | 1.1 | 1.1 | ... | 0.2 | 0.4 | 0.5 | 0.6 | 0.8 | 1.1 | 1.4 | 1.6 | 1.9 | 2.0 |
| United Kingdom | ... | ... | ... | ... | ... | ... | ... | ... | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 |
| EU 10 | 1.5 | 4.8 | 5.2 | ... | 0.6 | 0.7 | 1.2 | 1.6 | 1.9 | 2.7 | 2.9 | 3.2 | 3.7 | 4.0 |
| of which: | | | | | | | | | | | | | | |
| Czech Republic | ... | 0.4 | 0.4 | ... | ... | ... | ... | ... | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| Hungary | 0.1 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Slovenia | 1.2 | 4.1 | 4.5 | 0.0 | 0.5 | 0.6 | 1.1 | 1.5 | 1.6 | 2.3 | 2.5 | 2.7 | 3.0 | 3.4 |
| EU 2 | 1.2 | 13.2 | 13.7 | ... | 0.6 | 1.8 | 2.2 | 2.6 | 3.1 | 4.1 | 4.8 | 5.1 | 5.6 | 5.9 |
| Bulgaria | 1.0 | 13.0 | 13.5 | ... | 0.6 | 1.8 | 2.2 | 2.6 | 3.1 | 3.4 | 3.6 | 3.9 | 4.4 | 4.7 |
| Romania | 0.2 | 0.2 | 0.2 | ... | ... | ... | ... | ... | ... | 0.7 | 1.2 | 1.2 | 1.2 | 1.2 |
| CEFTA | 29.9 | 48.4 | 51.7 | 0.9 | 4.0 | 9.6 | 15.1 | 20.6 | 25.4 | 32.2 | 40.3 | 47.1 | 52.1 | 56.7 |
| Albania | 5.8 | 11.6 | 12.6 | 0.6 | 1.7 | 3.3 | 5.2 | 7.6 | 9.4 | 12.5 | 14.2 | 15.7 | 17.0 | 18.0 |
| Bosnia and Hercegovina | 3.4 | 4.8 | 5.1 | ... | 0.2 | 0.9 | 1.2 | 1.5 | 1.6 | 2.0 | 2.4 | 3.1 | 3.4 | 3.8 |
| Croatia | 0.9 | 1.1 | 1.1 | ... | 0.2 | 0.3 | 0.6 | 0.6 | 0.8 | 0.8 | 0.9 | 1.0 | 1.1 | 1.2 |
| FYROM | 10.8 | 9.4 | 9.7 | ... | 0.5 | 1.7 | 2.9 | 4.7 | 6.3 | 7.6 | 10.8 | 13.1 | 14.1 | 15.3 |
| Montenegro | 0.7 | 2.0 | 2.2 | 0.1 | 0.2 | 0.3 | 0.6 | 0.8 | 0.9 | 1.1 | 1.1 | 1.6 | 1.9 | 2.2 |
| Serbia | 8.2 | 19.5 | 20.9 | 0.1 | 1.1 | 3.2 | 4.6 | 5.3 | 6.4 | 8.3 | 10.9 | 12.6 | 14.6 | 16.3 |
| Other European Countries | 2.6 | 14.9 | 15.4 | 0.2 | 0.8 | 1.8 | 2.1 | 6.6 | 9.9 | 11.6 | 12.8 | 15.0 | 16.8 | 18.0 |
| of which: | | | | | | | | | | | | | | |
| Ukraine | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 0.2 | 0.2 | 0.3 | 0.3 |
| Turkey | 1.0 | 1.5 | 1.6 | ... | 0.1 | 0.2 | 0.4 | 0.6 | 0.8 | 1.2 | 1.4 | 1.6 | 1.7 | 1.9 |
| Russia | ... | ... | ... | ... | ... | ... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Norway (EFTA) | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Switzerland (EFTA) | 0.7 | 6.7 | 7.0 | 0.2 | 0.7 | 1.4 | 1.4 | 2.1 | 2.1 | 3.2 | 3.7 | 5.8 | 7.5 | 8.3 |
| Other non-European Countries | 2.0 | 1.3 | 1.3 | ... | 0.1 | 0.4 | 0.8 | 0.9 | 1.0 | 1.0 | 1.0 | 1.3 | 2.8 | 3.9 |
| Egypt | ... | 0.2 | 0.2 | ... | ... | ... | ... | ... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| India | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 1.0 | 2.1 |
| United State of America | 0.2 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 0.2 | 0.4 | 0.4 |
| Other | 1.9 | 1.2 | 1.2 | ... | 0.1 | 0.3 | 0.8 | 0.8 | 0.9 | 0.9 | 1.0 | 1.0 | 1.3 | 1.4 |

Source: UNMIK Customs Services and Statistical Office of Kosovo;

NOTE: Exports data are by destination country.

Table 37.

Imports, by trading partners

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

| Description | 2005 | | 2006 | | | 2007 | | | | | | | | | |
|-------------------------------------|---------|---------|---------|------|-------|-------|-------|-------|-------|-------|-------|---------|---------|---------|--|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | |
| Total import | 1,157.5 | 1,167.5 | 1,305.9 | 79.6 | 187.5 | 308.3 | 426.4 | 549.5 | 676.2 | 810.7 | 959.4 | 1,129.7 | 1,280.2 | 1,418.7 | |
| Europe | 1,017.5 | 1,035.0 | 1,153.6 | 66.3 | 159.3 | 262.1 | 365.2 | 470.7 | 579.7 | 696.5 | 825.2 | 955.2 | 1,084.0 | 1,199.8 | |
| European Union (EU) | 439.7 | 403.5 | 454.3 | 22.7 | 59.3 | 94.6 | 133.2 | 181.9 | 237.0 | 289.1 | 340.2 | 390.6 | 446.3 | 497.7 | |
| EU 15 | 296.3 | 255.3 | 286.5 | 15.9 | 39.1 | 63.1 | 88.9 | 124.9 | 159.4 | 194.2 | 228.0 | 259.5 | 296.2 | 328.5 | |
| of which: | | | | | | | | | | | | | | | |
| Austria | 20.7 | 21.0 | 23.5 | 1.4 | 3.1 | 5.8 | 7.9 | 10.4 | 12.7 | 14.6 | 17.3 | 19.6 | 21.9 | 24.1 | |
| France | 20.1 | 13.9 | 15.9 | 0.7 | 1.9 | 2.7 | 5.8 | 10.8 | 13.4 | 15.1 | 17.3 | 19.0 | 20.5 | 21.6 | |
| Germany | 123.8 | 109.5 | 122.7 | 7.3 | 18.6 | 27.4 | 35.7 | 44.8 | 58.1 | 74.0 | 89.0 | 101.2 | 115.3 | 127.5 | |
| Greece | 44.0 | 32.6 | 37.6 | 1.5 | 4.2 | 8.6 | 12.8 | 23.1 | 32.2 | 38.2 | 43.0 | 49.8 | 54.9 | 59.6 | |
| Italy | 49.6 | 47.2 | 52.5 | 3.2 | 6.4 | 10.5 | 15.5 | 20.5 | 24.9 | 29.9 | 33.7 | 38.1 | 44.1 | 49.8 | |
| Netherlands | 7.8 | 6.2 | 7.0 | 0.4 | 1.4 | 2.7 | 3.4 | 4.5 | 5.1 | 5.9 | 6.8 | 7.7 | 8.6 | 9.2 | |
| United Kingdom | 7.5 | 5.4 | 6.4 | 0.3 | 0.9 | 1.4 | 1.8 | 2.5 | 3.1 | 4.2 | 4.9 | 5.6 | 6.6 | 7.7 | |
| EU 10 | 98.5 | 92.8 | 104.9 | 5.3 | 13.6 | 21.3 | 30.4 | 37.9 | 47.3 | 57.0 | 67.6 | 77.4 | 88.5 | 101.5 | |
| of which: | | | | | | | | | | | | | | | |
| Czech Republic | 8.7 | 9.9 | 11.5 | 0.7 | 1.3 | 2.3 | 3.6 | 4.4 | 5.2 | 6.2 | 7.0 | 7.8 | 8.6 | 9.8 | |
| Poland | 14.8 | 12.6 | 13.8 | 0.8 | 1.8 | 2.9 | 4.2 | 5.0 | 6.2 | 7.3 | 8.5 | 9.9 | 11.1 | 12.4 | |
| Hungary | 16.2 | 17.2 | 20.0 | 0.9 | 2.3 | 3.7 | 5.3 | 6.3 | 7.7 | 9.5 | 11.5 | 13.2 | 15.4 | 20.0 | |
| Slovakia | 2.5 | 2.2 | 2.4 | 0.3 | 0.5 | 0.6 | 0.8 | 1.1 | 1.4 | 1.6 | 1.9 | 2.1 | 2.6 | 3.1 | |
| Slovenia | 55.0 | 49.9 | 56.0 | 2.6 | 7.6 | 11.7 | 16.3 | 20.7 | 26.3 | 32.1 | 38.3 | 43.9 | 50.3 | 55.6 | |
| EU 2 | 44.9 | 55.4 | 62.9 | 1.5 | 6.7 | 10.2 | 13.9 | 19.1 | 30.3 | 37.9 | 44.6 | 53.7 | 61.6 | 67.6 | |
| Bulgaria | 37.8 | 51.3 | 58.5 | 1.4 | 6.3 | 9.4 | 11.9 | 15.1 | 19.5 | 22.8 | 26.1 | 31.1 | 35.0 | 38.8 | |
| Romania | 7.1 | 4.1 | 4.4 | 0.2 | 0.3 | 0.7 | 2.0 | 4.1 | 10.8 | 15.0 | 18.5 | 22.6 | 26.6 | 28.8 | |
| CEFTA | 440.4 | 484.9 | 536.3 | 31.3 | 70.3 | 122.6 | 171.7 | 211.7 | 251.9 | 303.2 | 362.7 | 418.8 | 472.2 | 521.0 | |
| Albania | 18.1 | 21.5 | 23.1 | 1.0 | 3.0 | 5.9 | 9.8 | 13.4 | 16.3 | 20.0 | 24.7 | 28.6 | 31.4 | 33.3 | |
| Bosnia and Herzegovina | 18.4 | 16.3 | 18.5 | 1.0 | 2.6 | 5.0 | 7.6 | 10.0 | 12.1 | 14.8 | 18.2 | 21.4 | 24.3 | 26.7 | |
| Croatia | 25.0 | 24.3 | 28.1 | 1.9 | 4.2 | 7.8 | 10.3 | 12.8 | 15.5 | 18.0 | 21.0 | 25.0 | 28.6 | 33.4 | |
| FYROM | 220.1 | 235.1 | 257.8 | 16.8 | 33.1 | 56.3 | 78.0 | 90.5 | 103.4 | 125.6 | 152.5 | 173.0 | 193.4 | 212.8 | |
| Montenegro | 6.4 | 16.4 | 17.8 | 0.3 | 0.9 | 2.0 | 3.4 | 4.5 | 5.7 | 9.5 | 9.9 | 11.3 | 12.3 | 13.0 | |
| Serbia | 152.3 | 171.4 | 191.1 | 10.3 | 26.5 | 45.5 | 62.5 | 80.5 | 98.8 | 115.2 | 136.4 | 159.6 | 182.2 | 201.8 | |
| Other European Countries | 118.4 | 125.4 | 138.9 | 12.3 | 29.7 | 44.9 | 60.3 | 77.1 | 90.9 | 104.3 | 122.3 | 145.8 | 165.5 | 181.2 | |
| of which: | | | | | | | | | | | | | | | |
| Russia | 10.8 | 9.5 | 9.9 | 0.3 | 0.5 | 1.2 | 1.5 | 1.7 | 1.9 | 2.3 | 2.5 | 2.7 | 2.9 | 4.2 | |
| Turkey | 85.4 | 87.4 | 97.1 | 5.1 | 11.6 | 19.6 | 29.3 | 40.8 | 49.5 | 58.3 | 67.5 | 75.6 | 84.7 | 93.0 | |
| Ukraine | 12.0 | 10.9 | 12.0 | 0.5 | 1.4 | 2.1 | 3.9 | 6.4 | 8.1 | 10.3 | 13.3 | 14.3 | 15.2 | 16.4 | |
| Norway (EFTA) | 0.6 | 0.8 | 1.2 | ... | 0.8 | 0.9 | 1.2 | 1.8 | 2.4 | 2.4 | 3.2 | 3.3 | 3.6 | 4.2 | |
| Switzerland (EFTA) | 18.4 | 20.4 | 22.8 | 1.5 | 3.8 | 5.3 | 7.3 | 9.2 | 11.7 | 13.3 | 15.5 | 17.0 | 19.0 | 21.0 | |
| Other non-European Countries | 139.9 | 132.5 | 152.3 | 13.4 | 28.2 | 46.1 | 61.2 | 78.8 | 96.5 | 114.1 | 134.2 | 174.5 | 196.2 | 196.2 | |
| Argentina | 1.1 | 1.5 | 1.8 | 0.2 | 0.4 | 0.5 | 0.7 | 1.0 | 1.5 | 1.6 | 1.8 | 2.3 | 2.6 | 2.8 | |
| Brazil | 16.8 | 16.2 | 18.6 | 1.8 | 4.1 | 7.0 | 10.3 | 12.0 | 14.3 | 16.6 | 19.1 | 22.2 | 24.4 | 27.8 | |
| China | 54.9 | 68.1 | 74.7 | 6.8 | 13.7 | 20.6 | 27.4 | 35.9 | 45.2 | 54.9 | 64.8 | 73.8 | 84.2 | 93.9 | |
| Egypt | 0.5 | 0.7 | 0.9 | 0.1 | 0.2 | 0.3 | 0.4 | 0.4 | 0.5 | 0.6 | 0.8 | 1.0 | 1.1 | 1.2 | |
| India | 2.5 | 2.0 | 2.2 | 0.1 | 0.2 | 0.6 | 0.9 | 1.2 | 1.9 | 2.3 | 2.6 | 2.9 | 3.4 | 3.6 | |
| Taiwan | 2.2 | 1.7 | 2.0 | 0.3 | 0.6 | 1.0 | 1.2 | 1.4 | 1.6 | 1.9 | 2.0 | 2.2 | 2.4 | 2.6 | |
| Thailand | 0.7 | 1.0 | 1.1 | 0.1 | 0.2 | 0.3 | 0.5 | 0.9 | 1.1 | 1.3 | 1.7 | 1.9 | 2.0 | 2.1 | |
| Indonesia | 0.5 | 0.9 | 1.0 | ... | 0.1 | 0.3 | 0.3 | 0.5 | 0.8 | 0.9 | 1.5 | 23.7 | 25.5 | 28.0 | |
| Japan | 13.5 | 7.0 | 8.7 | 0.8 | 1.4 | 1.9 | 2.4 | 3.1 | 3.7 | 4.5 | 5.3 | 6.2 | 7.2 | 8.0 | |
| United States of America | 17.7 | 10.1 | 11.6 | 0.9 | 1.8 | 3.0 | 3.7 | 4.8 | 5.8 | 6.8 | 8.1 | 8.8 | 10.6 | 12.2 | |
| Other | 29.5 | 23.3 | 29.8 | 2.1 | 5.4 | 10.6 | 13.3 | 17.5 | 20.1 | 22.8 | 26.4 | 29.6 | 32.7 | 13.8 | |

Source: UNMIK Customs Services and Statistical Office of Kosovo;
NOTE: Imports data are by country of origin.

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Table 38.

Exports, by commodity group

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

| Description | 2005 | | 2006 | | | 2007 | | | | | | | | | | |
|--|------|-------|-------|-----|-----|------|------|------|------|------|------|-------|-------|-------|--|--|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | | |
| Total | 56,3 | 105,4 | 110,8 | 1,4 | 7,3 | 17,3 | 26,7 | 39,9 | 51,5 | 74,0 | 86,9 | 100,2 | 115,8 | 132,8 | | |
| I Live animals; animal products | 0,5 | 0,3 | 0,3 | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | 0,2 | 0,2 | 0,3 | 0,3 | 0,4 | 0,5 | | |
| II Vegetable products | 2,9 | 4,9 | 5,1 | 0,2 | 0,5 | 1,0 | 1,5 | 2,2 | 3,5 | 5,0 | 6,1 | 6,8 | 7,5 | 8,1 | | |
| III Animal or veget. fats and oils - edib. | ... | 0,1 | 0,1 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 0,0 | | |
| IV Prepared foodstuffs, bever. and tob. | 4,6 | 5,8 | 6,2 | 0,1 | 0,5 | 1,0 | 1,8 | 2,4 | 2,9 | 3,6 | 4,6 | 5,2 | 5,9 | 6,7 | | |
| V Mineral products | 3,2 | 18,2 | 18,8 | 0,4 | 1,3 | 2,4 | 3,8 | 8,9 | 12,4 | 14,2 | 16,1 | 18,4 | 20,6 | 21,9 | | |
| VI Products of the chem. or allied indust. | 1,2 | 1,0 | 1,2 | 0,1 | 0,1 | 0,2 | 0,3 | 0,3 | 0,4 | 0,5 | 0,6 | 0,7 | 0,7 | 0,8 | | |
| VII Plastics, rubber and articles thereof | 1,0 | 3,0 | 3,2 | 0,0 | 0,1 | 0,5 | 1,3 | 1,9 | 2,5 | 3,4 | 3,8 | 4,1 | 5,0 | 5,7 | | |
| VIII Hides, skins, leather, articles thereof | 6,1 | 7,0 | 7,2 | 0,2 | 0,6 | 1,5 | 2,0 | 2,2 | 2,5 | 2,8 | 3,1 | 3,8 | 4,0 | 4,5 | | |
| IX Wood and articles of wood | 0,4 | 0,7 | 0,8 | 0,1 | 0,1 | 0,2 | 0,4 | 0,5 | 0,6 | 0,8 | 0,9 | 1,0 | 1,1 | 1,3 | | |
| X Cellulosic material, pap. and articles | 0,4 | 0,6 | 0,7 | ... | ... | 0,1 | 0,2 | 0,3 | 0,3 | 0,5 | 0,6 | 0,6 | 0,7 | 0,8 | | |
| XI Textiles and textile articles | 0,6 | 0,7 | 0,7 | ... | 0,1 | 0,1 | 0,1 | 0,2 | 0,3 | 0,4 | 0,7 | 0,8 | 1,0 | 1,2 | | |
| XII Footwear | 0,1 | ... | 0,1 | ... | ... | ... | ... | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | | |
| XIII Artic. of stone, plast.ceramic, glass | 0,4 | 0,7 | 0,7 | ... | ... | 0,1 | 0,2 | 0,3 | 0,4 | 0,5 | 0,6 | 0,7 | 0,8 | 1,0 | | |
| XIV Pearls, precious, stones, jewelry, etc. | 0,2 | 0,2 | 0,2 | ... | ... | ... | ... | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | 0,1 | | |
| XV Base metals and artic. of base metal | 24,8 | 50,4 | 53,1 | 0,2 | 2,9 | 8,4 | 12,5 | 16,8 | 20,2 | 25,3 | 31,5 | 38,1 | 46,7 | 57,9 | | |
| XVI Machinery, appliances, electrical, etc | 6,5 | 7,2 | 7,7 | 0,1 | 0,5 | 0,9 | 1,5 | 2,4 | 3,5 | 14,7 | 15,5 | 16,6 | 17,4 | 18,2 | | |
| XVII Transport means | 2,3 | 1,3 | 1,4 | ... | 0,3 | 0,3 | 0,3 | 0,4 | 0,4 | 0,5 | 0,7 | 1,0 | 1,2 | 1,4 | | |
| XVIII Optical, medical, musical instruments | 0,4 | 0,3 | 0,3 | ... | ... | ... | 0,1 | 0,1 | 0,1 | 0,2 | 0,2 | 0,2 | 0,4 | 0,4 | | |
| XIX Arms and ammunition | ... | 2,5 | 2,5 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | |
| XX Miscellaneous manufactured articles | 0,4 | 0,6 | 0,6 | ... | 0,3 | 0,4 | 0,5 | 0,7 | 1,0 | 1,4 | 1,5 | 1,7 | 1,9 | 2,2 | | |
| XXI Work of art | 0,3 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 0,1 | 0,1 | | |

Source: UNMIK Customs Services and Statistical Office of Kosovo;

Table 39.

Imports, by commodity group

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

| Description | 2005 | | 2006 | | | 2007 | | | | | | | | | | |
|--|---------|---------|---------|------|-------|-------|-------|-------|-------|-------|-------|---------|---------|---------|--|--|
| | Dec | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | | |
| Total | 1.157,5 | 1.167,5 | 1.305,9 | 79,6 | 187,5 | 308,3 | 426,4 | 549,5 | 676,2 | 810,7 | 959,4 | 1.129,7 | 1.280,2 | 1.418,7 | | |
| I Live animals and animal products | 54,0 | 45,0 | 50,5 | 3,2 | 7,3 | 12,7 | 18,2 | 22,8 | 28,2 | 33,1 | 38,6 | 44,0 | 49,1 | 54,6 | | |
| II Vegetable products | 3,1 | 57,2 | 2,9 | 7,1 | 12,9 | 18,5 | 25,7 | 32,9 | 38,2 | 43,2 | 48,9 | 57,2 | 65,6 | 73,0 | | |
| III Animal or veget. fats and oils - edib. | 0,7 | 11,0 | 0,6 | 1,5 | 2,6 | 3,9 | 5,0 | 6,3 | 7,5 | 10,5 | 11,7 | 12,9 | 13,9 | 15,3 | | |
| IV Prepared foodstuffs, bever. and tob. | 8,4 | 163,3 | 7,2 | 17,0 | 29,9 | 44,4 | 59,8 | 74,3 | 90,8 | 111,5 | 129,3 | 144,0 | 158,1 | 180,6 | | |
| V Mineral products | 11,7 | 207,3 | 11,1 | 27,5 | 42,9 | 64,1 | 85,6 | 104,8 | 125,9 | 152,3 | 175,6 | 197,9 | 218,9 | 241,7 | | |
| VI Products of the chem. or allied indust. | 4,5 | 91,1 | 4,0 | 10,6 | 20,3 | 29,9 | 40,7 | 50,2 | 58,2 | 68,1 | 78,4 | 89,4 | 97,0 | 107,7 | | |
| VII Plastics, rubber and articles thereof | 2,1 | 51,0 | 2,0 | 4,2 | 7,6 | 12,7 | 18,1 | 23,8 | 29,4 | 35,6 | 42,4 | 48,5 | 54,9 | 60,7 | | |
| VIII Hides, skins, leather, articles thereof | 0,1 | 1,5 | 0,1 | 0,2 | 0,3 | 0,5 | 0,7 | 0,9 | 1,1 | 1,3 | 1,6 | 1,8 | 2,0 | 2,2 | | |
| IX Wood and articles of wood | 1,3 | 30,5 | 1,0 | 1,8 | 2,9 | 5,8 | 8,2 | 11,5 | 14,6 | 17,8 | 21,2 | 24,8 | 27,6 | 30,3 | | |
| X Cellulosic material, pap. and articles | 1,3 | 23,5 | 1,3 | 2,9 | 5,1 | 7,3 | 9,5 | 11,9 | 14,3 | 16,7 | 19,3 | 21,7 | 24,1 | 27,6 | | |
| XI Textiles and textile articles | 1,9 | 35,9 | 1,4 | 3,2 | 6,6 | 9,9 | 13,3 | 17,9 | 21,9 | 25,6 | 29,7 | 35,0 | 40,5 | 45,1 | | |
| XII Footwear | 0,3 | 11,3 | 0,3 | 1,2 | 2,4 | 3,8 | 5,2 | 6,2 | 7,0 | 8,2 | 9,5 | 11,6 | 13,1 | 14,3 | | |
| XIII Artic. of stone, plast.ceramic, glass | 1,5 | 51,5 | 1,1 | 3,0 | 6,3 | 11,2 | 17,2 | 23,6 | 29,5 | 37,1 | 43,7 | 49,2 | 53,9 | 57,0 | | |
| XIV Pearls, precious, stones, jewelry, etc. | ... | 0,3 | ... | ... | ... | 0,1 | 0,1 | 0,2 | 0,2 | 0,2 | 0,3 | 0,3 | 0,3 | 0,4 | | |
| XV Base metals and artic. of base metal | 3,8 | 90,3 | 1,5 | 4,5 | 15,9 | 27,0 | 39,0 | 47,6 | 56,0 | 68,0 | 79,4 | 96,1 | 108,9 | 122,6 | | |
| XVI Machinery, appliances, electrical, etc | 6,1 | 129,2 | 11,8 | 21,6 | 33,3 | 43,0 | 56,9 | 67,6 | 80,2 | 92,7 | 106,3 | 120,6 | 134,5 | 153,3 | | |
| XVII Transport means | 8,4 | 104,2 | 3,9 | 8,3 | 14,4 | 23,0 | 29,5 | 36,3 | 42,4 | 49,0 | 55,7 | 62,8 | 70,3 | 79,3 | | |
| XVIII Optical, medical, musical instruments | 0,7 | 15,3 | 0,4 | 1,4 | 2,5 | 3,4 | 4,8 | 5,6 | 6,9 | 7,6 | 8,6 | 10,6 | 12,4 | 14,3 | | |
| XIX Arms and ammunition | ... | 0,1 | ... | ... | ... | 0,2 | 0,2 | 0,2 | 0,2 | 0,2 | 0,2 | 0,2 | 0,2 | 0,5 | | |
| XX Miscellaneous manufactured articles | 1,4 | 28,9 | 1,0 | 2,4 | 4,2 | 6,2 | 8,8 | 11,8 | 15,5 | 18,3 | 20,8 | 23,6 | 26,2 | 29,5 | | |
| 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;

Table 40.

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) | FYROM Denar (MKD) |
|-------------|-----|--------------------|---------------------|-------------------|-------------------------|-----------------|---------------------|---------------------|-------------------|
| 2005 | Dec | 122.54 | 7.39 | 1.55 | 1.60 | 1.19 | 0.68 | 85.88 | 61.20 |
| 2006 | Nov | 123.99 | 7.34 | 1.59 | 1.88 | 1.29 | 0.67 | 79.00 | 61.18 |
| | Dec | 123.93 | 7.36 | 1.60 | 1.89 | 1.32 | 0.67 | 79.00 | 61.20 |
| 2007 | Jan | 123.43 | 7.34 | 1.61 | 1.88 | 1.33 | 0.67 | 79.00 | 61.17 |
| | Feb | 125.15 | 7.36 | 1.62 | 1.83 | 1.31 | 0.67 | 79.39 | 61.21 |
| | Mar | 126.58 | 7.38 | 1.62 | 1.86 | 1.33 | 0.68 | 81.13 | 61.18 |
| | Apr | 126.04 | 7.40 | 1.64 | 1.84 | 1.35 | 0.68 | 79.10 | 61.16 |
| | May | 125.35 | 7.33 | 1.65 | 1.80 | 1.35 | 0.68 | 81.13 | 61.17 |
| | Jun | 123.14 | 7.33 | 1.65 | 1.77 | 1.34 | 0.68 | 79.10 | 61.16 |
| | Jul | 122.23 | 7.29 | 1.66 | 1.76 | 1.37 | 0.67 | 79.10 | 61.16 |
| | Aug | 122.01 | 7.31 | 1.64 | 1.79 | 1.36 | 0.68 | 79.89 | 61.17 |
| | Sep | 123.76 | 7.31 | 1.65 | 1.75 | 1.39 | 0.69 | 78.86 | 61.18 |
| | Oct | 121.83 | 7.34 | 1.65 | 1.75 | 1.47 | 0.71 | 77.24 | 61.18 |
| | Nov | 121.83 | 7.34 | 1.65 | 1.75 | 1.47 | 0.71 | 84.75 | 60.90 |

Source: European Central Bank and respective central banks.

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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> |
|--|

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

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

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

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.

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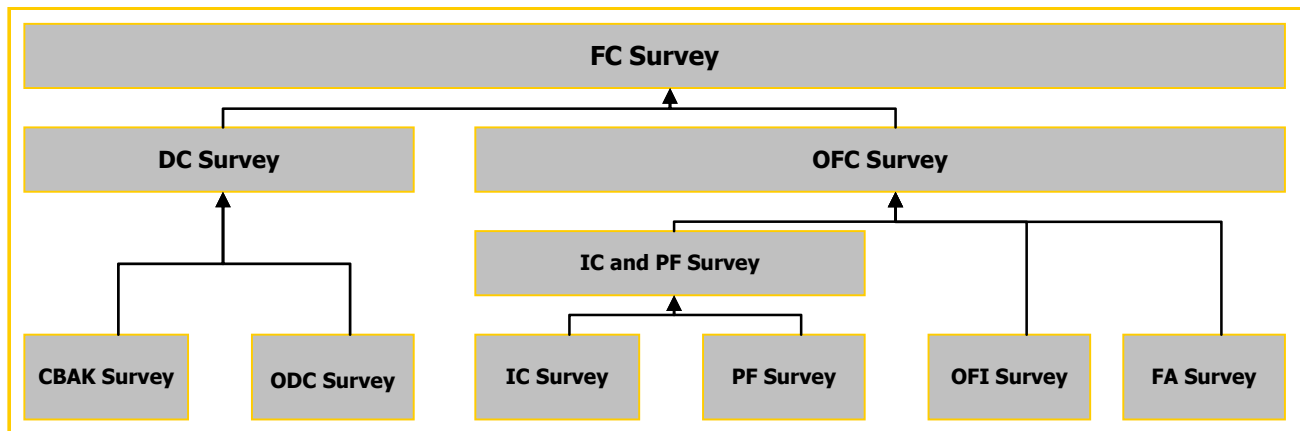
Insurance technical reserves are subdivided in *Net equity of households in life insurance reserves and pension funds*. Life insurance reserves are considered assets of the insured persons or households and pension funds consist of the reserves held by funds established by employers and/or employees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

| |
|---|
| 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 |

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| | |
|-----------------------------|--|
| 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;

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 a 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.

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TABLES 28-35: BOP METHODOLOGICAL NOTES

The Central Banking Authority of Kosovo (CBAK) is responsible for compiling the Balance of Payments Statistics for Kosovo. The legal basis for collecting and compiling BOP statistics rely on the UNMIK Regulation 2006/47 on Central Banking Authority of Kosovo. The main data sources for compiling BOP are commercial banks (through International Transaction Reporting System), Statistical Office of Kosovo (balance of trade statistics) and Enterprise Surveys. Data are supplemented with information received from other sources as well as own estimates. The compilation of BOP is made in accordance with the IMF Balance of Payments Manual, fifth edition (BPM5). The BOP statistics are published in several CBAK publications such as: CBAK annual report, CBAK Bulletin and CBAK Monthly Statistics Bulletin, and are updated accordingly.

Balance of payments is one of the key economic statistical information that systematically summarizes, for a specific period of time, the economic transactions of Kosovo residents with the rest of the world. Economic transactions are inward transactions (receipts) and outward transactions (payments). Receipts from the rest of the world are recorded in the credit side and include economic transactions such as exports of goods, exports of services, income flows, financial flows and transfers, which are offsetting entries to any one-sided transactions. Conversely, payments by domestic citizens to the rest of the world (non-residents) are recorded in the debit side and include economic transactions such as imports of goods, import of services, income flows, financial flows and transfers.

Conceptually, an economic transaction has two sides: something of economic value is provided and something of equal value is received through the double-entry recording system. When an economic value is provided (e.g. Kosovo exports) a credit entry is made, and when an economic value is received (e.g. Kosovo imports) a debit entry is made. Where something of economic value is provided without something of economic value in exchange the double entry system requires an offset to be imputed (a transfer entry) of equivalent value. For example, food imported as aid requires a debit entry for the goods item and a credit transfer as offset. The example below illustrates how the double entry system is applied. By definition, under the double-entry system credit entries must equal debit entries.

| Credit entries | Debit entries |
|---|---|
| Changes in all economic resources provided by Kosovans to non-residents, including: | Changes in all economic resources received by Kosovans from non-residents, including: |
| - Exports of goods and services | - Imports of goods and services |
| - Income receivable | - Income payable |
| - Transfers which are offsets to debit entries | - Transfers which are offsets to credit entries |
| - Increase in financial liabilities of the Kosovo to non-residents | - Increase in financial claims of Kosovo on non-residents |

RESIDENCY CRITERIA. Residents of Kosovo are legal entities registered and operating in Kosovo and natural persons whose domiciles (households) are located in Kosovo and who do not leave Kosovo for a period exceeding one year (except students and medical patients). Due to its specificity, special emphasis has been put on the treatment of UNMIK, KFOR, and other international staff in Kosovo.

- 1) **Treatment of UNMIK.** Based on the residency criteria as stated in the balance of payments manual (BOP5, paragraph 88), UNMIK is an international organization and, therefore, fulfills conditions to be classified as a nonresident of Kosovo. In this case, distinction should be made between the UNMIK as institution as well as UNMIK staff:
 - a. UNMIK as an institution is treated as nonresident in balance of payments transactions;
 - b. UNMIK international staff residency is determined on the basis on the length of their stay in Kosovo:

- i. UNMIK international staff with a contract for one year and more is treated as resident of Kosovo;
- ii. UNMIK international staff with a contract of less than a year is treated nonresident of Kosovo.

Records in BOP are made based on the study conducted by the UNMIK European Union Pillar "UNMIK's Impact on the Kosovo Economy" published in July 2006. Based on this publication, data for 2006 are forecasted. We updated data through actual figures based on the information provided directly from UNMIK to the CBAK.

The assumptions and estimates related to transactions of UNMIK as institutions and the staff is as follows:

- a. Spending of UNMIK (as institution) for goods and services purchased from Kosovar companies are considered as exports of government services.
- b. UNMIK international staff that are considered as residents spend around 14% of their salaries in Kosovo. The remaining part of 76% are send in their home countries (remittances) and 10% is spend for traveling abroad (travel services).
- c. UNMIK international staff as nonresident (short-term international staff of UNMIK) spend 14% of their salary in Kosovo for living allowance.

Through a hypothetical example we tried to show implication of UNMIK in Kosovo's BOP, based on our above mentioned assumptions:

Assuming that UNMIK budget is €100, of which:

| | |
|--|-----|
| — Wages to resident international staff | 55 |
| — Wages to nonresident international staff | 3 |
| — Wages to local staff | 17 |
| — Staff assessment income (Tax paid to UN) | 5 |
| — Imported goods | 8 |
| — Local goods | 2 |
| — Imported services | 6 |
| — Local services | 4 |
| Total UNMIK's Budget | 100 |

By applying the previous example into the double entry system, records in BOP will be as follows:

| | Credit | Debit |
|--|--------|-------|
| Current account | | |
| Travel Services | | |
| Short-term staff spending for living allowance (14% of salaries) | 0.4 | |
| Long-term staff spending for traveling abroad (10% of salaries) | | -5.5 |
| Government services | | |
| Spending of UNMIK (as institutions) for local goods and services | 6 | |
| Compensation of employees | | |
| Salaries of Short-term staff | | -3 |
| Current transfers | | |
| Total budget of UNMIK less imported goods & services | 85 | |
| Remittances (76% are send to their relatives abroad) | | -41.8 |
| Tax paid to UN for resident staff (around 8.1% of Wages) | | -5.8 |

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Due to the mentioned treatment of UNMIK, its expenses for import of goods and import of services are considered as nonresident–nonresident transactions and not recorded in BOP.

- 2) **Treatment of KFOR.** KFOR is a NATO led international force responsible for establishing a safe and secure environment in Kosovo. KFOR entered Kosovo on June 12, 1999 under a United Nations mandate, two days after the adoption of UN Security Council Resolution 1244. KFOR contingents are grouped into four multinational task forces and troops come from 35 NATO and non-NATO nations. Under international standards, KFOR is a military contingent and, therefore, a nonresident of Kosovo;
- 3) **Treatment of International Staff in Kosovo (excluding UNMIK).** In accordance with the SNA 93 and the BPM5 the international staff in Kosovo engaged in technical assistance or other activities on behalf of the Kosovo institutions is treated based on the length of their stay. The international staff of Foreign Liaison Offices and other offices of international organizations in Kosovo (diplomats, military personnel, and other employees of such organizations and their family members, who reside in Kosovo and enjoy immunity and diplomatic privileges) are treated as nonresidents of Kosovo.

CURRENT ACCOUNT. The Current Account comprises the acquisition and provision of goods and services, income, and current transfers between the country and the rest of the world.

- 1) **Goods.** The source of the data on international trade statistics is UNMIK customs service, processed by the SOK. The CBAK receives on a monthly basis the data on international trade statistics from the SOK, based on the SLA between the two institutions. CBAK makes adjustment for coverage and classification based on the supplementary information from other sources. Adjustments for coverage are made in the credit side for electricity, based on enterprise survey with KEK and for import of goods as donation provided from MEF for the year 2004 that were not included in SOK statistics. Adjustments for classification are made to value exports and imports in f.o.b. basis. The data on imports of goods are adjusted by application of c.i.f. / f.o.b. ratio of 6.5% (5% for transportation and 1.5% for insurance), excluding imports from neighboring countries which are valued at f.o.b. basis. Estimates are done by analyzing the value of c.i.f. to total value of imports of goods for a specific period, based on the information from SAD;
- 2) **Services.** Trade in services covers the provision of services by residents to non-residents and vice versa. The services component of the BOP consists of: transportation, travel, government services (not included elsewhere) and other services, which are subdivided into further items (communication, construction, insurance, financial, computer and information, royalties and license fees, other business services, personal services and government services);
 - a. *Transportation.* Covers sea, air and other (i.e. rail, land and pipeline) transport. It includes the movement of passengers and freight and other related transport services, such as chartering of aircraft with crew, cargo handling, storage and warehousing, towing, pilotage and navigation, maintenance and cleaning, and commission and agents' fees associated with passenger/freight transportation. The passenger transport is estimated based on the number of average passenger air fares travelling through Prishtina Airport multiplied with the average cost of one ticket. The data on passenger transportation are retrieved from the Prishtina Airport. The value of freight transport services is estimated on the basis of difference between the value of imported goods at c.i.f. and f.o.b. values (debit side). The source of data is the information provided from Prishtina Airport. The ratio of freight transport to the total amount of c.i.f. imports is considered to be 5%. Imports from neighboring countries are considered to be in f.o.b. basis. Receipts for commission and agent fees for transport related services as well airport landing fees are recorded in credit side;

- b. *Travel services*. Cover services provided to non-residents during trips in Kosovo (credit), and provided to Kosovo residents during similar trips abroad (debit). The exceptions are those military and diplomatic personnel (i.e. KFOR and Liaison Offices), whose expenditure are recorded under government services.
- c. *Business travel*. Covers all type of business activities such as carrier crews stopping off or lying over; government employees on official travel; employees of international organizations on official business (e.g. technical assistance); and employees doing work for enterprises that are not resident in the economies in which the work occurs. Business travel is estimated based on the data from enterprise surveys and data from ITRS.

Personal travel includes all travelers going abroad (coming in Kosovo) other than business travel. This includes also expenses for accommodation of UNMIK short-term staff in Kosovo (in credit side) and spending for travel abroad of UNMIK long term staff considered as residents of Kosovo (in debit side). It is assumed that the short-term international staff spends around 14% of their salaries in Kosovo for commodities. This estimate is done based on the study conducted by Economic Policy Office of UNMIK's Pillar 4. Another important source of information for personal travel is derived from Household Budget Survey regarding consumption by Kosovar diaspora during their visits in Kosovo. The expenditure of Kosovars going for vacation is done by combining the information from central banks in the region (Bank of Albania and Central Bank of Montenegro), as well as ITRS data.

- d. *Government services (not included elsewhere)*. Is a residual category covering government service transactions (including those of international organizations) not contained in the previous classifications. Government services include also all transactions by liaison offices, and export of goods and services to KFOR. Sources of the data are different such as ITRS, Liaison Offices, municipalities, etc.
 - e. *Other services*. Under this category are included exports and imports of communication services, construction services, insurance services, financial services, royalties and license fees, personal, cultural and recreational services and other business services. Source of data are enterprise surveys and ITRS.
- 3) **Income**. The income component relates to income earned from two factors of production: labor and capital. Consequently, the income consists of compensation of employees and investment income:
- a. *Compensation of employees*. Covers wages, salaries and other benefits paid to non-resident workers in the country, or received by resident workers abroad. In this context, includes seasonal or other short-term workers (less than one year) and border workers who have centers of economic interest in their own economies. Compensation of employees paid to Kosovans working for international organizations, and KFOR are recorded under credit side (excluding local employees working for UNMIK which are recorded under current transfers). In the debit side are recorded salaries of UNMIK international employees with a contract for less than one year, and which are treated as a nonresident, since the amount is previously recorded under current transfers. The compensation of employees is calculated based on various sources of information including data collected directly from UNMIK, KFOR, MEF, Liaison Offices, and from other international organizations;
 - b. *Investment income*. Covers receipts and payments of income associated with external financial assets and liabilities. The main component of investment income represents income from direct investments, portfolio and other investments. The most typical form of income from abroad is interest earned from deposits or securities with foreign banks. In the debit side are included payments to direct investors in Kosovo like dividends, reinvested earnings, interest paid for loans borrowed from abroad, etc. The main sources of information on the investment income are reports of commercial banks, insurance companies and the CBAK;

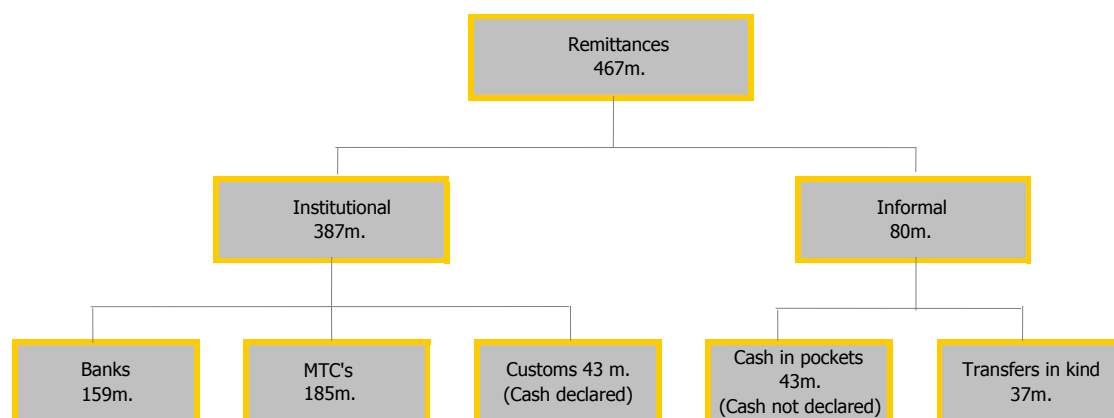
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- 4) **Transfers.** Transfers are offsetting entries for real resources or financial items provided without receiving in return any good, service, or financial item. Transfers are separately identified as either current or capital transfers;
- a. *Capital transfers* consist of transfers (1) involving ownership of fixed assets, (2) transfers of funds linked to, or conditional upon, acquisition or disposal of fixed assets, or (3) cancellation of liabilities by creditors without any counterparts being received in return.
 - b. *Current transfers* are sub-divided into those of central government and other sectors;
 - i. General government includes:
 - (1) Grants to the Kosovo Consolidated Budget (Donor Designated Grants)
 - (2) Donor aid, in kind (Public Investment Program)
 - (3) Direct spending of the UNMIK and its pillars.
 - ii. Other sectors – whose current transfers are further divided into:
 - (4) Worker remittances (mainly migrants transfers); and
 - (5) Other transfers – include insurance premiums and claims, pensions, some grants related to different institutions.

The main data sources for the estimate of current transfers are UNMIK, MEF (donor coordination unit), ITRS, and Household Budget Survey (conducted from the SOK).

Worker remittances. Cover current transfers by migrants who are employed in other economies and considered residents there. A migrant is a person who comes to an economy and stays for a year or more. Persons who stay in new economies for less than a year are considered nonresidents; their transactions are appropriate mainly to the component for compensation of employees (BPM5, paragraph 269 through 272).

Estimate of inflows from Kosovo migrants living abroad - The estimate of incoming remittances is done based on main channels of the flows. A variety of data sources is used to measure income flow. We focused mainly to identify registered flows coming through official channels (banks, MTCs and money declared at the Customs Authorities) and remittances coming through informal channels (not declared, such as cash that pass through customs, non-cash transactions like goods transferred from migrants living abroad (see scheme below).



Estimate of outflows of resident foreigners. In debit side of remittances, the estimate includes remittances related to (1) international staff - long term working for UNMIK and (2) other international staff engaged in other projects (i.e. PIP). It is estimated that resident foreigner's sends 76% of their salaries to their relatives. Data source in debit side are the budget of UNMIK and RIMS database of the Ministry of Economy and Finance for Official Development Aid spend in Kosovo.

Other Donor Assistance (ODA) to the government. Technical assistance is ongoing support of the international community to strengthen the institutional aspect of the Provisional Institutions of Self-Government (e.g. revenue collection, investment in physical and human capital, etc.). ODA to Kosovo has been mainly committed and disbursed through the following types of intervention: capital investment, technical assistance, supply of equipment, credit (investments in infrastructure), training and other. Records in BOP are made based on the study conducted by the Donor Coordination Center. The main assumptions and estimates related to ODA transactions and the staff are as follows:

1. 67 percent of wages are dedicated to international staff. All international staff are residents of Kosovo and they spend around 14% of their wages in Kosovo. The remaining part of 76% are send in their home countries (remittances) and 10% is spend for traveling abroad (travel services).
2. Wages to local staff are 13 percent from total wages.
3. From total goods and services 91.5% are imported goods.

Table 1.5. Nature of ODA Spending

| Description | 2004 | 2005 | 2006 |
|------------------------------|----------------|----------------|----------------|
| Wages of International Staff | 92,002 | 106,906 | 143,324 |
| Wages - local staff | 30,361 | 35,279 | 47,297 |
| Goods & Services | 77,081 | 30,586 | 41,006 |
| Imported | 70,529 | 27,987 | 37,520 |
| Local Produced | 6,552 | 2,600 | 3,485 |
| Capital Investments | - | 500 | 670 |
| TOTAL | 169,083 | 137,993 | 185,000 |

CAPITAL ACCOUNT. Under *capital account* are included some investments in construction made by KFOR and migrant transfers. The main source of information for migrants' transfers is ITRS.

FINANCIAL ACCOUNT. Covers transactions in foreign financial assets (claims on nonresidents) and foreign financial liabilities (liabilities to nonresidents). The four categories (direct investment, portfolio investment, other investment and reserve assets) are based primarily on the relationship between the parties, and secondly on the nature of the instrument involved.

1. **Direct investments** - is a category of international investment that, based on the equity ownership of at least 10%, reflecting a lasting interest by resident in one economy (the direct investor) in the resident enterprise in another economy (the direct investment enterprise). Using this criterion, a direct investment relationship can exist between a number of affiliated enterprises, whether the linkage involves a single chain or a number of chains. The components of direct investment transactions are:
 - a. Equity capital - comprises investment in branches, shares in subsidiaries and associates (except non-participating preferred shares that are treated as debt securities), and other capital contributions;
 - b. Reinvested earnings - consist of the off-setting entry to the corresponding current account income item: it is the direct investor's share of the undistributed earnings of its branches, subsidiaries and associates;
 - c. Other capital - covers all other inter-affiliate financial transactions (borrowing and lending of funds), including debt securities and trade credit.

Following the recommendations of the IMF, ECB, Eurostat and OECD, direct investment flows are recorded on a directional basis (rather than the more usual assets/liabilities basis): direct investment abroad – as an asset, and direct investment in the reporting country – as a liability. Direct investment abroad covers net investment by parent companies resident in Kosovo in their foreign branches, subsidiaries and associated

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companies. Direct investment in Kosovo covers the net investment by foreign companies in their affiliates located in Kosovo. The CBAK uses different sources of information for the calculation of FDI. The main sources of information for the estimate of FDI in Kosovo are Kosovo Trust Agency (KTA), commercial banks reports to CBAK, and ITRS.

2. **Portfolio investment** - covers the acquisition and disposal of equity and debt securities, which cannot be classified under direct investment or reserve assets transactions. The securities involved are traded (or tradable) in organized and other financial markets. Debt securities cover bonds and notes, which have an original maturity term of more than one year, and money market instruments with original maturity of one year or less. Data on debt securities in the case of Kosovo includes investments in securities abroad from CBAK and commercial banks. The main sources of information on portfolio investment are the data provided by the CBAK, and commercial banks operating in Kosovo.
3. **Other investment** - covers assets and liabilities other than those classifiable to direct investment, portfolio investment or reserve assets. It comprises short and long-term loans, currency and deposits, trade credits and other assets and liabilities. Short-term trade credits comprise the advance payment by nonresidents for the future exports (on the liability side) and expected post-payments from nonresidents for exports (on the asset side). The estimate of trade credits is done by using the ratio of those two categories to total imports and exports reported in ITRS. Information about currency and deposits, loans and other assets are obtained from balance sheet of commercial banks, balance sheet of CBAK, MEF (government deposits abroad), balance sheet of other financial institutions, ITRS (deposits and loans of non-financial entities with abroad) and enterprise surveys (other accounts payable/receivable).
4. **Reserve assets** - consist of those external assets that are readily available to, and controlled by, monetary authorities for direct financing of payments imbalances, for indirectly regulating the magnitude of such imbalance through intervention in exchange markets to affect the currency exchange rate and/or for other purposes (BPM5, p. 424). Reserve assets consist of: Monetary gold, Special Drawing Rights, Reserve position in the Fund, foreign exchange (currency and deposits, and securities), other claims.
 - a. *Other foreign currency assets* refer to foreign assets of the monetary authorities that are not included in reserve assets, but as reserve assets, must be liquid foreign currency assets that meet the criteria of being available for use by the authorities in the time of a crisis. Following the reserve assets definition only two components of the CBAK foreign assets and liabilities meet the main characteristics of reserve assets (to be readily available and to be controlled by the CBAK): Euro in cash and reserve deposits of banks with CBAK. Consequently these components are classified in BOP as reserve assets. Data sources are obtained from balance sheet of the CBAK.

NET ERRORS AND OMISSIONS. The sum of the credit entries should in principle equal the sum of the debit entries over the period. In practice, because some transactions may not be captured or because of differences in coverage, valuation and timing of transactions, exact symmetry does not occur and the balancing item *net errors and omissions* is inserted to balance the overall account. Ideally, the scale of this item should be relatively small in relation to the combined value of all credit and debit transactions expressed in absolute terms.

TABLES 36-39: 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.

