BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

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Monthly Statistics Bulletin

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Monthly Statistics Bulletin (MSB) is a standard source of statistics on four sectors of the economy. *MSB* publishes current information on selected macroeconomic indicators for Kosovo, data on financial sector (surveys on financial corporations, balance sheets, income statements, deposits, loans, interest rates, exchange rates, payments system, etc.), data on external sector (balance of payments, international investment position, foreign direct investments, external debt, international trade in goods, etc.), as well as other data on key indicators on the fiscal sector and the real sector. *MSB* is published on monthly basis.

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ABBREVIATIONS:

ATM	Automated Teller Machine
BEC	Broad Economic Categories
BOP	Balance of Payments
BPM5	Balance of Payments Manual (fifth edition)
CBK	Central Bank of the Republic of Kosovo
CEFTA	Central European Free Trade Agreement
CPI	Consumer Price Index
DC	Depository Corporations
ECB	European Central Bank
ESA 95	European System of Regional and National Accounts 1995
EU	European Union
EULEX	European Union Rule of Law Mission
FA	Financial Auxiliaries
FC	Financial Corporations
FDI	Foreign Direct Investments
GDP	Gross Domestic Product
IBRD	International Bank for Reconstruction and Development
IC	Insurance Companies
IMF	International Monetary Fund
IRR	Interest Rate Report
KAS	Kosovo Agency of Statistcs
KPSF	Kosovo Pension Saving Fund
MF	Ministry of Finance
MFSM	Manual on Monetary and Financial Statistics
NFA	Net Foreign Assets
NFC	Non Financial Corporations
NPISH	Nonprofitable Institutions Serving Households
ODC	Other Depository Corporations
OFC	Other Finanical Corporations
OFI	Other Financial Intermediaries
PAK	Privatization Agency of Kosovo
PF	Pension Funds
POS	Points of Sale
PE	Public Enterprises
SBR	Statistical Bank Report
SNA 93	United Nations System of National Account 1993
TPL	Third Party Liability
UNMIK	United Nations Interim Administration Mission in Kosovo
VAT	Value Added Tax

CONVENTIONS:

" — "	event does not exist
" . "	event exists, data are not available
"…"	nil or negligible
(e)	estimated
(p)	preliminary
(**bold**)	revised data are marked by "bold"

NOTE: For detailed description refer to explanatory notes.
Monthly Statistics Bulletin, No. 281, Prishtina 2025.
Any correction that may be required will be made in the web site version.
This publication includes the data available as at 28 February 2025.

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Selected Macroeconomic indicators

(EUR million, unless otherwise indicated)

Description	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
REAL SECTOR 1/											
GDP (EUR million)	5,053.5	5,241.2	5,640.1	5,990.6	6,328.6	6,572.9	6,988.9	6,679.4	7,499.3	8,298.3	9,652.8
GDP, real growth rate	5.3%	3.3%	5.9%	5.6%	4.8%	3.4%	4.8%	-5.3%	10.7%	4.3%	3.3%
Prices (annual average)	1.7%	0.4%	-0.5%	0.3%	1.5%	1.1%	2.7%	0.2%	3.4%	11.6%	4.9%
Prices (Year on Year)	0.5%	-0.4%	-0.2%	1.3%	0.5%	2.9%	1.2%	0.1%	6.7%	12.1%	2.3%
Employment	28.4%	26.9%	25.2%	28.0%	29.8%	28.8%	30.1%	28.4%	31.7%	33.8%	36.3%
Unemployment	30.0%	35.3%	32.9%	27.5%	30.5%	29.6%	25.7%	25.9%	20.7%	12.6%	10.9 %
FINANCIAL SECTOR											
Financial corporations assets	5,838.9	5,907.2	6,357.8	6,788.2	7,506.4	7,655.3	8,787.3	9,430.4	10,569.9	11,556.9	12,838.7
of which: ODC	3,059.3	3,186.6	3,385.3	3,637.1	3,869.8	4,185.6	4,760.5	5,353.4	5,959.6	6,760.6	7,541.9
ODC loans	1,805.8	1,882.3	2,019.5	2,230.0	2,485.5	2,755.5	3,031.9	3,246.6	3,748.6	4,348.5	4,901.6
Deposits at ODC	2,449.0	2,537.5	2,702.9	2,897.8	3,094.6	3,362.9	3,908.1	4,360.7	4,901.6	5,553.3	6,129.0
EXTERNAL SECTOR											
Balance of Payments											
Current account	-179.0	-384.6	-497.3	-481.4	-348.6	-508.8	-399.5	-472.2	-694.7	-917.1	-738.4
Trade balance of goods	-1,995.6	-2,058.6	-2,109.3	-2,290.8	-2,464.2	-2,737.7	-2,840.2	-2,573.2	-3567.0	-4,287.2	-4,598.3
Trade balance of services	520.0	459.9	457.1	638.8	827.3	855.8	926.0	391.6	1034.8	1,372.9	1,628.9
Compensation of employees	218.9	200.4	205.7	194.2	217.3	237.0	257.1	262.4	263.4	286.5	338.1
Remittances (inflows)	573.4	622.3	665.5	691.0	759.2	800.5	851.5	980.0	1,153.4	1,222.8	1,343.4
Financial account	-132.2	-145.0	-312.3	-199.1	-271.0	-326.9	-161.1	-562.2	-365.0	-661.6	-415.5
Direct investments	-250.2	-123.8	-271.8	-177.2	-212.2	-225.8	-188.4	-286.6	-320.4	-556.9	-650.1
Portfoio Investments	139.3	13.3	18.6	343.6	14.7	-199.9	59.0	-81.7	277.2	135.7	432.3
Other Investments	14.4	22.6	-132.8	-264.0	-143.5	12.1	-126.9	-240.1	-490.7	-307.9	-153.8
Reserve assets	-35.7	-57.0	73.6	-101.5	69.8	86.8	95.2	46.3	168.9	67.6	-44.0
Errors and ommissions	12.1	218.4	159.1	268.1	89.5	193.0	247.2	-107.3	267.5	217.1	251.0
International Investment Position	258.6	196.5	-42.9	-81.0	-94.6	-395.5	-394.2	-814.9	-912.5	-1,595.4	-1,817.5
Assets	3,997.4	4,175.8	4,366.0	4,547.7	4,837.9	4,766.2	5,163.3	5,315.6	6,082.5	6,472.9	7,387.5
Liabilities	3,738.8	3,979.3	4,409.0	4,628.7	4,932.6	5,161.7	5,557.5	6,130.5	6,995.0	8,068.3	9,205.0
External debt	1,608.2	1,737.1	1,931.8	2,015.1	2,083.2	2,021.9	2,184.8	2,502.4	2,955.8	3,437.1	3,848.0
Public external debt	383.9	392.8	441.8	444.6	494.0	493.9	488.4	601.1	756.4	823.2	869.0
Private external debt	1,224.3	1,344.3	1,490.0	1,570.5	1,589.2	1,528.0	1,696.4	1,901.3	2,199.4	2,613.9	2,979.0

1 / The source of data for the real sector is Kosovo Agency of Statistics.

Chart 1. Financial corporation survey

(EUR million: End of period)

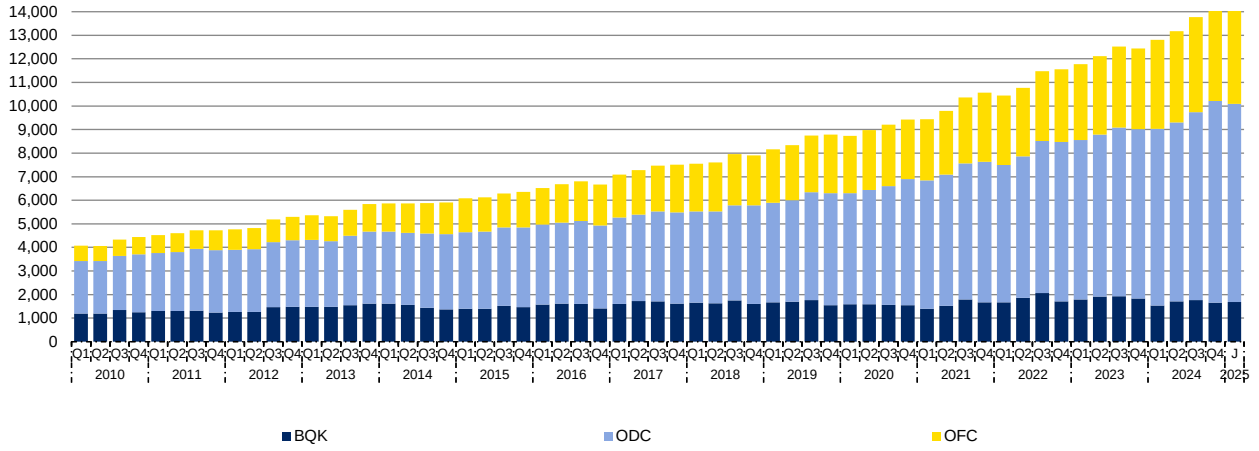
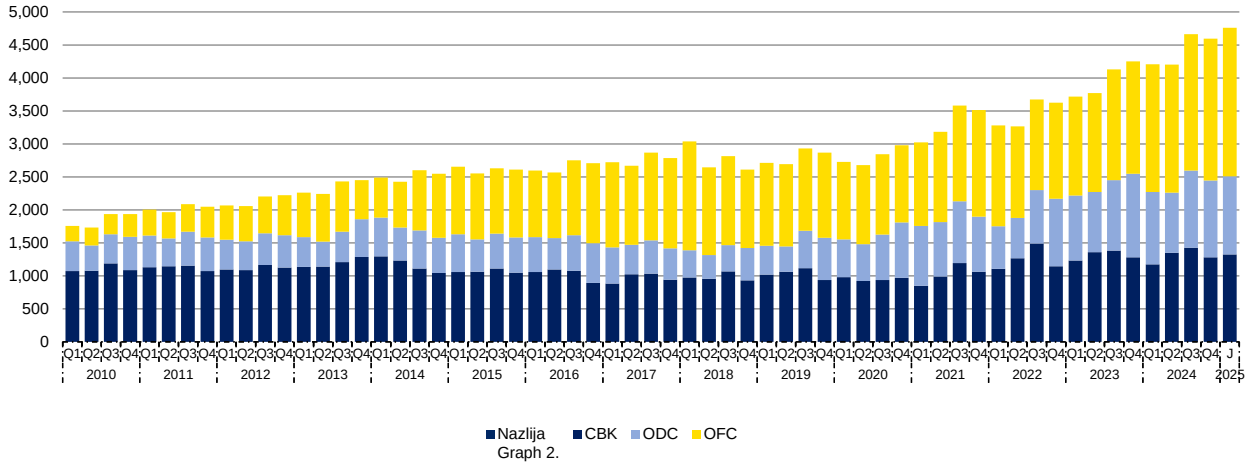


Chart 2. Financial corporations net foreign assets

(EUR million: End of period)



Graph 2.

Chart 3. Growth of financial corporations assets

(Year-on-year)

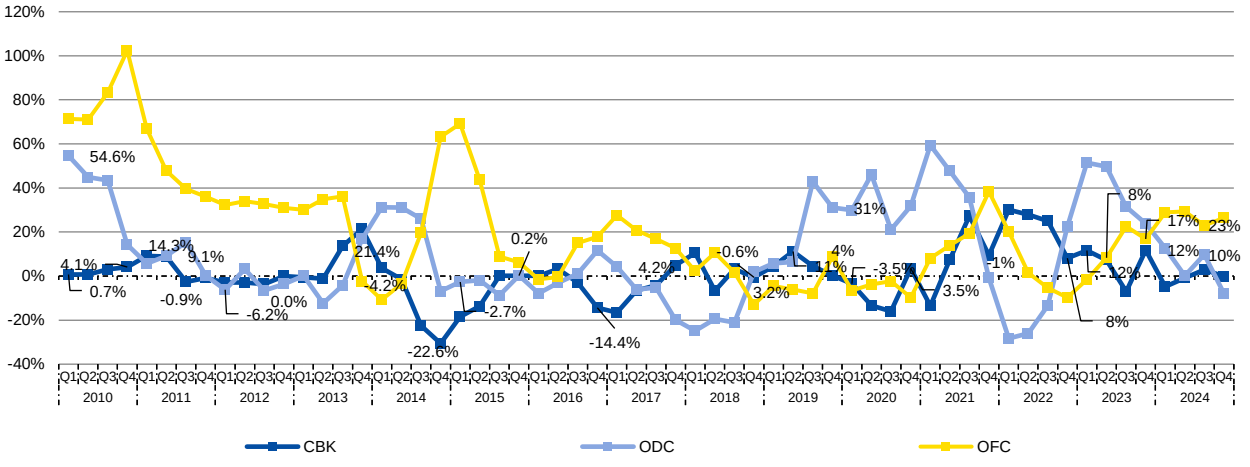


Chart 4. Sectoral breakdown of deposits at CBK

(EUR million: End of period)

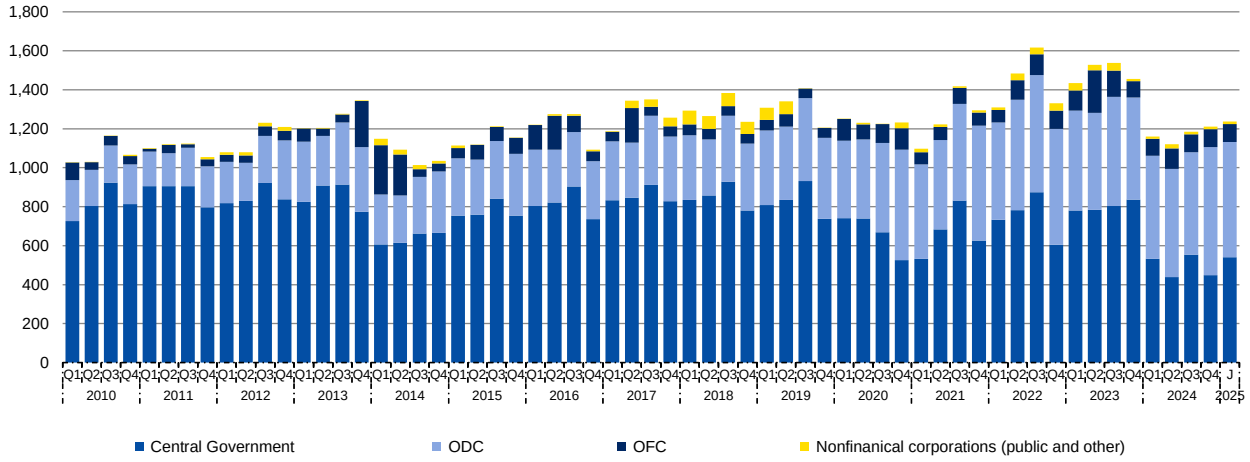


Chart 5. Sectoral and currency breakdown of deposits at ODC

(EUR million: End of period)

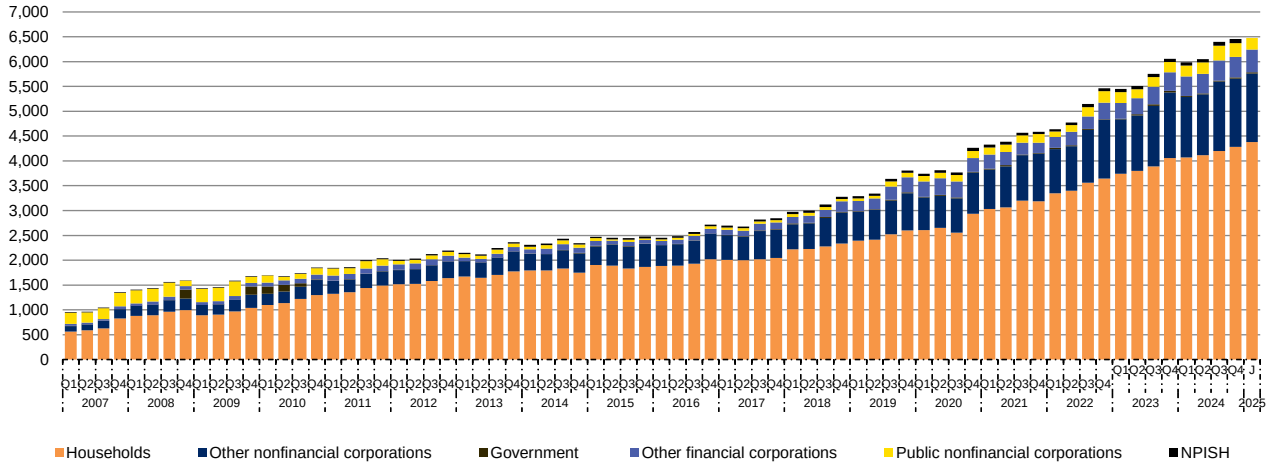


Chart 6. Maturity breakdown of deposits at ODC

(EUR million: End of period)

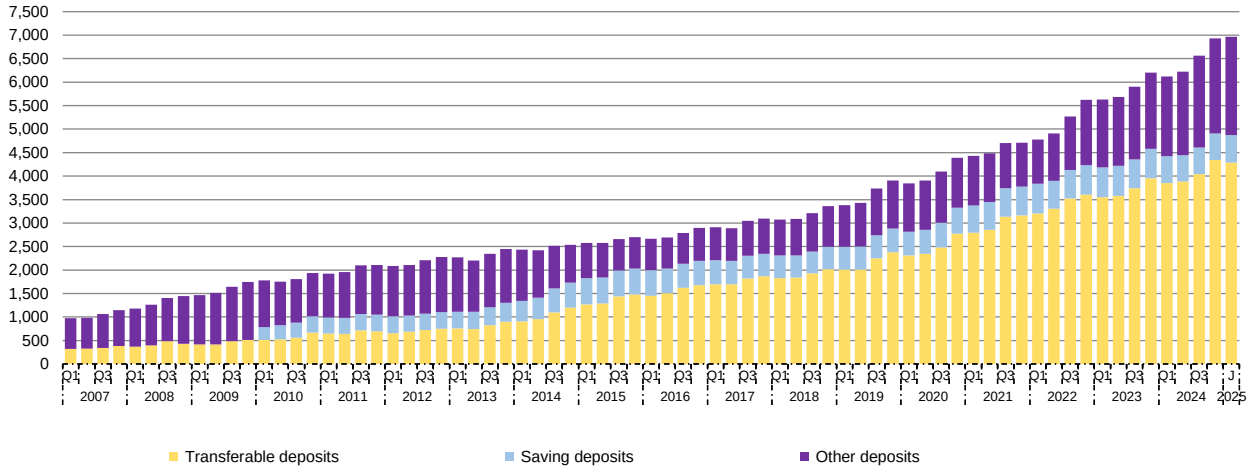


Chart 7. Sectoral breakdown of loans at ODC

(EUR million: End of period)

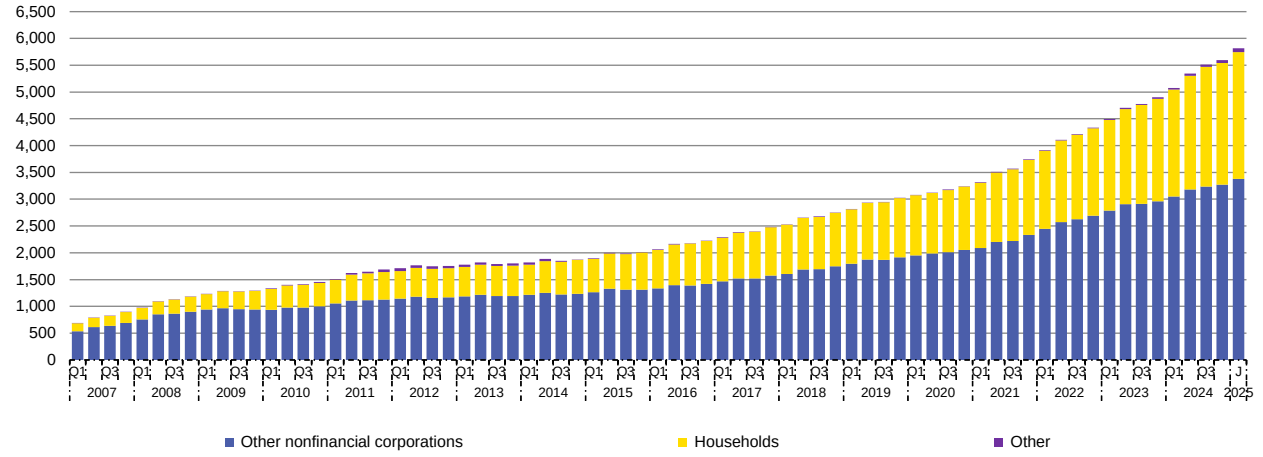


Chart 8. Sectoral breakdown of new loans at ODC

(EUR million)

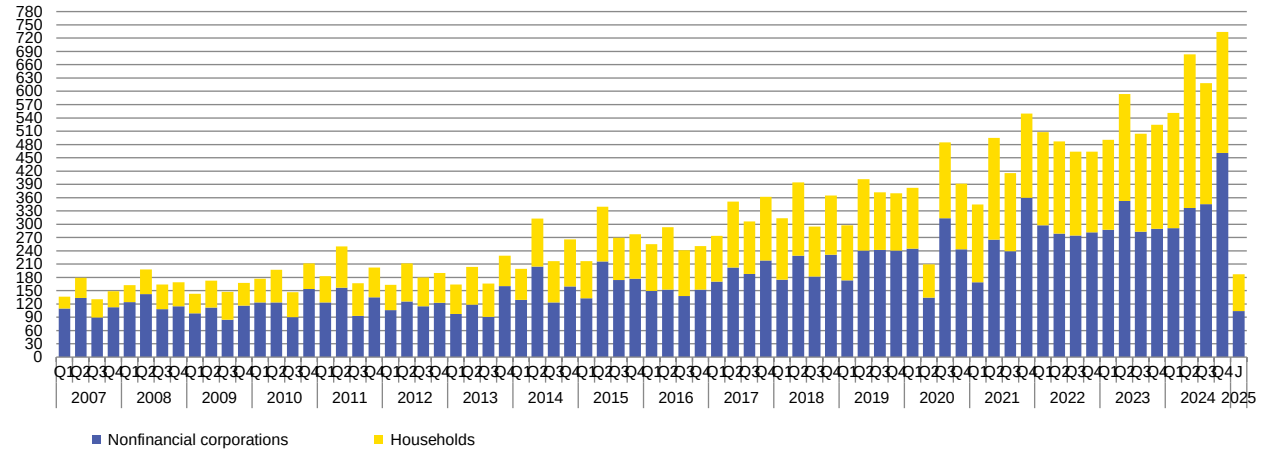


Chart 9. Other depository corporations loans by economic sectors

(Millions of Euro: End of period)

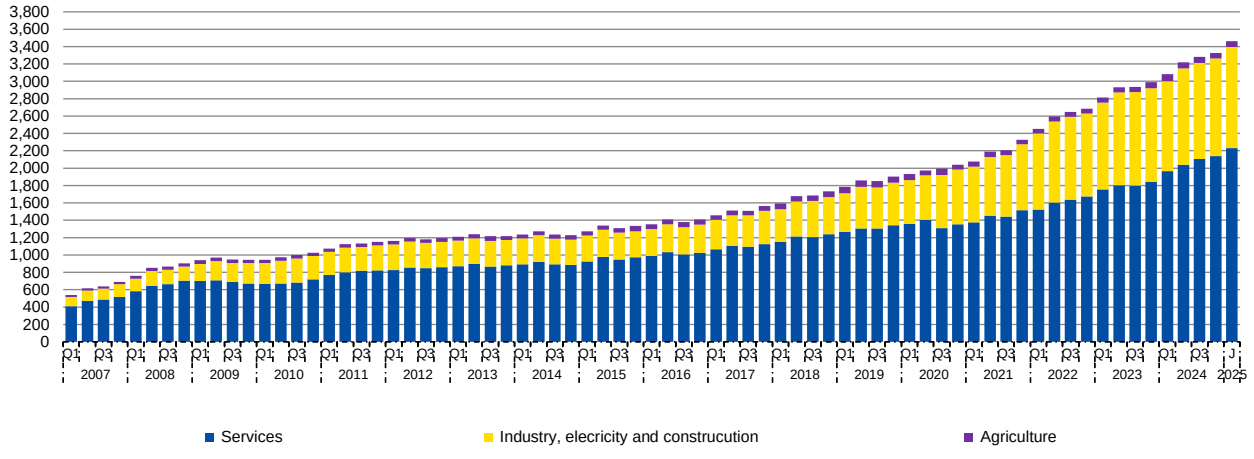


Chart 10. Maturity breakdown of ODC loans

(EUR million: End of period)

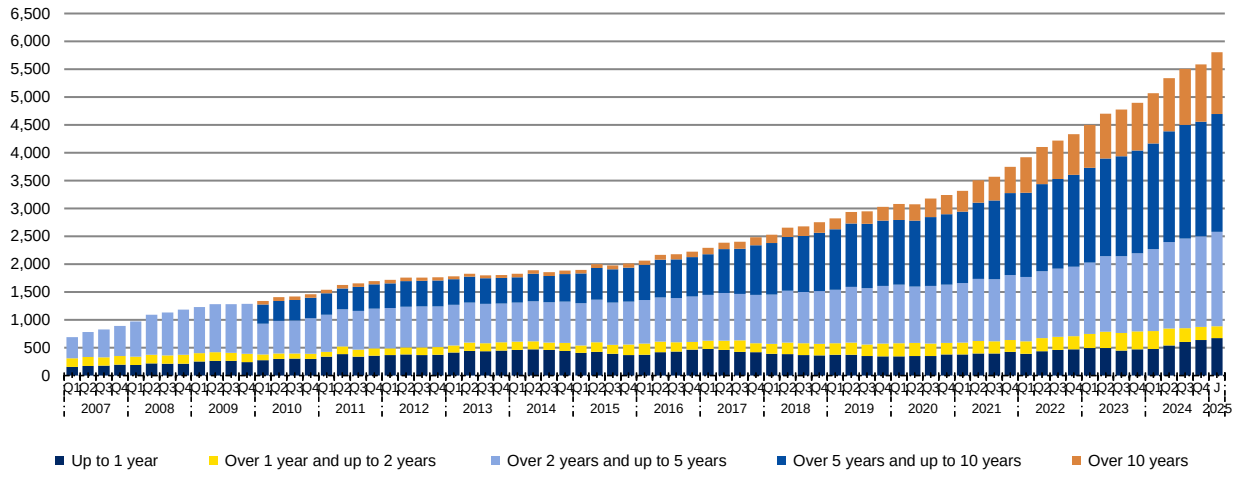


Chart 11. ODC loans to deposits ratio and annual growth of loans and deposits

(Year-on-year)

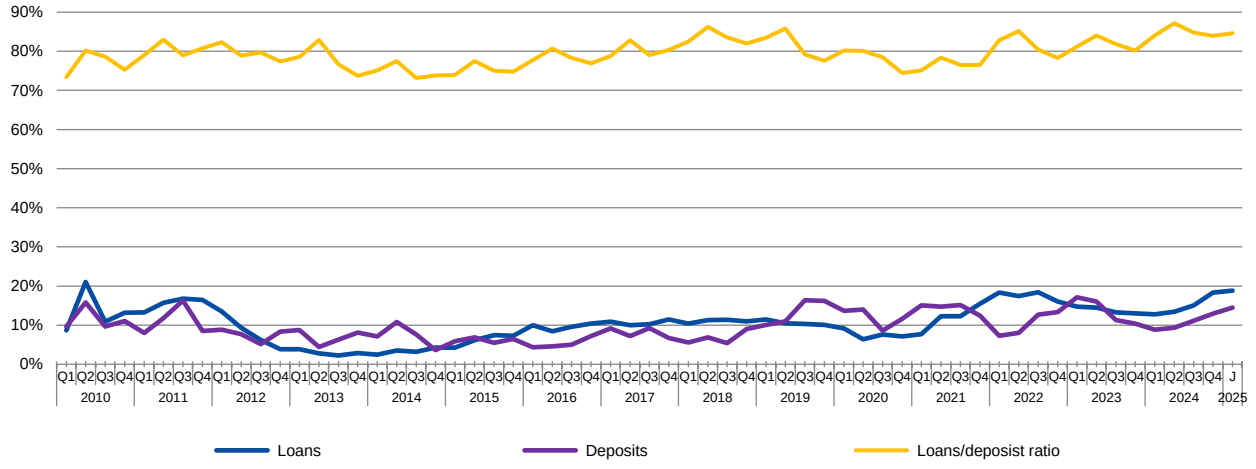
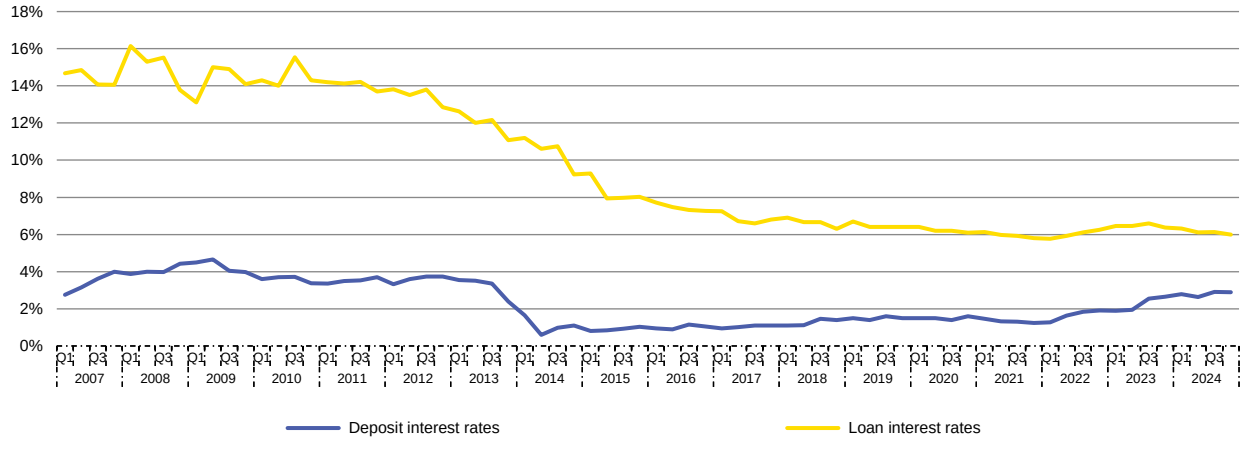


Chart 12. Interest rates on loans and deposits of ODC

(Weighted average)



(EUR million: End of period)

Chart 13. ODC income and expenditures

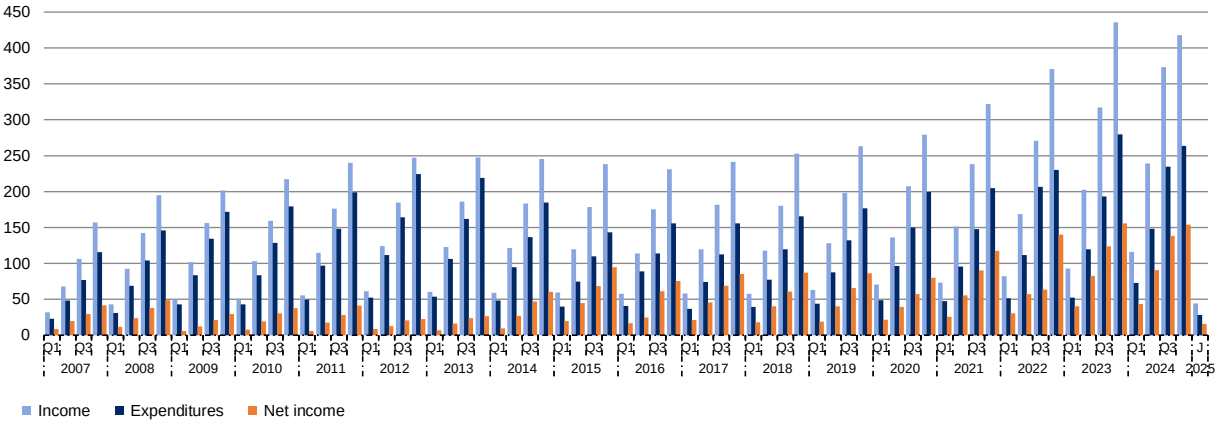


Chart 14. Growth of income at ODC and contribution to the growth

(Year-on-year)

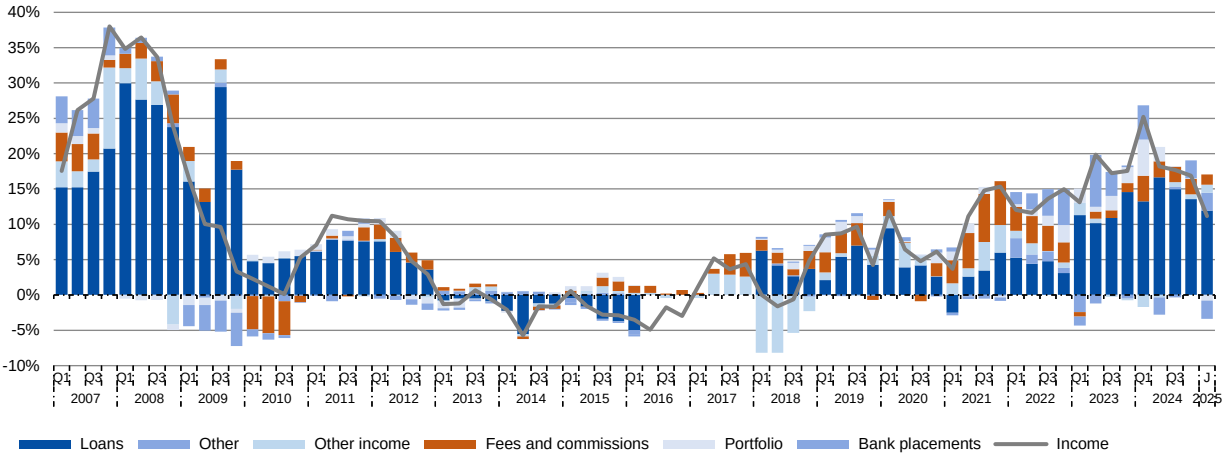


Chart 15. Growth of expenditures at ODC and contributions to the growth

(Year-on-year)

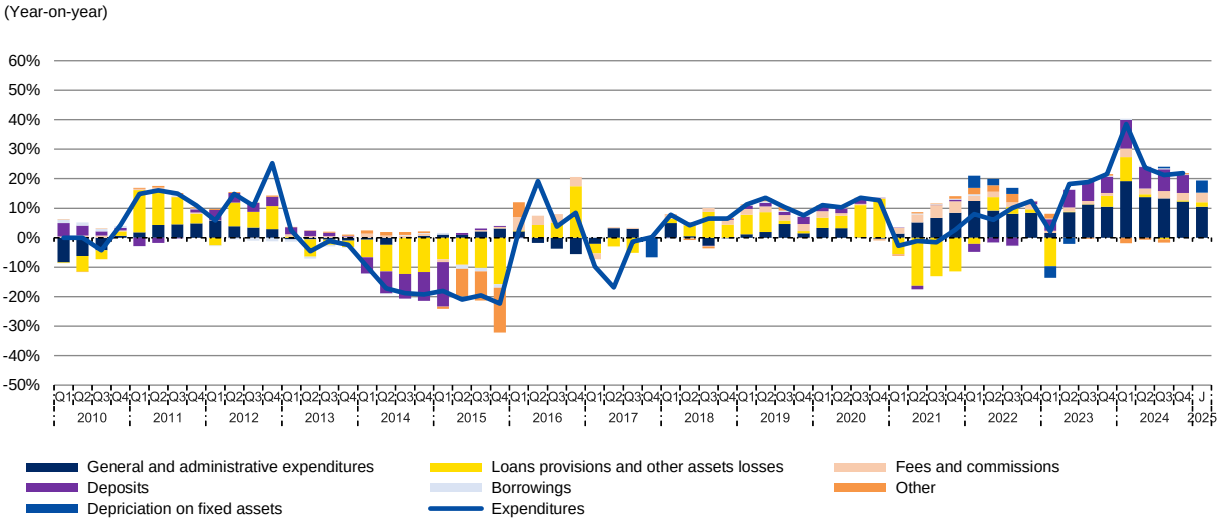


Chart 16. Interest rates on loans of OFI

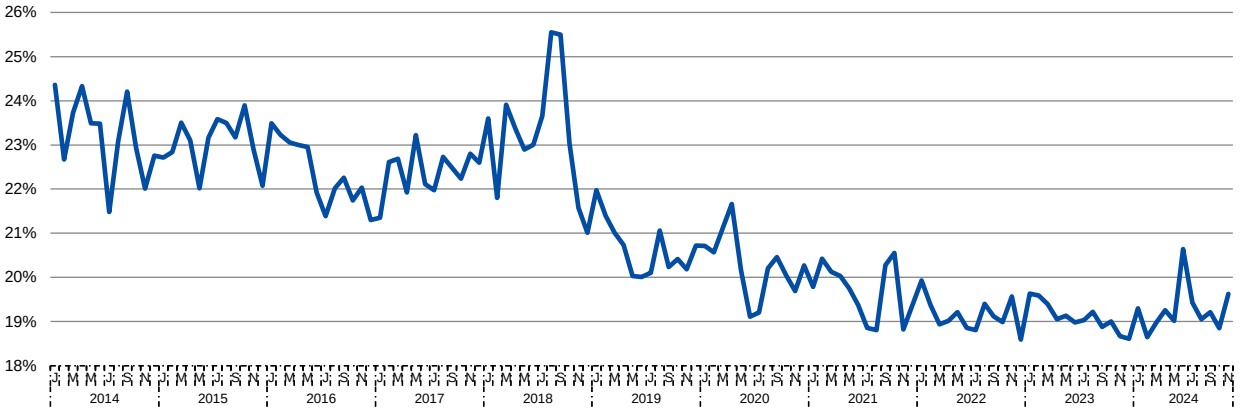


Chart 17. OFI new loans by sectors

(EUR million: Cumulative data during the reference month)

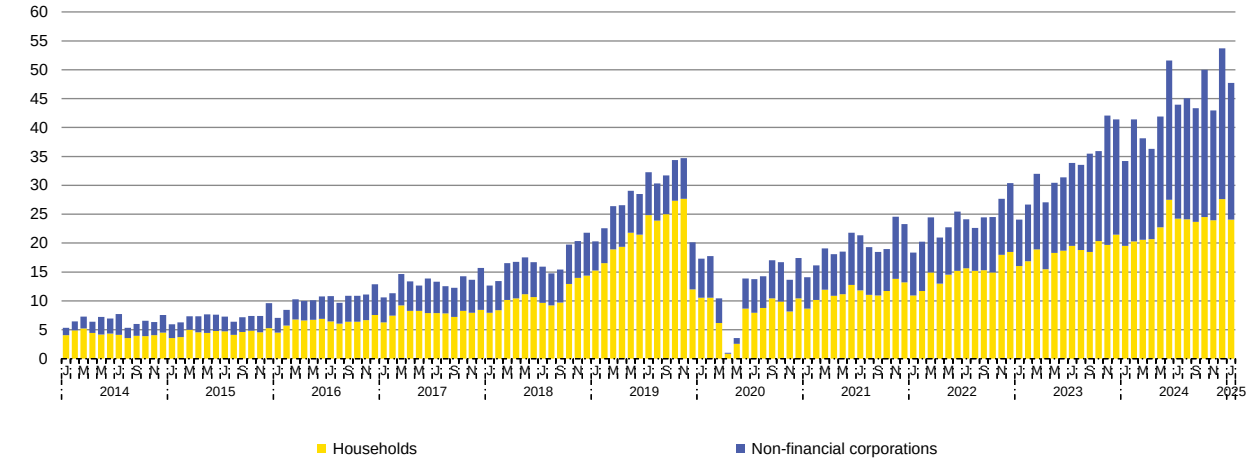


Chart 18. Maturity breakdown of OFI loans

(EUR million: End of period)

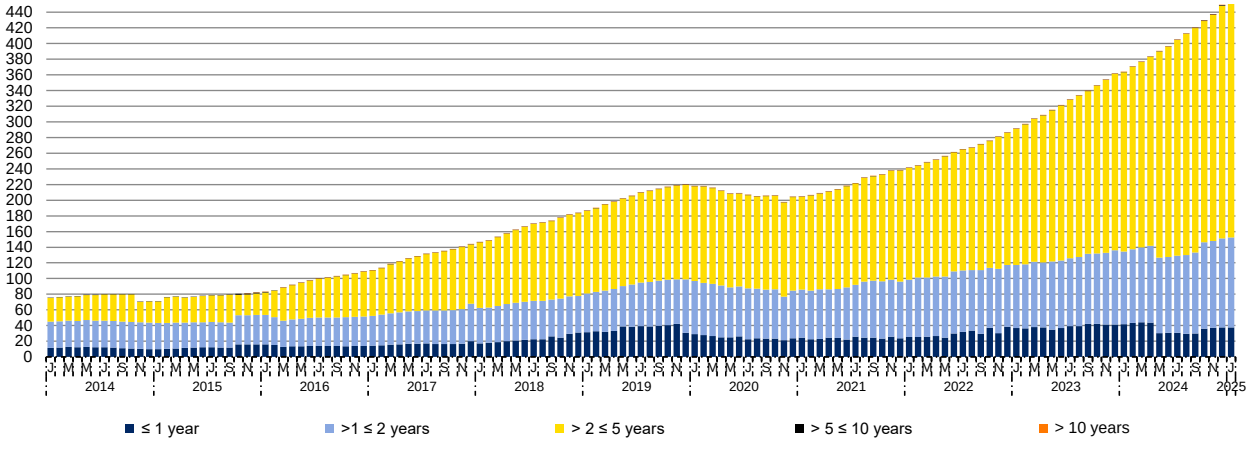


Chart 19. OFI loans by sectors

(EUR million: End of period)

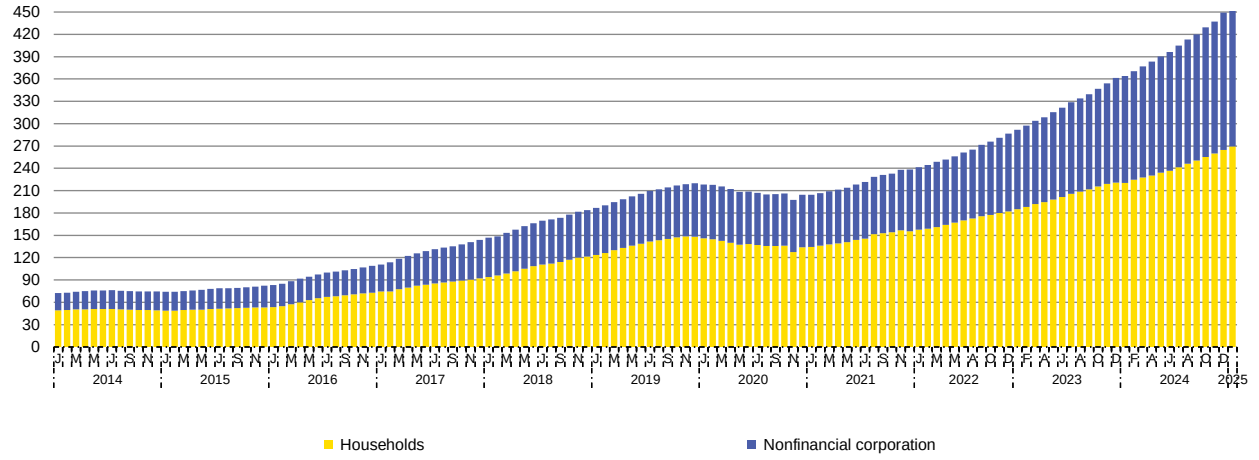


Chart 20. OFI loans by economic sectors

(EUR million: End of period)

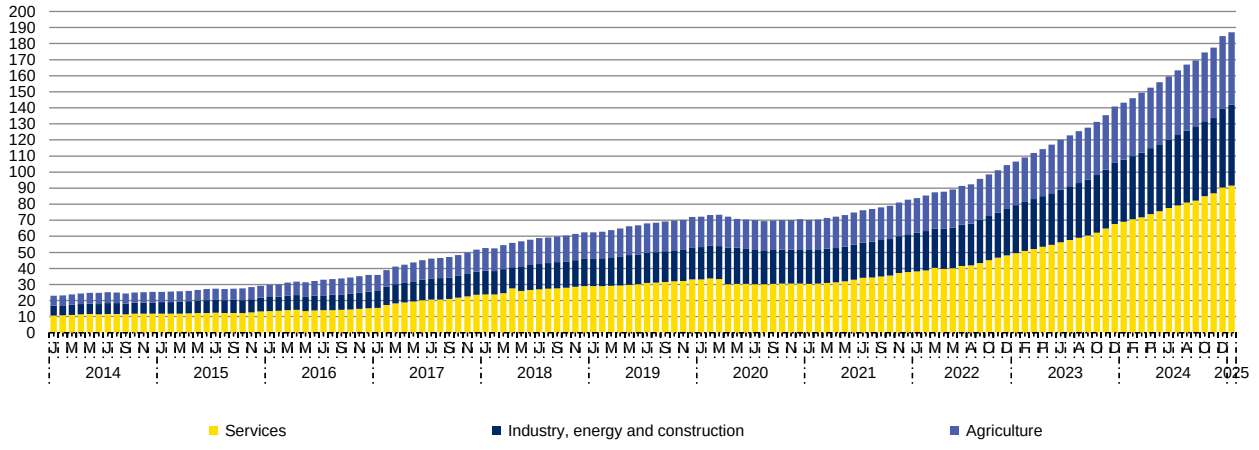


Chart 21. Kosovo budget

(EUR million)

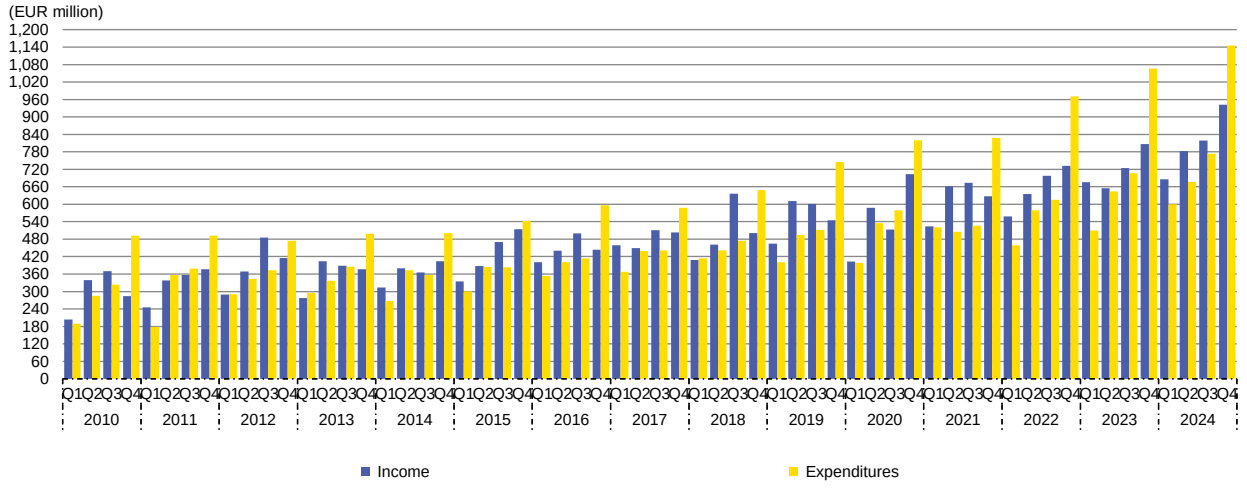


Chart 22. Consumer prices

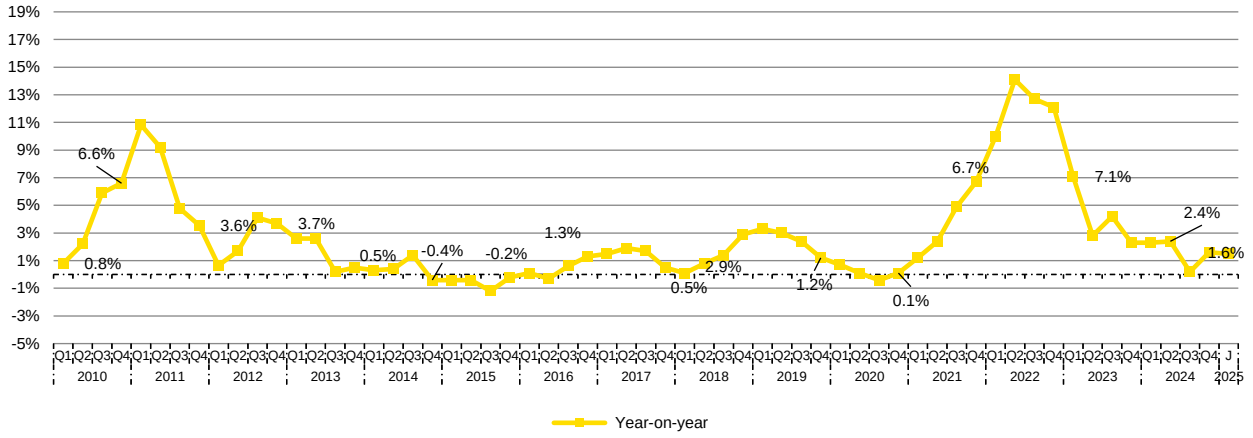


Chart 23. Consumer prices, main categories

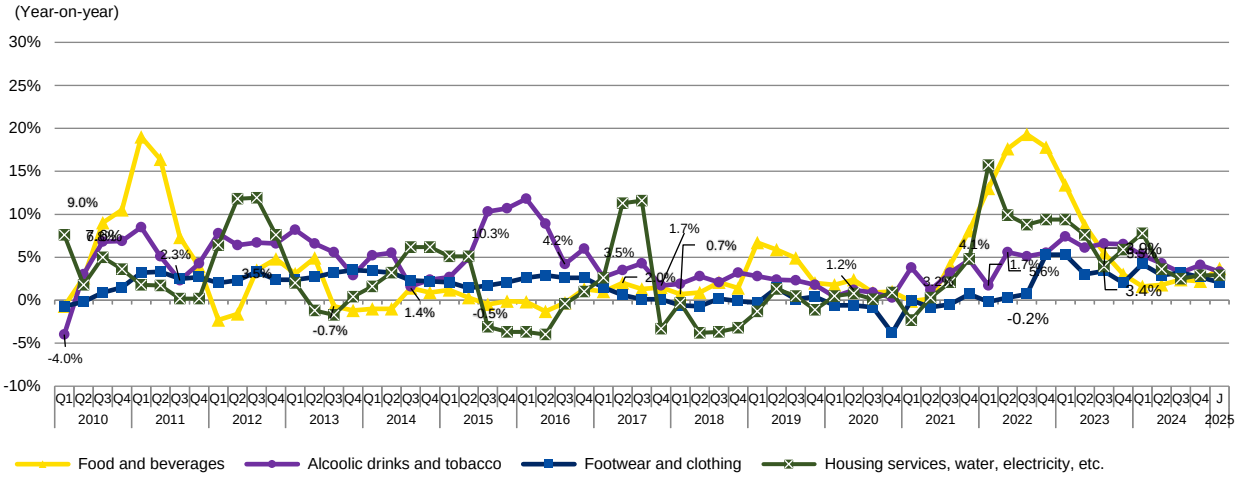


Chart 24. Import and producer prices

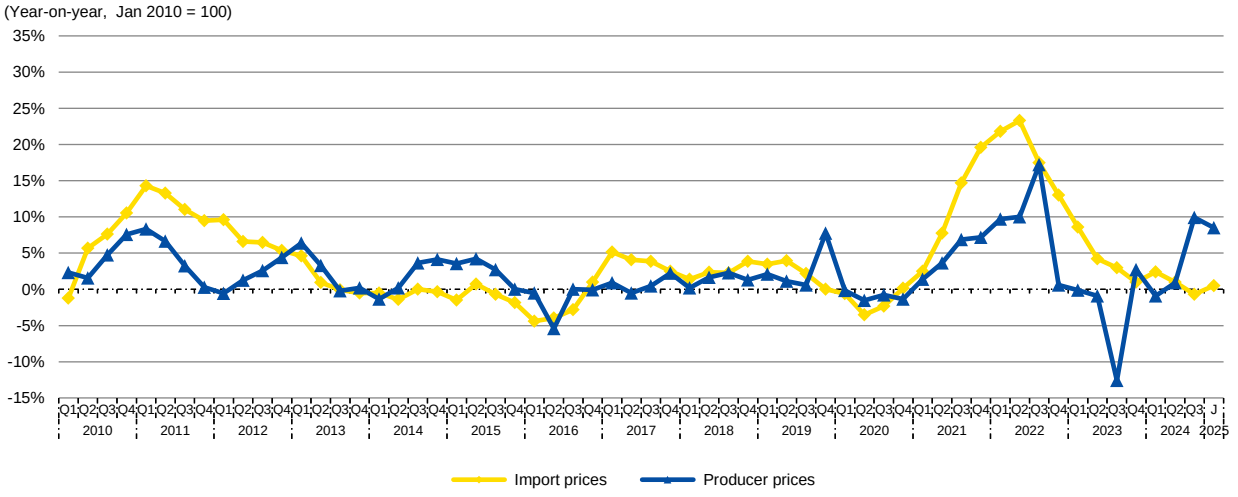


Chart 25. Exchange rate against euro currency

(Period average)

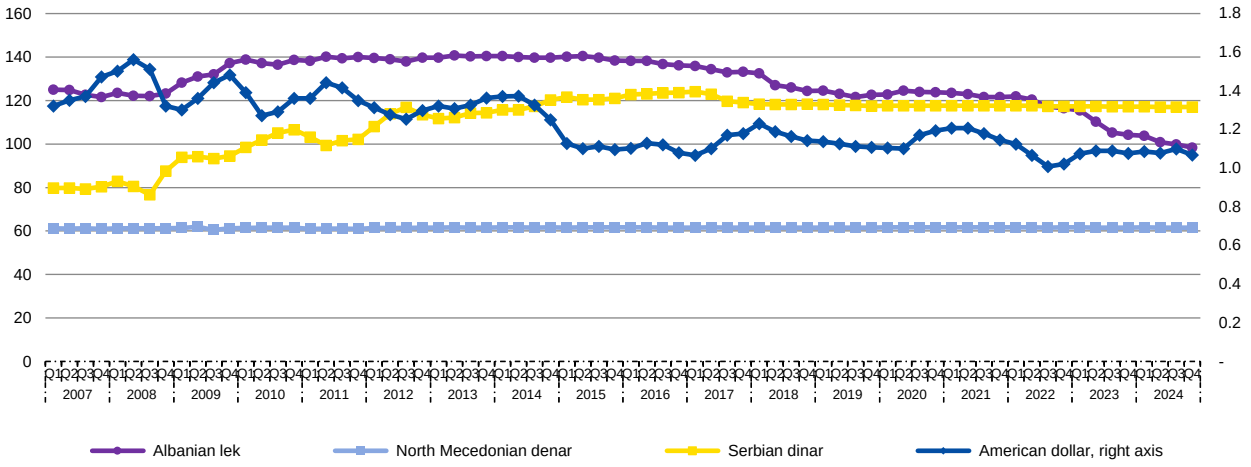


Chart 26. Real effective exchange rate

(Index)

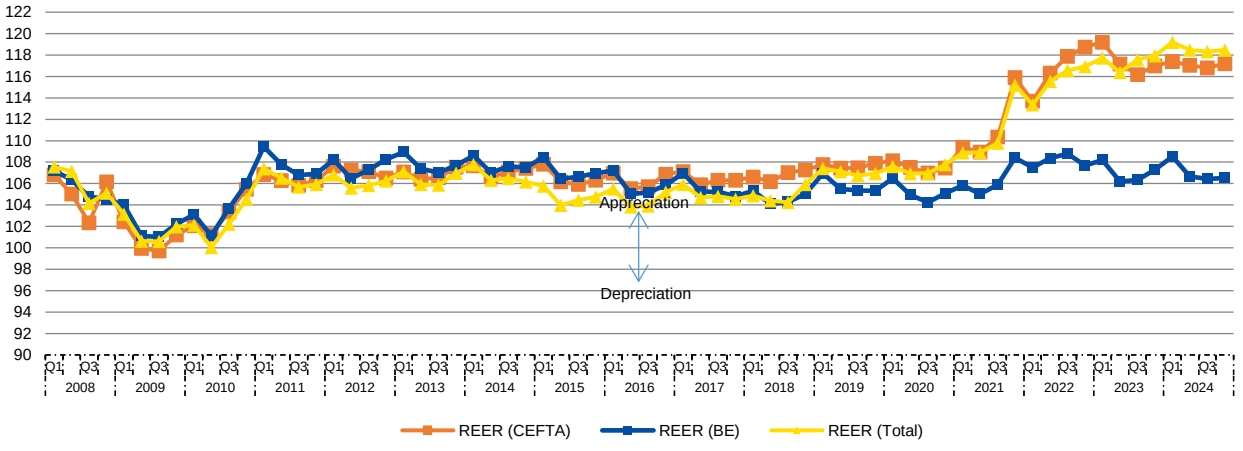


Chart 27. Trade balance

(EUR million: Cumulative data during the reference year)

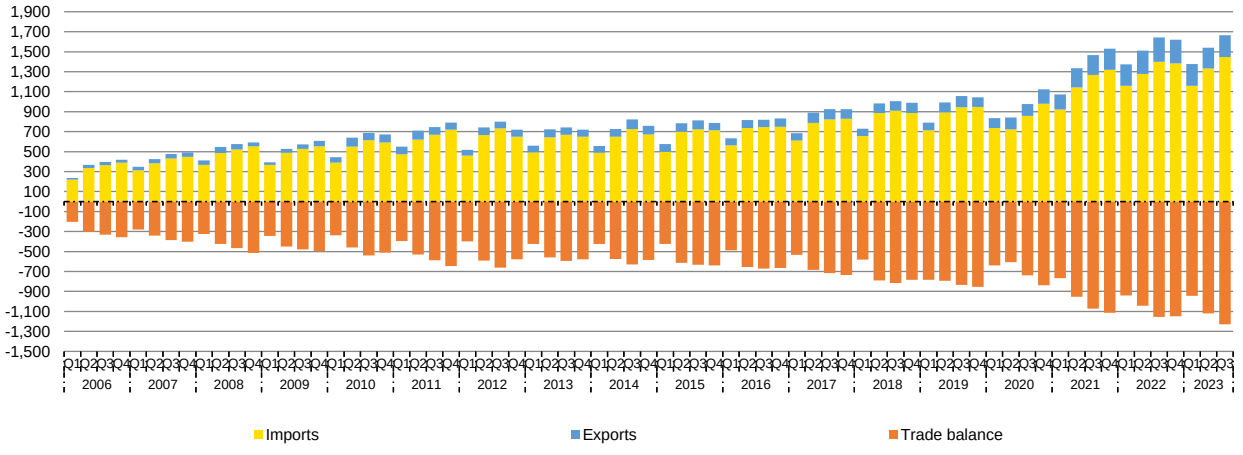


Chart 28. Exports of goods

(EUR million: Cumulative data during the reference year)

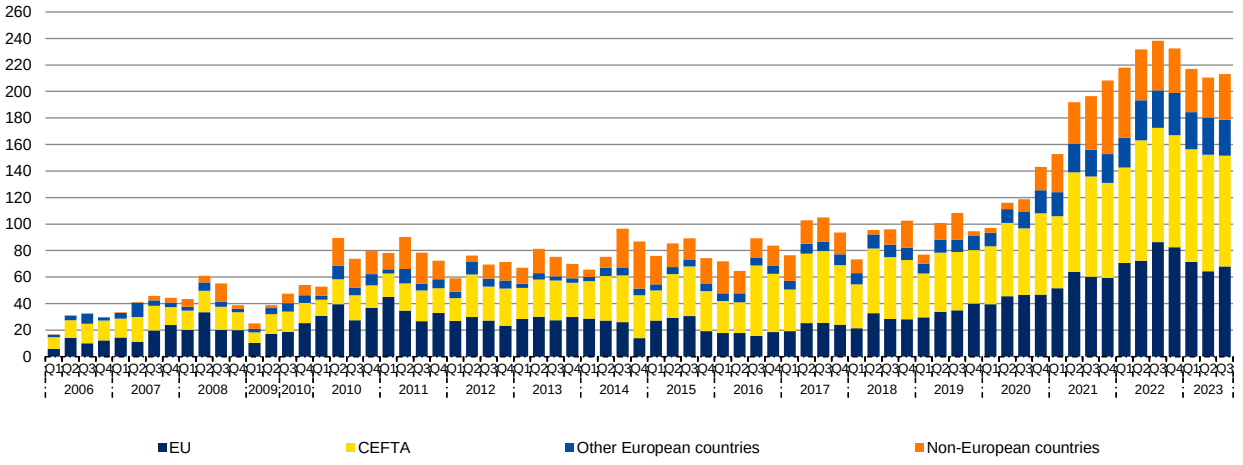


Chart 29. Imports of goods

(EUR million: Cumulative data during the reference year)

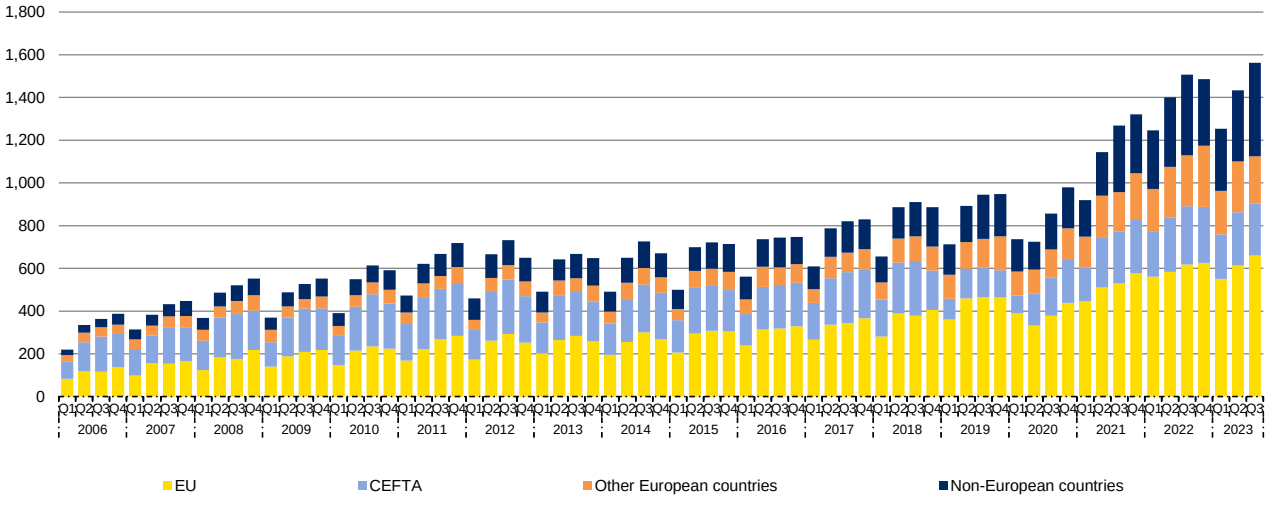


Chart 30. Balance of payments of Kosovo

(Flow statistics, EUR million)

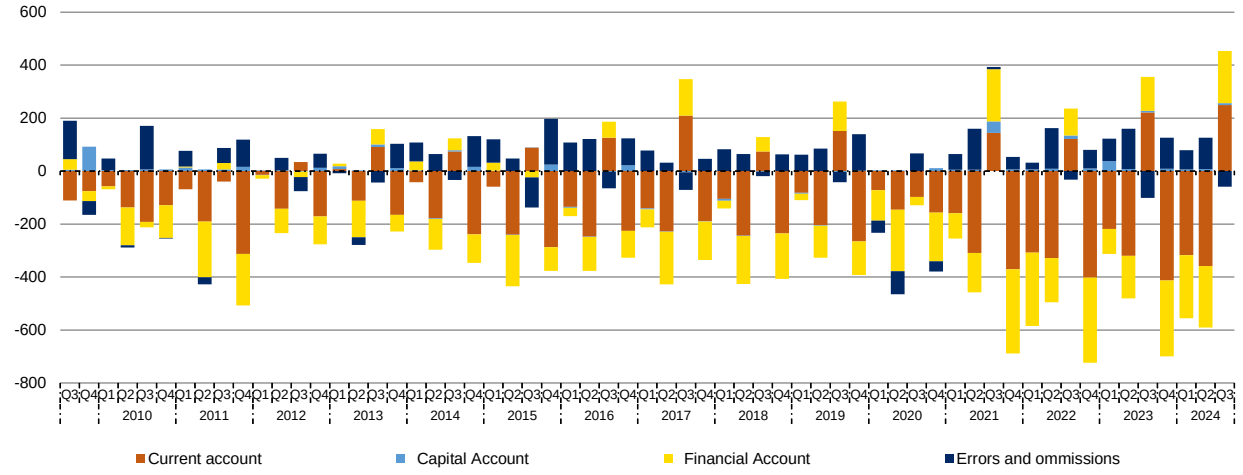


Chart 31. Current account

(EUR million)

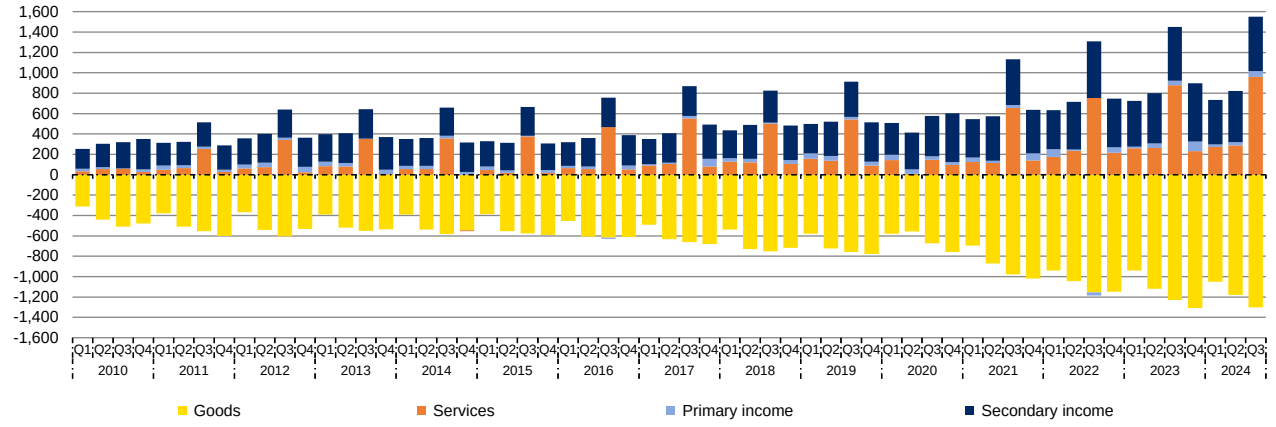


Chart 32. Financial account

(EUR million)

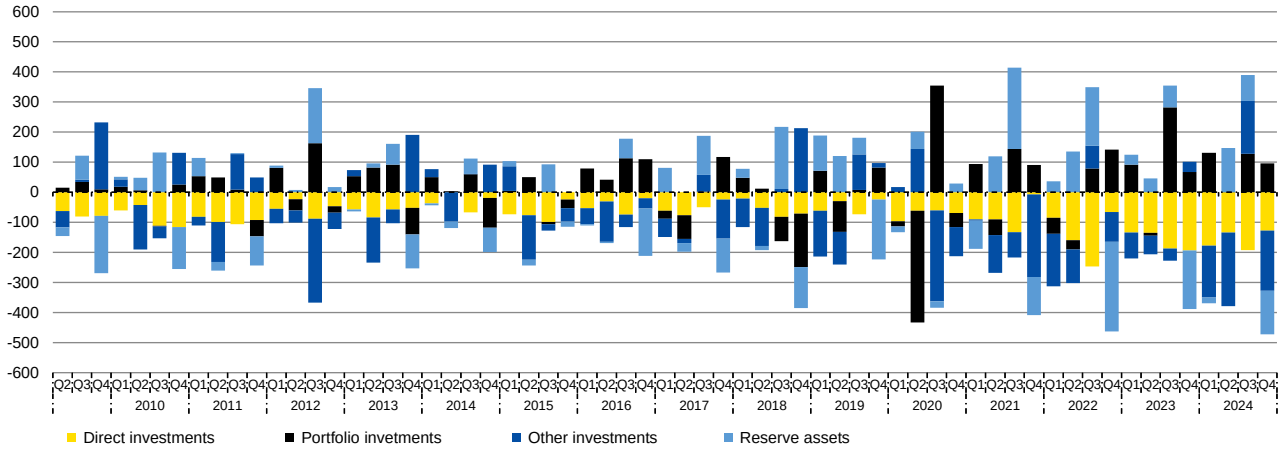


Chart 33. International investment position

(EUR million: End of Period)

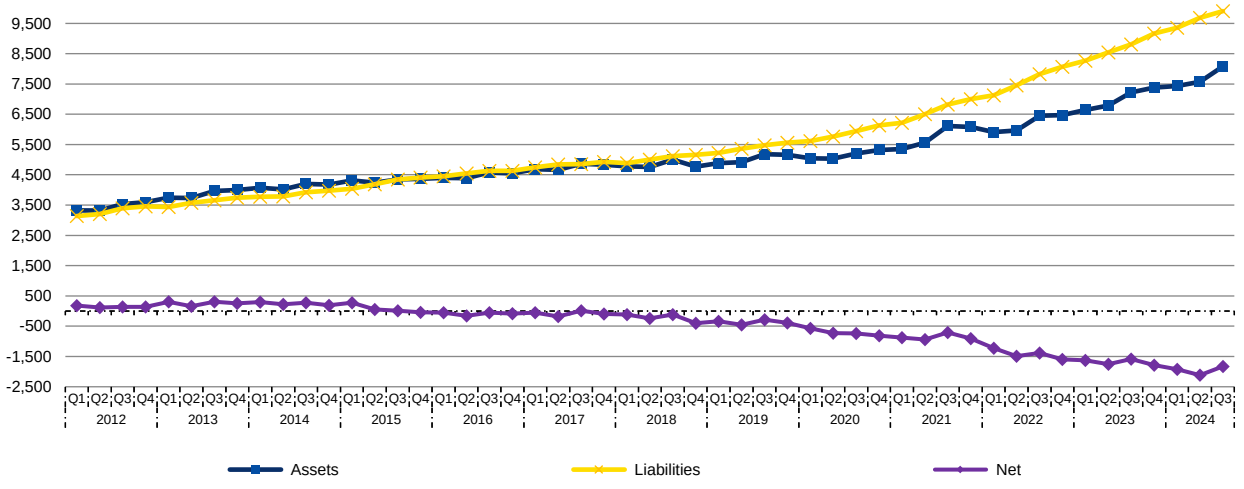


Chart 34. International investment position - by sectors

(EUR million: End of Period)

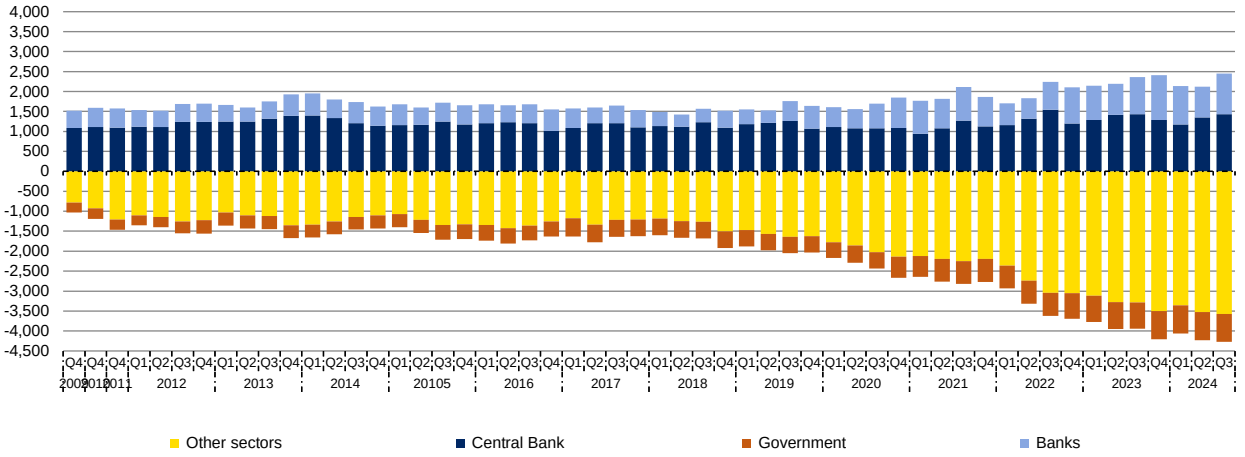


Chart 35. Direct investment by main countries

(EUR million: As of 30 September 2024)

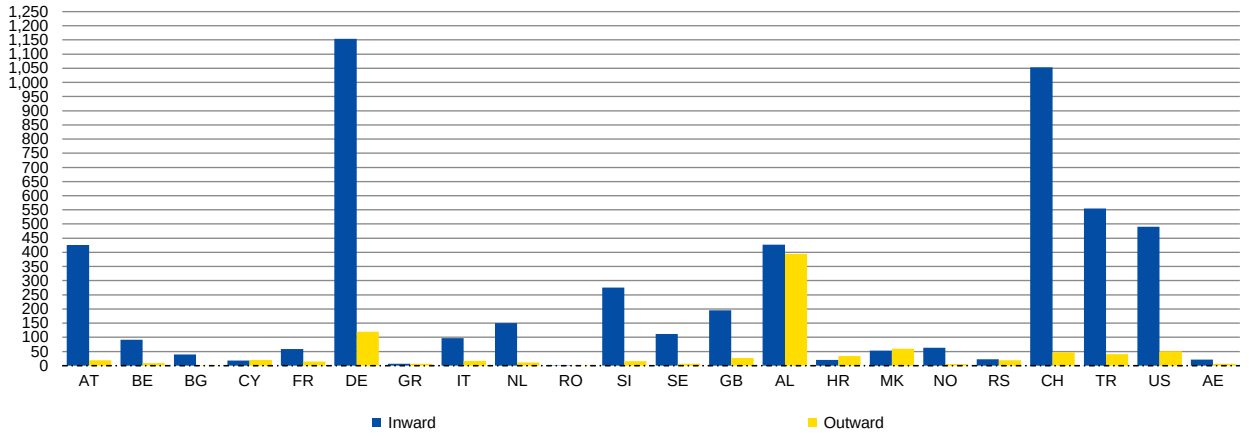


Chart 36. Reserve assets

(EUR million: End of Period)

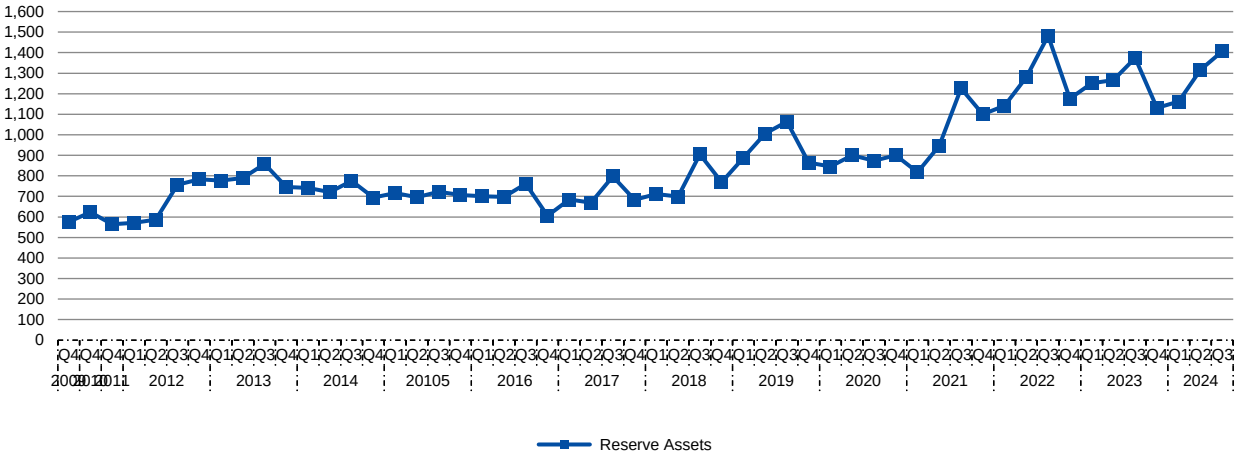


Chart 37. Gross external debt

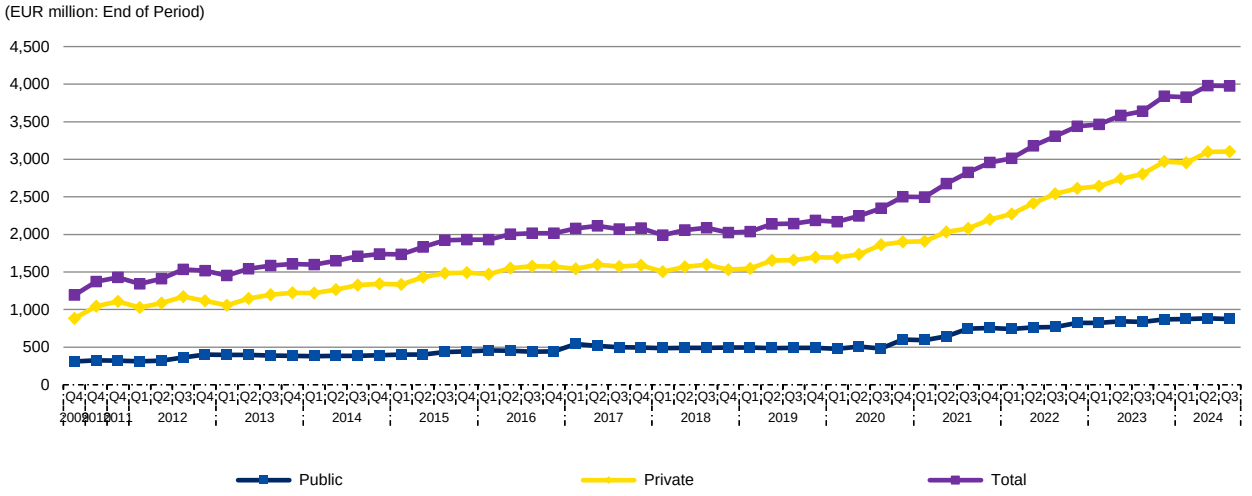


Chart 38. Gross external debt by creditor

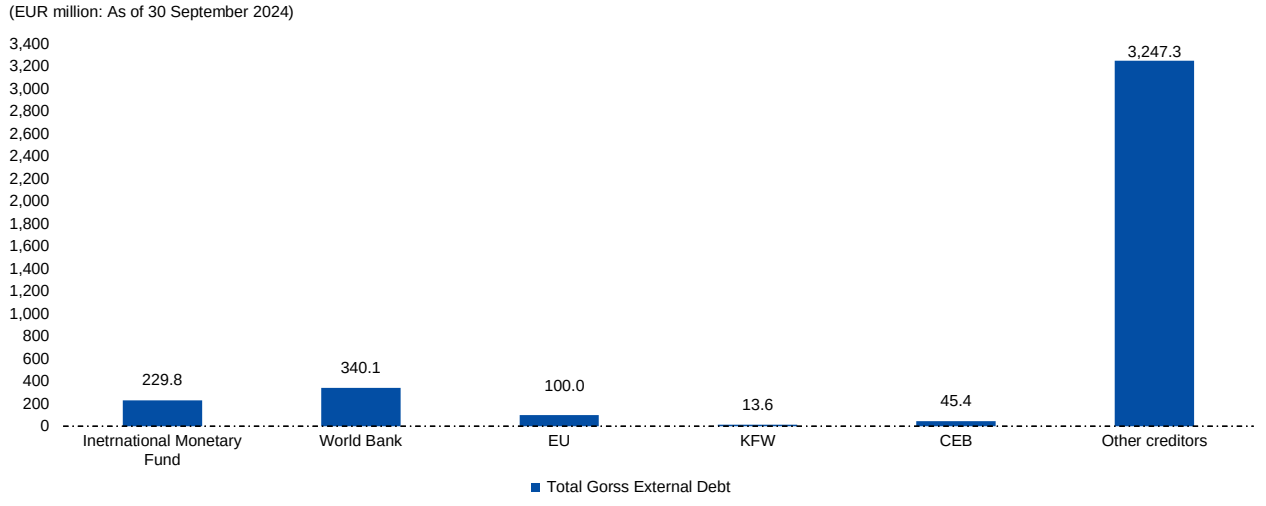


Table 1.1. FC survey - net foreign assets and domestic claims

(EUR million: End of period)

Description	Net foreign assets								Domestic claims							
		Claims on non residents				of which:		Liabili-ties to nonre-sidents		Net claims on central government			Claims on other sectors	of which:		
			Monetary gold and SDR holdings	Deposits	Securities other than shares	IMF Quota	Shares and other equity				Claims on central govern-ment	Liabilities to central governm-ent		Loans	of which: Other non financial corporations	House-holds
2007	1,622.4	1,704.6	__	955.0	408.9	__	175.4	82.3	124.5	-853.3	__	853.3	977.8	965.9	765.1	200.6
2008	1,593.1	1,726.7	__	795.1	661.6	__	128.2	133.6	419.6	-871.8	__	871.8	1,291.5	1,276.8	995.7	281.0
2009	1,700.5	2,036.2	60.3	910.1	724.5	64.3	144.3	335.7	571.5	-846.3	__	846.3	1,417.8	1,396.1	1,052.3	343.5
2010	1,935.4	2,365.6	64.0	1,235.7	525.2	68.5	269.3	430.2	788.9	-802.7	__	824.8	1,591.6	1,568.3	1,127.7	434.2
2011	2,047.3	2,425.6	65.1	1,338.9	230.0	70.1	533.1	378.2	998.8	-778.0	__	798.4	1,785.8	1,785.8	1,242.1	514.6
2012	2,224.1	2,660.4	63.3	1,147.7	486.0	68.8	666.5	436.3	1,195.5	-651.7	186.8	838.5	1,847.2	1,819.4	1,271.3	546.3
2013	2,452.7	2,908.3	59.6	1,037.9	818.7	65.9	651.2	455.6	1,369.1	-515.0	258.9	774.0	1,884.2	1,859.9	1,291.1	567.7
2014	2,546.6	3,011.6	62.5	1,313.0	315.7	70.4	1,024.4	465.0	1,609.0	-386.7	349.2	735.9	1,995.8	1,971.5	1,345.5	625.3
2015	2,610.3	3,133.4	65.1	1,271.6	351.3	75.1	1,086.3	523.2	1,864.8	-278.4	555.2	759.6	2,143.2	2,114.8	1,416.3	697.7
2016	2,705.6	3,249.5	56.0	648.0	712.5	105.3	1,307.4	543.9	2,221.0	-160.1	679.5	742.3	2,381.1	2,354.7	1,552.3	799.1
2017	2,784.8	3,441.8	66.3	715.9	639.2	98.1	1,483.0	657.0	2,561.2	-123.4	714.7	838.1	2,684.6	2,650.8	1,747.6	900.4
2018	2,610.2	3,288.1	64.9	602.2	739.8	100.3	1,231.8	677.9	3,049.2	48.5	839.5	791.0	3,000.8	2,970.2	1,965.0	1,000.8
2019	2,867.1	3,574.0	63.7	723.6	633.4	102.1	1,485.3	706.9	3,511.9	181.0	931.6	750.6	3,330.9	3,296.6	2,187.8	1,104.7
2020	2,976.9	3,701.5	58.8	831.3	717.8	97.8	1,356.7	724.6	4,015.2	515.6	1,055.8	540.2	3,535.6	3,499.5	2,312.7	1,182.2
2021 December	3,511.4	4,296.1	158.2	546.2	789.7	102.2	1,815.1	784.7	4,575.8	485.7	1,127.0	641.3	4,090.2	4,041.7	2,639.8	1,401.9
2022 December	3,624.3	4,488.2	160.3	744.8	957.0	103.5	1,695.2	864.0	5,241.8	495.6	1,114.1	618.4	4,746.2	4,695.4	3,061.0	1,634.1
2023 July	3,926.1	4,811.2	155.4	805.3	1,097.4	100.6	1,990.9	885.1	5,373.4	159.3	967.8	808.5	5,214.1	5,141.6	3,335.7	1,805.1
August	4,131.8	5,020.2	154.0	974.7	1,126.1	101.1	1,980.6	888.4	5,325.2	121.4	967.8	846.5	5,203.9	5,135.9	3,308.1	1,826.9
September	4,130.1	5,033.1	157.8	973.2	1,216.4	102.5	1,967.2	903.0	**5,395.4**	109.2	944.2	835.0	5,286.1	5,207.4	3,357.9	1,848.6
October	3,941.4	4,726.4	157.4	1,107.7	1,159.6	24.8	1,661.8	784.9	5,556.6	17.7	889.5	871.8	5,538.9	5,257.1	3,380.6	1,875.7
November	4,228.5	4,997.1	152.9	1,092.2	1,096.1	24.5	2,051.7	768.6	5,389.4	3.8	904.1	900.3	5,385.7	5,318.9	3,416.3	1,900.9
December	4,254.6	5,063.3	153.8	1,110.0	1,210.9	24.4	2,020.7	808.7	5,753.6	340.3	900.6	560.3	5,413.3	5,348.7	3,432.6	1,915.3
2024 January	4,206.8	4,999.5	155.0	937.4	1,255.5	24.6	2,124.5	792.7	5,711.9	305.8	949.7	643.9	5,406.1	5,335.6	3,409.0	1,925.9
February	4,210.7	5,015.8	152.9	937.3	1,249.8	24.6	2,179.7	805.1	5,785.9	313.9	926.3	612.4	5,472.0	5,401.6	3,446.6	1,954.3
March	4,216.8	5,061.1	153.9	1,030.4	1,224.2	24.6	2,163.12	844.2	5,925.6	294.5	945.5	651.0	5,631.1	5,539.7	3,542.2	1,996.7
April	4,206.0	5,013.5	154.5	1,010.6	1,154.3	24.7	2,171.3	807.5	5,894.6	218.9	927.8	708.9	5,675.8	5,601.1	3,560.8	2,039.5
May	4,201.1	4,998.7	151.2	978.8	1,074.4	24.5	2,269.2	797.6	5,971.1	210.8	951.5	740.7	5,760.3	5,686.5	3,598.9	2,086.9
June	4,202.1	5,095.5	153.5	1,053.3	1,099.0	24.7	2,293.9	893.3	6,109.1	200.5	954.4	753.9	5,908.6	5,812.7	3,685.3	2,124.7
July	4,321.5	5,185.3	153.3	1,134.1	1,047.0	24.7	2,310.7	863.8	6,103.0	150.0	973.6	823.6	5,953.0	5,872.1	3,706.8	2,162.7
August	4,605.0	5,444.0	149.8	1,232.8	1,124.4	24.4	2,373.3	838.9	6,085.2	92.0	928.6	836.6	5,993.1	5,913.9	3,721.0	2,190.3
September	4,661.4	5,529.2	150.5	1,227.0	1,189.6	24.4	2,428.1	867.8	6,127.9	47.5	923.3	875.8	6,080.4	5,999.4	3,765.1	2,231.7
October	4,648.0	5,508.6	152.0	1241.0	1,209.5	24.6	2,415.7	860.5	6,238.5	68.2	925.2	857.1	6,170.4	6,089.8	3,817.5	2,269.9
November	4,721.3	5,607.5	153.2	1,193.5	1,247.0	25.1	2,521.8	886.2	6,333.7	80.4	936.6	856.2	6,253.3	6,174.8	3,870.3	2,302.0
December	4,594.0	5,607	154.9	1,043.6	1,319.1	25.3	2,528.7	1,013.7	6,748.9	339.6	956.5	616.9	6,409.3	6,319.9	3,975.1	2,336.4
2025 January	4,757.5	5,688.1	154.9	1,023.8	1,342.3	25.2	2,631.9	930.6	6,648.3	247.1	955.3	708.2	6,401.3	6,320.2	3,950.3	2,367.9

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 1.2. FC survey - liabilities

(EUR million: End of period)

Description	Deposits									Loans	Insurance technical reserves			Shares and other equity	Other items (net)
		Transferable deposits				Other deposits						Net equity of households in pension funds	Prepayment of premiums &reservs against outstanding claims		
			of which:				of which:								
			Public non-financial corporations	Other non financial corporations	Households		Public non financial corporations	Other non financial corporations	Households						
2007	1,110.9	386.1	49.6	133.5	187.5	724.8	188.4	43.8	489.3	…	316.1	286.2	29.9	273.8	46.0
2008	1,351.9	390.9	15.4	176.0	186.2	961.0	250.1	51.4	656.7	…	288.6	256.3	32.3	311.1	61.1
2009	1,444.3	483.2	50.1	184.0	237.7	961.0	73.9	82.9	801.9	…	422.3	380.8	41.5	326.1	79.3
2010	1,744.2	621.2	83.8	218.6	303.5	1,123.1	42.8	83.4	995.9	…	540.5	493.7	46.8	361.0	78.6
2011	1,933.6	658.4	68.1	208.1	360.9	1,275.1	60.8	79.7	1,129.6	…	647.8	593.3	54.5	389.7	75.0
2012	2,076.6	700.2	13.8	257.5	407.2	1,376.5	61.8	78.2	1,232.9	…	814.9	745.1	69.8	399.2	128.9
2013	2,275.3	848.0	16.4	299.6	506.6	1,427.3	55.7	98.2	1,268.4	…	990.3	919.0	71.3	403.9	152.4
2014	2,354.4	1,134.6	21.1	338.4	743.5	1,219.8	51.6	58.0	1,104.8	…	1,173.8	1,094.1	79.7	453.2	175.8
2015	2,514.6	1,378.4	11.2	413.8	919.0	1,136.3	20.6	68.3	1,046.8	...	1329.6	1,237.3	92.3	530.5	73.6
2016	2,739.7	1,630.1	24.7	456.0	1,116.0	1,109.6	32.2	70.8	1,006.2	…	1,546.0	1,425.4	120.6	542.4	-31.3
2017	2,888.4	1,780.2	59.2	491.6	1,191.8	1,108.2	35.1	89.9	978.7	…	1,766.5	1,652.8	118.3	621.0	-124.1
2018	3,162.8	1,965.1	85.2	524.7	1,315.4	1,197.7	30.2	139.8	1,018.9	…	1,807.2	1,689.0	118.2	661.3	75.4
2019	3,490.5	2,261.8	61.5	657.3	1,496.9	1,228.7	29.0	90.3	1,105.0	…	2,107.6	1,976.5	131.1	693.8	87.1
2020	3,999.1	2,683.3	126.9	719.7	1,784.1	1,315.8	44.8	107.7	1,153.3	…	2,138.0	1,999.2	138.8	808.1	82.9
2021 December	4,580.3	3,216.3	153,1	882.9	2,136.0	1,364.0	26.7	104.3	1,230.1	...	2,516.4	2,363.4	153.0	863.0	127.6
2022 December	5,154.4	3,508.1	164.3	989.5	2,297.0	1,646.3	105.3	183.8	1,350.1	...	2,593.1	2,420.6	172.5	950.6	168.0
2023 June	5,185.8	3,457.8	107.0	915.1	2,379.5	1,728.0	103.6	198.0	1,420.4	…	2,728.3	2,539.3	189.0	1,083.0	132.5
July	5,263.3	3,506.3	115.0	952.6	2,383.6	1,757.1	104.7	212.0	1,433.9	...	2,797.0	2,605.7	191.3	1,102.9	136.3
August	5,399.6	3,612.2	116.2	1,010.3	2,428.0	1,787.4	110.3	217.7	1,455.4	...	2,801.5	2,608.5	193.0	1,120.0	135.8
September	5,406.0	3,618.8	113.6	1,015.3	2,430.1	1,787.2	119.7	205.0	1,458.5	...	2,813.3	2,616.9	196.4	1,132.0	174.2
October	5,391.2	3,588.4	100.3	994.9	2,427.7	1,802.7	120.6	202.7	1,475.4	...	2,791.7	2,595.3	196.3	1,156.0	159.1
November	5,407.9	3,602.4	103.9	1,008.0	2,427.0	1,805.5	104.8	209.9	1,486.9	...	2,846.1	2,649.7	196.5	1,158.5	205.4
December	5,668.9	3,820.5	97.7	1,113.7	2,546.4	1,848.4	123.4	210.6	1,510.4	…	2,913.8	2,712.5	201.2	1,187.3	238.2
2024 January	5,549.4	3,752.1	99.7	1,047.1	2,546.5	1,797.3	114.8	203.5	1,474.9	...	2,956.1	2,753.6	202.6	1,209.2	204.0
February	5,554.0	3,719.1	100.4	990.0	2,570.5	1,834.8	121.2	224.0	1,485.6	...	3,002.6	2,800.1	202.4	1,222.6	217.4
March	5,583.3	3,714.7	91.8	991.4	2,572.5	1,868.6	136.9	231.1	1,496.5	...	3,082.9	2,874.2	208.7	1,201.3	274.9
April	5,573.1	3,718.9	109.5	953.8	2,596.0	1,854.2	117.7	227.1	1,505.9	…	3,076.5	2,868.3	208.2	1,221.6	229.1
May	5,613.7	3,743.5	123.9	985.3	2,587.5	1,870.1	117.8	231.5	1,516.7	..	3,112.0	2,903.9	208.1	1,245.7	200.9
June	5,665.3	3,780.5	133.0	1,000.0	2,585.8	1,884.8	123.7	229.8	1,527.1	…	3,155.4	2,940.1	215.3	1,250.9	239.6
July	5,740.0	3,791.4	109.8	1,012.4	2,604.6	1,948.6	166.3	236.6	1,541.4	...	3,220.7	3,004.4	216.3	1,262.5	201.2
August	5,943.0	3,897.7	102.0	1,094.0	2,634.3	2,045.3	186.4	263.8	1,590.7	...	3,259.8	3,042.9	216.9	1,287.3	200.2
September	5,983.5	3,913.3	120.6	1,130.1	2,587.9	2,070.2	186.9	265.9	1,612.1	...	3,298.2	3,080.4	217.7	1,301.4	202.7
October	6,035.7	3,927.8	87.9	1,047.1	2,658.5	2,107.9	207.2	268.4	1,626.6	...	3,321.8	3,099.6	222.3	1,328.1	200.9
November	6,052.9	3,933.2	81.5	1,097.9	2,677.7	2,119.7	202.1	274.5	1,637.9	…	3,448.0	3,226.7	221.3	1,351.8	202.4
December	6,336.3	4,192.2	69.8	1,211.8	2,833.3	2,144.1	190.6	274.8	1,673.1	…	3,415.4	3,193.8	221.7	1,370.7	219.5
2025 January	6,284.6	4,134.7	71.2	1,155.2	2,834.4	2,149.9	174.7	265.8	1,704.4	…	3,518.3	3,294.1	224.3	1,390.8	212.1

Table 2.1. DC survey - net foreign assets and domestic claims

(EUR million: End of period)

Description	Net foreign assets							Domestic claims							
		Claims on nonresidents					Liabilities to nonresi de-nts		Net claims on central government			Claims on other sectors			
			Currency	Deposits	Securities other than shares	IMF Quota				Claims on central gov.	Less: Liabilities to central gov.		Loans	of which:	
														Other nonfinancail corporations	Households
2007	1,377.5	1,426.1	145.3	955.0	308.2	__	48.6	39.1	-853.3	__	853.3	892.4	892.1	691.3	200.6
2008	1,436.1	1,512.0	121.1	794.9	581.8	__	75.9	311.9	-871.8	__	871.8	1,183.8	1,183.4	901.7	281.0
2009	1,531.6	1,782.2	111.4	910.0	626.4	64.3	250.6	442.9	-846.3	__	846.3	1,289.2	1,289.0	942.9	343.5
2010	1,594.7	1,935.0	164.3	1,235.7	372.7	68.5	340.9	442.4	-959.9	__	824.8	1,453.3	1,452.8	1,006.6	434.2
2011	1,583.3	1,879.9	124.9	1,338.8	227.0	70.1	296.6	888.2	-777.9	__	798.4	1,666.1	1,665.6	1,130.6	514.6
2012	1,616.7	1,989.7	141.4	1,147.6	482.7	68.8	373.1	1,075.9	-665.7	172.9	838.5	1,741.6	1,740.9	1,172.9	546.3
2013	1,859.7	2,252.6	157.9	1,037.8	815.3	65.9	392.9	1,219.0	-568.2	205.8	774.0	1,787.2	1,786.0	1,196.7	567.7
2014	1,579.0	1,982.2	160.4	1,312.9	311.6	70.4	403.1	1,441.6	-441.4	294.5	735.9	1,883.1	1,881.9	1,248.6	625.3
2015	1,581.8	2,042.3	190.6	1,298.5	347.4	75.1	460.4	1,641.4	-378.9	380.7	759.6	2,020.3	2,019.2	1,312.0	697.9
2016	1,493.1	1,936.8	316.7	647.9	709.5	105.3	443.7	1,971.5	-259.4	482.9	742.3	2,230.9	2,229.6	1,419.2	799.1
2017	1,419.6	1,945.7	357.2	707.6	637.6	98.1	526.1	2,254.7	-240.2	597.9	838.1	2,495.0	2,485.1	1,577.1	900.4
2018	1,421.7	1,931.4	483.8	482.2	738.4	100.3	509.7	2,572.8	-184.6	606.4	791.0	2,757.4	2,755.2	1,743.2	1,000.8
2019	1,576.3	2,085.0	509.8	722.9	632.0	102.1	508.7	2,885.8	-146.9	603.7	750.6	3,032.6	3,030.9	1,915.2	1,104.7
2020 December	1,812.4	2,339.7	540.5	830.5	716.8	97.8	527.3	3,274.2	26.7	567.0	540.2	3,247.5	3,245.6	2,051.0	1,182.2
2021 December	1,896.9	2,477.3	788.7	545.2	789.1	102.2	580.3	3,709.4	-49.4	591.9	641.3	3,758.8	3,747.0	2,335.1	1,401.2
2022 December	2,169.7	2,786.4	692.8	741.6	956.5	103.5	616.8	4,244.2	-104.5	513.9	618.4	4,348.7	4,346.0	2.700.8	1,634.1
2023 June	2,271.9	2,900.5	558.3	934.1	1,020.1	101.1	628.6	4,369.7	-352.3	456.0	808.2	4,722.0	4,714.7	2,917.8	1,780.8
July	2,204.7	2,810.4	517.3	799.9	1,097.1	100.6	605.7	4,355.5	-365.5	443.0	808.5	4,754.0	4,748.4	2,925.4	1,805.1
August	2,441.1	3,029.9	556.2	969.3	1,125.8	101.1	588.9	4,332.3	-397.6	448.8	846.5	4,730.0	4,728.2	2,888.3	1,826.9
September	2,451.1	3,054.9	477.4	966.1	1,216.1	102.5	603.0	4,408.4	-394.0	441.0	835.0	4,802.5	4,790.3	2,925.4	1,848.6
October	2,442.6	2,914.1	474.7	962.1	1,159.3	24.8	587.2	4,402.3	-433.4	438.4	871.8	4,835.7	4,832.9	2,940.3	1,875.7
November	2,485.3	2,940.4	446.7	1,092.0	1,095.8	24.5	455.7	4,393.8	-493.4	406.9	900.3	4,887.2	4,885.6	2,966.9	1,900.9
December	2,554.2	3,036.8	424.0	1,109.6	1,210.6	24.4	482.6	4,757.7	-158.0	402.3	560.3	4,915.7	4,913.4	2,975.6	1,915.3
2024 January	2,402.3	2,868.4	418.4	936.4	1,255.2	24.6	466.1	4,658.1	-237.2	406.7	643.9	4,895.3	4,892.5	2,948.9	1,925.9
February	2,362.5	2,829.5	396.4	937.2	1,249.4	24.6	467.0	4,728.9	-225.2	387.3	612.4	4,954.1	4,952.5	2,979.5	1,954.3
March	2,281.9	2,784.2	377.0	922.0	1,223.8	24.6	502.3	4,843.7	-254.7	396.2	651.0	5,098.5	5,080.1	3,068.3	1,996.7
April	2,353.1	2,810.8	409.6	984.6	1,154.0	24.7	457.6	4,789.6	-348.3	360.6	708.9	5,137.9	5,134.9	3,080.4	2,039.5
May	2,285.4	2,723.2	412.3	978.7	1,074.0	24.5	437.8	4,850.0	-367.4	373.2	740.7	5,217.4	5,215.6	3,110.2	2,086.9
June	2,260.6	2,794.3	397.3	1,052.6	1,098.7	24.7	533.7	4,979.9	-378.0	376.0	753.9	5,357.9	5,340.0	3,187.4	2,124.7
July	2,364.2	2,865.3	440.0	1,132.9	1,046.6	24.7	501.1	4,952.9	-438.0	385.6	823.6	5,390.9	5,387.9	3,198.6	2,162.7
August	2,585.1	3,063.7	468.7	1,231.9	1,124.0	24.4	478.6	4,973.7	-453.3	383.3	836.6	5,427.0	5,425.1	3,204.9	2,190.3
September	2,596.0	3,093.1	439.1	1,225.2	1,189.2	24.4	497.0	5,001.5	-560.9	368.9	875.8	5,508.4	5,505.8	3,243.7	2,231.7
October	2,601.5	3,082.4	394.4	1,238.5	1,209.1	24.6	480.9	5,106.4	-482.3	374.8	857.1	5,588.7	5,586.5	3,282.0	2,272.4
November	2,573.1	3,075.0	394.6	1,190.9	1,246.6	25.1	501.9	5,205.3	-470.5	385.7	856.2	5,675.8	5,674.0	3,329.3	2,302.0
December	2,445.0	3,069.6	455.4	1,042.4	1,318.7	25.3	624.5	5,615.9	-211.7	405.2	616.9	5,827.6	5,805.7	3,422.6	2,336.4
2025 January	2,507.6	3,045.8	154.9	1,022.3	1,342.0	25.2	538.2	5,505.9	-304.2	404.1	708.2	5,810.1	5,807.1	3,389.8	2.367.9

Table 2.2. DC survey - liabilities

(EUR million: End of period)

Description	Deposits included in broad money											Deposits excluded from broad money	Shares and other equity	Other items net
		Transferable deposits	of which:				Other deposits	of which:						
			Other financial corporati-ons	Public non financial corp.	Other non - financail corporations	House -holds		Other financial corpora-tions	Public non financial corpora-tions	Other non financial corporati -ons	House-holds			
2007	1,126.6	413.7	27.7	49.6	133.5	187.5	712.8	40.3	188.4	41.8	439.0	53.7	186.5	49.8
2008	1,393.0	454.6	63.7	15.4	176.0	186.2	938.3	47.6	250.1	44.2	593.8	74.9	233.8	46.4
2009	1,548.5	621.4	138.2	50.1	184.0	237.7	927.0	60.7	73.9	71.7	718.5	98.1	249.0	79.0
2010	1,747.9	674.3	53.1	83.8	218.6	303.5	1,073.6	85.2	30.2	73.5	883.7	138.2	278.5	84.4
2011	1,902.2	705.3	37.8	77.2	208.1	360.9	1,196.9	91.0	49.2	71.7	979.9	175.8	302.9	90.6
2012	2,036.8	759.5	41.9	31.2	257.5	407.2	1,277.3	100.4	49.8	70.5	1,053.1	206.2	321.1	128.5
2013	2,388.5	1,096.3	226.5	39.1	299.6	506.6	1,292.1	62.2	43.7	92.3	1,088.9	209.7	329.0	151.5
2014	2,287.4	1,194.7	60.8	21.1	338.4	743.5	1,092.7	67.2	39.4	50.2	930.6	208.7	373.8	150.6
2015	2,434.4	1,475.2	97.6	11.0	413.8	919.0	959.1	37.7	12.8	54.4	853.8	232.7	444.4	84.9
2016	2,639.1	1,700.3	70.9	23.1	456.0	1,116.1	938.7	50.5	20.1	56.4	811.7	243.3	474.1	108.3
2017	2,806.9	1,869.2	89.8	59.2	491.6	1,191.8	937.7	68.2	22.9	66.3	775.8	261.6	523.3	82.5
2018	3,031.0	2,047.4	84.9	80.5	527.0	1,316.1	982.6	126.7	17.5	60.8	768.9	329.3	552.2	83.0
2019	3,393.4	2,338.2	75.4	61.5	657.3	1,496.9	1,055.2	201.0	16.0	56.5	777.3	438.9	575.8	54.0
2020 December	3,913.5	2,835.0	152.0	126.9	719.7	1,783.9	1,078.5	152.9	32.2	74.7	808.5	459.7	675.2	38.0
2021 December	4,388.3	3,311.3	95,1	153.1	882.9	2,136.0	1,077.0	110.9	12.4	75.2	875.4	457.4	706.3	54.4
2022 December	4,884.2	3,631.2	123.1	164.3	989.5	2,297.0	1,253.0	181.4	32.0	104.7	927.8	665.4	773.0	91.3
2023 June	4,985.5	3,715.0	257.2	107.0	915.1	2,379.5	1,270.5	163.3	39.6	102.7	959.0	724.4	866.6	65.1
July	4.844.9	3,629.1	122.9	115.0	952.6	2,383.6	1,343.4	141.2	40,7	99,3	928,1	806,7	882.8	55,8
August	5,041.1	3,754.5	142.3	116.2	1,010.3	2,428.0	1,287.7	169.6	46.2	116.7	950.0	778.2	899.5	54.6
September	5,066.8	3,787.2	168.4	113.6	1,015.3	2,430.1	1,279.7	174.5	55.2	99.2	946.7	796.0	911.7	85.9
October	5,010.7	3,713.1	124.7	100.3	994.9	2,427.7	1,297.6	176.5	56.1	103.4	957.6	795.8	931.8	68.3
November	5,020.4	3,736.2	133.8	103.9	1,008.0	2,427.0	1,284.3	176.2	40.3	100.1	963.7	806.9	943.4	108.4
December	5,405.3	4,084.6	264.1	97.7	1,113.7	2,546.4	1,320.6	162.1	75.4	105.0	974.3	810.1	961.7	134.7
2024 January	5,203.5	3,910.1	157.9	99.7	1,047.1	2,546.5	1,293.4	175.3	66.7	107.2	940.2	793.6	981.9	81.4
February	5,209.3	3,877.9	158.7	100.4	990.0	2,570.5	1,331.4	179.2	73.0	127.9	947.3	797.1	991.7	93.3
March	5,343.6	3,848.0	133.3	91.8	991.4	2,572.5	1,495.6	187.3	98.7	154.5	1,051.1	667.6	968.6	145.8
April	5,261.9	3,906.9	188.0	109.5	953.8	2,596.0	1,355.0	180.0	69.4	130.3	971.8	795.0	985.1	100.8
May	5,255.6	3,878.1	134.6	123.9	985.3	2,587.5	1,377.5	179.7	68.5	133.8	991.5	790.8	1,002.9	86.1
June	5,340.3	3,926.7	146.2	133.0	1,000.0	2,585.8	1,413.7	180.5	75.2	147.4	1,006.3	768.3	1,006.4	125.5
July	5,453.0	3,934.1	142.7	109.8	1,012.4	2,604.6	1,518.9	216.0	117.6	153.3	1,027.5	771.2	1,013.5	79.4
August	5,643.0	4,056.4	158.7	102.0	1,094.0	2,634.3	1,586.6	196.4	134.6	175.8	1,075.4	785.9	1,034.2	95.7
September	5,670.5	4,050.2	137.0	120.6	1,130.1	2,587.9	1,620.2	197.8	135.1	177.6	1,104.4	783.5	1,054.4	89.1
October	5,772.6	4,100.8	172.9	87.9	1,101.3	2,737.2	1,671.9	205.7	161.1	176.7	1,128.4	773.9	1,073.5	87.9
November	5,810.5	4,127.2	194.0	81.5	1,097.9	2,677.7	1,683.3	205.6	155.9	190.2	1,126.4	774.6	1,094.8	98.5
December	6,100.3	4,330.2	137.9	69.8	1,211.8	2,833.3	1,770.2	249.9	143.3	205.8	1,165.7	759.9	1,110.5	90.2
2025 January	6,054.8	4,275.6	140.9	71.2	1,155.2	2,834.4	1,779.2	250.4	127.3	193.2	1,203.3	757.3	1,128.9	72.5

Table 3.1. CBK survey - net foreign assets and domestic claims

(EUR million: End of period)

Description	Net foreign assets										Net claims on central government	Claims on other sectors	Liabilities to ODC
		Claims on non residents	of which:					Liabilities to non residents	of which:				
			Monetary gold and SDR	Currency	Deposits	Securities other than shares	IMF Quota		SDR allocations	IMF Account			
2007	1,057.6	1,057.6	__	63.8	759.0	229.3	__	…	__	__	-849.4	0.3	113.6
2008	1,110.7	1,110.7	__	39.7	529.0	541.3	__	…	…	__	-870.5	0.3	137.2
2009	1,088.3	1,198.5	60.3	21.8	522.3	529.7	64.3	110.2	60.3	49.1	-681.5	0.2	233.2
2010	1,085.9	1,224.8	64.0	60.2	832.3	199.2	68.5	138.9	64.2	73.0	-791.0	0.5	203.6
2011	1,074.1	1,214.2	65.1	13.5	1,038.8	25.0	70.1	135.8	65.7	69.4	-776.7	0.5	209.7
2012	1,125.7	1,369.1	63.3	16.8	903.7	286.0	68.8	230.3	64.6	165.3	-724.8	0.7	302.1
2013	1,286.3	1,504.3	59.6	27.4	790.5	560.8	65.9	218.0	61.9	155.8	-667.5	1.2	333.2
2014	1,044.7	1,297.2	62.5	29.2	996.1	120.5	70.4	221.6	66.1	155.2	-628.8	1.2	315.9
2015	1,046.4	1,302.6	65.1	15.3	1,046.3	100.2	75.1	256.1	70.5	184.8	-599.4	1.1	316.4
2016	895.2	1,161.7	56.0	154.8	402.7	438.4	105.3	193.7	70.6	193.7	-493.1	1.4	296.4
2017.	939.4	1,242.6	66.3	188.5	491.0	394.3	98.1	303.2	65.7	235.0	-473.6	9.7	331.8
2018	933.9	1,239.6	64.9	285.4	219.0	565.5	100.3	305.7	67.2	236.1	-431.6	2.0	343.4
2019	937.1	1,218.6	63.7	302.2	357.9	392.9	102.1	281.5	69.0	209.9	-421.5	1.7	414.9
2020 Dec	969.1	1,222.8	58.8	308.1	371.7	386.5	97.8	253.7	65.8	185.7	-213.1	1.9	566.4
2021 December	1,060.9	1,370.7	158.2	537.8	156.3	416.2	102.2	309.8	166.6	140.8	-346.8	11.8	589.1
2023 December	1,146.8	1,448.9	160.3	409.4	306.1	469.4	103.5	302.1	169.8	130.1	-355.4	2.7	594.3
2023 February	1,294.5	1,594.9	158.6	325.8	517.7	489.6	103.4	300.5	168.3	129.9	-450.6	1.5	538.6
March	1,233.2	1,547.8	158.1	310.5	490.0	487.0	102.2	298.3	167.8	128.4	-541.0	18.6	512.6
April	1,301.5	1,597.3	156.8	325.8	497.6	515.8	101.3	295.8	166.4	127.4	-560.0	2.8	493.1
May	1,325.1	1,623.3	157.0	362.0	491.6	510.0	102.6	298.2	167.2	129.0	-531.6	1.7	494.8
June	1,359.4	1,654.7	156.1	301.3	591.5	504.7	101.1	295.3	166.3	127.1	-544.5	7.2	497.6
July	1,288.8	1,576.5	155.4	216.2	501.7	602.6	100.6	287.7	165.5	120.2	-569.3	5.6	526.1
August	1,369.8	1,657.1	154.0	266.9	562.2	572.9	101.1	287.3	164.6	120.8	-595.2	1.7	556.3
September	1,385.6	1,678.6	157.8	227.8	577.6	612.9	102.5	293.0	168.7	122.5	-576.7	12.1	560.4
October	1,365.5	1,533.5	157.4	214.0	559.2	578.2	24.8	170.0	168.2	115.7	-618.0	2.8	524.0
November	1,411.4	1,577.2	152.9	179.0	702.4	518.4	24.5	165.9	164.1	0.0	-684.9	1.7	523.5
December	1,282.5	1,449.4	153.8	101.9	631.3	537.9	24.4	166.9	165.1	0.0	-350.8	2.3	590.5
2024 January	1,229.7	1,397.8	155.0	158.1	542.2	517.9	24.6	168.1	166.4	0.0	-450.8	2.8	548.5
February	1,217.5	1,384.2	152.9	129.2	599.1	478.4	24.6	166.7	165.0	0.0	-426.7	1.6	558.0
March	1,174.2	1,341.8	153.9	114.3	591.7	457.4	24.6	167.6	166.0	0.0	-459.8	18.4	528.6
April	1,307.4	1,475.7	154.5	138.5	706.4	451.7	24.7	168.3	166.7	0.0	-533.2	3.0	508.9
May	1,306.5	1,472.2	151.2	142.0	723.3	431.3	24.5	165.7	164.1	0.0	-561.6	1.8	522.7
June	1,347.0	1,515.2	153.5	129.3	759.7	448.0	24.7	168.2	166.6	0.1	-571.6	17.9	544.9
July	1,369.7	1,537.8	153.3	91.2	829.8	438.8	24.7	168.1	166.3	0.1	-623.7	3.1	520.0
August	1,434.4	1,599.5	149.8	171.1	835.2	419.0	24.4	165.1	163.4	0.1	-643.6	1.9	556.1
September	1,426.5	1,592.3	150.5	137.1	822.0	458.3	24.4	165.8	164.2	0.1	-687.6	2.6	526.2
October	1,501.1	1,668.5	152.0	113.1	867.7	511.1	24.6	167.4	165.8	0.1	-663.2	3.1	586.8
November	1,550.5	1,719.9	153.2	123.4	859.8	558.4	25.1	169.5	167.9	0.1	-653.3	1.8	613.7
December	1,280.1	1,451.6	154.9	77.0	635.0	559.4	25.3	171.5	169.9	0.1	-422.5	21.9	656.1
2025 January	1,324.4	1,495.8	154.9	149.3	607.7	558.7	25.2	171.4	169.8	0.1	-510.8	3.0	590.6

Table 3.2 CBK survey - liabilities

(EUR million: End of period)

Description	Deposits included in broad money								Deposits excluded from broad money			Equity and other			Other items (net)
		Transferable deposits				of which:	Other deposits			Other financial corporations	Local gov.		Equity	Profit loss of the year	
			Other financial corporations	Local government	Public non financial corporations	Other non financial corporations		Other financial corporations							
2007	57.2	46.7	22.4	3.2	21.1	…	10.6	10.6	__	__	__	33.8	20.0	9.2	3.9
2008	63.9	56.7	49.9	5.3	1.5	…	7.2	7.2	__	__	__	41.4	30.0	7.5	-2.0
2009	130.8	130.8	129.7	…	1.1	…	…	…	__	__	__	44.9	30.0	3.7	-2.0
2010	45.6	45.6	43.9	…	0.0	…	…	…	__	__	__	47.9	30.0	3.0	-1.8
2011	39.5	39.5	36.8	…	0.2	…	…	…	__	__	__	54.3	30.0	5.8	-1.3
2012	51.5	51.5	49.8	…	0.0	…	…	…	__	__	__	50.4	30.0	1.8	-2.4
2013	239.0	239.0	236.6	…	0.0	…	__	__	__	__	__	50.5	30.0	0.2	-2.7
2014	53.0	53.0	39.7	…	10.9	…	__	__	__	__	__	51.0	30.0	0.6	-2.8
2015	83.4	83.4	82.3	…	0.3	…	__	__	__	__	__	51.6	30.0	0.7	-3.3
2016	59.6	59.6	51.2	…	7.7	…	__	__	__	__	__	53.3	30.0	1.6	-5.8
2017	96.6	96.6	52.7	…	43.1	…	__	__	__	__	__	52.4	30.0	-0.9	-6.2
2018	111.6	111.6	49.3	…	61.6	…	__	__	__	__	__	54.3	30.0	2.0	-5.1
2019	52.9	52.9	51.0	…	1.1	…	__	__	__	__	__	55.7	30.0	2.1	**-6.3**
2020 December	139.4	139.4	110.3	…	28.3	…	__	__	__	__	__	57.2	30.0	2.2	-5.1
2021 December	78.1	78.1	67.8	...	9.6	…	__	__	__	__	__	63.2	30.0	6.1	-4.4
2022 December	131.9	131.9	95.0	…	36.1	…	__	__	__	__	__	71.7	30.0	8.6	-3.7
2023 February	236.4	236.4	179.5	…	56.2	…	__	__	__	__	__	74.1	30.0	2.5	-3.8
March	126.6	126.6	104.4	...	21.5	...	__	__	__	__	__	75.4	30.0	3.7	-3.8
April	177.6	177.6	139.8	...	37.0	...	__	__	__	__	__	77.3	30.0	5.7	-3.7
May	224.0	224.0	187.3	...	36.0	...	__	__	__	__	__	79.9	30.0	8.3	-3.6
June	246.4	246.4	218.5	...	27.1	...	__	__	__	__	__	81.9	30.0	10.3	-3.7
July	118.2	118.2	78.8	…	38.6	…	__	__	__	__	__	84.7	30.0	13.0	-3.8
August	136.1	136.1	96.7	…	38.6	…	__	__	__	__	__	87.7	30.0	16.0	-3.7
September	173.8	173.8	134.3	...	38.7	...	__	__	__	__	__	90.5	30.0	18.8	-3.6
October	96.1	96.1	83.5	...	11.9	...	__	__	__	__	__	93.5	30.0	21.9	-3.6
November	111.6	111.6	98.9	...	11.9	...	__	__	__	__	__	96.6	30.0	25.0	-3.6
December	240.9	240.9	224.9	...	15.3	...	__	__	__	__	__	99.3	30.0	27.7	3.4
2024 January	134.0	134.0	118.0	...	15.3	...	__	__	__	__	__	102.6	30.0	3.3	-3.4
February	132.5	132.5	115.0	...	16.7	...	__	__	__	__	__	105.3	30.0	6.1	-3.4
March	99.6	99.6	87.0	…	11.8	...	__	__	__	__	__	107.8	30.0	8.5	-3.1
April	161.2	161.2	139.6	…	20.9	…	__	__	__	__	__	110.0	30.0	10.7	-2.8
May	114.4	114.4	92.6	…	21.1	…	__	__	__	__	__	112.6	30.0	13.3	-2.9
June	125.8	125.8	104.8	…	20.2	…	__	__	__	__	__	104.4	30.0	15.6	8.2
July	124.6	124.6	100.5	...	23.4	...	__	__	__	__	__	107.1	30.0	18.2	-2.7
August	129.3	129.3	116.2	...	12.4	...	__	__	__	__	__	109.9	30.0	21.0	-2.7
September	105.1	105.1	91.9	…	12.4	...	__	__	__	__	__	112.2	30.0	23.4	-2.0
October	141.8	141.8	128.2	...	12.9	...	__	__	__	__	__	115.2	30.0	26.3	-2.7
November	169.7	169.7	148.6	…	20.4	…	----	----	----	----	----	118.2	30.0	29.3	-2.6
December	105.3	105.3	92.5	…	12.0	…	----	----	----	----	----	120.2	30.0	31.4	-2.2
2025 January	105.8	105.8	92.3	…	12.8							122.7	30.0	2.4	-2.6

Table 4.1. ODC survey - net foreign assets and domestic claims

(EUR million: End of period)

Description	Net foreign assets								Claims on the CBK	Net claims on the central gove-rnment	Claims on other sectors				
		Claims on non-residents	of which:			Liabiliti-es to non-reside-nts	of which:					Loans	of which:		
			Currency	Deposits	Securities other than shares		Depo-sits	Loans					Public nonfan-ancial corp.	Other nonfina-ncial corp.	House-holds
2006	334.4	394.5	52.3	235.1	99.4	60.1	21.4	38.7	88.8	(2.1)	636.6	636.6	__	490.5	146.1
2007	319.9	368.5	81.5	196.0	78.9	48.6	17.9	30.7	107.5	(3.9)	892.1	892.1	0.2	691.3	200.6
2008	325.4	401.3	81.4	265.9	40.5	75.9	42.0	33.7	136.8	(1.3)	1,183.4	1,183.4	0.1	901.7	281.0
2009	443.6	583.9	89.6	387.7	97.0	140.3	65.5	74.5	233.1	(164.9)	1,289.0	1,289.0	0.3	942.9	343.5
2010	507.6	709.8	103.5	403.5	173.4	202.2	85.5	116.7	203.4	(11.6)	1,457.1	1,457.1	6.3	1,006.6	434.3
2011	509.2	665.7	111.5	300.0	202.0	156.5	64.8	90.5	220.0	(1.2)	1,665.6	1,665.6	1.5	1,130.6	516.1
2012	490.9	633.7	124.6	226.6	196.7	142.8	87.6	50.3	301.1	59.2	1,740.9	1,740.9	1.4	1,172.9	546.7
2013	573.4	748.3	130.6	247.3	254.4	174.9	90.4	82.4	331.8	99.4	1,786.0	1,786.0	0.2	1,196.7	568.6
2014	534.3	715.8	131.2	329.4	191.1	181.5	90.6	87.8	315.9	187.3	1,881.9	1,881.9	0.6	1,235.0	639.1
2015	535.7	740.0	175.5	225.2	247.2	204.3	116.0	85.9	315.7	220.7	2,019.0	2,019.0	0.6	1,324.1	685.6
2016	597.9	775.1	161.9	245.2	271.1	177.2	74.1	95.9	295.4	233.7	2,229.6	2,229.6	2.9	1,419.2	**799.5**
2017	478.8	710.1	168.6	223.7	243.4	231.3	115.6	113.4	330.7	233.7	2,484.9	2,484.9	2.4	1,577.0	900.6
2018	487.8	691.8	198.5	263.2	172.8	204.0	108.6	91.9	343.3	247.0	2,755.2	2,755.2	4.0	1,743.2	1,001.2
2019	639.2	866.5	207.6	365.1	239.1	227.2	119.4	106.0	414.9	274.7	3,030.9	3,030.9	3.4	1,915.2	1,105.4
2020 December	843.3	1,116.9	232.4	458.8	330.3	273.6	152.8	116.9	566.4	239.8	3,245.6	3,245.6	3.7	2,051.0	1,183.1
2021 December	836,0	1,106,5	251,0	388,9	372,9	270,5	138,3	128,9	589,0	297,3	3,707,0	3,707,0	…	2,335,1	1,401,9
2022 December	1,022.8	1,337.5	283.4	435.5	487.2	314.7	178.3	134.6	594.0	250.9	4,346.5	4,346.5	…	2,700.8	1,634.4
2023 March	982.9	1,303.6	260.5	370.7	524.3	320.7	186.3	132.3	512.4	245.3	4,509.9	4,509.9	…	2,798.4	1,695.0
April	960.6	1,229.9	256.6	348.8	474.4	269.2	155.7	111.2	492.8	227.7	4,563.1	4,563.1	…	2,830.4	1,716.7
May	935.4	1,220.7	253.5	334.3	486.4	285.3	161.1	122.1	494.8	218.9	4,641.0	4,641.0	…	2,877.8	1,749.2
June	912.4	1,245.7	256.9	342.6	515.4	333.3	180.6	150.4	497.5	192.2	4,712.7	4,712.7	…	2,917.8	1,781.1
July	915.9	1,233.9	301.2	298.2	494.5	318.0	171.7	143.6	532.6	203.8	4,746.3	4,746.3	…	2,925.4	1,806.0
August	1,071.3	1,372.8	289.3	407.1	552.9	301.6	159.4	140.0	556.1	197.6	4,726.1	4,726.1	…	2,888.3	1,827.8
September	1,066.3	1,376.3	249.6	388.5	603.2	310.0	170.1	137.2	560.2	182.7	4,787.4	4,787.4	…	2,925.4	1,849.4
October	1,079.1	1,380.6	260.7	402.9	581.1	301.5	166.5	132.4	523.8	184.5	4,829.8	4,829.8	…	2,940.3	1,876.5
November	1,073.9	1,363.1	267.7	389.6	577.3	289.2	158.7	128.3	523.1	191.5	4,881.9	4,881.9	…	2,966.9	1,901.6
December	1,266.2	1,582.1	322.0	478.3	672.7	315.8	170.2	142.3	589.8	192.7	4,909.1	4,909.1	…	2,975.6	1,916.1
2024 January	1,172.6	1,470.6	260.4	394.2	737.3	298.0	164.6	122.6	548.2	213.6	4,888.0	4,888.0	…	2,948.9	1,926.6
February	1,145.0	1,445.2	267.2	338.1	771.0	300.3	166.1	132.2	550.3	201.5	4,948.0	4,948.0	…	2,979.5	1,955.0
March	1,107.7	1,442.4	262.7	330.3	766.4	334.8	173.9	159.2	521.0	205.1	5,080.1	5,080.1	…	3,068.3	1,997.4
April	1,045.7	1,335.0	271.1	278.2	702.3	289.3	162.9	125.1	501.2	184.9	5,134.6	5,134.6	…	3,080.4	2,040.3
May	978.9	1,251.0	270.4	255.4	642.8	272.1	160.2	110.6	514.8	194.2	5,215.6	5,215.6	…	3,110.2	2,087.6
June	913.6	1,279.1	268.0	292.9	650.7	365.4	219.6	144.0	547.1	193.6	5,340.0	5,340.0	…	3,187.4	2,127.5
July	994.5	1,327.5	348.8	303.1	607.8	333.1	221.1	110.2	512.7	185.7	5,387.9	5,387.9	…	3,198.6	2,165.3
August	1,150.7	1,464.2	297.6	396.8	705.0	313.5	221.6	90.1	555.7	190.3	5,425.1	5,425.1	…	3,204.9	2,192.9
September	1,169.5	1,500.7	302.0	403.3	730.9	331.2	199.8	129.6	525.8	180.7	5,505.8	5,505.8	…	3,243.7	2,234.4
October	1,100.4	1,413.9	281.3	370.8	698.1	313.5	218.6	93.2	586.3	180.9	5,585.6	5,585.6	…	3,282.0	2,272.4
November	1,022.6	1,355.1	271.2	331.1	688.2	332.4	225.2	105.8	613.2	182.8	5,674.0	5,674.0	…	3,329.3	2,304.5
December	1,164.9	1,618.0	378.4	407.4	759.3	453.0	248.6	203.5	655.9	210.8	5,805.7	5,805.7	…	3,422.6	2,338.8
2025 January	1,183.2	1,550.0	283.6	414.7	783.3	366.8	215.8	149.3	590.0	206.6	5,807.1	5,807.1	…	3,389.8	2,369.9

Table 4.2. ODC survey - liabilities

(EUR million: End of period)

Description	Deposits included in broad money											Deposits excluded from broad money	of which:		Shares and other equity	Other items (net)
		Transferable deposits	of which:				Other deposits	of which:					Other nonfina-ncial corpora-tions	House-holds		
			Other financial corpor-ations	Public nonfan-ancial corp. 1/	Other nonf-inancial corp.	House-holds 2/		Other financial corporat.	Public nonfina-ncial corp. 1/	Other nonfan-ancial corp.	House-holds 2/					
2007	1,069.3	367.1	5.3	28.5	133.5	187.5	702.3	29.8	188.4	41.8	439.0	53.7	2.0	50.3	152.7	39.8
2008	1,329.0	397.9	13.8	13.8	176.0	186.2	931.1	40.4	250.1	44.2	593.8	74.9	7.3	63.0	192.3	48.1
2009	1,417.8	490.6	8.5	48.9	184.0	237.7	927.2	60.8	73.9	71.7	718.5	97.9	11.2	83.5	204.2	81.0
2010	1,702.2	628.6	9.2	83.8	218.6	303.5	1,073.6	85.2	30.2	73.5	883.7	138.2	9.9	112.2	230.4	85.7
2011	1,862.8	665.9	10.1	67.9	208.1	360.9	1,196.9	91.0	49.2	71.7	979.9	175.8	8.0	149.7	252.8	102.2
2012	1,985.3	708.0	9.6	13.8	257.5	407.2	1,277.3	100.4	49.8	70.5	1,053.1	206.2	7.8	179.8	270.7	129.8
2013	2,149.4	857.3	11.8	16.4	299.6	506.6	1,292.1	62.2	43.7	92.3	1,088.9	209.7	5.9	179.4	278.5	152.8
2014	2,234.4	1,141.7	20.4	10.2	338.4	743.5	1,092.7	67.2	39.4	50.2	930.6	208.7	7.8	174.2	323.1	153.2
2015	2,349.6	1,392.0	14.5	10.9	413.8	919.1	957.5	37.6	12.8	54.3	852.3	232.7	13.9	193.1	393.8	115.0
2016	2,579.4	1,640.7	19.0	17.0	456.0	1,116.1	938.7	50.5	20.1	56.4	811.2	243.3	14.3	195.0	420.9	112.9
2017	2,709.2	1,770.4	36.3	16.0	491.6	1,189.8	938.8	68.2	20.0	70.0	776.1	260.5	22.7	202.6	471.7	86.9
2018	2,918.4	1,935.8	34.8	18.9	527.0	1,316.1	982.6	126.7	17.5	60.8	768.9	329.3	37.6	249.3	497.7	88.0
2019	3,340.5	2,285.3	24.6	60.4	657.3	1,496.9	1,055.2	201.0	16.0	56.5	777.3	438.9	33.8	327.7	520.3	60.0
2020 December	3,774.1	2,695.6	40.9	98.5	719.7	1,783.9	1,078.5	152.9	32.2	74.7	808.5	459.7	32.9	344.8	618.0	43.1
2021 December	4,310,1	3,233,1	26,5	143,5	882,9	2,136,0	1,077,0	110,9	12,4	75,2	875,4	457,4	29,1	354,6	643,1	58,8
2022 December	4,752.3	3,499.3	27.4	128.2	989.5	2,297.0	1,253.0	181.4	32.0	104.7	927.8	665.4	79.2	422.3	701.3	95.3
2023 March	4,707.0	3,444.5	34.0	116.2	891.5	2,345.6	1,262.5	167.4	35.1	103.8	949.7	704.1	92.8	444.1	743.3	96.1
April	4,719.3	3,452.5	33.4	101.0	900.7	2,351.8	1,266.8	163.7	35.1	109.7	951.8	707.5	94.8	449.4	756.7	60.6
May	4,742.2	3,479.0	40.8	108.8	893.6	2,369.3	1,263.2	167.0	34.6	101.0	954.3	714.0	93.6	454.9	770.2	63.7
June	4,739.2	3,468.6	37.9	79.8	915.1	2,379.5	1,270.5	163.3	39.6	102.7	959.0	724.4	95.4	461.4	784.7	66.7
July	4,726.7	3,510.9	43.3	76.4	952.6	2,383.6	1,215.8	141.2	40.7	99.3	928.1	806.7	112.6	505.8	798.2	67.1
August	4,905.0	3,618.4	44.9	77.5	1,010.3	2,428.0	1,286.5	169.6	46.2	116.7	950.0	778.2	101.0	505.5	811.8	56.0
September	4,893.1	3,613.4	33.4	74.9	1,015.3	2,430.1	1,279.7	174.5	55.2	99.2	946.7	796.0	105.8	511.8	821.3	86.2
October	4,914.6	3,617.0	40.4	88.4	994.9	2,427.7	1,297.6	176.5	56.1	103.4	957.6	795.8	99.3	517.8	838.3	68.6
November	4,908.9	3,624.6	34.2	92.0	1,008.0	2,427.0	1,284.3	176.2	40.3	100.1	963.7	806.9	109.8	523.2	846.7	108.0
December	5,164.3	3,843.7	38.4	82.5	1,113.7	2,546.4	1,320.6	162.1	75.4	105.0	974.0	810.2	105.6	536.2	863.0	118.6
2024 January	5,069.5	3,776.1	39.2	84.4	1,047.1	2,546.5	1,293.4	175.3	66.7	107.2	940.2	793.6	96.3	534.8	879.3	80.0
February	5,076.8	3,745.4	43.0	83.7	990.0	2,570.5	1,331.4	179.2	73.0	127.9	947.3	797.1	96.1	538.3	886.3	84.5
March	5,244.0	3,748.4	45.5	80.0	991.4	2,572.5	1,495.6	187.3	98.7	154.5	1,051.1	667.6	76.7	445.4	860.8	141.3
April	5,100.7	3,745.7	47.7	88.6	953.8	2,596.0	1,355.0	180.0	69.4	130.3	971.8	795.0	96.8	534.1	875.1	95.6
May	5,141.2	3,763.7	41.2	102.8	985.3	2,587.5	1,377.5	179.7	68.5	133.8	991.5	790.8	97.7	525.2	890.3	81.2
June	5,214.6	3,800.9	40.7	112.8	1,000.0	2,585.8	1,413.7	180.5	75.2	147.4	1,006.3	768.3	82.3	520.8	902.0	109.5
July	5,328.3	3,809.4	41.4	86.4	1,012.4	2,604.6	1,518.9	216.0	117.6	153.3	1,027.5	771.2	83.3	513.9	906.4	74.8
August	5,513.7	3,927.1	41.8	89.6	1,094.0	2,634.3	1,586.6	196.4	134.6	175.8	1,075.4	785.9	88.0	515.3	924.3	97.9
September	5,565.3	3,945.1	44.2	108.2	1,130.1	2,587.9	1,620.2	197.8	135.1	177.6	1,104.4	783.5	88.3	507.7	942.2	90.8
October	5,630.8	3,958.9	44.0	75.1	1,101.3	2,658.5	1,671.9	205.7	161.1	176.7	1,122.8	773.9	91.7	503.9	958.4	90.2
November	5,640.8	3,957.5	44.7	61.2	1,097.9	2,677.7	1,683.3	205.6	155.9	190.2	1,126.4	774.6	84.3	511.5	976.6	100.5
December	5,995.0	4,224.8	44.7	57.8	1,211.8	2,833.3	1,770.2	249.9	143.3	205.8	1,165.7	759.9	69.0	507.5	990.3	92.2
2025 January	5,949.0	4,169.8	47.9	58.4	1,155.2	2,834.4	1,779.2	250.4	127.3	193.2	1,203.3	757.3	72.6	501.1	1,006	74.5

Table 5.1. OFC survey - net foreign assets and domestic claims

(EUR million: End of period)

Description	Net foreign assets						Claims on depository corporations							Net claims on central government	Claims on other sectors	
		Claims on non-residents	of which:		Liabilities to non-residents			CBK			Other depository corporations					Loans
			Currency	Shares and other equity		Loans			Transferable deposits	Other deposits		Transferable deposits	Other deposits			
2007	244.9	278.5	2.4	175.4	33.6	33.6	72.8	32.9	22.4	10.6	39.8	6.2	33.6	__	85.4	73.8
2008	157.0	214.7	6.6	128.2	57.7	57.7	113.0	57.1	49.9	7.2	55.9	7.9	48.0	__	108.3	94.0
2009	168.6	253.8	11.5	144.3	85.1	85.1	200.0	129.7	129.7	…	70.3	7.4	62.9	__	130.8	109.4
2010	341.3	430.5	8.7	269.3	89.2	89.2	142.8	43.9	43.9	…	98.8	8.2	90.6	__	139.7	116.9
2011	464.0	545.7	9.3	533.1	81.7	81.7	138.1	27.7	27.7	…	110.4	7.3	103.1	__	128.1	102.5
2012	607.6	670.8	1.0	666.5	63.2	63.2	154.0	32.4	32.4	…	121.6	9.7	111.9	13.9	125.5	98.3
2013	593.0	655.8	1.0	651.2	62.7	62.7	313.0	213.9	213.9	…	99.1	14.6	84.5	53.1	117.5	94.4
2014	967.6	1,029.4	0.9	1,024.4	61.8	61.8	119.5	15.0	15.0	…	104.5	14.3	90.1	54.7	119.9	96.8
2015	1,028.4	1,091.1	0.8	1,086.3	62.7	62.7	162.8	55.4	55.4	...	107.3	21.8	85.6	100.5	131.6	104.2
2016	1,212.5	1,312.7	2.2	1,307.4	100.2	100.2	136.6	20.6	20.6	…	116.0	26.3	89.7	99.3	158.1	133.1
2017	1,365.1	1,496.0	3.3	1,483.0	130.9	130.9	178.4	18.6	18.6	…	159.8	47.7	112.1	116.8	194.5	170.5
2018	1,188.4	1,356.7	3.3	1,231.8	168.3	168.3	235.4	10.8	10.8	…	224.6	73.8	149.8	233.1	250.2	221.9
2019	1,290.8	1,489.0	1.5	1,485.3	198.1	198.1	309.0	7.7	7.7	…	301.3	81.8	219.5	327.9	305.0	272.6
2020	1,164.5	1,361.7	3.2	1,356.7	197.3	197.3	335.4	62.1	62.1	…	273.2	156.0	117.3	488.9	295.9	261.6
2021 December	1,614.5	1,818.9	2.1	1,815.1	204.4	204.4	192.3	13.6	13.6	...	178.7	58.3	120.4	535.1	341.3	304.7
2022 December	1,456.6	1,701.9	3.0	1,695.2	247.2	247.2	325.8	34.5	34.5	..	291.3	154.7	133.5	600.1	408.3	**360.2**
2023 August	1,690.7	1,990.3	4.0	1,980.6	299.5	299.5	352.7	30.1	30.1	...	322.6	174.9	144.7	519.0	486.1	419.8
September	1,678.2	1,978.2	3.5	1,967.2	300.0	300.0	382.3	67.8	67.8	...	314.5	164.9	146.7	503.2	499.1	432.5
October	1,498.8	1,812.2	4.4	1,661.8	313.4	313.4	337.7	15.0	15.0	...	322.7	174.1	145.8	489.4	719.3	440.3
November	1,743.2	2,056.8	4.6	2,051.7	313.5	313.5	335.6	30.4	30.4	...	305.2	149.7	152.6	497.2	515.4	449.4
December	1,700.5	2,026.5	5.1	2,020.7	326.1	326.1	447.1	156.4	156.4	...	290.7	132.2	155.7	498.3	519.3	457.0
2024 January	1,804.6	2,131.1	5.3	2,124.5	326.5	326.5	337.9	47.4	47.4	...	290.5	128.0	159.7	543.0	527.7	460.1
February	1,848.2	2,186.4	6.2	2,179.7	338.1	338.1	314.6	44.4	44.4	...	297.2	136.2	158.2	539.0	535.9	467.4
March	1,934.9	2,276.8	5.0	2,163.1	341.9	341.9	316.5	16.4	16.4	…	300.1	137.9	159.4	549.3	546.9	474.0
April	1,852.9	2,202.7	5.2	2,171.3	349.9	349.9	372.4	66.9	66.9	...	305.5	138.2	164.5	567.2	552.1	480.4
May	1,915.7	2,275.5	5.9	2,269.2	359.8	359.8	328.4	19.8	19.8	…	308.7	141.0	164.8	578.3	560.6	488.6
June	1,941.5	2,301.2	6.3	2,293.9	359.7	359.7	338.3	32.0	32.0	...	306.3	137.5	166.1	578.5	575.9	497.9
July	1,957.3	2,320.0	7.8	2,310.7	362.7	362.7	372.5	25.6	25.6	...	346.9	175.4	168.8	588.0	586.0	508.2
August	2,019.9	2,380.2	5.7	2,373.3	360.4	360.4	389.4	41.5	41.5	...	348.0	172.4	172.9	545.3	593.4	516.1
September	2,065.4	2,436.2	6.0	2,428.1	370.8	370.8	378.3	17.3	17.3	…	361.0	182.5	175.9	554.4	599.8	521.4
October	2,046.5	2,426.1	7.6	2,415.7	379.6	379.6	411.2	51.2	51.2	...	360.0	181.8	175.6	550.5	612.9	535.5
November	2,148.3	2,532.6	7.7	2,521.8	384.3	384.3	432.9	71.6	71.6	…	361.3	185.2	176.1	550.9	617.6	540.9
December	2,149.0	2,538.1	7.8	2,528.7	389.1	389.1	397.3	15.5	15.5	…	381.8	200.9	180.8	551.3	626.0	552.5
2025 January	2,249.9	2,642.3	8.6	2,631.9	392.4	392.4	395.9	11.8	11.8	…	384.1	201.6	182.5	551.2	638.6	560.5

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 5.2. OFC survey - liabilities

(EUR million: End of period)

Description	Loans	Insurance technical reserves				Shares and other equity					Other items			
			Net equity of households in life ins.	Net equity for households in pension funds	Prepay-ment of premiums and reserves		Funds contri-buted by owners	Retained earnings	Gener-al and special reserv-es	Profit/Lo-ss for the year		Other liabiliti-es	Other assets	Plus: consolidation adjust-ment
2007	…	316.1	…	286.2	29.9	87.4	62.1	20.1	1.7	3.5	-0.4	9.6	10.0	__
2008	1.0	288.6	…	256.3	32.3	77.4	54.0	12.7	7.4	3.4	11.3	24.2	12.9	__
2009	2.9	422.3	…	380.8	41.5	77.0	53.4	19.4	7.2	-3.1	-2.7	13.1	15.8	__
2010	2.9	540.5	…	493.7	46.8	82.5	59.7	13.6	7.2	2.0	-2.1	20.9	23.1	__
2011	3.3	647.8	…	593.3	54.5	85.4	60.4	13.3	10.8	0.9	-6.3	16.1	22.4	__
2012	7.2	814.9	…	745.1	69.8	78.1	63.5	9.8	10.7	-6.4	0.7	29.0	28.4	__
2013	6.8	990.3	…	919.0	71.3	75.6	64.2	1.3	11.1	-1.0	3.9	29.8	25.9	__
2014	3.2	1,173.8	…	1,094.1	79.7	79.1	64.3	-0.5	14.4	0.9	5.6	30.4	24.8	—
2015	1.0	1,329.5	…	1,237.3	92.1	86.2	76.9	-2.7	14.0	-5.4	6.4	31.2	24.8	—
2016	2.1	1,546.0	…	1,425.4	120.6	68.3	94.9	-9.5	3.8	-20.9	-20.9	-10.0	21.0	—
2017	5.8	1,766.5	…	1,652.8	118.3	97.7	107.3	-27.0	3.8	13.6	-15.1	21.8	36.9	—
2018	3.0	1,807.2	…	1,689.0	118.2	106.4	106.0	-16.1	5.0	11.5	-9.5	30.6	40.1	—
2019	10.1	2,107.6	…	1,976.5	131.1	118.1	114.9	-7.2	6.5	3.9	-2.8	49.6	52.3	__
2020	9.4	2,138.0	…	1,999.2	138.8	133.0	124.7	-3.1	7.2	4.2	4.1	56.4	52.3	__
2021 December	13.1	2,516.4	...	2,363.4	153.0	156.7	127.8	-0.5	7.6	21.9	-2.9	51.5	54.4	__
2022 December	14.3	2,593.1	...	2,420.6	172.5	177.7	133.6	18.2	7.1	18.8	3.7	58.1	54.4	__
2023 August	16.9	2,801.5	…	2,608.5	193.0	220.6	141.3	46.8	9.0	23.5	9.5	79.7	70.1	__
September	17.6	2,813.3	...	2,616.9	196.4	220.3	142.7	45.1	9.1	23.3	11.7	84.3	72.6	__
October	18.0	2,791.7	...	2,595.3	196.3	224.3	143.1	45.1	9.2	26.8	11.2	84.5	73.3	__
November	18.0	2,846.1	...	2,649.7	196.5	215.7	142.2	34.6	9.2	29.1	6.4	74.4	73.3	__
Decemebr	28.2	2,913.8	...	2,712.5	201.2	225.6	142.3	42.0	11.5	29.7	(2.4)	76.3	78.7	__
2024 January	27.0	2,956.1	...	2,753.6	202.6	227.3	142.2	69.8	10.9	4.4	2.7	79.2	76.4	__
February	27.6	3,002.5	...	2,800.1	202.4	231.0	142.7	69.2	10.7	8.3	3.7	80.4	76.4	__
March	32.4	3,082.9	...	2,874.2	208.7	232.7	144.2	69.3	10.9	8.3	(0.5)	79.8	80.3	__
April	30.8	3,076.5	...	2,868.3	208.2	236.5	144.2	69.1	10.9	12.3	0.8	79.1	78.3	__
May	26.8	3,112.0	…	2,903.9	208.1	242.7	144.4	68.9	11.0	16.5	-0.5	78.8	79.3	__
June	31.0	3,155.4	…	2,940.1	215.3	244.5	146.4	68.6	10.0	18.9	3.2	84.8	81.6	__
July	31.6	3,220.7	...	3,004.4	216.3	249.0	147.0	68.0	10.0	22.9	2.5	82.2	79.7	__
August	36.4	3,259.8	...	3,042.9	216.9	253.1	148.1	68.0	10.0	27.0	-1.1	80.2	81.4	__
September	35.6	3,303.8	…	3,080.4	223.4	253.1	150.1	66.6	10.4	26.0	5.4	84.7	79.3	__
October	38.7	3,321.8	...	3,099.6	222.3	254.6	150.1	64.9	11.1	28.4	6.0	82.5	76.5	__
November	44.0	3,448.0	…	3,226.7	221.3	257.0	151.6	61.4	11.4	32.6	0.7	81.5	80.8	----
December	48.4	3,415.4	…	3,193.8	221.7	260.2	153.3	59.1	11.8	36.0	-0.5	80.0	80.5	----
2025 January	49.7	3,518.3	…	3,294.1	224.3	261.9	152.5	91.0	12.8	5.6	5.6	85.7	85.7	----

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 6.1. Other financial intermediary survey – net foreign assets and internal claims

(EUR million: End of period)

Description	Net foreign assets					Claims on depository corporations					Claims on other sectors			Other claims
		Claims on nonresidents		Liabilities to nenresidents			CBK	Other depository corporations				Loans		
			Curr-ency		Loans				Transfe-rable deposits	Other deposits			Other nonfina-ncial corpora-tions	
2007	-31.3	2.4	2.4	33.6	33.6	9.6	…	9.6	3.0	6.6	74.8	73.8	73.8	0.9
2008	-51.6	6.1	6.1	57.7	57.7	6.5	…	6.5	6.5	4.5	95.0	94.0	94.0	1.0
2009	-73.7	11.5	11.5	85.1	85.1	5.9	…	5.9	1.7	4.2	111.0	109.4	109.4	1.6
2010	-80.5	8.7	8.7	89.2	89.2	5.8	…	5.8	1.9	4.0	118.3	116.9	116.9	1.4
2011	-72.4	9.2	9.2	81.7	81.7	6.8	…	6.8	2.5	4.3	104.8	102.5	102.5	2.2
2012	-62.3	0.9	0.9	63.2	63.2	8.5	…	8.5	7.0	1.5	98.3	98.3	98.3	…
2013	-62.0	0.9	0.9	62.8	62.8	10.9	…	10.9	9.6	1.3	94.4	94.4	94.4	…
2014	-61.0	0.9	0.9	61.8	61.8	8.2	…	8.2	6.7	1.5	96.8	96.8	96.8	…
2015	-61.8	0.8	0.8	62.6	62.6	7.9	…	7.9	5.1	2.8	104.2	104.2	104.2	…
2016	-99.5	0.7	0.7	100.2	100.2	8.2	…	8.2	6.0	2.2	133.1	133.1	133.1	…
2017	-129.9	1.0	1.0	130.9	130.9	12.5	…	12.5	10.4	2.1	170.5	170.5	170.5	…
2018	-166.9	1.3	1.3	168.3	168.3	14.0	…	14.0	10.6	3.4	221.9	221.9	221.9	…
2019	-197.1	1.0	1.0	198.1	198.1	17.0	…	17.0	12.2	4.8	272.6	272.6	272.6	…
2020 December	-194.8	2.5	2.5	197.3	197.3	34.4	..	34.4	26.1	8.3	261.6	262.3	262.3	…
2021 December	-203.2	1.2	1.2	204.4	204.4	18.2	...	18.2	13.2	5.0	304.7	304.7	304.7	…
2022 December	-246.0	1.2	1.2	247.2	247.2	23.3	...	23.3	17.6	5.7	360.2	360.2	360.2	...
2023 April	-264.4	1.3	1.3	265.7	265.7	28.8	...	28.8	23.6	5.2	385.1	385.1	385.1	...
May	-270.4	1.8	1.8	272.2	272.2	28.8	…	28.8	23.6	5.2	392.7	392.7	392.7	…
June	-273.4	1.7	1.7	275.1	275.1	26.2	...	26.2	21.5	4.7	401.6	401.6	401.6	...
July	-277.7	1.6	1.6	279.4	279.4	25.1	...	25.1	20.3	4.8	410.2	410.2	410.2	...
August	-298.0	1.5	1.5	299.5	299.5	34.2	…	34.2	28.7	5.4	419.8	419.8	419.8	…
September	-298.3	1.7	1.7	300.0	300.0	24.5	...	24.5	18.9	5.7	432.5	432.5	432.5	...
October	-311.6	1.8	1.8	313.4	313.4	32.9	...	32.9	27.3	5.7	440.3	440.3	440.3	...
November	-311.5	2.0	2.0	313.5	313.5	36.1	...	36.1	23.3	12.8	449.4	449.4	449.4	...
Decemebr	-324.1	2.0	2.0	326.1	326.1	51.1	...	51.1	39.0	12.1	457.0	457.0	457.0	...
2024 January	-324.5	2.0	2.0	330.7	330.7	48.4	...	48.4	34.8	13.6	460.1	460.1	460.1	...
February	-335.6	2.5	2.5	316.9	316.9	56.3	...	56.3	42.2	14.2	467.4	467.4	467.1	...
March	-339.2	2.7	2.7	341.9	341.9	56.9	…	58.9	44.1	14.7	474.0	474.0	473.9	…
April	-347.1	2.8	2.8	349.9	349.9	59.2	…	59.2	43.0	16.3	480.4	480.4	480.4	…
May	-356.9	2.9	2.9	359.8	359.8	62.2	…	62.2	45.7	16.5	488.6	488.6	488.6	…
June	-356.2	3.4	3.4	359.7	359.7	58.2	...	58.2	41.7	16.5	497.9	497.9	497.9	...
July	-358.7	4.0	4.0	362.7	362.7	53.8	...	53.8	37.5	16.3	508.2	508.2	508.2	...
August	-358.8	2.5	2.5	360.4	360.4	48.8	...	48.8	34.3	14.5	516.1	516.1	516.1	...
September	-368.2	2.6	2.6	370.8	370.8	58.2	…	58.2	43.4	14.8	521.4	521.4	521.4	...
October	-377.0	2.7	2.7	379.6	379.6	58.1	...	58.1	42.4	15.7	535.5	535.5	535.5	...
November	-381.8	2.5	2.5	384.3	384.3	61.9	…	61.9	45.6	16.3	540.9	540.9	540.9	…
December	-385.6	3.5	3.5	389.1	389.1	59.2	…	59.2	44.0	15.1	552.5	552.5	552.5	
2025 January	-388.2	4.2	4.2	392.4	392.4	59.7	…	59.7	44.3	15.4	560.5	560.5	560.5	

Table 6.2. Other intermediary financial survey – libilities

(EUR million: End of period)

Description	Loans	Shares and other equity						Other items (net)			
			Funds contributed by owners	Retained earnings	Profit/loss of the year	General and special reserves	Grants from donors		Other liabilities	Less: Other assets	Plus: Consolidation adjustment
2005	3.0	41.5	24.8	10.2	…	6.5	…	1.1	2.3	1.2	…
2006	3.4	46.4	27.7	11.4	…	7.2	…	1.2	2.6	1.4	…
2007	…	49.0	30.6	18.1	…	0.3	…	4.1	5.5	1.4	…
2008	…	37.6	18.8	13.6	…	5.3	…	12.3	15.9	3.6	…
2009	…	38.0	14.8	17.9	…	5.2	…	5.2	10.1	4.9	…
2010	…	37.8	18.7	16.5	…	2.6	…	5.8	12.8	7.0	…
2011	…	38.7	20.1	16.2	…	2.4	…	0.4	6.8	6.4	…
2012	…	31.2	20.3	13.1	-4.5	2.3	…	13.3	21.4	8.0	…
2013	…	30.6	20.4	9.9	0.2	0.1	…	12.8	19.8	7.0	…
2014	…	30.4	20.5	9.2	0.7	0.1	…	13.6	20.6	7.1	…
2015	…	34.5	22.2	9.9	2.4	0.1	…	15.9	22.8	6.9	…
2016	…	37.8	20.0	14.0	3.9	0.0	…	3.9	11.5	7.6	…
2017	…	50.3	25.3	17.7	7.2	0.1	…	2.8	11.1	8.4	…
2018	…	61.9	28.5	23.4	9.9	0.2	…	7.0	19.8	12.9	…
2019	5.0	71.3	30.4	31.5	9.3	0.2	…	16.1	35.2	19.1	…
2020 December	4.7	74.0	33.4	40.4	0.0	0.2	…	22.5	39.8	17.3	…
2021 December	6.5	93.2	36.5	41.9	14.1	0.7	...	19.7	35.6	15.9	...
2022 December	8.9	110.4	37.5	55.2	17.0	0.7	...	18.1	34.2	16.1	...
2023 March	12.8	116.4	39.8	71.9	4.1	0.7	...	18.7	35.3	16.6	...
April	12.5	117.7	39.7	72.5	4.7	0.7	...	19.2	35.9	16.6	...
May	11.9	119.1	39.7	71.7	6.9	0.7	…	20.1	37.2	17.1	…
June	13.0	120.7	40.2	71.7	8.1	0.7	…	20.6	38.5	17.9	…
July	15.4	122.3	40.3	71.7	9.6	0.7	…	19.9	38.4	18.5	…
August	11.7	124.0	40.3	71.7	11.4	0.7	…	20.3	40.7	20.4	…
September	11.6	125.5	40.3	71.7	12.8	0.7	...	21.7	41.9	20.2	...
October	12.1	127.2	40.3	71.7	14.5	0.7	...	22.4	43.9	21.5	...
November	12.0	129.0	40.3	70.9	16.7	0.7	...	26.2	49.3	23.1	...
December	14.1	141.6	41.6	80.4	18.1	1.4	...	20.3	50.4	30.1	...
2024 January	13.1	139.9	41.5	96.6	0.9	0.9	...	23.3	52.5	29.2	...
February	14.0	141.8	42.0	96.0	3.0	0.9	...	24.4	54.2	29.9	...
March	15.4	145.1	43.5	96.3	4.6	0.9	…	21.2	52.2	31.0	…
April	16.2	146.6	43.5	96.0	6.3	0.9	…	20.1	51.8	31.7	…
May	14.7	150.3	45.6	95.8	8.1	0.9	…	20.2	52.0	31.8	…
June	16.0	152.8	46.3	95.8	9.9	0.9	…	21.8	53.2	31.3	…
July	15.7	153.9	46.3	95.3	11.5	0.9	...	23.3	54.1	30.7	...
August	19.2	156.0	46.4	95.3	13.5	0.9	...	20.9	53.2	32.3	...
September	19.0	159.7	48.4	95.3	15.2	0.9	...	22.1	55.0	32.9	...
October	21.0	161.6	48.4	94.4	17.1	1.7	..	23.5	55.1	31.6	...
November	26.4	163.5	48.4	94.3	19.1	1.7	…	20.3	55.2	35.0	…
December	29.8	165.6	50.1	93.2	20.3	2.0	…	19.4	55.0	35.6	
2025 January	30.1	166.9	50.4	111.9	2.4	2.1	…	23.6	57.7	34.1	…

Table 7.1. Insurance companies survey - net foreign assets and internal claims

(EUR million: End of period)

Description	Net foreign assets			Claims and other depository corporations							Claims on Central Government: of which		Claims on other sectors	
		Claims on onresidents			CBK			Other depository corporations				Securities		Other claims
			Cash			Transfer-able deposits	Other deposits		Transferab -le deposits	Other deposits				
2007	…	…	…	49.7	20.0	14.9	5.2	29.7	2.8	26.9	…	…	10.7	10.7
2008	0.5	0.5	0.5	55.0	22.6	15.4	7.2	32.4	5.8	26.7	…	…	13.3	13.3
2009	0.1	0.1	0.1	51.7	7.7	7.7	…	44.0	4.0	40.0	…	…	18.2	16.4
2010	0.1	0.1	0.1	61.0	5.8	5.8	…	55.2	5.2	50.0	…	…	20.0	18.2
2011	0.1	0.1	0.1	74.0	7.7	7.7	…	66.3	3.2	63.1	…	…	22.5	20.7
2012	0.1	0.1	0.1	83.8	5.0	5.0	…	78.8	2.1	76.7	…	…	26.6	26.6
2013	0.1	0.1	0.1	90.6	4.2	4.2	…	86.5	4.6	81.8	…	…	22.7	21.3
2014	…	…	…	99.9	5.0	5.0	…	94.9	7.2	87.8	…	…	22.7	22.7
2015	…	…	…	97.1	4.5	4.5	…	92.5	10.1	82.5	10.8	10.8	26.9	24.7
2016	1.5	1.5	1.5	91.8	4.7	4.7	…	87.1	…	87.2	20.5	20.5	24.7	24.7
2017	2.2	2.2	2.2	101.3	4.6	4.6	…	97.0	…	97.0	21.0	21.0	23.7	23.7
2018	2.0	2.0	2.0	95.2	4.5	4.5	…	90.7		90.7	23.1	23.1	28.0	28.0
2019	0.5	0.5	0.5	102.8	4.7	4.7	…	98.1	…	98.1	27.6	27.6	**32.2**	**32.2**
2020 December	0.7	0.7	0.7	113.6	4.7	4.7	…	108.9	…	108.9	35.5	35.5	34.2	34.2
2021 December	0.9	0.9	0.9	120,2	4,8	4,8	,,,	115.4	,,,	115,4	42,4	42,4	36.6	36.4
2022 December	1.8	1.8	1.8	135.7	4.8	4.8	...	127.8	...	127.8	45.1	45.1	48.1	48.1
2023 April	1.3	1.3	1.3	138.9	4.4	4.4	...	131.4	...	131.4	44.5	44.5	64.9	64.9
May	1.4	1.4	1.4	138.9	4.4	4.4	…	131.4	…	131.4	45.0	45.0	63.9	63.9
June	1.1	1.1	1.1	139.5	4.4	4.4	…	132.1	…	132.1	48.2	48.2	66.4	66.4
July	1.7	1.7	1.7	143.4	4.4	4.4	…	136.0	…	136.0	46.0	46.0	66.8	66.8
August	1.6	1.6	1.6	146.3	4.4	4.4	…	138.9	…	138.9	45.1	45.1	66.3	66.3
September	1.0	1.0	1.0	147.8	4.4	4.4	...	140.5	...	140.5	47.6	47.6	66.5	66.5
October	1.8	1.8	1.8	146.9	4.4	4.4	...	139.6	...	139.6	48.3	48.3	66.4	66.4
November	1.7	1.7	1.7	146.3	4.2	4.2	…	139.2	…	139.2	49.6	49.6	66.0	66.0
Decemebr	2.4	2.4	2.4	150.1	4.2	4.2	...	143.1	...	143.1	50.0	50.0	62.3	62.8
2024 January	2.4	2.4	2.4	152.6	4.2	4.2	...	145.6	...	145.6	49.5	49.5	67.3	67.9
February	2.9	2.9	2.9	155	4.2	4.2	...	143.5	...	143.5	50.6	50.6	68.2	68.8
March	1.5	1.5	1.5	151.1	4.2	4.2	…	144.1	…	144.1	50.8	50.8	72.4	70.9
April	1.5	1.5	1.5	154.6	4.2	4.2	...	147.7	...	147.7	50.7	50.7	71.7	71.7
May	2.1	2.1	2.1	154.7	4.2	4.2	…	147.7	…	147.7	51.3	51.3	71.9	71.9
June	2.0	2.0	2.0	155.8	4.2	4.2	...	148.9	...	148.9	53.0	53.0	78.0	78.0
July	2.8	2.8	2.8	158.8	4.2	4.2	...	151.9	...	151.9	52.3	52.3	77.8	77.8
August	2.4	2.4	2.4	164.6	4.2	4.2	...	157.9	...	157.9	49.1	49.1	77.2	77.2
September	2.5	2.5	2.5	167.3	4.2	4.2	…	160.5	…	160.5	52.4	52.4	**78.3**	**78.3**
October	4.0	4.0	4.0	166.3	4.2	4.2	...	159.4	...	159.4	52.0	52.0	77.4	77.4
November	4.4	4.4	4.4	163.4	4.2	4.2	…	159.2	…	159.2	52.3	52.3	76.7	76.7
December	3.6	3.6	3.6	169.4	4.2	4.2	…	165.2	…	165.2	51.6	51.6	73.5	73.5
2025 January	3.4	3.4	3.4	170.7	4.2	4.2	…	166.6	…	166.6	51.5	51.6	78.1	78.1

Table 7.2. Insurance companies survey – liabilities

(EUR million: End of period)

Description	Loans		Insurance technical reserve			Shares and other equity					Other items (net)			
		Other depository corporations		Net equity in households in life insurance reserves	Prepayment of premiums and reserves against outstanding claims		Funds contributed by owners	Retained earnings	General and special reserves	Profit/loss of the year		Other liabilities	Less: Other assets	Plus: Consolidation adjustment
2007	__	__	29.9	__	29.9	34.3	27.0	2.4	1.4	3.5	-3.8	4.0	7.8	…
2008	1.0	1.0	32.3	__	32.3	35.9	30.5	0.0	2.1	3.4	-0.4	8.2	8.5	…
2009	2.9	2.9	41.5	__	41.5	35.0	33.8	2.3	2.0	-3.1	-9.4	1.4	10.8	…
2010	3.2	3.2	47.2	__	47.2	39.5	33.9	-2.4	7.0	0.9	-8.8	7.0	15.8	…
2011	3.3	3.3	54.5	__	54.5	46.3	39.9	-2.9	8.4	0.9	-7.5	8.4	15.9	…
2012	4.5	4.5	61.8	__	61.8	47.7	39.8	1.6	8.9	-1.9	-8.9	6.3	15.2	…
2013	6.8	6.8	71.3	__	71.3	45.8	43.4	-7.9	11.0	-0.8	-10.4	8.7	19.1	…
2014	3.2	3.2	79.7	__	79.7	47.7	43.4	-9.7	14.3	-0.3	-7.8	9.9	17.7	…
2015	1.0	1.0	92.3	__	92.3	51.2	54.4	-12.6	17.2	-7.8	-9.7	8.3	18.0	…
2016	2.1	2.1	120.6	—	120.6	30.0	74.5	-23.5	3.7	-24.7	-14.3	9.1	23.4	…
2017	5.8	5.8	113.8	…	113.8	46.9	81.6	-44.8	3.7	6.4	-18.2	10.3	28.5	…
2018	3.0	3.0	118.2	…	118.2	44.0	77.1	-39.5	4.8	1.6	-16.8	10.4	27.3	…
2019	5.0	5.0	131.1	…	131.1	46.3	84.1	-38.8	6.3	-5.4	-19.3	13.9	33.2	…
2020 December	4.7	4.7	138.8	…	138.8	58.9	91.3	-43.5	7.1	4.2	-18.4	16.6	35.0	…
2021 December	6,2	6,2	153.0	,,,	153.0	63.5	91,3	-42.4	6,8	7.8	-22.6	15.9	38.5	,,,
2022 December	5.4	5.4	172.5	...	172.5	67.2	96.1	-37.0	6.3	1.8	-14.4	23.9	38.3	...
2023 March	5.8	5.8	189.3	...	189.3	69.6	96.1	-34.2	5.9	1.8	-13.5	25.0	38.5	...
April	5.1	5.1	188.4	...	188.4	71.0	96.1	-34.2	5.7	3.4	-15.0	23.4	38.5	...
May	4.3	4.3	188.1	…	188.1	72.5	96.1	-34.2	5.7	4.9	-15.7	22.9	38.6	…
June	4.6	4.6	190.5	...	190.5	73.8	96.1	-34.3	5.8	6.1	-13.6	25.1	38.8	...
July	4.7	4.7	191.3	...	191.3	76.2	96.1	-35.4	5.6	9.9	-14.4	24.1	38.5	...
August	4.3	4.3	193.0	...	193.0	76.6	96.1	-36.0	5.7	10.8	-14.7	21.9	36.6	...
September	4.9	4.9	196.4	...	196.4	75.1	97.4	-37.3	5.8	9.2	-13.6	23.8	37.4	...
October	4.9	4.9	196.3	…	196.3	76.8	97.4	-37.3	5.8	10.8	-14.7	22.3	37.0	…
November	4.9	4.9	196.5	…	196.5	77.6	97.4	-37.5	5.9	11.8	-15.5	21.6	37.1	…
December	6.0	6.0	201.2	...	201.2	75.1	97.4	-39.6	6.3	11.	-17.7	21.6	49.3	...
2024 January	6.0	6.0	202.6	...	202.6	78.6	97.4	-28.6	6.3	3.5	-15.4	23.7	39.0	...
February	5.5	5.5	202.4	...	202.4	80.2	97.4	-28.6	6.0	5.4	-15.9	22.9	38.9	...
March	5.0	5.0	208.7	…	208.7	78.6	97.4	-28.6	6.1	3.7	-16.5	23.7	40.2	…
April	4.8	4.8	208.2	...	208.2	80.8	97.4	-28.6	6.0	6.0	-15.4	23.1	38.5	...
May	4.8	4.8	208.1	…	208.1	83.2	97.4	-28.6	6.0	8.4	-16.2	22.5	38.7	…
June	5.4	5.4	215.3	...	215.3	83.6	97.4	-28.6	6.0	8.7	-15.6	25.7	41.3	...
July	5.3	5.3	216.3	...	216.3	86.0	97.4	-28.6	6.0	11.2	-16.0	23.9	39.8	...
August	5.9	5.9	216.9	...	216.9	88.0	97.4	-28.6	6.0	13.2	-17.5	22.0	39.5	...
September	5.9	5.9	223.4	…	223.4	85.1	97.4	-29.2	6.4	10.5	-13.8	23.8	37.6	…
October	6.9	6.9	222.3	...	222.3	84.7	97.4	-30.1	6.3	11.0	-14.2	22.2	36.4	...
November	6.4	6.4	221.3	…	221.3	83.8	97.4	-33.5	6.6	13.2	-14.6	21.1	35.7	…
December	8.0	8.0	221.7		221.7	84.7	97.4	-34.7	6.7	15.3	-15.3	20.0	35.7	…
2025 January	8.0	8.0	224.3	…	224.3	85.3	97.4	-21.8	6.5	3.2	13.9	23.2	37.1	…

Table 8.1. Pension funds survey - net foreign assets, internal claims and liabilities

(EUR million: End of period)

Description	Net foreign assets				Claims and other depository corporations						Net claims on Central Government	Claims on other sectors		Insurance technical reserves	
		Claims on nonresidents				CBK	of which:	Other depository corporations					Other claims		Net equity of households in pension funds
			Cash and deposits	Shares and other equities			Transferable deposits		Transferable deposits	Other deposits					
2007	272.9	272.9	…	175.4	13.3	12.9	7.5	0.5	0.5	…	__	__	__	286.2	286.2
2008	206.1	206.1	…	128.2	50.3	34.5	34.5	15.8	0.1	15.7	__	__	__	256.3	256.3
2009	240.2	240.2	…	144.3	139.0	122.1	122.1	16.9	0.1	16.9	__	1.6	1.6	380.8	380.8
2010	419.8	419.8	…	269.3	72.7	38.2	38.2	34.6	0.1	34.5	__	1.2	1.2	493.7	493.7
2011	536.2	536.2	…	533.1	56.3	20.8	20.8	35.5	0.0	35.5	__	0.8	0.8	593.3	593.3
2012.	669.7	669.7	…	666.5	61.1	32.4	27.4	33.7	0.1	33.6	13.9	0.5	0.5	745.1	745.1
2013	654.6	654.6	0.1	651.2	210.9	209.7	209.7	1.2	0.0	1.2	53.1	0.3	0.3	919.0	919.0
2014	1,028.3	1,028.3	…	1,024.4	10.7	9.9	9.9	0.8	0.1	0.7	54.7	0.4	0.4	1,094.1	1,094.1
2015	1,089.9	1,089.9	0.1	1,086.3	57.3	50.9	50.9	6.4	6.1	0.3	89.6	0.4	0.4	1,237.3	1,237.3
2016	1,310.0	1,310.0	…	1,307.4	36.4	15.9	15.9	20.5	20.3	0.2	78.7	0.3	0.3	1,425.4	1,425.4
2017	1,492.3	1,492.3	8.2	1,483.0	64.8	13.7	13.7	51.9	37.5	13.6	95.7	0.3	0.3	1,653.0	1,653.0
2018	1,353.0	1,353.0	120.0	1,231.8	126.0	6.2	6.2	119.7	63.2	56.6	209.8	0.3	0.3	1,689.0	1,689.0
2019	1,487.0	1,487.0	0.7	1,485.3	189.0	3.0	3.0	186.0	69.5	116.6	300.1	0.4	0.4	1,976.5	1,976.5
2020 Dec	1,358.5	1,358.5	0.9	1,356.7	187.4	57.5	57.5	129.9	129.9	…	453.3	…	…	1,999.2	1,999.2
2021 Dec	1,816,8	1,816,8	1.0	1,815,1	53,9	8,8	8,8	45,1	45,1	,,,	492,8	,,,	,,,	2,363,4	2,363,4
2022 Dec	1,698.9	1,698.9	3.3	1,695.2	166.8	29.7	29.7	137.1	137.1	...	555.0	...	...	2,420.6	2,420.6
2023 July	1,996.5	1,996.5	5.4	1,990.9	130.4	7.9	7.9	122.4	122.4	…	478.8	…	…	2,605.7	2,605.7
August	1,986.3	1,986.3	5.4	1,980.6	148.4	25.7	25.7	122.7	122.7	…	473.8	…	…	2,608.5	2,608.5
September	1,974.7	1,974.7	7.2	1,967.2	186.4	63.4	63.4	123.0	123.0	...	455.6	0.2	0.2	2,616.9	2,616.9
October	1,807.8	1,807.8	358.2	1,664.8	133.9	10.6	10.6	123.3	123.3	…	441.1	…	…	2,595.3	2,595.3
November	2,649.7	2,052.0	0.1	2,051.7	149.8	26.2	26.2	123.6	123.6	…	447.6	…	…	2,649.7	2,649.7
December	2,021.4	2,021.4	0.4	2,020.7	242.7	152.3	152.3	90.4	90.4	...	448.4	...	...	2,712.5	2,712.5
2024 Jan	2,125.9	2,125.9	1.0	2,124.5	133.9	43.2	43.2	90.7	90.7	...	493.5	0.3	0.3	2,753.6	2,753.6
February	2,180.1	2,180.1	0.1	2,179.7	131.2	40.2	40.2	90.9	90.9	…	488.4	0.4	0.4	2,800.1	2,800.1
March	2,271.8	2,271.8	108.4	2,163.9	103.5	12.3	12.3	91.2	91.2	…	498.4	0.5	0.5	2,874.2	2,874.2
April	2,197.6	2,197.6	26.0	2,171.3	154.2	62.7	62.7	91.4	91.4	...	516.5	0.1	0.1	2,868.3	2,868.3
May	2,269.6	2,269.6	0.1	2,269.2	107.3	15.6	15.6	91.7	91.7	…	527.0	0.1	0.1	2,903.9	2,903.9
June	2,294.9	2,294.9	0.6	2,293.9	119.8	27.9	27.9	91.9	91.9	...	525.5	...	...	2,940.1	2,940.1
July	2,312.2	2,312.2	1.2	2,310.7	156.5	21.5	21.5	135.0	135.0	...	535.7	...	...	3,004.4	3,004.4
August	2,374.5	2,374.5	0.9	2,373.3	172.0	37.3	37.3	134.6	134.6	…	496.2	0.1	0.1	3,042.9	3,042.9
September	2,430.2	2,430.2	1.8	2,428.1	148.2	13.1	13.1	135.0	135.0	…	502.0	…	…	3,080.4	3,080.4
October	2,418.6	2,418.6	2.5	2,415.7	182.5	47.0	47.0	135.5	135.5	...	498.5	...	...	3,099.6	3,099.6
November	2,524.8	2,524.8	2.5	2,521.8	203.3	67.4	67.4	135.9	135.9	…	498.6	…	…	3,226.7	3,226.7
December	2,530.2	2,530.2	1.2	2,528.7	163.8	11.4	11.4	152.4	152.4		499.7			3.193.8	3,193.8
2025 Jan	2,633.7	2,633.7	1.4	2,631.9	160.6	7.6	7.6	152.9	152.9	…	499.8	…	…	3,294.1	3,294.1

Table 9.1. Financial auxiliaries survey - net foreign assets and internal claims

(EUR million: End of period)

Description	Net foreign assets					Claims and depository corporations						
							CBK			Other depository corporations		
		Cash	Deposits	Securities other than shares	Other			Transferable deposits	Other deposits		Transferable deposits	Other deposits
2007	3.2	…	…	3.2	…	0.1	…	…	…	0.1	0.0	0.1
2008	2.1	…	0.1	1.9	…	1.1	…	…	…	1.1	0.1	1.1
2009	2.0	…	…	2.0	…	3.5	…	…	…	3.5	1.6	1.9
2010	2.0	…	…	2.0	…	3.2	…	…	…	3.2	1.2	2.0
2011	0.2	…	…	0.2	…	1.0	…	…	…	1.0	0.8	0.2
2012	0.2	…	…	0.2	…	0.6	…	…	…	0.6	0.5	0.2
2013	0.2	…	…	0.2	…	0.5	…	…	…	0.5	0.4	0.2
2013	0.2	…	…	0.2	…	0.5	…	…	…	0.5	0.3	0.2
2014	0.2	…	…	0.2	…	0.5	…	…	…	0.5	0.4	0.1
2015 June	0.4	…	…	0.4	…	0.4	…	…	…	0.4	0.4	…
September	0.4	…	…	0.4	…	0.4	…	…	…	0.4	0.4	…
December	0.4	…	…	0.4	…	0.4	…	…	…	0.4	0.4	…
2016 March	0.4	…	…	0.4	…	0.3	…	…	…	0.3	0.1	0.2
June	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.2
September	0.4	…	…	0.4	…	0.2	…	…	….	0.2	0.1	0.1
December	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.1
2017 March	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.2	0.1
June	0.5	…	…	0.5	…	0.2	…	…	…	0.2	0.1	0.1
September	0.5	…	…	0.4	…	0.3	…	…	…	0.3	0.2	0.1
December	0.5	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.1
2018 March	0.5	…	…	0.5	…	0.2	…	…	…	0.2	0.1	0.1
June	0.4	…	…	0.4	…	0.3	…	…	…	0.3	0.2	0.1
September	0.4	…	…	0.4	…	0.3	…	…	…	0.3	0.1	0.2
December	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.2
2019 March	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.1
June	0.4	…	0.1	0.2	…	0.2	…	…	…	0.2	0.1	0.1
September	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.1
December	0.4	…	…	0.4	…	0.2	….	…	…	0.2	0.1	0.1
2020 March	0.4	…	…	0.4	…	0.2	…	…	…	0.2	0.1	0.2
June	0.4	…	0.1	0.3	…	0.3	…	…	…	0.3	0.2	0.1
September	0,4	,,,	0,1	0,3	,,,	0,4	,,,	,,,	,,,	0,4	0,2	0,2

Table 9.2. Financial auxiliaries survey - liabilities

(EUR million: End of period)

Description	Shares and other equity					Other items (net)			
		Funds contributed by owners	Retained earnings	General and special reserves	Valuation adjustment		Other liablities	Minus: other assets	Plus: consolidation adjustment
2007	4.1	4.5	-0.4	…	…	-0.7	0.0	0.8	…
2008	3.8	4.7	-0.9	…	…	-0.6	0.1	0.7	…
2009	4.0	4.8	-0.8	…	…	1.5	1.6	0.1	…
2010	4.1	4.7	-0.6	…	…	1.1	1.2	0.1	…
2011	0.4	0.4	…	…	…	0.8	0.8	…	…
2012	0.4	0.4	…	…	…	0.4	0.5	…	…
2013	0.4	0.4	…	…	…	0.3	0.3	…	…
2014	0.4	0.4	…	…	…	0.4	0.4	…	…
2015 June	0.4	0.4	…	…	…	0.4	0.4	…	…
September	0.4	0.4	…	…	…	0.4	0.4	…	…
December	0.4	0.4	…	…	…	0.4	0.4	…	…
2016 March	0.4	0.4	…	…	…	0.4	0.4	…	…
June	0.4	0.4	…	…	…	0.4	0.4	…	…
September	0.5	0.4	0.1	…	…	0.4	0.4	…	…
December	0.5	0.4	0.1	…	…	0.3	0.3	…	…
2017 March	0.5	0.4	0.1	…	…	0.3	0.3	…	…
June	0.5	0.4	0.1	…	…	0.3	0.3	…	…
September	0.5	0.4	0.1	…	…	0.3	0.4	…	…
December	0.5	0.4	0.1	…	…	0.3	0.3	…	…
2018 March	0.4	0.4	…	…	…	0.4	0.4	…	…
June	0.4	0.4	…	…	…	0.3	0.3	…	…
September	0.4	0.4	…	…	…	0.4	0.4	…	…
December	0.4	0.4	…	…	…	0.3	0.4	…	…
2019 March	0.4	0.4	…	…	…	0.3	0.4	…	…
June	0.4	0.4	…	…	…	0.4	0.4	…	…
September	0.4	0.4	…	…	…	0.4	0.4	…	…
December	0.5	.04	…	…	…	0.4	0.4	…	…
2020 March	0.5	0.4	0.1	…	…	0.4	0.4	…	…
June	0.5	0.4	0.1	…	…	0.5	0.5	…	…
September	0.4	0.4	,,,	,,,	,,,	0.6	0.6	,,,	,,,

Table 10.1. Other financial corporations balance sheet - assets

(EUR million: End of period)

Description	Total assets	Other financiar corporations												
		Currency	Deposits	Transferable deposits			Other deposits (time deposits)			Securities other than shares	Loans	Shares and other equity	Other account receivable	Nonfinancial assets
					CBK	Other deposi -tory corpor ations		CBK	Other Depository Corporations					
2012	992.5	1.0	154.0	42.1	32.4	9.7	111.9	0.0	111.9	17.2	98.3	666.5	27.1	28.4
2013	1,165.2	1.0	313.1	228.6	213.9	14.6	84.5	0.0	84.5	56.6	94.4	652.6	21.6	25.9
2014	1,348.3	0.9	119.5	29.4	15.0	14.3	90.1	…	90.1	58.7	96.8	1,024.4	23.1	24.8
2015	1,510.8	0.8	163.1	76.3	55.4	20.7	86.8	…	86.8	104.4	104.2	1,088.5	25.2	24.8
2016	1,737.7	2.2	136.6	47.0	20.6	26.3	89.7	…	89.7	102.3	133.1	1,307.4	25.1	31.0
2017	2,022.7	3.3	186.7	74.5	18.6	47.7	112.1	…	112.6	118.3	170.5	1,483.0	24.0	36.9
2018 December	2,115.5	3.3	354.9	204.7	10.8	73.8	150.8	…	150.8	234.5	221.9	1,231.8	**28.3**	40.1
2019 December	2,483.4	1.5	309.7	90.2	7.7	81.8	219.5	…	219.5	329.3	272.6	1,485.3	32.6	52.3
2020 December	2,534.1	3.2	336.2	219.0	62.1	156.0	117.3	…	117.3	489.8	261.6	1,356.7	34.2	52.3
2021 December	2,942.0	2.1	193.3	72.9	13.6	58.3	120.4	...	120.4	535.7	304.7	1,815.1	36.6	54.4
2022 November	3,105.3	2.7	351.2	221.8	64.2	98.8	129.4	...	129.4	599.3	354.0	1,696.0	49.4	50.2
December	3,090.4	3.0	325.9	192.4	34.5	154.7	133.5	...	133.5	600.6	360.2	1,698.3	48.1	54.4
2023 January	3,193.2	3.4	368.6	233.0	63.3	166.3	135.5	…	135.5	600.5	364.9	1,740.5	51.5	63.9
February	3,219.1	4.1	478.5	344.8	117.0	169.8	133.7	...	133.7	599.8	370.9	1,648.4	52.5	65.0
March	3,216.6	4.2	352.1	215.5	41.6	171.0	136.6	...	136.6	597.5	378.5	1,751.8	65.0	67.5
April	3,254.0	3.6	393.7	256.8	75.3	178.6	136.9	...	136.9	580.2	385.1	1,755.1	66.2	70.2
May	3,254.4	4.1	441.2	304.3	122.9	178.6	136.9	...	136.9	550.6	392.7	1,733.4	63.9	68.5
June	3,317.1	3.8	468.9	331.7	154.0	172.4	137.2	...	137.2	538.2	401.6	1,768.4	66.4	69.8
July	3,396.4	4.3	325.5	184.3	12.4	166.5	141.2	...	141.2	525.1	410.2	1,993.8	66.8	70.7
August	3,418.2	4.0	355.1	210.4	30.1	174.9	144.7	...	144.7	519.3	419.8	1,983.5	66.3	70.1
September	3,435.5	3.5	386.6	239.9	67.8	165.0	146.7	...	146.7	503.6	432.5	1.970.1	66.6	72.6
October	3,431.9	4.4	480.5	334.7	15.0	174.1	145.8	...	145.8	489.7	440.3	1,661.8	279.0	73.3
November	3,472.9	4.6	332.8	180.2	30.4	149.7	152.6	...	152.6	497.5	449.4	2,054.6	66.0	68.0
December	3,569.9	5.1	444.7	289.0	156.4	132.2	155.7	...	155.7	498.7	457.0	2,023.5	62.9	78.7
2024 January	3,616.2	5.2	336.1	176.4	47.4	128.0	159.7	...	159.7	543.3	460.1	2,127.4	68.2	76.6
February	3,679.5	6.2	338.9	180.7	44.4	136.2	158.2	....	158.2	539.4	467.4	2,182.5	68.6	76.6
March	3,769.8	5.0	422.1	262.7	16.4	137.9	159.4	…	159.4	549.6	473.9	2,165.9	72.9	80.3
April	3,772.8	5.2	395.6	231.1	66.9	138.2	164.5	…	164.5	567.5	480.4	2,174.0	71.7	78.3
May	3,822.1	5.9	325.7	160.9	19.8	141.0	164.8	…	164.8	578.3	488.6	2,271.9	72.0	79.3
June	3,875.4	6.3	336.2	170.2	32.0	137.8	166.1	…	166.5	578.8	497.9	2,296.6	78.0	81.6
July	3,946.2	7.8	371.0	202.2	25.6	175.4	168.8	...	168.8	588.3	508.2	2,313.4	77.8	79.7
August	3,989.8	5.7	387.6	214.7	41.5	172.4	172.9	...	172.9	545.7	516.1	2,376.0	77.3	81.4
September	4,048.0	6.0	377.5	201.6	17.3	182.5	175.9	…	175.9	554.7	521.4	2,430.7	78.4	79.3
October	4,077.3	7.6	411.1	235.5	51.2	181.8	175.6	...	175.6	550.8	535.5	2,415.7	77.4	76.5
November	4,214.8	7.7	435.4	259.3	71.6	185.2	176.1	…	176.1	551.3	550.9	2,521.8	76.7	80.8
December	4,193.1	7.8	398.5	217.7	15.5	200.9	180.8	…	180.8	551.6	551.3	2,528.7	73.5	80.5
2025 January	4,308.0	8.6	397.3	214.8	11.8	201.6	182.5	…	182.5	551.6	551.6	2,631.9	78.1	80.1

Table 10.2 Other financial corporations balance sheet – liabilities

(EUR million: End of period)

Description	Total Liabilities and Shareholders Equity	Loans	Insurance technical reserves			Other account payable	Shares and other equity				
				Prep.Premiums/Res.Claims Nonresidents	Net of equity households in pension funds			Funds Contributed by Owners	Retained earnings	Current Year Result	Reserves and Valuation Adjustments
2012	952.5	71.9	767.8	59.7	708.1	30.0	82.8	63.3	10.2	-1.4	10.7
2012	992.5	70.4	814.9	69.8	745.1	29.0	78.1	63.5	9.8	-6.4	11.2
2013	1,165.2	69.5	990.3	71.3	919.0	29.8	75.6	64.2	1.3	-1.0	11.1
2014	1,348.3	65.0	1,173.8	79.7	1,094.1	30.4	79.1	64.3	-0.5	0.9	14.4
2015	1,510.8	63.7	1,329.5	92.2	1,237.3	31.4	86.2	76.9	0.6	-5.3	14.0
2016	1,737.7	102.3	1,546.0	120.6	1,425.4	21.0	68.3	94.9	-9.5	-20.9	3.8
2017	2,022.7	136.7	1,766.5	113.8	1,652.8	21.8	97.7	107.3	-27.0	13.6	3.8
2018 December	2,115.5	171.3	1,807.2	118.2	1,689.0	30.6	106.4	106.0	-16.1	11.5	5.1
2019 December	2,483.4	208.0	2,107.6	131.1	1,976.5	49.6	118.1	114.9	-7.2	3.9	6.5
2020 December	2,534.1	206.7	2,138.0	138.8	1,999.2	56.4	133.0	124.7	-3.1	4.2	7.2
2021 December	2,942.0	217.4	2,516.4	153.0	2,363.4	51.5	156.7	127.8	-0.5	21.9	7.6
2022 December	3,090.4	261.6	2,593.1	172.5	2,420.6	58.1	177.7	133.6	18.2	18.8	**7.1**
2023 February	3,219.1	276.9	2,671.8	173.4	2,498.4	66.1	204.4	140.0	51.2	6.8	6.3
March	3,216.6	286.2	2,657.9	189.3	2.468.6	65.9	206.6	140.1	51.0	6.2	9.3
April	3,254.0	283.9	2,679.8	188.4	2,491.3	80.5	209.9	140.5	51.7	8.7	9.0
May	3254.4	288.9	2,674.1	188.1	2,486.0	78.4	213.0	140.6	51.6	11.8	9.0
June	3,317.1	293.8	2,729.8	190.5	2,539.3	77.7	215.9	141.2	50.3	15.3	9.2
July	3,396.4	300.2	2,797.0	191.3	2,605.7	79.1	220.0	141.2	49.2	20.7	8.9
August	3,418.2	316.5	2,801.5	193.0	2,608.5	79.7	220.6	141.3	46.8	23.5	9.0
September	3,435.5	317.6	2,813.3	196.4	2,616.9	84.3	220.3	142.7	45.1	23.3	9.1
October	3,431.9	331.5	2,791.7	196.3	2,595.3	84.5	224.3	143.1	45.1	26.8	9.2
November	3.472.9	330.6	2,846.1	196.5	2,649.7	81.1	215.1	142.2	34.6	29.1	9.2
December	3,569.9	346.3	2,913.8	201.2	2,712.5	84.3	225.6	142.3	42.0	29.7	11.5
2024 January	3,616.2	345.8	2,956.1	202.6	2,753.6	86.9	227.3	142.2	69.8	4.4	10.9
February	3,679.5	357.8	3,002.5	202.4	2,800.1	88.2	231.0	142.7	69.2	8.3	10.7
March	3,772.8	362.5	3,082.9	208.7	2,874.2	91.6	232.7	144.2	69.3	8.3	10.9
April	3,772.8	371.0	3,076.5	208.2	2,868.3	88.7	236.5	144.2	69.1	12.3	10.9
May	3,822.1	379.8	3,112.0	208.1	2,903.9	87.5	242.7	146.4	68.9	16.5	11.0
June	3,875.4	381.5	3,155.4	215.3	2,940.1	94.0	244.5	147.0	68.6	18.9	10.0
July	3,946.2	383.9	3,220.7	216.3	3,004.4	92.7	249.0	148.0	68.0	22.9	10.0
August	3,989.8	385.7	3,259.8	216.9	3,042.9	91.2	253.1	148.1	68.0	27.2	10.0
September	4,048.0	395.8	3,303.8	223.4	3,080.4	95.2	253.1	150.1	66.6	26.0	10.4
October	4,077.3	407.8	3,321.8	222.3	3,099.6	93.0	254.6	150.1	64.9	28.4	11.1
November	4,214.8	417.3	3,448.0	221.3	3,226.7	92.5	257.0	151.6	61.4	32.6	11.4
December	4,193.1	426.2	3,415.4	221.7	3,193.8	91.3	260.2	153.3	59.1	36.0	11.8
2025 January	4.308.0	430.6	3,518.3	224.3	3.294.1	97.1	261.9	152.5	91.0	5.6	12.8

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 11.1. CBK balance sheet - assets

(EUR million: End of period)

Description	Total assets	Monetary gold and SDRs	Currency and deposits	Currency (Cash)	Deposits	Transferable deposits	Other deposits	Securities other than shares	Claims on Government regarding the use of the IMF Loan 1/	IMF Quota	Other accounts receivable	Non-financial assets
2007	1,060.1	__	822.8	63.8	759.0	1.9	757.1	229.3	__	…	5.8	2.2
2008	1,113.2	__	568.7	39.7	529.0	10.4	518.6	541.3	__	…	1.0	2.2
2009	1,201.0	60.3	544.1	21.8	522.3	34.9	487.4	529.7	__	64.3	0.4	2.3
2010	1,250.0	64.0	892.5	60.2	832.3	25.6	806.7	199.2	22.1	68.5	1.1	2.6
2011	1,238.2	65.1	1,052.3	13.5	1,038.8	31.5	1,007.3	25.0	20.5	70.1	2.2	3.1
2012	1,472.6	63.3	937.8	16.8	921.0	99.5	821.5	286.0	113.1	68.8	0.8	2.9
2013	1,614.4	59.6	817.8	27.4	790.5	61.1	729.4	560.8	105.7	65.9	1.3	3.2
2014	1,372.4	62.5	1,012.6	29.2	983.5	323.4	660.1	120.5	101.7	70.4	1.4	3.2
2015	1,462.2	65.1	1,061.6	15.3	1,046.3	241.2	805.1	127.1	127.7	75.1	1.7	3.9
2016	1,413.5	56.0	557.5	154.8	402.7	207.7	195.0	568.2	114.0	105.3	5.8	6.7
2017	1,613.7	66.3	679.6	188.5	491.1	422.8	68.2	588.4	160.8	98.1	14.0	7.4
2018	1,597.1	64.9	504.4	285.4	219.0	35.3	183.7	754.4	160.1	100.3	**6.5**	6.3
2019	1,543.5	63.7	659.9	302.2	357.9	108.9	248.9	576.6	132.6	102.1	1.7	6.9
2020 December	1,544.2	58.8	679.8	308.1	371.7	313.3	58.3	587.8	111.7	97.8	1.9	6.6
2021 December	1,668.2	158.2	703.6	537.8	165.9	151.9	14.1	632.6	63.4	102.2	2.2	5.9
2022 December	1,705.8	160.3	715.5	409.4	306.1	206.4	99.7	666.6	51.7	103.5	2.9	5.2
2023 June	1,907.2	156.1	897.9	301.3	596.6	350.2	246.4	694.0	50.6	101.1	2.2	5.3
July	1,816.2	155.4	720.9	216.2	504.8	210.0	294.8	787.4	44.0	100.6	2.6	5.3
August	1,892.9	154.0	829.1	266.9	562.2	300.3	261.9	757.4	44.2	101.1	1.7	5.3
September	1,922.4	157.8	815.1	227.8	587.3	315.4	271.9	794.4	44.9	102.5	2.3	5.3
October	1,837.1	157.4	773.2	214.0	559.2	296.6	262.6	758.0	38.3	102.2	2.8	5.2
November	1,764.0	152.9	881.4	179.0	702.4	389.7	312.8	698.3	0.0	24.5	1.7	5.2
December	1,636.8	153.8	733.3	101.9	631.3	424.7	206.6	717.8	0.0	24.4	2.3	5.2
2024 January	1,548.2	155.0	700.2	158.1	542.2	360.4	181.8	696.3	0.0	24.6	2.8	5.2
February	1,561.5	152.9	728.3	129.2	599.1	347.2	251.9	649.0	0.0	24.6	1.6	5.1
March	1,537.8	153.9	722.1	114.3	607.9	324.7	283.2	629.9	0.0	24.6	2.3	5.1
April	1,643.6	154.5	844.9	138.5	706.4	365.1	341.3	611.6	0.0	24.7	3.0	5.0
May	1,643.5	151.2	865.3	142.0	723.3	362.4	360.9	595.7	0.0	24.5	1.8	5.0
June	1,705.9	153.5	904.3	129.3	775.1	368.4	406.7	615.9	0.0	24.7	2.5	5.0
July	1,731.1	153.3	921.0	91.2	829.8	373.4	456.4	624.1	0.0	24.7	3.1	5.0
August	1,780.9	149.8	1,006.2	171.1	835.2	359.0	476.2	593.6	0.0	24.4	1.9	4.9
September	1,765.9	150.5	959.1	137.1	822.0	354.1	467.9	624.3	0.0	24.4	2.6	4.9
October	1,847.0	152.0	980.8	113.1	867.7	365.0	502.7	681.5	0.0	24.6	3.1	5.0
November	1,907.6	153.2	983.3	123.4	859.8	356.9	502.9	739.4	0.0	25.1	1.8	4.9
December	1,651.0	154.9	731.5	77.0	654.4	147.1	507.	732.1	0.0	25.3	2.4	4.9
2025 January	1,679.9	154.9	757.0	149.3	607.7	139.8	467.9	734.9	0.0	25.2	3.0	4.9

1/ When the General Government of the Republic of Kosovo agrees for a loan with the IMF, the latter has an external claim on the Central Bank of the Republic of Kosovo (CBK).
The CBK passes on proceeds from the IMF borrowing (e.g. Stand-By Arrangement) to the Kosovo General Government, and consequently:
- The CBK has a domestic financial claim (loan) on the Kosovo Government while the Government has a domestic debt liability to repay (principal and interest).
- The CBK has an external debt liability to repay to the IMF, and may use the debt service payments received from the Kosovo Government to do so.

Table 11.2. CBK balance sheet - liabilities

(EUR million: End of period)

Description	Total liabilities	Transferable deposits	of which:				Other deposits	SDR allocations	IMF accou-nts 1/	Other accounts payable	Shares and other equities	of which:	
			In EUR currency	of which:								Funds contrib-uted by owners	Profit/loss of the year
				Other depository corporations	Other financial corporations	Central Government							
2007	1,060.1	1,009.7	1,009.7	113.6	22.4	849.4	10.6	__	__	6.1	33.8	20.0	9.2
2008	1,113.2	1,064.4	1,064.4	137.2	49.9	870.5	7.2	__	__	0.2	41.4	30.0	7.5
2009	1,201.0	921.3	921.3	233.2	129.7	556.5	125.0	60.3	49.1	0.3	44.9	30.0	3.7
2010	1,250.0	466.9	466.9	203.6	43.9	216.0	597.1	64.2	73.0	0.9	47.9	30.0	3.0
2011	1,238.2	621.6	621.6	209.7	36.8	371.7	425.5	65.7	73.7	1.7	50.4	30.0	1.5
2012	1,472.6	1,039.9	1,039.9	302.1	49.8	685.9	152.0	64.6	165.3	0.5	50.4	30.0	0.3
2013	1,614.4	1,212.7	1,212.7	333.2	236.6	640.3	133.0	61.9	155.8	0.5	50.5	30.0	0.2
2014	1,372.4	1,034.7	1,034.7	315.9	39.7	665.5	65.0	66.1	155.2	0.4	50.8	30.0	0.6
2015	1,462.2	1,153.9	1,153.9	316.4	82.3	754.0	__	70.5	184.8	0.6	51.6	30.0	0.7
2016	1,413.5	1,092.9	1,092.9	296.4	51.2	736.8	__	70.6	193.7	0.9	53.3	30.0	1.6
2017	1,613.7	1,257.0	1,257.0	331.8	52.7	828.4	__	65.7	235.0	1.3	52.4	30.0	-0.9
2018	1,597.1	1,235.7	1,235.7	343.4	49.3	780.6	__	67.2	236.1	1.3	54.5	30.0	2.0
2019	1,543.5	1,206.0	1,206.0	414.9	51.0	737.8	__	68.4	209.9	0.6	55.7	30.0	2.1
2020 December	1,544.2	1,231.9	1,231.9	566.4	110.3	526.0	__	65.8	185.7	1.5	57.2	30.0	2.2
2021 December	1,668.2	1,294.1	1,294.1	589.1	67.8	626.5	—	166.6	140.8	1.5	63.2	30.0	6.1
2022 December	1,705.5	1,330.8	1,330.8	594.3	95.0	604.4	—	169.8	130.1	1.4	71.5	30.0	8.3
2023 April	1,841.2	1,466.9	1,466.9	493.1	139.8	796.0	—	166.4	127.4	1.8	77.3	30.0	5.7
May	1,861.9	1,482.5	1,482.5	494.8	187.3	763.5	—	167.2	129.0	1.8	79.9	30.0	8.3
June	1,907.2	1,528.5	1,528.5	497.6	218.5	784.4	—	166.3	127.1	1.8	81.9	30.0	10.3
July	1,816.2	1,442.6	1,442.6	526.1	78.8	798.1	—	165.5	120.2	1.8	84.7	30.0	13.0
August	1,892.9	1,516.5	1,516.5	556.3	96.7	824.0	—	164.6	120.8	1.8	87.7	30.0	16.0
September	1,922.4	1,537.4	1,537.4	560.4	134.3	803.1	—	168.7	122.5	1.7	90.5	30.0	18.8
October	1,837.1	1,456.4	1,456.4	524.0	83.5	836.1	—	168.2	115.7	1.6	93.5	30.0	21.9
November	1,764.0	1,500.0	1,500.0	523.5	98.9	864.9	—	164.1	0.0	1.6	96.6	30.0	25.0
December	1,636.8	1,362.2	1,362.2	590.5	224.9	530.7	—	165.1	0.0	8.5	99.3	30.0	27.7
2024 January	1,548.2	1,311.7	1,311.7	548.5	118.0	629.2	—	166.5	0.0	1.8	102.6	30.0	3.3
February	1,561.5	1,287.8	1,287.8	558.0	115.0	597.3	—	165.0	0.0	1.7	105.3	30.0	6.1
March	1,537.8	1,160.6	1,160.6	528.6	87.0	532.3	100.0	166.0	0.0	2.0	107.8	30.0	8.5
April	1,643.6	1,063.2	1,063.2	508.9	139.6	393.1	300.0	166.7	0.0	2.2	110.0	30.0	10.7
May	1,643.5	1,063.2	1,063.2	522.7	92.6	426.1	300.0	164.1	0.0	2.1	112.6	30.0	13.3
June	1,705.9	1,120.1	1,120.1	554.9	104.8	439.4	300.0	166.6	0.1	13.1	104.2	30.0	15.6
July	1,731.1	1,153.8	1,153.8	520.0	100.5	509.0	300.0	166.3	0.1	2.3	107.1	30.0	18.2
August	1.780.9	1,203.7	1,203.7	556.1	116.2	518.2	300.0	163.4	0.1	2.2	109.9	30.0	21.0
September	1,765.9	1,185.0	1,185.0	526.2	91.9	553.6	300.0	164.2	0.1	2.9	112.2	30.0	23.4
October	1,847.0	1,262.3	1,262.3	586.8	128.2	533.6	300.0	165.8	0.1	2.2	115.1	30.0	26.3
November	1,907.6	1,317.8	1,317.8	613.7	148.6	534.2	300.0	167.9	0.1	2.2	118.1	30.0	29.3
December	1,651.0	1,210.7	1,210.7	656.1	92.5	449.2	146.0	169.9	0.1	2.7	120.2	30.0	31.4
2025 January	1,679.9	1,237.5	1,237.5	590.6	92.3	541.0	146.0	169.8	0.1	2.3	122.72	30.0	2.4

Table 12.1. ODC balance sheet – assets

(EUR million: End of period)

Description	Total assets	Cash and balance-es with the CBK	Balances with commercial banks			Securities	Gross loans and lease financing	of which in EUR:				Gross loans in non-EUR currency	Fixed assets	Other assets
				In EUR currency	In non-EUR currencies			Other financial corporations	Public non-financial corporations	Other nonfinancial corporations	House-holds			
2007	1,435.0	189.0	208.1	173.4	34.7	78.9	892.1	__	0.2	691.3	200.6	__	27.2	39.7
2008	1,808.2	218.2	283.9	236.3	47.6	40.5	1,183.4	0.6	0.1	901.7	281.0	__	39.0	43.1
2009	2,204.1	322.7	405.6	326.7	78.8	97.0	1,289.0	2.3	0.3	942.9	343.5	__	43.1	46.7
2010	2,455.1	307.0	439.1	367.3	71.8	173.4	1,458.7	9.9	6.3	1,004.1	434.2	2.5	44.0	32.9
2011	2,649.7	331.5	329.5	251.8	77.7	202.0	1,698.1	17.3	1.5	1,127.0	510.9	7.3	47.4	41.3
2012	2,829.3	425.7	287.9	228.0	59.9	256.6	1,763.4	19.8	1.4	1,169.8	542.6	6.9	57.7	38.1
2013	3,059.3	463.3	339.9	258.8	81.0	354.5	1,805.8	20.4	0.2	1,194.5	563.9	6.1	55.5	40.3
2014	3,186.6	447.1	390.8	328.0	62.8	383.8	1,882.3	7.1	0.6	1,232.7	635.3	6.0	53.7	28.8
2015	3,385.3	491.0	316.0	254.7	61.3	473.3	2,019.5	8.7	0.6	1,309.5	694.3	5.9	57.0	28.5
2016	3,637.1	457.3	342.0	281.2	60.7	510.3	2,230.0	7.9	…	1,420.8	796.5	4.2	58.5	39.0
2017	3,877.5	499.3	303.7	219.6	84.1	486.7	2,485.3	4.9	…	1,577.1	897.6	5.3	60.1	42.4
2018	4,185.5	541.8	340.8	253.8	87.1	430.2	2,755.5	6.9	…	1,745.7	998.5	4.1	79.6	37.5
2019	4,755.7	622.5	440.6	358.3	82.3	526.5	3,031.9	7.0	…	1,916.9	1,102.0	4.3	92.2	42.1
2020 December	5,365.3	798.6	562.2	457.1	105.2	584.3	3,246.6	7.7	…	2,054.8	1,179.9	2.3	118.5	54.9
2021 December	5,959,6	839,9	496,1	408,4	87,7	685,0	3,748,6	10,0	,,,	2,324.4	1,399,1	12,6	127,4	62,7
2022 December	6,760.6	877.4	575.2	461.8	113.4	752.1	4,348.5	11.4	…	2,688.7	1,632.3	13.3	136.1	71.4
2023 April	6,743.8	749.4	497.9	387.8	110.0	725.6	4,562.8	14.7	…	2,818.1	1,714.7	12.7	137.8	70.4
May	6,806.4	748.3	479.2	384.9	94.3	727.9	4,643.3	15.6	...	2,864.9	1,747.2	13.0	138.6	69.0
June	6,883.8	754.4	473.7	363.2	110.5	731.4	4,715.4	15.8	…	2,904.7	1,779.2	12.7	141.7	67.2
July	6,946.8	833.7	433.3	347.7	85.6	708.7	4,749.0	17.0	…	2,912.4	1,803.6	12.5	143.0	79.1
August	7,095.6	845.4	531.4	417.6	113.8	773.0	4,729.6	12.2	...	2,875.0	1,825.4	12.7	144.5	71.7
September	7,163.2	809.8	532.3	417.1	115.3	817.7	4,791.1	15.4	…	2,911.1	1,847.2	12.9	146.6	65.6
October	7,174.9	784.6	541.6	442.8	98.8	801.3	4,833.9	16.1	…	2,925.8	1,874.3	12.9	144.9	68.7
November	7,208.1	790.9	520.2	413.4	106.8	804.3	4,886.0	17.0	…	2,952.2	1,899.5	12.4	146.4	60.4
December	7,541.1	911.8	600.0	474.1	125.9	895.0	4,913.8	21.7	…	2,960.4	1,914.0	12.2	149.5	71.0
2024 January	7,355.9	808.6	485.6	370.2	115.4	965.6	4,893.9	17.0	…	2,933.2	1,925.9	11.2	150.8	51.1
February	7,370.7	817.5	411.9	308.2	103.7	987.7	4,954.3	18.0	…	2,963.8	1,954.3	11.2	150.4	49.0
March	7,481.4	783.7	421.8	307.6	121.2	990.1	5,086.3	19.7	…	3,051.7	1,996.7	11.2	150.8	48.7
April	7,385.5	772.3	365.2	255.7	109.5	903.0	5,141.1	20.0	...	3,074.3	2,039.5	0.1	152.3	51.6
May	7,404.0	785.2	338.4	246.4	92.0	851.5	5,222.1	23.8	…	3,104.2	2,086.9	0.1	152.5	54.3
June	7,595.1	815.1	370.0	258.1	111.9	858.8	5,346.6	32.2	…	3,180.3	2,124.7	0.1	154.5	50.1
July	7,659.3	861.5	378.9	282.7	96.2	808.1	5,394.5	31.0	…	3,191.6	2,162.6	0.1	154.8	61.5
August	7,875.6	853.3	465.8	359.0	106.9	913.7	5,432.2	34.3	…	3,197.9	2,190.2	0.1	155.9	54.8
September	7,966.6	827.7	478.6	353.4	125.3	933.8	5,513.3	35.2	...	3,236.4	2,231.5	0.1	157.1	56.1
October	8,010.8	867.6	436.5	318.5	118.0	902.3	5,593.2	39.3	…	3,274.3	2,269.5	0.1	157.0	54.2
November	8,075.4	884.3	404.6	296.1	108.5	892.9	5,681.5	48.3	...	3,321.5	2,301.7	0.1	157.3	54.8
December	8,556.3	1,034.	493.2	367.6	125.6	991.8	5,812.2	53.0		3,413.0	2,336.0	1.2	161.4	62.2
2025 January	8,406.3	873.5	487.9	411.0	76.9	1,011.2	5,814.9	56.5	...	3,379.8	2,367.6	1.2	161.2	57.7

Table 12.2. ODC balance sheet – liabilities

(EUR million: End of period)

Description	Total liabilities	Balances from other banks	Deposits				Other borrowings (incl. non neg. CD)	Write - downs, provisions	Other liabilities	Subordinated debt	Own resources	of which:
				Transferable deposits	Other deposits:	Saving deposits						Share capital
2007	1,435.0	25.8	1,143.1	380.7	762.4	_	2.7	…	103.7	7.0	152.7	114.9
2008	1,808.2	34.9	1,444.1	429.8	1,014.2	_	…	…	129.8	7.0	192.5	145.9
2009	2,204.1	58.5	1,744.9	517.8	1,229.5	_	…	…	171.7	24.4	204.6	159.4
2010	2,455.1	70.7	1,936.8	671.0	923.2	342.7	23.4	0.1	160.0	33.5	230.5	170.4
2011	2,649.7	40.0	2,104.0	699.0	1,056.8	348.2	30.4	0.2	191.3	31.0	252.8	176.6
2012	2,829.3	6.0	2,279.1	751.9	1,172.1	355.0	18.9	1.7	221.4	31.0	270.8	200.1
2013	3,059.3	16.5	2,449.0	900.8	1,143.9	404.2	13.4	2.0	244.1	56.3	277.8	221.2
2014	3,186.6	31.8	2,537.5	1,198.3	803.9	535.3	14.1	2.9	229.9	47.3	323.1	231.3
2015	3,385.3	43.4	2,702.9	1,477.7	669.3	555.9	17.6	2.7	189.1	36.9	392.7	273.9
2016	3,637.1	59.1	2,897.8	1,679.8	703.8	515.9	17.8	3.9	199.5	38.4	420.6	275.9
2017	3,877.6	75.9	3,092.5	1,865.4	749.6	479.2	16.0	5.2	179.2	37.4	471.6	280.4
2018	4,185.5	108.3	3,362.9	2,017.5	877.6	474.5	14.1	4.0	165.1	33.5	497.7	283.6
2019	4,755.7	67.0	3,908.1	2,380.8	1,024.7	502.5	42.1	6.6	168.3	43.4	520.2	291.8
2020 December	5,365.3	90.4	4,360.9	2,788.0	1,020.0	552.7	43.1	5.6	200.4	46.9	618.0	310.7
2021 December	5,959,6	103,7	4,901,8	3,335,8	933,7	632,3	39,1	11,8	208,7	51,9	642,6	302,5
2022 December	6,761.2	199.9	5,553.3	3,600.3	1,326.3	626.6	31.6	10.6	241.4	23.0	701.3	322.5
2023 April	6,744.2	90.1	5,575.0	3,562.5	1,372.1	640.4	28.3	10.7	238.1	45.3	756.7	323.8
May	6,806.4	112.4	5,604.3	3,588.4	1,378.3	637.5	26.3	10.6	237.3	45.3	770.2	323.8
June	6,883.8	173.9	5,609.4	3,575.9	1,394.3	639.3	24.1	10.6	235.7	45.0	784.7	323.8
July	6,946.8	145.8	5,677.2	3,616.2	1,430.7	630.3	26.0	10.8	243.8	45.1	798.2	323.8
August	7,095.6	113.6	5,838.8	3,735.8	1,473.7	629.3	35.7	10.0	240.6	45.1	811.8	323.8
September	7,163.2	145.3	5,853.4	3,739.5	1,505.0	609.0	35.6	10.5	251.9	45.2	821.3	323.8
October	7,174.8	126.4	5,875.9	3,742.3	1,525.4	608.2	35.7	10.6	242.7	45.3	838.3	323.8
November	7,208.1	138.5	5,882.6	3,750.3	1,521.1	611.1	35.7	11.3	247.9	45.3	846.7	323.8
December	7,541.1	183.4	6,129.0	3,956.6	1,545.0	627.4	33.3	12.9	274.6	45.0	862.4	328.8
2024 January	7,355.9	128.5	6,001.0	3,873.5	1,556.3	571.2	30.4	12.6	259.0	45.1	879.3	328.8
February	7,370.7	126.7	6,013.2	3,844.2	1,598.5	570.6	35.1	12.7	251.4	45.1	886.3	321.8
March	7,481.4	183.4	6,050.1	3,851.6	1,627.0	571.6	35.1	12.9	293.9	45.2	860.8	321.8
April	7,385.5	115.0	6,031.8	3,845.1	1,617.6	569.2	32.3	12.8	273.1	45.3	875.1	321.8
May	7,404.0	96.4	6,066.6	3,861.2	1,640.9	564.4	32.4	12.8	260.1	45.3	890.3	321.8
June	7,595.1	204.7	6,134.3	3,909.9	1,664.5	559.9	29.9	12.7	266.5	45.0	902.0	321.8
July	7,659.3	158.0	6,255.0	3,921.9	1,770.5	562.7	30.0	13.0	251.9	45.1	906.4	323.2
August	7,875.5	136.6	6,457.4	4,036.8	1,847.1	573.5	29.6	12.0	270.3	45.2	924.3	323.2
September	7,966.6	154.0	6,506.9	4,050.3	1,888.8	567.7	29.7	12.3	276.2	45.3	942.2	324.2
October	8,010.8	132.9	6,566.2	4,066.7	1,933.6	565.9	26.9	12.1	268.9	45.5	958.4	324.2
November	8,075.4	149.8	6,580.7	4,068.7	1,932.3	579.6	26.9	12.4	269.4	59.6	976.6	326.1
December	8,556.2	273.6	6,965.8	4,336.5	2,000.5	586.5	42.3	12.3	255.2	59.1	990.3	326.1
2025 January	8,406.3	160.3	6,871.6	4,276.4	2,007.5	587.8	42.4	12.5	254.0	59.3	1,006.1	326.1

Table 13.1. ODC deposits - EUR deposits

(EUR million: End of period)

Description	Total deposits in EUR	Govern-ment	Financial corporations						Nonfinancial corporations			Other domestic sectors			Nonre-sidents
				Other depository corporations	Other financial intermedi-aries	Insurance compa-nies	Pension funds	Financial auxiliaries		Public nonfinancial corporations	Other depository corporations		Housesho-lds	NPISH	
2007	1,092.0	4.1	39.1	3.1	5.6	28.3	0.4	1.7	386.2	215.5	170.7	647.0	631.9	15.2	15.6
2008	1,366.9	1.4	62.9	5.0	6.5	31.5	19.4	0.4	479.7	263.8	215.9	785.0	774.5	10.5	37.9
2009	1,640.1	165.0	78.2	6.1	5.9	43.1	22.6	0.4	371.5	121.6	249.9	962.2	948.8	13.4	63.2
2010	1,831.1	11.7	105.0	7.3	7.9	47.6	41.6	0.6	414.9	122.3	292.6	1,220.1	1,206.1	14.0	79.4
2011	1,982.4	2.7	117.5	9.9	6.8	57.2	43.1	0.5	406.6	128.5	278.1	1,395.6	1,373.4	22.2	60.0
2012	2,162.8	0.7	120.0	3.8	6.2	64.3	45.3	0.4	401.7	75.6	326.1	1,558.6	1,535.4	23.2	81.7
2013	2,314.1	1.8	88.2	2.5	7.4	72.3	5.7	0.3	455.6	72.1	383.5	1,685.1	1,658.7	26.4	83.4
2014	2,426.6	8.8	104.4	2.6	5.1	79.3	17.1	0.3	449.7	61.8	388.0	1,781.6	1,751.1	30.6	82.1
2015	2,579.9	5.9	73.2	3.3	5.0	59.0	4.8	1.1	499.9	31.4	468.5	1,895.5	1,862.3	33.2	105.3
2016	2,779.6	5.6	96.6	5.6	6.9	59.0	23.7	1.1	560.4	49.0	511.5	2,053.4	2,021.5	31.9	63.7
2017	2,953.8	11.7	133.8	6.9	10.9	59.7	52.6	3.7	615.1	48.1	567.0	2,084.7	2,045.9	38.8	108.5
2018.	3,221.6	15.6	204.5	14.0	8.4	55.5	124.9	1.7	659.0	49.1	609.8	2,236.0	2,193.8	42.1	106.5
2019	3,760.3	14.9	298.3	9.3	21.2	89.0	176.5	2.3	821.9	89.4	732.5	2,511.2	2,463.5	47.7	114.0
2020 Dec	4,226.2	14.0	275.3	12.8	36.1	98.6	123.5	4.2	944.8	143.3	801.5	2,844.0	2,782.0	62.0	148.1
2021 Dec	4,710,6	14,7	205,0	8,9	40,3	106,0	46,7	3,1	1,129,0	170,2	958,8	3,296,7	3,190,0	46,7	125,2
2022 December	5,467.9	14.1	342.9	29.0	43.1	125.9	137.1	7.9	1,371.9	233.4	1,138.5	3,579.0	3,517.4	61.6	160.0
2023 March	5,466.2	14.4	329.6	21.7	44.8	129.2	128.3	5.6	1,278.9	221.7	1,057.2	3,662.5	3,600.1	62.4	180.8
April	5,447.3	23.0	302.0	9.2	45.8	120.4	120.9	5.7	1,277.0	203.6	1,073.4	3,693.4	3,622.6	70.8	152.0
May	5,475.1	23.2	315.9	9.1	49.7	127.2	122.1	7.9	1,266.6	209.4	1,057.2	3,713.0	3,643.0	70.1	156.5
June	5,499.7	23.3	319.9	15.7	45.7	126.3	123.4	8.8	1,260.3	183.4	1,076.8	3,720.5	3,660.7	59.8	175.8
July	5,527.4	10.6	315.6	7.6	50.8	130.4	117.2	9.6	1,301.8	181.1	1,120.6	3,732.8	3,673.0	59.8	166.7
August	5,685.7	23.0	332.1	9.2	56.4	136.3	122.0	8.3	1,381.8	187.6	1,194.1	3,794.4	3,734.7	59.7	154.5
September	5,717.4	32.3	351.1	29.7	51.4	140.4	122.0	7.6	1,377.4	194.2	1,183.2	3,805.1	3,743.7	61.4	151.5
October	5,733.3	36.3	350.0	19.6	63.2	137.0	123.3	6.9	1,371.4	209.1	1,162.4	3,827.8	3,760.5	67.4	147.7
November	5,724.0	36.1	331.7	12.2	59.8	132.4	119.9	7.4	1,374.3	196.8	1,177.5	3,832.9	3,768.1	64.8	148.9
December	5,999.4	31.0	370.7	50.4	73.1	142.5	94.3	10.4	1,490.1	205.9	1,284.1	3,965.3	3,901.1	64.3	142.3
2024 January	5,842.3	15.6	356.8	28.3	88.0	137.7	95.1	7.7	1,408.1	199.2	1,208.9	3,920.9	3,859.7	61.1	140.9
February	5,852.9	16.1	368.4	32.4	92.7	137.9	96.6	8.6	1,374.7	204.9	1,169.7	3,952.0	3,892.2	59.7	141.8
March	5,905.6	18.9	389.4	49.6	93.1	137.8	98.2	10.8	1,391.4	216.8	1,174.6	3,968.2	3,907.5	60.6	137.7
April	5,874.2	15.9	370.9	28.2	94.7	141.3	98.8	7.9	1,345.8	206.3	1,139.4	4,002.9	3,941.3	61.6	138.7
May	5,903.2	15.1	365.9	27.5	68.0	162.0	99.9	8.4	1,393.5	220.7	1,172.9	3,991.4	3,942.2	49.2	137.3
June	6,014.1	15.1	388.8	51.9	87.7	140.8	101.1	7.2	1,404.4	236.4	1,168.0	4,011.0	3,946.8	64.3	194.8
July	6,115.0	15.4	409.8	27.5	86.5	144.2	144.6	7.0	1,445.9	252.4	1,193.4	4,045.9	3,978.5	67.4	198.1
August	6,313.7	19.6	395.5	27.3	65.8	149.6	144.8	8.0	1,574.5	276.0	1,298.5	4,126.6	4,056.8	69.8	197.4
September	6,336.7	23.1	401.1	26.1	69.4	150.7	145.8	9.0	1,630.8	295.1	1,335.7	4,108.2	4,030.3	77.9	173.7
October	6,424.1	23.7	408.2	27.2	73.1	152.3	146.4	9.4	1,597.4	282.3	1,315.1	4,198.2	4,114.7	83.5	196.5
November	6,455.6	23.0	411.7	29.4	74.2	151.0	147.6	9.4	1,588.6	263.2	1,325.4	4,230.6	4,152.2	78.4	201.7
December	6,812.6	22.1	477.0	49.5	96.4	152.2	169.7	9.2	1,681.1	248.4	1,432.7	4,427.2	4,346.8	80.4	205.2
2025 January	6,748.0	21.9	461.6	28.2	106.2	146.8	170.5	9.8	1,612.3	233.0	1,379.3	4,345.6	4,382.3	76.3	193.6

Table 13.2. Deposits at ODC - nonfinancial corporations, EUR deposits

(EUR million: End of period)

Description	Non financial corporations															
		Public nonfinancial corporations							Other nonfinancial corporations							
			Transfera-ble deposits	Saving account	Other deposits	of which:				Transfer-able deposits	Saving account	Other deposits	of which:			
						Over 1 month and up to 3 months	Over 3 months and up to 6 months	Over 2 years					Over 1 month and up to 3 months	Over 6 months and up to 1 year	Over 1 year and up to 2 years	Over2 years
2007	386.2	215.5	27.1	…	188.4	126.9	__	…	170.7	128.4	…	42.3	28.4	3.7	2.0	__
2008	479.7	263.8	13.7	…	250.1	69.0	__	…	215.9	170.2	…	45.8	23.4	2.0	7.0	__
2009	371.5	121.6	47.6	…	73.9	11.4	52.3	…	249.9	178.0	…	71.9	42.3	…	5.3	10.9
2010	414.9	122.3	79.5	…	42.8	24.3	3.1	12.6	292.6	212.6	16.9	63.1	24.3	17.1	8.8	9.7
2011	406.6	128.5	67.8	0.0	60.8	29.8	17.2	11.6	278.1	201.1	14.0	62.9	17.5	18.5	7.3	8.0
2012	401.7	75.6	13.8	0.0	61.8	46.9	0.1	12.0	326.1	249.6	9.2	67.3	16.0	27.4	6.5	7.8
2013	455.6	72.1	16.4	0.1	55.7	35.3	5.0	12.0	383.5	286.4	17.0	80.1	9.9	54.7	7.1	5.9
2014	449.7	61.8	10.2	.	51.6	5.0	3.0	12.2	387.9	330.2	8.7	49.0	4.0	31.7	5.1	7.8
2015	499.9	31.4	10.8	__	20.6	…	…	12.8	468.5	400.7	9.6	58.1	8.8	19.8	13.9	13.3
2016	560.4	49.0	16.8	__	32.2	0.2	…	12.1	511.5	441.7	7.0	62.8	8.5	31.8	6.3	14.3
2017	615.1	48.1	15.9	…	32.1	0.3	…	12.2	567.0	475.0	6.5	85.6	6.9	46.2	7.8	22.7
2018	659.0	49.1	18.9	0.3	29.9	0.1	…	12.8	609.8	512.1	10.6	87.1	5.7	25.1	18.1	37.6
2019	821.9	89.4	60.4	0.4	28.7	0.1	…	13.0	732.5	643.0	15.9	73.7	8.1	15.0	16.8	33.8
2020 December	944.8	143.3	98.5	0.5	44.3	2.5	...	12.5	801.5	694.5	23.5	83.5	11.2	23.3	16.1	32.9
2021 December	1,129,0	170,2	143,5	0,5	26,2	,,,	,,,	14,3	958,8	859,8	34,0	64,9	1,0	17,6	21,0	23,7
2022 December	1,371.9	233.4	128.2	0.4	104.9	5.0	...	73.3	1,138.5	954.6	35.2	148.7	6.0	44.7	18.8	79.2
2023 April	1,277.0	203.6	101.0	0.4	102.3	5.0	...	67.5	1,073.4	868.9	33.1	171.3	7.5	49.8	19.3	94.8
May	1,266.6	209.4	108.8	0.3	100.2	5.0	...	66.0	1,057.2	863.0	30.3	163.9	5.7	45.5	19.1	93.6
June	1,260.3	183.4	79.8	0.3	103.3	10.0	5.1	64.0	1,076.8	879.1	32.0	165.7	5.1	45.9	19.4	95.4
July	1,301.8	181.1	76.4	0.3	104.4	10.0	6.1	64.0	1,120.6	909.0	31.8	179.8	3.1	41.5	22.6	112.6
August	1,381.8	187.6	77.4	0.3	110.0	13.0	9.1	64.0	1,194.1	974.4	50.3	169.4	0.9	43.5	24.0	101.0
September	1,377.4	194.2	74.5	0.3	119.4	16.1	12.0	64.5	1,183.2	978.5	41.9	162.8	0.8	40.6	15.6	105.8
October	1,371.4	209.1	88.4	1.4	119.2	16.2	11.0	64.5	1,162.4	960.0	39.8	162.6	0.9	43.7	18.7	99.3
November	1,374.3	196.8	92.0	1.7	103.1	13.2	8.0	64.5	1,177.5	967.9	39.8	169.8	1.1	39.7	19.1	109.8
December	1,490.1	205.9	82.5	1.4	122.1	10.0	8.0	48.1	1,284.1	1,074.0	45.7	164.5	7.5	38.6	12.7	105.6
2024 January	1,408.1	199.2	84.4	1.6	113.2	-	8.1	48.1	1,208.9	1,005.9	36.8	166.2	1.2	39.9	28.8	96.3
February	1,374.7	204.9	83.7	1.8	119.4	-	8.1	48.2	1,169.7	950.8	30.7	188.2	14.9	44.7	32.5	96.1
March	1,391.4	216.8	79.9	1.0	135.9	19.0	-	38.2	1,174.6	948.5	32.6	193.4	20.5	58.1	38.2	76.7
April	1,345.8	206.3	88.6	0.5	117.2	-	-	48.3	1,139.4	918.8	32.1	188.6	7.0	54.1	30.7	96.8
May	1,393.5	220.7	102.8	0.5	117.3	...	...	49.4	1,172.9	947.7	33.2	191.9	7.4	54.2	32.7	97.6
June	1,404.4	236.4	112.7	1.2	122.5	...	15.9	48.6	1,168.0	943.6	36.4	188.0	3.1	57.8	44.8	82.3
July	1,445.9	252.4	86.2	1.6	164.7	…	16.0	48.6	1,193.4	962.5	40.7	190.3	2.8	59.1	45.1	83.2
August	1,574.5	276.0	89.6	16.6	169.8	...	16.0	51.8	1,298.5	1,040.2	55.6	202.7	4.6	62.7	47.5	87.9
September	1,630.8	295.1	108.2	16.7	170.2	16.1	5.1	51.8	1,335.7	1,075.3	55.7	204.7	2.8	67.4	46.3	88.2
October	1,597.4	282.3	75.1	16.6	190.6	16.1	5.1	46.2	1,315.1	1,053.0	53.7	208.4	6.2	64.1	46.5	91.5
November	1,588.6	263.2	61.1	16.3	185.8	16.2	5.1	46.2	1,325.4	1,056.8	65.2	203.5	4.8	67.4	47.1	84.1
December	1,681.1	248.4	57.8	4.9	185.8	...	...	47.4	1,432.7	1,163.7	61.8	207.2	8.9	79.3	50.2	68.8
2025 January	1,612.3	233.0	58.3	4.9	169.9	...	...	47.4	1,379.3	1,119.3	58.4	201.6	8.7	71.5	49.0	72.4

Table13.3. Deposits at ODC - households and NPISH, EUR deposits

(EUR million: End of period)

Description	Other domestic sectors													
		Households									NPISH			
			Transferable deposits	Saving account	Other deposits	of which:						Transferable deposits	Saving account	Other deposits
						Up to 1 month	Over 1 months and up to 3 months	Over 6 months and up to 1 year	Over 1 year and up to 2 years	Over 2 years				
2007	647.0	631.9	170.6	…	461.3	156.2	__	141.6	74.6	50.3	15.2	11.9	…	3.3
2008	785.0	774.5	163.3	…	611.2	189.6	__	234.6	64.8	61.6	10.5	7.7	…	2.8
2009	962.2	948.8	208.0	…	740.8	242.4	315.9	…	63.2	80.5	13.4	11.1	…	2.3
2010	1,220.1	1,206.1	270.4	274.5	661.2	30.0	76.1	347.8	61.1	108.3	14.0	13.0	0.5	0.5
2011	1,395.6	1,373.4	314.4	276.2	782.8	24.8	67.0	257.3	261.5	147.6	22.2	18.3	0.5	3.3
2012	1,558.6	1,535.4	361.5	283.2	890.8	25.2	58.4	337.8	260.5	177.6	23.2	19.7	0.0	3.4
2013	1,685.1	1,658.7	447.0	342.5	869.2	8.7	24.9	455.0	187.1	177.1	26.4	22.3	0.2	3.8
2014	1,781.1	1,750.6	679.9	470.2	600.5	3.4	6.0	259.7	155.2	172.2	30.6	28.5	0.1	2.0
2015	1,895.5	1,862.3	842.4	505.3	514.6	5.5	3.1	104.2	191.2	204.8	33.2	32.7	…	0.4
2016	2,053.4	2,021.5	1,037.8	481.8	501.8	6.4	4.0	186.3	104.3	193.9	31.9	31.5	0.1	0.4
2017	2,084.7	2,045.9	1,090.4	437.8	517.7	8.1	3.7	195.8	105.0	200.6	38.8	36.2	0.1	2.5
2018	2,236.0	2,193.8	1,199.2	425.1	569.6	5.9	1.0	208.1	102.5	245.4	42.1	38.1	1.8	2.2
2019	2,511.2	2,463.5	1,381.7	454.0	627.8	9.8	6.8	150.8	125.2	324.2	47.7	45.5	…	2.2
2020 December	2,843.8	2,782.0	1,651.2	487.7	643.1	10.3	7.8	180.6	88.3	342.3	62.0	51.9	7.7	2.4
2021 December	3,236,7	3,190,0	1,982,7	557,3	650,0	5,5	6,9	171,6	103,4	351,8	46,7	43,7	0,5	2,5
2022 December	3,579.0	3,517.4	2,186.3	551.3	779.8	45.3	6.6	198.0	91.4	421.7	61.6	54.5	1.8	5.3
2023 April	3,693.4	3,622.6	2,237.7	567.8	817.1	4.1	54.7	181.7	91.1	448.1	70.8	64.4	1.8	4.7
May	3,713.0	3,643.0	2,250.8	567.6	824.6	4.6	65.6	177.2	93.8	453.7	70.1	63.8	1.6	4.7
June	3,720.5	3,660.7	2,259.2	564.5	837.0	7.5	66.6	182.4	95.6	460.0	59.8	53.9	1.7	4.2
July	3,732.8	3,673.0	2,258.8	559.5	854.7	15.0	19.7	179.6	108.7	503.8	59.8	53.4	1.7	4.7
August	3,794.4	3,734.7	2,302.3	536.4	896.0	6.4	59.5	213.1	94.4	503.4	59.7	55.7	1.7	2.2
September	3,805.1	3,743.7	2,304.8	528.0	910.9	10.0	51.1	221.6	100.2	509.8	61.4	57.4	1.8	2.2
October	3,827.8	3,760.5	2,305.3	529.3	925.9	8.6	55.8	225.1	102.7	515.4	67.4	63.4	1.8	2.2
November	3,832.9	3,768.1	2,301.6	532.2	934.3	3.6	55.4	230.2	106.3	520.7	64.8	60.8	1.8	2.2
December	3,965.3	3,901.1	2,411.7	531.6	957.8	4.8	54.0	232.9	111.2	533.3	64.3	60.3	1.8	2.2
2024 January	3,920.9	3,859.7	2,405.9	471.4	982.4	8.0	56.9	243.5	117.0	532.3	61.1	57.1	1.8	2.2
February	3,952.0	3,892.2	2,427.5	473.5	991.3	2.7	58.7	233.7	117.1	535.5	59.7	55.7	1.8	2.2
March	3,968.2	3,907.5	2,436.0	475.6	996.0	10.4	61.2	291.7	135.0	443.8	60.6	56.6	1.8	2.2
April	4,002.9	3,941.3	2,460.2	474.8	1,006.3	3.9	65.1	247.6	106.7	531.4	61.6	58.1	1.8	1.8
May	3,991.4	3,942.2	2,450.5	471.2	1,020.5	10.8	82.9	260.6	104.4	523.2	49.2	45.2	1.8	2.3
June	4,011.0	3,946.8	2,445.3	468.2	1,033.4	12.5	86.5	271.7	105.3	518.7	64.3	60.0	1.8	2.5
July	4,045.9	3,978.5	2,462.7	466.5	1,049.4	26.8	71.4	290.0	104.6	511.8	67.4	63.0	1.8	2.6
August	4,126.6	4,056.8	2,492.6	460.8	1,103.4	14.9	68.0	341.7	117.2	513.2	69.8	65.4	1.8	2.6
September	4,108.2	4,030.3	2,445.4	454.0	1,130.9	14.0	68.8	376.5	123.8	505.8	77.9	72.6	2.7	2.6
October	4,198.2	4,114.7	2,515.7	452.0	1,147.1	13.8	70.2	397.2	126.0	501.8	83.5	77.8	2.8	2.9
November	4,230.6	4,152.2	2,540.3	454.2	1,157.7	8.9	65.1	404.4	134.6	508.6	78.4	73.3	2.8	2.4
December	4,427.2	4,346.8	2,697.6	461.7	1,187.5	9.3	59.8	417.4	169.1	504.4	80.4	75.0	3.1	2.4
2025 January	4,458.6	4,382.3	2,702.1	470.0	1,210.2	3.5	61.0	424.1	182.3	498.0	76.3	71.3	3.1	1.9

Table 13.4. Deposits at ODC - financial corporations, EUR deposits

(EUR million: End of period)

Description	Finanncial corporations																
		Other depository corporations of which:			Other financial intermediaries				Insurance companies				Pension funds				Financial auxilliaries
			Transferable deposits	Other deposits		Transfera-ble deposits	Saving account	Other deposits		Transfer-able deposits	Saving account	Other deposits		Transfera-ble deposits	Saving account	Other deposits	
2007	39.1	3.1	0.1	2.9	5.6	2.2	__	3.4	28.3	2.2	__	26.2	0.4	0.4	__	…	1.7
2008	62.9	5.0	2.7	2.3	6.5	2.0	__	4.5	31.5	5.8	__	25.8	19.4	5.9	__	13.5	0.4
2009	78.2	6.1	0.1	6.0	5.9	1.7	__	4.2	43.1	3.8	__	39.3	22.6	2.7	__	19.5	0.4
2010	105.0	7.3	1.0	6.3	7.9	2.6	0.5	4.8	47.6	4.7	0.0	42.8	41.6	1.6	15.3	24.7	0.6
2011	117.5	9.9	0.8	9.1	6.8	2.5	1.0	3.3	57.2	6.2	0.2	50.8	43.1	1.34	15.9	25.9	0.5
2012	120.0	3.8	0.9	2.9	6.2	1.7	0.1	4.4	64.3	6.8	0.4	57.1	45.3	0.7	22.1	22.5	0.4
2013	88.2	2.5	1.8	0.7	7.4	2.5	0.7	4.2	72.3	7.6	…	64.7	5.7	1.0	…	4.7	0.3
2014	104.6	2.8	2.1	0.7	5.1	3.1	0.6	1.4	79.3	14.8	…	64.4	17.1	2.1	14.5	0.5	0.3
2015	73.2	3.3	2.5	0.7	5.0	2.1	0.4	2.6	59.0	10.3	…	48.7	4.8	1.5	…	3.3	1.1
2016	96.6	5.6	3.9	1.7	6.9	3.5	0.3	3.1	59.0	3.7	…	55.2	23.7	10.3	0.6	12.8	1.1
2017	133.8	6.9	5.2	1.7	10.9	7.0	0.0	3.9	59.7	9.8	0.0	49.9	52.6	16.2	4.1	32.3	3.7
2018	204.5	14.0	12.4	**1.7**	8.4	5.1	1.0	2.4	55.5	6.3	…	49.2	124.9	21.4	6.8	96.6	1.7
2019	298.3	9.3	7.7	1.7	21.2	11.3	…	9.8	89.0	9.8	…	79.2	176.5	0.4	5.3	170.8	2.3
2020 Dec	275.3	12.8	10.2	2.7	36.1	23.6	…	12.5	98.6	11.6	…	87.1	123.5	1.2	6.7	115.7	4.2
2021 Dec	205,0	8,9	7,2	1,7	40,3	12,9	5,9	21,5	106,0	9,4	,,,	96,6	46,7	1,0	7,5	38,2	3,1
2022 December	342.9	29.0	4.3	24.7	43.1	11.1	7.2	24.8	125.9	15.6	2.1	108.1	137.1	2.3	8.5	126.3	7.9
2023 April	302.0	9.2	3.1	6.2	45.8	14.5	6.3	25.0	120.4	11.9	…	108.5	120.9	1.6	11.0	108.4	5.7
May	315.9	9.1	1.9	6.7	49.7	16.9	5.5	27.2	127.2	14.0	…	113.1	122.1	2.0	11.6	108.4	7.9
June	319.9	15.7	4.5	10.7	45.7	12.7	5.9	27.2	126.3	13.8	1.3	111.3	123.4	2.6	12.3	108.5	8.8
July	315.6	7.6	2.4	4.7	50.8	14.5	3.4	32.9	130.4	18.3	0.1	112.0	117.2	0.7	12.7	103.8	9.6
August	332.1	9.2	2.0	6.7	56.4	17.2	2.5	36.7	136.3	18.3	4.4	113.6	122.0	1.3	13.4	107.3	8.3
September	351.1	29.7	2.7	23.5	51.4	12.6	1.9	36.9	140.4	11.5	1.6	127.3	122.0	1.8	13.4	106.7	7.6
October	350.0	19.6	1.6	18.1	63.2	19.5	1.0	42.8	137.0	12.5	1.6	122.9	123.3	1.5	13.6	108.2	6.9
November	331.7	12.2	1.5	10.8	59.8	16.0	0.0	43.8	132.4	9.2	2.3	120.8	119.9	1.7	13.8	104.4	7.4
December	370.7	50.4	1.7	48.7	73.1	18.9	10.9	43.8	142.5	10.5	2.4	129.6	94.3	0.6	14.1	79.6	10.4
2024 Jan	356.8	28.3	2.7	25.6	88.0	19.9	23.2	44.9	137.7	13.1	1.2	123.4	95.1	0.6	14.8	79.7	7.7
February	368.4	32.4	4.8	27.7	92.7	22.9	23.9	45.9	137.9	12.1	2.8	123.1	96.6	1.2	15.5	79.9	8.6
March	389.4	49.6	2.5	47.1	93.1	25.4	21.2	46.4	137.8	10.0	2.5	125.3	98.2	1.5	16.6	80.1	10.8
April	370.9	28.2	1.8	26.4	94.7	26.5	20.8	47.4	141.3	13.6	1.8	125.9	98.8	1.6	17.1	80.2	7.9
May	365.9	27.5	1.2	26.3	68.0	17.3	2.1	48.5	162.0	15.3	17.4	129.3	99.9	1.9	17.7	80.3	8.4
June	388.8	51.9	3.1	48.8	87.7	20.4	13.8	53.5	140.8	12.3	0.1	128.4	101.1	2.5	18.2	80.5	7.2
July	409.8	27.5	2.2	25.3	86.5	19.8	13.4	53.3	144.2	14.3	…	129.9	144.6	1.3	18.6	124.6	7.0
August	395.5	27.3	2.0	25.3	65.8	17.0	…	48.9	149.6	17.7	0.0	131.8	144.8	1.1	18.9	124.8	8.0
September	401.1	26.1	2.0	24.0	69.4	20.7	…	48.8	150.7	12.7	…	138.0	145.8	1.7	19.1	125.0	9.0
October	408.2	27.2	2.1	25.1	73.1	21.5	1.6	50.0	152.3	14.6	…	137.7	146.4	1.5	19.6	125.3	9.4
November	411.7	29.4	3.9	25.5	74.2	23.2	1.7	49.2	151.0	12.8	…	138.2	147.6	2.3	19.9	125.5	9.4
December	477.0	49.5	3.5	46.0	96.4	23.3	14.9	58.3	152.2	11.2	…	141.0	169.7	0.8	20.4	148.6	9.2
2025 January	461.6	28.2	1.7	26.5	106.	27.2	10.5	68.6	146.8	11.9	…	134.9	170.5	0.7	21.0	148.8	9.8

Table 13.5. Non EUR deposits

(EUR million: End of period)

Description	Non-EUR deposits	Financial corporations	of which:				Nonfinancial corporations	of which:		Other domestic sectors						Nonresidents
			CBK	Other depos. corporations	Other financial depositories	Insurance companies		Public nonfinancial corporations	Other nonfanancial corporations		Households	of which: Transferable deposits	of which: Saving deposits	of which: Other deposits	NPISH	
2007	53.3	0.5	__	…	0.1	0.4	8.1	1.5	6.6	44.3	44.2	16.2	__	28.0	0.1	0.4
2008	81.9	0.9	__	…	…	0.9	11.6	0.1	11.5	68.4	68.2	22.9	__	45.2	0.3	1.0
2009	112.1	2.1	__	1.2	…	0.9	18.3	1.3	17.0	91.1	90.9	29.7	__	61.1	0.2	0.7
2010	113.8	3.1	__	2.9	__	__	13.7	4.3	9.4	93.8	93.3	33.1	25.9	34.3	0.5	3.1
2011	131.5	0.3	__	0.3	__	__	9.8	0.1	9.7	117.5	117.0	46.5	31.7	38.9	0.4	3.8
2012	120.9	1.6	__	1.2	0.2	__	9.6	__	9.6	104.9	104.7	45.7	27.0	32.0	0.2	4.8
2013	136.9	0.7	__	__	0.4	__	14.3	__	14.3	116.7	116.2	59.6	29.6	27.0	0.5	5.2
2014	113	0.27	…	…	0.2	__	8.49	__	8.49	97.8	97.3	63.2	21.5	12.6	0.6	6.49
2015	124.3	0.2	__	0.2	…	__	13.5	…	13.5	102.8	102.2	76.6	19.3	6.2	0.6	7.8
2016	128.8	0.8	__	__	0.7	__	15.8	0.2	15.6	101.9	100.8	78.3	17.4	5.1	1.1	10.4
2017	148.1	0.6	…	…	0.5	…	17.6	0.1	17.5	122.9	122.6	99.3	17.0	6.2	0.3	7.0
2018	170.9	6.1	__	5.5	0.5	__	15.7	__	15.6	140.8	140.4	116.9	17.1	6.4	0.4	8.3
2019	165.6	6.0	__	5.0	0.6	__	15.0	__	15.0	138.9	138.5	115.2	16.0	7.2	0.5	5.5
2020 December	191.1	4.3	__	3.4	0.6	__	25.9	__	25.9	156.0	155.4	132.9	16.5	6.0	0.7	4.7
2021 December	223,7	5,5	__	4,8	0,3	__	28,4	0,0	28,4	176,6	176,1	153,3	16,7	6,1	0,5	13,1
2022 December	175.1	4.0	__	4.0	0.0	__	34.9	…	34.9	116.3	115.1	101.6	11.0	2.6	1.2	18.3
2023 April	171.2	3.5	__	3.3	0.1	__	31.7	…	31.7	131.0	130.4	114.1	10.5	5.8	0.6	3.7
May	176.1	3.6	__	3.1	0.2	__	31.0	…	31.0	137.4	135.5	118.5	10.7	6.4	1.9	3.7
June	186.1	3.8	__	3.1	0.3	__	36.3	…	36.3	140.6	139.2	120.3	11.4	7.5	1.4	3.9
July	197.7	3.8	__	3.1	0.6	__	44.0	…	44.0	145.1	144.5	124.8	11.2	8.4	0.6	4.0
August	191.3	4.1	__	3.7	0.3	__	36.4	0.2	36.2	146.1	145.3	125.7	11.4	8.2	0.8	3.9
September	197.7	3.7	__	3.3	0.3	__	37.6	0.4	37.2	146.0	144.9	125.3	11.4	8.2	1.1	9.7
October	193.3	4.0	__	3.3	0.5	__	35.3	…	35.3	143.6	142.7	122.4	11.1	9.2	0.9	9.8
November	210.4	12.6	__	12.3	0.2	__	40.4	…	40.4	147.0	145.7	125.4	11.0	9.4	1.3	9.7
December	213.6	3.4	__	2.9	0.4	__	40.2	…	40.2	156.5	155.7	134.7	11.3	9.7	0.8	13.3
2024 January	216.8	3.3	__	2.9	0.3	__	41.7	…	41.7	162.4	161.7	140.7	11.6	9.5	0.7	9.2
February	223.0	4.1	__	3.3	0.3	__	44.3	…	44.3	165.1	163.9	143.1	11.4	9.4	1.2	9.3
March	237.3	3.5	__	3.1	0.3	__	48.1	0.1	48.0	162.9	161.5	136.5	11.1	13.8	1.4	22.2
April	216.9	3.9	__	3.1	0.5	__	41.4	__	41.4	161.2	160.6	135.8	11.0	13.8	0.6	9.5
May	218.7	4.1	__	3.1	0.6	0.0	44.0	__	44.0	162.6	162.0	137.0	11.0	14.0	0.6	7.3
June	242.5	4.2	__	3.1	0.5	__	61.9	0.1	61.7	166.7	166.0	140.5	10.5	15.0	0.6	9.3
July	238.1	4.0	__	3.3	0.4	__	55.7	0.2	55.5	168.0	167.4	141.9	10.5	15.1	0.6	10.0
August	243.4	3.9	__	3.2	0.6	__	59.4	__	59.4	168.8	168.2	141.7	10.6	15.8	0.7	11.2
September	250.3	6.0	__	3.2	2.3	__	60.3	__	60.3	170.5	169.7	142.5	10.7	16.5	0.8	13.0
October	239.9	3.9	__	3.2	0.6	__	54.5	__	54.5	171.3	170.4	142.9	10.4	17.2	0.8	9.0
November	226.2	4.2	__	3.5	0.5	__	47.1	0.1	47.0	164.8	163.4	137.4	10.4	15.6	1.3	9.8
December	253.4	7.5		4.4	0.5		53.9	0.0	53.9	160.4	159.7	135.7	10.2	13.7	0.7	30.4
2025 January	213.6	4.3	__	3.2	0.7		41.8	0.2	41.7	157.3	156.5	132.3	10.3	13.8	0.6	9.0

Table 14.1. ODC loans - main sectors

(EUR million: End of period)

Description	Total	Financial corporations	of which:		Nonfinancial corporations	of which:				Other domestic corporations	of which:			Nonresidents	Loans in Non-EUR Currency
			Other financial intermediaries	Insurance companies		Public nonfinancial corporations	Other nonfinancial corporations				Households				
								Up to 1 year	Over 1 year			Up to 1 year	Over 1 year		
2007	892.1	—	—	—	691.5	0.2	691.3	174.0	517.3	200.6	200.6	24.0	176.6	—	—
2008	1,183.4	0.6	—	0.6	901.8	0.1	901.7	191.0	710.7	281.0	281.0	20.9	260.1	—	—
2009	1,289.0	2.3	1.2	1.1	943.2	0.3	942.9	215.7	727.2	343.5	343.5	27.0	316.6	—	—
2010	1,458.7	5.7	2.6	3.0	1,014.5	6.3	1,008.3	259.4	748.9	434.3	434.2	26.5	407.6	1.6	2.5
2011	1,698.1	17.3	15.6	1.7	1,128.6	1.5	1,127.0	298.8	828.2	512.4	510.9	44.0	466.9	32.5	7.3
2012	1,763.4	19.8	16.3	3.5	1,171.2	1.4	1,169.8	313.4	856.4	543.0	542.6	52.2	490.4	22.5	6.9
2013	1,805.8	20.4	17.3	3.1	1,194.7	0.2	1,194.5	378.0	816.5	564.7	563.9	65.4	498.4	19.9	6.1
2014	1,882.3	7.1	5.8	1.3	1,233.4	0.6	1,232.7	367.0	865.7	635.4	635.3	69.6	565.7	0.5	6.0
2015	2,019.3	8.7	7.4	1.1	1,322.2	0.6	1,321.6	306.9	1,014.7	682.0	682.0	58.2	623.8	0.3	5.9
2016	2,212.3	6.3	6.0	0.3	1,409.9	2.6	1,407.4	393.0	1,014.3	791.3	791.0	56.1	740.1	0.4	4.4
2017	2,485.3	4.9	4.5	0.1	1,577.1	2.4	1,574.7	366.8	1,207.9	897.6	897.2	48.9	848.4	0.4	5.3
2018	2,755.5	6.9	5.4	0.1	1,745.7	4.0	1,741.7	311.1	1,430.6	998.5	998.2	50.2	948.0	0.3	4.1
2019	3,031.9	7.0	6.8	0.1	1,916.9	3.4	1,913.5	294.5	1,619.1	1,102.8	1,102.0	49.8	1,052.3	1.0	4.3
2020 December	3,246.6	7.7	7.5	0.1	2,054.8	3.7	2,050.9	334.7	1,716.2	1,180.8	1,179.9	40.0	1,139.8	1.0	2.3
2021 December	3,748,6	10,0	9,9	0,1	2,324.4	…	2,324.4	374,6	1,949.9	1,399,7	1,399,7	44,3	1,354,8	1,6	2,2
2022 December	4,347.9	10.8	10.1	0.3	2,688.7	…	2,688.7	418.2	2,270.5	1,632.7	1,632.3	48.6	1,583.7	2.4	13.3
2023 March	4,510.4	15.5	14.4	1.0	2,786.4	…	2,786.4	438.7	2,347.7	1,693.4	1,693.0	48.5	1,644.6	2.3	12.8
April	4,562.8	14.7	14.1	0.4	2,818.1	…	2,818.1	442.1	2,376.0	1,715.1	1,714.7	49.5	1,665.2	2.3	12.7
May	4,641.7	14.0	13.5	0.4	2,864.9	…	2,864.9	446.0	2,418.9	1,747.5	1,747.2	51.9	1,695.2	2.2	13.0
June	4,713.4	13.9	13.7	…	2,904.7	…	2,904.7	436.4	2,468.2	1,779.5	1,779.2	51.4	1,727.8	2.6	12.7
July	4,746.9	14.9	14.7	…	2,912.4	…	2,912.4	420.5	2,491.9	1,804.4	1,803.6	53.0	1,750.6	2.7	12.5
August	4,727.4	10.0	9.8	…	2,875.0	…	2,875.0	400.0	2,475.0	1,826.2	1,825.4	52.0	1,773.4	3.5	12.7
September	4,788.2	12.5	12.3	…	2,911.1	…	2,911.1	388.7	2,522.3	1,848.0	1,847.2	51.6	1,795.6	3.7	12.9
October	4,830.7	12.9	12.9	…	2,925.8	…	2,925.8	394.4	2,531.4	1,875.1	1,874.3	53.1	1,821.2	4.0	12.9
November	4,882.3	13.3	13.2	…	2,952.2	…	2,952.2	393.7	2,558.5	1,900.3	1,899.5	56.9	1,842.6	4.0	12.4
December	4,909.5	17.4	14.5	1.0	2,960.4	…	2,960.4	405.5	2,544.9	1,914.8	1,914.0	56.4	1,857.6	4.6	12.2
2024 January	4,889.4	12.5	11.4	0.9	2,933.2	…	2,933.2	389.3	2,543.9	1,926.6	1,925.9	55.6	1,870.2	5.9	11.2
February	4,949.8	13.5	13.2	0.1	2,963.8	…	2,963.8	387.2	2,576.7	1,955.0	1,954.3	54.8	1,899.4	6.3	11.2
March	5,080.8	14.3	14.0	0.1	3,051.7	…	3,051.7	415.8	2,635.9	1,997.4	1,996.7	55.1	1,941.6	6.2	11.2
April	5,135.1	14.0	13.7	0.1	3,074.3	…	3,074.3	417.8	2,656.5	2,040.2	2,039.5	55.8	1,983.7	6.4	0.1
May	5,216.0	17.7	17.0	0.1	3,104.2	…	3,104.2	428.9	2,675.3	2,087.6	2,086.9	56.4	2,030.5	6.4	0.1
June	5,339.6	25.2	24.7	0.1	3,180.3	…	3,180.3	474.8	2,705.5	2,127.4	2,124.7	58.2	2,066.5	6.6	0.1
July	5,387.5	23.9	23.6	0.1	3,191.6	…	3,191.6	483.0	2,708.6	2,165.3	2,162.6	58.5	2,104.1	6.6	0.1
August	5,425.1	27.2	26.8	0.2	3,197.9	…	3,197.9	493.9	2,704.0	2,192.8	2,190.2	57.4	2,132.8	7.1	0.1
September	5,505.8	27.7	27.2	0.2	3,236.4	…	3,236.4	531.7	2,704.7	2,234.1	2,231.5	60.4	2,171.0	7.4	0.1
October	5,585.2	31.3	30.8	0.2	3,274.3	…	3,274.3	564.7	2,709.6	2,272.0	2,269.5	60.3	2,209.2	7.5	0.1
November	5,673.3	40.1	39.6	0.2	3,321.5	…	3,321.5	578.3	2,743.2	2,304.1	2,301.7	63.5	2,238.1	7.5	0.1
December	5,804.6	44.2	43.7	0.2	3,413.0		3,413.0	595.9	2,817.1	2,338.5	2,336.0	64.3	2,271.8	7.6	1.2
2025 January	5,807.7	47.4	46.9	0.2	3,379.8		3,379.8	593.1	2,786.7	2,367.6	2,367.6	65.2	2,302.4	7.8	1.2

Table 14.2. ODC new loans - loans, overdrafts and credit lines

(EUR million: Cummulative data during the reference month)

Description	Total value of new loans									OVERDRAFTS (end of period)	CREDIT LINES (end of period)
		Consumer loans	Mortgage loans	Loans with favorable conditions	New loans, excluding consumer, mortgage and loans with favorable conditions	Agriculture	Industry	Services	Other sectors		
2007	595.0	96.2	11.3	…	487.4	..	..	..	..	10.6	…
2008	693.7	182.8	20.8	…	490.0	..	..	..	..	141.2	…
2009	630.3	174.4	44.2	…	411.8	..	..	..	..	147.0	…
2010	731.9	157.3	44.1	66.1	464.5	35.3	103.3	267.2	58.7	202.7	32.6
2011	802.1	176.9	38.0	137.1	450.1	36.3	110.2	290.9	12.7	262.0	36.9
2012	744.3	176.9	36.1	106.9	424.4	38.1	114.1	269.4	2.9	298.9	44.4
2013	761.9	189.3	41.2	89.1	442.3	40.1	98.6	299.1	4.6	328.8	51.8
2014	993.9	281.5	53.0	87.0	572.4	43.4	174.8	337.5	16.7	330.0	49.4
2015	1,102.5	273.5	67.6	98.2	663.1	49.6	188.0	398.8	26.8	348.9	63.7
2016	1,025.1	324.1	71.2	80.9	548.8	46.2	138.4	316.4	47.9	365.3	93.8
2017	1,292.6	369.5	91.2	98.3	733.7	33.3	193.9	431.6	74.9	347.6	135.4
2018	1,367.1	407.8	98.9	45.4	814.9	36.6	251.1	461.9	65.3	341.0	171.5
2019	1,440.9	391.1	108.4	42.4	899.0	41.1	298.0	487.3	72.6	330.5	190.6
2020	1,467.7	375.3	122.2	45.5	924.7	32.5	311.5	509.7	71.0	336.7	223.7
2021	1,804.5	526.7	191.3	59.2	1,027.3	38.3	280.8	566.7	141.5	359.4	239.0
2022	1,921.9	493.7	217.1	82.9	1,128.2	47.5	330.4	561.0	189.2	450.2	281.5
2023 May	212.9	57.7	17.5	6.1	131.6	3.9	47.0	53.0	27.7	491.8	304.0
June	201.1	56.7	18.7	6.5	119.2	4.4	28.6	54.9	31.3	504.0	308.8
July	166.9	52.1	11.7	4.5	98.6	1.7	23.8	54.0	19.2	499.5	303.3
August	170.7	47.3	14.5	6.6	102.2	1.2	28.8	61.8	10.4	478.6	308.0
September	166.6	49.9	15.5	9.8	91.4	2.8	22.0	53.9	12.7	482.4	307.8
October	160.6	53.9	17.6	9.8	79.3	1.9	20.4	43.4	13.6	504.6	314.9
November	170.0	53.8	18.0	5.6	92.7	2.0	26.4	53.7	10.5	515.1	315.2
December	193.7	52.4	14.1	7.1	120.2	2.2	28.0	79.4	10.6	513.3	318.0
2024 January	137.9	41.4	17.5	5.9	73.1	1.4	16.8	47.6	7.4	492.4	312..6
February	172.2	63.7	20.3	7.0	81.3	2.1	30.1	41.0	8.0	513.9	316.5
March	241.2	71.5	20.3	7.8	141.6	2.6	29.5	76.0	33.5	536.5	319.2
April	213.7	80.1	22.1	10.8	100.8	1.8	30.1	59.0	9.8	534.6	323.4
May	232.9	88.6	21.6	16.9	105.8	1.8	30.1	61.9	12.0	550.1	324.4
June	236.5	85.4	16.4	11.8	122.9	2.2	36.5	68.6	15.5	553.4	333.2
July	228.8	66.9	21.4	8.7	131.7	2.0	38.5	78.3	13.0	569.9	340.7
August	174.4	51.7	22.6	10.1	90.1	3.5	26.1	48.2	12.3	550.3	341..1
September	215.1	57.9	19.9	10.2	127.1	3.8	25.8	86.3	11.2	559.6	340.5
October	245.6	63.2	33.7	6.6	142.1	3.4	30.5	91.9	16.2	577.7	347.7
November	224.3	52.6	25.6	8.5	137.5	2.7	33.4	80.1	21.4	582.8	359.6
December	264.1	50.0	24.4	5.2	184.5	2.1	53.9	94.3	34.3	587.5	367.9
2025 January	187.3	52.1	26.0	6.5	102.7	3.3	27.2	61.5	10.6	570.4	365.6

1 / Total new loans;
2 / Total new credit in economic sectors (agriculture, industry, services);
3 / Total new credit in other economic sectors;
4/5 / Excluded when calculating the total new loans.

Table 14.2.1 ODC new loans - nonfinancial corporations

(EUR million: Cumulative data during the reference month)

Description	Total value of new loans of nonfinancial corporations							OVERDRAFTS (end of period)	CREDIT LINES (end of period)
		Loans with favorable conditions	New loans, excluding consumer, mortgage and loans with favorable conditions						
				Agriculture	Industry	Services	Other sectors		
2007	445.6	…	445.6	..	..	..	..	10.2	…
2008	489.5	…	489.5	..	..	..	..	135.5	…
2009	411.6	…	411.6	..	..	..	..	140.8	…
2010	491.5	33.4	458.2	29.3	103.3	267.2	58.3	184.6	32.6
2011	508.4	67.7	440.7	27.6	110.2	290.3	12.5	234.8	36
2012	468.4	57.3	411.0	28.3	114.1	266.9	1.8	267.4	44.49
2013	467.9	43.1	424.8	29.5	98.6	295.7	1.0	288.4	51.8
2014	615.4	55.0	560.4	32.1	174.8	336.9	16.6	287.0	49.4
2015	698.9	48.4	650.5	37.0	188.0	398.8	26.7	299.6	63.7
2016	577.9	44.0	533.9	31.4	138.4	316.4	47.7	313.1	93.8
2017	778.5	60.5	718.0	17.8	193.9	431.6	74.8	294.4	135.4
2018	816.4	20.0	796.4	18.3	251.1	461.9	65.1	283.1	171.5
2019	895.8	16.0	879.8	22.0	298.0	487.3	72.4	270.2	190.6
2020	935.5	20.7	914.8	22.7	311.5	509.6	70.9	278.2	223.7
2021	1,033.1	28.2	1,004.9	27.0	280.7	566.7	130.4	295.7	239.0
2022	1,132.0	41.9	1,090.1	37.0	330.3	560.8	162.0	376.5	281.5
2023 February	91.6	1.7	89.8	2.5	29.1	45.9	12.3	384.2	280.5
March	148.6	1.4	147.2	10.1	35.7	71.2	30.2	405.4	288.8
April	109.8	6.2	103.5	6.9	39.2	46.0	11.4	413.4	305.2
May	127.6	1.2	126.5	3.4	47.0	53.0	23.1	415.1	304.0
June	115.2	2.2	113.0	4.0	28.6	54.9	25.5	426.5	308.8
July	95.3	0.4	94.9	1.5	23.8	54.0	15.6	421.1	303.3
August	97.6	1.8	95.8	1.0	28.8	61.8	4.2	401.5	308.0
September	90.0	3.1	86.9	2.4	22.0	53.9	8.7	405.5	307.8
October	77.6	2.7	74.9	1.6	20.4	43.4	9.4	425.0	314.9
November	90.4	0.6	89.7	2.0	26.4	53.7	7.6	433.3	315.2
December	121.3	3.6	117.7	2.2	28.0	79.4	8.1	431.8	318.0
2024 January	71.5	1.5	70.0	1.4	16.8	47.4	4.5	407.2	312.6
February	80.5	2.7	77.7	2.1	30.1	41.0	4.5	429.1	316.5
March	139.3	1.3	138.0	2.5	29.5	76.0	30.0	451.8	319.2
April	102.5	4.9	97.7	1.7	30.1	58.9	6.9	449.1	323.4
May	110.9	9.2	101.7	1.8	30.1	61.9	7.9	464.1	324.4
June	123.3	3.8	119.5	2.2	36.5	68.6	12.1	476.2	333.2
July	129.9	1.6	128.3	1.9	38.5	78.3	9.6	481.8	340.7
August	89.6	2.3	87.3	3.5	26.1	48.2	9.5	462.7	341.1
September	126.0	2.2	123.8	3.8	25.8	86.3	7.9	469.4	340.5
October	140.3	1.8	138.5	3.4	30.5	91.9	12.6	486.4	347.7
November	138.0	3.9	134.1	2.7	33.4	80.1	17.9	488.8	359.6
December	182.3	1.8	180.5	2.1	53.9	94.3	30.3	490.0	367.9
2025 January	104.0	2.9	101.1	3.3	27.2	61.5	9.1	470.6	365.6

Table 14.2.2 ODC new loans - households

(EUR million: Cumulative data during the reference month)

Description	TOTAL VALUE OF LOANS TO HOUSEHOLDS					OVERDRAFTS (end of period)
		Consumer loans	Mortgage loans	Loans with favorable conditions	New loans, excluding consumer, mortgage and loans with favorable conditions	
2007	149.4	96.2	11.3	…	41.8	0.38
2008	204.1	182.8	20.8	…	0.5	5.65
2009	218.7	174.4	44.2	…	0.2	6.2
2010	240.4	157.3	44.1	32.7	6.3	18.1
2011	293.7	176.9	38.0	69.4	9.4	27.1
2012	275.9	176.9	36.1	49.6	13.4	34.2
2013	294.1	189.3	41.2	46.0	17.6	40.4
2014	378.5	281.5	53.0	32.0	12.0	46.0
2015	403.6	273.5	67.6	49.8	12.7	49.3
2016	447.2	324.1	71.2	36.9	14.9	52.2
2017	514.1	369.5	91.2	37.8	15.6	53.2
2018	550.7	407.8	98.9	25.4	18.6	57.8
2019	545.2	391.1	108.4	26.4	19.2	60.4
2020	532.2	375.3	122.2	24.8	9.9	58.5
2021	771.5	526.7	191.3	31.0	22.5	63.7
2022	790.0	493.7	217.1	41.1	38.0	73.7
2023 August	73.1	47.3	14.5	4.8	6.4	77.0
September	76.6	49.9	15.5	6.6	4.5	76.9
October	83.0	53.9	17.6	7.1	4.4	79.5
November	79.7	53.8	18.0	5.0	2.9	81.8
December	72.4	52.4	14.1	3.5	2.5	83.4
2024 January	66.4	41.4	17.5	4.4	3.1	85.2
February	91.8	63.7	20.3	4.3	3.5	84.8
March	101.9	71.5	20.3	6.5	3.6	84.7
April	111.2	80.1	22.1	5.9	3.1	85.6
May	122.1	88.6	21.6	7.8	4.1	86.0
June	113.2	85.4	16.4	8.0	3.4	87.2
July	98.9	66.9	21.4	7.1	3.5	88.1
August	84.8	51.7	22.6	7.8	2.8	87.6
September	89.1	57.9	19.9	8.1	3.3	90.2
October	105.2	63.2	33.7	4.7	3.6	91.3
November	86.3	52.6	25.6	4.6	3.5	94.0
December	81.7	50.0	24.4	3.4	4.0	97.5
2025 January	83.3	52.1	26.0	3.6	1.6	99.8

Table 14.3. ODC loans - main economic sectors, corporates

(EUR million: End of period)

Description	Total	Agriculture			Industry, energy, and construction			Services		
			Up to 1 year	Over 1 year		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
2007	691.5	29.0	4.1	24.9	144.5	32.8	111.7	518.0	149.5	368.5
2008	902.4	37.4	4.1	33.3	160.2	28.9	131.2	704.8	126.4	578.4
2009	945.5	38.2	3.8	34.4	236.7	54.8	181.9	670.5	113.2	557.3
2010	1,022.8	38.2	1.7	36.5	269.3	77.1	192.2	715.3	188.5	526.8
2011	1,149.5	40.5	2.7	37.8	284.7	82.3	202.4	824.4	220.5	603.8
2012	1,194.2	43.6	3.0	40.6	290.4	74.1	216.2	860.2	232.3	627.9
2013	1,217.4	45.8	3.3	42.5	291.4	95.8	195.6	880.2	286.2	594.0
2014	1,242.8	49.4	4.0	45.5	290.0	85.8	204.2	903.4	281.8	621.5
2015	1,321.3	54.9	4.6	50.3	308.5	76.0	205.4	965.7	223.1	664.4
2016	1,410.1	59.7	9.1	50.6	324.8	93.7	231.2	1,025.5	290.8	690.6
2017	1,564.7	55.6	7.5	48.1	385.6	107.7	277.9	1,123.5	250.6	872.9
2018	1,734.3	67.7	18.4	49.3	428.5	93.6	335.0	1238.1	249.1	804.9
2019	1,904.1	70.6	10.6	60.0	493.0	90.4	402.5	1,340.6	206.5	1,132.7
2020 December	2,040.6	55.0	4.7	50.3	633.6	101.7	531.2	1,352.0	234.6	1,114.3
2021 December	2,326,3	51,2	5,4	49,5	760,9	126,8	634,2	1,514,1	250,6	1,263,5
2022 December	2,713.6	56.3	4.6	51.7	968.3	157.3	811.0	1,688.9	259.3	1,429.6
2023 March	2,814.2	58.9	5.7	53.1	999.6	161.0	838.6	1,755.7	281.4	1,474.3
April	2,848.7	58.8	5.9	53.0	1,034.2	165.4	868.8	1,755.6	276.6	1,479.1
May	2,848.7	58.8	5.9	53.0	1,034.2	165.4	868.8	1,755.6	276.6	1,479.1
June	2,899.1	60.2	6.0	54.2	1,063.4	175.0	888.5	1,775.5	274.1	1,501.4
July	2,948.3	60.2	5.9	54.2	1,080.0	173.3	906.7	1,808.2	235.8	1,357.5
August	2,897.9	59.3	5.9	53.3	1,074.1	170.3	903.9	1,764.5	232.5	1,532.0
September	2,936.5	61.6	7.6	54.0	1,073.7	158.7	915.0	1,801.2	227.2	1,574.0
October	2,953.3	71.9	6.4	65.4	1,078.1	162.9	915.2	1,803.3	233.0	1,570.4
November	2,981.2	70.0	5.9	64.1	1,060.8	163.2	897.7	1,850.4	229.8	1,620.6
December	2,991.3	70.8	5.7	65.1	1,076.1	163.2	912.9	1,844.4	244.1	1,600.3
2024 January	2,961.1	69.1	5.4	63.7	1,058.8	156.3	902.6	1,833.1	234.1	1,597.1
February	2,991.9	68.2	5.0	63.2	1,071.8	155.3	916.5	1,851.9	231.9	1,618.0
March	3,082.4	68.8	5.1	63.7	1,088.0	159.8	928.2	1,925.6	257.1	1,668.1
April	3,086.3	69.0	5.1	63.9	1,081.8	159.0	922.8	1,935.6	259.7	1,676.4
May	3,138.4	69.6	5.4	64.1	1,084.2	151.8	927.8	1,984.6	276.1	1,708.5
June	3,219.6	69.9	5.9	64.1	1,109.9	158.0	951.9	2,039.8	312.0	1,727.8
July	3,234.6	69.0	6.0	62.9	1,103.9	161.3	942.6	2,061.8	314.4	1,747.4
August	3,225.0	69.7	6.5	63.2	1,096.8	161.7	935.2	2,058.5	323.8	1,734.7
September	3,283.1	71.1	7.2	63.9	1,108.2	166.5	941.7	2,103.8	356.3	1,747.6
October	3,325.5	63.0	6.2	56.8	1,123.3	179.5	943.8	2,139.2	379.0	1,760.1
November	3,368.8	63.5	6.2	57.3	1,128.4	176.7	951.7	2,176.9	389.0	1,788.0
December	3,465.2	64.3	6.4	57.9	1,174.4	216.4	957.9	2,226.5	628.9	1,597.6
2025 January	3,461.5	63.9	6.2	57.7	1,166.4	218.4	947.9	2,231.2	799.2	1,432.0

Table 14.4. ODC loans - industry, electricity and construction

(EUR million: End of period)

Description	Industry, energy and construction										
		Mining	Manufacturing			Electricity, gas, and water			Construction		
				Up to 1 year	Over 1 year		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
2007	144.5	5.6	88.3	16.3	72.0	1.2	0.4	0.8	49.5	15.6	33.9
2008	160.2	0.8	92.3	13.6	78.6	1.6	0.3	1.3	65.6	14.2	51.3
2009	236.7	14.1	119.9	17.9	102.0	13.7	10.0	3.7	89.1	21.2	67.9
2010	269.3	14.6	127.6	26.1	101.6	18.0	11.9	6.1	109.1	38.2	70.9
2011	284.7	17.2	136.7	28.4	108.3	14.5	7.9	6.6	116.3	38.8	77.4
2012	290.4	16.2	133.1	21.7	111.4	15.9	6.7	9.3	125.2	38.2	87.0
2013	291.4	20.1	131.7	32.7	99.1	20.8	10.2	10.6	118.7	42.3	76.5
2014	300.0	19.7	153.0	36.2	116.8	20.3	11.3	9.1	107.0	41.3	65.6
2015	300.7	19.3	164.1	35.4	128.7	17.8	9.5	8.3	99.5	31.1	68.4
2016	324.8	31.4	171.5	27.7	143.8	19.0	11.2	7.8	102.9	36.6	66.3
2017	385.6	31.9	188.1	28.4	159.7	29.3	13.2	16.0	136.4	48.7	87.7
2018	428.5	14.4	218.1	25.2	193.0	39.3	23.0	16.4	156.7	39.9	116.7
2019	493.0	33.8	261.5	41.2	220.4	27.3	5.9	21.4	170.3	30.1	140.2
2020 December	633.6	15.7	317.4	48.8	268.7	25.0	3.6	21.4	275.4	48.3	227.1
2021 December	760,9	19,1	404,8	64,4	340,4	38,5	4,9	33,6	298,5	51,7	246,8
2022 December	968.3	15.7	523.8	87.9	435.9	53.4	9.3	44.1	375.5	57.8	317.7
2023 March	999.6	16.0	561.5	93.1	468.4	55.1	8.9	46.2	367.0	57.1	309.9
April	1,034.2	16.6	581.9	97.5	484.4	54.0	8.8	45.2	381.7	57.0	324.6
May	1,034.2	16.6	581.9	97.5	484.4	54.0	8.8	45.2	381.7	57.0	324.6
June	1,034.2	16.6	581.9	97.5	484.4	54.0	8.8	45.2	381.7	57.0	324.6
July	1,080.0	26.0	581.7	92.4	489.2	58.3	9.4	48.9	414.0	59.8	354.2
August	1,074.1	25.9	576.4	90.1	486.3	57.4	9.0	48.4	414.4	59.8	354.6
September	1,073.7	25.8	575.9	82.9	493.0	58.7	8.3	50.4	413.3	56.0	357.3
October	1,078.1	26.8	574.7	81.8	492.9	58.9	9.0	49.9	417.8	60.7	357.1
November	1,060.8	26.9	563.1	81.8	481.3	58.0	9.1	48.9	412.8	61.0	351.8
December	1,076.1	27.4	554.5	81.8	472.8	59.0	8.5	50.5	435.1	61.8	373.4
2024 January	1,058.8	26.8	551.8	78.4	473.5	57.5	9.4	48.1	422.8	57.6	365.1
February	1,071.8	26.6	563.4	77.3	486.1	57.2	9.2	48.0	424.6	57.9	366.7
March	1,088.0	26.8	567.2	78.1	489.1	49.3	9.8	39.5	444.8	60.9	383.9
April	1,081.8	27.1	567.4	77.7	489.7	48.8	10.2	38.6	438.5	59.9	378.6
May	1,084.2	21.8	570.8	81.5	489.2	47.7	12.2	35.5	444.0	57.1	386.9
June	1,109.9	18.8	592.0	89.2	502.8	51.3	11.9	39.4	447.8	55.9	392.0
July	1,103.9	19.1	587.7	87.0	500.7	53.4	11.6	41.8	443.7	61.7	382.0
August	1,096.8	18.8	578.0	85.9	492.1	52.5	12.0	40.5	447.4	62.6	384.9
September	1,108.2	19.6	577.2	89.4	487.8	51.9	11.9	40.0	459.4	63.3	396.1
October	1,123.3	19.0	587.7	101.9	485.8	52.2	12.6	39.6	464.4	63.7	400.7
November	1,128.4	18.8	595.6	99.4	496.1	52.0	12.8	39.2	462.1	63.2	398.9
December	1,174.4	19.3	620.3	113.9	481.2	53.6	13.2	40.3	481.2	63.2	411.2
2025 January	1,166.4	19.0	622.5	115..9	468.4	56.5	13.5	43.0	468.4	66.9	339.0

Table 14.5. ODC loans - services

(EUR million: End of period)

Description	Services	Whole sale and retail trade			Hotels and restaurants			Other trade			Financial services, real estate, rent, busines services	of which:	Other services		
			Up to 1 year	Over 1 year		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year		Over 1 year		Up to 1 year	Over 1 year
2007	518.0	344.6	88.7	256.0	44.9	14.5	30.4	26.6	6.8	19.7	1.5	1.2	100.4	39.2	61.2
2008	704.8	437.5	79.1	358.4	45.1	6.4	38.7	22.0	2.4	19.6	6.0	4.5	194.2	37.0	157.2
2009	670.5	458.9	81.3	377.6	50.8	9.1	41.7	23.7	2.1	21.6	10.6	9.7	126.6	19.8	106.8
2010	715.3	521.2	140.5	380.7	39.5	4.2	35.3	18.9	2.9	16.1	22.0	8.8	113.6	32.1	81.5
2011	824.4	606.2	163.2	443.0	39.9	4.2	35.7	23.4	4.6	18.9	55.0	19.9	99.9	28.7	71.2
2012	860.2	635.3	185.7	449.6	38.8	4.2	34.6	22.7	2.2	20.6	54.5	12.2	108.8	28.0	80.8
2013	880.2	640.6	229.9	410.6	49.2	4.8	44.4	19.1	4.4	14.7	68.8	16.9	102.6	30.2	72.4
2014	906.6	674.5	235.4	439.1	51.4	6.0	45.5	18.1	3.6	14.5	60.6	15.1	102.0	28.6	73.4
2015	965.7	683.1	180.2	502.9	50.7	3.4	47.3	21.3	2.5	18.8	94.0	15.8	116.6	21.3	95.4
2016	1,025.5	742.9	231.9	511.0	47.7	4.2	43.5	21.9	3.0	18.9	56.9	12.8	156.1	39.0	117.2
2017	1,123.5	785.8	192.2	593.6	51.7	4.2	47.5	27.5	3.3	24.1	60.8	9.7	197.8	41.2	156.6
2018	1,238.1	847.4	180.0	667.4	56.7	3.7	53.0	28.4	2.5	25.9	67.6	58.5	238.0	53.9	184.1
2019	1,340.6	842.8	146.5	696.4	67.9	4.3	63.6	40.2	4.4	35.8	79.3	68.0	310.4	41.5	268.9
2020 December	1,351.9	945.7	178.3	767.4	78.8	4.5	74.3	41.3	4.9	36.4	114.1	92.4	172.1	28.2	143.9
2021 December	1,532.7	1,036.9	193.3	843.6	86.7	4.9	81.8	38.8	5.6	33.2	166.7	147.5	203.6	27.6	175.9
2022 December	1,688.9	1,159.5	214.3	945.1	109.5	6.0	103.5	52.6	6.9	45.7	223.3	199.2	144.1	8.0	136.1
2023 March	1,755.7	1,199.1	232.6	966.5	121.0	6.8	114.2	52.4	7.2	45.2	233.2	207.5	149.9	9.0	140.9
April	1,755.6	1,198.4	228.6	969.7	121.4	6.5	114.9	51.7	7.0	44.7	235.2	209.1	149.0	8.4	140.6
May	1,775.5	1,213.1	226.5	986.6	125.0	6.9	118.1	52.9	6.5	46.4	0.0	0.0	149.2	9.0	140.2
June	1,802.3	1,233.8	214.9	1,018.9	126.0	6.9	119.1	54.1	6.3	47.8	236.9	212.2	151.5	9.4	142.2
July	1,808.2	1,236.8	204.7	1,032.1	125.0	6.2	118.7	54.9	5.2	49.8	240.9	14.3	150.6	8.0	142.6
August	1,764.5	1,207.7	185.5	1,022.2	123.2	5.3	117.9	57.2	5.6	51.6	236.9	208.1	139.5	7.4	132.2
September	1,801.2	1,230.7	183.5	1,047.1	125.6	5.2	120.5	58.7	5.4	53.3	243.3	217.5	142.9	7.3	135.6
October	1,803.3	1,232.6	191.0	1,041.6	127.4	5.4	122.0	61.2	4.6	56.6	238.7	214.1	143.4	7.3	136.1
November	1,850.4	1,223.9	189.3	1,034.6	127.8	6.0	121.8	60.8	4.2	56.6	242.7	219.6	195.3	7.2	188.1
December	1,844.4	1,256.3	200.3	1,056.0	131.9	6.0	125.9	58.5	4.3	54.2	246.8	221.0	151.0	7.8	143.2
2024 January	1,833.1	1,239.7	189.7	1,050.0	115.8	5.1	129.5	59.8	3.9	55.9	247.4	223.8	149.5	11.7	137.8
February	1,851.9	1,256.6	190.9	1,065.8	114.8	4.7	129.7	60.3	3.5	56.9	247.7	227.1	150.8	12.3	138.6
March	1,925.6	1,306.3	212.5	1,093.8	117.0	4.9	132.9	61.9	3.9	58.1	258.6	235.6	160.4	12.7	147.8
April	1,935.6	1,298.4	212.8	1,085.6	118.0	5.7	136.1	61.4	3.8	57.6	261.3	238.2	173.1	14.3	158.8
May	1,984.6	1,329.5	228.0	1,101.5	144.6	6.3	138.3	56.2	3.8	52.4	263.6	239.3	190.6	13.7	176.9
June	2,039.8	1,361.6	260.0	1,101.6	146.2	6.2	140.1	62.5	4.1	58.4	267.4	241.8	202.0	16.1	185.9
July	2,061.8	1,356.3	256.8	1,099.5	145.3	6.3	139.0	59.3	3.8	55.5	0.0	255.6	217.7	19.8	197.9
August	2,058.5	1,354.7	264.3	1,090.4	141.9	5.3	136.6	60.4	3.6	56.7	0.0	251.8	221.0	21.8	199.2
September	2,103.8	1,389.8	292.6	1,097.2	142.9	6.1	136.8	62.0	4.0	57.9	287.1	253.4	222.1	19.8	202.2
October	2,139.2	1,408.7	306.6	1,102.2	145.3	6.8	138.5	63.1	4.7	58.5	287.6	255.1	234.4	28.5	205.8
November	2,176.9	1,422.4	313.8	1,108.7	154.1	9.2	144.9	63.3	4.6	58.7	304.2	267.9	232.9	25.1	207.8
December	2,226.5	1,457.0	323.8	1,133.2	159.1	9.5	149.6	63.2	5.3	57.9	312.8	312.8	234.5	16.1	218.4
2025 January	2,231.2	1.432.0	314.7	1,117.3	169.6	9.4	160.2	66.9	5.5	61.4	330.2	330.2	232.5	14.4	218.0

Table 15.1. Interest rates on nonfinancial corporation and household new deposits

(New contracts, unless otherwise indicated)

Descritpion	Interest rates on new time deposits							Saving deposits	Transferable deposits
		Up to 1 month	Over 1 month up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year up to 2 years	Over 2 years		
2010	3.8	2.8	3.0	3.6	4.5	4.6	5.3	2.3	0.5
2011	3.5	2.5	3.1	3.1	4.2	4.6	5.1	2.1	0.7
2012	3.6	2.3	3.2	3.0	4.3	4.5	5.2	2.0	0.7
2013	3.4	2.0	2.7	2.6	3.7	4.4	4.8	1.6	0.6
2014	1.1	0.5	0.6	0.5	1.1	1.3	1.9	0.7	0.1
2015	1.2	0.3	0.7	0.5	1.1	1.4	2.2	0.3	…
2016	1.2	0.8	0.5	0.3	1.3	1.2	1.9	0.3	…
2017	1.3	0.7	0.6	0.4	1.5	1.2	1.4	0.3	...
2018	1.5	2.0	0.2	0.4	1.4	1.6	2.0	0.4	...
2019	1.6	0.1	0.3	0.4	1.3	1.7	2.1	0.4	...
2020 December	1.5	0.1	0.2	0.5	1.1	2.0	2.2	0.4	…
2021 December	1.33	...	...	0.28	1.12	1.69	1.32	0.11	0.01
2022 December	2.35	1.44	...	0.50	2.20	2.48	2.44	0.14	0.01
2023 March	1.83	1.61	1.46	1.54	1.64	2.32	2.17	0.17	0.01
April	2.00	1.70	0.26	1.58	1.63	1.46	2.41	0.16	0.01
May	1.77	1.90	0.73	0.81	1.76	2.19	1.66	0.17	0.01
June	2.05	1.77	0.02	1.07	1.86	2.44	2.27	0.15	0.01
July	2.69	2.90	2.67	2.18	2.17	3.40	2.71	0.19	0.01
August	2.52	2.66	3.32	1.65	2.13	2.50	2.87	0.21	0.01
September	2.43	2.64	...	2.12	2.18	2.56	2.76	0.20	0.01
October	2.37	2.85	0.62	1.84	2.26	2.54	2.46	0.20	0.01
November	2.43	3.01	0.41	1.29	2.27	2.28	2.73	0.20	0.01
December	3.14	2.61	0.83	1.86	3.33	3.43	2.61	0.27	0.01
2024 January	2.74	2.76	2.24	2.43	2.38	3.57	2.67	0.28	0.01
February	2.89	2.45	2.68	2.22	3.08	2.99	2.40	0.27	0.01
March	2.71	3.07	2.58	2.09	2.78	2.79	2.34	0.27	0.01
April	2.55	2.91	2.79	2.68	2.44	2.91	2.39	0.27	0.01
May	2.48	3.12	2.70	2.74	2.39	2.60	2.39	0.28	0.01
June	2.89	2.95	2.37	2.57	2.63	3.57	2.12	0.27	0.01
July	2.96	3.08	2.65	2.90	2.80	3.50	2.96	0.29	0.01
August	2.89	2.72	2.21	2.96	2.80	3.31	2.84	0.30	0.01
September	2.88	2.72	2.80	2.38	2.82	3.34	2.80	0.31	0.01
October	2.82	2.36	2.25	2.90	2.78	3.32	2.56	0.30	0.01
November	2.87	2.20	2.40	2.19	2.78	3.40	2.80	0.30	0.01
December	3.39	2.20	1.71	2.42	3.62	3.43	2.54	0.30	0.01
2025 January	3.01	2.41	2.13	2.58	2.71	3.30	3.25	0.26	0.01

Table 15.1.1 Interest rates on nonfinancial corporation new deposits

(New contracts, unless otherwise indicated)

Descritpion	Interest rates on new time deposits							Saving deposits	Transferable deposits
		Up to 1 month	Over 1 month up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year up to 2 years	Over 2 years		
2010	3.9	2.9	3.2	4.3	5.2	4.6	5.2	2.4	0.9
2011	3.5	2.4	3.7	3.8	5.0	5.0	5.3	2.2	1.0
2012	3.5	2.1	3.8	3.7	5.0	4.9	5.2	2.1	0.9
2013	3.4	1.5	2.8	2.7	3.7	4.6	4.8	2.0	0.7
2014	1.3	0.6	0.8	0.5	1.4	1.2	1.9	0.8	0.2
2015	1.5	0.9	0.6	...	1.5	1.6	3.2	0.1	0.1
2016	1.6	1.4	...	0.5	1.6	...	1.5	0.2	…
2017	1.7	0.7	...	0.9	1.7	1.7	...	0.4	...
2018	1.5	2.0	0.3	...	1.5	1.6	...	0.4	...
2019	1.7	0.7	...	0.9	1.4	1.8	2.6	0.2	...
2020 December	1.5	0.1	…	0.2	0.9	2.4	2.4	0.3	…
2021 December	1.95	...	...	0.72	1.65	2.06	2.19	0.14	0.01
2022 December	2.48	...	...	0.56	2.45	2.52	2.48	0.15	0.00
2023 March	1.95	...	1.50	...	1.80	2.52	2.43	0.15	0.01
April	2.56	...	...	...	2.07	...	2.64	0.14	0.01
May	2.56	...	...	...	2.36	2.96	...	0.15	0.01
June	2.49	...	0.02	...	1.77	2.58	2.66	0.17	0.01
July	3.28	…	3.01	2.65	2.62	3.87	3.04	0.17	0.01
August	3.15	1.91	3.40	...	2.82	3.10	3.39	0.22	0.01
September	2.83	1.91	...	4.06	2.56	3.03	3.20	0.19	0.01
October	2.75	2.08	...	...	2.55	2.94	2.86	0.20	0.01
November	2.89	2.06	…	…	2.69	…	3.14	0.17	0.01
December	3.68	…	…	1.42	3.76	3.87	2.87	0.21	0.01
2024 January	3.60	...	...	2.80	2.82	3.85	1.98	0.20	0.01
February	3.40	1.50	...	...	3.67	...	1.57	0.12	0.01
March	3.25	...	...	...	3.32	...	2.61	0.14	0.01
April	2.73	...	2.94	2.85	2.70	...	2.29	0.14	0.01
May	1.40	…	…	,,,	1.17	2.93	…	0.13	0.01
June	3.25	...	...	2.25	1.75	3.74	1.56	0.11	0.01
July	3.26	...	2.81	3.05	3.14	3.86	3.20	0.16	0.01
August	3.24	2.71	2.38	2.96	3.14	...	3.67	0.18	0.01
September	3.02	2.65	...	...	2.98	...	3.16	0.19	0.01
October	2.84	...	1.99	3.01	3.06	3.28	1.13	0.16	0.01
November	2.93	…	…	0.01	2.96	…	…	0.20	0.01
December	4.08	…	…	…	4.23	2.33	0.35	0.14	0.01
2025 January	3.32	…	2.31	…	3.19	2.49	0.88	0.09	0.02

Table 15.1.2 Interest rates on household new deposits

(New contracts, unless otherwise indicated)

Descritpion	Interest rates on new time deposits							Saving deposits	Transferable deposits
		Up to 1 month	Over 1 month up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year up to 2 years	Over 2 years		
2010	3.7	2.8	2.8	3.4	4.4	4.6	5.3	2.3	0.3
2011	3.6	2.5	2.6	2.9	4.2	4.5	5.1	2.0	0.4
2012	3.6	2.4	2.5	2.8	4.2	4.5	5.2	2.0	0.5
2013	3.5	2.1	2.3	2.6	3.7	4.3	4.8	1.6	0.6
2014	1.1	0.5	0.6	0.4	1.0	1.3	1.9	0.7	0.1
2015	1.1	0.2	0.7	0.5	0.9	1.4	2.2	0.3	…
2016	1.0	0.7	0.5	0.3	0.8	1.2	2.0	0.3	…
2017	1.0	0.7	0.6	0.3	0.9	1.2	1.4	0.2	...
2018	1.4	...	0.1	0.4	1.2	1.3	2.0	0.4	...
2019	1.4	0.1	0.3	0.4	1.1	1.4	2.0	0.4	...
2020 December	1.5	0.1	0.2	0.6	1.3	1.7	2.0	0.4	…
2021 December	0.94	...	...	0.23	0.92	0.79	1.14	0.11	0.01
2022 December	1.82	1.44	...	0.49	1.46	2.25	2.16	0.14	0.01
2023 March	1.72	1.61	0.24	1.54	1.59	2.15	1.86	0.17	0.01
April	1.85	1.70	0.26	1.58	1.59	1.46	2.27	0.16	0.01
May	1.70	1.90	0.73	0.81	1.67	2.04	1.66	0.17	0.01
June	1.94	1.77	...	1.07	1.87	2.31	2.09	0.15	0.01
July	2.25	2.90	2.24	1.34	1.92	2.11	2.63	0.19	0.01
August	2.44	2.97	0.44	1.65	2.09	2.43	2.84	0.21	0.01
September	*2.32*	2.96	...	2.03	2.08	2.42	2.60	0.20	0.01
October	2.23	3.06	0.62	1.84	2.16	2.32	2.24	0.20	0.01
November	2.34	3.22	0.41	1.29	2.21	2.28	2.54	0.20	0.01
December	2.45	2.61	0.83	2.00	2.29	2.70	2.53	0.28	0.01
2024 January	2.46	2.76	2.24	2.26	2.34	2.59	2.69	0.28	0.01
February	2.59	3.03	2.68	2.22	2.57	2.99	2.50	0.28	0.01
March	2.51	3.07	2.58	2.09	2.51	2.79	2.28	0.28	0.01
April	2.51	2.91	2.44	2.52	2.42	2.91	2.42	0.28	0.01
May	2.57	3.12	2.70	2.74	2.53	2.54	2.39	0.29	0.01
June	2.70	2.95	2.37	2.76	2.67	3.10	2.38	0.29	0.01
July	2.69	3.08	2.42	2.34	2.70	2.99	2.60	0.30	0.01
August	2.86	2.72	1.62	...	2.80	3.31	2.58	0.32	0.00
September	2.86	2.75	2.80	2.38	2.81	3.34	2.71	0.33	0.00
October	2.81	2.36	2.51	2.54	2.77	3.32	2.68	0.32	0.00
November	2.87	2.20	2.40	2.22	2.75	3.40	2.80	0.320	0.00
December	2.93	2.20	1.71	2.42	2.87	3.38	2.55	0.32	0.00
2025 January	2.89	2.41	1.32	2.58	2.67	3.34	2.88	0.29	0.00

Table 15.2. ODC interest rate - new loans

(New contracts, unless otherwise indicated)

Description	INTEREST RATE ON NEW LOANS									INTEREST RATE ON OVERDRA-FTS	INTEREST RATE ON CREDIT LINES
		Consumer loans	Mortgage loans	Loans with favorable conditions	New loans, excluding consumer loans, mortgage and loans with favorable conditions						
						Agriculture	Industry	Service	Other sectors		
2010	14.4	13.9	11.8	6.6	16.5	25.7	12.6	14.2	15.3	12.2	10.8
2011	13.8	13.9	11.5	7.9	14.5	23.7	13.9	13.9	16.1	12.0	10.7
2012	12.7	12.4	10.6	7.4	13.2	20.6	12.5	13.2	16.0	12.0	10.5
2013	11.8	11.6	10.1	7.6	12.3	17.4	12.3	11.9	13.7	12.2	10.0
2014	10.6	10.9	9.1	4.6	10.6	13.2	10.4	10.7	10.9	12.0	9.8
2015	8.3	8.6	7.4	4.7	8.4	9.8	8.0	8.1	8.9	10.6	8.8
2016 Decmeber	7.2	8.3	6.1	3.8	6.8	6.7	7.0	6.8	6.5	9.5	6.8
2017 December	6.8	7.5	5.8	3.0	6.5	6.6	6.2	6.4	7.3	9.5	5.6
2018 December	6.0	…	5.7	2.1	6.0	9.7	6.2	6.2	4.2	9.5	6.0
2019 December	6.4	6.8	5.4	3.0	6.3	7.8	5.9	6.5	6.4	9.8	5.7
2020 December	6.0	6.5	5.3	2.8	5.9	7.6	5.7	6.0	5.9	9.6	5.5
2021 December	5.80	6.39	4.74	3.05	5.74	7.26	5.37	5.91	6.00	9.71	5.73
2022 December	6.29	6.35	5.06	2.59	6.50	8.18	6.50	6.40	6.58	9.37	5.49
2023 March	6.30	6.24	5.43	2.62	6.49	6.70	6.98	6.09	6.90	9.20	5.77
April	6.30	6.29	5.17	3.22	6.47	6.05	6.62	6.28	6.97	8.57	5.57
May	6.55	6.28	5.30	3.18	6.84	7.77	6.92	6.57	7.12	9.32	5.72
June	6.50	6.28	5.36	3.50	6.80	6.83	6.37	6.66	7.46	9.04	5.64
July	6.60	6.46	5.39	3.33	6.83	8.96	6.87	6.73	7.06	9.06	5.65
August	6.70	6.61	5.35	3.43	6.94	13.39	7.22	6.78	7.01	9.24	5.41
September	6.51	6.60	5.17	3.35	6.69	8.21	6.76	6.62	6.82	9.16	6.28
October	6.39	6.53	5.34	2.91	6.53	9.43	6.71	6.39	6.68	9.27	6.19
November	6.40	6.57	5.07	3.05	6.57	10.37	6.74	6.45	6.76	9.17	5.47
December	6.35	6.40	5.32	2.55	6.45	13.06	6.67	6.33	6.74	9.55	6.05
2024 January	6.38	6.50	4.91	3.08	6.67	...	6.71	6.61	7.01	9.35	6.08
February	6.34	6.26	5.19	3.75	6.68	9.12	6.41	6.66	7.26	9.10	6.09
March	6.24	5.95	4.99	3.46	6.56	9.77	6.54	6.24	7.18	9.37	5.99
April	6.07	5.96	4.98	3.63	6.41	9.46	6.32	6.26	7.20	8.87	5.63
May	6.14	6.00	5.20	3.62	6.46	9.61	6.69	6.24	6.87	9.54	6.00
June	6.12	6.02	5.02	3.48	6.34	8.40	6.31	6.22	6.68	9.20	5.47
July	6.17	6.11	5.04	3.34	6.40	9.03	6.37	6.36	6.44	9.37	5.97
August	6.12	6.12	4.94	3.34	6.44	8.02	6.61	6.28	6.29	9.62	5.76
September	6.08	6.04	5.04	3.19	6.29	8.05	6.76	6.03	6.54	9.20	6.54
October	5.98	5.75	4.96	2.52	6.34	7.77	6.45	6.09	7.24	9.30	6.52
November	6.02	5.93	4.81	3.38	6.30	8.15	6.16	6.11	6.96	9.01	6.03
December	5.87	6.02	4.88	3.57	5.96	8.62	5.95	5.87	6.23	9.34	6.04
2025 January	6.01	6.06	4.99	3.19	6.27	8.65	6.23	6.23	6.22	9.63	6.37

Table 15.2.1 ODC interest rates - new loans to nonfinancial corporations

(New contracts, unless otherwise indicated)

Description	INTEREST RATE ON NEW LOANS							INTEREST RATE ON OVERDRAFTS	INTEREST RATE ON CREDIT LINES
		Loans with favorable conditions	New loans, excluding loans with favorable conditions						
				Agriculture	Industry	Service	Other sectors		
2010	16.5	6.9	16.5	25.7	15.2	15.5	15.3	11.9	10.8
2011	14.4	7.6	14.4	24.2	13.9	13.9	16.1	11.6	10.7
2012	13.2	7.5	13.2	21.1	12.5	13.2	16.0	11.3	10.5
2013	12.3	7.0	12.3	17.6	12.3	11.9	13.7	11.5	10.0
2014	10.6	5.5	10.6	13.2	10.4	10.7	10.9	11.2	9.8
2015	8.1	2.9	8.1	9.3	8.0	8.1	8.9	9.5	8.8
2016 December	6.8	4.6	6.8	6.7	7.0	6.8	6.5	8.0	6.8
2017 December	6.5	3.1	6.5	6.6	6.2	6.4	7.3	7.9	5.6
2018 December	6.0	2.0	6.0	8.3	6.2	6.2	4.2	7.5	6.0
2019 December	6.2	3.1	6.2	7.4	5.9	6.5	6.4	7.7	5.7
2020 December	5.9	3.2	5.9	6.2	5.7	6.0	5.9	7.8	5.5
2021 December	5.72	3.21	5.72	6.75	5.37	5.91	6.01	7.82	5.73
2022 December	6.49	3.46	6.49	7.58	6.50	6.40	6.65	7.61	5.49
2023 March	6.47	3.38	6.47	6.50	6.98	6.09	6.94	7.52	5.77
April	6.46	4.64	6.46	5.92	6.62	6.28	7.10	6.84	5.57
May	6.83	2.84	6.83	7.37	6.92	6.57	7.25	7.62	5.72
June	6.80	3.22	6.80	6.83	6.37	6.66	7.65	7.45	5.64
July	6.83	4.13	6.83	8.96	6.87	6.73	7.18	7.46	5.65
August	6.98	2.99	6.98	13.39	7.22	6.78	8.41	7.54	5.41
September	6.73	2.70	6.73	8.25	6.76	6.62	7.33	7.5	6.28
October	6.56	2.32	6.56	13.89	6.71	6.39	6.99	7.74	6.19
November	6.59	1.68	6.59	10.37	6.74	6.45	6.99	7.65	5.47
December	6.45	2.16	6.45	13.06	6.67	6.33	6.87	8.06	6.05
2024 January	6.69	3.51	6.69	..	6.71	6.61	7.51	7.76	6.08
February	6.70	4.41	6.70	9.12	6.41	6.66	7.98	7.64	6.09
March	6.57	2.87	6.57	9.77	6.54	6.24	7.29	7.84	5.99
April	6.41	5.28	6.41	9.46	6.32	6.26	7.60	7.44	5.63
May	6.47	4.32	6.47	9.61	6.69	6.24	7.16	8.19	6.0
June	6.33	4.27	6.33	8.40	6.31	6.22	6.75	7.82	5.47
July	6.40	4.12	6.40	9.03	6.37	6.36	7.61	7.9	5.97
August	6.45	3.41	6.45	8.02	6.61	6.28	6.38	8.14	5.76
September	6.29	4.22	6.29	8.05	6.76	6.03	7.66	7.72	6.54
October	6.34	3.01	6.34	7.77	6.45	6.09	7.51	7.81	6.52
November	6.29	4.70	6.29	8.15	6.16	6.11	7.06	7.77	6.03
December	5.95	4.91	5.95	8.62	5.95	5.87	6.20	8.07	6.04
2025 January	6.27	4.14	6.27	8.65	6.23	6.23	6.22	8.09	6.37

Table 15.2.2 ODC interest rates - new loans to households

(New contracts, unless otherwise indicated)

Description	INTEREST RATES ON NEW LOANS					OVERDRAFTS
		Consumer loans	Mortgage loans	Loans with favorable conditions	New loans, not included elsewhere	
2010	13.4	13.9	11.8	6.3	25.0	15.9
2011	13.4	13.9	11.5	8.2	22.4	15.6
2012	12.2	12.4	10.6	7.0	19.8	17.4
2013	11.3	11.6	10.1	6.8	16.4	17.4
2014	10.6	10.9	9.1	3.9	15.4	17.7
2015	8.7	9.0	7.4	5.1	13.3	17.0
2016 December	7.9	8.3	6.1	2.6	...	18.5
2017 December	7.3	7.5	5.8	2.9	…	18.5
2018 December	6.3	…	5.7	2.3	10.4	19.5
2019 December	6.8	7.1	5.4	2.9	8.2	19.3
2020 December	6.2	6.5	5.3	2.5	10.4	18.2
2021 December	5.95	6.39	4.74	2.74	6.66	18.45
2022 December	5.93	6.35	5.06	2.31	7.15	18.35
2023 March	6.04	6.24	5.43	2.37	7.30	18.25
April	6.06	6.29	5.17	1.59	6.71	18.01
May	6.11	6.28	5.30	3.22	6.96	18.51
June	6.10	6.28	5.36	3.90	6.66	17.74
July	6.29	6.46	5.39	3.25	6.76	17.67
August	6.31	6.61	5.35	3.82	6.26	18.11
September	6.24	6.60	5.17	3.60	5.90	17.93
October	6.22	6.53	5.34	3.11	5.85	17.40
November	6.19	6.57	5.07	3.12	6.20	17.22
December	6.18	6.40	5.32	2.94	6.32	17.25
2024 January	6.04	6.50	4.91	3.02	6.21	16.93
February	6.02	6.26	5.19	3.32	6.36	16.51
March	5.76	5.95	4.99	3.57	6.32	17.55
April	5.77	5.96	4.98	2.42	6.35	16.38
May	5.86	6.00	5.20	2.83	6.32	16.85
June	5.88	6.02	5.02	3.13	6.44	16.70
July	5.86	6.11	5.04	3.16	6.16	17.41
August	5.77	6.12	4.94	3.32	5.97	17.46
September	5.80	6.04	5.04	2.99	6.04	16.86
October	5.51	5.75	4.96	2.33	6.33	17.24
November	5.61	5.93	4.81	2.31	6.47	15.43
December	5.68	6.02	4.88	2.95	6.57	15.71
2025 Januray	5.70	6.06	4.99	2.45	6.51	16.91

Table 16.1. ODC income statement - income and expenditures

(EUR million: Cumulative data during the year)

Description	Net profit / loss for period	Income				Expenditures					
			Interest income	Non-interest income	Gains from revaluations		Interest expenditures	Non-interest expenditures	General and administrative expenditures	Losses from revaluations	Provision for taxes
2007	34.0	157.9	117.7	39.5	0.7	123.9	26.0	19.9	69.7	0.4	7.9
2008	26.0	195.0	154.7	39.3	1.0	169.0	43.1	27.7	86.2	1.5	10.5
2009	27.4	203.3	164.1	38.7	0.5	175.9	52.1	33.4	86.4	1.2	2.8
2010	32.8	217.1	175.4	41.4	0.3	184.3	55.2	36.0	88.1	0.7	4.3
2011	35.4	239.6	194.6	45.0	...	204.1	58.4	43.2	97.1	1.2	4.2
2012	18.6	247.1	199.2	47.2	0.7	228.6	63.1	58.7	102.8	0.6	3.3
2013	25.9	249.0	196.2	49.6	3.2	223.0	63.8	55.5	100.5	.	3.2
2014	60.0	244.2	193.5	47.8	2.9	184.2	44.0	31.6	101.8	.	6.8
2015	94.7	238.2	186.0	51.1	1.1	143.5	22.6	3.6	107.5	.	9.7
2016	75.5	231.1	178.5	50.8	1.9	155.6	18.2	33.1	99.5	…	4.9
2017	85.4	241.2	176.7	64.5	…	155.8	17.1	22.8	104.2	…	11.7
2018	88.0	252.5	187.7	64.8	…	164.5	16.7	32.2	104.9	…	10.6
2019	86.2	263.2	200.9	60.6	1.6	176.9	21.5	37.3	107.1	…	11.0
2020 December	79.9	279.3	212.2	65.5	1.6	199.4	20.9	61.1	108.1	…	9.3
2021 December	117,5	322,1	226,9	85,9	9,4	204,6	24,4	46,1	120,6	,,,	13,5
2022 December	140.3	370.4	263.3	92.7	14.3	230.0	26.6	52.1	135.2	…	16.1
2023 March	40.3	92.9	69.1	20.4	3.4	52.6	8.5	7.0	32.3	...	4.7
April	53.5	123.8	93.0	26.5	4.3	70.3	10.6	10.5	43.0	...	6.2
May	65.9	157.5	118.1	33.9	5.5	91.6	13.3	16.6	53.9	...	7.7
June	82.6	202.5	151.1	44.6	6.7	119.9	17.9	21.3	71.0	...	9.7
July	96.4	241.5	179.9	53.0	8.5	145.1	21.7	27.4	84.5	...	11.5
August	113.2	281.4	208.0	63.8	9.6	168.1	25.4	31.8	97.6	...	13.4
September	123.7	317.1	234.7	71.6	10.8	193.4	29.1	40.3	110.6	…	13.4
October	141.0	357.4	265.6	79.6	12.2	216.3	33.0	42.8	123.6	…	16.9
November	147.2	394.9	294.3	87.0	13.5	247.7	37.0	54.9	138.1	…	17.8
December	155.9	435.5	324.7	95.7	15.1	279.6	41.3	62.8	156.8	…	18.7
2024 Janua`ry	16.0	39.9	31.0	8.1	0.9	23.9	4.3	4.2	13.5	…	2.0
February	29.4	76.2	59.4	15.0	1.8	46.8	8.3	7.5	27.3	...	3.6
March	43.5	116.4	90.7	22.3	3.3	72.8	12.8	12.8	42.0	...	5.2
April	58.0	157.1	121.3	31.2	4.6	99.2	17.2	18.3	56.8	…	6.9
May	73.6	198.5	153.3	39.4	5.8	124.9	21.7	22.8	71.6	…	8.8
June	90.9	239.3	184.1	47.4	7.8	148.4	26.4	24.9	86.3	…	10.9
July	108.4	286.3	218.0	57.6	10.7	178.0	32.9	30.4	101.8	…	12.9
August	124.4	331.5	251.0	68.8	11.6	207.0	38.3	37.0	116.8	…	14.9
September	138.6	373.2	281.7	78.6	12.9	234.6	41.9	43.9	132.2	…	16.5
October	154.1	417.7	315.7	88.0	14.0	263.6	47.4	49.3	148.5	…	18.4
November	168.6	460.1	348.1	96.6	15.4	291.5	53.0	54.4	164.0	…	20.0
December	182.1	503.3	382.7	103.7	17.0	321.2	58.8	59.4	183.2	…	19.8
2025 January	15.9	44.4	34.4	9.2	0.9	28.5	6.2	5.4	15.0	…	2.0

Table 17.1. Other financial intermediaries balance sheet - assets

(EUR million: End of period)

Description	Total assets	Cash	Balance with commercial banks				Gross loans				Lease financing					Fixed assets	Other assets
				In EUR currency: of which				In EUR currency				In EUR currency:	of which				
					Current account	Time deposits			Other non financial corporations	Households			Other financial corporations	Other non financial corporations	Households		
2012	115.8	0.9	8.5	8.5	7.0	1.5	77.5	77.5	27.9	49.6	20.8	20.8	0.1	16.0	4.7	5.1	2.9
2013	112.9	0.9	10.9	10.9	9.6	1.3	72.3	72.3	23.0	49.3	22.1	22.1	0.2	15.9	6.1	4.6	2.2
2014	112.9	0.9	8.2	8.2	6.7	1.5	74.4	74.4	25.3	49.1	22.4	22.4	0.1	10.3	12.0	3.9	3.1
2015	119.8	0.8	7.9	7.9	5.1	2.8	82.4	82.4	29.3	53.1	21.8	21.8	0.1	10.2	11.5	3.8	3.1
2016	149.6	0.7	8.2	8.2	6.0	2.2	108.9	108.9	35.9	73.0	24.1	24.1	…	11.6	12.5	4.1	3.5
2017	192.4	1.0	12.5	12.5	10.4	2.1	143.9	143.9	51.8	92.1	26.6	26.6	…	12.7	13.9	4.7	3.7
2018	250.0	1.3	14.0	14.0	10.6	3.1	183.8	183.8	62.4	121.4	38.1	38.1	…	19.3	18.7	6.6	6.3
2019	309.7	1.0	17.0	17.0	12.2	3.3	219.7	219.7	72.0	148.0	52.7	52.7	…	28.1	24.6	9.7	9.3
2020 December	315.8	2.5	34.4	34.4	26.1	4.3	204.3	204.3	70.2	134.1	57.3	57.3	…	31.4	25.9	9.5	7.4
2021 December	340.0	1.2	18.2	18.2	13.2	4.2	239.2	239.2	82.7	156.5	65.5	65.5	…	39.0	26.6	8.5	7.3
2022 December	400.8	1.2	23.3	23.3	17.6	4.9	286.5	286.5	104.4	182.1	73.7	73.7	...	45.3	28.5	9.3	6.8
2023 March	419.0	1.6	22.3	22.3	17.1	4.4	304.0	304.0	111.9	192.1	74.5	74.5	...	46.4	28.1	9.4	7.2
April	431.8	1.3	28.8	28.8	23.6	4.4	308.7	308.7	114.3	194.5	76.3	76.3	…	48.3	28.0	9.2	7.4
May	440.4	1.8	28.8	28.8	23.6	4.4	315.3	315.3	117.2	198.2	77.4	77.4	...	49.2	28.2	9.7	7.4
June	447.3	1.7	26.2	26.2	21.5	3.9	321.6	321.6	120.0	201.6	79.9	79.9	…	51.3	28.6	10.2	7.7
July	455.4	1.6	25.1	25.1	20.3	4.0	328.6	328.6	122.9	205.8	81.6	81.6	…	52.3	29.3	10.2	8.4
August	475.9	1.5	34.2	34.2	28.7	4.6	334.2	334.2	125.4	208.9	85.6	85.6	...	56.5	29.1	10.2	10.2
September	479.0	1.7	24.5	24.5	18.9	4.9	339.7	339.7	127.7	212.0	92.8	92.8	...	63.8	29.0	10.4	9.9
October	496.5	1.8	32.9	32.9	27.3	4.9	346.9	346.9	131.2	215.7	93.4	93.4	...	63.5	29.9	10.4	11.1
November	510.6	2.0	36.1	36.1	23.3	12.0	354.6	354.6	135.5	219.1	94.9	94.9	...	65.1	29.8	11.0	12.1
December	540.2	2.0	51.1	51.1	39.0	11.3	360.5	360.5	140.9	220.8	96.4	96.4	...	66.9	29.5	12.9	17.2
2024 January	539.7	2.0	48.4	48.4	34.8	12.8	363.9	363.9	143.3	220.6	96.2	96.2	...	66.9	29.4	13.5	16.0
February	556.1	2.5	56.3	56.3	42.2	13.3	370.7	370.7	146.1	224.6	96.5	96.5	...	67.4	29.1	13.5	16.4
March	566.5	2.7	58.9	58.9	44.1	13.8	377.0	377.0	149.4	227.6	97.0	97.0	…	68.0	29.0	13.4	17.7
April	574.1	2.8	59.2	59.2	43.0	15.3	383.2	383.2	152.7	230.5	97.2	97.2	...	68.0	29.2	13.5	18.2
May	585.6	2.9	62.2	62.2	45.7	15.6	390.4	390.4	156.0	234.3	98.3	98.3	…	68.4	29.9	13.4	18.4
June	590.9	3.4	58.2	58.2	41.7	15.6	396.5	396.5	159.6	236.9	101.4	101.4	…	71.6	29.9	13.3	18.0
July	596.8	4.0	53.8	53.8	37.5	15.3	405.0	405.0	163.4	241.6	103.2	103.2	...	73.6	29.6	13.3	17.5
August	599.7	2.5	48.8	48.8	34.3	13.5	412.8	412.8	166.9	245.9	104.2	104.2	...	74.2	30.0	13.3	18.9
September	615.0	2.6	58.2	58.2	43.4	14.5	420.1	420.1	169.6	250.5	101.3	101.3	...	71.6	29.7	13.5	19.4
October	627.9	2.7	58.1	58.1	42.4	15.3	429.5	429.5	174.5	255.1	106.0	106.0	...	76.6	29.4	13.7	17.9
November	640.4	2.5	61.9	61.9	45.6	15.9	437.4	437.4	177.5	259.9	103.6	103.6	...	75.8	27.8	13.8	21.2
December	650.7	3.5	59.2	59.2	44.0	14.7	449.4	449.4	184.6	264.7	103.1	103.1	...	75.3	27.8	13.7	21.9
2025 January	658.4	4.2	59.7	59.7	44.3	14.9	456.5	456.5	187.2	269.3	104.0	104.0	0.0	75.7	28.4	14.9	19.1

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 17.2. Other financial intermediaries balance sheet - liabilities

(EUR million: End of period)

Description	Total liabilities	Loans			Other accounts payable	Other liabilities	Own resources						
			Resident	Non-resident				Share capital	Contigency reserves	General reserves	Profit/loss of the year	Retained profit/loss	Non-residents
2012	115.8	63.2	__	63.2	21.4	0	31.2	17.9	0.1	2.2	-4.5	13.1	2.4
2013	112.9	62.7	__	62.7	20.8	0	29.4	17.3	__	0	-0.2	9.1	3.1
2014	112.9	61.8	__	61.8	20.6	0	30.4	17.4	__	0	0.7	9.2	3.1
2015	119.8	62.6	__	62.6	22.8	0	34.5	19	__	…	2.4	9.9	3.1
2016	149.6	99.7	__	99.7	5.9	6.2	37.8	16.9	__	…	3.8	14	3.1
2017	192.4	130.9	__	130.9	5.2	6.0	50.3	22.2	__	0.1	7.2	17.7	3.1
2018	250.0	168.3	__	168.3	7.5	12.3	61.9	24.4	…	0.1	9.9	23.4	4.1
2019	309.7	203.1	5.1	198.1	10.6	24.6	71.3	25.8	...	0.1	9.3	31.5	4.6
2020	315.8	202.0	4.7	197.3	9.7	30.1	74.0	28.8	…	0.1	0.0	40.4	4.6
2021	340.0	211.2	6.8	204.4	10.7	24.9	93.2	31.9	0.6	0.1	14.1	41.8	4.6
2022	400.8	256.2	8.9	247.2	12.3	21.9	110.4	32.9	0.6	0.1	17.0	55.2	4.6
2023 January	403.9	256.4	9.2	247.2	13.8	22.2	111.6	33.0	0.6	0.1	1.3	72.0	4.6
February	412.7	261.8	9.0	252.8	14.0	22.2	114.7	35.0	0.6	0.1	2.5	71.8	4.6
March	419.0	267.3	12.8	254.5	13.5	21.8	116.4	35.1	0.6	0.2	4.1	71..8	4.6
April	431.8	278.3	12.5	265.7	13.2	22.7	117.7	35.1	0.6	0.2	4.7	72.5	4.6
May	440.4	272.2	11.9	272.2	13.4	23.8	119.1	35.1	0.6	0.2	6.9	71.7	4.6
June	447.3	288.1	13.0	275.1	13.5	25.0	120.7	35.6	0.6	0.2	8.1	71.7	4.6
July	455.4	294.7	15.4	279.4	13.6	24.8	122.3	35.6	0.6	0.2	9.6	71.7	4.6
August	475.9	311.2	11.7	299.5	13.9	26.8	124.0	35.6	0.6	0.2	11.4	71.7	4.6
September	479.0	311.6	11.6	300.0	14.2	27.7	125.5	35.6	0.6	0.2	12.8	71.7	4.6
October	496.5	325.7	12.2	313.4	14.8	28.9	127.2	35.6	0.6	0.2	14.5	71.7	4.6
November	510.6	325.0	12.0	313.5	16.4	32.9	129.0	35.9	0.6	0.2	16.7	70.9	4.6
December	540.2	340.2	14.1	326.1	17.9	32.5	141.6	36.8	0.6	0.9	18.1	80.5	4.8
2024 January	539.7	339.6	13.1	326.5	18.5	34.1	139.8	36.7	0.0	0.9	0.9	96.6	4.8
February	556.1	352.1	14.0	338.1	18.5	13.5	16.0	37.2	0.0	0.9	3.0	96.0	4.8
March	566.5	357.4	15.5	341.9	18.0	13.5	16.4	38.7	0.0	0.9	4.6	96.1	4.8
April	574.1	366.0	16.2	349.9	16.6	13.4	17.7	38.7	0.0	0.9	6.3	96.0	4.8
May	585.6	374.5	14.7	359.8	15.1	13.5	18.2	40.9	0.0	0.9	8.1	95.8	4.8
June	590.9	375.6	16.0	359.7	15.2	13.4	18.4	41.5	0.0	0.9	9.9	95.8	4.8
July	596.8	378.4	15.7	362.7	15.7	13.3	18.0	41.7	0.0	0.9	11.5	95.3	4.6
August	599.7	379.6	19.2	360.4	16.1	13.3	17.5	41.8	0.0	0.9	13.5	95.3	4.6
September	615.0	389.8	19.0	370.8	16.7	38.3	159.7	43.8	0.0	0.9	15.2	95.3	4.6
October	627.9	400.7	21.0	379.6	16.6	38.6	161.6	43.8	0.0	1.7	17.1	94.4	4.6
November	640.4	410.7	26.4	384.3	16.4	38.8	163.5	43.8	0.0	1.7	19.1	94.3	4.6
December	650.7	418.9	29.8	389.1	19.1	35.9	165.6	45.5	0.0	2.0	20.3	93.2	4.6
2025 January	658.4	422.5	30.1	394.4	17.9	39.8	166.9	45.8	0.0	2.1	2.4	111.9	4.6

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 18.1. Other financial intermediaries loans - by maturity

(EUR million: End of period)

Description	Total loans														
		Financial corporations	Nonfinancail corporations						Households and other sectors						Non-residents
				≤ 1 yar	>1 ≤ 2 years	> 2 ≤ 5 years	> 5 ≤ 10 years	> 10 years		≤ 1 year	>1 ≤ 2 years	> 2 ≤ 5 years	> 5 ≤ 10 years	> 10 years	
2012	77.5	__	27.9	4.4	9.8	13.4	0.4	__	49.6	8.1	24.6	16.7	0.2	…	____
2013	72.3	__	23.0	4.1	8.6	10.0	0.3	__	49.3	7.5	20.3	21.2	0.3	…	__
2014	74.4	__	25.3	2.7	11.3	11.2	0.2	__	49.1	7.3	22.5	19.2	0.1	…	__
2015	82.4	__	29.3	4.6	12.5	11.8	0.3	__	53.1	11.3	24.9	15.9	0.1	0.1	__
2016	108.9	__	35.9	3.8	10.6	21.5	…	1.0	73.0	10.2	27.1	35.4	0.1	0.0	__
2017	143.9	…	51.8	7.6	14.8	29.3	…	…	92.1	12.6	32.8	46.5	0.1	0.1	—
2018	183.7	…	62.4	6.8	14.5	411	…	…	121.4	24.1	32.2	64.4	0.1	0.1	—
2019	219.9	…	72.0	7.0	17.7	47.3	…	…	148.0	23.8	50.4	73.6	0.1	0.1	—
2020 December	204.3	…	70.2	5.4	18.2	46.5	…	…	134.1	18.3	42.9	72.6	0.2	0.1	__
2021 December	239.2	…	82.7	5.6	21.9	55.1	…	…	156.5	18.1	50.6	86.6	0.2	0.1	—
2022 November	281.2	...	101.2	7.0	25.4	68.7	...	...	180.0	23.1	56.7	99.9	0.2	0.1	—
December	286.5	...	104.4	8.2	25.1	71.0	...	....	182.1	30.5	53.7	97.5	0.3	0.1	—
2023 January	291.7	…	106.6	8.4	25.3	72.8	…	…	185.1	28.5	55.0	101.2	0.3	0.1	—
February	297.4	…	109.1	8.7	25.8	74.6	...	...	188.3	27.6	56.2	104.0	0.3	0.1	—
March	304.0	…	111.9	9.1	26.0	76.8	...	...	192.1	29.0	57.4	105.3	0.3	0.1	—
April	308.7	…	114.3	9.2	25.9	79.1	...	...	194.5	28.5	57.0	108.6	0.3	0.1	—
May	315.3	…	117.2	9.0	26.3	81.8	…	…	198.2	26.0	60.5	111.3	0.4	0.1	—
June	321.6	…	120.0	9.1	26.6	84.2	…	…	201.6	27.6	59.7	113.9	0.4	0.1	—
July	328.6	…	122.9	9.4	26.8	86.6	0.1	…	205.8	29.7	60.0	115.6	0.4	0.1	—
August	334.1	…	125.3	9.4	27.3	88.5	0.1	...	208.9	30.0	60.8	117.5	0.4	0.1	—
September	339.7	…	127.7	9.5	28.0	90.1	0.1	...	212.0	32.5	61.7	117.4	0.4	0.1	—
October	346.9	…	131.2	9.9	28.4	92.7	0.2	…	215.7	32.4	61.2	121.7	0.3	0.1	—
November	354.2	…	135.1	9.8	29.1	96.1	0.1	…	219.1	31.7	62.3	124.6	0.3	0.1	—
December	360.5	…	140.2	10.4	29.9	99.7	0.1	0.0	220.4	31.1	67.2	121.7	0.3	0.1	__
2024 January	363.9	…	143.3	10.5	30.4	102.3	0.1	...	220.6	31.3	62.3	126.6	0.3	0.1	—
February	370.6	…	146.1	10.6	30.6	104.7	0.1	...	224.6	32.9	63.1	128.2	0.3	0.1	—
March	377.0	…	149.4	10.9	31.3	107.2	0.1	…	227.5	33.3	64.3	129.6	0.3	0.1	—
April	383.2	…	152.7	10.9	32.1	109.6	0.1	...	230.5	33.1	65.8	131.3	0.2	0.1	__
May	390.3	…	156.0	10.9	32.9	112.1	0.1	…	234.3	19.5	63.5	150.9	0.3	0.1	__
June	396.5	…	159.6	11.3	33.0	115.1	0.1	…	236.9	19.6	63.5	153.5	0.2	0.1	__
July	405.0	…	163.4	11.2	33.8	118.2	0.1	...	241.6	19.7	64.6	157.0	0.3	0.1	__
August	413.0	…	166.9	10.5	34.9	121.4	0.1	...	246.1	19.2	65.5	161.0	0.2	0.1	__
September	420.1	…	169.6	10.6	36.0	122.8	0.1	…	250.5	19.4	67.1	163.6	0.2	0.1	
October	429.5	…	174.5	10.6	36.2	127.5	0.1	...	255.1	25.5	74.1	155.1	0.4	0.1	__
November	437.4	…	177.5	10.9	36.4	130.0	0.1	...	259.9	26.2	74.6	158.5	0.5	0.1	__
December	449.4	…	184.6	11.2	37.5	135.3	0.6	...	264.7	26.6	75.9	161.9	0.3	0.1	
2025 January	465.5	…	187.2	11.1	37.7	138.2	0.1	0.0	269.3	26.7	76.8	165.3	0.4	0.1	__

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 18.2. Other financial intermediaries balance sheet - economic sectors

(EUR million: End of period)

Description	Total loans												
		Agriculture	Industry, energy and reconstruction					Services					
				Mining	Manufacturing	Electricity, gas and water	Construction		Trade	Hotels and restaurants	Other trades	Financial services , real estate, rent, etc.	Other services
2012	27.9	8.0	7.4	__	2.1	__	5.3	12.5	4.8	1.1	0.3	0.8	5.4
2013	23.0	6.2	6.2	__	1.8	__	4.4	10.7	3.8	0.9	0.3	1.5	4.1
2014	25.3	6.4	7.1	__	2.2	__	5.0	11.8	4.5	0.8	0.5	2.2	3.8
2015	29.3	7.4	8.6	0.1	2.7	__	5.7	13.3	6.0	1.1	0.6	3.1	2.6
2016	35.9	10.2	10.5	0.1	3.2	0.1	7.1	15.2	5.2	1.6	0.8	2.5	5.1
2017	51.8	13.8	14.2	0.1	4.5	0.1	9.5	23.7	6.7	2.1	0.9	3.2	10.8
2018	62.4	16.5	16.4	0.2	6.3	0.1	10.4	29.0	8.7	2.6	1.1	3.1	13.4
2019	72.0	19.0	19.9	0.2	7.8	0.1	11.8	33.1	9.3	2.8	1.4	3.2	16.4
2020 December	70.2	18.5	21.3	0.2	7.8	0.2	13.0	30.5	9.2	3.4	1.3	3.3	13.3
2021 December	82.7	21.5	23.5	0.2	8.3	0.4	14.6	37.7	9.7	4.3	1.3	4.9	17.5
2022 November	101.2	26.3	25.2	0.3	10.5	0.3	17.0	46.7	10.8	5.3	1.6	5.6	23.5
December	104.4	26.9	25.7	0.3	10.9	0.3	17.7	48.2	11.1	5.4	1.7	5.3	24.7
2023 January	106.6	27.3	29.9	0.3	10.9	0.3	18.4	49.4	11.3	5.5	1.7	5.3	25.6
February	109.1	27.7	30.4	0.4	11.5	0.3	18.3	51.0	11.5	5.7	1.7	5.6	26.5
March	111.9	28.7	31.0	0.4	11.5	0.3	18.9	52.2	11.7	5.9	1.8	5.7	27.1
April	114.3	29.2	31.5	0.4	11.6	0.3	19.2	53.5	11.8	6.1	1.8	6.2	27.6
May	117.1	30.3	32.0	0.4	12.4	0.3	19.0	54.8	12.3	6.3	1.8	6.3	28.0
June	120.0	31.3	32.6	0.4	12.7	0.3	19.2	56.3	12.4	6.5	1.8	6.6	29.0
July	122.8	31.7	33.3	0.9	12.5	0.3	19.7	57.8	13.0	6.7	1.9	6.8	29.4
August	125.4	32.2	34.1	0.4	13.2	0.3	20.2	59.0	13.2	6.8	2.0	7.0	30.1
September	127.7	32.4	34.8	0.4	13.2	0.5	20.7	60.4	13.3	6.8	2.1	7.0	31.2
October	131.2	33.1	35.8	0.5	13.6	0.4	21.4	62.3	13.9	7.0	2.2	7.4	31.8
November	135.5	33.9	36.6	0.5	13.9	0.5	21.9	64.9	14.5	7.3	2.3	8.0	32.9
December	140.1	35.0	37.8	0.5	14.3	0.4	22.7	67.3	15.4	8.0	2.3	8.0	33.6
2024 January	143.3	35.3	38.8	0.5	14.3	0.4	23.6	69.2	16.2	7.5	2.4	8.3	34.7
February	146.1	36.2	39.3	0.5	14.5	0.4	24.0	70.6	16.6	7.6	2.5	8.4	35.5
March	149.1	37.3	40.2	0.5	15.0	0.3	24.3	71.9	16.7	8.5	2.7	8.2	35.8
April	152.7	37.8	41.0	0.5	15.1	0.3	25.2	73.8	17.4	7.8	2.8	8.2	37.6
May	156.0	38.7	41.7	0.5	15.3	0.3	25.6	75.6	17.9	8.0	2.7	8.5	38.4
June	159.5	39.5	42.4	0.6	15.6	0.3	26.0	77.6	18.4	8.2	2.8	8.7	39.5
July	163.3	40.2	43.8	0.6	15.9	0.3	27.1	79.3	18.7	8.2	2.9	8.7	40.7
August	166.9	41.1	44.9	0.6	16.0	0.3	28.1	80.9	18.8	8.2	3.0	9.3	41.6
September	169.6	41.6	45.7	0.9	16.0	0.2	28.6	82.2	19.0	8.4	3.0	9.3	42.5
October	174.4	42.8	46.7	0.5	16.8	0.2	29.0	84.9	20.0	8.8	3.1	9.4	43.6
November	177.4	43.9	46.8	0.5	17.1	0.2	28.9	86.8	20.5	9.0	3.2	9.6	44.5
December	184.6	45.0	49.2	0.6	18.1	0.2	30.3	90.3	21.5	9.2	3.4	10.0	46.3
2025 January	187.1	45.2	50.4	0.6	18.3	0.2	31.2	91.5	21.6	9.3	3.4	10.0	47.2

Table 18.3. Other financial intermediaries loans - new loans

(EUR thousand: Cumulative data during the reference month)

Description	Value of new loans	Agriculture	Industrial	Services	Other sectors	Consumer loans	Mortgage loans	Loans with favorable conditions
2012	6,884.5	1,515.1	736.7	3,375.8	248.7	751.7	169.2	87.2
2013	7,630.5	1,796.5	781.4	3,860.3	162.9	714.8	278.8	35.8
2014	7,568.2	1,761.9	1,154.9	3,024.0	320.8	1,076.5	210.6	19.4
2015	9,616.5	2,545.8	1,251.9	4,426.0	327.2	649.5	413.2	3.0
2016	12,872.7	2,883.4	1,626.7	5,064.1	1,331.7	1,247.4	719.4	...
2017	15.699.6	3,600.3	1,917.4	6,547.0	1,223.3	1,453.1	957.0	1.5
2018	21,781.4	3,581.9	1,959.0	6,852.2	1,595.6	6,297.4	1,493.6	1.7
2019	20,142.5	4,387.2	2,398.8	7,807.3	1,980.3	1,713.4	1,855.5	…
2020 December	17,407.9	3,818.2	2,353.3	6,110.2	2,084.8	1,004.7	2,036.4	0.4
2021 December	23,291.3	4,474.1	3,107.1	10,076.5	1,651.0	1,976.2	2,006.5	...
2022 October	24,527.6	4,444.9	2,879.9	11,498.3	1,657.4	1,937.6	2,109.5	...
November	27,638.7	4,805.1	2,987.2	11,961.4	2,003.1	3,886.7	1,995.2	...
December	30,385.4	5,557.1	3,787.3	14,515.2	2,253.6	1,849.4	2,416.3	6.5
2023 Janaury	24,091.3	4,942.2	2,990.3	11,071.8	1,540.5	1,694.0	1,846.4	6.0
February	26,648.4	4,824.4	2,859.9	12,768.1	1,638.5	3,190.0	1,366.0	1.5
March	31,972.8	6,192.9	3,383.5	14,613.6	2,249.9	3,702.3	1,828.2	2.5
April	27,074.0	4,919.6	2,818.5	13,116.0	1,513.3	2,831.3	1,874.4	1.0
May	30,437.8	6,056.1	3,367.1	13,909.8	2,082.0	2,966.1	2,056.7	...
June	31,392.0	5,535.9	3,307.4	15,444.3	2,160.5	2,644.8	2,299.3	...
July	33,856.7	5,778.3	3,584.0	16,508.4	2,376.62	2,802.62	2,806.2	0.6
August	33,514.9	6,136.7	3,436.2	16,897.8	2,206.12	2,941.4	1,896.6	...
September	35,449.2	5,222.9	3,519.7	19,282.0	2,317.2	3,201.3	1,904.9	1.2
October	35,908.1	5,871.7	3,921.8	17,517.3	2,522.1	3,521.1	2,554.1	…
November	42,064.9	5,355.6	3,720.1	24,442.4	2,832.8	3,989.5	1,724.5	…
December	41,456.7	6,894.3	4,212.3	20,930.0	3,209.1	3,947.4	2,263.7	…
2024 January	34,296.7	5,408.3	3,548.5	17,165.3	2,586.8	3,620.4	1,967.3	...
February	41,387.0	5,822.0	3,372.5	23,129.1	2,921.1	4,156.4	1,985.9	...
March	38,142.9	6,433.2	3,430.0	19,073.0	2,545.4	4,841.9	1,819.3	...
April	36,308.7	5,754.4	3,479.6	17,541.4	2,485.0	5,274.2	1,687.7	86.4
May	41,886.1	6,032.9	4,531.3	20,175.5	3,068.8	5,853.0	2,165.2	59.4
June	51,603.8	7,110.7	4,590.9	25.079.7	7,894.2	4,989. 0	1,939.3	...
July	43,968.8	6,907.3	5,625.5	20,041.8	3,477.4	5,981.2	1,930.0	5.5
August	45,067.3	6,937.3	5,004.1	21,686.0	3,289.0	5,468.1	2,681.6	1.2
September	43,326.5	6,578.4	5,168.6	19,983.6	3,985.1	5,813.3	1,796.5	1.0
October	49,992.4	7,188.7	5,262.7	24,812.2	4,862.5	6,227.5	1,638.8	…
November	42,962.5	7,065.8	5,971.0	19,235.0	4,842.0	4,258.7	1,590.0	...
December	53,682.9	8,400.8	7,587.6	25,933.0	5,278.4	4,468.6	2,014.6	...
2025 January	47,743.0	6.879.4	6.805.8	23,732.9	4,738.6	4,307.3	1,218.4	60.5

Table 18.3.1. Other financial intermediaries loans - non-fincancial corporations new loans

(EUR thousand: Cumulative data during the reference month)

Description	Nonfinancial corporations	Agriculture	Industrial	Services	Other sectors	Loans with favorable conditions
2012	1,757.1	204.4	392.4	1,144.5	15.8	…
2013	2,436.2	407.9	457.3	1,478.4	60.7	32.0
2014	3,065.7	618.2	853.9	1,380.0	194.2	19.4
2015	4,355.7	877.2	889.7	2,355.1	233.7	…
2016	5,332.6	1,020.2	1,022.8	2,086.7	1,202.9	...
2017	7,240.9	1,461.7	1,294.7	3,550.3	934.1	…
2018	7,386.3	1,660.1	1,222.6	3,220.4	1,197.1	…
2019	8,130.6	1,807.7	1,603.5	3,466.6	1,252.7	…
2020 December	6,976.8	1,657.0	1,383.0	2,339.2	1,597.5	…
2021 December	10,097.0	2,035.2	1,947.7	5,125.9	988.2	...
2022 October	9,598.9	2,033.3	1,725.7	5,144.9	695.0	...
November	9,659.8	2,050.8	1,587.7	5,019.4	1,001.9	...
December	11,935.8	2,302.5	2,301.0	6,385.8	946.5	...
2023 January	8,083.4	1,807.7	1,569.2	3,985.9	720.5	...
February	9,794.9	1,792.9	1,715.1	5,552.4	734.5	...
March	13,053.2	2,528.5	2,012.2	7,393.6	1,118.9	...
April	11,593.0	1,954.7	1,766.3	7,030.6	841.4	...
May	12,136.0	2,639.1	1,841.1	6,451.3	1,204.6	...
June	12,686.4	2,202.4	1,859.21	7,466.2	1,158.5	...
July	14,343.0.	2,366.2	1,969.4	8,761.5	1,245.91	…
August	14,741.0	2,443.6	1,821.8	9,416.4	1,059.2	...
September	16,995.5	2,074.2	1,853.3	12,008.6	1,059.3	...
October	15,548.0	2,558.1	2,334.0	9,507.7	1,148.2	...
November	22,380.6	2,454.3	2,061.8	16,588.6	1,276.0	…
December	19,903.6	3,254.1	2,596.9	12,491.0	1,561.6	…
2024 January	14,679.0	2,152.8	2,142.6	9,135.6	1,248.1	...
February	21,092.4	2,451.2	1,766.0	15,399.6	1,475.6	...
March	17,567.6	2,547.9	2,006.9	11,925.2	1,087.6	...
April	15,624.1	2,368.0	2,051.3	9,997.8	1,207.0	...
May	19,126.2	2,663.4	2,236.9	12,866.6	1,358.3	1.0
June	24,103.5	2,646.6	2,328.7	17,933.8	1,194.5	...
July	19,765.3	2,800.9	2,952.6	12,710.9	1,301.0	...
August	20,953.5	2,956.3	2,281.3	14,419.0	1,297.0	...
September	19,646.5	2,912.3	2,553.5	12,900.2	1,280.5	...
October	25,466.6	3,439.4	2,595.8	17,454.8	1,976.7	…
November	19,036.3	3,380.6	2,613.9	11,350.1[	1,691.8	...
December	26,083.7	3,603.6	3,806.2	16,594.8	2,079.0	
2025 January	23,668.9	2,683.6	2,793.5	16,253.0	1,938.9	...

Table 18.3.2. Other financial intermediaries loans - household new loans

(EUR thousand: Cumulative data during the reference month)

Description	Households	Agriculture	Industrial	Services	Other sectors	Consumer loans	Mortgage loans	Loans with favorable conditions
2012	5,127.4	627.3	442.6	2033.8	222.1	751.7	169.2	87.2
2013	5,194.2	1,388.6	324.1	2,381.9	102.2	714.8	278.8	3.8
2014	4,502.5	1,143.7	301.0	1,644.0	126.6	1,076.5	210.6	...
2015	5,260.8	1,668.6	362.3	2,070.8	93.5	649.5	413.2	3.0
2016	7,540.1	1,863.2	603.9	2,977.4	128.8	1,247.4	719.4	...
2017	8,458.7	2,138.5	622.7	2,996.7	289.2	1,453.1	957.0	…
2018	14,395.1	1,921.8	650.4	3,631.7	6,297.4	6,298.9	1,493.6	1.7
2019	12,012.0	2,579.5	795.3	4,340.7	727.5	1,713.4	1,855.5	…
2020 December	10,431.1	2,161.2	970.3	3,771.0	487.3	1,004.7	2,036.4	0.4
2021 December	13,194.3	2,438.9	1,159.4	4,950.6	662.7	1,976.2	2,006.5	...
2022 November	17,978.9	2,754.4	1,399.5	6,941.9	1,001.2	3,886.7	1,995.2	...
December	18,449.6	3,254.6	1,486.3	8,129.4	1,307.1	1,849.4	2,416.3	6.5
2023 January	16,007.9	3,134.5	1,421.1	7,086.0	820.0	1,694.0	1,846.4	6.0
February	16,853.5	3,031.6	1,144.8	7,215.7	903.9	3,190.0	1,366.0	1.5
March	18,919.6	3,664.4	1,371.3	7,220.0	1,131.0	3,702.3	1,828.2	2.5
April	15,481.0	2,964.9	1,052.2	6,085.4	671.9	2,831.3	1,874.4	1.0
May	18,301.8	3,417.0	1,526.1	7,458.5	877.4	2,966.1	2,056.7	...
June	18,705.	3,333.5	1,448.2	7,978.0	1,001.9	2,644.82	2,299.3	...
July	19,513.7	3,412.1	1,614.6	7,746.9	1,130.8	2,802.62	2,806.2	0.6
August	18,773.9	3,693.1	1,614.4	7,481.4	1,146.9	2,941.42	1,896.6	...
September	18,453.7	3,148.7	1,666.4	7,273.4	1,257.9	3,201.3	1,904.9	1.2
October	20,360.1	3,313.6	1,587.8	8,009.6	1,373.9	3,521.1	2,554.1	…
November	19,684.3	2,901.3	1,658.3	7,853.9	1,556.8	3,989.5	1,724.5	…
December	21,553.1	3,640.1	1,615.4	8,439.0	1,647.5	3,947.4	2,263.7	…
2024 January	19,617.7	3,255.6	1,405.9	8,029.7	1,338.8	3,620.4	1,967.3	…
February	20,294.6	3,370.8	1,606.5	7,729.5	1,445.4	4,156.4	1,985.9	...
March	20,575.3	3,885.3	1,423.1	7,147.8	1,457.8	4,841.9	1,819.3	...
April	20,684.6	3,386.4	1,428.3	7,543.6	1,278.1	5,274.2	1,687.7	86.4
May	22,759.9	3,369.5	2,294.4	7,308.9	1,710.5	5,853.0	2,165.2	58.4
June	27,500.2	4,464.1	2,262.2	7,145.9	6,699.8	4,989.0	1,939.3	...
July	24,203.4	4,106.4	2,673.0	7,330.9	2,176.4	5,981.2	1,930.0	5.5
August	24,113.8	3,981.0	2,722.8	7,267.1	1,992.0	5,468.1	2,681.6	1.2
September	23,680.0	3,666.1	2,615.1	7,083.4	2,704.6	5,813.3	1,796.5	1.0
October	24,525.8	3,749.3	2,666.9	7,357.4	2,885.8	6,227.5	1,638.8	…
November	23,926.1	3,658.2	3,357.0	7,885.0	3,150.3	4,258.7	1,590.0	...
December	27,599.2	4,797.1	3,781.4	9,338.2	3,199.4	4,468.6	2,014.6	...
2025 January	24,074.1	4,195.8	4,012.3	7,479.9	2,799.7	4,307.3	1,218.4	60.5

Table 19. Other financial intermediaries effective interest rates - loan interest rates

(New contracts, unless otherwise specified)

Description	Interest rates on new loans	Agriculture	Industrial	Services	Other sectors	Consumer loans	Mortgage loans	Loans with favorable conditions
2016	21.3	24.5	22.4	19.7	15.0	24.1	24.4	...
2017	22.6	24.8	23.5	21.0	19.1	25.3	24.4	...
2018	21.0	22.1	22.3	18.4	20.0	23.3	20.1	...
2019	20.7	21.5	21.9	18.7	22.8	24.4	20.1	...
2020 December	20.3	21.2	21.6	21.4	14.4	22.4	18.5	...
2021 December	19.37	20.00	19.68	18.42	20.78	21.88	18.60	...
2022 August	19.40	19.83	21.29	18.25	22.11	21.14	18.14	...
September	19.12	20.22	18.02	18.90	19.91	21.29	16.93	...
October	18.99	19.48	19.65	17.90	22.74	21.52	17.76	...
November	19.57	20.04	19.66	18.40	20.04	23.29	17.56	...
December	18.59	19.56	18.69	17.77	19.66	22.37	17.35	...
2023 January	19.63	20.10	19.52	18.92	21.21	22.59	18.83	...
February	19.59	19.97	19.18	18.36	21.44	23.10	20.30	...
March	19.39	20.05	19.39	18.05	20.24	23.01	19.54	4.53
April	19.05	19.72	19.19	17.84	20.71	23.05	18.17	...
May	19.13	19.71	19.06	18.14	19.67	23.26	17.80	...
June	18.98	19.80	19.10	18.00	20.78	23.17	16.96	...
July	19.03	19.68	19.65	18.07	21.48	24.10	15.37	...
August	19.22	19.50	19.96	17.58	21.91	24.45	20.27	...
September	18.88	19.71	18.85	17.46	20.94	24.58	18.90	...
October	19.00	18.58	18.68	18.48	21.69	24.12	14.39	...
November	18.67	18.95	19.18	17.37	21.85	23.78	18.10	...
December	18.62	18.39	18.99	17.46	21.87	23.75	15.81	...
2024 January	19.32	19.41	18.90	18.19	22.31	23.56	17.89	...
February	18.65	18.82	19.14	17.43	22.20	23.12	16.90	...
March	18.97	18.48	19.32	17.53	22.72	23.65	17.42	...
April	19.26	19.10	18.69	17.63	22.43	24.34	16.77	30.24
May	19.01	18.93	18.88	17.28	22.79	24.19	16.06	29.26
June	20.64	21.78	19.05	16.85	31.33	24.47	15.90	...
July	19.43	18.90	18.96	17.59	23.02	24.71	19.00	...
August	19.09	18.82	19.31	17.40	22.80	25.06	16.33	...
September	19.21	18.37	18.95	17.59	22.21	24.03	18.92	...
October	18.85	18.14	18.99	17.45	20.60	23.69	19.16	...
November	19.63	18.40	19.26	18.56	21.64	24.78	19.52	...
December	18.74	18.45	18.78	17.45	21.38	24.28	17.14	...
2025 January	19.09	19.03	19.78	17.76	21.06	22.84	20.32	20.65

Table 19.1. Other financial intermediaries interest rates - loans to nonfinancial corporations

(New contracts, in percent)

Description	Nonfinancial corporations	Agricultulture	Industrial	Services	Other sectors	Loans with favorable conditions
2012	19.3	24.4	24.4	16.5	30.9	…
2013	22.1	21.9	29.4	19.9	23.1	19.7
2014	22.7	25.3	26.6	19.3	23.0	7.2
2015	20.4	25.2	25.5	16.3	23.6	...
2016	19.5	23.5	25.0	17.6	14.7	...
2017	20.8	24.1	25.1	19.0	16.2	…
2018	18.1	20.8	22.8	14.6	26.3	…
2019	19.1	20.3	21.4	16.7	21.3	…
2020 December	18.3	20.1	20.3	19.8	12.7	…
2021 December	17.43	18.98	19.19	15.88	18.76	...
2022 September	16.12	17.94	16.53	15.05	15.68	...
October	15.98	17.88	18.48	14.15	17.68	...
November	16.15	17.84	18.48	14.66	16.41	...
December	15.35	17.30	17.26	13.83	16.17	...
2023 January	16.36	18.25	17.68	14.78	17.48	...
February	16.10	18.06	17.69	14.75	17.71	...
March	15.87	17.97	17.68	14.55	16.60	…
April	15.96	17.81	17.58	14.86	17.39	...
May	15.93	17.93	17.76	14.43	16.82	...
June	15.86	17.75	17.32	14.76	17.08	...
July	16.15	18.14	18.27	14.99	17.16	…
August	15.78	17.78	18.58	14.52	17.55	...
September	15.75	18.06	17.37	14.92	17.74	...
October	16.24	17.31	16.95	15.70	16.82	...
November	16.13	17.71	18.32	15.51	17.56	…
December	15.89	17.01	17.90	15.09	16.59	…
2024 January	16.13	18.19	17.53	15.34	15.94	...
February	15.94	17.43	18.32	15.41	16.15	...
March	16.19	17.78	18.30	15.41	17.09	...
April	16.27	18.25	17.81	15.38	17.20	...
May	15.96	17.58	17.72	15.24	16.72	…
June	15.62	17.06	17.71	15.03	17.21	...
July	15.88	17.50	17.36	15.09	16.73	…
August	15.91	17.36	17.95	15.20	16.93	...
September	15.92	16.90	17.15	15.34	16.99	…
October	15.90	16.72	17.61	15.56	15.23	...
November	16.12	16.61	17.08	15.76	16.05	...
December	15.6	16.35	16.06	15.25	16.29	...
2025 January	16.19	16.94	17.45	15.83	16.31	...

Table 19.2. Other financial intermediaries interest rates - loans to households

(New contracts, in percent)

Description	Households							
		Agriculture	Industrial	Services	Other sectors	Consumer loans	Mortgage loans	Loans with favorable conditions
2012	23.58	26.95	20.84	19.83	20.21	27.70	20.84	7.30
2013	22.5	25.8	19.2	20.5	19.1	25.6	20.7	2.0
2014	22.8	25.6	16.5	21.6	19.2	23.8	22.3	...
2015	23.5	25.4	19.5	22.3	23.2	24.0	24.9	...
2016	23.8	25.2	20.3	22.6	23.4	25.3	23.8	...
2017	24.2	25.3	20.2	23.3	28.6	25.3	24.4	...
2018	22.5	23.2	21.3	21.8	25.0	23.3	20.1	...
2019	21.8	22.4	22.8	20.3	25.4	24.4	20.1	...
2020 December	21.6	22.0	23.6	22.5	19.9	22.4	18.5	...
2021 December	20.85	20.85	20.49	21.05	23.80	21.88	18.60	...
2022 October	20.93	20.82	21.39	20.93	26.40	21.52	17.76	...
November	21.41	21.67	20.99	21.11	23.67	23.29	17.56	...
December	20.69	21.16	20.90	20.86	22.19	22.37	17.35	...
2023 Janaury	21.28	21.16	21.55	21.26	24.48	22.59	18.83	...
February	21.63	21.09	21.41	21.13	24.48	23.10	20.30	...
March	21.82	21.49	21.90	21.63	23.84	23.01	19.54	4.53
April	21.37	20.99	21.90	21.29	24.85	23.05	18.17	...
May	21.26	21.08	20.64	21.35	23.58	23.26	17.80	...
June	21.09	21.15	21.38	21.03	25.05	23.17	16.96	...
July	21.14	20.75	21.34	21.55	26.25	24.10	15.37	...
August	21.92	20.64	21.51	21.43	25.93	24.45	20.27	...
September	21.76	20.80	20.50	21.64	23.64	24.58	18.90	...
October	21.12	19.57	21.22	21.77	25.77	24.12	14.39	...
November	21.56	20.00	20.24	21.29	25.37	23.78	18.10	...
December	21.14	19.63	20.75	20.96	26.88	23.75	15.81	...
2024 January	21.70	20.22	20.99	21.43	28.24	23.56	17.89	...
February	21.46	19.83	20.05	21.46	28.38	23.12	16.90	...
March	21.35	18.94	20.77	21.07	26.91	23.65	17.42	...
April	21.51	19.70	19.96	20.62	27.37	24.34	16.77	30.24
May	21.58	20.01	20.01	20.87	27.61	24.19	16.06	29.76
June	25.04	24.57	20.42	21.42	33.85	24.47	15.90	...
July	22.33	19.86	20.73	21.92	26.79	24.71	19.00	...
August	21.85	19.90	20.45	21.75	26.63	25.06	16.33	...
September	21.95	19.53	20.70	21.68	24.68	24.03	18.92	...
October	21.91	19.54	20.33	21.92	24.28	23.69	19.16	...
November	22.42	20.04	20.96	22.58	24.64	24.78	19.52	...
December	21.71	20.03	21.52	21.37	24.69	24.28	17.14	...
2025 January	21.94	20.37	21.40	21.95	24.35	22.84	20.32	20.65

Table 20.1. Other financial intermediaries income statement - income and expenditures

(EUR million: Cumulative data during the year)

Description	Net profit/loss for the period	Income							Expenditures								
			Interest income	Noninterest income	Income from services	Income from administration	Other operating income	Income from revaluation		Expenditures income	Noninterest income	Provision for loan losses	Personnel and administrative expenditures	Other operating expenditures	Expenditures on depreciation	Other expenditures	Losses from revaluation
2012	-4.5	20.8	17.2	3.6	0.2	0.8	2.6	…	25.3	4.7	17.5	5.1	12.5	3.0	1.0	2.1	-4.5
2013	-0.3	19.2	15.5	3.7	0.3	0.7	2.7	0.7	19.5	3.8	13.4	2.1	11.3	2.4	0.8	1.6	…
2014	1.3	19.3	16.1	3.3	0.3	0.8	2.2	…	18.0	3.8	11.7	0.8	10.9	2.5	0.6	1.9	…
2015	2.5	21.1	17.3	3.8	0.8	0.9	2.2	……	18.7	4.0	12.3	1.2	11.1	2.5	0.5	1.9	…
2016	4.0	25.0	20.8	4.2	1.0	0.9	2.2	….	21.0	4.8	13.3	1.2	12.1	2.9	0.5	2.4	…
2017	7.4	32.2	27.3	4.9	1.0	1.0	2.9	…	24.7	6.5	14.5	1.0	13.5	3.7	0.6	3.1	…
2018	9.7	42.8	37.6	5.2	0.6	1.7	3.3	…	32.8	8.4	19.6	3.0	16.6	5.0	0.9	4.1	…
2019	9.3	57.5	52.9	4.6	1.0	0.9	2.8	…	47.7	10.9	27.5	7.4	20.0	9.3	1.8	7.6	…
2020 December	0.0	46.0	42.3	3.7	0.7	0.7	2.3	…	45.4	8.8	30.1	11.7	18.4	6.5	2.1	4.4	…
2021 December	14.1	48.9	43.5	5.4	1.0	0.9	3.4	...	33.9	8.0	19.0	-0.8	19.8	6.9	2.1	4.8	...
2022 November	16.2	51.2	45.9	5.3	0.8	1.0	3.4	...	34.0	7.7	20.3	-0.6	21.0	6.0	2.0	4.0	...
December	17.0	56.1	50.4	5.7	0.9	1.0	3.8	...	38.1	8.4	23.0	-0.6	23.5	6.7	2.3	4.5	...
2023 January	1.4	5.0	4.7	0.3	0.1	0.1	0.2	…	3.5	0.8	2.2	0.1	2.0	0.5	0.2	0.3	…
February	2.6	9.7	9.0	0.7	0.2	0.2	0.2	...	7.0	1.6	4.4	0.3	4.1	1.0	0.3	0.7	...
March	4.1	15.2	13.9	1.3	0.2	0.3	0.8	...	10.8	2.6	6.5	0.3	6.2	1.7	0.5	1.2	...
April	5.4	20.2	18.4	1.8	0.3	0.4	1.1	…	14.4	3.5	8.7	0.5	8.2	2.1	0.7	1.4	…
May	6.9	26.0	23.7	2.2	0.4	0.5	1.3	…	18.6	4.6	11.1	0.5	10.7	2.8	0.9	1.9	…
June	8.1	31.4	28.7	2.7	0.5	0.7	1.6	…	22.7	5.8	13.4	0.7	12.7	3.6	0.9	2.6	…
July	9.6	37.4	34.0	3.4	0.5	0.8	2.1	...	27.1	7.0	16.0	0.9	15.1	4.2	1.1	3.1	...
August	11.4	43.5	39.4	4.1	0.6	0.9	2.6	...	31.4	8.3	18.3	1.0	17.3	4.8	1.3	3.5	...
September	12.8	49.4	44.6	4.8	0.7	1.0	3.1	...	35.8	9.6	20.7	1.1	19.3	5.5	1.4	4.0	...
October	14.5	55.6	50.2	5.4	1.2	0.8	3.4	...	40.1	11.1	22.9	1.2	21.7	6.1	1.6	4.5	...
November	16.7	63.0	55.5	7.4	1.6	0.9	4.9	...	45.2	12.6	24.2	1.4	24.2	6.9	1.9	5.1	...
December	18.1	70.8	61.6	9.2	4.3	1.0	3.9	...	51.2	14.2	27.7	1.4	26.3	9.3	2.6	6.8	...
2024 January	1.5	6.7	5.8	0.9	0.3	0.1	0.5	...	5.1	1.7	2.7	0.3	2.4	0.7	0.2	0.5	...
February	3.0	13.4	11.3	2.1	0.7	0.2	1.3	...	10.2	3.3	5.5	0.5	4.9	1.5	0.4	1.0	...
March	4.8	20.6	17.3	3.2	1.0	0.3	1.9	...	15.5	5.1	8.1	0.7	7.4	2.3	0.6	1.7	...
April	6.3	27.8	23.3	4.4	1.5	0.4	2.6	...	21.1	6.9	11.0	1.0	10.0	3.3	0.8	2.4	...
May	8.1	35.2	29.5	5.6	1.9	0.4	3.3	…	26.6	8.8	13.5	1.0	12.5	4.3	1.2	3.1	…
June	9.9	42.7	35.6	7.1	2.3	0.5	4.3	…	32.2	10.7	16.2	1.3	15.0	5.3	1.4	3.9	…
July	11.5	50.3	42.2	8.1	2.6	0.6	4.9	...	38.1	12.7	19.2	1.7	17.6	6.2	1.7	4.5	...
August	13.5	58.1	48.7	9.3	3.0	0.7	5.7	...	43.8	14.9	21.9	1.9	20.1	7.0	1.9	5.1	...
September	15.2	66.0	55.3	10.7	3.3	0.8	6.6	...	49.8	17.0	24.9	2.1	22.7	7.9	2.2	5.7	...
October	17.1	74.2	62.1	12.1	4.1	0.9	7.2	...	56.1	19.3	28.0	2.6	25.4	8.8	25	6.4	...
November	19.1	82.1	68.8	13.3	4.0	0.9	8.3	...	61.9	21.1	30.9	2.9	28.1	9.8	2.7	7.1	...
December	20.3	90.7	75.9	14.9	5.0	1.0	8.8	...	69.1	23.1	34.7	3.0	31.7	11.3	3.5	7.8	...
2025 January	2.4	8.5	7.2	1.3	0.4	0.1	0.9		6.0	2.1	2.1	0.5	2.6	0.8	0.3	0.5	...

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 21.1.1 Financial auxiliaries balance sheet - assets

(EUR million: End of period)

Description	Total assets	Cash				Balance with commercial banks						Fixed assets	Other assets
			In EUR currency				In EUR currency						
				Domestic	Abroad			Current account	Time deposits	Other placements	Non residents		
2012 December	8.2	2.1	1.1	1.1	0.0	1.1	1.1	0.6	0.3	0.2	0.0	0.5	5.6
2013 December	7.6	3.3	1.9	1.9	0.0	1.5	1.5	0.7	0.3	0.5	0.0	0.5	3.7
2014 December	8.8	3.9	2.5	2.5	0.0	1.4	1.4	0.9	0.3	0.2	0.0	0.8	4.1
2015 December	10.8	6.6	3.2	3.2	0.0	3.4	3.4	2.8	0.3	0.3	0.0	0.8	3.5
2016 December	12.7	6.7	3.7	3.7	0.0	3.0	3.0	2.3	0.3	0.4	0.0	0.7	5.3
2017 December	15.8	7.1	4.1	4.1	0.0	2.9	2.9	2.4	0.1	0.4	0.0	0.8	8.0
2018 December	15.8	9.0	4.4	4.4	0.0	4.6	4.6	4.0	0.3	0.3	0.0	0.9	5.9
2019 December	16.7	11.9	4.4	4.4	0.0	7.5	7.5	7.0	0.3	0.3	0.0	0.9	3.8
2020 December	20.4	7.8	0.3	0.3	0.0	7.5	7.5	7.0	0.4	0.1	0.1	1.4	11.2
2021 December	24.8	11.1	0.7	0.7	0.0	10.5	10.5	9.0	0.4	0.6	0.5	2.2	11.4
2022 December	36.6	23.4	0.7	0.7	0.0	22.6	22.6	15.9	6.4	0.3	0.0	2.5	10.8
2023 February	37.2	0.9	0.9	0.9	0.0	23.7	23.7	17.0	6.4	0.4	0.0	2.4	10.1
March	39.3	1.0	1.0	1.0	0.0	25.9	25.9	15.2	10.4	0.4	0.0	2.6	9.9
April	42.8	1.0	1.0	1.0	0.0	26.8	26.8	15.8	10.7	0.3	0.0	2.6	12.4
May	40.2	0.9	0.9	0.9	0.0	26.5	26.5	15.4	10.7	0.4	0.0	2.7	10.1
June	36.4	1.0	1.0	1.0	0.0	22.3	22.3	13.2	8.7	0.4	0.0	2.7	10.5
July	39.0	1.0	1.0	1.0	0.0	24.3	24.3	15.1	8.7	0.4	0.0	2.7	10.9
August	37.9	0.9	0.9	0.9	0.0	23.9	23.9	14.2	9.2	0.4	0.0	2.7	10.5
September	39.4	0.8	0.8	0.8	0.0	23.6	23.6	13.9	9.2	0.5	0.0	2.8	12.2
October	39.7	0.9	0.9	0.9	0.0	24.1	24.1	14.4	9.2	0.5	0.0	2.8	12.0
November	12.1	0.9	0.9	0.9	0.0	3.4	3.4	2.0	0.9	0.5	0.0	1.5	6.3
December	13.3	0.8	0.8	0.8	0.0	3.2	3.2	2.0	0.9	0.5	0.0	1.5	7.8
2024 January	12.1	0.8	0.8	0.8	0.0	3.0	3.0	1.7	0.9	0.9	0.0	1.5	6.7
February	12.3	0.8	0.8	0.8	0.0	3.6	3.6	2.2	0.9	0.5	0.0	1.5	6.4
March	13.0	0.9	0.9	0.9	0.0	3.1	3.1	1.7	0.9	0.6	0.0	1.5	7.5
April	13.4	0.9	0.9	0.9	0.0	4.4	4.4	2.9	0.9	0.6	0.0	1.5	6.6
May	14.0	1.0	1.0	1.0	0.0	4.2	4.2	1.8	1.9	0.6	0.0	1.5	7.3
June	14.3	0.9	0.9	0.9	0.0	4.5	4.5	2.1	1.9	0.6	0.0	1.5	7.4
July	13.6	1.0	1.0	1.0	0.0	3.5	3.5	2.0	0.9	0.6	0.0	1.5	7.7
August	14.4	0.8	0.8	0.8	0.0	4.0	4.0	2.6	0.9	0.6	0.0	1.5	8.1
September	14.4	0.9	0.9	0.9	0.0	4.7	4.7	2.2	1.9	0.6	0.0	1.4	7.4
October	13.7	0.8	0.8	0.8	0.0	4.4	4.4	2.0	1.9	0.6	0.0	1.4	7.0
November	15.2	0.8	0.8	0.8	0.0	4.3	4.3	2.7	1.0	0.6	0.0	2.7	7.5
December	15.0	0.7	0.7	0.7	0.0	5.0	5.0	3.5	1.0	0.5	0.0	2.6	6.7
2025 January	14.8	0.9	0.9	0.9	0.0	4.9	4.9	3.4	1.0	0.6	0.0	2.8	6.2

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 21.1.2 Financial auxiliaries balance sheet - liabilities

(EUR million: End of period)

Description	Total liabilities	Deposits	Loans			Other liabilities	Other accounts payable	Own resources						
				Resident	Non residents				In euro currency					In non euro currency
										Share capital	General and other reserves	Profit / loss of the year	Retained profit/loss	
2012 December	8.2	0.0	0.0	0.0	0.0	0.4	2.5	5.2	5.2	0.3	0.2	3.0	1.8	0.0
2013 December	7.6	0.0	0.0	0.0	0.0	3.3	0.5	3.8	3.8	0.7	0.0	3.0	0.2	0.0
2014 December	8.8	0.0	0.0	0.0	0.0	3.2	3.2	5.0	5.0	0.9	0.0	3.3	0.9	0.0
2015 December	10.8	0.0	0.0	0.0	0.0	2.3	0.5	8.0	8.0	1.7	0.0	3.4	2.8	0.0
2016 December	12.7	0.0	0.0	0.0	0.0	2.9	0.7	9.1	9.1	2.0	0.0	3.0	4.1	0.0
2017 December	15.8	0.0	0.0	0.0	0.0	3.7	2.8	9.3	9.3	2.2	0.0	3.1	4.0	0.0
2018 December	15.8	0.0	0.0	0.0	0.0	3.8	1.3	10.6	10.6	2.1	0.0	3.1	5.4	0.0
2019 December	16.7	0.0	0.0	0.0	0.0	2.8	0.8	13.1	13.1	2.2	0.0	3.3	7.7	0.0
2020 December	20.4	0.0	0.0	0.0	0.0	4.6	1.3	14.6	14.4	2.8	1.7	4.3	5.7	0.2
2021 December	24.8	0.0	0.0	0.0	0.0	5.8	1.7	17.3	17.1	3.6	2.2	3.3	8.0	0.2
2022 December	36.6	0.0	0.0	0.0	0.0	13.5	3.3	19.8	19.6	3.9	2.2	2.9	10.6	0.2
2023 February	37.2	0.0	10.3	4.0	6.3	3.6	3.2	20.1	19.9	4.1	2.2	0.2	13.3	0.2
March	39.3	0.1	13.1	4.8	8.3	2.9	2.7	20.6	20.4	4.0	2.6	0.4	13.4	0.2
April	42.8	12.2	0.5	0.5	0.0	3.9	5.1	21.2	21.0	4.4	2.6	0.6	13.4	0.2
May	40.2	11.8	0.5	0.5	0.0	3.9	2.6	21.5	21.3	4.5	2.6	0.8	13.4	0.2
June	36.4	8.2	1.0	1.0	0.0	3.1	2.8	21.4	21.2	4.6	2.6	1.1	12.9	0.2
July	39.0	9.2	0.4	0.8	0.0	3.8	3.7	21.5	21.3	4.7	2.6	1.2	12.9	0.2
August	37.9	4.6	0.9	0.9	0.0	8.4	4.1	19.9	19.8	4.8	2.6	1.3	11.1	0.2
September	39.4	5.1	1.1	1.1	0.0	9.1	4.4	19.7	19.6	4.9	2.6	1.4	10.7	0.2
October	39.7	10.4	1.1	1.1	0.0	4.3	3.7	20.3	20.1	5.3	2.6	1.5	10.7	0.2
November	12.1	0.2	0.1	0.1	0.0	1.7	1.6	8.5	8.5	4.0	2.6	0.6	1.2	0.0
December	13.3	0.3	0.1	0.1	0.0	2.3	1.7	8.9	8.9	3.3	3.1	0.6	1.2	0.0
2024 January	12.1	0.4	0.2	0.2	0.0	1.5	1.1	8.9	8.9	3.3	3.1	0.0	1.8	0.0
February	12.3	0.4	0.1	0.1	0.0	1.6	1.1	9.0	9.0	3.3	3.1	-0.1	1.8	0.0
March	13.0	0.4	0.1	0.1	0.0	2.1	1.3	9.0	9.0	3.3	3.1	0.0	1.8	0.0
April	13.4	0.5	0.2	0.2	0.0	2.0	1.6	9.1	9.1	3.3	3.1	0.0	1.8	0.0
May	14.0	0.5	0.6	0.6	0.0	2.0	1.7	9.2	9.2	3.3	3.1	0.0	1.8	0.0
June	14.3	0.7	0.4	0.4	0.0	3.5	1.6	8.1	8.1	3.3	3.1	0.3	1.4	0.0
July	13.6	0.7	0.2	0.2	0.0	2.4	1.3	9.1	9.1	4.3	3.1	0.3	1.4	0.0
August	14.4	0.8	0.2	0.2	0.0	2.7	1.6	9.1	9.1	4.3	3.1	0.3	1.4	0.0
September	14.4	0.8	0.2	0.2	0.0	2.7	2.4	8.3	8.3	4.3	3.1	0.3	0.6	0.0
October	13.7	1.0	0.2	0.2	0.0	2.3	1.9	8.3	8.3	4.3	3.1	0.3	0.6	0.0
November	15.2	0.9	0.2	0.2	0.0	2.5	1.8	9.8	9.8	5.8	3.1	0.3	0.6	0.0
December	15.0	1.0	2.5	15	0.0	25	1.5	9.8	9.8	5.8	3.1	0.3	0.6	0.0
2025 January	14.8	1.1	0.0	2.5	0.0	2.5	1.2	9.7	9.7	4.7	4.2	0.0	0.9	0.0

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 22.1. Financial auxiliaries Income statement - income and expenditures

(EUR million: Cumulative data during the year)

Description	Income						Expenditures						Income less expenditures	Net profit afer tax
		Interest income	Noninterest income					Noninterest expenditures		Other operating expenditures				
				Income from services	Income administration	Other operating income			Personel and administrative expenditures		Expenditures depreciation	Other expenditures		
2012 Dec	5.2	0.0	5.2	4.6	0.0	0.6	2.2	0.5	0.5	1.7	0.0	1.7	3.0	…
2013 Dec	5.6	0.0	5.6	4.6	0.0	1.0	2.6	0.6	0.6	2.1	0.0	2.1	3.0	…
2014 Dec	6.7	0.0	6.7	5.0	0.0	1.7	3.9	1.0	1.0	2.9	0.0	2.9	2.9	…
2015 Dec	7.1	0.0	7.1	5.2	0.0	2.0	3.7	0.7	0.7	3.0	0.0	3.0	3.4	…
2016 Dec	5.8	0.0	5.8	4.7	0.0	1.1	2.9	0.7	0.7	2.3	0.0	2.3	2.9	…
2017 Dec	7.6	0.0	7.6	5.4	0.0	2.1	4.5	0.8	0.8	3.8	0.0	3.8	3.1	…
2018 Dec	7.7	0.0	7.7	5.6	0.0	2.1	4.6	0.7	0.7	3.9	0.0	3.9	3.1	…
2019 Dec	8.3	0.0	8.3	5.7	0.0	2.7	5.1	0.7	0.7	4.4	0.0	4.4	3.3	…
2020 Dec	10.0	0.0	10.0	7.6	0.0	2.4	5.7	0.8	0.8	4.9	0.0	4.9	4.3	…
2021 Dec	10.2	0.0	10.2	6.8	0.0	3.4	6.9	0.9	0.9	6.0	0.0	6.0	3.3	…
2022 December	11.3	0.1	11.2	6.7	0.0	4.5	8.4	0.8	0.8	7.6	0.0	7.6	2.9	…
2023 February	1.5	0.0	1.5	1.4	0.0	0.1	1.3	0.7	0.6	0.6	0.1	0.6	0.2	…
March	2.5	0.0	2.5	2.3	0.0	0.2	2.0	1.0	1.0	1.0	0.1	0.9	0.5	…
April	3.4	0.0	3.4	3.2	0.0	0.2	2.7	1.4	1.3	0.1	0.1	1.2	0.7	0.1
May	4.3	0.0	4.3	4.0	0.0	0.3	3.4	1.7	1.7	1.7	1.5	1.5	0.9	0.1
June	5.5	0.0	5.5	4.9	0.0	0.6	4.2	2.1	2.0	2.0	1.8	1.8	1.3	1.1
July	6.4	0.0	6.4	5.7	0.0	0.6	5.0	2.6	2.5	2.4	0.2	2.2	1.4	1.2
August	7.2	0.0	7.2	6.5	0.0	0.7	5.7	2.9	2.8	2.8	0.3	2.5	1.5	0.2
September	8.1	0.0	8.1	7.3	0.0	0.8	6.5	3.4	3.3	3.1	0.3	2.8	1.6	0.3
October	9.1	0.0	9.1	8.3	0.0	0.9	7.3	3.8	3.7	3.5	0.4	3.1	1.8	0.3
November	6.8	0.0	6.8	6.5	0.0	0.3	6.8	3.6	3.6	2.4	0.2	2.2	0.8	0.1
December	7.4	0.0	7.4	7.1	0.0	0.3	6.6	3.0	4.0	2.6	0.2	2.4	0.8	0.6
2024 Jan	0.6	0.0	0.6	0.6	0.0	0.0	0.6	0.4	0.4	0.2	0.0	0.2	0.0	0.0
February	1.2	0.0	1.2	1.2	0.0	0.0	1.3	0.8	0.8	0.5	0.0	0.4	-0.1	-0.1
March	1.8	0.0	1.8	1.8	0.0	0.0	1.8	1.1	1.1	0.7	0.1	0.6	0.0	0.0
April	2.5	0.0	2.5	2.5	0.0	0.0	2.5	1.5	1.5	0.9	0.1	0.9	0.1	0.0
May	3.2	0.0	3.2	3.1	0.0	0.1	3.1	1.9	1.9	1.2	0.1	1.1	0.1	0.0
June	4.1	0.0	4.0	3.7	0.0	0.3	3.7	2.3	2.3	1.4	0.1	1.3	0.3	0.3
July	4.7	0.0	4.7	4.4	0.0	0.3	4.4	2.7	2.7	1.7	0.2	1.5	0.3	0.3
August	5.3	0.0	5.3	5.0	0.0	0.3	5.0	3.0	3.0	1.9	0.2	1.7	0.4	0.3
September	6.0	0.0	6.0	5.6	00	0.3	5.6	3.4	3.4	2.1	0.2	1.9	0.4	0.3
October	6.7	0.0	6.7	6.3	0.0	0.3	6.3	3.8	3.8	2.4	0.2	2.2	0.4	0.3
November	7.3	0.0	7.3	7.0	0.0	0.3	6.9	4.2	4.2	2.7	0.2	2.4	0.4	0.3
December	8.0	0.0	8.0	7.6	0.0	0.4	7.5	4.5	4.5	3.0	0.3	2.7	0.5	0.3
2025 January	0.6	0.0	0.6	0.6	0.0	0.0	0.6	0.4	0.4	0.2	0.0	0.2	0.0	0.0

* Since November 2023, two financial institutions have been reclassified from financial auxiliaries to other financial intermediaries.

Table 23.1 Insurance companies balance sheet - assets

(Outstanding amounts, end of period, EUR million)

Description	Total assets	Cash in hand	Balanc-es with the CBK	Balance with commercial banks	Securities		Premiums debtors			Reinsura-nce share's	Shares	Other accounts receivable	Deferred acquisition costs-DAC	Other assets
						Government		Residents	Nonresidents					
2004	50.5	0.2	20.5	15.4	…	…	2.8	.	.	0.8	3.3	…	0.9	6.7
2005	54.4	0.2	14.9	24.0	…	…	3.6	.	.	1.7	3.3	…	1.4	5.3
2006	63.0	…	16.9	29.2	…	…	5.5	.	.	1.9	…	…	2.6	6.8
2007	70.8	…	11.7	40.6	…	…	6.3	.	.	1.7	…	…	2.6	7.8
2008	78.4	0.5	18.2	37.9	…	…	6.7	.	.	3.7	…	…	2.8	8.5
2009	88.9	0.1	11.7	47.5	…	…	10.0	.	.	2.3	1.8	…	4.5	11.1
2010	97.3	0.1	10.9	50.1	…	…	9.3	.	.	3.3	1.8	…	5.8	16.0
2011	112.5	0.1	10.9	63.1	…	…	9.9	.	.	3.9	1.8	…	6.8	15.9
2012	130.8	0.1	7.1	76.7	…	…	7.5	.	.	11.9	…	…	7.2	20.3
2013	132.5	0.1	8.8	81.8	…	…	7.7	.	.	7.6	1.4	…	6.0	19.1
2014	140.4	…	12.1	87.8	…	…	8.8	.	.	9.3	…	…	4.6	17.7
2015	152.8	…	14.6	82.5	10.8	10.8	9.1	.	.	9.5	2.2	…	6.1	18.0
2016	161.8	1.5	4.5	82.8	20.5	20.5	6.7	6.4	0.4	10.3	…	4.4	7.7	23.4
2017	176.7	2.2	4.6	90.7	21.0	21.0	8.3	8.1	0.3	9.2	…	5.9	6.1	28.5
2018	175.7	2.1	4.5	85.0	23.2	23.2	9.87	9.6	0.3	10.9	…	5.7	7.3	27.3
2019	196.3	0.5	4.7	91.9	27.6	27.6	11.5	11.6	...	13.3	…	6.2	7.0	33.2
2020 December	219.1	0.7	4.7	102.1	35.5	35.5	11.3	11.2	…	18.4	…	6.8	4.5	35.0
2021 December	238.6	0.9	4,8	109.6	42.4	42.4	12.1	12.1	,,,	19.2	'''	5.8	5,4	38.5
2022 December	269.0	1.8	4.8	124.9	45.1	45.1	13.8	13.7	...	27.6	3,1	3.0	6.6	38.3
2023 April	288.0	1.3	4.4	128.7	44.5	44.5	15.1	14.8	…	42.9	3.0	2.7	6.9	38.5
May	287.8	1.4	4.4	128.7	45.0	45.0	15.0	14.7	…	42.1	3.0	2.6	6.8	38.6
June	294.1	1.1	4.4	129.4	48.2	48.2	16.0	15.5	…	43.5	3.0	2.7	7.0	38.8
July	296.3	1.7	4.4	133.1	46.0	46.0	16.2	16.1	…	43.6	3.0	3.0	7.0	38.5
August	295.9	1.6	4.4	136.3	45.1	45.1	14.1	14.1	...	45.2	3.0	2.6	6.9	36.6
September	300.3	1.0	4.4	138.0	47.6	47.6	13.9	13.9	...	45.5	2.9	2.5	7.0	37.4
October	300.4	1.8	4.4	137.0	48.3	48.3	14.0	14.0	...	45.4	2.9	2.6	7.0	37.0
November	300.6	1.7	4.2	136.6	49.6	49.6	13.6	13.6	...	45.4	2.9	2.6	7.0	37.1
December	303.9	2.3	4.2	139.4	50.0	50.0	11.8	11.8	...	43.5	2.8	3.0	6.9	39.3
2024 January	310.8	2.4	4.2	141.7	49.5	49.5	14.6	14.6	...	45.8	2.8	3.5	6.9	39.0
February	311.1	2.9	4.2	140.1	50.6	50.6	15.6	15.6	...	45.6	2.8	3.4	6.9	38.9
March	316.8	1.5	4.2	142.1	50.8	50.8	17.2	17.2	...	47.7	2.8	2.0	7.6	40.2
April	317.0	1.5	4.2	144.7	50.7	50.7	16.6	16.6	...	47.5	2.8	3.0	7.6	38.5
May	318.6	2.1	4.2	144.7	51.3	51.3	16.8	16.8	...	47.6	2.8	3.1	7.6	38.7
June	330.1	2.0	4.2	146.0	53.0	53.0	17.4	17.4	...	53.0	2.7	2.9	7.7	41.3
July	331.4	2.8	4.2	147.9	52.3	52.3	17.1	17.1	...	53.0	2.7	4.0	7.8	39.8
August	332.8	2.4	4.2	154.2	49.1	49.1	16.4	16.4	...	53.0	2.7	3.6	7.8	39.5
September	338.1	2.5	4.2	157.4	52.4	52.4	16.0	16.0	...	54.5	2.6	3.1	7.9	37.6
October	336.0	4.0	4.2	156.4	52.0	52.0	15.5	15.5	...	53.9	2.6	3.0	8.0	36.4
November	332.5	4.4	4.2	155.7	52.3	52.3	15.0	15.0	...	53.7	...	3.5	8.0	35.7
December	333.9	3.6	4.2	161.0	51.6	51.6	14.5	13.7	...	50.1	...	4.2	7.8	36.9
2025 January	340.8	3.4	4.2	161.5	51.5	51.5	17.1	17.1	...	53.2	...	5.1	7.8	37.1

Table 23.2. Insurance companies balance sheet - liabilities and equity

(Outstanding amounts, end of period, EUR million)

Description	Total liabilities and equity													
		Technical provisions			Reinsurance payable	Loans	Other liabilities	Equity						
			Reserves for unearned premiums	Claims reserves					Shareholders equity	Guarantees	Share premiums	General and special reserves	Retained profit from previous years	Profit/loss of the current year
2004	50.5	17.9	11.2	6.7	0.1	9.2	0.3	23.0	15.0	3.5	2.1	…	0.7	1.7
2005	54.4	22.1	14.7	7.4	…	4.2	1.0	27.1	15.1	5.0	…	0.2	2.7	4.0
2006	63.0	27.5	15.6	11.9	…	5.3	0.5	29.7	21.8	1.2	…	0.7	4.4	1.6
2007	70.8	29.9	15.9	14.0	0.4	5.8	0.4	34.3	27.0	…	…	1.4	2.4	3.5
2008	78.4	32.3	17.4	14.9	0.6	8.9	0.7	35.9	30.5	…	…	2.1	…	3.4
2009	88.9	41.5	19.6	21.9	1.0	9.7	1.6	35.0	33.8	…	…	2.0	2.3	-3.1
2010	97.3	46.8	22.1	24.7	1.0	8.5	0.4	40.6	33.9	…	2.5	4.6	-2.3	2.0
2011	112.5	54.5	25.4	29.1	1.7	9.6	0.4	46.3	39.9	…	…	8.4	-2.9	0.9
2012	130.8	69.8	24.9	44.9	1.5	12.7	0.3	46.6	42.8	…	…	8.9	-3.2	-1.9
2013	132.5	71.3	27.4	43.9	2.3	12.4	0.7	45.8	42.1	1.2	…	11.0	-7.9	-0.8
2014	140.4	79.7	28.9	50.8	1.3	11.5	0.3	47.7	42.1	1.2	…	14.3	-9.7	-0.3
2015	152.8	92.3	31.0	61.3	3.0	6.1	0.2	51.2	53.1	1.2	…	17.2	-12.6	-7.8
2016	161.8	120.6	33.9	86.7	4.7	2.1	4.4	30.0	68.6	4.7	1.2	3.7	-23.5	-24.7
2017	176.7	113.8	3.6	78.1	5.1	5.8	5.3	46.8	78.4	-	-	3.7	-44.8	6.4
2018	175.7	118.2	37.6	80.6	5.5	3.0	5.0	44.0	77.1	…	…	4.8	-39.5	**1.6**
2019	196.3	131.1	41.5	89.6	6.6	5.0	7.2	46.3	84.1	…	…	6.3	-38.8	**-5.4**
2020	219.1	138.8	45.0	93.8	7.4	4.7	9.2	58.9	91.3	…	…	7.1	-43.6	4.2
2021 December	238.6	153.0	50.6	102.4	7.9	6.2	8.0	63.5	91.3	,,,	,,,	6,8	-42.4	7.8
2022 December	269.0	172.5	58.4	114.1	11.0	5.4	12.9	67.2	96.1	…	…	6.3	-37.0	1.8
2023 July	296.3	191.3	59.9	131.3	11.2	4.7	12.9	76.2	96.1	…	…	5.6	-35.4	9.9
August	295.9	193.0	60.4	132.6	10.2	4.3	11.8	76.6	96.1	...	...	5.7	-36.0	10.8
September	300.3	196.4	61.1	135.3	11.6	4.9	12.2	75.1	97.4	...	...	5.8	-37.3	9.2
October	300.4	196.3	60.9	135.4	10.6	4.9	11.7	76.8	97.4	…	…	5.8	-37.3	10.8
November	300.6	196.5	61.2	135.3	10.2	4.9	11.4	77.6	97.4	…	…	5.9	-37.5	11.8
December	303.9	201.2	61.2	140.0	10.1	6.0	11.5	75.1	97.4	...	...	6.3	-39.6	11.0
2024 January	310.8	202.6	61.5	141.0	11.7	11.9	78.6	11.9	97.4	...	...	6.3	-28.6	3.5
February	311.1	202.4	61.5	140.9	10.9	5.5	12.1	80.2	97.4	...	...	6.0	-28.6	5.4
March	316.0	208.7	64.1	144.6	12.2	5.0	11.5	78.6	97.4	…	…	6.1	-28.6	3.7
April	317.0	208.2	63.8	144.4	11.5	4.8	11.6	80.8	97.4	...	...	6.0	-28.6	6.0
May	318.6	208.1	63.6	144.4	11.0	4.8	11.6	83.2	97.4	…	…	6.0	-28.6	8.4
June	330.1	215.3	65.4	149.9	12.6	5.4	13.2	83.6	97.4	...	...	6.0	-28.6	8.7
July	331.4	216.3	66.4	149.9	11.1	5.3	12.8	86.0	97.4	…	…	6.0	-28.6	11.2
August	332.8	216.9	66.4	150.5	9.8	5.9	12.2	88.0	97.4	…	…	6.0	-28.6	13.2
September	338.1	223.4	68.2	155.2	11.8	5.9	12.0	85.1	97.4	…	…	6.4	-29.2	10.5
October	336.0	222.3	67.8	154.5	10.1	6.9	12.1	84.7	97.4	...	...	6.3	-30.1	11.0
November	332.5	221.3	67.3	153.9	9.9	6.4	11.2	83.8	97.4	...	...	6.6	-33.5	13.2
December	333.9	223.2	68.2	154.5	9.3	6.1	10.9	84.7	97.4	...	...	6.7	-34.7	12.9
2025 January	340.8	224.3	68.7	155.5	12.0	9.7	11.2	85.3	97.4	...	...	6.5	-21.8	3.2

Table 24.1.1 Payment system - selected indicators (number)

(EUR thousands: Non-cumulative data

Description	NUMBER (EUR thousands)						
	Interbank clearing system	Bank clients withdrawings through ATM	International bank clients payments through ATM; of which	Bank clients payments through POS	Bank clients payments through POS processed abroad	ATM cash deposits	E-banking payments
2018 December	1,015.0	1,340	109.9	834.7	310.1	166.1	377.7
2019 December	1,126.9	1,433	123.7	989.5	317.0	179.3	550.5
2020 December	1,637.2	1,511	108.9	1,167.7	328.3	298.2	648.5
2021 December	1,638.4	1,604	107.3	1,325.7	531.5	223.8	777.6
2022 January	1,100.6	1,318	147.7	1,251.1	412.4	214.5	550.9
February	1,253.9	1,439	77.2	1,302.4	380.1	195.4	585.9
March	1,544.9	1,579	91.0	1,485.1	471.1	219.0	710.2
April	1,477.9	1,550	107.7	1,280.7	470.8	229.8	725.9
May	1,557.9	1,659	116.2	1,571.0	586.3	237.7	638.7
June	1,436.1	1,646	114.5	2,499.0	519.4	227.0	698.3
July	1,436.4	1,522	231.1	1,518.5	652.3	245.7	683.5
August	1,399.8	1,420	381.3	1,565.4	755.6	275.3	706.8
September	1,405.2	1,518	120.2	1,563.2	599.8	236.0	711.3
October	1,606.9	1,611	109.3	1,663.0	588.3	242.6	724.7
November	1,601.4	1,276	88.8	1,788.3	560.5	178.7	725.0
December	1,632.7	1,732	135.5	1,875.3	592.0	247.7	865.2
2023 January	1,430.4	1,104	486.3	1,444.5	789.9	184.7	632.8
February	1,338.3	1,482	94.1	1,642.0	538.7	216.3	685.0
March	1,496.2	1,678	108.7	1,936.6	709.5	247.4	803.5
April	1,445.7	1,561	133.2	1,783.6	649.4	240.8	753.6
May	1,552.4	1,719	122.5	2,017.5	742.7	258.9	798.4
June	1,505.8	1,713	128.3	2,021.9	730.2	242.3	789.7
July	1,571.0	1,294	232.0	2,190.1	944.7	206.0	963.2
August	1,631.2	1,575	420.7	1,909.5	1,001.9	301.0	820.4
September	1,768.7	1,741	142.1	2,066.8	808.6	254.2	796.1
October	1,636.4	1,697	129.1	2,208.6	823.3	257.6	856.5
November	1,540.0	1,657	108.1	2,302.3	825.1	247.4	847.4
December	2,196.6	2,019	166.2	2,439.1	843.1	268.9	1,000.6
2024 January	1,593.1	1,427	194.2	2,244.4	984.5	266.0	739.6
February	1,551.1	1,528	109.2	2,299.8	846.3	245.6	825.9
March	1,598.6	1,670	107.6	2,625.3	926.3	260.5	898.1
April	1,721.1	1,701	145.2	2,528.5	1,193.5	281.8	946.3
May	1,656.9	1,695	131.1	2,683.2	1,136.7	288.1	946.5
June	1,547.8	1,697	125.5	2,582.9	1,085.2	270.1	882.9
July	1,830.0	1,705	252.7	2,793.8	1,355.1	310.6	1,020.7
August	1,912.2	1,682	423.6	2,638.9	1,525.7	336.5	970.0
September	1,586.7	1,693	144.0	2,774.1	1,238.5	286.4	953.2
October	1,885.5	1,798	127.9	2,953.3	1,274.4	300.8	1,047.5
November	1,643.1	1,733	110.9	3,072.1	1,272.4	280.3	994.1
December	2,387.4	1,957	161.5	3,283.4	1,401.9	304.9	1,140.2
2025 January	1,594.2	1,637	193.2	2.992.1	1,300.9	291.2	899.8

Table 24.1.2 Payment system - selected indicators (amount)

(EUR million: Non-cumulative data)

Description	AMOUNT (EUR million)						
	Interbank clearing system	Bank clients withdrawings through ATM	International bank clients payments through ATM; of which	Bank clients payments through POS	International bank clients payments through POS; of which	ATM cash deposits	E-banking payments
2018 December	1,388.9	207	27.4	27.5	14.1	110.6	897.9
2019 December	1,540.6	226	36.0	31.5	16.1	121.7	1,190.9
2020 December	1,785.6	286	36.9	35.4	15.1	144.9	1,283.7
2021 December	1,932.5	290	33.9	37.7	23.8	176.2	1,698.9
2022 February	1,284.8	243	22.4	31.7	18.4	136.1	1,196.0
March	1,670.0	284	26.9	37.4	22.2	158.1	1,559.3
April	1,570.2	288	34.1	35.2	21.9	177.3	1,445.0
May	1,573.6	270	36.5	38.5	28.6	186.0	1,476.8
June	1,634.8	284	36.8	37.3	26.9	177.4	1,634.2
July	1,919.4	281	94.3	39.3	35.9	218.3	1,658.0
August	2,095.1	278	144.0	35.1	42.3	259.5	1,868.3
September	1,787.3	282	39.1	40.5	29.7	190.8	1,723.2
October	1,690.0	303	34.1	42.9	29.1	193.6	1,591.1
November	1,685.8	237	27.7	49.3	27.3	159.1	1,622.9
December	2,181.5	319	43.6	49.3	29.3	204.0	2,032.0
2023 January	1,492.5	194	95.3	32.6	32.4	1,67.2	1,431.3
February	1,415.8	251	27.6	39.2	24.9	163.2	1,342.7
March	1,818.8	299	34.3	47.3	32.5	192.7	1,734.6
April	1,572.2	283	44.8	45.9	31.0	197.3	1,497.3
May	1,773.1	303	38.7	47.1	34.2	214.7	1,695.9
June	1,727.7	316	43.2	48.1	33.4	199.5	1,658.0
July	1,948.4	258	96.7	55.5	47.0	215.1	2.151.0
August	2,193.8	323	162.1	46.4	50.8	299.6	2,066.1
September	1,824.1	321	46.4	48.9	35.8	216.4	1,825.5
October	1,922.1	395	39.1	53.2	37.0	214.7	1,877.0
November	1,737.4	305	31.4	61.4	36.6	198.8	1,824.1
December	2,407.9	386	53.1	60.6	37.8	228.9	2,356.1
2024 January	1,852.6	262	60.5	49.9	41.9	229.4	1,650.0
February	1,700.1	282	29.7	50.6	36.9	186.3	1,674.9
March	1,946.4	308	33.0	61.5	38.7	198.5	1,911.6
April	2,151.8	324.1	44.1	60.5	49.2	229.7	2,008.2
May	1,926.0	322.7	40.1	59.3	47.8	233.9	2,011.7
June	1,780.1	327.8	40.1	36.6	45.5	220.1	1,998.0
July	2,368.7	346.3	101.5	62.5	59.9	278.9	2,328.3
August	2.398.2	353.7	160.0	60.5	69.8	327.2	2,332.3
September	1,945.2	324.0	44.4	40.0	49.6	240.2	2,149.8
October	2,254.9	348.0	39.1	35.1	51.6	249.7	2,316.8
November	1,935.3	333.7	32.0	28.3	50.9	226.6	2,067.7
December	3,128.7	390.7	51.3	47.3	57.4	266.4	2,512.9
2025 January	1,983.3	303.5	57.9	54.1	52.0	240.5	1.900.5

Table 25.1. ODC network and number of employees - main regions

Description	Total network units						Number of employees
		Prishtina	Prizren	Peja	Gjilan	Mitrovica	
2007	229	70	39	40	45	31	2,715
2008	287	97	44	51	59	35	3,607
2009	295	97	46	52	64	35	3,459
2010	311	100	49	57	66	39	3,610
2011	310	102	50	59	64	35	3,728
2012	310	101	50	59	67	33	3,722
2013	298	102	47	52	62	35	3,549
2014	277	97	45	46	55	34	3,507
2015	265	93	40	45	52	35	3,375
2016	262	95	38	42	52	35	3,375
2017	238	83	37	39	47	32	3,319
2018	222	75	35	38	44	30	3,255
2019	217	71	35	37	44	30	3,331
2020 December	211	70	34	32	41	34	3,391
2021 December	199	71	34	28	38	28	3,518
2022 December	200	70	35	29	39	27	3,781
2023 April	203	73	36	29	38	27	3,872
May	203	73	36	29	38	27	3,880
June	212	75	37	32	40	28	3,904
July	213	75	37	33	40	28	3,880
August	214	75	37	33	41	28	3,957
September	215	76	37	33	41	28	3,986
October	215	76	37	33	41	28	3,992
November	215	76	37	33	41	28	4,00.3
December	215	76	37	33	41	28	4,022
2024 January	211	77	38	34	37	25	4,031
February	211	77	38	34	37	25	4,018
March	212	78	37	34	38	25	4,054
April	213	78	36	34	38	27	4,074
May	217	79	39	34	39	26	4,103
June	218	78	40	34	39	27	4,139
July	219	79	39	35	39	27	4,084
August	219	79	39	35	39	27	4,100
September	220	80	38	35	39	28	4,103
October	220	80	38	35	39	28	4,116
November	225	82	39	35	39	30	4,125
December	227	84	38	35	39	31	4,143
2025 January	230	84	38	35	39	34	4,154

Prishtina region: Prishtina, Gllogovc, Fushë Kosovë, Lipjan, Obiliq, Podujevë, Shtime;
Prizren region: Prizren, Dragash, Rahovec, Suharekë, Malishevë, Mamushë;
Peja region: Pejë, Klinë, Gjakovë, Istog, Deçan, Junik;
Gjilani region: Gjilan, Kaçanik, Kamenicë, Novo Berd, Shtërpc, Ferizaj, Viti;
Mitrovica region: Mitrovicë, Skënderaj, Vushtrri, Zubin Potok, Zveqan, Leposaviq.

Table 26.1. IC activity - income premiums and paid claims

(EUR million: Cumulative data during the reference period)

Description	Amount of premiums received 1/				Number of policies sold (in thousand)				Amount of claims paid			
		Third Party Liability	Border policies	Other (Non third party liability)		Third Party Liability	Border policies	Other (Non third party liability)		Third Party Liability 2/	Border policies	Other (Non third party liability)
2007	50.8	34.9	10.2	5.7	406	233	144	30	12.8	10.9	0.7	1.3
2008	56.4	35.6	10.9	9.9	476	252	153	72	17.7	14.7	1.0	2.0
2009	67.8	36.4	12.7	18.7	511.8	253.4	181.3	77.0	18.8	13.7	1.2	3.9
2010	71.2	40.6	10.6	20.0	540.7	258.0	192.8	89.9	26.5	19.2	1.1	6.3
2011	78.1	45.8	9.6	22.7	605.2	285.9	220.5	98.9	26.8	18.0	1.0	7.9
2012	81.5	44.2	14.7	22.6	757.2	278.2	355.4	123.5	30.6	18.9	1.1	10.5
2013	77.4	43.9	13.1	20.4	917.5	323.7	437.2	156.7	38.4	21.4	1.2	15.8
2014	80.1	42.3	14.6	23.2	998.0	332.4	488.6	177.1	31.2	19.1	1.3	10.8
2015	78.8	43.1	10.2	25.5	977.5	350.0	442.0	185.5	37.0	22.8	1.1	13.0
2016	81.2	45.5	6.9	28.8	951.5	386.7	362.5	202.4	36.9	21.3	1.4	14.1
2017	84.9	47.6	7.1	30.2	1,023.4	413.8	384.4	225.2	42.2	25.8	1.5	14.9
2018	90.5	48.6	7.5	34.4	1,073.7	421.7	391.9	260.1	42.8	26.7	1.9	14.2
2019	98.0	51.2	7.8	39.0	1,196.8	444.8	424.6	327.4	50.0	29.5	2.7	17.8
2020 December	97.9	57.6	4.0	36.3	824.1	412.6	216.8	194.7	47.0	28.9	1.9	16.3
2021 December	114,3	64,5	7,3	42,6	1,146,4	485,1	447,2	214,1	54,1	30,1	3,9	20,1
2022 December	127.7	66.8	8.4	52.5	1,319.1	523.2	450.9	345.1	57.7	31.7	2.9	23.1
2023 March	32.4	16.2	1.1	15.1	287.8	122.5	42.1	123.2	20.1	7.9	1.8	10.4
April	42.5	20.8	1.7	20.0	407.0	157.9	89.8	159.3	25.3	10.8	2.4	12.0
May	53.9	26.7	2.2	25.0	514.3	203.6	115.0	195.6	30.5	13.5	2.9	14.1
June	66.6	33.5	2.8	30.3	628.3	257.7	142.1	228.5	35.6	16.1	3.1	16.5
July	81.1	41.0	5.2	34.9	855.6	317.2	281.6	256.8	41.4	19.3	3.6	18.4
August	94.1	48.2	6.5	39.4	1,025.5	375.9	362.1	287.4	47.6	22.6	4.4	20.6
September	105.0	54.3	7.0	43.7	1,132.7	425.5	386.9	320.3	52.3	25.2	4.6	22.5
October	116.2	60.7	7.6	48.0	1,243.8	474.5	412.0	357.3	58.6	28.1	5.5	24.9
November	127.2	67.2	7.9	52.0	1,334.8	524.5	428.8	381.5	64.5	31.4	5.8	27.3
December	139.9	73.4	9.2	57.3	1,481.6	572.8	503.0	405.7	70.6	34.7	6.5	29.5
2024 January	13.8	5.7	0.4	7.7	173.1	46.4	19.2	107.5	5.1	1.8	0.9	2.4
February	25.6	11.3	0.8	13.5	312.2	90.2	37.4	184.6	10.8	5.0	1.4	4.4
March	38.5	17.6	1.4	19.6	449.5	136.6	66.2	246.7	17.5	8.3	2.0	7.2
April	51.2	23.9	1.9	25.4	601.7	183.6	94.7	323.5	22.8	10.9	2.6	9.3
May	64.2	30.6	2.5	31.1	795.7	280.8	124.2	390.7	28.7	13.8	3.2	11.7
June	78.1	37.4	3.1	37.6	938.5	335.0	154.7	448.8	34.6	16.5	3.9	14.2
July	94.1	45.9	5.0	43.1	1,195.2	394.8	302.7	497.7	42.1	20.4	4.8	16.9
August	108.0	53.4	6.2	48.5	1,378.3	456.6	379.0	542.6	47.5	23.1	5.2	19.2
September	120.6	60.0	6.6	54.0	1,512.4	508.9	405.9	597.6	53.0	25.9	5.8	21.4
October	133.8	67.0	7.1	59.7	1,654.7	563.4	434.6	6566	60.2	29.5	6.5	24.2
November	145.6	73.5	7.4	64.7	1,775.0	613.6	454.5	706.9	67.9	33.5	6.8	27.6
December	160.3	80.4	8.6	71.4	1,970.3	666.7	536.0	767.9	76.6	38.3	7.9	30.4
2025 January	14.2	6.2	0.4	7.5	131.8	49.0	21.0	61.8	5.6	2.8	0.4	2.3

1/ Inculdes only non-life insurance.

2/ Includes claims paid by the Kosovo Compensation Fund.

Table 27.1. Kosovo budget - structure of revenues

(EUR million)

Description	Total receipts	Budget revenues							Net Incurrence of Liabilities from Financing					Donor designated grant premiums
			Tax revenues				Non-tax revenues	Grants		Loans			Other	
				Direct taxes	Indirect taxes	Tax returns					Domestic	Foreign		
2007	903.0	903.0	722.4	144.8	589.1	-11.5	180.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2008	942.5	942.5	817.7	176.5	663.4	-22.1	124.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2009	1,146.8	1,146.8	827.2	168.8	684.4	-25.9	319.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2010	1,198.3	1,156.5	907.0	140.2	795.1	-28.3	219.5	30.0	22.1	22.1	0.0	22.1	0.0	19.7
2011	1,316.9	1,298.3	1,072.3	154.8	948.4	-30.9	206.7	19.2	5.1	5.1	0.0	5.1	0.0	13.6
2012	1,554.7	1,321.8	1,108.5	169.2	974.1	-34.8	175.8	37.4	216.2	167.0	73.3	93.7	49.2	16.8
2013	1,445.6	1,312.6	1,121.0	175.6	983.3	-37.9	191.6	0.0	116.1	83.8	79.2	4.6	32.3	16.9
2014	1,463.3	1,332.8	1,161.6	189.9	1,005.2	-33.5	171.3	0.0	116.1	113.8	9.8	104.0	2.3	14.4
2015	1,706.5	1,456.8	1,268.7	199.4	1,104.9	-35.7	188.1	0.0	235.0	166.7	121.3	45.5	68.3	14.7
2016	1,783.2	1,596.5	1,421.1	232.1	1,227.4	-38.4	175.3	0.0	170.6	154.4	101.2	53.2	16.2	12.0
2017	1,912.2	1,681.5	1,495.7	238.0	1,315.2	-57.6	185.8	0.0	231.0	211.9	95.3	116.6	19.1	8.7
2018	2,006.2	1,756.6	1,563.8	267.5	1344.1	-47.9	192.9	0.0	241.1	122.0	102.4	19.6	119.1	8.5
2019	2,220.9	1,888.2	1,662.0	292.3	1,415.3	-45.5	214.6	11.5	324.7	158.3	115.3	42.9	166.4	8.1
2020	2,205.6	1,722.2	1,507.0	267.2	1,272.7	-33.0	181.2	34.0	474.4	389.0	170.0	219.1	85.3	9.0
2020 December	299.7	194.6	151.5	20.3	136.1	-4.9	19.1	24.0	104.1	103.8	20.0	83.3	0.3	9.0
2021 December	185.7	171.9	169.6	20.8	163.2	-14.4	2.3	0.0	12.1	11.7	0.0	11.7	0.4	1.7
2022 December	287.0	218.6	197.0	22.8	180.1	-5.8	21.6	0.0	66.8	66.4	0.0	66.4	0.4	1.5
2023 January	215.6	211.6	187.1	57.0	135.0	-4.9	24.5	0.0	2.1	1.7	0.0	1.7	0.4	1.9
February	173.2	169.5	154.2	22.0	136.7	-4.5	15.3	0.0	2.4	1.9	1.6	0.3	0.5	1.3
March	287.1	277.3	192.7	37.8	161.4	-6.4	17.1	67.5	7.1	6.7	-3.2	9.9	0.4	2.6
April	233.5	250.4	225.6	86.7	142.0	-3.1	24.8	0.0	-19.8	25.8	-26.8	1.0	6.0	2.9
May	192.9	229.2	211.4	33.6	181.2	-3.4	17.8	0.0	-36.8	37.2	-43.7	6.6	0.4	0.5
June	228.2	204.7	184.3	23.9	164.8	-4.4	20.4	0.0	23.3	3.6	-29.9	26.3	26.9	0.2
July	260.6	278.8	242.6	62.6	186.3	-6.2	36.1	0.0	-18.5	19.0	-19.9	0.9	0.5	0.4
August	256.0	252.4	229.5	27.1	206.3	-3.9	22.9	0.0	3.3	2.8	-0.0	2.8	0.5	0.3
September	207.4	230.2	211.8	25.5	193.0	-6.6	18.4	0.0	-23.3	24.0	-24.9	0.9	0.7	0.5
October	238.5	224.4	63.6	31.8	2.1	77.5	49.3	13.0	13.0	9.1	3.8	0.0	0.0	1.2
November	287.2	223.5	205.7	23.2	188.4	-5.9	17.8	0.0	63.1	62.5	15.0	47.5	0.6	0.6
December	249.6	241.8	221.7	27.6	201.0	-6.8	20.1	0.0	6.0	5.6	0.0	5.6	0.4	1.8
2024 January	216.6	245.1	215.5	63.4	157.0	-4.9	29.6	0.0	-28.5	-28.9	-29.9	1.0	0.4	0.1
February	199.9	208.3	191.8	26.0	168.5	-2.7	16.5	0.0	-8.8	-9.3	-14.5	5.2	0.5	0.4
March	269.1	238.7	219.6	36.3	187.7	-4.4	19.1	0.0	30.0	29.5	19.3	10.2	0.6	0.4
April	299.6	305.2	257.2	91.8	169.3	-3.8	48.0	0.0	-6.5	-12.6	-16.8	4.2	6.1	0.9
May	260.4	223.3	201.9	29.0	176.1	-3.2	21.4	0.0	35.8	35.3	28.2	7.1	0.5	1.2
June	222.7	209.1	189.8	24.3	175.7	-10.3	19.2	0.0	13.4	12.9	0.0	12.9	0.5	0.2
July	353.5	325.3	271.0	71.3	218.1	-18.4	54.3	0.0	24.3	23.7	19.9	3.8	0.5	4.0
August	250.6	285.2	257.2	26.4	239.6	-8.8	28.0	0.0	-35.0	-39.1	-39.1	3.5	0.5	0.4
September	214.8	216.2	195.9	22.2	177.1	-3.5	20.3	0.0	-2.0	-2.7	-5.0	2.3	0.7	0.5
October	321.5	305.8	265.3	73.9	197.6	-6.2	40.5	0.0	15.2	8.8	0.0	8.8	6.4	0.4
November	240.7	226.0	208.6	23.9	188.7	-3.3	17.4	0.0	14.5	13.9	10.0	3.9	0.6	0.2
December	379.7	289.7	266.4	29.4	241.7	-4.7	23.3	0.0	89.0	88.3	20.0	68.3	0.6	0.1

Table 27.2. Kosovo budget - structure of expenditures

(EUR million)

Description	Total expenses and Net Incurrence of Liabilities from Financing													
		Expenses						Net Incurrence of Liabilities from Financing						Donor designated grant premiums
			Wages and Salaries	Goods and Services	Utilities	Subsidies and Transfers	Capital Invest-ments		Loans, other than PE			Loans for PE	Other	
										Principal	Interest			
2007	661.2	661.2	208.5	127.0	17.9	153.0	154.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2008	950.5	941.8	227.1	139.4	18.5	209.8	347.1	8.7	0.0	0.0	0.0	8.7	0.0	0.0
2009	1,232.3	1,092.7	264.4	151.8	19.2	256.9	400.4	139.7	43.8	43.1	0.7	78.8	17.0	0.0
2010	1,290.4	1,201.6	311.4	162.6	19.5	252.7	455.3	70.3	10.1	5.7	4.4	60.0	0.2	18.5
2011	1,404.7	1,346.3	385.0	156.6	20.4	256.2	528.2	41.5	11.5	6.8	4.7	30.0	0.0	16.9
2012	1,481.4	1,429.0	407.7	169.4	21.6	280.1	550.2	37.5	21.4	11.3	10.1	15.0	1.1	14.9
2013	1,515.7	1,474.7	417.1	193.9	21.7	312.9	529.2	25.5	25.5	14.0	11.5	0.0	0.0	15.6
2014	1,512.2	1,462.8	485.2	182.9	22.1	361.2	411.4	35.6	34.9	22.0	12.8	0.0	0.7	13.8
2015	1,612.8	1,552.4	525.0	181.3	24.2	418.1	403.9	45.6	44.9	28.9	16.0	0.0	0.7	14.7
2016	1,764.8	1,664.8	543.7	179.4	23.4	474.7	443.6	85.2	85.2	66.0	19.2	0.0	0.0	14.9
2017	1,836.3	1,749.9	550.0	201.8	24.2	506.4	467.5	77.3	77.3	58.6	18.7	0.0	0.0	9.1
2018	1,977.9	1,930.2	591.9	226.8	23.4	558.0	530.0	40.7	40.7	22.0	18.7	0.0	0.0	7.0
2019	2,151.5	2,070.0	615.9	270.7	24.9	627.3	531.2	74.6	74.6	51.2	23.5	0.0	0.0	6.9
2020	2,323.3	2,207.4	660.8	277.0	22.2	867.8	379.7	115.7	115.7	88.2	27.5	0.0	0.0	9.2
2021 December	416.6	396.1	57.7	59.1	4.6	149.8	124.8	18.9	18.9	16.0	3.0	0.0	0.0	1.5
2022 December	408.4	397.5	54.8	69.7	4.4	153.9	114.6	8.7	5.7	3.7	1.9	3.1	0.0	2.2
2023 February	182.0	177.2	63.8	24.8	3.3	74.5	10.8	4.0	4.0	0.0	4.0	0.0	0.0	0.8
March	198.1	185.8	62.2	28.6	2.7	62.8	29.5	11.5	11.5	7.2	4.3	0.0	0.0	0.8
April	214.6	208.9	62.8	24.8	2.5	93.3	25.5	5.1	5.1	2.9	2.2	0.0	0.0	0.7
May	226.2	214.2	63.3	31.5	2.5	66.8	50.1	11.0	11.0	5.0	6.0	0.0	0.0	1.0
June	203.5	196.4	65.0	33.2	1.6	62.0	34.6	6.3	6.3	2.6	3.7	0.0	0.0	0.7
July	248.6	238.7	66.6	40.4	1.8	89.0	40.8	9.4	9.4	6.8	2.7	0.0	0.0	0.5
August	234.5	228.4	63.4	39.1	2.2	92.7	41.1	5.1	5.1	0.3	4.4	0.5	0.0	1.0
September	222.9	210.6	64.0	25.0	1.6	88.8	31.2	11.4	11.4	8.3	3.1	0.0	0.0	0.8
October	238.5	224.4	63.6	31.8	2.1	77.5	49.3	13.0	13.0	9.1	3.8	0.0	0.0	1.2
November	261.3	256.6	69.9	37.5	2.3	86.1	60.6	3.3	3.3	0.3	2.9	.0.0	0.0	1.5
December	565.7	554.9	66.9	86.8	6.0	214.6	180.7	7.9	6.4	3.9	2.5	1.5	0.0	2.9
2024 January	140.5	131.4	68.9	4.1	0.7	55.6	2.1	9.1	9.1	6.7	2.3	0.0	0.0	0.0
February	226.6	215.0	72.5	29.4	3.2	66.7	43.1	5.1	5.1	0.3	4.9	0.0	0.0	6.5
March	232.1	215.5	74.3	30.7	2.5	65.7	42.2	15.8	11.1	7.4	3.8	4.7	0.0	0.8
April	240.2	222.6	75.2	30.4	2.6	76.7	41.8	13.2	13.2	9.0	4.2	0.0	0.0	0.4
May	226.4	219.6	76.4	36.5	2.5	68.2	36.0	5.5	4.4	1.0	3.3	1.1	0.0	1.3
June	210.8	202.9	75.3	29.7	1.9	64.6	31.4	7.1	7.1	4.4	2.7	.	.	0.8
July	282.6	272.4	66.4	39.8	2.4	115.9	47.9	8.9	8.9	6.8	2.1	-	-	1.4
August	240.4	235.1	65.1	28.9	1.8	103.9	35.4	4.9	4.9	0.3	4.6	-	-	0.4
September	250.3	236.0	65.7	32.7	2.0	90.9	44.7	12.6	12.6	8.1	4.5	-	-	1.7
October	280.3	263.1	65.8	38.0	2.5	98.5	58.2	15.5	12.8	9.0	3.8	2.8	-	1.7
November	283.1	275.0	66.2	37.4	2.4	107.7	61.3	6.5	5.2	0.8	4.4	1.3	.	1.5
December	582.3	568.6	71.1	91.5	4.7	198.3	203.0	10.6	5.5	2.6	2.9	5.1	.	3.1

Source: Ministry of Finance, Labor and Transfers.

Table 28.1. Gross domestic product (expenditures approach) with constant prices

(EUR million: withconstant prices from the previous year)

Description	GDP by expenditures approach								Real growth rate
		Final consumption expenditures			Gross capital formation	Net export			
			Final consumption expenditure-es of households and NPISH	Government final consumption expenditures			Export of goods and services	Goods and services import	
2013	5,053.5	5,014.4	4,345.4	669.0	1,549.4	-1,510.3	1,159.0	2,669.3	5.3
2014	5,241.2	5,298.9	4,624.9	674.0	1,480.1	-1,537.8	1,240.3	2,778.1	3.3
2015	5,640.1	5,502.3	4,764.5	737.8	1,631.5	-1,493.7	1,275.9	2,769.6	5.9
2016	5,990.6	5,725.0	5,009.5	716.5	2,009.6	-1,744.1	1,406.2	3,150.2	5.6
2017	6,328.6	5,825.9	5,058.6	740.1	2,035.5	-1,532.8	1,726.5	3,259.2	4.8
2018	6,573.0	6,060.4	5,256.3	804.1	2,359.8	-1,847.3	1,894.6	3,741.9	3.4
2019	6,988.9	6,513.5	5,624.6	888.8	2,382.9	-1,907.5	2,084.7	3,992.2	4.8
2020*	6,843.2	6,869.4	5,978.2	891.1	2,270.7	-2,297.0	1,454.4	3,751.4	-2.7
2015 Q4	1,464.7	1,556.5	1,346.3	210.2	446.8	-538.6	193.2	731.8	4.9
2016 Q4	1,542.9	1,573.4	1,369.5	203.9	532.6	-563.1	248.9	812.0	3.8
2017 Q4	1,610.9	1,637.9	1,427.1	210.9	531.5	-558.6	300.1	858.7	3.2
2018 Q2	1,695.8	1,636.7	1,432.1	204.5	656.7	-597.6	369.6	967.2	4.3
Q3	1,810.9	1,391.2	1,210.1	181.1	683.4	-263.7	836.9	1,100.6	3.7
Q4	1,680.1	1,437.9	1,437.9	229.3	579.9	-584.9	361.3	946.2	4.0
2019 Q1	1,459.1	1,432.1	1,232.5	199.6	445.2	-418.3	368.2	786.5	4.3
Q2	1,788.3	1,726.8	1,510.0	216.8	630.3	-568.8	417.5	986.3	2.9
Q3	1,941.4	1,511.3	1,296.4	214.9	658.6	-228.5	934.0	1,162.7	6.0
Q4	1,800.1	1,843.2	1,585.7	257.5	648.8	-691.9	364.8	1,056.7	5.6
2020 Q1	1,477.8	1,486.9	1,292.2	194.8	440.8	-450.0	382.7	832.7	0.26
Q2	1,586.7	1,653.8	1,491.9	233.9	498.7	-565.9	230.5	796.4	-12.3
Q3	1,802.8	1,703.3	1,487.2	216.0	687.7	-562.0	450.0	1,012.0	-7.7
Q4	1,812.0	1,846.7	1,592.1	254.7	663.6	-698.4	403.3	1,101.7	0.1
2021 Q1	1,570.2	1,624.4	1,378.6	245.7	503.4	-557.6	431.6	971.3	4.87
Q2	1,854.5	1,808.5	1,547.0	261.4	673.9	-627.9	506.4	1,134.4	16.32
Q3	2,092.4	1,760.6	1,519.7	240.8	654.9	-323.0	1,115.0	1,438.1	14.08
Q4	1,982.0	2,003.9	1,723.8	278.9	671.9	-692.7	561.6	1.254.3	7.38
2022 Q1	1,705.1	1,802.4	1,562.8	239. 6	542.5	-639.8	575.2	1,215.0	4.70
Q2	1,989.7	1,942.6	1,692.8	249.7	672.2	-625.1	693.2	1,318.3	3.33
Q3	2,330.2	1,857.6	1,617.6	239.9	754.2	-281.6	1,261.2	1,542.8	4.30
Q4	2,273.4	2,256.0	1,958.9	297.1	783.2	-765.9	630.9	1,396.9	4.78
2023 Q1	1,867.3	1,944.1	1,705.1	239.1	640.5	-717.2	674.4	1,396.6	4.54
Q2	2,196.1	2,244.9	1,974.5	270.4	792.9	-841.3	767.3	1,608.5	3.34
Q3	2,623.7	2,102.9	1,828.0	274.9	907.3	-386.4	1.488.0	1,874.5	3.83
Q4	2,569.9	2,685.0	2,358.6	326.4	903.9	1,019.0	749.9	1,768.9	4.60
2024 Q1*	2,044.1	2,140.3	1,879.4	260.9	665.5	-761.5	780.3	1,238.9	5.62
Q2*	2,382.4	2,487.4	2.193.8	293.6	818.0	-923.0	836.6	11,402.9	4.27
Q3*	2,869.4	2,26830	1,959.0	309.0	978.7	-377.3	1,733.3	1,556.8	4.05

Source: Kosovo Agency of Statistics
*Note: Estimated

Table 28.2. Real growth rate by expenditures approach compared to the respective quarters of the previous year

(In percentage)

Description	GDP by expenditures approach	Final consumption expenditures	Final consumption expenditures of households NPISH	Government final consumption expenditures	Gross capital formation	Export of goods and services	Goods and services import
2015 Q4	4.9	2.9	4.3	-5.0	16.6	-18.5	-0.2
2016 Q4	3.8	2.2	3.4	-4.4	4.8	11.1	2.7
2017 Q4	3.2	0.6	0.1	3.5	4.0	35.0	6.7
2018 Q1	2.8	3.2	1.6	13.4	1.1	20.3	8.9
Q2	4.3	5.8	4.8	12.1	6.9	15.3	12.6
Q3	3.7	8.9	9.9	3.2	18.5	-6.8	9.6
Q4	4.1	3.9	3.3	7.5	3.0	10.1	5.3
2019 Q1	4.3	5.8	5.4	8.3	-0.8	12.5	7.5
Q2	2.9	3.1	2.6	7.0	-6.3	13.4	1.0
Q3	6.0	7.4	6.5	13.4	-2.5	7.0	3.3
Q4	5.6	8.4	7.9	11.5	3.9	-1.2	7.1
2020 Q1	0.3	3.2	4.3	-4.0	-3.4	6.2	6.3
Q2	-12.3	-5.8	-7.8	9.2	-23.3	-43.7	-19.8
Q3	-7.7	13.7	15.5	2.3	-1.8	-52.1	-12.6
Q4	0.1	0.5	0.5	0.8	-0.4	12.2	5.2
2021 Q1	4.8	8.9	6.9	21 .4	13.5	8.9	18.6
Q2	16.3	10.2	10.3	8.2	34.5	120.7	45.5
Q3	14.1	2.9	2.7	4.5	0.4	145.2	46.3
Q4	7.4	8.5	9.2	4.4	1.2	38.6	17.3
2022 Q1	4.7	8.1	9.9	-2.1	1.6	38.0	22.8
Q2	3.3	1.3	1.6	-1.1	-12.0	37.8	4.6
Q3	4.3	2.5	2.5	2.6	-1.3	8.0	3.5
Q4	4.8	1.1	1.1	1.3	-4.3	10.3	-3.8
2023 Q1	4.5	0.3	0.2	1.2	3.9	15.2	2.9
Q2	3.3	3.0	2.6	6.2	4.9	5.2	4.5
Q3	3.8	2.6	0.7	17.1	2.9	4.9	2.9
Q4	4.6	7.0	7.9	1.0	2.6	7.1	8.3
2024 Q1*	5.6	8.6	9.6	2.5	2.6	10.0	10.7
Q2*	4.3	5.9	7.0	-1.5	2.9	7.8	7.7
Q3*	4.0	3.1	3.2	2.4	7.6	9.6	9.2

Source: Kosovo Agency of Statistics

*Note: Estimated

Table 29.1 Prices – main components

(2015=100)

Code	Description	Weight 2024 (in percent)	Janar 2025 2015=100	Monthly change (in percent)	Annual change (in percent)
	Total - Consumer Price Index	1000.0	132.2	0.7	1.5
0.1	Food and non-alcoholic baverages	351.1	150.1	1.3	3.7
0.2	Alcoholic bevarages and tobacco	67.6	144.1	1.6	3.3
0.3	Clothing and footwear	40.6	110.1	0.2	2.1
0.4	Housing, water, electricity, gas and other fuels	89.8	126.7	1.2	-2.1
0.5	Furnishing, household equipment and routine	63.0	114.5	0.1	0.7
0.6	Health	22.8	117.4	0.3	1.2
0.7	Transport	176.7	118.6	1.7	-1.9
0.8	Communication	23.7	112.3	0.1	-1.8
0.9	Recreation and culture	44.5	107.3	-0.2	0.9
10	Education	6.9	106.5	2.2	2.4
11	Restaurants and hotels	40.8	132.1	0.4	1.9
12	Miscellanous and services	72.2	121.3	0.0	2.1

Source: Kosovo Agency of Statistics

Table 29.2. Import and producer prices

Description	Import price index	Producer price index
	2010=100	2010=100
2007 Q4	91.6	-
2008 Q4	96.9	-
2009 Q4	94.3	96.6
2010 Q4	103.9	103.9
2011 Q4	111.0	104.2
2012 Q1	113.9	104.6
2012 Q3	115.4	107.1
2013 Q4	114.8	109.0
2014 Q4	114.4	113.5
2015 Q2	114.1	114.1
Q3	113.9	113.8
Q4	111.8	113.8
2016 Q1	108.8	113.2
Q2	109.6	114.4
Q3	110.7	113.8
Q4	112.9	113.7
2017 Q1	114.4	114.2
Q2	114.1	113.8
Q3	115.0	114.3
Q4	116.0	115.5
2018 Q1	116.0	114.4
Q2	117.0	115.7
Q3	117.9	116.9
Q4	120.5	117.0
2019 Q1	120.0	116.5
Q2	121.6	117.0
Q3	120.5	117.6
Q4	120.0	116.9
2020 Q1	119.3	116.6
Q2	117.3	115.2
Q3	117.7	116.7
Q4	118.4	116.7
2021 Q1	122.3	118.9
Q2	126.4	119.4
Q3	135.0	124.7
Q4	141.6	125.5
2022 Q1	149.0	130.4
Q2	155.9	131.1
Q3	158.6	146.2
Q4	160.1	126.2
2023 Q1	161.9	130.2
Q2	162.5	130.1
Q3	163.4	127.8
Q4	161.8	129.6
2024 Q1	166.0	129.1
Q2	164.2	131.3
Q3	162.4	140.4
Q4	163.7	135.4

Source: Kosovo Agency of Statistics.

Table 30.1. Balance of payments - main components

(EUR million)

Descreption	Balance from current and capital account							Balance from financial account					Errors and omissions
		Current account					Capital account		Direct investme -nts	Portfolio investments	Other investments	Reserve assets	
			Goods	Services	Primary income	Secondary income							
2008	-450.5	-460.9	-1,644.7	146.6	164.0	873.2	10.4	-288.1	-341.5	109.9	-74.8	18.2	162.4
2009	-273.4	-373.7	-1,646.3	227.4	61.8	983.4	100.3	-109.0	-276.9	124.4	138.3	-94.8	164.4
2010	-494.8	-516.1	-1,741.6	176.0	67.0	982.5	21.3	-297.2	-331.1	48.6	-57.4	42.7	197.6
2011	-569.4	-611.4	-2,047.1	395.7	111.3	928.8	42.0	-377.5	-378.9	57.8	4.8	-61.2	191.8
2012	-280.2	-293.1	-2,050.1	499.6	153.6	1,103.7	13.0	-232.4	-213.3	185.7	-420.5	215.8	47.8
2013	-144.3	-179.0	-1,995.6	520.0	121.5	1,175.0	34.7	-132.2	-250.2	139.3	14.4	-35.7	12.1
2014	-363.4	-384.6	-2,058.6	459.9	113.8	1,100.3	21.2	-145.0	-123.8	13.3	22.6	-57.0	218.4
2015	-471.4	-497.3	-2,109.3	457.1	92.6	1,062.4	25.8	-312.3	-271.8	18.6	-132.8	73.6	159.1
2016	-467.2	-481.4	-2,290.8	638.8	74.5	1,096.1	14.2	-199.1	-177.2	343.6	-264.0	-101.5	268.1
2017	-360.4	-348.6	-2,464.2	827.3	127.4	1,161.0	-11.8	-271.0	-212.0	14.7	-143.5	69.8	89.5
2018	-519.9	-508.8	-2,737.7	855.8	113.1	1,260.0	-11.1	-326.9	-225.8	-199.9	12.1	86.8	193.0
2019	-408.3	-399.5	-2,840.2	926.0	160.6	1,354.1	-8.9	-161.1	-188.4	59.0	-126.9	95.2	247.2
2020	-454.7	-472.2	-2,573.2	391.6	164.0	1,545.4	17.5	-562.1	-286.6	-81.7	-240.1	46.3	-107.3
2021	-632.5	-694.7	-3,567.0	1,034.8	151.4	1,686.1	62.2	-365.0	-320.4	283.6	-490.7	168.9	267.5
2022	-878.7	-917.1	-4,287.2	1,372.9	115.5	1,881.6	38.5	-661.6	-556.9	135.7	-307.9	67.6	217.1
2023	-666.5	-729.4	-4598.3	1629.3	198.9	2040.7	62.8	-415.5	-650.1	432.3	-153.8	-44.0	251.0
2022 Q3	134.2	121.9	-1155.2	750.9	-30.2	556.3	12.3	102.4	-247.0	78.6	76.4	194.4	-31.8
Q4	-391.8	-402.3	-1,147.4	214.9	54.5	475.8	10.6	-321.7	-65.6	141.5	-98.9	-298.6	70.1
2023 Q1	-179.3	-217.8	-942.1	259.0	16.9	448.3	38.5	-95.3	-134.1	91.7	-85.8	32.9	84.0
Q2	-312.3	-320.2	-1119.4	262.2	43.6	493.4	7.9	-160.4	-135.3	-8.8	-62.0	45.7	151.9
Q3	228.3	221.0	-1228.7	877.6	43.3	528.8	7.2	127.1	-187.6	282.0	-40.0	72.6	-101.2
Q4	-403.3	-412.4	-1308.1	230.5	95.1	570.1	9.2	-286.9	-193.1	67.4	33.9	-195.1	116.4
2024 Q1	-310.7	-317.4	-1050.7	271.3	25.4	436.7	6.6	-237.8	-177.9	131.1	-172.3	-18.7	73.0
Q2	-351.5	-358.7	-1180.0	286.3	31.3	503.7	7.3	-232.3	-133.9	0.0	-245.6	147.2	119.2
Q3	256.5	249.3	-1300.6	958.4	59.2	532.3	7.2	197.2	-192.3	127.4	175.9	86.2	-59.2
Q4	-483.4	-494.0	-1395.6	276.1	99.5	526.0	10.5	-376.6	-127.4	96.0	-200.3	-145.0	106.8
2023 December	-48.1	-51.2	-433.4	104.4	38.1	239.8	3.1	-68.6	-82.6	17.4	193.8	-197.2	-20.6
2024 January	8.6	6.8	-289.2	149.2	9.9	136.8	1.8	-59.8	-67.5	171.4	-179.0	15.2	-68.4
February	-150.2	-152.6	-362.4	63.0	10.6	136.2	2.3	-84.1	-66.7	43.7	-51.7	-9.4	66.1
March	-169.1	-171.6	-399.1	59.0	4.9	163.6	2.5	-93.8	-43.7	-84.0	58.4	-24.5	75.3
April	-120.9	-123.2	-390.9	86.9	15.8	164.9	2.3	-62.7	-40.5	-32.6	-81.2	91.6	58.2
May	-126.9	-129.5	-392.3	80.6	11.6	170.6	2.6	-94.8	-48.3	16.4	-89.3	26.4	32.1
June	-103.6	-106.0	-396.7	118.7	3.8	168.2	2.3	-74.8	-45.1	16.2	-75.1	29.2	28.9
July	91.4	89.2	-452.1	351.7	16.8	172.8	2.1	45.8	-51.3	-67.2	138.1	26.2	-45.6
August	221.0	218.5	-455.1	473.7	19.2	180.7	2.6	187.5	-50.5	138.3	48.4	51.4	-33.5
September	-55.9	-58.4	-393.3	133.0	23.1	178.8	2.5	-36.1	-90.5	56.3	-10.5	8.6	19.8
October	-161.3	-165.0	-451.0	90.7	23.3	171.9	3.7	-82.9	-52.3	-30.3	-47.0	46.6	78.4
November	-179.0	-182.3	-429.9	64.2	24.8	158.7	3.2	-129.9	-53.4	-9.4	-98.4	31.2	49.1
December	-143.1	-146.8	-514.7	121.2	51.4	195.4	3.6	-163.8	-21.7	135.6	-54.8	-222.8	-20.6

Table 30.2. Balance of payments - current account

(EUR million)

Description	Balance					Credit					Debit				
		Goods	Servic-es	Primary income	Secondary income		Goods	Services	Primary income	Secondary income		Goods	Services	Primary income	Second-ary income
2008	-460.9	-1,644.7	146.6	164	873.2	1,813.7	211.3	396.9	233.3	972.3	2,274.7	1,856.0	250.3	69.3	99.1
2009	-374.1	-1,646.3	227	61.8	983.4	1,984.5	172.5	521.7	183.5	1,106.8	2,358.2	1,818.8	294.3	121.7	123.4
2010	-515.7	-1,741.6	176	67.4	982.5	2,147.2	299.2	574.3	186.7	1,087.4	2,663.3	2,040.8	398.3	119.2	105
2011	-611.4	-2,047.1	395.7	111.2	928.8	2,417.0	316.5	820.3	239.0	1,041.3	3,028.4	2,363.7	424.5	127.8	112.5
2012	-293.1	-2,050.1	499.6	153.6	1,103.7	2,614.1	281.9	894.5	230.0	1,207.7	2,907.2	2,332.0	394.8	76.4	103.9
2013	-179.0	-1,995.6	520.0	121.5	1,175.0	2,678.4	291.5	875.1	227.5	1,284.3	2,857.4	2,287.0	355.1	105.9	109.3
2014	-384.6	-2,058.6	459.9	113.8	1,100.3	2,667.3	324.3	928.6	215.8	1,198.7	3,052.0	2,382.9	468.7	102.01	98.4
2015	-497.3	-2,109.3	457.1	92.6	1,062.4	2,628.2	322.5	951.5	221.7	1,132.5	3,125.5	2,431.8	494.4	129.07	70.2
2016	-481.4	-2,290.8	638.8	74.5	1,096.1	2,822.9	307.9	1,130.6	212.8	1,171.6	3,304.3	2,598.7	491.8	138.3	75.4
2017	-348.6	-2,464.2	827.3	127.4	1,161.0	3,195.3	378.4	1,358.8	230.0	1,228.2	3,543.9	2,842.6	531.5	102.6	67.2
2018	-508.8	-2,737.7	855.8	113.1	1,260.0	3,531.3	376.7	1,561.6	264.2	1,328.8	4,040.1	3,114.5	705.8	151.1	68.8
2019	-399.5	-2,840.2	926.0	160.6	1,354.1	3,753.2	393.2	1,675.1	277.7	1,407.2	4,152.7	3,233.5	749.1	117.1	53.1
2020	-472.2	-2,573.2	391.6	164.0	1,545.4	3,363.3	475.1	994.9	290.2	1,603.1	3,835.5	3,048.3	603.3	126.2	57.8
2021	-694.7	-3,567.0	1,034.8	151.4	1,686.1	4,712.8	752.7	1,906.0	295.6	1,758.5	5,407.5	4,319.7	871.1	144.2	72.4
2022	-917.1	-4,287.2	1,372.9	115.5	1,881.6	5,755.5	931.5	2,504.5	353.7	1,965.8	6,672.6	5,218.7	1,131.6	238.2	84.1
2023	-729.4	-4598.3	1629.3	198.9	2040.7	6469.0	870.7	2966.5	476.2	2155.6	7198.4	5469.0	1337.2	277.3	114.9
2022 Q3	121.9	-1,155.2	750.9	-30.2	556.3	2,088.1	244.5	1,173.0	94.4	576.1	1,966.2	1,399.7	422.1	124.6	19.9
Q4	-402.3	-1,147.4	214.9	54.5	475.8	1,295.3	236.0	463.9	93.9	501.5	1,697.6	1,383.4	249.0	39.4	25.8
2023 Q1	-217.8	-942.1	259.0	16.9	448.3	1276.2	216.8	492.0	92.9	474.4	1494.0	1158.9	233.0	76.0	26.1
Q2	-320.2	-1119.4	262.2	43.6	493.4	1426.1	211.0	564.8	116.3	534.0	1746.3	1330.4	302.6	72.7	40.6
Q3	221.0	-1228.7	877.6	43.3	528.8	2254.4	217.7	1363.5	121.4	551.8	2033.4	1446.3	485.9	78.1	23.0
Q4	-412.4	-1308.1	230.5	95.1	570.1	1512.3	225.2	546.2	145.5	595.4	1924.7	1533.3	315.7	50.5	25.2
2024 Q1	-317.4	-1050.7	271.3	25.4	436.7	1369.7	212.3	571.7	124.5	461.1	1687.0	1263.0	300.4	99.2	24.5
Q2	-358.7	-1180.0	286.3	31.3	503.7	1531.6	236.1	642.4	125.4	527.7	1890.3	1416.1	356.2	94.0	24.0
Q3	249.3	-1300.6	958.4	59.2	532.3	2465.5	251.5	1519.5	132.4	562.1	2216.2	1552.0	561.1	73.3	29.8
Q4	-494.0	-1395.6	276.1	99.5	526.0	1590.0	256.3	630.3	147.6	555.9	2084.0	1651.9	354.1	48.1	29.9
2023 December	-51.2	-433.4	104.4	38.1	239.8	595.5	66.7	221.6	56.6	250.5	646.7	500.1	117.3	18.6	10.7
2024 January	6.8	-289.2	149.2	9.9	136.8	482.9	60.9	236.8	41.9	143.3	476.1	350.1	87.6	32.0	6.5
February	-152.6	-362.4	63.0	10.6	136.2	413.8	70.3	155.1	42.1	146.3	566.4	432.7	92.0	31.5	10.1
March	-171.6	-399.1	59.0	4.9	163.6	472.9	81.1	179.8	40.5	171.4	644.5	480.2	120.8	35.7	7.8
April	-123.2	-390.9	86.9	15.8	164.9	479.5	74.9	188.8	44.0	171.9	602.8	465.8	101.8	28.2	6.9
May	-129.5	-392.3	80.6	11.6	170.6	501.7	86.7	197.5	38.2	179.3	631.2	479.0	116.9	26.6	8.7
June	-106.0	-396.7	118.7	3.8	168.2	550.4	74.6	256.2	43.1	176.5	656.3	471.3	137.5	39.3	8.3
July	89.2	-452.1	351.7	16.8	172.8	866.0	89.0	550.5	44.7	181.8	776.7	541.2	198.7	27.8	9.0
August	218.5	-455.1	473.7	19.2	180.7	1019.7	85.2	697.1	46.1	191.4	801.3	540.3	223.4	26.8	10.7
September	-58.4	-393.3	133.0	23.1	178.8	579.8	77.3	272.0	41.7	188.8	638.2	470.6	139.0	18.6	10.0
October	-165.0	-451.0	90.7	23.3	171.9	520.0	87.8	202.2	46.8	183.2	685.0	538.8	111.5	23.5	11.3
November	-182.3	-429.9	64.2	24.8	158.7	488.5	96.7	179.6	46.0	166.2	670.7	526.6	115.4	21.2	7.5
December	-146.8	-514.7	121.2	51.4	195.4	581.5	71.8	248.5	54.8	206.4	728.2	586.4	127.3	3.4	11.1

Table 30.3. Goods

(EUR million)

Description	Total goods	General merchandise on a balance of payments basis				Net exports of goods under merchanting (credit)			Non-monetary gold		
			Credit	Debit	of which: Re-exports		Goods acquired under merchanting	Goods sold under merchanting		Credit	Debit
2008	-1,644.7	-1,644.7	211.3	1,856.0	1.6	…	…	…	…	…	…
2009	-1,646.3	-1,646.3	172.5	1,818.8	1.3	…	…	…	…	…	…
2010	-1,741.6	-1,741.6	299.2	2,040.8	2.3	…	…	…	…	…	…
2011	-2,047.1	-2,047.1	316.5	2,363.7	2.4	…	…	…	…	…	…
2012	-2,050.1	-2,050.1	281.9	2,332.0	2.1	…	…	…	…	…	…
2013	-1,995.6	-1,995.6	291.5	2,287.0	2.2	…	…	…	…	…	…
2014	-2,058.6	-2,058.6	324.3	2,382.9	4.7	…	…	…	…	…	…
2015	-2,109.3	-2,109.3	322.5	2,431.8	9.5	…	…	…	…	…	…
2016	-2,290.8	-2,290.8	307.9	2,598.7	9.6	…	…	…	…	…	…
2017	-2,463.6	-2,463.6	379.1	2,842.6	11.1	…	…	…	…	…	…
2018	-2,737.7	2,737.7	376.6	3,114.5	12.0	…	…	…	…	…	…
2019	-2,840.2	-2,840.2	393.2	3,233.5	13.6	…	…	…	…	…	…
2020	-2,573.2	-2,573.2	475.1	3,048.3	15.7	…	…	…	…	…	…
2021	-3,567.0	-3,567.0	752.7	4,319.7	24.3						
2022	-4,287.2	-4,287.2	931.5	5,218.7	24.4						
2023	-4,598.3	-4,598.3	870.7	5,469.0	25.7						
2022 Q3	-1,155.2	-1,155.2	244.5	1,399.7	5.3	…	…	…	…	…	…
Q4	-1,147.4	-1,147.4	236.0	1,383.4	7.1	...	...	...	...	...	...
2023 Q1	-942.1	-942.1	216.8	1,158.9	5.4	…	…	…	…	…	…
Q2	-1,119.4	-1,119.4	211.0	1,330.4	5.9	…	…	…	…	…	…
Q3	-1,228.7	-1,228.7	217.7	1,446.3	6.7	...	...	...	...	...	...
Q4	-1,308.1	-1,308.1	225.2	1,533.4	7.7						
2024 Q1	-1,050.7	-1,050.7	212.3	1,263.0	10.2	…	…	…	…	…	…
Q2	-1,180.0	-1,180.0	236.1	1,416.1	10.2	…	…	…	…	…	…
Q3	-1,300.6	-1,300.6	251.5	1,552.0	8.4	...	...	...	...	...	...
Q4	-1,395.6	-1,395.6	256.3	1,651.9	11.3						
2023 December	-433.4	-433.4	66.7	500.1	2.1	...	...	...	...	...	...
2024 January	-289.2	-289.2	60.9	350.1	3.9	…	…	…	…	…	…
February	-362.4	-362.4	70.3	432.7	2.5	…	…	…	…	…	…
March	-399.1	-399.1	81.1	480.2	3.8	…	…	…	…	…	…
April	-390.9	-390.9	74.9	465.8	3.5	…	…	…	…	…	…
May	-392.3	-392.3	86.7	479.0	3.4	…	…	…	…	…	…
June	-396.7	-396.7	74.6	471.3	3.4	…	…	…	…	…	…
July	-452.1	-452.1	89.0	541.2	2.6	…	…	…	…	…	…
August	-455.1	-455.1	85.2	540.3	2.8						
September	-393.3	-393.3	77.3	470.6	3.0	...	...	...	...	...	...
October	-451.0	-451.0	87.8	538.8	3.3	...	...	...	...	...	...
November	-429.9	-429.9	96.7	526.6	5.0	...	...	...	...	...	...
Dcember	-514.7	-514.7	71.8	586.4	2.9						

Table 30.4. Services - net

(EUR million)

Descreption	Balance	Manufacturing services on physical inputs owned by others	Maintena-nce and repair services n.i.e.	Transport	Travel	Construc-tion	Insura-nce and pension services	Financial services	Charges for the use of intellectu-al property n.i.e.	Telecomm unications, computer, and information services	Other busin-ess servic-es	Personal, cultural, and recreation al services	Gove-rnment goods and services n.i.e.
2008	146.6	1.6	-6.5	-40.0	125.0	3.2	-12.1	0.1	-3.2	36.9	-46.0	…	87.6
2009	227.4	3.7	-9.1	-39.1	195.9	10.7	-9.6	3.5	-3.0	56.8	-62.9	…	79.7
2010	176.0	2.9	-13.4	-44.1	223.0	-20.2	-12.8	3.2	-2.1	45.4	-62.2	…	56.4
2011	395.7	5.2	-17.1	-53.4	374.4	-5.3	-17.1	-0.8	-0.4	76.8	-18.1	…	51.6
2012	499.6	3.5	-25.7	-50.7	486.1	11.0	-4.0	-1.3	-0.2	47.4	2.7	…	30.9
2013	520.0	3.7	-0.2	-51.5	512.2	6.5	-9.4	-0.7	-1.9	32.1	6.0	…	23.2
2014	459.9	3.8	-2.5	-73.0	502.7	4.4	-14.1	-2.2	-1.9	19.5	8.2	1.0	14.1
2015	457.1	6.1	-7.6	-113.5	526.6	10.1	-20.0	-2.7	-1.3	-1.0	43.7	0.8	16.0
2016	638.8	7.9	-9.2	-89.2	681.7	11.6	-24.9	-3.1	-2.4	2.6	39.9	0.1	23.9
2017	827.3	5.3	-5.2	-81.5	876.9	7.9	-21.9	-5.2	-1.4	-4.8	31.9	1.2	24.1
2018	855.8	2.1	-3.0	-68.0	925.9	16.7	-19.5	-8.7	-5.7	-5.3	5.4	1.5	14.4
2019	926.0	2.8	-3.2	-79.9	993.7	10.7	-20.8	-5.1	-8.3	13.9	10.6	1.5	10.1
2020	391.6	2.8	-5.1	-84.3	422.2	5.7	3.1	-5.6	-4.1	35.4	6.2	0.2	15.0
2021	1,034.8	3.8	-6.8	-131.2	1,145.3	27.1	-54.1	-5.5	-6.3	50.8	-8.4	8.2	11.8
2022	1,372.9	4.8	-6.8	-165.6	1,425.6	42.9	-71.3	-2.3	-3.9	131.8	-4.2	18.7	3.1
2023	1629.3	5.3	-6.6	-144.0	1,581.3	31.0	-73.8	-0.8	-2.6	188.8	6.5	38.0	6.2
2022 Q3	750.9	2.1	-2.5	-46.8	766.7	12.3	-17.4	-0.1	-0.7	39.1	-10.3	8.0	0.4
Q4	214.9	0.8	-1.6	-41.6	216.2	15.7	-19.4	-1.3	-1.0	32.5	8.7	5.3	0.4
2023 Q1	259.0	1.1	-1.1	-27.8	242.7	11.4	-15.9	-0.4	-0.2	35.2	8.9	4.0	1.1
Q2	262.2	1.3	-1.3	-36.6	244.7	8.1	-18.2	1.6	-0.4	53.8	-0.8	9.1	0.9
Q3	877.6	1.5	-2.0	-39.8	875.8	3.3	-18.2	-0.5	-0.5	43.1	-0.5	13.4	2.1
Q4	230.5	1.5	-2.1	-39.8	218.0	8.2	-21.5	-1.5	-1.4	56.8	-1.1	11.4	2.1
2024 Q1	271.3	2.1	-2.5	-27.7	239.7	4.2	-17.3	-0.6	-6.7	54.9	12.0	7.0	6.3
Q2	286.3	1.5	-1.7	-51.8	244.1	36.1	-21.2	-1.2	-1.5	49.6	20.5	7.3	4.5
Q3	958.4	1.9	-1.8	-62.7	962.9	3.2	-19.2	-2.9	-1.5	56.4	6.6	11.2	4.3
Q4	276.1	1.8	-1.9	-51.0	235.7	17.3	-23.6	-1.6	-0.7	69.5	18.6	7.6	4.4
2023 December	104.4	0.1	-0.1	-13.2	91.7	5.5	-6.7	-0.6	-0.2	21.2	1.0	5.0	0.7
2024 January	149.2	0.4	-0.7	-5.3	131.7	0.3	-4.9	-0.2	-0.3	23.9	1.3	1.6	1.5
February	63.0	0.9	-0.8	-10.4	50.2	1.6	-5.8	-0.3	-0.2	16.2	6.1	2.3	3.3
March	59.0	0.7	-1.0	-11.9	57.8	2.3	-6.5	-0.1	-6.2	14.8	4.6	3.1	1.5
April	86.9	0.3	-0.6	-14.8	73.0	4.1	-6.5	-0.5	-0.1	17.9	7.7	5.1	1.5
May	80.6	0.4	-0.4	-20.6	79.3	2.4	-6.2	-0.1	-1.3	17.6	6.2	1.6	1.5
June	118.7	0.8	-0.7	-16.4	91.7	29.6	-8.6	-0.6	0.0	14.1	6.6	0.6	1.5
July	351.7	0.6	-0.8	-17.1	357.3	1.3	-7.0	-0.1	-0.6	19.6	-8.2	5.2	1.5
August	473.7	0.3	-0.2	-28.1	485.3	0.1	-7.0	-1.9	-0.8	16.7	7.4	0.6	1.3
September	133.0	1.0	-0.7	-17.6	120.3	1.7	-5.2	-0.9	-0.1	20.1	7.4	5.5	1.5
October	90.7	0.9	-0.8	-16.5	75.7	8.3	-7.3	-0.1	0.0	22.5	2.6	3.8	1.5
November	64.2	0.6	-0.8	-17.8	51.8	6.5	-7.2	-0.7	-0.2	21.8	7.0	1.7	1.5
December	121.2	0.3	-0.4	-16.7	108.2	2.4	-9.1	-0.8	-0.5	25.2	9.0	2.0	1.5

Table 30.5. Services - credit

(EUR million)

Descreption	Credit												
		Manufacturing services on physical inputs owned by others	Maintena-nce and repair services n.i.e.	Transport	Travel	Construction	Insura-nce and pension services	Financial services	Charges for the use of intellectual property n.i.e.	Telecommunic ations, computer, and information services	Other business services	Personal cultural, and recreational services	Government goods and services n.i.e.
2008	396.9	5.3	…	29.0	177.6	8.9	12.1	2.7	0.5	57.3	13.6	…	90.0
2009	521.7	3.7	…	30.1	277.6	15.7	14.8	5.4	1.2	72.5	18.6	…	81.4
2010	574.3	5.7	…	31.2	327.7	6.4	15.5	3.7	0.6	79.7	40.9	…	62.7
2011	820.3	8.4	…	28.6	531.6	13.7	13.9	0.3	…	96.9	75.3	…	51.6
2012	894.5	5.0	…	29.3	636.8	22.4	25.3	0.7	0.1	70.4	61.6	…	42.9
2013	875.1	13.6	…	36.6	647.5	9.4	22.7	2.0	0.4	59.8	44.3	…	39.0
2014	928.6	12.3	…	26.6	665.6	12.0	21.8	0.1	0.2	77.7	75.0	2.5	34.7
2015	951.5	13.6	…	33.1	719.7	14.0	18.2	0.5	0.3	54.8	60.9	1.6	34.8
2016	1,130.6	13.0	…	35.3	901.4	12.9	19.2	0.5	…	48.4	62.9	1.3	35.5
2017	1,358.8	5.3	…	37.2	1,112.1	9.3	19.7	0.9	0.3	46.6	88.8	2.7	35.8
2018	1,561.6	2.1	…	59.7	1,228.2	23.1	29.1	1.1	0.2	55.8	122.5	3.7	36.2
2019	1,675.1	2.8	…	67.1	1,321.4	20.5	34.1	0.5	0.8	67.2	121.7	6.2	32.8
2020	994.9	2.8	…	47.2	628.0	11.9	55.6	1.0	1.4	71.7	139.6	3.2	32.5
2021	1,906.0	3.8	…	77.5	1,490.1	29.7	9.6	4.5	0.7	98.8	144.3	15.6	31.4
2022	2,504.5	4.8	…	124.9	1,875.3	49.3	12.3	6.2	0.3	210.1	159.4	32.9	29.2
2023	2,966.5	5.3	…	126.2	2,207.0	34.3	15.9	12.4	1.0	286.0	196.5	50.9	31.1
2022 Q3	1173.0	2.1	…	39.4	991.9	13.6	4.8	1.6	0.1	62.9	36.9	12.8	6.9
Q4	463.9	0.8	…	30.6	278.8	18.3	3.2	1.2	0.1	58.2	56.2	9.7	6.9
2023 Q1	492.0	1.1	…	27.8	329.1	11.8	3.8	2.2	0.3	57.9	44.4	6.6	7.0
Q2	564.4	1.3	…	31.4	377.9	8.9	2.5	4.8	0.3	75.0	43.4	11.8	7.0
Q3	1,363.5	1.5	…	36.2	1,168.2	3.7	5.9	4.2	0.4	70.8	47.3	16.8	8.6
Q4	546.2	1.5	…	30.8	331.7	9.8	3.7	1.1	0.0	82.1	61.2	15.7	8.6
2024 Q1	571.7	2.1	…	33.3	371.4	5.4	2.3	1.0	0.1	73.5	59.2	10.5	12.8
Q2	642.4	1.5	…	33.9	402.7	37.0	3.8	1.1	0.1	79.3	62.8	11.8	8.6
Q3	1519.5	1.9	…	39.5	1277.8	4.4	5.9	0.6	0.1	93.9	70.6	16.4	8.5
Q4	630.3	1.8	…	40.5	373.3	19.3	3.7	1.4	0.4	100.8	68.6	12.0	8.5
2023 December	221.6	0.1	…	9.1	142.4	5.7	2.2	0.2	0.0	30.3	22.3	6.5	2.9
2024 January	236.8	0.4	…	12.0	172.7	0.4	0.5	0.3	0.0	28.3	16.6	2.8	2.9
February	155.1	0.9	…	10.8	87.0	1.6	0.9	0.2	0.0	23.1	20.3	3.1	7.1
March	179.8	0.7	…	10.5	111.8	3.4	0.8	0.5	0.1	22.1	22.3	4.6	2.9
April	188.8	0.3	…	11.5	114.7	4.4	1.0	0.5	0.0	25.5	21.6	6.4	2.9
May	197.5	0.4	…	10.2	127.6	2.7	2.0	0.3	0.0	28.1	20.4	2.8	2.9
June	256.2	0.8	…	12.2	160.4	29.8	0.8	0.3	0.1	25.7	20.7	2.6	2.9
July	550.5	0.6	…	16.2	461.1	1.9	1.9	0.2	0.0	31.0	28.0	6.7	2.8
August	697.1	0.3	…	10.2	628.5	0.5	1.7	0.2	0.0	28.6	21.1	3.1	2.8
September	272.0	1.0	…	13.1	188.3	2.0	2.3	0.1	0.1	34.3	21.4	6.6	2.8
October	202.2	0.9	…	12.8	119.1	8.6	0.9	0.3	0.1	31.6	19.5	5.5	2.8
November	179.6	0.6	…	14.1	96.7	7.6	1.6	0.3	0.1	31.5	21.4	3.0	2.8
December	248.5	0.3	…	13.6	157.5	3.2	1.2	0.8	0.2	37.7	27.7	3.5	2.8

Table 30.6. Services - debit

(EUR million)

Descreption	Debit												
		Manufactu-ring services on physical inputs owned by others	Maintenan-ce and repair services n.i.e.	Transport	Travel	Construction	Insura-nce and pension services	Financial services	Charges for the use of intellectual property n.i.e.	Telecommun ications, computer, and information services	Other business services	Personal, cultural, and recreation-al services	Government goods and services n.i.e.
2008	250.3	3.7	6.5	69.0	52.6	5.7	24.2	2.5	3.7	20.4	59.5	…	2.4
2009	294.3	…	9.1	69.2	81.8	5.0	24.4	1.8	4.1	15.6	81.5	…	1.7
2010	398.3	2.8	13.4	75.3	104.7	26.6	28.4	0.4	2.7	34.3	103.1	…	6.4
2011	424.5	3.2	17.1	82.0	157.3	19.0	31.0	1.1	0.4	20.1	93.5	…	…
2012	394.8	1.5	25.7	80.0	150.8	11.4	29.2	2.0	0.3	23.0	58.9	…	12.0
2013	355.1	9.9	0.2	88.0	135.3	2.9	32.1	2.7	2.2	27.7	38.3	…	15.8
2014	468.7	8.5	2.5	99.6	162.9	7.7	35.9	2.3	2.1	58.2	66.8	1.6	20.6
2015	494.4	7.5	7.6	146.7	193.2	3.9	38.2	3.2	1.5	55.8	17.2	0.8	18.8
2016	491.8	5.1	9.2	124.6	219.8	1.4	44.2	3.5	2.4	45.9	23.0	1.2	11.7
2017	531.5	…	5.2	118.7	235.2	1.4	41.6	6.1	1.7	51.3	56.9	1.5	11.7
2018	705.8	…	3.0	127.6	302.3	6.4	48.6	9.8	5.9	61.1	117.1	2.1	21.9
2019	749.1	…	3.2	147.0	327.7	9.8	54.9	5.6	9.2	53.3	111.1	4.7	22.7
2020	603.3	…	5.1	131.5	205.8	6.2	52.5	6.5	5.5	36.3	133.3	3.1	17.5
2021	871.1	…	6.8	208.7	344.8	2.6	63.7	10.0	6.9	48.0	152.7	7.3	19.5
2022	1,131.6	…	6.8	290.5	449.6	6.4	83.6	8.5	4.2	78.3	163.6	14.2	26.0
2023	1,337.2	...	6.6	270.1	625.7	3.2	89.7	13.2	3.6	97.2	190.0	12.9	24.9
2022 Q3	422.1	...	2.5	86.3	225.2	1.3	22.1	1.7	0.8	23.8	47.2	4.7	6.5
Q4	249.0	...	1.6	72.2	62.6	2.6	22.5	2.5	1.1	25.7	47.5	4.3	6.5
2023 Q1	233.0	...	1.1	55.6	86.3	0.4	19.7	2.6	0.5	22.8	35.5	2.6	5.8
Q2	302.6	...	1.3	68.0	133.2	0.8	20.7	3.3	0.7	21.4	44.4	2.7	6.1
Q3	485.9	...	2.0	75.9	292.4	0.4	24.1	4.7	0.9	27.7	47.9	3.4	6.5
Q4	315.7	…	2.1	70.6	113.7	1.7	25.2	2.7	1.4	25.3	62.2	4.2	6.5
2024 Q1	300.4	...	2.5	61.1	131.7	1.3	19.6	1.6	6.8	18.6	47.1	3.5	6.5
Q2	356.2	...	1.7	85.7	158.6	0.9	25.0	2.3	1.5	29.7	42.2	4.5	4.1
Q3	561.1	...	1.8	102.2	314.9	1.2	25.0	3.5	1.6	37.5	64.0	5.2	4.3
Q4	354.1	…	1.9	91.5	137.5	2.1	27.3	3.0	1.0	31.2	50.1	4.4	4.1
2023 December	117.3	…	0.1	22.3	50.7	0.2	8.9	0.8	0.2	9.1	21.4	1.5	2.2
2024 January	87.6	...	0.7	17.3	41.0	0.2	5.4	0.5	0.3	4.5	15.2	1.2	1.4
February	92.0	...	0.8	21.3	36.7	0.1	6.8	0.5	0.2	6.9	14.2	0.8	3.8
March	120.8	...	1.0	22.5	54.0	1.1	7.4	0.7	6.3	7.3	17.7	1.5	1.4
April	101.8	...	0.6	26.4	41.7	0.3	7.5	1.0	0.1	7.6	13.9	1.3	1.4
May	116.9	...	0.4	30.8	48.3	0.3	8.2	0.4	1.3	10.5	14.2	1.2	1.4
June	137.5	...	0.7	28.5	68.6	0.2	9.4	0.9	0.1	11.5	14.1	2.0	1.4
July	198.7	...	0.8	33.3	103.7	0.6	8.9	0.3	0.6	11.4	36.2	1.6	1.4
August	223.4	...	0.2	38.3	143.2	0.4	8.7	2.1	0.9	11.9	13.8	2.5	1.5
September	139.0	...	0.7	30.6	68.0	0.3	7.4	1.1	0.2	14.2	14.0	1.1	1.4
October	111.5	...	0.8	29.3	43.4	0.3	8.2	0.4	0.1	9.0	17.0	1.7	1.4
November	115.4	...	0.8	31.9	44.8	1.0	8.8	1.0	0.3	9.7	14.4	1.3	1.4
December	127.3	…	0.4	30.3	49.3	0.8	10.3	1.7	0.6	12.5	18.7	1.5	1.4

Table 30.7. Primary income

(EUR million)

Descreption	Balance				Credit				Debit			
		Compensation of employees	Investment income	Other primary income		Compensation of employees	Investment income	Other primary income		Compensation of employees	Investment income	Other primary income
2008	164.0	175.4	-11.4	…	233.3	176.2	57.1	…	69.3	0.8	68.5	…
2009	61.8	168.7	-106.9	…	183.5	169.7	13.9	…	121.7	1.0	120.8	…
2010	67.0	171.6	-104.6	…	186.3	176.1	10.1	…	119.2	4.5	114.7	…
2011	111.3	208.2	-96.9	…	239.1	221.3	17.8	…	127.8	13.1	114.7	…
2012	153.6	214.3	-60.6	…	230.0	219.9	10.1	…	76.4	5.6	70.8	…
2013	121.5	218.9	-97.4	…	227.5	223.2	4.3	…	106.0	4.3	101.6	…
2014	113.8	200.4	-85.9	-0.7	215.8	206.5	8.0	1.3	102.0	6.1	93.9	2.0
2015	92.6	205.7	-112.0	-1.0	221.7	210.3	9.6	1.8	129.1	4.6	121.6	2.8
2016	74.5	194.2	-116.7	-3.0	212.8	199.9	11.3	1.6	138.3	5.7	128.0	4.6
2017	127.4	217.3	-86	-3.9	230	222.6	5.7	1.7	102.6	5.3	91.7	5.6
2018	113.1	237.0	-121.4	-2.5	264.2	247.6	14.1	2.5	151.1	10.6	135.5	5
2019	160.6	257.1	-92.4	-4.1	277.7	264.5	10.3	2.9	117.1	7.3	102.8	7.0
2020	164.0	262.4	-94.6	-3.8	290.2	274.1	13.7	2.5	126.2	11.7	108.3	6.2
2021	151.4	263.4	-110.4	-1.7	295.6	279.9	12.6	3.1	144.2	16.5	123.0	4.7
2022	115.5	286.5	-171.3	0.3	353.7	314.9	36.1	2.7	238.2	28.4	207.4	2.3
2023	198.9	338.0	-139.9	0.8	476.2	358.1	114.3	3.9	277.4	20.1	254.4	3.0
2022 Q3	-30.17	76.72	-106.98	0.08	94.41	83.96	9.99	0.47	124.58	7.24	116.97	0.38
Q4	54.45	66.48	-11.93	-0.10	93.89	78.29	14.55	1.05	39.44	11.81	26.47	1.15
2023 Q1	16.9	73.0	-56.3	0.1	93.0	79.2	13.1	0.7	76.1	6.1	69.4	0.4
Q2	43.7	81.1	-37.8	0.4	116.4	85.4	29.9	1.0	72.7	4.4	67.8	0.5
Q3	43.2	89.6	-46.6	0.2	121.4	93.3	26.7	1.4	78.1	3.6	73.4	1.3
Q4	95.1	94.3	0.8	0.1	145.4	100.2	44.6	0.8	50.5	6.0	43.8	0.8
2024 Q1	25.4	96.4	-68.9	-2.1	124.5	100.4	22.4	1.7	99.2	4.0	91.4	3.8
Q2	31.3	101.6	-69.6	-0.6	125.4	106.7	18.1	0.6	94.0	5.1	87.7	1.2
Q3	59.2	105.7	-46.0	-0.4	132.4	109.3	22.4	0.8	73.3	3.7	68.4	1.2
Q4	99.5	109.3	-16.9	7.1	147.6	114.7	24.4	8.5	48.1	5.4	41.3	1.4
2023 December	38.1	29.6	8.5	0.0	56.6	32.1	24.3	0.3	18.6	2.5	15.8	0.3
2024 January	9.9	33.7	-24.1	0.3	41.9	34.6	6.7	0.6	32.0	0.9	30.8	0.2
February	10.6	31.9	-21.7	0.4	42.1	33.4	8.0	0.7	31.5	1.5	29.8	0.2
March	4.9	30.8	-23.1	-2.8	40.5	32.4	7.7	0.4	35.7	1.6	30.8	3.3
April	15.8	34.0	-17.6	-0.5	44.0	35.8	8.1	0.2	28.2	1.8	25.7	0.7
May	11.6	34.1	-22.3	-0.1	38.2	35.1	3.0	0.1	26.6	1.0	25.3	0.2
June	3.8	33.5	-29.7	0.0	43.1	35.8	7.0	0.3	39.3	2.3	36.7	0.3
July	16.8	37.0	-20.1	0.0	44.7	37.9	6.5	0.3	27.8	0.9	26.6	0.3
August	19.2	33.8	-14.6	0.0	46.1	35.5	10.4	0.2	26.8	1.6	25.0	0.2
September	23.1	34.8	-11.3	-0.4	41.7	36.0	5.5	0.2	18.6	1.2	16.8	0.6
October	23.3	37.0	-13.0	-0.7	46.8	38.5	7.9	0.3	23.5	1.5	21.0	1.0
November	24.8	34.7	-10.4	0.5	46.0	36.5	8.8	0.6	21.2	1.8	19.2	0.1
December	51.4	37.6	6.6	7.2	54.8	39.6	7.6	7.5	3.4	2.0	1.1	0.3

Table 30.8. Secondary income

(EUR million)

Descreption	Secondary income			Credit			Debit		
		General Government	Financial corporations, nonfinancial corporations, households, and NPISHs		General Government	Financial corporations, nonfinancial corporations, households, and NPISHs		General Government	Financial corporations, nonfinancial corporations, households, and NPISHs
2010	982.5	319.5	662.9	1,087.4	319.5	767.9	105.0	…	105.0
2011	928.8	322.2	606.6	1,041.3	322.2	719.1	112.5	…	112.5
2012	1,103.7	401.6	702.2	1,207.7	401.6	806.1	103.9	…	103.9
2013	1,175.0	369.7	805.3	1,284.3	369.7	914.6	109.3	…	109.3
2014	1,100.3	291.9	808.4	1,198.7	291.9	906.8	98.4	…	98.4
2015	1,062.4	202.9	859.5	1,132.5	202.9	929.6	70.2	…	70.2
2016	1,096.1	207.2	888.9	1,171.6	207.2	964.3	75.4	…	75.4
2017	1,161.0	199.7	961.3	1,228.2	199.7	1,028.5	67.2	…	67.2
2018	1,260.0	226.1	1,033.9	1,328.8	226.1	1,102.7	68.8	…	68.8
2019	1,354.2	236.6	1,117.6	1,407.2	236.6	1,170.6	53.1	…	53.1
2020	1,545.4	276.6	1,268.7	1,603.1	276.6	1,326.5	57.8	…	57.8
2021	1,637.3	233.6	1,403.6	1,706.5	233.6	1,472.9	69.2	…	69.2
2022	1,881.6	295.8	1,585.8	1,965.8	295.8	1,670.0	84.1	…	84.1
2023	2,040.6	301.7	1,739.2	2,155.7	301.7	1,854.1	114.9	...	114.9
2022 Q3	556.3	98.0	458.3	576.1	98.0	478.1	19.9	...	19.9
Q4	475.8	70.0	405.8	501.5	70.0	431.6	25.8	…	25.8
2023 Q1	448.3	62.6	385.8	474.3	62.6	411.9	26.1	...	26.1
Q2	493.4	64.6	428.9	534.1	64.6	469.5	40.6	...	40.6
Q3	528.8	69.6	459.3	551.9	69.6	482.2	23.0	...	23.0
Q4	570.1	104.9	465.2	595.4	104.9	490.5	25.2	...	25.2
2024 Q1	436.7	66.6	370.1	461.1	66.6	394.5	24.5	...	24.5
Q2	503.7	69.7	434.0	527.7	69.7	458.0	24.0	...	24.0
Q3	532.3	70.4	461.9	562.1	70.4	491.7	29.8	...	29.8
Q4	526.0	85.9	440.1	555.9	85.9	469.9	29.9	…	29.9
2023 December	239.8	52.3	187.5	250.5	52.3	198.2	10.7	...	10.7
2024 January	136.8	20.0	116.8	143.3	20.0	123.3	6.5	...	6.5
February	136.2	23.0	113.2	146.3	23.0	123.4	10.1	...	10.1
March	163.6	23.6	140.0	171.4	23.6	147.8	7.8	...	7.8
April	164.9	22.5	142.4	171.9	22.5	149.3	6.9	...	6.9
May	170.6	24.3	146.3	179.3	24.3	155.0	8.7	...	8.7
June	168.2	22.9	145.3	176.5	22.9	153.6	8.3	...	8.3
July	172.8	22.9	149.9	181.8	22.9	158.9	9.0	...	9.0
August	180.7	11.1	169.6	191.4	11.1	180.4	10.7	...	10.7
September	178.8	36.4	142.4	188.8	36.4	152.4	10.0	...	10.0
October	171.9	29.5	142.4	183.2	29.5	153.7	11.3	...	11.3
November	158.7	27.2	131.5	166.2	27.2	139.0	7.5	...	7.5
December	195.4	29.2	166.2	206.4	29.2	177.2	11.1	…	11.1

Table 30.8.1 Remittances - by channels

(EUR million)

Description	Total	Banks	MTA	Other
2008	608.7	126.3	213.1	269.3
2009	585.7	148.8	213.1	223.8
2010	584.3	141.3	213.1	229.9
2011	492.5	93.9	220.2	178.4
2012	516.4	92.6	236.7	187.0
2013	573.4	115.4	250.3	207.7
2014	622.3	115.2	281.6	225.4
2015	665.5	121.1	303.3	241.1
2016	691.0	116.3	324.4	250.3
2017	759.2	120.4	363.7	275.0
2018	800.6	123.1	387.5	290.0
2019	851.7	123.0	420.1	308.5
2020	980.0	141.3	672.0	166.6
2021	1,153.4	178.8	664.1	310.5
2022	1,222.8	207.1	702.1	313.7
2023	1,335.7	216.1	753.0	366.5
2022 Q3	349.1	67.3	175.7	106.2
Q4	318.3	50.6	186.8	80.8
2023 Q1	271.3	48.0	167.0	56.2
Q2	356.1	53.9	203.1	99.2
Q3	374.2	68.7	185.7	119.7
Q4	334.1	45.5	197.2	91.4
2024 Q1	281.0	42.5	179.1	59.5
Q2	349.0	49.0	212.9	87.2
Q3	380.7	76.5	181.8	122.4
Q4	344.2	54.5	192.0	97.7
2023 December	127.9	16.5	64.4	47.0
2024 January	86.4	16.1	53.6	16.7
February	85.6	11.9	56.6	17.0
March	109.1	14.5	68.9	25.7
April	113.2	16.0	73.4	23.8
May	118.7	16.5	67.4	34.8
June	117.1	16.4	72.0	28.7
July	123.7	26.0	60.1	37.6
August	141.9	28.3	57.0	56.6
September	115.1	22.2	64.6	28.2
October	112.0	17.2	67.1	27.7
November	101.9	16.3	64.3	21.3
December	130.3	21.0	60.5	48.7
2025 January (p)	83.3	16.6	49.9	16.8

Table 30.8.2 Remittances - by countries

(In percent)

Description	Germany	Switzerland	Italy	Austria	Belgium	USA	Sweden	France	Norway	Canada	England	Danmark	Finland	Holand	Slovenia	Other
2015 Q4	38.8	22.2	5.1	3.3	2.2	8.4	2.9	3.3	1.8	1.5	3.0	0.4	0.6	0.7	1.3	4.4
2016 Q2	37.6	21.8	5.2	3.7	2.2	6.4	3.0	3.5	1.8	1.4	3.1	0.5	0.6	0.8	1.7	6.5
Q3	35.1	24.0	5.6	3.3	2.2	6.6	4.2	3.9	2.5	1.8	2.5	0.3	0.7	0.5	1.5	5.2
Q4	38.0	23.5	4.3	3.6	2.4	6.9	3.1	4.0	2.1	1.5	2.8	0.3	0.7	0.7	0.5	5.9
2017 Q1	38.5	22.8	4.5	3.9	2.5	7.7	3.3	3.9	1.9	1.5	3.0	0.4	0.9	0.6	0.5	4.3
Q2	39.9	22.5	4.2	3.8	2.8	6.9	3.3	3.8	1.9	1.5	3.1	0.4	0.7	0.6	0.4	4.2
Q3	39.3	22.8	4.5	3.8	2.7	6.1	3.6	4.3	2.0	1.7	2.4	0.4	0.7	0.5	0.5	4.8
Q4	39.4	21.8	4.5	3.7	2.6	7.1	3.5	4.3	1.7	1.6	2.5	0.4	0.9	0.6	0.6	4.9
2018 Q1	39.8	21.5	5.0	4.0	2.6	6.4	3.2	4.4	1.6	1.5	2.6	0.3	0.8	0.6	0.4	5.2
Q2	41.1	20.5	4.6	4.1	2.5	6.5	3.5	4.2	2.1	1.4	2.4	0.3	0.6	0.5	0.5	5.0
Q3	38.8	21.9	5.0	4.0	2.3	6.7	3.5	4.3	2.1	1.2	2.1	0.4	0.8	0.5	0.5	5.9
Q4	42.1	22.8	4.9	4.2	2.5	7.4	3.3	4.4	1.8	1.4	2.2	0.3	0.8	0.6	0.6	0.6
2019 Q1	40.7	20.4	5.3	4.1	2.4	7.1	3.0	4.2	1.6	1.3	2.2	0.3	1.0	0.5	0.5	5.3
Q2	41.8	19.3	4.9	3.9	2.6	7.1	3.1	4.3	1.7	1.4	2.1	0.4	0.8	0.5	0.5	5.6
Q3	39.2	20.8	4.8	4.1	2.2	6.8	3.1	4.4	1.9	1.5	2.0	0.4	0.9	0.5	0.6	6.9
Q4	41.2	20.4	4.7	3.9	2.4	7.3	2.6	4.3	1.5	1.3	2.2	0.3	0.8	0.6	0.6	5.9
2020 Q1	42.4	20.8	4.4	4.1	2.2	7.3	2.7	3.9	1.3	1.0	2.0	0.3	0.9	0.4	0.6	5.7
Q2	43.1	24.3	3.5	4.8	2.1	5.4	2.5	3.5	1.1	1.1	1.5	0.3	0.8	0.5	0.9	4.8
Q3	40.8	24.4	4.0	4.8	1.9	6.2	2.3	3.7	1.4	1.2	1.8	0.3	0.9	0.5	0.6	5.0
Q4	42.9	20.0	4.3	4.7	2.2	6.7	2.6	4.2	1.4	1.3	2.2	0.3	0.9	0.5	0.6	5.2
2021 Q1	41.3	18.9	4.1	4.5	2.5	6.9	2.8	3.9	1.5	1.3	2.2	0.3	0.9	0.5	0.6	7.7
Q2	39.5	17.3	4.0	4.2	2.4	7.0	2.7	3.9	1.7	1.3	2.2	0.3	0.9	0.5	0.5	11.5
Q3	39.2	19.7	4.3	4.5	2.2	7.9	3.1	4.2	2.0	1.5	2.3	0.3	1.0	0.6	0.7	6.5
Q4	36.9	19.7	4.4	4.6	2.8	7.1	2.6	3.7	1.9	1.4	1.7	0.3	1.0	0.5	0.8	10.8
2022 Q1	40.0	18.5	4.7	5.1	2.9	8.0	2.5	3.7	1.8	1.4	2.1	0.3	1.1	0.6	0.8	6.6
Q2	38.9	17.9	4.5	5.4	3.0	8.4	2.4	3.8	2.1	1.6	2.1	0.3	1.0	0.6	0.8	7.2
Q3	41.2	20.2	5.0	5.6	2.7	9.1	2.6	4.0	2.2	1.7	2.0	0.3	1.2	0.7	1.1	0.4
Q4	41.5	20.7	4.9	5.3	3.5	8.3	2.0	4.2	1.8	1.5	2.2	0.3	1.1	0.9	1.0	0.6
2023 Q1	38.8	17.2	4.8	4.8	3.3	7.6	1.9	3.7	1.5	1.3	2.1	0.3	1.1	0.7	1.0	9.9
Q2	37.4	18.0	4.5	4.9	3.3	7.4	2.3	3.5	1.6	1.3	2.0	0.3	1.0	0.7	1.0	10.7
Q3	37.9	19.1	4.3	4.7	3.2	7.3	2.9	3.9	2.0	1.5	2.4	0.3	1.1	0.7	1.0	7.7
Q4	38.4	20.8	4.8	4.2	3.5	7.1	2.0	3.7	1.7	1.3	2.6	0.3	1.1	0.6	1.0	7.0
2024 April	37.7	18.4	5.2	4.7	3.7	7.6	2.4	3.5	2.2	1.4	2.3	0.3	1.0	0.7	1.1	7.9
May	37.4	19.5	4.5	4.6	3.6	7.5	2.1	3.5	2.0	1.4	2.3	0.4	0.9	0.8	1.3	8.4
June	39.1	17.6	4.1	5.6	3.8	7.3	2.4	3.5	2.4	1.3	2.2	0.4	0.9	0.7	1.2	7.6
July	35.7	18.6	4.0	4.5	3.0	7.8	3.6	3.5	3.4	1.6	2.3	0.4	1.1	0.6	0.8	9.0
August	37.1	18.8	3.6	4.6	3.2	7.8	3.0	3.8	2.5	1.6	2.5	0.3	1.1	0.6	0.8	8.8
September	39.2	19.6	3.6	4.3	3.2	6.8	2.5	3.3	1.7	1.2	2.3	0.3	0.9	0.6	1.0	9.6
October	40.3	17.9	4.3	4.3	3.3	7.3	2.6	3.4	1.8	1.4	2.5	0.3	0.9	0.5	1.0	8.3
November	39.3	18.5	4.4	4.3	3.6	7.3	2.3	3.4	1.7	1.2	2.3	0.4	0.9	0.5	1.1	8.9
December	33.5	20.0	4.2	4.1	3.4	7.8	2.9	3.3	2.0	1.4	2.6	0.3	0.8	0.6	0.8	12.2

Table 30.9. Financial account - net

(EUR million)

Description	Net lending (+) / net borrowing (-) (balance from financial account)														
		Direct investments			Portfolio investments			Other investments							Reserve assets
			Equityand investm-ent fund shares	Debt instru-ments		Equity and inves-tment fund shares	Debt instrum ents		Other equity	Cash and deposits	Loans	Trade credit and adva-nces	Other accounts receivable /payable	Special drawing rights (Net incurre-nce of liabilities)	
2010	-297.2	-331.1	-296.4	-34.7	48.6	154.6	-106.0	-57.4	0.7	191.3	-82.3	-167.1	**0.0**	0.0	42.7
2011	-377.5	-378.9	-329.5	-49.4	57.8	115.7	-57.9	4.8	-0.8	58.6	40.4	-93.3	0.0	0.0	-61.2
2012	-232.4	-213.3	-186.9	-26.4	185.7	81.3	104.4	-420.5	-0.7	-322.5	5.9	-100.3	-2.9	0.0	215.8
2013	-132.2	-250.2	-158.1	-92.1	139.3	-82.1	221.4	14.4	1.0	22.0	15.3	-24.0	0.0	0.0	-35.7
2014	-145.0	-123.8	-90.0	-33.8	13.3	308.2	-294.9	22.6	-0.1	120.3	-58.7	-36.7	-2.3	0.0	-57.0
2015	-312.3	-271.8	-191.4	-80.4	18.6	-3.8	22.3	-132.8	-0.1	-89.1	-11.5	-33.5	1.4	0.0	73.6
2016	-199.1	-177.2	-138.0	-39.2	343.6	159.6	184.1	-264.0	-0.1	-147.4	-80.9	-35.0	-0.6	0.0	-101.5
2017	-271.0	-212.0	-196.4	-15.5	14.7	74.6	-59.9	-143.5	0.0	22.3	-138.6	-38.3	11.0	0.0	69.8
2018	-326.9	-225.8	-225.5	-0.3	-199.9	-159.5	-40.3	12.1	0.0	-5.8	-43.8	-49.2	110.8	0.0	86.8
2019	-161.1	-188.4	-173.7	-14.7	59.0	96.5	-37.5	-126.9	0.0	126.7	-79.4	-55.5	-118.7	0.0	95.2
2020	-562.1	-286.6	-272.0	-14.6	-81.7	-181.7	100.0	-240.1	0.0	-0.8	-211.0	-28.6	0.3	0.0	46.3
2021	-365.0	-320.4	-288.1	-32.3	277.2	239.4	37.8	-490.7	0.0	-54.1	-169.6	-174.3	2.7	-95.3	168.9
2022	-661.6	-556.9	-453.9	-103.0	135.7	28.0	107.6	-307.9	0.0	52.6	-188.3	-177.6	5.4	0.0	67.6
2023	-415.5	-650.1	-494.3	-155.8	432.3	262.5	169.7	-153.8	0.0	167.0	-149.3	-167.0	-4.4	0.0	-44.0
2022 Q4	-321.7	-65.6	-53.6	-12.0	141.5	94.5	47.0	-98.9	0.0	49.2	-69.5	-42.9	-35.7	0.0	-298.6
2023 Q1	-95.3	-134.1	-116.8	-17.3	91.7	58.6	32.9	-85.8	0.0	-85.2	**-3.7**	3.6	-0.4	0.0	32.9
Q2	-160.4	-135.3	-106.9	-28.4	-8.8	-0.6	-8.2	-62.0	0.0	52.4	-80.6	-37.0	3.2	0.0	45.7
Q3	127.1	-187.6	-156.9	-30.7	282.0	183.7	98.3	-40.0	0.0	-18.4	**20.2**	-42.0	0.2	0.0	72.6
Q4	-286.9	-193.1	-113.7	-79.4	67.4	20.8	46.6	33.9	0.0	218.2	-85.2	-91.5	-7.5	0.0	-195.1
2024 Q1	-237.8	-177.9	-146.6	-31.7	131.1	39.6	91.5	-172.3	0.0	-277.6	**-37.0**	43.0	99.3	0.0	-18.7
Q2	-231.9	-133.9	-111.6	-22.3	0.0	125.7	-125.7	-245.2	0.0	-47.8	-37.5	-51.0	-108.9	0.0	147.2
Q3	197.2	-192.3	-183.3	-9.0	127.4	54.9	72.5	175.9	0.0	161.3	41.2	-27.0	0.4	0.0	86.2
Q4	-376.6	-127.4	-143.0	15.7	96.0	65.6	30.4	-200.3	0.0	8.2	-169.9	-41.7	3.2	0.0	-145.0
2023 December	-68.6	-82.6	-41.4	-41.2	17.4	-70.8	88.2	193.6	0.0	190.7	-36.3	39.4	0.0	0.0	-197.2
2024 January	-59.8	-67.5	-64.5	-2.8	171.4	86.1	85.4	-179.0	0.0	-198.4	11.4	25.0	-17.0	0.0	15.2
February	-84.1	-66.7	-52.5	-14.2	43.7	26.9	16.8	-51.7	0.0	-44.4	-30.2	15.5	7.4	0.0	-9.4
March	-93.8	-43.7	-29.4	-14.3	-84.0	-73.4	-10.6	58.4	0.0	-34.8	-18.2	2.5	108.9	0.0	-24.5
April	-62.7	-40.5	-19.7	-20.8	-32.6	34.5	-67.1	-81.2	0.0	10.7	22.1	-31.7	-82.3	0.0	91.6
May	-94.8	-48.3	-41.4	-6.9	16.4	81.7	-65.3	-89.3	0.0	-45.6	-3.1	-14.6	-26.0	0.0	26.4
June	-74.3	-45.1	-50.5	5.5	16.2	9.5	6.6	-74.7	0.0	-12.9	-56.5	-4.7	-0.6	0.0	29.2
July	45.8	-51.3	-59.9	7.8	-67.2	-22.7	-44.5	138.1	0.0	90.0	44.7	2.3	1.0	0.0	26.2
August	187.5	-50.5	-65.4	14.9	138.3	44.3	94.1	48.4	0.0	55.5	18.9	-25.5	-0.6	0.0	51.4
September	-36.1	-90.5	-58.9	-32.1	56.3	33.4	23.0	-10.5	0.0	15.8	-22.4	-3.8	0.0	0.0	8.6
October	-82.9	-52.3	-55.4	3.1	-30.3	-0.6	-29.6	-47.0	0.0	-51.7	7.3	-3.7	1.0	0.0	46.6
November	-129.9	-53.4	-51.7	-1.7	-9.4	-0.7	-8.7	-98.4	0.0	-45.3	-54.4	1.1	0.0	0.0	31.2
December	-163.8	-21.7	-36.0	14.2	135.6	66.9	68.7	-54.8	0.0	105.1	-122.9	-39.2	2.1	0.0	-222.8

Tabela 30.10. Financial account – investments abroad

(EUR million)

Description	Net acquisition of financial assets														Reserve assets
		Direct investments			Portfolio investments			Other investments							
			Equity and investment fund shares	Debt instruments		Equity and investment fund shares	Debt securities		Other equity	Currency and deposits	Loans	Insurance, pension, and standardiz. Guarantee schemes	Trade credit and advances	Other accounts receivable/payable	
2010	384.2	37.4	34.7	2.7	48.6	154.6	-106.0	255.5	0.0	231.6	19.2	0.0	4.7	0.0	42.7
2011	83.7	5.5	15.7	-10.2	57.8	115.7	-57.9	81.7	0.0	57.3	24.6	0.0	-0.3	0.0	-61.2
2012	225.2	15.8	15.8	0.0	185.7	81.3	104.4	-192.0	0.0	-225.5	31.3	0.0	0.0	2.2	215.8
2013	217.2	30.0	17.9	12.1	139.3	-82.1	221.4	83.5	0.0	60.5	30.7	0.0	-4.8	-2.8	-35.7
2014	90.4	27.3	26.6	0.8	13.3	308.2	-294.9	106.8	0.0	157.4	-50.6	0.0	1.2	-1.3	-57.0
2015	104.0	37.1	36.7	0.4	18.6	-3.8	22.3	-25.3	0.0	-57.2	27.2	0.0	4.0	0.7	73.6
2016	111.2	42.7	44.5	-1.7	343.6	159.6	184.1	-173.7	0.0	-185.6	0.8	0.0	7.0	4.1	-101.5
2017	184.9	43.4	36.3	7.2	14.7	74.6	-59.9	56.9	0.0	65.0	-20.6	0.0	6.3	6.3	69.8
2018	26.5	46.3	37.8	8.5	-199.9	-159.5	-40.3	93.3	0.0	-8.5	-17.0	0.0	7.0	111.8	86.8
2019	244.5	65.8	64.5	1.4	59.0	96.5	-37.5	24.5	0.0	144.7	-2.4	0.0	2.4	-120.3	95.2
2020	126.1	59.1	50.0	9.0	-81.7	-181.7	100.0	102.4	0.0	40.7	44.1	0.0	17.5	0.2	46.3
2021	541.5	100.3	101.8	**-1.5**	283.6	239.4	44.2	-11.3	0.0	-47.2	11.9	0.0	19.7	4.3	168.9
2022	524.8	175.2	165.5	9.7	135.7	28.0	107.6	146.4	0.0	113.5	61.0	0.0	-32.0	3.8	67.6
2023	762.7	190.0	201.1	-11.2	432.3	262.7	169.7	184.4	0.0	179.3	26.9	0.0	-19.1	-2.9	-44.0
2022 Q3	492.7	39.8	38.4	1.4	78.6	-37.6	116.2	179.9	0.0	134.5	17.9	0.0	-13.7	41.2	194.4
Q4	-31.3	53.9	52.5	1.3	141.5	94.5	47.0	71.9	0.0	100.5	22.2	0.0	-14.9	-35.8	-298.6
2023 Q1	123.1	49.1	49.8	-0.7	91.7	58.6	32.9	-50.6	0.0	-72.7	25.6	0.0	-3.3	-0.1	32.9
Q2	135.5	52.5	52.0	0.5	-8.8	-0.6	-8.2	46.0	0.0	49.7	-8.6	0.0	1.5	3.4	45.7
Q3	409.4	60.1	55.4	4.7	282.0	183.7	98.3	-5.3	0.0	-24.5	14.9	0.0	3.6	0.6	72.6
Q4	94.7	28.2	43.9	-15.7	67.4	20.8	46.6	194.2	0.0	226.9	-5.0	0.0	-20.9	-6.8	-195.1
2024 Q1	-38.0	37.3	44.9	-7.6	131.1	39.6	91.5	-187.7	0.0	-273.6	-9.2	0.0	-2.5	97.7	-18.7
Q2	109.9	70.0	61.3	8.8	0.0	125.7	-125.7	-107.4	0.0	0.1	-4.6	0.0	5.9	-108.8	147.2
Q3	424.9	52.7	53.8	-1.3	127.4	54.9	72.5	158.6	0.0	145.9	8.7	0.0	3.5	0.5	86.2
Q4	108.7	64.9	61.1	3.8	96.0	65.6	30.4	92.8	0.0	72.4	16.7	0.0	1.5	2.3	-145.0
2023 December	19.6	8.3	15.1	-6.8	17.4	-70.8	88.2	191.5	0.0	209.6	-9.6	0.0	-9.9	1.1	-197.2
2024 January	-42.3	13.6	14.8	-1.2	171.4	86.1	85.4	-243.5	0.0	-206.0	-22.8	0.0	-5.2	-9.5	15.2
February	2.3	13.6	14.6	-1.0	43.7	26.9	16.8	-45.6	0.0	-41.2	-2.0	0.0	-1.0	-1.4	-9.4
March	-3.0	10.1	15.4	-5.3	-84.0	-73.4	-10.6	101.4	0.0	-26.4	15.6	0.0	3.6	108.6	-24.5
April	6.7	20.0	19.3	0.7	-32.6	34.5	-67.1	-72.4	0.0	1.3	5.0	0.0	4.0	-82.6	91.6
May	2.6	28.1	22.7	5.5	16.4	81.7	-65.3	-68.3	0.0	-48.1	3.2	0.0	2.6	-26.1	26.4
June	100.7	21.9	19.3	2.6	16.2	9.5	6.6	33.3	0.0	46.9	-12.9	0.0	-0.7	-0.1	29.2
July	83.9	24.0	21.8	2.1	-67.2	-22.7	-44.5	100.9	0.0	93.3	3.5	0.0	3.1	1.0	26.2
August	275.3	26.3	20.1	6.2	138.3	44.3	94.1	59.2	0.0	59.9	0.7	0.0	-0.8	-0.6	51.4
September	65.8	2.4	12.0	-9.7	56.3	33.4	23.0	-1.6	0.0	-7.4	4.5	0.0	1.1	0.1	8.6
October	8.5	16.2	18.5	-2.3	-30.3	-0.6	-29.6	-24.0	0.0	-28.5	3.3	0.0	0.4	0.8	46.6
November	13.5	21.0	18.2	2.8	-9.4	-0.7	-8.7	-29.4	0.0	-37.2	4.9	0.0	3.1	-0.2	31.2
December	86.7	27.6	24.4	3.3	135.6	66.9	68.7	146.2	0.0	138.1	8.5	0.0	-2.0	1.6	-222.8

Table 30.11. Financial account – investments in reporting economy

(EUR million)

Description	Net incurrence of liabilities														
		Direct investments			Portfolio investments			Other investments							
			Equity and investment fund shares	Debt instrume-nts		Equi-ty and invest-ment fund shares	Debt secur-ities		Other equity	Currency and deposits	Loans	Insurance, pension, and standardized guarantee schemes	Trade credit and advances	Other acco-unts receivable/pa yable	Special drawing rights (Net incurre-nce of liabilities)
2008	519.7	369.9	278.5	91.4	0.0	0.0	0.0	149.8	0.0	24.2	48.4	0.0	77.2	0.0	0.0
2009	339.2	287.4	264.3	23.2	0.0	0.0	0.0	51.8	0.0	23.5	-72.7	0.0	41.5	0.0	59.5
2010	681.4	368.5	331.1	37.4	0.0	0.0	0.0	312.9	-0.7	40.2	101.5	0.0	171.8	0.0	0.0
2011	461.2	384.4	345.2	39.2	0.0	0.0	0.0	76.8	0.8	-1.3	-15.8	0.0	93.1	0.0	0.0
2012	457.6	229.1	202.7	26.4	0.0	0.0	0.0	228.5	0.7	97.0	25.4	0.0	100.3	5.1	0.0
2013	349.4	280.2	176.0	104.2	0.0	0.0	0.0	69.2	-1.0	38.5	15.4	0.0	19.1	-2.8	0.0
2014	235.4	151.2	116.6	34.6	0.0	0.0	0.0	84.2	0.1	37.1	8.1	0.0	37.9	1.0	0.0
2015	416.3	308.8	228.0	80.8	0.0	0.0	0.0	107.5	0.1	31.9	38.7	0.0	37.4	-0.7	0.0
2016	310.2	220.0	182.5	37.4	0.0	0.0	0.0	90.3	0.1	-38.2	81.7	0.0	42.0	4.7	0.0
2017	455.9	255.4	232.7	22.7	0.0	0.0	0.0	200.5	0.0	42.7	118.0	0.0	44.5	-4.8	0.0
2018	353.4	272.1	263.3	8.8	0.0	0.0	0.0	81.3	0.0	-2.7	26.8	0.0	56.2	1.0	0.0
2019	406.0	254.6	238.2	16.4	0.0	0.0	0.0	151.4	0.0	18.1	76.9	0.0	58.0	-1.6	0.0
2020	688.2	345.7	322.0	23.7	0.0	0.0	0.0	342.5	0.0	41.5	255.1	0.0	46.1	-0.1	0.0
2021	906.5	420.7	389.9	30.8	6.4	0.0	6.4	479.4	0.0	6.9	181.6	0.0	194.0	1.6	95.3
2022	1,186.3	732.0	619.4	112.7	0.0	0.0	0.0	454.3	0.0	61.0	249.3	0.0	145.6	-1.6	0.0
2023	1,178.2	840.1	695.4	144.7	0.0	0.0	0.0	338.1	0.0	12.4	176.3	0.0	147.9	1.6	0.0
2022 Q3	390.3	286.8	251.8	35.0	0.0	0.0	0.0	103.5	0.0	-7.4	65.8	0.0	45.2	-0.1	0.0
Q4	290.3	119.5	106.2	13.4	0.0	0.0	0.0	170.8	0.0	51.3	91.6	0.0	28.0	-0.1	0.0
2023 Q1	218.5	183.3	166.6	16.6	0.0	0.0	0.0	35.2	0.0	12.5	29.2	0.0	-6.9	0.3	0.0
Q2	295.8	187.8	158.9	28.9	0.0	0.0	0.0	108.0	0.0	-2.7	72.1	0.0	38.5	0.2	0.0
Q3	282.4	247.7	212.3	35.4	0.0	0.0	0.0	34.7	0.0	-6.1	-5.3	0.0	45.6	0.4	0.0
Q4	381.5	221.3	157.6	63.7	0.0	0.0	0.0	160.9	0.0	8.7	80.9	0.0	70.6	0.7	0.0
2024 Q1	199.8	215.1	191.4	23.7	0.0	0.0	0.0	-15.4	0.0	4.0	27.8	0.0	-45.5	-1.7	0.0
Q2	341.8	204.0	172.9	31.1	0.0	0.0	0.0	137.8	0.0	47.9	32.9	0.0	57.0	0.1	0.0
Q3	227.7	245.0	237.4	7.6	0.0	0.0	0.0	-17.3	0.0	-15.4	-32.5	0.0	30.5	0.1	0.0
Q4	485.4	192.3	204.1	-11.9	0.0	0.0	0.0	293.1	0.0	64.1	186.6	0.0	43.2	-0.9	0.0
2023 December	88.2	90.9	56.5	34.3	0.0	0.0	0.0	-2.7	0.0	18.9	26.7	0.0	-49.3	1.1	0.0
2024 January	16.6	81.1	79.5	1.5	0.0	0.0	0.0	-64.5	0.0	-7.6	-34.2	0.0	-30.2	7.5	0.0
February	86.4	80.3	67.1	13.2	0.0	0.0	0.0	6.1	0.0	3.2	28.2	0.0	-16.5	**-8.8**	0.0
March	96.8	53.8	44.8	9.0	0.0	0.0	0.0	43.0	0.0	8.4	33.8	0.0	1.1	**-0.3**	0.0
April	69.3	60.5	39.0	21.5	0.0	0.0	0.0	8.9	0.0	-9.4	-17.1	0.0	35.6	-0.3	0.0
May	97.4	76.5	64.1	12.4	0.0	0.0	0.0	20.9	0.0	-2.5	6.3	0.0	17.3	-0.1	0.0
June	175.0	67.0	69.8	-2.9	0.0	0.0	0.0	108.0	0.0	59.8	43.6	0.0	4.1	0.5	0.0
July	38.1	75.2	81.6	-5.7	0.0	0.0	0.0	-37.1	0.0	3.2	-41.2	0.0	0.8	0.0	0.0
August	87.8	76.9	85.5	-8.7	0.0	0.0	0.0	10.9	0.0	4.4	-18.2	0.0	24.7	0.0	0.0
September	101.8	92.9	70.9	21.8	0.0	0.0	0.0	9.0	0.0	-23.1	27.0	0.0	5.0	0.1	0.0
October	91.5	68.5	73.9	-5.5	0.0	0.0	0.0	23.0	0.0	23.1	-4.0	0.0	4.0	-0.2	0.0
November	143.5	74.4	69.9	4.5	0.0	0.0	0.0	69.0	0.0	8.0	59.2	0.0	2.0	-0.2	0.0
December	250.4	49.4	60.3	-10.9	0.0	0.0	0.0	201.1	0.0	33.0	131.4	0.0	37.2	-0.5	0.0

Table 31.1. International Investments Position - main components (1)

(EUR million: End of Period)

Description	Net	Assets										
			Direct investm-ents	Portfolio investments			Other investments					Reserve assets
					Equity and investme-nt fund shares	Debt instruments		Central Bank	General Governm-ent	Deposit-taking corporations	Other sectors	
2007	1,254.2	2,397.2	15.2	444.4	158.9	285.5	1,285.6	317.7	…	289.6	678.3	652.0
2008	912.4	2,537.1	43.8	463.9	112.5	351.4	1,359.1	225.8	…	360.8	772.5	670.3
2009	484.2	2,816.9	59.1	622.0	140.1	481.9	1,559.4	290.4	…	486.9	782.1	576.5
2010	406.8	3,234.8	96.6	693.8	194.2	499.6	1,832.0	460.2	…	536.4	835.5	612.5
2011	113.6	3,304.7	102.0	740.2	296.0	444.3	1,908.2	592.8	…	473.5	841.9	554.4
2012	135.8	3,592.0	117.8	986.6	666.3	320.3	1,760.6	453.4	…	436.8	870.4	726.9
2013	258.6	3,997.4	147.5	1,192.6	650.8	541.7	1,963.2	472.9	…	493.9	996.5	694.1
2014	196.5	4,175.8	174.6	1,274.7	1,024.4	250.3	2,081.5	512.4	…	524.8	1,044.3	645.0
2015 Q4	-43.0	4,366.0	211.5	1,383.3	1,086.3	296.9	2,063.5	491.4		492.8	1,079.3	707.8
2016 Q4	-81.0	4,547.7	261.2	1,789.3	1,307.4	481.9	1,892.2	267.9	…	504.0	1,120.3	605.1
2017 Q3	8.4	4,861.8	286.3	1,751.7	1,357.5	394.1	2,026.5	313.8	…	467.8	1,244.9	797.3
Q4	-94.6	4,837.9	304.5	1,904.8	1,483.0	421.8	1,945.2	307.6	…	466.7	1,170.9	683.4
2018 Q1	-110.1	4,776.9	313.1	1,919.3	1,449.5	469.8	1,832.9	236.5	…	426.4	1,170.0	711.5
Q2	-243.2	4,755.3	324.3	1,948.9	1,467.7	481.2	1,783.0	209.1	…	384.8	1,189.1	699.1
Q3	-112.5	5,005.8	342.6	1,901.9	1,501.9	400.1	1,855.8	189.4	…	466.0	1,200.4	905.4
Q4	-395.5	4,766.2	348.4	1,613.3	1,231.8	381.5	2,035.2	186.8	…	519.1	1,329.3	769.3
2019 Q1	-333.7	4,890.5	357.5	1,779.8	1,431.4	348.4	1,865.0	203.5	…	445.2	1,216.3	888.1
Q2	-448.5	4,912.3	369.1	1,696.3	1,428.9	267.3	1,840.5	183.7	…	420.8	1,236.0	1,006.3
Q3	-288.7	5,185.2	401.7	1,725.7	1,433.0	292.7	1,993.9	181.5	…	567.4	1,245.1	1,063.8
Q4	-394.2	5,163.3	415.2	1,829.3	1,485.3	344.0	2,055.1	174.3	…	627.4	1,253.4	863.7
2020 Q1	-566.2	5,045.5	426.1	1,717.0	1,368.9	348.1	2,057.5	214.6	…	584.7	1,258.3	844.9
Q2	-725.2	5,034.2	434.8	1,410.9	1,130.4	280.6	2,288.0	154.2	…	625.3	1,508.5	900.4
Q3	-738.7	5,201.5	454.3	1,792.7	1,413.4	379.3	2,075.0	164.9	…	689.9	1,220.2	879.5
Q4	-814.9	5,315.6	477.2	1,779.2	1,357.7	421.5	2,158.4	158.4	…	786.4	1,213.5	900.8
2021 Q1	-872.6	5,348.4	492.7	1,896.6	1,451.7	444.8	2,140.8	112.7	…	803.2	1,224.9	818.3
Q2	-944.4	5,561.6	522.7	1,908.0	1,507.7	400.3	2,183.9	129.3	…	768.0	1,286.6	947.0
Q3	-708.5	6,112.1	560.5	2,073.3	1,652.5	520.9	2,252.3	146.1	...	836.9	1,118.8	1,226.2
Q4	-912.5	6,082.2	579.1	2,260.8	1,815.0	445.8	2,142.3	120.7	...	733.7	1,287.9	1,100.1
2022 Q1	-1,224.3	5,906.9	610.3	2,138.1	1,738.8	399.3	2,016.5	114.0	…	595.6	1,306.9	1,142.1
Q2	-1,490.4	5,964.1	660.9	2,003	1,611.7	390.9	2,020.4	141.9	…	583.4	1,295.1	1,280.2
Q3	-1,379.2	6,448.1	700.4	2,068.4	1,557.1	511.2	2,197.6	147.2	…	716.6	1,333.7	1,481.7
Q4	-1,595.4	6,472.9	755.7	2,259.5	1,694.8	564.7	2,281.8	117.6	…	850.5	1,313.8	1,175.8
2023 Q1	-1,627.8	6,635.8	804.7	2,350.7	1,748.4	602.3	2,228.9	125.0	…	779.3	1,324.6	1,251.5
Q2	-1,751.5	6,790.0	857.3	2,393.5	1,765.1	628.5	2,273.1	199.5	…	730.3	1,343.3	1,266.0
Q3	-1,579.7	7,226.4	917.3	2,668.2	1,966.9	701.4	2,266.2	128.6	…	773.1	1,364.5	1,374.6
Q4	-1,789.8	7,381.5	945.6	2,828.0	2,020.3	807.7	2,476.9	183.6	…	914.4	1,378.6	1,131.1
2024 Q1	-1,924.4	7,436.7	982.8	3,000.1	2,162.6	837.4	2,291.8	109.1	…	676.0	1,506.6	1,162.0
Q2	-2,116.9	7,567.7	1,052.9	3,010.8	2,293.4	717.4	2,187.0	131.8	…	628.4	1,426.8	1,317.0
Q3	-1,825.5	8,079.9	1,105.5	3,218.6	2,427.6	791.0	2,348.3	125.1	…	769.9	1,453.4	1,407.4

Table 31.2. International Investments Position - main components (2)

(EUR million: End of Period)

Description	Net	Liabilities									
			Direct investments	Portfolio investments			Other investments				
					Equity and investment fund shares	Debt securities		Central Bank	General Government	Deposit-taking corporations	Other Sectors
2007	1,254.2	1,143.0	924.5	…	…	…	218.6	…	…	49.8	168.8
2008	912.4	1,624.6	1,294.3	…	…	…	330.3	…	…	84.7	245.6
2009	484.2	2,332.7	1,589.8	…	…	…	742.9	60.3	249.0	158.6	275.0
2010	406.8	2,828.0	1,971.0	…	…	…	857.0	65.9	260.0	223.1	308.0
2011	113.6	3,191.2	*2,326.1*	…	…	…	865.1	66.4	253.6	198.5	346.6
2012	135.8	3,456.3	2,524.3	…	…	…	931.9	65.0	336.5	176.1	354.4
2013	258.6	3,738.8	2,816.4	…	…	…	922.4	62.1	321.8	208.8	329.7
2014	196.5	3,979.3	2,961.4	…	…	…	1,017.9	66.3	326.4	235.0	390.1
2015 Q4	-43.0	4,409.0	3,254.4	…	…	…	1,154.6	70.6	371.2	260.0	452.8
2016 Q4	-81.0	4,628.7	3,405.4	…	…	…	1,223.3	70.9	373.8	236.8	541.9
2017 Q4	-94.6	4,932.6	3,518.9	…	…	…	1,413.6	65.9	422.2	281.5	644.1
2018 Q2	-243.2	4,998.5	3,540.7	…	…	…	1,457.8	67.0	418.4	287.3	685.1
Q3	-112.5	5,118.3	3,605.7	…	…	…	1,512.6	66.9	416.6	325.0	704.1
Q4	-395.5	5,161.7	3,691.5	…	…	…	1,470.1	67.4	416.4	267.1	719.3
2019 Q1	-333.7	5,224.3	3,777.3	…	…	…	1,447.0	68.5	414.1	266.4	697.9
Q2	-448.5	5,360.7	3,817.6	…	…	…	1,543.2	67.7	409.4	281.1	785.0
Q3	-288.7	5,473.9	3,925.0	…	…	…	1,548.9	69.7	408.5	274.1	796.5
Q4	-394.2	5,557.5	3,968.8	…	…	…	1,588.7	69.3	409.1	300.1	810.2
2020 Q1	-566.2	5,611.7	4,052.8	…	…	…	1,558.9	69.5	399.3	316.5	773.6
Q2	-725.2	5,759.4	4,124.0	…	…	…	1,635.4	68.4	429.6	330.5	806.9
Q3	-738.7	5,940.2	4,206.5	…	…	…	1,733.8	66.0	407.3	356.1	904.3
Q4	-814.9	6,130.5	4,229.4	…	…	…	1,901.1	65.9	525.8	353.1	956.4
2021 Q1	-872.6	6,221.0	4,334.8	…	…	…	1,886.1	67.4	516.8	342.7	957.1
Q2	-944.4	6,506.7	4,457.4	…	…	…	2,048.9	66.7	571.6	357.6	1,050.8
Q3	-708.5	6,820.8	4,623.4	6.4	…	6.4	2,191.4	1642	569.5	351.3	1,104.3
Q4	-912.5	6,995.0	4,648.4	6.4	…	6.4	2,340.2	166.9	576.4	371.3	1,223.0
2022 Q1	-1,224.3	7,131.3	4,759.6	6.4	…	6.4	2,365.3	168.0	561.3	377.2	1,258.8
Q2	-1,490.4	7,454.1	4,954.1	6.4	...	6.4	2,493.6	172.5	578.7	396.1	1,346.4
Q3	-1,379.2	7,827.5	5,234.0	6.4	...	6.4	2,587.1	177.7	577.3	436.8	1,395.2
Q4	-1,595.4	8,068.3	5,358.8	6.4	...	6.4	2,703.2	170.0	641.2	439.3	1,452.6
2023 Q1	-1,627.8	8,263.6	5,541.9	6.4	...	6.4	2,715.3	168.0	644.8	450.1	1,452.4
Q2	-1,751.5	8,541.5	5,731.0	6.4	...	6.4	2,804.1	166.4	663.9	465.8	1,508.0
Q3	-1,579.7	8,806.1	5,976.8	6.4	...	6.4	2,822.9	168.8	655.7	447.1	1,551.4
Q4	-1,789.8	9,171.3	6,239.9	6.4	...	6.4	2,925.0	165.2	692.8	461.6	1,605.4
2024 Q1	-1,924.4	9,361.1	6,463.6	6.4	...	6.4	2,891.1	166.0	698.0	481.1	1,546.0
Q2	-2,116.9	9,684.6	6,664.7	6.4	...	6.4	**3,013.5**	166.6	706.3	514.0	1,626.6
Q3	-1,825.5	9,905.4	6,897.2	6.4	...	6.4	3,001.8	164.2	697.9	484.3	1,655.4

Table 31.3. International Investments Position - by sectors

(EUR million: End of Period)

Description	International Investment Position NET												
		Central Bank of the Republic of Kosovo			Banks			General Government			Other sectors		
			Assets	Liabilities		Assets	Liabilities		Assets	Liabilities		Assets	Liabilities
2007	1,254.2	1,057.6	1,057.6	…	319.9	368.5	48.6	…	…	…	-123.3	971.1	1,094.4
2008	912.4	1,110.7	1,110.7	…	318.1	401.3	83.2	…	…	…	-516.4	1,025.0	1,541.4
2009	484.2	1,089.3	1,149.6	60.3	427.3	583.9	156.7	-249.0	…	249.0	-783.3	1,083.4	1,866.7
2010	406.8	1,106.9	1,172.8	65.9	488.0	709.8	221.8	-260.0	…	260.0	-928.1	1,352.2	2,280.3
2011	113.6	1,094.5	1,161.0	66.4	479.1	675.5	196.4	-253.6	…	253.6	-1,206.4	1,468.4	2,674.8
2012	135.8	1,238.8	1,303.8	65.0	458.0	633.6	175.6	-336.5	…	336.5	-1,224.5	1,654.7	2,879.3
2013	258.6	1,392.1	1,454.2	62.1	540.2	748.3	208.1	-321.8	…	321.8	-1,351.9	1,794.9	3,146.9
2014	196.5	1,146.5	1,212.9	66.3	481.6	715.8	234.2	-326.4	…	326.4	-1,105.2	2,247.1	3,352.3
2015 Q4	-43.0	1,174.9	1,245.5	70.6	480.9	740.0	259.1	-371.2	…	371.2	-1,327.6	2,380.5	3,708.1
2016 Q4	-81.0	1,011.1	1,082.0	70.9	539.2	775.1	235.9	-373.8	…	373.8	-1,257.6	2,690.6	3,948.2
2017 Q4	-94.6	1,102.5	1,168.4	65.9	429.7	710.1	280.3	-422.2	…	422.2	-1,204.7	2,959.5	4,164.2
2018 Q1	-110.1	1,137.5	1,202.9	65.5	352.1	640.2	288.1	-416.0	…	416.0	-1,183.8	2,933.8	4,117.5
Q2	-243.2	1,122.3	1,1.4	67.0	297.7	583.8	286.1	-418.4	…	418.4	-1,244.9	2,982.2	4,227.0
Q3	-112.5	1,232.6	1,299.5	66.9	336.6	660.2	323.7	-416.6	…	416.6	-1,265.1	3,046.0	4,311.1
Q4	-395.5	1,096.3	1,163.7	67.4	426.2	691.9	265.6	-416.4	…	416.4	-1,501.6	2,910.6	4,412.2
2019 Q1	-333.7	1,179.5	1,248.0	68.5	371.2	636.2	264.9	-414.1	…	414.1	-1,470.3	3,006.4	4,476.7
Q2	-448.5	1,214.2	1,281.8	67.7	315.7	595.3	279.6	-409.4	…	409.4	-1,568.9	3,035.2	4,604.1
Q3	-288.7	1,260.6	1,330.3	69.7	501.3	773.8	272.5	-408.5	…	408.5	-1,642.1	3,081.0	4,723.2
Q4	-394.2	1,072.5	1,141.8	69.3	568.1	866.5	298.4	-409.1	…	409.1	-1,625.7	3,155.0	4,780.7
2020 Q1	-566.2	1,110.1	1,179.7	69.5	496.9	811.5	314.6	-399.3	…	399.3	-1,773.9	3,054.4	4,828.3
Q2	-725.2	1,076.7	1,145.1	68.4	485.8	814.5	328.6	-429.6	…	429.6	-1,858.1	3,074.6	4,932.8
Q3	-738.7	1,075.5	1,141.5	66.0	616.9	971.1	354.2	-407.3	…	407.3	-2,023.8	3,088.9	5,112.7
Q4	-814.9	1,083.6	1,149.5	65.9	765.8	1,116.8	350.9	-525.8	…	525.8	-2,138.5	3,049.4	5,187.9
2021 Q1	-872.6	944.3	1,011.7	67.4	823.8	1,166.5	342.7	-516.8	…	516.8	-2,124.0	3,170.2	5,294.2
Q2	-944.4	1,078.5	1,145.2	66.7	741.2	1,098.8	357.6	-571.6	…	571.6	-2,192.4	3,317.6	5,510.7
Q3	-708.5	1,268.6	1,432.8	164.2	845.2	1,196.5	351.3	-569.5	...	569.5	-2,246.5	3.482.9	5,729.4
Q4	-912.5	1,126.2	1,293.1	166.9	735.3	1,106.6	371.3	-582.8	...	582.8	-2,191.4	3,682.5	5,874.0
2022 Q1	-1,224.3	1,158.4	1,326.4	168.0	549.6	924.2	374.6	-567.7	…	567.7	-2,364.6	3,656.4	6,021.0
Q2	-1,490.4	1,323.0	1495.6	172.5	507.0	900.3	393.3	-584.1	…	585.1	-2,735.4	3,568.2	6,303.1
Q3	-1,379.2	1,546.8	1,724.6	177.7	697.8	1,131.8	434.0	-583.7	…	583.7	-3,040.1	3,591.7	6,632.0
Q4	-1,595.4	1,200.5	1,370.6	170.0	901.2	1,337.6	436.4	-647.6	…	647.6	-3,049.6	3,764.7	6,814.3
2023 Q1	-1,627.8	1,286.1	1,453.1	168.0	856.6	1,303.6	447.0	-651.1	...	651.1	-3,119.3	3,878.1	6,997.4
Q2	-1,751.5	1,411.8	1,578.3	166.4	783.1	1,245.7	462.7	-670.2	...	670.2	-3,276.2	3,966.0	7,242.1
Q3	-1,579.7	1,432.2	1,601.0	168.8	932.5	1,376.3	443.8	-662.1	...	662.1	-3,282.4	4,249.1	7,531.4
Q4	-1,789.8	1,284.2	1,449.4	165.2	1,129.1	1,587.4	458.3	-699.2	…	699.2	-3,503.9	4,344.7	7,848.6
2024 Q1	-1,924.4	1,175.8	1,341.8	166.0	964.8	1,442.4	477.6	-704.4	...	704.4	-3,360.7	4,652.4	8,013.1
Q2	-2,116.9	1,348.6	1,515.2	166.6	768.6	1,279.1	510.4	-712.7	...	712.7	-3,521.5	4,773.4	8,294.9
Q3	-1,825.5	1,428.1	1,592.3	164.2	1,020.2	1,500.7	480.6	-704.3	...	704.3	-3,569.4	4,986.9	8,556.3

Table 31.4. International Investments Position - assets

(EUR million: End of Period)

Description	Net IIP	Kosovo's international assets								
			International equity			International debt				
				Direct investments abroad	Equity securities		Direct investments abroad	Debt securiities	Other investments	Reserve assets
2007	1,254.2	2,397.2	174.1	15.2	158.9	2,223.1	0.0	285.5	1,285.6	652.0
2008	912.4	2,537.1	152.9	40.4	112.5	2,384.2	3.4	351.4	1,359.1	670.3
2009	484.2	2,816.9	191.7	51.6	140.1	2,625.2	7.4	481.9	1,559.4	576.5
2010	406.8	3,234.8	280.6	86.4	194.2	2,954.3	10.2	499.6	1,832.0	612.5
2011	113.6	3,304.8	398.0	102.0	296.0	2,906.8	…	444.3	1,908.2	554.4
2012	135.8	3,592.0	784.2	117.8	666.3	2,807.9	…	320.3	1,760.6	726.9
2013	258.6	3,997.4	786.2	135.4	650.8	3,211.2	12.1	541.7	1,963.2	694.1
2014	196.5	4,175.8	1,186.3	161.9	1,024.4	2,989.5	12.6	250.3	2,081.5	645.0
2015 Q4	-43.0	4,366.0	1,284.9	198.6	1,086.3	3,081.1	13.0	296.9	2,063.5	707.8
2016 Q4	-81.0	4,547.7	1,550.4	243.1	1,307.4	2,997.3	18.1	481.9	1,892.2	605.1
2017 Q4	-94.6	4,837.9	1,762.3	279.3	1,483.0	3,075.6	25.2	421.8	1,945.2	683.4
2018 Q2	-243.2	4,755.3	1,764.7	296.9	1,467.7	2,990.6	27.2	481.2	1,783.0	699.1
Q3	-112.5	5,005.8	1,810.0	307.9	1,501.9	3,195.7	34.5	400.1	1,855.8	905.4
Q4	-395.5	4,766.2	1,546.6	314.8	1,231.8	3,219.5	33.6	381.5	2,035.2	769.3
2019 Q1	-333.7	4,890.5	1,759.3	327.9	1,431.4	3,131.2	29.6	348.4	1,865.0	888.1
Q2	-448.5	4,912.3	1,767.8	338.8	1,428.9	3,144.4	30.2	267.3	1,840.5	1,006.3
Q3	-288.7	5,185.2	1,800.1	367.1	1,433.0	3,385.1	34.7	292.7	1,993.9	1,063.8
Q4	-394.2	5,163.3	1,864.5	379.2	1,485.3	3,298.2	35.9	344.0	2,055.1	863.7
2020 Q1	-566.2	5,045.5	1,756.6	387.8	1,368.9	3,288.9	38.3	348.1	2,057.5	844.9
Q2	-725.2	5,034.2	1,524.8	394.4	1,130.4	3,509.4	40.4	280.6	2,288.0	900.4
Q3	-738.7	5,201.5	1,824.3	410.9	1,413.4	3,377.2	43.5	379.3	2,075.0	879.5
Q4	-814.9	5,315.6	1,787.0	429.3	1,357.7	3,528.7	47.9	421.5	2,158.4	900.8
2021 Q1	-872.6	5,348.4	1,896.2	444.4	1,451.7	3,452.3	48.3	444.8	2,140.8	818.3
Q2	-944.4	5,561.6	1,982.5	474.9	1,507.7	3,579.1	47.8	400.3	2,183.9	947.0
Q3	-708.5	6,112.1	2,155.5	503.0	1,652.5	3,956.6	57.5	420.9	2,252.3	1,226.1
Q4	-912.5	6,082.2	2,346.0	531.1	1,815.0	3,736.2	48.0	445.8	2,142.3	1,100.1
2022 Q1	-1,224.3	5,906.9	2,300.9	562.1	1,738.8	3,606.0	48.1	399.3	2,016.5	1,142.1
Q2	-1,490.4	5,963.7	2,217.3	605.6	1,611.7	3,746.3	54.9	390.9	2,020.4	1,280.2
Q3	-1,379.2	6,448.3	2,201.2	644.1	1,557.1	4,246.8	56.3	511.2	2,197.6	1,481.7
Q4	-1,595.4	6,472.9	2,390.3	695.5	1,694.8	4,082.5	60.2	564.7	2,281.8	1,175.8
2023 Q1	-1,627.8	6,635.8	2,493.7	745.3	1,748.4	4,142.0	59.3	602.3	2,228.9	1,251.5
Q2	-1,751.5	6,790.0	2,562.4	797.4	1,765.1	4,239.3	59.9	628.5	2,273.1	1,266.0
Q3	-1,579.7	7,226.4	2,819.7	852.8	1,966.9	4,406.7	64.6	701.4	2,266.2	1,374.6
Q4	-1,789.8	7,381.5	2,916.9	896.6	2,020.3	4,464.6	48.9	807.7	2,476.9	1,131.1
2024 Q1	-1,924.4	7,436.7	3,104.2	941.5	2,162.6	4,332.5	41.3	837.4	2,291.8	1,162.0
Q2	-2,116.9	7,567.7	3,296.2	1,002.8	2,293.4	4,271.5	50.1	717.4	2,187.0	1,317.0
Q3	-1,825.5	8,079.9	3,484.4	1,056.8	2,427.6	4,595.5	48.7	791.0	2,348.3	1,407.4

Table 31.5. International Investments Position - liabilities

(EUR million: End of Period)

Description	Net IIP	Liabilities							
			International equity			International debt			
				Direct investments	Equity and investment fund shares		Direct investments	Debt securities	Other investments
2007	1,254.2	1,143.0	621.2	621.2	…	521.8	303.2	…	218.6
2008	912.4	1,624.6	886.5	886.5	…	738.1	407.8	…	330.3
2009	484.2	2,332.7	1,139.4	1,139.4	…	1,193.3	450.4	…	742.9
2010	406.8	2,828.0	1,455.3	1,455.3	…	1,372.8	515.8	…	857.0
2011	113.6	3,191.2	1,760.7	1,760.7	…	1,430.5	565.4	…	865.1
2012	135.8	3,456.3	1,938.4	1,938.4	…	1,517.8	585.9	…	931.9
2013	258.6	3,738.8	2,129.9	2,129.9	…	1,608.9	686.5	…	922.4
2014	196.5	3,979.3	2,241.4	2,241.4	…	1,737.9	720.0	…	1,017.9
2015 Q4	-43.0	4,409.0	2,476.3	2,476.3	…	1,932.7	778.2	…	1,154.6
2016 Q4	-81.0	4,628.7	2,612.7	2,612.7	…	2,016.0	792.7	…	1,223.3
2017 Q4	-94.6	4,932.6	2,848.2	2,848.2	…	2,084.4	670.7	…	1,413.6
2018 Q2	-243.2	4,998.5	2,938.9	2,938.9	…	2,059.6	601.8	…	1,457.8
Q3	-112.5	5,118.3	3,027.5	3,027.5	…	2,090.8	578.2	…	1,512.6
Q4	-395.5	5,161.7	3,138.4	3,138.4	…	2,023.2	553.1	...	1,470.1
2019 Q1	-333.7	5,224.3	3,185.1	3,185.1	…	2,039.1	592.2	...	1,447.0
Q2	-448.5	5,360.7	3,218.2	3,218.2	…	2,142.5	599.3	...	1,543.2
Q3	-288.7	5,473.9	3.327.2	3.327.2	…	2,146.7	597.8	…	1,548.9
Q4	-394.2	5,557.5	3,371.0	3,371.0	…	2,186.5	597.8	…	1,588.7
2020 Q1	-566.2	5,611.7	3,440.5	3,440.5	…	2,171.2	612.3	…	1,558.9
Q2	-725.2	5,759.4	3,514.0	3,514.0	…	2,245.4	610.0	…	1,635.4
Q3	-738.7	5,940.2	3,591.7	3,591.7	…	2,348.6	614.8	…	1,733.8
Q4	-814.9	6,130.5	3,626.0	3,626.0	…	2,504.5	603.4	…	1,901.1
2021 Q1	-872.6	6,221.0	3,718.9	3,718.9	…	2,500.9	615.9	…	1,886.1
Q2	-944.4	6,506.7	3,828.7	3,828.7	…	2,678.8	628.7	…	2,048.9
Q3	-708.5	6,820.8	3,992.5	3,992.5	...	2,828.8	630.9	6.4	2,191.4
Q4	-912.5	6,995.0	4,031.0	4,031.0	…	2,964.0	617.5	6.4	2,340.2
2022 Q1	-1,224.3	7,131.3	4,118.2	4,118.2	…	3,014.3	642.6	6.4	2,365.3
Q2	-1,490.4	7,454.1	4,272.0	4,272.0	…	3,182.1	682.1	6.4	2,493.6
Q3	-1,379.2	7,827.5	4,516.9	4,516.9	…	3,310.6	717.1	6.4	2,587.1
Q4	-1,595.4	8,068.3	4,628.3	4,628.3	…	3,440.0	730.5	6.4	2,703.2
2023 Q1	-1,627.8	8,263.6	4,794.6	4,794.6	…	3,469.0	747.3	6.4	2,715.3
Q2	-1,751.5	8,541.5	4,954.9	4,954.9	…	3,586.6	776.2	6.4	2,804.1
Q3	-1,579.7	8,806.1	5,165.1	5,165.1	…	3,641.0	811.7	6.4	2,822.9
Q4	-1,789.8	9,171.3	5,330.1	5,330.1	…	3,841.2	909.8	6.4	2,925.0
2024 Q1	-1,924.4	9,361.1	5,530.2	5,530.2	…	3,830.9	922.4	6.4	2,910.6
Q2	-2,116.9	9,684.6	5,700.2	5,700.2	…	3,984.4	964.5	6.4	3,013.5
Q3	-1,825.5	9,905.4	5,925.4	5,925.4	…	3,980.0	971.8	6.4	3,001.8

Table 31.6. International Investments Position - reconciliation with BOP statistics

(EUR million)

Year	Quarter	Description	International Investment Position NET						
			Direct Investments	Portfolio investments			Financial derivatives	Other investments	Reserve assets
					Equity and investment fund shares	Debt securities			
2023		Beginning of the period	-4,737.3	2,344.3	1,748.4	595.9	…	-486.4	1,251.5
		Total	-136.5	42.8	16.7	26.2	…	-44.6	14.6
	Q2	Transactions in financial account	-135.3	-8.8	-0.6	-8.2	…	-62.0	45.7
		Non transaction related change	-1.2	51.7	17.3	34.4	…	17.4	-31.2
		End - of period	-4,873.7	2,387.1	1,765.1	622.1	…	-530.9	1,266.0
		Beginning of the period	-4,873.7	2,387.1	1,765.1	622.1	…	-530.9	1,266.0
		Total	-185.7	274.7	201.8	72.9	…	-25.8	108.5
	Q3	Transactions in financial account	-187.6	282.0	183.7	98.3	…	-40.0	72.6
		Non transaction related change	1.9	-7.3	18.1	-25.4	…	14.2	35.9
		End - of period	-5,059.4	2,661.8	1,966.9	695.0	…	-556.7	1,374.6
		Beginning of the period	-5,059.4	2,661.8	1,966.9	695.0	…	-556.7	1,374.6
		Total	-234.9	159.8	53.4	106.4	…	108.5	-243.5
	Q4	Transactions in financial account	-193.1	67.4	20.8	46.6	…	33.9	-195.1
		Non transaction related change	-41.8	92.3	32.6	59.7	…	74.6	-48.3
		End - of period	-5,294.3	2,821.6	2,020.3	801.3	…	-448.2	1,131.1
2024		Beginning of the period	-5,294.3	2,821.6	2,020.3	801.3	…	-448.2	1,131.1
		Total	-186.5	172.1	142.4	29.7	…	-151.1	30.9
	Q1	Transactions in financial account	-177.9	131.1	39.6	91.5	…	-172.3	-18.7
		Non transaction related change	-8.6	41.0	102.8	-61.8	…	21.2	49.6
		End - of period	-5,480.8	2,993.7	2,162.6	831.0	…	-599.3	1,162.0
		Beginning of the period	-5,480.8	2,993.7	2,162.6	831.0	…	-599.3	1,162.0
		Total	-131.0	10.8	130.8	-120.0	…	-227.2	155.0
	Q2	Transactions in financial account	-133.9	0.0	125.7	-125.7	…	-245.6	147.2
		Non transaction related change	2.9	10.8	5.0	5.7	…	18.4	7.8
		End - of period	-5,611.8	3,004.5	2,293.4	711.0	…	-826.5	1,317.0
		Beginning of the period	-5,611.8	3,004.5	2,293.4	711.0	…	-826.5	1,317.0
		Total	-179.8	207.8	134.2	73.6	…	173.1	90.4
	Q3	Transactions in financial account	-192.3	127.4	54.9	72.5	…	175.9	86.2
		Non transaction related change	12.5	80.3	79.3	1.0	…	-2.8	4.2
		End - of period	-5,791.7	3,212.2	2,427.6	784.6	…	-653.5	1,407.4

Table 32.1. Direct investments - by geographical breakdown

(EUR million: As of September 2024)

Country		Total incoming direct investments			Total outgoing direct investments		
			Equity	Other capital transactions		Equity	Other capital transactions
European Union		2,787.2	2,358.0	429.2	295.9	280.2	15.7
AT	Austria	424.5	399.9	24.6	19.6	18.3	1.3
BE	Belgium	95.8	87.1	8.7	9.1	8.9	0.2
BG	Bulgaria	39.7	9.0	30.7	1.0	1.0	0.0
CY	Cyprus	17.7	4.2	13.5	19.7	19.7	0.1
FR	France	67.0	72.2	-5.2	15.4	15.4	0.0
DE	Germany	1,230.5	1,155.5	75.0	129.4	120.3	9.1
GR	Greece	6.8	5.8	1.0	6.7	6.7	0.0
HR	Croatia	21.7	16.9	4.8	35.1	30.7	4.4
IT	Itally	103.6	87.0	16.6	16.9	16.8	0.1
NL	The Netherlands	145.3	-10.6	155.9	5.9	5.9	0.0
RO	Romania	0.6	2.3	-1.7	0.8	0.8	0.0
SI	Slovenia	295.7	280.5	15.1	16.0	15.7	0.2
SE	Sweden	114.9	113.7	1.2	7.2	7.2	0.0
	Other EU Countries	223.4	134.5	88.9	13.0	12.8	0.2
Other European countries		2,501.4	2,053.6	447.9	733.8	702.7	31.1
AL	Albania	450.9	305.0	146.0	420.5	406.3	14.1
MK	North Macedonia	53.4	24.3	29.2	59.8	53.0	6.7
ME	Montenegro	22.8	14.8	8.1	71.9	67.5	4.4
NO	Norway	65.3	64.0	1.3	5.8	5.8	0.0
RS	Serbia	21.4	19.1	2.3	20.7	20.7	0.0
GB	Great Britain	197.5	135.0	62.5	27.2	27.1	0.1
CH	Switzerland	1,105.3	988.2	117.1	52.5	51.9	0.6
TR	Turkey	557.0	480.5	76.5	42.2	37.2	5.0
	Other European countries	27.7	22.5	5.1	29.6	29.5	0.0
Other countries		676.7	583.6	34.6	75.9	73.9	1.9
US	United States	516.3	443.9	72.4	53.5	51.6	1.8
AE	United Arab Emirates	22.4	21.3	1.1	7.6	7.6	0.0
	Other countries	138.0	118.4	-38.9	14.8	14.7	0.1
Other countries (not alocated)		931.8	930.2	1.6	0.0	0.0	0.0
ZZ	Non-specified	931.8	930.2	1.6	…	0.0	0.0
Total		6,897.2	5,925.4	913.3	1,105.5	1,056.8	48.7

Table 32.2. Direct investments - by economic activity

(Flow data; EUR million)

Description	Total	Agriculture, forestry and fishing	Mining and quarrying	Manufa-cturing	Electricity, gas, steam and air conditioning supply	Constru-ction	Wholesale and retail trade; repair of motor vehicles and motorcycles	Transporta-tion and storage	Informa-tion and communi-cation	Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Other
2008	369.9	8.5	17.4	53.7	16.7	13.5	10.1	...	28.3	109.6	62.2	...	49.7
2009	287.4	13.1	7.0	57.6	8.7	35.5	16.2	-2.1	24.9	75.3	43.9	...	7.5
2010	368.5	0.9	17.7	101.1	…	54.2	6.8	7.5	-16.0	39.4	75.5	3.7	77.9
2011	384.4	0.6	-5.2	46.9	0.2	133.1	11.6	41.1	-9.0	33.0	60.5	10.7	60.9
2012	229.1	-0.7	-24.5	33.8	0.7	30.4	14.2	37.5	-3.3	23.0	95.1	5.1	17.7
2013	280.2	0.4	-14.1	13.8	63.0	15.3	14.5	0.8	2.5	4.2	121.2	4.4	54.2
2014	151.2	0.2	4.1	-35.1	5.9	-19.9	8.3	0.7	0.5	41.9	118.2	3.0	23.4
2015	308.8	0.9	-36.9	20.0	12.9	43.1	12.6	0.4	2.4	64.4	153.3	4.7	31.1
2016	220.0	1.3	-19.4	4.2	-0.4	28.1	14.0	0.9	-4.2	19.0	139.7	5.8	31.0
2017	255.4	-1.3	-4.9	6.1	-0.8	5.1	9.0	-0.8	-3.8	55.2	154.7	5.7	31.1
2018	272.1	0.1	-2.7	-17.7	12.1	24.8	19.6	-0.2	-9.6	15.5	205.2	5.2	20.0
2019	254.6	1.5	-6.9	14.2	13.5	-17.1	-6.7	-6.2	2.3	13.9	223.8	3.4	18.9
2020	345.7	2.8	29.1	-4.6	30.0	11.4	-8.1	-16.0	1.6	85.1	201.1	3.6	9.6
2021	420.7	1.1	1.4	-0.4	-38.8	16.7	-4.0	4.3	17.3	24.6	384.0	5.7	8.55
2022	732.0	0.7	18.6	8.9	29.5	26.5	17.6	-4.1	14.0	51.9	529.5	10.9	14.9
2023	840.1	0.7	22.9	23.3	52.3	11.0	16.6	-8.5	13.6	178.9	514.3	7.8	7.1
2024	856.3	0.4	-3.1	21.1	10.0	6.2	10.2	-5.7	10.0	144.0	647.8	5.7	9.6
2022 Q3	286.8	0.2	13.7	12.8	52.7	-0.1	4.3	3.3	2.2	18.5	162.7	2.7	8.5
Q4	119.5	0.1	-22.2	-0.5	2.2	6.0	10.5	-6.8	4.7	-17.5	129.3	2.4	7.8
2023 Q1	183.3	0.2	-4.3	9.3	27.8	2.1	1.0	0.1	1.0	39.0	105.3	2.8	-1.0
Q2	187.8	0.0	1.1	8.4	9.4	2.2	11.9	-4.8	0.6	39.5	113.6	1.0	5.1
Q3	247.7	0.5	17.4	11.2	7.6	2.7	-0.2	4.2	7.5	41.7	153.0	2.0	0.0
Q4	221.3	0.0	8.7	-5.6	7.5	4.0	4.0	-7.9	4.5	58.7	142.4	2.0	3.0
2024 Q1	215.1	0.3	-2.1	18.4	25.5	-9.8	17.5	-0.3	9.5	8.3	142.2	1.6	3.9
Q2	204.0	0.1	6.5	-3.2	15.1	7.8	-1.4	-5.2	-1.8	43.2	136.7	1.5	4.6
Q3	245.0	0.0	-1.0	6.2	-10.8	10.0	-1.8	3.1	2.3	43.7	190.3	1.1	1.8
Q4	192.3	0.0	-6.5	1.8	-21.8	-3.9	-4.4	-3.3	7.3	41.2	178.7	1.4	1.8
2023 December	90.8	0.0	0.8	1.5	10.3	2.2	-3.2	0.4	2.0	26.5	50.3	0.2	-0.2
2024 January	81.1	0.1	-1.0	3.5	7.3	-0.9	-0.1	0.0	3.1	18.8	48.5	1.1	0.7
February	80.3	0.1	-1.9	10.0	9.2	-0.4	4.0	0.0	5.6	13.0	39.5	0.2	1.0
March	53.8	0.1	0.9	4.9	9.0	-8.5	13.6	-0.3	0.8	-23.5	54.2	0.4	2.2
April	60.5	0.0	-0.6	-2.1	3.3	1.8	-2.9	0.2	-0.4	13.3	44.7	0.8	2.5
May	76.5	0.1	9.1	-1.5	6.0	5.0	0.7	0.4	-0.6	14.0	41.9	0.1	1.2
June	67.0	0.1	-2.1	0.4	5.8	1.0	0.9	-5.7	-0.8	15.9	50.1	0.5	0.9
July	75.2	0.0	-1.7	5.2	-6.4	1.1	-1.4	1.8	0.2	17.4	57.9	0.4	0.7
August	76.9	0.0	-1.8	2.9	-1.7	1.0	-6.1	0.9	-0.8	15.9	66.2	0.0	0.6
September	92.9	0.0	2.5	-1.8	-2.8	7.9	5.8	0.5	2.9	10.4	66.3	0.7	0.6
October	68.5	0.0	1.5	-2.4	1.1	-2.4	-0.6	-0.1	2.8	13.6	55.2	0.6	-0.8
November	74.4	0.0	1.7	-0.4	0.7	1.3	0.4	-0.2	2.5	13.1	54.1	0.1	1.0
Dcember	49.4	0.0	-9.7	4.6	-23.5	-2.9	-4.1	-3.0	2.1	14.5	69.4	0.6	1.6

Table 32.3. Direct investments in Kosovo - by countries

(Flow data: EUR million)

Description	Total	of which:									
		Austria	Germany	Slovenia	UK	Switzerland	Turkey	Netherlands	Albania	US	France
2008	369.9	51.3	44.0	44.3	36.6	32.1	23.8	25.9	21.9	4.8	3.5
2009	287.4	15.5	75.2	50.8	6.2	22.7	14.5	23.1	23.3	11.8	6.0
2010	368.5	21.1	91.5	34.0	38.9	35.1	4.9	17.2	20.3	12.6	3.8
2011	384.4	19.6	66.6	16.2	80.1	30.9	34.7	4.7	11.2	14.3	0.2
2012	229.1	0.2	49.2	8.0	14.3	39.7	62.7	-26.7	16.8	8.5	6.9
2013	280.2	10.7	21.7	7.0	10.7	41.7	88.6	-0.1	19.3	12.7	3.8
2014	151.2	30.3	29.4	-9.4	-39.5	38.2	20.0	-7.8	20.4	14.7	3.3
2015	308.8	33.5	45.3	5.6	26.6	72.9	55.4	-36.4	40.1	25.0	3.2
2016	220.0	9.9	25.7	-4.5	13.6	61.8	42.7	-23.1	28.6	23.0	2.8
2017	255.4	20.3	55.9	1.2	27.0	50.6	29.5	-14.1	2.4	20.3	3.6
2018	272.1	11.2	60.3	-8.7	57.4	71.0	12.2	-39.7	22.3	35.5	5.6
2019	271.8	12.0	72.9	8.0	2.3	61.9	-17.3	0.8	19.5	21.3	3.4
2020	345.7	27.6	67.5	8.1	21.4	64.1	14.6	0.1	39.8	29.6	3.7
2021	420.7	22.9	121.9	5.8	0.1	99.2	-38.0	7.6	50.4	63.7	10.2
2022	732.0	44.7	194.4	20.0	-25.0	155.7	30.2	61.6	47.3	93.0	9.8
2023	840.1	63.6	196.0	34.3	49.2	172.6	63.4	14.7	64.5	66.7	11.0
2024	856.3	72.1	198.6	25.9	21.5	184.2	36.9	3.6	95.9	87.1	2.7
2021 Q3	169.6	17.9	58.3	7.5	1.1	25.3	5.4	1.2	11.2	18.4	3.8
Q4	26.1	-20.7	10.1	-13.6	-6.1	33.0	-45.7	3.3	18.0	24.0	2.8
2022 Q1	116.	14.5	47.9	7.0	-0.6	24.9	-43.3	-0.6	16.4	23.0	1.2
Q2	209.2	17.3	51.5	9.3	-7.8	55.2	20.4	-2.0	22.0	25.4	4.0
Q3	286.8	19.5	66.6	9.9	-22.7	52.3	48.4	7.3	19.3	26.1	2.3
Q4	119.5	-6.6	28.2	-5.0	-6.2	22.8	4.7	38.9	23.9	23.6	2.4
2023 Q1	183.3	15.9	44.8	5.8	1.5	34.2	33.3	-4.6	16.8	10.2	2.4
Q2	187.8	16.3	41.5	9.7	4.5	43.7	18.4	-4.0	16.1	15.2	1.6
Q3	247.5	18.7	56.7	8.1	10.6	46.6	10.4	20.8	18.0	21.5	3.0
Q4	221.3	12.7	53.0	10.8	32.6	48.1	1.2	2.5	13.6	19.8	3.8
2024 Q1	215.1	18.0	37.1	-8.3	12.6	40.5	36.3	4.0	28.1	14.8	-10.4
Q2	204.0	14.6	29.5	9.1	1.8	39.1	13.7	6.3	28.0	21.1	2.0
Q3	245.0	20.9	75.8	11.6	1.0	52.0	6.7	-5.3	19.4	26.0	8.3
Q4	192.3	18.7	56.2	13.5	6.1	52.6	-19.8	-1.5	20.5	25.2	2.9
2023 December	90.9	2.6	24.5	5.0	18.3	16.7	9.1	-4.6	3.5	7.0	1.4
2024 January	81.1	6.7	18.1	3.4	3.8	16.1	13.3	0.4	6.0	5.3	0.2
February	80.3	5.4	15.9	2.8	1.4	11.4	11.6	-0.3	10.3	4.3	0.7
March	53.8	5.8	3.1	-14.5	7.5	13.0	11.4	3.9	11.8	5.1	-11.4
April	60.5	5.0	-8.5	1.9	-2.5	13.1	6.7	0.1	6.0	8.1	0.3
May	76.5	5.0	20.1	1.8	2.1	11.9	6.5	8.1	11.7	5.7	0.7
June	67.0	4.6	17.8	5.4	2.2	14.0	0.5	-1.9	10.3	7.4	1.0
July	75.2	5.1	18.6	2.8	2.1	15.5	2.9	-1.1	10.6	9.7	0.8
August	76.9	9.1	24.9	2.3	-2.7	22.0	1.8	0.4	2.2	9.0	-1.4
September	92.9	6.7	32.4	6.5	1.6	14.5	1.9	-4.7	6.5	7.3	8.9
October	68.5	5.5	19.2	4.6	1.1	14.6	3.0	1.5	4.8	7.9	0.7
November	74.4	5.0	16.0	4.3	2.6	14.7	2.9	3.0	6.9	8.4	1.1
December	49.4	8.2	20.9	4.6	2.4	23.2	-25.6	-6.0	8.8	8.9	1.0

Table 33.1. Gross external debt position

(EUR million: End of period)

Description	Public and publicly Guaranteed debt										Private Sector External Debt Not Publicly Guaranteed								Total Economy (Gross External Debt)
		General government			Central Bank			Public Nonfinancial Corporations				Deposit-taking corporations, except the Central Bank			Other sectors			Direct Investment: Intercompany Lending	
			Short-term	Long-term		Short-term	Long-term		Short-term	Long-term			Short-term	Long-term		Short-term	Long-term		
2007	-	-	-	-	-	-	-	-	-	-	520.6	48.6	48.6	-	168.8	141.1	27.7	303.2	520.6
2008	-	-	-	-	-	-	-	-	-	-	736.6	83.2	83.2	-	245.6	194.5	51.1	407.8	736.6
2009	309.3	249.0	-	249.0	60.3	0.8	59.5	-	-	-	882.1	156.7	156.7	-	275.0	221.2	53.8	450.4	1,191.4
2010	325.9	260.0	-	260.0	65.9	1.7	64.2	-	-	-	1,045.6	221.8	221.8	-	308.0	232.7	75.4	515.8	1,371.5
2011	320.0	253.6	-	253.6	66.4	0.7	65.7	-	-	-	1,108.4	196.4	196.4	-	346.6	259.8	86.8	565.4	1,428.4
2012	401.4	336.5	-	336.5	65.0	0.4	64.6	-	-	-	1,115.9	175.6	175.6	-	354.4	321.0	33.5	585.9	1,517.3
2013	383.9	321.8	-	321.8	62.1	0.3	61.9	-	-	-	1,224.3	208.1	208.1	-	329.7	281.1	48.5	686.5	1,608.2
2014	392.8	326.4	-	326.4	66.3	0.3	66.1	-	-	-	1,344.3	234.2	234.2	-	390.1	294.8	95.3	720.0	1,737.1
2015 Q4	441.8	371.2	-	371.2	70.6	0.1	70.5	-	-	-	1,490.0	259.1	259.1	-	452.8	313.8	139.0	778.2	1,931.8
2016 Q4	444.6	373.8	-	373.8	70.9	0.1	70.8	-	-	-	1,570.5	235.9	235.9	-	541.9	353.1	188.8	792.7	2,015.1
2017 Q4	494.0	422.2	-	422.2	65.9	0.1	65.8	6.0	-	6.0	1,589.2	280.3	280.3	-	638.1	416.6	221.5	670.7	2,083.2
2018 Q2	491.4	418.4	-	418.4	67.0	0.2	66.8	6.0	-	6.0	1,566.9	286.1	238.6	47.4	679.1	460.6	218.5	601.8	2,058.3
Q3	489.5	416.6	-	416.6	66.9	0.2	66.7	6.0	-	6.0	1,600.0	323.7	277.6	46.0	698.1	472.6	225.5	578.2	2,089.5
Q4	493.9	416.2	-	416.2	67.4	0.1	67.2	10.0	-	10.0	1,528.0	265.6	217.5	48.1	709.3	480.8	228.4	553.1	2,021.9
2019 Q1	492.6	414.1	-	414.1	68.5	0.1	68.4	10.0	-	10.0	1,545.0	264.9	210.3	54.6	687.9	453.8	234.1	592.2	2,037.6
Q2	487.1	409.4	-	409.4	67.7	0.0	67.6	10.0	-	10.0	1,653.9	279.6	209.7	69.9	775.0	534.0	241.0	599.3	2,141.0
Q3	488.3	408.5	-	408.5	69.7	0.4	69.3	10.0	-	10.0	1,656.8	272.5	204.1	68.4	786.5	543.8	252.7	597.8	2,145.1
Q4	488.4	409.1	-	409.1	69.3	0.4	69.0	10.0	-	10.0	1,696.4	298.4	206.8	91.6	800.2	546.3	263.9	597.8	2,184.8
2020 Q1	478.8	399.3	-	399.3	69.5	0.2	69.3	10.0	-	10.0	1,690.5	314.6	212.9	101.7	763.6	481.8	281.8	612.3	2,169.4
Q2	508.0	429.6	-	429.6	68.4	0.1	68.3	10.0	-	10.0	1,735.5	328.6	241.1	87.5	796.9	484.8	312.1	610.0	2,243.5
Q3	482.8	407.3	-	407.3	66.0	0.2	65.8	9.4	-	9.4	1,863.8	353.9	263.3	90.6	894.9	500.5	394.4	614.8	2,346.6
Q4	601.1	525.8	-	525.8	65.9	0.1	65.8	9.4	-	9.4	1,901.3	350.9	258.1	92.8	946.9	525.6	421.4	603.4	2,502.4
2021 Q1	591.3	516.8	-	516.8	67.4	0.3	67.1	7.1	-	7.1	1,907.4	342.2	252.5	89.8	949.9	519.7	430.2	614.8	2,498.7
Q2	645.5	571.6	-	571.6	66.7	0.1	66.6	7.1	-	7.1	2,031.1	357.6	262.1	95.6	1,043.6	582.8	406.8	629.9	2,676.6
Q3	746.7	575.9	-	575.9	164.2	0.3	163.9	6.6	-	6.6	2,079.8	351.3	267.4	83.9	1,097.6	610.4	487.2	630.9	2,826.6
Q4	756.4	582.8	-	582.8	166.9	0.3	166.6	6.6	-	6.6	2,199.4	371.3	289.9	81.4	1,210.8	684.0	526.8	617.5	2,955.8
2022 Q1	741.8	567.7	-	567.7	168	0.3	167.7	6.1	-	6.1	2,269.8	374.6	308.6	66.0	1,252.2	695.6	557.1	642.6	3,011.6
Q2	763.7	585.1	-	585.1	172.5	0.2	172.3	6.1	-	6.1	2,412.4	393.3	313.9	79.4	1,341.9	734.6	605.7	682.1	3,179.4
Q3	767.1	583.7	-	583.7	177.7	0.3	177.4	5.6	-	5.6	2,535.5	434.0	350.2	83.8	1,391.6	764.5	625.1	717.1	3,307.8
Q4	823.2	647.6	-	647.6	170.0	0.3	169.8	5.6	-	5.6	2,600.4	436.4	391.2	45.2	1,447.0	779.3	667.7	730.5	3,437.1
2023 Q1	824.3	651.1	-	651.1	168.0	0.2	167.8	5.1	-	5.1	2,641.6	447.0	383.1	63.9	1,447.3	758.8	688.4	747.3	3,465.9
Q2	841.8	670.2	-	670.2	166.4	0.1	166.3	5.1	-	5.1	2,741.7	462.7	402.1	60.6	1,502.8	800.4	702.4	776.2	3,583.5
Q3	835.5	662.1	-	662.1	168.8	0.1	168.7	4.6	-	4.6	2,802.3	443.8	371.6	72.2	1,546.8	852.9	693.8	811.7	3,637.7
Q4	869.0	699.2	-	699.2	165.2	0.1	165.1	4.6	-	4.6	2,968.8	458.3	379.9	78.4	1,600.8	928.8	672.0	909.8	3,837.8
2024 Q1	874.5	704.4	-	704.4	166.0	0.0	166.0	4.1	-	4.1	2,953.0	477.6	397.3	80.3	1,541.9	877.9	664.1	933.4	3,827.5
Q2	883.3	712.7	-	712.7	166.6	0.0	166.6	4.1	-	4.1	3,097.0	510.4	429.5	80.9	1,622.5	936.2	686.4	964.5	3,980.3
Q3	872.6	704.3		704.3	164.2	0.1	164.2	4.1		4.1	3,103.6	480.6	405.5	75.0	1,651.3	978.4	672.9	971.8	3,976.2

Table 33.2. Gross external debt position by creditors

(EUR million: As at end – September 2024)

Description	Total gross external debt	Gross external debt excluding direct investments					Direct investments: crediting between companies
			Government	Central Bank of the Republic of Kosovo	Deposit-taking Corporations, except the Central Bank	Other sectors	
International Monetary Fund	229.8	229.8	65.7	164.2	-	-	-
World Bank	340.1	340.1	340.1	-	-	-	-
IBRD	79.0	79.0	79.0	-	-	-	-
IDA	261.2	261.2	261.2	-	-	-	-
EU	100.0	100.0	100.0	-	-	-	-
KFW	13.6	13.6	13.6	-	-	-	-
CEDB	45.4	45.4	45.4	-	-	-	-
Other creditors	3,247.3	2,275.6	139.5	0.1	480.6	1,655.4	971.8
Total debt	3,976.2	3,004.5	704.3	164.2	480.6	1,655.4	971.8

Notice: IBRD – International Bank for Reconstruction and Development
IDA – International Development Association
European Union (EU)
Kreditanstalt für Wiederaufbau (KFW)
Council of Europe Development Bank (CEDB)

Table 33.3. Public sector debt service payment schedule

(EUR million: As at end – September 2024)

Description	One year or less (several months)						Over one year up to two years			The 3-rd year	The 4-th year	The 5-fth year	Over 5 up to 10 years	Over 10 up to 15 years	Over 15 years
		Imediate	0 – 3	4 - 6	7 - 9	10 - 12		13 - 18	19 -24						
External debt of public sector	62.3	-	14.0	19.8	14.6	13.8	55.5	26.1	29.4	50.9	58.5	53.2	146.8	235.9	241.9
Principal	56.8	-	13.1	17.7	14.0	12.0	49.8	23.7	26.1	46.7	54.7	42.0	145.2	235.6	241.9
interest	5.5	-	0.8	2.1	0.6	1.9	5.7	2.4	3.3	4.2	3.8	11.2	1.6	0.3	0.1
External debt of private sector guaranteed by the Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Principal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	62.3	-	14.0	19.8	14.6	13.8	55.5	26.1	29.4	50.9	58.5	53.2	146.8	235.9	241.9
Principal	56.8	-	13.1	17.7	14.0	12.0	49.8	23.7	26.1	46.7	54.7	42.0	145.2	235.6	241.9
Interest	5.5	-	0.8	2.1	0.6	1.9	5.7	2.4	3.3	4.2	3.8	11.2	1.6	0.3	0.1

Table 33.4. Net external debt position

(EUR million: As at end - September 2024)

Description	Gross external debt (1)	External assets in debt instruments (2)	Net external debt (3)=(1)-(2)
General Government	704.3	0.0	704.3
Short-term	...	...	...
Long-term	704.3	0.0	704.3
Special Drawing Rights (SDRs), alocations	...	...	...
Currency and deposits	...	...	...
Debt securities	6.4	...	6.4
Loans	697.9	0.0	697.9
Trade credits and advances	...	...	...
Other debt liabilities	...	...	...
Central Bank	164.2	1,592.3	-1,428.1
Short-term	0.1	963.5	-963.4
Currency and deposits	0.1	959.1	-959.0
Debt securities	...	4.4	-4.4
Loans	...	...	...
Trade credits and advances	...	...	...
Other debt instruments	...	...	...
Long-term	164.2	628.8	-464.7
SDR alocations	164.2	174.9	-10.7
Currency and deposits	0.0	0.0	0.0
Debt securites	0.0	454.0	-454.0
Loans	...	...	...
Trade credit and advances	...	...	...
Other debt instruments	...	...	...
Depsoitory corporations except the Central Bank	480.6	1,500.7	-1,020.2
Short-term	405.5	1,034.9	-629.4
Currency and deposits	349.1	705.2	-356.1
Debt securities	0.0	265.0	-265.0
Loans	54.5	62.7	-8.2
Trade credit and advances	0.0	0.0	0.0
Other debt liabilities	1.9	1.9	0.0
Long-term	75.0	465.8	-390.8
Other sectors	1,655.4	1,453.7	201.7
Short-term	978.4	1,357.0	-378.6
Currency and deposits	0.0	1,308.9	-1,308.9
Debt securities	0.0	0.0	0.0
Loans	448.1	28.3	419.7
Trade credit and advances	530.3	17.9	512.4
Other debt liabilities	0.0	1.8	-1.8
Long-term	677.0	96.8	580.2
Currency and deposits	0.0	0.0	0.0
Debt securities	0.0	0.3	-0.3
Loans	677.0	96.4	580.6
Direct investments: Intercompany lending	971.8	48.7	923.0
Debt liabilties of direct investment enterprises to direct investors	8.1	9.5	-1.4
Debt liabilities of direct investors to direct investments enterprises	913.3	34.5	878.7
Debt liabilities to fellow enterprises	50.4	4.7	45.7
NEt external debt (3)	3,976.2	4,595.5	-619.3

Table 34.1. Portfolio investments holding (assets) by country of residency of the non - resident

(EUR million: As at end – September 2024)

Country Code	Description	Equity	Total debt securities			Total
				Long-term securities debt	Short-term securities debt	
AE	Arab Emirates	-	0.1	0.1	-	0.1
AL	Albania	-	0.3	0.3	-	0.3
AT	Austria	-	175.8	82.6	93.2	175.8
BE	Belgium	-	41.1	12.1	28.9	41.1
BR	Brazil	-	-	-	-	-
CH	Switzerland	-	-	-	-	-
CI	Ivory Coast	-	1.7	1.7	-	1.7
DE	Germany	0.2	113.0	65.2	47.9	113.2
DK	Denmark	-	6.9	6.9	-	6.9
EG	Egypt	-	7.7	7.7	-	7.7
FR	France	369.0	110.8	56.4	54.4	479.8
GB	Great Britain	23.9	3.3	3.3	-	27.2
GR	Greece	-	3.3	3.3	-	3.3
JP	Japan	-	2.0	2.0	-	2.0
IE	Ireland	1,080.2	2.6	2.6	-	1,082.8
LU	Luxemburg	619.8	3.2	3.2	-	623.0
ME	Montenegro	-	7.0	7.0	-	7.0
MX	Mexico	-	1.9	1.9	-	1.9
NG	Nigeria	-	2.6	2.6	-	2.6
NL	Netherlands	-	38.2	38.2	-	38.2
PL	Poland	-	2.0	2.0	-	2.0
RO	Romania	-	10.5	10.5	-	10.5
SE	Sweden	-	1.0	1.0	-	1.0
SI	Slovenia	-	4.0	4.0	-	4.0
SK	Sllovakia	-	-	-	-	-
SN	Senegal	-	3.5	3.5	-	3.5
TG	Togo	-	-	-	-	-
TN	Tunisia	-	-	-	-	-
TR	Turkey	-	45.2	45.2	-	45.2
US	United States	334.5	96.9	64.6	32.3	431.4
UA	Ukraine	-	2.5	2.5	-	2.5
UZ	Uzbekistan	-	9.2	9.2	-	9.2
ZA	South Africa	-	9.8	9.8	-	9.8
ZZ	Other	-	84.7	75.7	9.0	84.7
Total value of portfolio investments		**2,427.6**	**791.0**	**525.4**	**265.6**	**3,218.6**

Table 35.1. Exports by trading partners

(EUR million)

Description	Total	Europe				Non-European countries
			European Union	CEFTA	Other European countries	
2001	10.6	…	…	…	…	…
2002	27.6	…	…	…	…	…
2003	35.6	35.1	14.9	18.2	2	0.5
2004	56.6	55.5	16.6	23.5	15.4	1
2005	56.3	54.2	21.8	29.9	2.6	2
2006	110.8	109.4	42.3	51.7	15.4	1.3
2007	165.1	156.8	69.3	65.1	22.4	8.3
2008	198.5	171.1	94	61.5	15.6	27.3
2009	165.3	144.2	71.3	53.5	19.5	21.1
2010	296.0	228.6	134.6	66.9	27.2	67.3
2011	313.2	245.3	139.4	80.3	25.5	73.8
2012	276.1	236.6	107.4	102.6	26.5	39.5
2013	293.8	237.6	115.8	107.1	14.7	56.2
2014	324.5	245.8	95.7	129.5	20.5	78.8
2015	325.3	250.8	106.1	123.7	21.0	74.5
2016	309.6	239.0	70.0	144.3	24.7	70.6
2017	378.0	306.2	94.2	182.7	29.3	71.8
2018	367.5	322.0	110.9	173.5	37.6	45.5
2019	383.5	340.8	138.5	164.8	37.4	42.7
2020	475.0	439.4	178.3	210.7	50.4	35.5
2021 December	65.1	46.6	17.2	22.9	6.5	18.5
2022 December	72.1	59.5	19.1	29.7	10.7	12.6
2023 January	62.2	55.0	19.8	26.0	9.2	7.2
February	73.2	59.7	23.5	27.3	8.9	13.4
March	81.8	70.0	28.1	32.0	9.9	11.7
April	67.3	56.1	19.5	27.0	9.6	11.2
May	74.8	64.3	21.9	33.1	9.3	10.5
June	68.6	60.0	22.9	27.9	9.2	8.6
July	67.3	57.8	22.1	27.6	8.0	9.5
August	67.3	55.4	20.6	26.8	8.0	11.9
September	78.4	65.3	25.3	29.1	10.9	13.1

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.2. Export by trading partners - European Union

(EUR million)

Description	Bashkimi Evropian														
		Austria	Belgium	Bulgaria	Danimark	France	Germany	Greece	Italiy	Holand	Hungary	United Kingdom	Czech Republic	Slovenia	Poland
2003	14.9	1.4	.	.	.	…	3.8	1.8	6.2	0.2	0.1	0.1	…	.	…
2004	16.6	0.9	0.0	.	.	0.2	3.3	4.3	5.5	0.1	0.1	0.6	…	.	…
2005	21.8	1.0	0.0	…	0.1	0.5	3.2	5.4	5.7	0.1	0.1	…	…	1.2	…
2006	43.5	1.2	0.0	13.5	4.0	0.2	4.0	3.9	12.7	1.1	0.0	0.1	0.4	4.5	0.3
2007	69.3	2.0	5.6	10.0	0.1	0.1	16.2	8.4	9.7	2.3	0.1	0.2	0.2	4.3	0.1
2008	94.0	2.1	28.1	2.6	0.1	0.2	7.2	10.9	25.5	1.9	0.1	0.2	1.1	6.3	0.1
2009	73.4	2.0	5.2	2.7	0.1	0.6	7.6	0.2	46.2	1.5	0.4	0.2	0.5	2.9	0.1
2010	134.6	5.7	11.5	6.8	0.0	1.1	15.6	0.2	80.2	1.0	0.0	0.7	0.3	6.2	0.1
2011	139.4	5.7	5.1	0.9	0.1	1.3	24.1	0.2	83.9	2.9	0.1	1.3	0.2	6.0	0.6
2012	107.4	4.4	0.5	1.8	0.2	1.9	15.0	0.3	71.4	1.4	0.1	2.2	0.4	1.4	0.7
2013	115.8	6.3	0.8	1.0	0.1	1.5	11.0	0.8	74.4	2.4	0.2	2.1	0.5	1.4	3.9
2014	95.7	6.4	0.1	0.4	0.0	1.2	11.3	0.9	49.7	2.1	0.1	1.3	2.5	0.1	5.8
2015	106.1	12.3	24.3	6.7	0.1	5.6	11.7	1.0	19.6	8.4	0.2	0.8	0.4	2.0	3.2
2016	70.0	6.7	2.3	11.3	0.2	3.2	13.8	0.9	5.7	11.9	0.3	0.8	0.5	1.2	3.4
2017	94.2	10.5	1.1	8.9	3.6	3.7	20.2	1.2	6.3	12.8	1.3	11.2	0.4	0.9	5.3
2018	110.9	8.3	2.7	7.5	2.1	3.4	24.9	1.5	7.8	14.7	0.9	9.8	0.4	13.7	5.0
2019	138.5	8.5	4.6	5.2	4.2	4.3	30.9	1.5	22.6	16.3	1.3	11.2	2.3	7.0	5.1
2020	178.3	7.1	7.9	7.0	1.0	7.6	44.0	1.5	28.7	21.8	2.7	14.8	2.4	4.0	5.2
2021 December	17.2	0.6	1.0	1.2	0.0	0.9	6.1	0.3	1.9	1.5	0.3	-	0.8	0.5	0.1
2022 Novermber	25.5	1.1	1.8	0.8	0.0	1.2	8.8	0.4	4.2	3.0	0.3	-	0.2	1.0	0.8
December	19.1	0.5	1.1	0.5	0.3	1.1	6.6	0.4	3.3	2.3	0.2	-	0.2	0.3	0.6
2023 January	19.8	0.7	0.8	0.5	0.0	1.4	7.2	1.0	2.9	2.3	0.5	-	0.1	0.2	0.6
February	23.5	0.7	1.4	0.7	4.2	1.1	6.8	0.6	3.1	2.0	0.3	-	0.0	0.2	1.0
March	28.1	5.1	1.9	0.9	0.5	1.4	7.5	0.6	3.5	2.5	0.5	-	0.1	0.2	0.7
April	19.5	1.0	1.3	0.6	0.0	1.3	7.0	0.5	2.6	2.1	0.2	-	0.1	0.3	0.4
May	21.9	1.6	1.5	0.7	0.1	1.2	7.3	0.5	3.0	2.3	0.4	-	0.1	0.4	0.3
June	22.9	0.9	1.5	0.8	0.2	1.5	8.7	0.4	2.7	2.3	0.1	-	0.1	0.2	0.9
July	22.1	1.0	1.1	0.8	0.2	1.3	7.5	0.4	3.4	2.1	0.3	-	0.0	0.3	0.4
August	20.6	1.1	1.4	1.1	0.1	1.0	8.3	0.4	2.2	2.1	0.2	-	0.1	0.2	0.3
September	25.3	1.1	1.8	0.6	0.3	1.7	9.2	0.5	3.9	2.2	0.3	-	0.1	0.3	0.3

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.3. Exports by trading partners - CEFTA

(EUR million)

Description	CEFTA					
		Albania	Bosnia and Herzegovina	North Macedonia	Montenegro	Serbia
2001	…	…	…	…	…	…
2002	…	…	…	…	…	…
2003	18.2	1.9	0.8	6.9	…	6.8
2004	23.5	1.8	1.5	9.6	…	10.1
2005	29.9	5.8	3.4	10.8	0.7	8.2
2006	51.7	12.6	5.1	9.7	2.2	20.9
2007	65.1	20.8	4.8	15.4	2.9	19.3
2008	61.5	21.1	5.9	20.0	3.8	9.9
2009	53.5	26.2	1.2	17.4	3.1	3.5
2010	70.9	32.3	1.9	26.3	3.9	3.8
2011	82.4	33.2	0.6	30.7	6.9	8.3
2012	102.6	40.2	2.0	26.4	16.8	15.0
2013	107.1	43.8	2.8	26.1	17.3	14.5
2014	129.5	44.0	3.8	36.0	16.1	27.3
2015	123.7	40.3	5.7	33.4	12.1	32.3
2016	144.3	42.1	8.4	38.6	13.9	41.3
2017	182.7	60.3	8.8	45.9	19.9	48.0
2018	173.5	68.3	8.6	43.7	19.4	33.5
2019	164.8	67.4	6.4	44.1	19.6	27.3
2020	210.7	110.2	7.3	44.1	18.6	30.5
2021 December	22.9	8.8	0.6	8.6	1.3	3.5
2022 December	29.7	9.7	0.8	12.0	3.4	3.9
2023 January	26.0	6.3	0.7	12.0	3.8	3.2
February	27.3	7.7	0.9	10.7	3.4	4.5
March	32.0	9.0	1.2	11.9	4.7	5.2
April	27.0	8.3	1.0	10.7	2.4	4.5
May	33.1	11.4	1.1	11.1	4.4	5.2
June	27.9	9.9	1.1	9.8	3.6	3.5
July	27.6	9.6	1.2	9.0	4.1	3.7
August	26.8	9.7	1.0	9.0	3.7	3.5
September	29.1	10.2	0.9	9.8	4.4	3.7

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.4. Exports by trading partners - other European and Non-European countries

(EUR million)

Description	Other European countries						Non-European countries				
		Ukraine	Turkey	Russia	Norway	Switzerland		China	Japan	United States	Other
2001	…	…	…	…	…	…	…	…	…	…	…
2002	…	…	…	…	…	…	…	…	…	…	…
2003	2.0	…	1.7	…	…	0.1	0.5	…	…	…	0.5
2004	15.4	…	2.9	…	…	0.1	1.0	…	…	…	1.0
2005	2.6	…	1.0	…	…	0.7	2.0	…	…	0.2	1.9
2006	15.4	…	1.6	…	0.1	7.0	1.3	…	…	…	1.2
2007	22.4	0.1	2.7	0.1	0.1	12.4	8.3	…	…	…	5.0
2008	15.6	…	3.0	0.1	…	7.4	27.3	…	…	…	2.9
2009	19.5	…	6.5	…	…	10.5	21.1	1.6	…	0.3	3.6
2010	31.0	…	9.3	…	…	17.7	60.6	14.8	…	0.1	1.7
2011	35.3	…	7.8	…	…	21.6	58.4	28.2	…	0.2	16.7
2012	26.5	-	11.4	-	0.0	15.1	39.5	3.3	0.0	0.3	13.1
2013	14.7	0.1	7.4	0.0	0.0	7.2	56.2	1.3	-	0.3	25.7
2014	20.5	0.1	10.4	0.0	0.0	10.0	78.8	42.2	0.5	0.5	8.0
2015	21.0	0.0	9.2	-	0.0	11.7	74.5	0.2	2.1	0.5	24.6
2016	24.7	0.2	7.6	0.0	0.1	16.8	70.6	11.7	0.1	1.8	47.3
2017	29.3	0.1	7.2	-	0.1	21.4	71.8	5.6	0.2	2.4	10.9
2018	37.6	0.0	8.4	…	0.3	28.8	45.5	1.4	0.2	2.3	4.6
2019	37.4	0.0	8.0	…	0.3	28.5	42.7	0.7	0.2	3.2	4.0
2020	50.4	0.0	11.1	0.0	0.3	38.9	35.5	3.8	0.2	23.6	7.9
2021 December	6.5	0.0	1.8	0.0	0.1	4.3	18.5	0.2	0.0	16.9	1.4
2022 December	10.7	0.4	2.9	0.0	0.1	1.4	12.6	0.1	0.0	11.3	1.2
2023 Janaury	9.2	0.1	1.6	0.0	0.4	5.9	7.2	0.0	0.0	5.0	1.2
February	8.9	0.9	2.1	0.0	0.0	5.9	13.4	0.1	0.0	8.3	4.7
March	9.9	0.0	1.8	0.0	0.2	6.3	11.7	0.0	0.0	10.0	1.3
April	9.6	0.0	1.6	0.0	0.2	6.2	11.2	0.0	0.0	9.8	1.2
May	9.3	0.1	2.3	0.0	0.1	5.8	10.5	0.1	0.0	8.8	1.2
June	9.2	0.0	0.9	0.0	0.0	6.8	8.6	0.0	0.0	7.0	1.2
July	8.0	0.1	1.3	0.0	0.2	5.9	9.5	0.0	0.0	7.9	0.8
August	8.0	0.1	1.6	0.0	0.1	5.7	11.9	0.0	0.0	10.7	1.0
September	10.9	0.1	1.5	0.0	0.2	8.1	13.1	0.1	0.0	11.0	0.9

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.5. Imports by trading partners

(EUR million)

Description	Total	Europe				Non-European countries
			European Union	CEFTA	Other European countries	
2001	684.5	na	na	na	na	na
2002	854.8	na	na	na	na	na
2003	973.1	842.2	276.2	443.6	122.4	130.9
2004	1,063.3	947.1	424.7	368.7	153.6	116.2
2005	1,157.5	1,017.5	439.7	440.4	137.5	139.9
2006	1,305.9	1,153.6	454.3	536.3	163.0	152.3
2007	1,576.2	1,350.4	572.9	579.6	197.9	225.8
2008	1,928.2	1,654.8	702.0	717.8	235.0	273.4
2009	1,935.5	1,659.2	755.0	692.5	211.7	276.3
2010	2,144.9	1,839.8	821.3	799.0	219.5	305.1
2011	2,479.3	2,092.7	941.7	899.5	251.4	386.6
2012	2,507.6	2,067.7	978.1	844.7	244.9	439.9
2013	2,449.1	2,011.2	1,009.8	749.7	251.7	437.8
2014	2,538.3	2,090.2	1,018.1	783.3	288.8	448.1
2015	2,634.7	2,179.2	1,112.9	769.4	296.9	455.5
2016	2,789.5	2,287.0	1,202.2	753.2	331.6	502.5
2017	3,047.2	2,520.0	1,311.9	856.1	352.0	527.3
2018	3,347.0	2,733.1	1,457.3	853.6	422.2	613.9
2019	3,497.1	2,779.8	1,749.3	502.6	527.8	717.3
2020	3,296.9	2,656.2	1,539.1	615.3	501.8	640.7
2021 December	460.1	365.6	210.6	79.4	75.5	74.9
2022 December	521.4	413.9	217.3	92.7	103.9	107.6
2023 January	353.7	259.7	149.3	54.5	56.0	94.0
February	390.7	299.4	173.2	61.7	64.5	91.2
March	508.6	403.6	228.1	92.6	83.0	104.9
April	448.3	352.3	199.5	78.3	74.4	95.9
May	518.1	398.6	215.3	96.8	86.5	119.5
June	467.4	349.2	199.6	72.5	77.1	118.2
July	512.1	368.8	224.4	74.0	70.3	143.3
August	523.2	366.5	217.1	73.2	76.2	156.7
September	527.0	390.2	218.4	96.5	75.2	136.8

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.6. Imports by trading partners - European Union

(EUR million)

Description	Eurpean Union	Austria	Bulgaria	Croatia	Chzeck Republic	France	Germany	Greece	Hungary	Italy	Holand	Poland	Rumania	Slovenia	Spain
2003	276.2	21.5	.	.	1.5	12.5	38.5	52.2	17.7	26.3	6.0	2.1	.	.	.
2004	424.7	27.6	.	.	3.3	23.1	78.2	68.5	19.7	44.5	10.1	6.3	.	.	.
2005	439.7	20.7	.	.	8.7	20.1	123.8	44.0	16.2	49.6	7.8	14.8	.	54.5	11.8
2006	482.4	23.5	58.5	-	11.5	15.8	122.7	37.6	20.0	52.5	7.0	13.8	4.4	56.0	9.4
2007	572.9	26.8	43.3	-	11.4	25.0	155.0	63.7	25.5	57.7	9.7	14.1	30.7	62.3	9.6
2008	702.0	31.0	53.8	-	15.4	37.5	196.6	81.4	37.7	74.4	20.1	22.2	6.8	66.8	9.3
2009	814.4	38.9	44.5	-	17.1	27.2	246.2	79.1	27.0	88.0	30.9	24.2	9.5	66.4	11.8
2010	883.2	33.1	35.2	-	20.7	33.6	280.6	96.3	28.9	100.6	14.9	39.9	17.3	65.7	15.5
2011	1,010.6	38.7	50.5	-	19.3	34.8	293.4	103.2	35.0	8.3	18.2	33.0	19.9	71.6	17.9
2012	1,050.2	34.0	39.1	-	19.1	24.1	304.0	109.1	27.4	213.6	21.3	31.0	18.7	68.4	18.4
2013	1,083.2	102.9	44.5	25.9	16.6	26.8	252.6	145.5	28.2	228.5	38.8	36.6	24.7	61.3	21.3
2014	1,081.0	109.5	47.2	62.9	17.9	29.2	273.0	137.5	24.9	203.1	27.2	55.8	28.0	66.7	21.8
2015	1,112.9	105.5	47.7	70.1	18.8	22.6	290.9	110.3	24.4	226.5	20.3	71.2	30.9	58.6	24.5
2016	1,202.2	46.4	56.9	59.1	25.0	32.3	342.9	118.5	26.6	202.8	23.2	75.4	31.8	61.1	37.9
2017	1,311.9	50.6	60.6	58.3	26.6	37.6	378.4	135.4	28.9	194.7	23.4	80.1	47.6	63.9	50.7
2018	1,457.3	52.5	67.1	56.9	33.6	48.0	394.1	124.2	34.8	205.5	27.0	87.2	64.6	95.3	77.3
2019	1,749.3	64.1	121.2	99.2	39.9	47.6	447.6	196.5	60.1	222.4	29.7	104.9	45.5	131.3	41.1
2020	1,539.1	69.0	87.9	87.0	34.6	46.2	427.2	138.9	52.3	185.8	31.2	103.3	40.5	104.1	36.6
2021 December	210.6	7.5	7.4	9.8	4.9	6.7	55.2	20.0	7.3	33.2	6.1	12.9	5.6	21.7	3.5
2022 November	204.9	5.1	8.3	8.0	6.7	6.8	54.5	20.6	8.1	35.5	3.7	12.2	5.7	16.6	3.4
December	217.3	8.9	7.4	7.6	6.2	8.5	65.6	20.2	8.5	28.0	4.7	12.8	4.0	19.7	4.6
2023 January	149.3	3.7	4.2	6.7	3.2	5.9	39.5	16.2	5.1	16.1	3.3	9.2	3.5	22.3	3.1
February	173.2	8.2	5.4	6.3	5.6	5.6	50.8	18.9	5.2	25.8	4.0	11.1	5.8	7.5	3.2
March	228.1	7.9	7.6	9.2	7.0	6.9	62.4	32.3	7.0	31.1	5.4	13.1	8.4	10.2	5.9
April	199.5	6.0	6.5	8.4	4.8	5.2	62.8	27.0	6.8	24.5	4.5	12.1	8.6	8.2	5.8
May	215.3	8.1	7.2	8.2	5.7	6.3	67.4	28.8	6.3	29.2	3.4	14.0	6.8	8.1	5.3
June	199.6	7.1	7.7	8.4	6.6	6.0	62.1	20.7	6.6	26.7	3.9	13.0	5.9	9.6	5.3
July	224.4	7.4	8.6	11.0	7.6	6.8	69.3	24.7	7.2	30.6	3.6	12.6	6.7	10.9	5.2
August	217.1	8.3	10.6	12.4	7.6	5.4	61.9	31.6	7.9	23.2	2.9	12.2	6.6	10.6	6.4
September	218.4	7.1	10.2	11.9	7.2	5.9	64.2	29.1	6.7	23.2	4.6	13.7	7.4	10.1	7.3

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.7. Imports by trading partners - CEFTA

(EUR million)

Description	CEFTA	Albania	Bosnia and Herzegovina	North Macedonia	Montenegro	Serbia
2003	443.6	6.1	11.5	290.9	…	112.0
2004	368.7	20.2	12.8	149.2	…	161.3
2005	440.4	18.1	18.4	220.1	6.4	152.3
2006	536.3	23.1	18.5	257.8	17.8	191.1
2007	579.6	35.3	29.8	237.9	15.1	222.5
2008	717.8	59.6	38.7	346.5	13.8	209.0
2009	692.5	58.4	59.7	291.9	13.1	210.9
2010	799.0	69.1	83.0	316.1	11.4	260.1
2011	899.5	96.2	79.8	364.0	12.2	270.9
2012	844.7	110.5	85.3	287.6	10.5	280.3
2013	749.7	110.6	83.5	185.0	11.4	285.4
2014	783.3	133.7	64.8	139.7	13.8	368.2
2015	769.4	151.9	75.7	143.8	15.7	382.1
2016	753.2	115.8	79.1	156.7	13.7	387.6
2017	856.1	151.8	81.7	156.5	16.0	449.9
2018	853.6	206.5	69.1	172.2	16.3	388.9
2019	502.6	223.9	2.1	240.6	28.6	5.7
2020	615.3	191.0	36.5	188.6	24.3	174.0
2021 December	79.4	20.0	4.1	23.9	1.9	29.5
2022 October	83.2	21.7	6.2	19.5	1.7	34.1
November	86.4	22.4	5.6	23.6	3.2	31.6
December	92.7	28.6	4.7	25.7	3.2	30.4
2023 Janaury	54.5	16.2	4.0	15.6	0.7	17.9
February	61.7	17.8	3.9	17.7	0.6	21.5
March	92.6	28.2	4.9	25.2	4.8	29.3
April	78.3	25.2	3.8	20.7	1.1	27.5
May	96.8	35.0	5.7	26.8	1.8	27.4
June	72.5	25.0	5.5	24.7	4.0	13.3
July	74.0	27.5	6.9	30.5	2.3	6.7
August	73.2	28.6	7.2	23.6	2.8	11.0
September	96.5	34.4	6.2	42.7	2.8	10.4

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.8. Imports by trading partners - other European and Non-European countries

(EUR million)

Description	Other European countries						Non-European countries				
		Russia	Turkey	Ukraine	Norway	Switzerland		Brasil	China	United States	Other
2003	122.4	2.0	66.4	6.9	0.3	10.5	130.9	5.2	12.5	10.2	95.8
2004	153.6	6.8	86.8	10.9	0.6	16.2	116.2	21.5	34.3	17.0	29.1
2005	137.5	10.8	85.4	12.0	0.6	18.4	139.9	16.8	54.9	17.7	29.5
2006	163.0	9.9	97.1	12.0	1.2	22.8	152.3	18.6	74.7	11.6	29.8
2007	197.9	4.7	101.8	16.3	4.8	23.9	225.8	30.3	105.0	14.7	43.1
2008	235.0	6.9	128.2	11.7	2.8	32.4	273.4	43.5	121.1	23.6	52.8
2009	211.7	3.5	141.5	6.4	1.8	21.9	276.3	37.9	128.3	26.7	48.1
2010	219.5	2.3	149.4	4.8	2.1	20.5	305.1	26.9	134.8	33.8	60.2
2011	251.4	7.2	183.6	6.4	2.3	35.5	386.6	40.8	169.6	38.2	99.0
2012	244.9	6.7	199.9	9.4	3.7	27.0	439.9	41.7	159.7	47.0	135.8
2013	251.7	13.7	204.9	8.0	0.8	21.0	437.8	45.8	179.6	52.2	110.0
2014	288.8	5.1	238.3	10.2	1.9	30.2	448.1	39.6	204.8	62.7	98.7
2015	296.9	10.6	252.3	7.4	2.1	23.7	455.5	37.9	232.9	37.5	100.2
2016	331.6	13.3	288.5	6.4	1.2	21.8	502.5	37.2	258.5	55.6	96.7
2017	352.0	24.1	292.7	7.5	1.4	24.3	527.3	45.8	275.4	35.8	113.8
2018	422.2	31.1	336.5	18.4	1.3	34.2	613.9	47.4	311.9	35.7	118.5
2019	527.8	36.6	431.5	21.9	1.8	32.4	717.3	53.5	340.9	46.2	146.3
2020	501.8	46.5	409.4	19.0	1.7	24.0	640.7	36.3	324.1	59.1	221.2
2021 December	75.5	3.7	61.5	3.5	0.2	3.3	94.5	4.4	50.5	4.2	35.4
2022 November	98.3	0.2	91.8	1.0	0.1	2.7	85.8	4.9	41.5	6.5	23.6
December	103.9	0.3	95.0	1.8	0.1	3.5	107.6	8.2	48.5	7.4	20.6
2023 January	56.0	0.1	50.2	1.5	0.2	2.1	94.0	4.1	37.2	5.7	25.1
February	64.5	0.1	57.4	0.9	0.1	3.5	91.2	4.4	40.5	5.6	17.5
March	83.0	0.1	72.7	3.2	0.3	3.7	104.9	4.8	42.9	10.4	19.3
April	74.4	0.1	67.1	1.3	0.2	3.2	95.9	5.8	42.0	4.2	21.0
May	86.5	0.4	75.4	3.8	0.1	3.9	119.5	7.5	53.3	5.0	16.9
June	77.1	0.2	67.8	3.2	0.2	2.8	118.2	6.6	48.3	6.0	20.7
July	70.3	0.1	59.5	2.9	0.2	3.5	143.3	8.2	65.4	5.9	19.2
August	76.2	0.1	68.0	2.7	0.2	1.6	156.7	8.0	66.6	6.1	26.4
September	75.2	0.1	65.5	2.6	0.1	3.5	136.8	7.0	63.8	5.0	22.3

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.9. Exports by commodity group

(EUR million)

Description	Total, of which															
		II. Vegetable products	IV. Prepared foodstuffs, bever. and tobacco	V. Mineral products	VI. Products of the chem. or allied industry	VII. Plastics, rubber and articles thereof	VIII. Hides, skins, leather, articles thereof	IX. Wood and articles of wood	X. Cellulosic material, pap. And articles thereof	XI. Textile and textile articles	XII. Foot wear	XIII. Articles of stone, plastic, ceramic, glass	XV. Base metals and articles thereof	XVI. Machinery, appliances, electrical, etc.	XVII. Transpo -rt means	XX. Miscellane- ous manufactur -ed articles
2001	10.6	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
2002	27.6	2.4	1.3	0.3	0.3	2.7	6.0	0.3	…	0.6	0.1	0.6	6.6	3.4	1.9	0.7
2003	35.6	2.4	4.1	0.5	0.5	2.7	4.5	0.6	0.4	1.1	0.1	0.8	12.0	3.0	1.2	1.4
2004	56.5	2.6	3.8	2.4	1.0	3.7	5.9	0.4	0.4	1.4	0.1	1.8	19.7	9.2	2.0	0.7
2005	56.3	2.9	4.6	3.2	1.2	1.0	6.1	0.4	0.4	0.6	0.1	0.4	24.8	6.5	2.3	0.4
2006	110.8	5.1	6.2	18.8	1.2	3.2	7.2	0.8	0.7	0.7	0.1	0.7	53.1	7.7	1.4	0.6
2007	165.1	9.1	8.4	27.3	0.9	6.5	6.5	1.7	1.0	1.2	0.1	1.2	74.1	21.3	1.5	2.8
2008	198.5	9.0	10.6	18.7	1.8	6.5	4.9	1.7	1.1	2.5	0.1	1.5	124.8	8.8	2.3	2.3
2009	165.3	9.5	9.4	25.0	1.5	6.4	4.5	0.9	1.0	5.2	0.1	1.2	88.4	7.2	1.6	1.9
2010	296.0	12.2	11.5	38.9	1.4	8.2	9.7	1.3	1.0	8.3	0.1	1.4	186.1	10.9	1.4	1.9
2011	319.2	12.8	12.9	40.6	2.3	12.4	9.4	1.6	1.4	11.7	0.1	1.2	193.1	15.3	1.1	2.1
2012	276.1	14.4	16.1	36.5	2.5	14.0	10.4	1.8	1.6	11.4	0.2	0.8	145.8	16.7	0.7	2.5
2013	293.8	15.4	19.3	48.4	1.7	18.2	11.7	2.1	1.8	12.8	0.7	1.2	143.9	12.6	0.5	2.6
2014	324.5	18.5	20.5	44.7	2.6	16.3	11.4	2.7	2.5	14.7	1.8	2.9	167.4	13.4	0.9	3.6
2015	325.3	15.5	25.4	41.6	2.9	23.5	10.8	2.5	2.8	12.0	3.0	2.5	157.7	12.3	1.8	4.6
2016	309.6	16.8	27.6	63.9	4.7	28.9	11.2	3.6	4.0	8.8	3.4	3.6	111.2	9.2	1.5	9.8
2017	378.0	21.6	33.5	70.5	11.1	32.2	15.1	4.6	5.2	9.6	3.5	5.9	126.3	17.8	2.5	10.3
2018	367.5	23.8	39.1	51.3	7.4	44.8	10.9	5.7	5.4	10.6	2.1	7.8	125.2	11.5	3.2	13.1
2019	383.5	23.0	39.8	40.0	8.2	50.8	6.5	5.8	4.4	11.5	2.5	8.5	134.4	16.9	4.0	20.0
2020	475.0	31.8	43.6	26.1	18.8	57.2	4.1	5.4	4.5	15.3	2.6	10.5	174.0	20.4	5.2	49.8
2021 December	65.1	1.7	5.8	3.3	1.0	7.6	0.7	1.2	0.6	2.5	0.4	1.4	14.4	2.5	1.0	19.9
2022 December	72.1	2.7	7.1	8.2	1.2	9.3	0.9	1.1	0.8	3.9	0.3	2.0	11.9	3.9	1.0	14.6
2023 January	62.2	2.6	5.6	6.3	1.7	8.7	0.4	1.3	0.8	2.9	0.3	2.0	15.4	2.1	1.7	8.4
February	73.2	2.1	6.1	10.5	2.2	8.7	0.7	0.9	0.9	2.9	0.4	1.9	14.4	3.1	1.3	11.3
March	81.8	2.8	8.3	3.8	4.1	9.5	0.7	2.1	1.2	6.5	1.4	3.5	12.4	7.8	5.2	5.5
April	67.3	1.9	6.6	3.8	3.3	9.9	0.6	2.2	1.4	4.4	1.1	2.6	13.2	4.8	4.3	4.7
May	74.8	1.8	7.9	5.3	2.2	9.9	0.8	1.4	1.0	3.8	0.4	3.1	18.1	3.2	0.7	12.4
June	68.6	3.5	6.9	4.5	2.1	9.8	0.4	1.0	0.9	3.6	0.3	3.1	14.5	2.9	1.1	11.2
July	67.3	4.2	7.1	2.2	2.0	9.8	0.3	1.4	1.1	3.5	0.6	2.8	15.0	2.1	1.0	11.8
August	67.3	3.6	9.2	1.7	1.8	8.3	0.5	1.2	1.0	3.1	0.4	2.3	12.9	3.3	0.8	14.6
September	78.4	3.6	8.0	4.6	2.4	10.8	0.5	1.5	1.1	3.5	0.6	2.9	16.9	3.4	1.1	15.0

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.10. Imports by commodity group

(EUR million)

Description	Total, of which															
		I. Live animals and animal products	II. Vegetable products	IV. Prepared foodstuff, bever. and tob.	V. Mineral products	VI. Products of the chem. or allied industry	VII. Plastics, rubber and articles thereof	IX. Wood and articl-es of wood	X. Cellulosic material, pap. And articles thereof	XI. Textile and textile articles	XII. Foot wear	XIII. Articles of stone, plastic, ceramic, glass	XV. Base metals and articles thereof	XVI. Machinery, appliances, electrical, etc.	XVII. Transport means	XX. Miscellaneous manufactured articles
2001	684.5	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
2002	854.7	51.0	47.1	174.8	123.5	52.7	25.3	29.9	9.9	16.4	6.2	72.5	53.6	97.5	10.3	66.5
2003	973.1	50.4	66.7	203.5	138.6	70.9	32.7	33.2	16.6	28.8	7.5	60.5	58.0	105.5	27.8	54.6
2004	1,063.2	52.4	68.0	165.4	173.1	98.0	42.5	29.9	33.4	31.2	10.4	54.9	77.5	116.8	50.2	35.4
2005	1,157.5	54.0	57.2	163.3	207.3	91.1	51.0	30.5	23.5	35.9	11.3	51.5	90.3	129.2	104.2	28.9
2006	1,305.9	50.5	73.0	180.6	241.7	107.7	60.7	30.3	27.6	45.1	14.3	57.0	122.6	153.3	79.3	29.5
2007	1,576.2	61.2	83.4	222.2	295.3	119.9	72.8	35.4	31.9	53.0	16.3	63.0	144.3	203.4	95.9	37.9
2008	1,928.2	85.4	103.6	261.9	378.6	138.8	86.1	41.7	39.0	64.0	18.3	67.2	179.6	239.9	131.1	44.5
2009	1,935.5	84.6	90.0	241.6	331.3	142.9	95.7	44.9	45.4	69.1	18.8	73.5	159.4	278.7	162.2	50.9
2010	2,144.9	87.0	108.5	261.7	419.2	146.6	108.1	49.0	49.2	71.7	24.3	84.7	190.0	288.2	142.1	58.3
2011	2,479.3	97.4	136.8	303.9	538.1	177.8	137.5	53.8	58.5	88.4	27.5	91.2	228.0	267.6	155.3	61.9
2012	2,506.9	101.3	136.4	311.0	550.0	185.8	140.3	51.5	38.9	83.2	23.0	95.3	248.5	268.0	150.6	61.4
2013	2,449.1	105.8	124.3	327.9	481.3	190.3	148.1	52.8	38.8	87.6	24.0	96.8	247.2	256.8	135.5	70.3
2014	2,538.3	115.3	133.0	342.8	467.8	195.6	147.8	55.1	38.8	120.4	29.0	100.3	227.9	286.2	141.0	70.5
2015	2,634.7	112.0	143.4	352.7	404.2	213.8	163.2	62.4	38.7	122.6	30.6	106.7	260.5	310.4	164.1	78.9
2016	2789.5	109.9	147.9	373.1	327.5	221.5	188.3	72.6	41.7	136.7	35.0	111.2	275.4	357.7	220.0	91.0
2017	3,047.2	121.5	148.8	395.9	442.9	230.4	194.3	77.2	46.1	140.0	36.2	111.1	307.2	361.2	267.6	88.2
2018	3,347.0	132.0	151.8	400.6	510.6	235.2	214.0	73.5	47.7	162.5	39.1	118.1	372.2	435.1	268.8	105.6
2019	3,497.1	148.8	160.6	420.5	517.7	247.0	220.9	83.4	52.5	173.3	43.6	115.7	371.7	431.4	314.8	100.0
2020	3,296.9	147.2	163.9	422.3	353.8	283.9	224.6	80.6	47.2	163.2	35.1	112.5	351.2	435.0	289.0	87.6
2021 December	460.1	20.3	16.9	57.3	68.9	31.1	31.6	9.9	6.9	21.5	2.8	15.4	42.7	64.3	39.5	16.4
2022 December	521.4	28.1	17.6	67.2	93.0	32.5	25.9	10.7	7.7	25.4	4.3	13.2	43.6	62.0	52.4	13.9
2023 January	353.7	17.3	13.6	41.0	60.6	24.0	20.1	6.7	4.7	21.3	3.6	11.3	36.2	39.3	31.0	9.3
February	390.7	19.2	18.4	44.0	46.6	28.8	24.0	7.4	6.7	24.6	5.7	11.2	38.3	48.5	38.6	13.9
March	508.6	18.2	21.7	48.5	65.3	41.8	32.4	8.8	7.6	42.1	8.3	16.6	58.1	59.4	44.6	20.0
April	448.3	20.5	19.1	47.3	60.4	32.7	29.1	8.3	7.1	25.9	6.2	17.5	43.9	50.8	44.6	16.4
May	518.1	23.5	21.6	62.5	70.6	35.6	32.6	10.8	7.6	27.3	5.2	18.4	52.7	60.8	56.1	13.5
June	467.4	23.2	20.2	62.9	61.8	33.2	27.7	10.1	5.9	23.7	4.0	18.2	48.5	54.0	47.8	14.3
July	512.1	25.9	20.1	66.1	75.4	34.2	29.0	11.1	7.5	25.3	6.4	16.9	48.1	60.0	56.8	16.1
August	523.2	26.9	17.9	65.8	88.6	31.3	30.4	11.4	8.3	30.8	6.3	16.7	54.1	56.4	49.4	14.9
September	527.0	21.1	16.7	63.6	91.7	33.2	31.9	11.1	7.6	30.8	7.4	17.3	54.4	61.6	50.6	17.0

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.11. Imports by trading partners and broad economic categories

(EUR million)

Description	Total	of which, September 2023														
		I. Live animals and animal products	II. Vegeta-ble produ-cts	IV. Prepared foodstuff, bever. and tob.	V. Mine-ral produ-cts	VI. Industrial chemis. products of similar	VII. Plasti-cs, rubber and articles thereof	IX. Wood and articl-es of wood	X. Cellulo-sic materi-al, pap. and articles thereof	XI. Textile and articles of textile	XII. Foot -wear	XIII. Articles of stone, plastic, cerami-c, glass	XV. Base meta-ls and article -s there-of	XVI. Machi -nery, applia -nces, electri -cal, etc.	XVII. Trans-port mea-ns	XX. Miscell aneo-us manu-factur-ed article-s
Total	527.0	21.1	16.7	63.6	91.7	33.2	31.9	11.1	7.6	30.8	7.4	17.3	54.4	61.6	50.6	17.0
Europe	390.2	15.5	12.9	57.4	63.2	29.6	22.7	10.3	6.5	15.4	2.0	10.9	46.8	35.1	44.5	10.1
European Union, of which	218.4	13.5	5.1	38.3	24.7	21.1	14.4	4.7	2.6	1.9	0.5	7.9	12.1	20.3	41.7	5.8
Austria	7.1	0.3	0.3	1.6	0.0	0.9	0.6	0.6	0.0	0.0	0.0	0.1	0.8	1.6	0.1	0.1
France	5.9	0.1	0.0	0.9	0.0	1.3	1.0	0.0	0.0	0.0	0.0	0.1	0.1	0.6	1.5	0.0
Germany	64.2	2.4	0.2	6.0	0.6	4.8	5.8	1.2	0.6	0.2	0.0	0.9	1.6	4.8	33.9	0.5
Greece	29.1	0.3	1.0	1.0	20.6	1.6	0.5	0.0	0.3	0.0	0.1	0.4	2.6	0.3	0.1	0.3
Italy	23.2	0.3	1.6	4.0	1.2	2.9	1.1	0.2	0.5	0.6	0.1	1.4	3.2	4.1	0.7	0.6
Holand	4.6	0.3	0.3	1.3	0.0	1.2	0.3	0.0	0.1	0.1	0.0	0.0	0.2	0.3	0.1	0.1
Czech Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Poland	7.2	0.1	0.2	2.0	0.0	0.8	0.3	0.2	0.1	0.1	0.1	0.1	0.2	0.9	1.4	0.3
Hungary	13.7	0.8	0.2	5.1	0.1	1.5	1.4	0.1	0.0	0.1	0.0	0.9	0.6	1.7	0.4	0.6
Other European countries, of which:	75.22	0.68	1.26	6.64	1.67	4.58	5.27	2.87	1.50	9.18	1.40	1.92	12.85	13.40	2.67	2.95
United Kingdom	3.4	0.3	0.0	0.4	0.0	0.5	0.0	0.0	0.1	0.3	0.0	0.0	0.0	0.6	0.8	0.2
Turrkey	65.5	0.2	1.2	5.9	1.6	3.4	5.0	2.7	1.8	13.0	1.4	1.8	10.2	11.6	1.7	2.6
Switzerland	3.5	0.0	0.0	0.1	0.0	0.6	0.2	0.1	0.0	0.1	0.0	0.1	0.5	1.2	0.1	0.1
CEFTA	96.5	1.4	6.5	12.5	36.9	3.9	3.1	2.8	2.1	0.1	0.0	1.0	21.9	1.3	0.0	1.3
Albania	34.4	0.3	1.1	2.0	11.7	1.3	0.1	0.2	0.7	0.0	0.0	0.4	15.5	0.1	0.0	0.9
Bosnia and Herz.	6.2	0.4	0.0	2.2	0.2	0.3	0.3	0.5	0.2	0.0	0.0	0.0	1.6	0.2	0.0	0.2
Montenegro	2.8	0.1	0.0	0.4	0.3	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
North Macedonia	42.7	0.4	2.0	6.5	24.6	1.8	1.8	0.1	0.7	0.1	0.0	0.5	2.6	0.8	0.0	0.2
Serbia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Non-European countries, of which:	136.9	5.6	3.8	6.1	28.5	3.6	9.2	0.8	1.0	15.5	5.4	6.4	7.6	26.6	6.0	6.9
United States	5.0	0.6	0.0	0.3	0.0	0.8	0.5	0.0	0.0	0.0	0.2	0.0	0.0	0.3	1.8	0.1
China	63.8	0.0	0.2	1.1	0.0	1.8	5.7	0.7	0.9	0.7	3.3	2.5	6.5	21.8	1.9	6.2
Brasil	7.0	4.4	0.5	1.3	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Japan	2.3	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.9	0.0
Other countries	58.8	0.6	3.1	3.4	28.5	0.9	2.8	0.1	0.1	14.7	1.9	3.9	1.0	3.3	1.3	0.5

Source: Kosovo Agecny of Statistics and CBK calculations.

Table 35.12. Imports by broad economic categories (BEC)

(EUR million)

Description	Total imports	Capital goods			Intermediary goods, of which:					Consumer goods, of which:				Goods not elsew here specifi -ed
			Capital goods (except transport equipment)	Transport equipment (Industrial)		Food and beverages, primary, mainly for households	Industrial supplies not specified elsewhere	Industrial supplies not specified elsewhere, processed	Fuels and and lubricants, processed		Food, beverages. mainly for househod consumption	Food and bever. processed, mainly for household consum.	Consu mer goods, semidu- rable	
2005	1,157.5	91.2	74.3	16.9	397.9	11.4	11.6	279.4	25.1	382.8	44.0	165.6	94.9	285.5
2006	1,305.9	96.3	80.1	16.2	491.2	22.4	13.8	336.4	36.0	421.9	46.8	169.1	114.3	296.5
2007	1,576.2	145.4	127.6	17.8	660.6	25.0	26.8	426.7	63.1	508.1	52.4	199.7	131.5	262.0
2008	1,928.1	195.0	163.9	31.0	962.6	42.1	24.9	510.8	267.0	631.4	61.2	251.0	158.3	139.3
2009	1,935.5	250.4	201.8	48.6	785.4	25.7	27.4	536.5	67.4	607.5	60.9	255.3	145.7	292.2
2010	2,144.9	218.5	184.0	34.5	1,026.4	36.8	48.9	595.2	180.3	667.5	68.2	272.9	150.4	232.5
2011	2,479.3	202.6	173.1	29.5	1,334.3	54.3	63.7	704.5	349.1	766.9	75.1	296.7	186.4	175.4
2012	2,506.9	195.7	169.7	26.0	1,386.0	54.3	66.6	735.0	358.1	756.1	71.7	305.2	188.4	169.2
2013	2,449.1	199.9	175.9	24.0	1,299.4	43.0	48.1	744.4	324.4	804.3	74.4	333.4	196.2	145.5
2014	2,538.3	225.8	197.8	28.0	1,268.9	39.8	53.6	718.6	324.3	901.1	85.8	357.8	214.7	142.6
2015	2,634.7	246.3	213.3	32.9	1,299.9	41.5	58.9	786.0	272.3	939.2	91.4	369.8	218.1	149.3
2016	2,789.5	297.0	253.2	43.8	1,277.4	41.9	42.5	813.6	231.3	1,027.6	93.7	391.1	238.0	187.5
2017	3,047.2	298.9	250.9	48.0	1,443.4	44.9	58.0	873.2	323.2	1,070.9	100.6	417.4	243.2	234.1
2018	3,347.0	363.4	308.7	54.7	1,633.2	52.7	45.2	985.9	387.7	1,123.1	101.9	421.3	256.3	227.4
2019	3,497.1	376.8	320.4	56.3	1,660.1	58.6	50.6	1,003.9	385.4	1,186.3	106.3	448.2	270.8	274.0
2020	3,296.9	376.9	326.2	50.7	1,529.4	66.0	53.6	1,004.9	243.6	1,152.4	107.2	444.7	276.6	238.3
2021 December	460.1	55.9	50.0	5.9	221.8	8.9	4.7	129.8	57.4	147.6	12.4	58.9	24.3	34.7
2022 October	488.8	50.4	44.3	6.0	261.5	11.8	4.3	157.3	66.1	145.1	9.3	55.8	33.5	31.8
November	475.4	48.0	43.1	4.9	247.1	11.8	5.8	136.1	69.3	147.5	10.5	58.1	29.7	32.8
December	521.5	53.1	47.5	5.6	244.7	11.6	5.2	125.3	79.0	168.8	14.0	70.9	29.5	54.9
2023 Janaury	353.7	36.3	32.3	4.0	173.8	6.9	3.1	96.6	53.6	112.6	10.6	43.7	21.1	31.0
February	390.7	42.3	37.3	5.1	178.4	8.3	4.0	106.8	39.7	134.3	13.5	48.6	26.1	35.7
March	508.6	50.7	41.9	8.8	248.6	10.1	6.4	155.7	54.4	170.2	17.3	62.6	32.5	39.0
April	448.3	45.0	38.7	6.3	214.4	10.8	4.1	132.2	48.9	146.4	14.3	58.7	26.4	42.4
May	518.1	53.6	46.5	7.0	240.7	8.7	5.4	150.5	53.6	168.1	16.2	64.0	31.4	55.8
June	467.4	47.8	41.4	6.4	216.4	8.9	8.9	137.1	42.3	161.9	15.5	64.9	26.8	41.4
July	512.1	54.6	49.2	5.4	229.8	10.8	3.8	139.2	56.1	174.6	14.2	67.2	31.8	53.0
August	523.2	51.2	45.9	5.2	251.9	11.7	3.8	147.2	66.0	170.4	12.1	67.0	35.2	49.7
September	527.0	55.5	49.3	6.1	259.0	9.3	4.0	148.5	75.2	167.9	10.8	61.7	37.9	44.7

Source: Kosovo Agency of Statistics and CBK calculations.

Table 36.1. Exchange rates against EUR

(Monthly average)

Description	Albanian Lek (ALL)	Swiss Franc (CH)	Pound sterling (GBP)	Croatian Kuna (HRK)	North Macedonian Denar ((MKD)	Serbian Dinar (RSD)	Turkish Lira (TRY)	U.S. Dollar (USD)
2007 December	121.01	1.66	0.72	7.31	60.92	79.24	1.72	1.46
2008 December	123.07	1.54	0.90	7.19	61.40	88.60	2.08	1.34
2009 December	137.17	1.50	0.90	7.29	61.18	96.02	2.20	1.46
2010 December	138.85	1.28	0.85	7.39	61.50	106.25	2.02	1.32
2011 December	138.16	1.23	0.84	7.51	60.87	104.64	2.46	1.32
2012 December	139.72	1.21	0.81	7.53	61.51	113.54	2.34	1.31
2013 December	140.21	1.22	0.84	7.64	61.53	114.71	2.83	1.37
2014 December	140.11	1.20	0.79	7.67	61.70	121.53	2.83	1.23
2015 December	137.65	1.08	0.73	7.64	61.62	121.75	3.18	1.09
2016 December	135.28	1.08	0.84	7.54	61.49	123.79	3.69	1.05
2017 December	133.25	1.17	0.88	7.54	61.68	119.14	4.55	1.18
2018 December	123.45	1.13	0.90	7.40	61.49	118.28	6.06	1.14
2019 December	122.17	1.09	0.85	7.44	61.55	117.54	6.50	1.11
2017 December	133.25	1.17	0.88	7.54	61.68	119.14	4.55	1.18
2018 December	124.39	1.13	0.89	7.43	61.50	118.41	6.14	1.14
2019 December	122.17	1.09	0.85	7.44	61.55	117.54	6.50	1.11
2020 December	123.55	1.08	0.91	7.54	61.69	117.58	9.38	1.22
2021 December	120.81	1.04	0.85	7.52	61.67	117.58	15.40	1.13
2022 December	114.93	0.99	0.87	7.54	61.63	117.31	19.76	1.06
2023 September	106.85	0.96	0.86	—	61.53	117.20	28.86	1.07
October	105.77	0.95	0.87	—	61.51	117.19	29.45	1.06
November	104.09	0.96	0.87	—	61.50	117.19	30.98	1.08
December	102.78	0.94	0.86	—	61.49	117.17	31.72	1.09
2024 January	103.91	0.94	0.86	—	61.61	117.21	32.82	1.09
February	103.91	0.95	0.85	—	61.69	117.18	33.26	1.08
March	103.57	0.97	0.86	—	61.56	117.19	34.82	1.09
April	101.48	0.98	0.86	—	61.49	117.14	34.69	1.07
May	100.52	0.98	0.86	—	61.50	117.12	34.86	1.08
June	100.35	0.96	0.85	—	61.55	117.07	35.07	1.08
July	100.31	0.97	0.84	—	61.50	117.05	35.70	1.08
August	99.97	0.95	0.85	—	61.49	117.04	37.11	1.10
September	99.35	0.94	0.84	—	61.49	117.05	37.82	1.11
October	98.68	0.94	0.84	—	61.49	117.03	37.35	1.09
November	98.21	0.94	0.83	—	61.49	116.99	36.63	1.06
December	98.30	0.93	0.83	—	61.49	116.97	36.66	1.05
2025 January	98.51	0.94	0.83	—	61.54	117.12	36.80	1.03

Table 36.2. Nominal and real effective exchange rate

(January 2007=100)

Description	Index			
	NEER	REER	REER (CEFTA)	REER (EU)
2007	100.2	105.4	103.8	105.8
2008	102.2	105.1	106.1	103.9
2009	101.6	102.2	101.3	102.6
2010	100.8	104.8	105.8	106.4
2011	101.1	105.8	106.6	106.9
2012	101.2	106.6	106.9	108.6
2013	102.1	107.2	107.7	107.8
2014	101.9	106.0	107.4	107.3
2015	101.6	104.8	106.4	107.0
2016	102.2	105.1	107.1	105.8
2017	102.6	105.0	106.4	105.4
2018	102.9	104.7	106.8	104.7
2019	104.1	107.0	107.8	105.5
2020	105.7	108.0	107.8	105.5
2021 December	107.0	112.5	112.4	106.8
2023 December	107.7	117.9	119.8	108.5
2023 June	108.3	115.7	115.7	105.2
July	109.0	116.9	115.8	105.8
August	109.0	117.6	115.8	106.4
September	109.0	118.2	116.9	106.9
October	109.0	117.9	118.3	106.8
November	109.1	118.0	116.0	107.4
December	109.1	118.3	116.6	107.7
2024 January	109.3	119.0	116.4	109.2
February	109.5	119.7	118.3	108.7
March	109.7	118.9	117.4	107.7
April	109.5	118.8	117.2	107.1
May	109.6	118.3	116.5	106.6
June	109.5	118.4	117.3	106.3
July	109.6	118.2	116.8	106.4
August	109.7	118.5	117.0	106.5
September	109.7	118.2	116.5	106.3
October	109.5	118.4	117.3	106.1
November	109.4	118.3	116.9	106.5
December	109.4	118.7	117.4	107.0
2025 January	109.4	119.9	118.2	108.7

Part III. EXPLANATORY NOTES

Based on the Law No. 03/L-074 on the Central Bank of the Republic of Kosovo, also specified in the *Regulation on Monetary - Financial Statistics and Financial Accounts Statistics* and *Regulation on Balance of Payments and International Investments Position Statistics*, CBK compiles and publishes statistics and disseminates information related to statistical methodology. The CBK is also the producer of the official statistics based on the *Law on Official Statistics of the Republic of Kosovo*. Statistics that fall under the scope of the CBK responsibilities are monetary and financial statistics, and external sector statistics (balance of payments statistics, international investments position, and external debt statistics). In addition, the CBK also publishes statistics from other sources such as real and fiscal sector statistics.

Statistics for which the CBK is the official producer and includes them in the Monthly Statistics Bulletin are compiled and published based on international statistical standards of the IMF, ECB, Eurostat, namely: *Monetary and Financial Statistics Manual* (IMF 2000), *Monetary and Financial Statistics Compilation Guide* (IMF 2008), *Balance of Payments Manual* (IMF 1993), *Balance of Payments Compilation Guide* (IMF 1995), *Balance of Payments and International Investment Position Manual* (IMF 2009), Manual on Monetary Financial Institutions Interest Rates (ECB 2003), System of National Accounts (SNA 2008), European System of National and Regional Accounts (ESA 95), etc.

Detailed methodology related to compilation of monetary - financial statistics and balance of payments statistics can be found in the CBK website (www.bqk-kos.org):

- Monetary and Financial Statistics Methodology;
- Balance of Payments Statistics Methodology.

This explanatory note is a brief description of methodology, contents, periodicity and the source of graphs and tables presented in this publication. Explanatory notes contain also information on methodological breaks and implications for the specific items in this bulletin.

Part I: CHARTS

Chart 1. Financial corporations survey

Description: Financial corporations sector consists of all resident corporations and quasi-corporations principally engaged in financial intermediation or in related auxiliary financial activities. Data presented in this graph include the CBK, other depository corporations (commercial banks), and other financial corporations (microfinance institutions, insurance companies, pension funds, and financial auxiliaries). Published data are aggregated.

Periodicity: quarterly.

Source: table 3.1, 4.1, and 5.1.

Chart 2. Financial corporations net foreign assets

Description: Net foreign assets are comprised of claims on nonresidents excluding liabilities to nonresidents, and are calculated by deducting the liabilities to nonresidents from claims on nonresidents. In this context are included the CBK net foreign assets, other depository corporations (commercial banks), and other financial corporations (microfinance institutions, insurance companies, pension funds, and financial auxiliaries).

Periodicity: quarterly.

Source: table 3.1, 4.1, and 5.1.

Chart 3. Growth of financial corporations assets

Description: Growth of financial corporations net foreign assets is calculated on annual basis on the level of the CBK, other depository corporations (commercial banks), and other financial corporations (microfinance institutions, insurance companies, pension funds, and financial auxiliaries). The growth of foreign assets of other financial corporations is calculated by consolidating the value of assets of financial corporations and by calculating the annual growth rate.

Periodicity: quarterly.

Source: table 3.1, 4.1, and 5.1.

Chart 4. Sectoral breakdown of deposits at CBK

Description: Sectoral classification of deposits is based on international statistical standards. In Kosovo, other depository corporations are comprised of commercial banks while other financial corporations include insurance companies, pension funds, microfinance institutions, money transfer agencies and exchange bureaus. Deposits of Privatization Agency of Kosovo are presented within the deposits of central government according to the maturity.

Periodicity: monthly.

Source: table 10.2.

Chart 5. Sectoral and currency breakdown of deposits at other depository corporations

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Government deposits include central government deposits (e.g. ministries, etc.) and local governments (e.g. municipalities). Other financial corporations include all financial institutions except the central bank and other depository corporations which are reported separately. Public nonfinancial corporations include public corporations (e.g. PTK, KEK, etc.), whereas other financial corporations comprise private nonfinancial companies. Household category comprises all households holding bank accounts, whereas nonresidents include all nonresidents holding bank accounts in Kosovo. The share of EUR deposits to total deposits is calculated by dividing deposits in EUR currency with total deposits. For more regarding the sectorial breakdown and residency criteria, see Monetary and Financial Statistics Methodology.

Periodicity: monthly.

Source: table 12.1 and 12.5.

Chart 6. Maturity breakdown of deposits at other depository corporations

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Classification of deposits by maturity was performed based on criteria of original maturity (e.g. if in May 2012 there is a deposit of one year maturity, this deposit is reported under the item “up to one year” until the end of maturity). Since 2010, new breakdown of deposits is applied, namely transferable deposits, other deposits (time deposits), and saving deposits. Nevertheless, up to 2009, saving deposits were included within time deposits.

Periodicity: monthly.

Source: table 12.1 and 12.5.

Chart 7. Sectoral breakdown of loans at other depository corporations

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Classification of loans by sector is based on the purpose of loans granted. If the loan was issued to a company, then the loan is classified as a loan to nonfinancial corporation (public or private).

Periodicity: monthly.

Source: table 13.1.

Chart 8. Sectoral breakdown of new loans at other depository corporations

Description: The other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. New loans include loans extended only within the referring period and as such are classified as flow data (e.g. loans granted in May 2012 represent only loans issued during that month, not including loans issued during previous periods, as is the case with outstanding loans).

Periodicity: monthly.

Source: table 13.2.

Chart 9. Other depository corporations loans by economic sectors

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. The classification of loans by economic sectors was based on NACE classification, which represents the classification of loans by purpose.[1]

Periodicity: monthly.

Source: table 13.3.

Chart 10. Maturity breakdown of other depository corporations loans

Description: The other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Classification of loans by maturity is based on the original criteria (e.g. if in May 2012 were issued loans with one year maturity, these loans are reported under the item "Up to 1 year" until the end of maturity). Starting from 2010 there is a detailed breakdown of loans by maturity. Maturity "over 2 years and up to 5 years" prior to 2010 includes deposits with the original maturity of "over 2 years".

Description: monthly.

Source: table 13.1.

Chart 11. Other depository corporations loans to deposit ratio and annual growth of loans and deposits

Description: The other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Growth trend of loans and deposits is performed on annual basis through annual growth formula. The ratio of loans to deposits includes all loans divided by deposits, excluding interbank deposits and loans.

Periodicity: monthly.

Source: table 11.1 and 11.2.

[1] For details on NACE classification visit http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF

Chart 12. Interest rates on loans and deposits at other depository corporations

Description: The other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Interest rate on deposits and loans are calculated by using the effective interest rate formula based on arithmetic weighted average. The calculation formula of effective interest rate is as follows:

$$AAR = \left(1 + \frac{AG}{n}\right)^{n} - 1$$

where AAR stands for annualized agreed rate, AG is the nominal agreed rate among the parties, and n is the number of capitalization periods per year, i.e. $n = 1$ for yearly interest payment $(12/12)$, $n = 2$ for semi-annual interest payment $(12/6)$, $n = 4$ for quarterly interest payments $(12/3)$, and $n = 12$ for monthly interest payments $(12/1)$. Since 2010, there is a detailed breakdown of the banks products in terms of sectors and maturity. Furthermore, since 2010, loans with special conditions are not included in the calculation of the weighted average interest rate.

These are flow data that include new contracts during the respective month. For detailed description on interest rate calculation refer to the Monetary and Financial Statistics Methodology.

Periodicity: monthly.

Source: table 14.1 and 14.2.

Chart 13. Other depository corporations income and expenditures

Description: The other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Revenues category include all incomes from the banking activity, as interest income, non-interest income, etc., whereas within expenditures are included interest expenditures, non-interest expenditures, administrative expenditures (including expenditures of the bank staff). The data are aggregated on the level of other depository corporations. The data are cumulative within the calendar year (e.g. the data of January 2012 include the data only for January 2012, whereas the data as of May 2012 include the data from January 2012 up to May 2012).

Periodicity: Monthly

Source: table 15.1

Chart 14. Growth of income at other depository corporations income and contribution to the growth

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. The income growth is calculated by using cumulative amounts within the calendar year, through the growth formula. In order to identify the contribution of each component, the contribution formula is used (percentage point):

$$Percentage\ point = \frac{(g_0 - g_{-1})}{z_{-1}} * 100$$

where the variable g is part of the variable z.

Periodicity: monthly.

Source: table 15.1.

Chart 15. Growth of expenditures at other depository corporations expenditures and contributions to the growth

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Expenditure growth is calculated by using cumulative amounts within the calendar year, through growth formula. In order to identify the contribution of each component, the contribution formula is used (percentage point):

$$Percentage\ point = \frac{(g_0 - g_{-1})}{z_{-1}} * 100$$

where the variable g is part of the variable z.

Periodicity: Monthly.

Source: table 15.1.

Chart 16. Interest rates on loans of other financial intermediaries

Description: Other financial intermediaries consist of resident financial corporations engaged in financial intermediation expect depository corporations, including insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries (microfinance institutions) along with other depository corporations (commercial banks) are licensed institutions for loan granting. Interest rates are calculated and published based on effective annual rate. Sectors are broken down into nonfinancial corporations and households, consistent with the international standards. Formula used for calculation of effective annual rate is shown below:

$$Eff = \frac{\left(1 + \frac{AG}{n}\right)^{n} - 1}{fee}\ ; \qquad fee = 1 - disagio$$

where Eff stands for annualized agreed rate, AG is the nominal agreed rate among the parties, and n is the number of capitalization periods per year, i.e. $n = 1$ for yearly interest payment $(12/12)$, $n = 2$ for semi-annual interest payment $(12/6)$, $n = 4$ for quarterly interest payments $(12/3)$, and $n = 12$ for monthly interest payments $(12/1)$. The interest rate reported to the CBK will not include any fee, tax nor any other cost related to the third parties, like taxes to state, which bank pays for the client. However, costs manifested as a disagio in case of a loan must be considered as an interest payment. Disagio, defined as the difference between the nominal amount of the loan and the amount received by customer, shall be considered as an interest payment at the start of the contract (time t_0) and shall be reflected in the annualized agreed rate. The disagio is related directly with the loan processing and it is an interest cost for specific loan agreement or new contract. Interest rates on loans are flow statistics that include only new contracts during the month.

Periodicity: monthly.

Source: table 18.1.

Chart 17. Other financial intermediaries new loans by sectors

Description: Other financial intermediaries consists of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. New loans include loans extended only within the referring period and as such are classified as flow data (e.g. loans of May 2012 represent only loans issued during that month, not including loans issued during previous periods, as is the case with outstanding loans).

Periodicity: monthly.

Source: table 17.3.

Chart 18. Maturity breakdown of other financial intermediaries loans

Description: Other financial intermediaries consist of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries loans by maturity are presented as outstanding amounts. This means that amounts shown represent active loans i.e. other financial intermediaries claims on respective institutional and economic sectors. Classification in time buckets is based on international statistical standards.

Periodicity: monthly.

Source: table 17.1.

Chart 19. Other financial intermediaries loans by sectors

Description: Other financial intermediaries consist of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries loans by sectoral breakdown are presented as outstanding amounts. This means that amounts shown represent active loans i.e. other financial intermediaries claims on respective institutional sectors. Classification of loans by sector is based on the purpose of loans granted while sectorization is based on international statistical standards of IMF, etc.

Periodicity: monthly.

Source: table 17.1.

Chart 20. Other financial intermediaries loans by economic sectors

Description: Other financial intermediaries consist of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries loans by economic sectors are presented as outstanding amounts. This means that amounts shown represent active loans i.e. other financial intermediaries claims on respective institutional sectors. The classification of loans by economic sectors was based on NACE classification, which represents the classification of loans by purpose.[2]

Periodicity: Monthly

Source: table 17.2

Chart 21. Kosovo budget

Description: General government exercises legislative, judicial, and executive authority over other institutional units within a specified area and is comprised from the central government, federal government, local government and social security funds. In case of Kosovo, there are two levels, central government and local governments. Budget statistics include budget revenues and expenditures. The data are presented as flow statistics. The CBK is not the official producer of government statistics.

Periodicity: monthly.

Source: table 26.1 and 26.2.

Chart 22. Prices

Description: Statistics on prices are represented based on the annual change. Annual difference is based on the annual growth formula, using consumer price index. CBK is not official producer of price statistics. The formula for calculating the annual change and the annual average is shown below:

[2] For details on NACE classification visit http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF

$$Annual\ change = \left[\left(\frac{CPI^{Y,m}}{CPI^{Y_{-1},m}}\right) - 1\right] * 100$$

where $CPI^{Y,m}$ represents Consumer Price Index for the current month (m) of the current year (Y), whereas $CPI^{Y_{-1},m}$ represents prices index of the current month (m) of the previous year (Y_{-1}).

Periodicity: monthly.

Source: table 28.1.

Chart 23. Prices, main categories

Description: Main categories of prices are based on the price index structure. The calculated percentages were calculated using annual change. The classification in categories as food and beverages, alcoholic drinks, etc., is based on the COICOP (Classification of Individual Consumption by Purpose).[3]

Periodicity: monthly.

The source of the data: table 28.1.

Chart 24. Import and producer prices

Description: Prices of imports comprise the import prices of goods imported based on specific weights, whereas, producer prices comprise prices of domestically produced goods, using specific weights.

Periodicity: quarterly.

Source: table 28.2.

Chart 25. Exchange rate against EUR currency

Description: The exchange rate is compiled based on monthly average exchange rate and includes Albanian lek, Swiss franc, British pound, Croatian kuna, North Macedonian denar, Serbian dinar, Turkish lira and US dollar.

Periodicity: monthly.

Source: table 35.1.

Chart 26. Real effective exchange rate

Description: Real Effective Exchange Rate (REER) is calculated by using Consumer Price Index (CPI) and Harmonized Consumer Price Index (HICP). Prior to REER calculation, calculate Nominal Effective Exchange Rate (NEER) is calculated. The formula for calculating NEER is as follows:

[3] For details on COICOP visit http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=5

$$NEER_t = 100 \sum_{i=1}^{n} \frac{E_{it}}{E_{i0}} w_i$$

where i represents the individual country currencies, E_{it} represents the nominal exchange rate of EUR currency against other currencies on monthly basis (t) defined as the number of currency units of the country (i) for one unit of the domestic currency. E_{i0} represents nominal exchange rate of EUR currency against currencies of respective country in the base period, and w_i is the weight of the domestic currency (i).

REER is calculated based on the formula below:

$$REER_t = \sum_{i=1}^{n} \frac{w_i P_{dt}}{P_{ft}} NEER_t$$

where P_{ft} represents the index for foreign prices on monthly basis (t) for each countries separately comparing with the base period, whereas P_{dt} represents CPI of Kosovo on monthly basis (t) comparing with the base period.

Periodicity: quarterly.

Source: 35.2.

Chart 27. Trade balance

Description: Trade balance covers regular imports and exports of goods with all countries. Trade balance is calculated by deducting imports from export of goods. Data on imports and exports are cumulative within the calendar year (e.g. the data for January 2012 include the data for January 2012 only, whereas the data as of May 2012 include the data from January 2012 to June 2012).

Periodicity: monthly.

Source: table 34.1 and 34.5.

Chart 28. Export of goods

Description: Exports to EU include all EU countries. CEFTA include countries as Bosnia and Herzegovina, Croatia, Montenegro, North Macedonia, Serbia and Albania. The category of other European countries includes countries as Switzerland, Russia, Ukraine, Turkey, etc. Whereas, the category of Non-European countries include all the countries which are not in European Continent as USA, China, Japan, India, Egypt, etc.

Periodicity: monthly.

Source: table 34.1.

Chart 29. Import of goods

Description: Imports from EU include all EU countries. CEFTA includes countries as Bosnia and Herzegovina, Croatia, Montenegro, North Macedonia, Serbia and Albania. The category of other European countries includes countries as Switzerland, Russia, Ukraine, Turkey, etc. Whereas, the category of Non-European countries include all the countries which are not in European Continent as USA, China, Japan, India, Egypt, etc.

Periodicity: monthly.

Source: table 34.5.

Chart 30. Balance of payments of Kosovo

Description: Balance of payments represents key economic information that systematically summarizes the economic transactions of residents of Kosovo with the outside world (nonresidents) for a specified period of time. In graph are presented main balance of payments categories, such as: current account, capital account, financial account, and errors and omissions. Until 2008 data are presented on annual basis, and since 2009 on a quarterly basis, and are flow data on net basis.

Periodicity: quarterly.

Source: table 29.1.

Chart 31. Current account

Description: The current account is one of the main categories of the balance of payments of Kosovo. The current account represents the difference between the net exports of goods, services, income inflows and incoming transfers on the one hand, compared with imports of goods, services, income inflows and outgoing transfers, on the other hand. Calculation of the current account does not include financial transactions. In the graph is shown the impact of the categories such as of goods, services, income and transfers account of Kosovo. Until 2008 data are presented on annual basis, and since 2009 on a quarterly basis, and are flow data on net basis.

Periodicity: quarterly.

Source: table 29.2.

Chart 32. Financial account

Description: The financial account shows assets and liabilities of Kosovo's economy to nonresidents for a certain period of time. The graph depicts main categories of financial account such as: direct investments, portfolio investments, other investments (other than portfolio), and reserve assets. Until 2008 data are presented on annual basis, and since 2009 on a quarterly basis, and are flow data on net basis.

Periodicity: quarterly.

Source: table 29.9.

Chart 33. International investments position

Description: International investments position represents the balance sheet of assets and liabilities of Kosovo residents with nonresidents at the end of a certain period. Graph shows the relationship between the assets (Kosovo investments abroad) and liabilities (nonresident investments in Kosovo) and are presented as outstanding amounts. Until 2011 data are presented on annual basis, and since 2012 on a quarterly basis, and on net basis.

Periodicity: quarterly.

Source: table 30.3.

Chart 34. International investments position - by sectors

Description: International investments position represents the balance sheet of assets and liabilities of Kosovo residents with nonresidents at the end of a certain period. The graph shows the relationship between the assets (Kosovo investments abroad) and liabilities (nonresident investments in Kosovo) by sectors such as: central government, central bank, commercial banks, and other sectors (including the private sector). Sectoral classification is based on international statistical standards. Until 2011 data are presented on annual basis, and since 2012 on a quarterly basis, on net basis.

Periodicity: quarterly.

Source: table 31.2.

Chart 35. Direct investments by main countries

Description: Foreign direct investment statistics presented in this graph show the relationship between nonresident investments in Kosovo versus Kosovo residents to investments abroad. Graph shows the geographical distribution of foreign direct investments in Kosovo and vice versa by main investing countries. Moreover, in the graph are not shown all the countries that have invested in Kosovo, but only the larger ones, due to the technical aspects of the presentation. The data are presented as outstanding on net basis.

Periodicity: quarterly.

Source: table 31.1.

Chart 36. Reserve assets

Description: Reserve assets are comprised of international assets classified according to international statistical standards. Data are presented as outstanding amounts.

Periodicity: quarterly.

Source: table 30.4.

Chart 37. Gross external debt

Description: Kosovo's external debt represents liabilities of Kosovo residents to nonresidents in a given period of time. Gross external debt is divided into public and private external debt. Private sector debt includes private debt that in the case of Kosovo has the largest share to total Kosovo's external debt. Until 2011 data are presented on an annual basis, and since 2012 on a quarterly basis. The data are presented as outstanding amounts on gross basis.

Periodicity: quarterly.

Source: table 32.1.

Chart 38. Gross external debt by creditors

Description: Kosovo's external debt represents liability of Kosovo residents to nonresidents in a given period of time. External debt is classified according to Kosovo creditors. The data are presented as outstanding amounts on gross basis.

Periodicity: quarterly.

Source: table 32.2.

PART II: TABLES[4]

Table 1. Financial corporations survey

Description: Financial corporations sector consists of all resident corporations and quasi-corporations engaged in financial intermediation or in related financial activities and are comprised of depository corporations and other financial corporations. Financial corporations survey represents the consolidated financial position of the financial corporations with the external sector, fiscal sector and real sector and is compiled by depository corporations survey (CBK and commercial banks) and other financial corporations survey (insurance companies, pension funds, microfinance institutions, and assets managers). In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach.

Periodicity: quarterly.

Source: CBK, other depository corporations, other financial corporations.

Table 2. Depository corporations survey

Description: Depository corporations comprise the central bank and other depository corporations (commercial banks). Depository corporations survey represents the consolidated financial position of depository corporations with other financial corporations, external sector, fiscal sector and real sector and is compiled by the CBK and other depository corporations survey. At this level, the consolidation is performed among the CBK and other depository corporations. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas the surveys are presented based on the sectoral approach. The concept on broad money includes only deposits which are part of broad money excluding currency in circulation. Broad money comprises deposits of other financial corporations (insurance companies, pension funds, etc.), deposits of nonfinancial corporations, households, and NPISH. This definition is consistent with European Central Bank definition.

Periodicity: monthly.

Source: CBK, other depository corporations.

[4] Explanatory notes refer to group of tables which have been presented separately in the Monthly Statistics Bulletin (e.g. explanatory notes will be presented on the level of financial corporations survey including table 1.1. Net Foreign Assets and Domestic Claims, and table 1.2. Liabilities).

Table 3. CBK survey

Description: CBK survey is compiled by the CBK balance sheet and includes the CBK financial position with other depository corporations, other financial corporations, external sector, fiscal and real sector. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach.

Periodicity: monthly.

Source: CBK.

Table 4. Other depository corporations survey

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Other depository corporations survey represents the consolidated financial position of other depository corporations with CBK, other financial corporations, external sector, fiscal sector and real sector. Other depository corporation survey is compiled from the other depository corporations balance sheet. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach. There are some methodological changes within the liabilities of other depository corporations being presented within the explanatory notes of table 12.
Periodicity: monthly.
Source: commercial banks.

Table 5. Other financial corporations survey

Description: Other financial corporations survey is compiled based on the balance sheet information from insurance corporations, pension funds, microfinance institutions, and assets managers. Other financial corporations survey represents the consolidated financial position of other financial corporations with depository corporations (central bank and commercial banks), external sector, fiscal and real sector. Other financial corporations survey is calculated based on insurance companies survey, pension funds survey, microfinance institutions, and assets managers. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach. Up to end-2011, some of the other financial corporations statistics are compiled on quarterly basis, while starting from January 2012 on monthly basis. This consists with the implementation of the statistical projects, namely, Statistical Report on Microfinance Institutions, Interest Rates Report on Microfinance Institutions, and Statistical Report on Money transfer Agencies.

Periodicity: quarterly.

Source: other financial intermediaries, insurance companies, pension funds, financial auxiliaries.

Table 6. Other financial intermediaries survey

Description: Other financial intermediaries survey is compiled based on the balance sheet information submitted by microfinance institutions. Other financial intermediaries survey represents the consolidated financial position of other financial intermediaries with depository corporations (central bank and commercial banks), insurance companies, pension funds, financial auxiliaries, external sector, fiscal and real sector. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach. Up to end-2011, other financial intermediaries statistics are compiled on quarterly basis, while starting from January 2012 on monthly basis. This consists with the implementation of the statistical projects, namely, Statistical Report on Microfinance Institutions, and Interest Rates Report on Microfinance Institutions.
Periodicity: quarterly.
Source: microfinance institutions.

Table 7. Insurance companies survey

Description: Insurance companies survey is compiled based on the balance sheet information received from insurance companies. Insurance companies survey represents the consolidated financial position of insurance companies with depository corporations (central bank and commercial banks), other financial intermediaries, pension funds, financial auxiliaries, external sector, fiscal and real sector. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach.

Periodicity: quarterly.

Source: insurance companies.

Table 8. Pension funds survey

Description: Pension funds survey is compiled based on the balance sheet information submitted by the pension funds. Pension funds survey represents the consolidated financial position of pension funds with depository corporations (central bank and commercial banks), other financial intermediaries, insurance companies, financial auxiliaries, external sector, fiscal and real sector. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the instrument, whereas surveys are presented based on the sectoral approach.

Periodicity: quarterly.

Source: pension funds.

Table 9. Financial auxiliaries survey

Description: Financial auxiliaries survey is compiled based on the balance sheet information submitted by money transfer agencies. Financial auxiliaries survey represents the consolidated financial position of money transfer agencies with depository corporations (central bank and commercial banks), other financial intermediaries, insurance companies, pension funds, external sector, fiscal and real sector. In terms of presentation, the survey differs from the balance sheet because in the balance sheet the priority is given to the

instrument, whereas surveys are presented based on the sectoral approach. Up to end-2011, financial auxiliaries statistics are compiled on quarterly basis, while starting from January 2012 on monthly basis. this consists with the implementation of the statistical project called Statistical Report on Money Transfer Agencies.

Periodicity: quarterly.

Source: money transfer agencies.

Table 11. CBK balance sheet

Description: CBK balance sheet represents the financial position of the CBK. Within other financial corporations being presented on CBK liabilities side are included deposits of insurance companies and pension funds. Government deposits include also deposits of Privatization Agency of Kosovo, being presented separately. Within the government deposits at CBK, is included also IMF quota subscription.

Periodicity: monthly

Source: CBK

Table 12. Other depository corporations balance sheet

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation whose liabilities are included in the definition of broad money. In Kosovo, other depository corporations are commercial banks. The balance sheet of other depository corporations represents the aggregated statement of this sub-sector. Since June 2004 there is a methodological change in the balance sheet of other depository corporations. This consists with the implementation of statistical project, namely, Statistical Bank Report and Interest Rate Report. For more regarding the statistical projects stated above, please follow links:

- Statistical Bank Report;
- Interest Rate Report.

For detailed description on methodological changes, refer to explanatory notes on table 12. Other depository corporations deposits.

Periodicity: monthly

Source: commercial banks.

Table 13. Other depository corporations deposits

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation whose liabilities are included in the definition of broad money. In Kosovo, other depository corporations are commercial banks. Deposits at other depository corporations are classified by sectors, sub-sectors and currencies.

Until May 2004, the structure of deposits was composed only from households and legal entities. Within deposits of legal entities are included deposits of all institutions except commercial banks and households. Moreover, within household deposits, until May 2004, were included also the deposits of NPISH. Since June 2004 until December 2007, deposits of insurance companies include also deposits of pension funds.

Maturity breakdown of deposits was made based on the criteria of original maturity (e.g. if in January 2009 there is a deposit of one year maturity, then this maturity is reported under the item "up to 1 year" until the end of maturity). Since 2010, saving deposits are reported as separated, previously included in the item "other deposits" by maturities. Also, there is a detailed breakdown in terms of deposits by maturity. Item "over 2 years and up to 5 years" up to 2009 includes all deposits with the maturity of "over 2 years".

Periodicity: monthly

The source data: commercial banks.

Table 14. Other depository corporations loans

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Other depository corporations loans are represented as (1) outstanding amounts and as (2) new loans extended during the month.

Outstanding loans include commercial banks claims towards the respective sectors, such as public nonfinancial corporations, other nonfinancial corporations, households, classified by maturities. In this context is not included interbank activity. Besides sectors and sub-sectors institutional classification, loans are classified also by purpose. This breakdown is based on NACE classification.[5] Table on loans by maturity includes loans in EUR and non-EUR currency, while table on loans by industry includes loans to resident sector, excluding households and NPISH.

New loans include new loans extended only during a certain period and as such they are flow data (e.g. loans of May 2012 represent only loans issued during that month, not including loans issued prior to that period, as is the case with outstanding loans).

Periodicity: monthly.

Source of the data: commercial banks.

Table 15. Other depository corporations effective interest rates

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation whose liabilities are included in the definition of broad money. In Kosovo, other depository corporations are commercial banks. Interest rates are compiled based on annual agreed rate. Sectors are classified as nonfinancial corporations and households, complying with international statistical standards.

Since January 2008, there is a methodological change, where interest rates on loans include also administrative fees applied by commercial banks for loans extended, paid by borrowers. Furthermore, since January 2008 statistics on overdrafts are presented as outstanding and as such are not included in calculation of weighted average. Since 2010, calculation of weighted interest rate excludes loans with favorable conditions. Also since this period new breakdown of loans by purpose is applied, consistent with the NACE nomenclature.

[5] For details on NACE classification visit http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF

While calculating and publishing interest rates statistics, is used the arithmetic weighted average and criteria such as standard deviation and minimum observations. Annual agreed rate is calculated as follows:

$$AAR = \left(1 + \frac{AG}{n}\right)^{n} - 1$$

where AAR stands for annualized agreed rate, AG is the contracted nominal rate agreed among the parties, and n is the number of capitalization periods per year, i.e. $n = 1$ for yearly interest payments $(12/12)$, $n = 2$ for semi-annual interest payments $(12/6)$, $n = 4$ for quarterly interest payments $(12/3)$, and $n = 12$ for monthly interest payments $(12/1)$.

These are flow data, representing new contracts during the month. For detailed description on interest rate calculation refer to the Interest Rates Report.

Periodicity: monthly.

Source: commercial banks.

Table 16. Other depository corporations income statement

Description: Other depository corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and whose liabilities are included in the definition of broad money. In Kosovo, other depository corporations are commercial banks. Other depository corporations income statement represents aggregated position of banks income and expenditures. Income structure is broken down into interest income and non-interest income. The same criterion is used in expenditure classification. Income statement data are flow data, being presented as cumulative within the calendar year, (e.g. the data of January 2012 include the data only for January 2012, whereas the data as of May 2012 include the data from January 2012 up to May 2012).

Periodicity: Monthly

Source: Commercial banks.

Table 17. Other financial intermediaries balance sheet

Description: Other financial intermediaries consists of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. Balance sheet of other financial intermediaries is presented as aggregated. Since June 2004 and up to December 2011 statistics on other financial intermediaries are published on quarterly basis, while starting from January 2012 on monthly basis. This consists with the implementation of the statistical project named Statistical Report on Microfinance Institutions.

Periodicity: monthly.

Source: microfinance institutions.

Table 18. Other financial intermediaries loans

Description: Other financial intermediaries consist of all resident financial corporations except depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo, other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries loans are represented as (1) outstanding amounts and as (2) new loans extended during the month.

Outstanding loans include other financial intermediaries claims towards the respective sectors, such as public nonfinancial corporations, other nonfinancial corporations, households, classified by maturities.

New loans include new loans extended only during a certain period and as such they are flow data (e.g. loans of May 2012 represent only loans issued during that month, not including loans issued prior to that period, as is the case with outstanding loans). Besides sectors and sub-sectors institutional classification, loans are classified also by purpose. this breakdown is based on NACE classification.[6]

Periodicity: monthly.

Source: microfinance institutions.

Table 19. Other financial intermediaries effective interest rates

Description: Other financial intermediaries consist of resident financial corporations engaged in financial intermediation expect depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries (microfinance institutions) along with other depository corporations (commercial banks) are licensed institutions for loan granting.

Interest rates are calculated and published based on effective annual rate. Sectors are broken down into nonfinancial corporations and households, consistent with the international standards. Formula used for calculation of effective annual rate is shown below:

$$\boldsymbol{Eff} = \frac{\left(\mathbf{1} + \frac{\boldsymbol{AG}}{\boldsymbol{n}}\right)^{\boldsymbol{n}} - \mathbf{1}}{\boldsymbol{fee}}\ ; \qquad \boldsymbol{fee} = \mathbf{1} - \boldsymbol{disagio}$$

where Eff stands for annualized agreed rate, AG is the nominal agreed rate among the parties, and n is the number of capitalization periods per year, i.e. $n = 1$ for yearly interest payment $(12/12)$, $n = 2$ for semi-annual interest payment $(12/6)$, $n = 4$ for quarterly interest payments $(12/3)$, and $n = 12$ for monthly interest payments $(12/1)$. the interest rate reporting to CBK will not include any fee, tax nor any other cost related to the third parties, like taxes to state, which bank pays for the client. However, costs manifested as a disagio in case of a loan must be considered as an interest payment. Disagio, defined as the difference between the nominal amount of the loan and the amount received by customer, shall be considered as an interest payment at the start of the contract (time t_0) and shall be reflected in the annualized agreed rate. the disagio is related directly with the loan processing and it is an interest cost for specific loan agreement or new contract. Interest rates on loans are flow statistics that includes only new contracts during the month.

[6] For details on NACE classification visit http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF

Periodicity: monthly.

Source: microfinance institutions.

Table 20. Other financial intermediaries income statement

Description: Other financial intermediaries consist of resident financial corporations engaged in financial intermediation expect depository corporations, insurance companies, pension funds, money transfer agencies and exchange bureaus. In Kosovo other financial intermediaries are microfinance institutions whose main activity is loan granting. Other financial intermediaries income statement represents aggregated position of income and expenditures. Income structure is broken down into interest income and non-interest income. the same criterion is used in expenditure classification. Income statement data are flow data, being presented as cumulative within the calendar year, (e.g. the data of January 2012 include the data only for January 2012, whereas the data as of May 2012 include the data from January 2012 up to May 2012).

Periodicity: monthly.

Source: microfinance institutions.

Table 21. Financial auxiliaries balance sheet

Description: Based on international statistical standards, money transfer agencies are treated as financial auxiliaries, whose primary role is to support financial intermediation. In Kosovo, financial auxiliaries are money transfer agencies. Balance sheet of financial auxiliaries is presented as aggregated. Up to December 2011 statistics on financial auxiliaries are published on quarterly basis, while starting from January 2012 on monthly basis. this consists with the implementation of the statistical project named Statistical Report on Money Transfer Agencies.

Periodicity: monthly.

Source: money transfer agencies.

Table 22. Financial auxiliaries income statement

Description: Financial auxiliaries consist of resident financial corporations engaged in supporting financial intermediation expect depository corporations, insurance companies, pension funds, and exchange bureaus. In Kosovo, financial auxiliaries are money transfer agencies. Financial auxiliaries income statement represents aggregated position of income and expenditures. Income structure is broken down into interest income and non-interest income. the same criterion is used in expenditure classification. Income statement data are flow data, being presented as cumulative within the calendar year, (e.g. the data of January 2012 include the data only for January 2012, whereas the data as of May 2012 include the data from January 2012 up to May 2012).

Periodicity: monthly.

Source: money transfer agencies.

Table 23. Insurance companies balance sheet

Insurance companies are financial corporations whose activity is focused on vehicle insurance, insurance of claims, health insurance, life insurance, etc. Balance sheet of insurance companies presents the financial position of insurance companies. From 2004 until March 2016 the data on insurance companies were published on quarterly basis, while since April 2016, these statistics are compiled and published on monthly basis.

Periodicity: monthly.

Source: insurance companies.

Table 24. Payments system

Description: Interbank payments include statistics referring to the value of overdrafts through Automatic teller Machines (AtMs), Point of Sales (POSs), e-Banking, etc. Payments system statistics are presented as cumulative within the calendar year, (e.g. the data of January 2012 include the data only for January 2012, whereas the data as of May 2012 include the data from January 2012 up to May 2012). However, statistics on number of AtMs, POSs, bank accounts, and e-banking accounts are presented as outstanding amounts.

Periodicity: quarterly.

Source: CBK.

Table 25. Other depository corporations network and number of employees

Description: Other depository corporations consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. In Kosovo, other depository corporations are commercial banks. Data on other depository corporations (commercial banks) network are presented on the level of Kosovo regions. Within the banking units are included head offices, branches, sub-branches, and all other banking units. the data on banking network and its staff are outstanding.

Periodicity: monthly.

Source: commercial banks.

Table 26. Insurance corporations activity

Description: This subsector includes resident insurance corporations and quasi-corporations whose principal function is to provide life and non-life insurance. In terms of insurance companies activity are represented the income from domestic insurance of vehicles (third party liabilities), and other insurances (property insurance, insurance against fire, and other misfortune insurances). In compliance to this classification are presented the number of sold insurance policies and insurance companies' expenditures.

Periodicity: monthly.

Source: CBK.

Table 27. Kosovo budget

Description: the table on Kosovo budget presents the actual revenues and expenditures. the income is classified as border and domestic revenues further detailed according to the Ministry of Finance. Budget expenditures are presented based on the purpose broken down by holders (government levels).

Periodicity: monthly.

Source: Ministry of Finance.

Table 28. Gross domestic product

Description: The data on Gross Domestic Product (GDP) are presented according to the Kosovo Agency of Statistics. Net export comprises export and import of goods (including transport and insurance expenditures) and export and import of services. GDP statistics are presented on the basis of expenditures and by economic sectors approach.

Periodicity: annually.

Source: Kosovo Agency of Statistics.

Table 29. Prices

Description: Prices statistics are compiled based on COICOP (Classification of Individual Consumption by Purpose) using specific weights by components and sub-components.[7] Statistics on prices are retrieved from respective regional offices as Ferizaj, Gjakova, Gjilan, Mitrovica, Peja, Prizren and Prishtina. Statistics on prices are presented based on annual change, based on annual growth formula. the annual change formula is as follows:

$$Annual\ change = \left[\left(\frac{CPI^{Y,m}}{CPI^{Y_{-1},m}}\right) - 1\right] * 100$$

where $CPI^{Y,m}$ represents Consumer Price Index for the current month (m) of the current year (Y), whereas $CPI^{Y_{-1},m}$ represents prices index of the current month (m) of the previous year (Y_{-1}).

Periodicity: monthly.

Source: Kosovo Agency of Statistics.

Table 30.1. Balance of payments

Description: Balance of payments statistics are flow data. Balance of payments statistics are compiled and published in compliance with international standards, presenting credit and debit side on the level of each component. Goods category also includes freight and insurance cost. Within current transfers, is included also UNMIK budget which as an institution, for statistics purposes is treated as nonresident to Kosovo, whereas its staff, is treated based on the residential criteria (one year period). this treatment is also valid for EULEX. KFOR is part

[7] For details on COICOP visit http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=5

of balance of payments of Kosovo. For further details on UNMIK, EULEX, KFOR refer to Balance of Payments Statistics Methodology.

One of the main components within the current account is remittances. Statistics on remittances are presented by receiving channels and countries of origin. the classification of remittances by receiving channels is broken down based on institutional channels (commercial banks and money transfer agencies) and non-institutional channels (cash). these statistics are flow.

Periodicity: quarterly.

Source: CBK, other depository corporations, nonfinancial corporations, government institutions, etc.

Table 31.2 International investments position

Description: International Investment Position Statistics (IIP) are presented as outstanding amounts, which are compiled and published in international statistical standards. IIP represents the balance sheet of external financial assets and liabilities of a particular country with other countries at the end of a certain period. Balance at the end of the period is a result of all transactions and adjustments arising from exchange rate movements or changes in market prices. IIP consists of (i) net investments in equity (share capital investments abroad minus foreign investment in domestic companies) and (ii) a country's net external debt (lending to nonresidents less borrowing from nonresidents). Over the years, Kosovo's economy has consistently been net creditor to the other countries of the world. A net creditor means that the net international assets are higher than international liabilities.

table of harmonization between the BOP and IIP represents a close link between IIP and BOP. Financial account of the BOP represents transactions related to external financial assets and liabilities of Kosovo, that affects the outstanding amounts on the external financial assets and liabilities presented in the IIP. Financial transactions can occur because of the increase / decrease in assets / liabilities and profit / loss on assets / liabilities (e.g. interest from investments or dividend distribution). IIP statistics since 2007 are published on an annual basis and since 2012 on a quarterly basis.

Periodicity: quarterly.

Source: CBK, other depository corporations, nonfinancial corporations, government institution, etc.

Table 32.3 Direct investments

Description: Foreign direct investments are composed of nonresidents investments in Kosovo and investments of Kosovo residents abroad. these statistics are presented by sectors and countries. the classification of foreign direct investments by economic categories is based on purpose and includes investments from privatization process and new investments. these statistics are flow data. Foreign investments include also intercompany loans between resident and nonresident companies.

Periodicity: quarterly.

Source: other depository corporations, nonfinancial corporations, etc.

Table 33.1 External debt

Description: Kosovo's external debt represents liabilities of Kosovo residents to nonresidents in a given period of time. Gross external debt include public and private external debt, while net external debt shows net external position of Kosovo, representing the difference between nonresidents investments in Kosovo (liability) and investment of Kosovo residents abroad (assets). Private sector debt includes private debt that in the case of Kosovo has the largest share to total external debt of Kosovo.

Periodicity: quarterly.

Source: MoF, CBK.

Table 34.1 Coordinated portfolio investments survey

Description: Coordinated portfolio investments survey represents investments in equity and debt securities further divided into short and long term. Portfolio investments are classified also by country, on gross basis.

Periodicity: quarterly.

Source: CBK, other depository corporations, nonfinancial corporations, etc.

Table 35. Trade balance

Description: Statistics on trade balance are presented by countries and main components. Countries are grouped in European Union countries, CEFTA, other European countries and Non-European countries. Exports are presented by destination country, whereas the import of goods was classified by the country origin. Trade balance is also presented based on goods imported by chapters and by countries.

Periodicity: monthly.

Source: Kosovo Agency of Statistics.

Table 36. Exchange rate

Description: Exchange rate is compiled based on monthly average currencies against EUR currency. The currencies presented belong to countries which represent the main trade partners of Kosovo and other regional countries. For information purposes, was included also US dollar against EUR. Real Effective Exchange Rate (REER) is calculated using Consumer Price Index (CPI) and Harmonized Consumer Price Index (HCPI). Prior to calculating REER Nominal Effective Exchange Rate (NEER) is calculated. NEER calculating formula is as follows:

$$\mathrm{NEER}_t = 100 \sum_{i=1}^{n} \frac{E_{it}}{E_{i0}} w_i$$

where i represents the individual country currencies, E_{it} represents the nominal exchange rate of EUR currency against other foreign currencies on monthly basis (t) defined as the number of currency units of the country (i) for one unit of the domestic currency. E_{i0} represents nominal exchange rate of EUR currency against currencies of respective country in the base period, and w_i is the weight of the domestic currency (i).

After that REER is calculated based on the following formula:

$$REER_t = \sum_{i=1}^{n} \frac{w_i P_{dt}}{P_{ft}} NEER_t$$

where P_{ft} represents the index for foreign prices on monthly basis (t) for each of the countries separately comparing with the base period, whereas P_{dt} represents CPI of Kosovo on monthly basis (t) comparing with the base period.

Periodicity: monthly.

Source: Kosovo Agency of Statistics, respective agencies for statistics of neighboring countries.

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