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

Monthly Statistics Bulletin

SEPTEMBER 2025 / NO. 289

BANKA QENDRORE E REPUBLIKËS SË KOSOVËS

CENTRALNA BANKA REPUBLIKE KOSOVA

CENTRAL BANK OF THE REPUBLIC OF KOSOVO

Monthly Statistics Bulletin

MONTHLY STATISTICS BULLETIN

No. 289, September 2025
Prepared by the Statistics Department
Central Bank of the Republic of Kosovo

For information regarding this publication, please contact:
Statistics Department, Central Bank of the Republic of Kosovo
Garibaldi 33, Prishtinë 10000
Tel: +383 38 222 055 extention 415
E-mail: statistics@bqk-kos.org

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.

Copyright © 2025, Central Bank of the Republic of Kosovo.

Users of these data are requested to cite the source.
Suggested citation: *Central Bank of the Republic of Kosovo*
Monthly Statistics Bulletin, No. 289, Prishtina 2025

Address:
Central Bank of the Republic of Kosovo
Garibaldi 33, Prishtina 10000
Tel: +383 38 222 055
Fax: +383 38 243 763
E-mail: statistics@bqk-kos.org
Web: www.bqk-kos.org

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. 289, Prishtina 2025.
Any correction that may be required will be made in the web site version.
This publication includes the data available as at 31 October 2025.

CONTENTS

SELECTED MACROECONOMIC INDICATORS ----------08

PART I. GRAPHICAL PRESENTATION----------09

Chart 1. Financial corporation survey 9
Chart 2. Financial corporations net foreign assets 9
Chart 3. Growth of financial corporations assets 9
Chart 4. Sectoral breakdown of deposits at CBK 10
Chart 5. Sectoral and currency breakdown of deposits at ODC 10
Chart 6. Maturity breakdown of deposits at ODC 10
Chart 7. Sectoral breakdown of loans at ODC 11
Chart 8. Sectoral breakdown of new loans at ODC 11
Chart 9. Other depository corporations loans by economic sectors 11
Chart 10. Maturity breakdown of ODC loans 12
Chart 11. ODC loans to deposits ratio and annual growth of loans and deposits 12
Chart 12. Interest rates on loans and deposits of ODC 12
Chart 13. ODC income and expenditures 13
Chart 14. Interest rates on loans of OFI 14
Chart 15. OFI new loans by sectors 14
Chart 16. Maturity breakdown of OFI loans 14
Chart 17. OFI loans by sectors 15
Chart 18. OFI loans by economic sectors 15
Chart 19. Kosovo budget 15
Chart 20. Consumer prices 16
Chart 21. Consumer prices, main categories 16
Chart 22. Import and producer prices 16
Chart 23. Exchange rate against euro currency 17
Chart 24. Real effective exchange rate 17
Chart 25. Trade balance 17
Chart 26. Exports of goods 18
Chart 27. Imports of goods 18
Chart 28. Balance of payments of Kosovo 18
Chart 29. Current account 19
Chart 30. Financial account 19
Chart 31. International investment position 19
Chart 32. International investment position - by sectors 20
Chart 33. Direct investment by main countries 20
Chart 34. Reserve assets 20
Chart 35. Gross external debt 21
Chart 36. Gross external debt by creditor 21

PART II. STATISTICAL TABLES

Selected Macroeconomic indicators 8
Table 1.1. FC survey - net foreign assets and domestic claims 22
Table 1.2. FC survey - liabilities 23
Table 2.1. DC survey - net foreign assets and domestic claims 24
Table 2.2. DC survey - liabilities 25
Table 3.1. CBK survey - net foreign assets and domestic claims 26
Table 3.2 CBK survey - liabilities 27
Table 4.1. ODC survey - net foreign assets and domestic claims 28
Table 4.2. ODC survey - liabilities 29
Table 5.1. OFC survey - net foreign assets and domestic claims 30
Table 5.2. OFC survey - liabilities 31
Table 6.1. Other financial intermediary survey – net foreign assets and internal claims. 32
Table 7.1. Insurance companies survey - net foreign assets and internal claims 34
Table 7.2. Insurance companies survey – liabilities 35
Table 8.1. Pension funds survey - net foreign assets, internal claims and liabilities 36
Table 9.1. Financial auxiliaries survey - net foreign assets and internal claims 37
Table 9.2. Financial auxiliaries survey - liabilities 38
Table 10.1. Other financial corporations balance sheet - assets 39
Table 10.2 Other financial corporations balance sheet – liabilities 40
Table 11.1. CBK balance sheet - assets 41
Table 11.2. CBK balance sheet - liabilities 42
Table 12.1. ODC balance sheet – assets 43
Table 12.2. ODC balance sheet – liabilities 44
Table 13.1. ODC deposits - EUR deposits 45
Table 13.2. Deposits at ODC - nonfinancial corporations, EUR deposits 46
Table13.3. Deposits at ODC - households and NPISH, EUR deposits 47
Table 13.4. Deposits at ODC - financial corporations, EUR deposits 48
Table 13.5. Non EUR deposits 49
Table 14.1. ODC loans - main sectors 50
Table 14.2. ODC new loans - loans, overdrafts and credit lines 51
Table 14.2.1 ODC new loans - nonfinancial corporations 52
Table 14.2.2 ODC new loans - households 53
Table 14.3. ODC loans - main economic sectors, corporates 54
Table 14.4. ODC loans - industry, electricity and construction 55
Table 14.5. ODC loans - services 56
Table 15.1. Interest rates on nonfinancial corporation and household new deposits 57
Table 15.1.1 Interest rates on nonfinancial corporation new deposits 58
Table 15.1.2 Interest rates on household new deposits 59

Table 15.2. ODC interest rate - new loans 60
Table 15.2.1 ODC interest rates - new loans to nonfinancial corporations 61
Table 15.2.2 ODC interest rates - new loans to households 62
Table 16.1. ODC income statement - income and expenditures 63
Table 17.1. Other financial intermediaries balance sheet - assets 64
Table 17.2. Other financial intermediaries balance sheet - liabilities 65
Table 18.1. Other financial intermediaries loans - by maturity 66
Table 18.2. Other financial intermediaries balance sheet - economic sectors 67
Table 18.3. Other financial intermediaries loans - new loans 68
Table 18.3.1. Other financial intermediaries loans - non-fincancial corporations new loans 69
Table 18.3.2. Other financial intermediaries loans - household new loans 70
Table 19. Other financial intermediaries effective interest rates - loan interest rates 71
Table 19.1. Other financial intermediaries interest rates - loans to nonfinancial corporations 72
Table 19.2. Other financial intermediaries interest rates - loans to households 73
Table 20.1. Other financial intermediaries income statement - income and expenditures 74
Table 21.1.1 Financial auxiliaries balance sheet - assets 75
Table 21.1.2 Financial auxiliaries balance sheet - liabilities 76
Table 22.1. Financial auxiliaries Income statement - income and expenditures 77
Table 23.1 Insurance companies balance sheet - assets 78
Table 23.2. Insurance companies balance sheet - liabilities and equity 79
Table 24.1.1 Payment system - selected indicators (number) 80
Table 24.1.2 Payment system - selected indicators (amount) 81
Table 25.1. ODC network and number of employees - main regions 82
Table 26.1. IC activity - income premiums and paid claims 83
Table 27.1. Kosovo budget - structure of revenues 84
Table 28.1. Gross domestic product (expenditures approach) with constant prices 86
Table 28.2. Real growth rate by expenditures approach compared to the respective quarters of the previous year 87
Table 29.1 Prices – main components 88
Table 29. Import and producer prices 89
Table 30.1. Balance of payments - main components 90
Table 30.2. Balance of payments - current account 91
Table 30.3. Goods 92
Table 30.4. Services - net 93
Table 30.5. Services - credit 94
Table 30.6. Services - debit 95
Table 30.7. Primary income 96
Table 30.8. Secondary income 97
Table 30.8.1 Remittances - by channels 98

Table 30.8.2 Remittances - by countries 99
Table 30.9. Financial account - net 100
Tabela 30.10. Financial account – investments abroad 101
Table 30.11. Financial account – investments in reporting economy 102
Table 31.1. International Investments Position - main components (1) 103
Table 31.2. International Investments Position - main components (2) 104
Table 31.3. International Investments Position - by sectors 105
Table 31.4. International Investments Position - assets 106
Table 31.5. International Investments Position - liabilities 107
Table 31.6. International Investments Position - reconciliation with BOP statistics 108
Table 32.1. Direct investments - by geographical breakdown 109
Table 32.2. Direct investments - by economic activity 110
Table 32.3. Direct investments in Kosovo - by countries 111
Table 33.1. Gross external debt position 112
Table 33.2. Gross external debt position by creditors 113
Table 33.3. Public sector debt service payment schedule 113
Table 33.4. Net external debt position 114
Table 34.1. Portfolio investments holding (assets) by country of residency of the non - resident 115
Table 35.1 Exports by trading partners 116
Table 35.2 Imports by trading partners 117
Table 35.3 Exports by commodity group 118
Table 35.4 Imports by commodity group 119
Table 36.1. Exchange rates against EUR 120
Table 36.2. Nominal and real effective exchange rate 121

Selected Macroeconomic indicators

(EUR million, unless otherwise indicated)

Description	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
REAL SECTOR 1/											
GDP (EUR million)	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	9,258	10,123
GDP, real growth rate	3.3%	5.9%	5.6%	4.8%	3.4%	4.8%	-5.3%	10.7%	4.3%	4.0%	4.6%
Prices (annual average)	0.4%	-0.5%	0.3%	1.5%	1.1%	2.7%	0.2%	3.4%	11.6%	4.9%	1.6%
Prices (Year on Year)	-0.4%	-0.2%	1.3%	0.5%	2.9%	1.2%	0.1%	6.7%	12.1%	2.3%	1.1%
Employment	26.9%	25.2%	28.0%	29.8%	28.8%	30.1%	28.4%	31.7%	33.8%	36.3%	38.6%
Unemployment	35.3%	32.9%	27.5%	30.5%	29.6%	25.7%	25.9%	20.7%	12.6%	10.9 %	10.8%
FINANCIAL SECTOR											
Financial corporations assets	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	12,835.4	14,400.7
of which: ODC	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	7,541.1	8,556.3
ODC loans	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	5,813.4
Deposits at ODC	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	6,923.5
EXTERNAL SECTOR											
Balance of Payments											
Current account	-384.6	-497.3	-481.4	-348.6	-508.8	-399.5	-472.2	-694.7	**-820.3**	**-698.9**	-872.6
Trade balance of goods	-2,058.6	-2,109.3	-2,290.8	-2,464.2	-2,737.7	-2,840.2	-2,573.2	-3567.0	**-4,209.9**	**-4,586.9**	**-4,926.8**
Trade balance of services	459.9	457.1	638.8	827.3	855.8	926.0	391.6	1034.8	1,372.9	1629.3	416.1
Compensation of employees	200.4	205.7	194.2	217.3	237.0	257.1	262.4	263.4	286.5	338.1	412.9
Remittances (inflows)	622.3	665.5	691.0	759.2	800.5	851.5	980.0	1,153.4	1,222.8	1,335.8	1,355.0
Financial account	-145.0	-312.3	-199.1	-271.0	-326.9	-161.1	-562.2	-365.0	-661.6	-415.5	**-596.7**
Direct investments	-123.8	-271.8	-177.2	-212.2	-225.8	-188.4	-286.6	-320.4	-556.9	-650.1	**-569.2**
Portfoio Investments	13.3	18.6	343.6	14.7	-199.9	59.0	-81.7	277.2	135.7	432.3	354.7
Other Investments	22.6	-132.8	-264.0	-143.5	12.1	-126.9	-240.1	-490.7	-307.9	-153.8	**-451.8**
Reserve assets	-57.0	73.6	-101.5	69.8	86.8	95.2	46.3	168.9	67.6	-44.0	69.7
Errors and ommissions	218.4	159.1	268.1	89.5	193.0	247.2	-107.3	267.5	**120.3**	**220.6**	244.3
International Investment Position	196.5	-42.9	-81.0	-94.6	-395.5	-394.2	-814.9	-912.5	-1,595.4	-1,789.8	**-2,063.3**
Assets	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	7,381.5	**8,244.5**
Liabilities	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	9,171.3	**10,307.7**
External debt	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	3,837.8	4,217.7
Public external debt	392.8	441.8	444.6	494.0	493.9	488.4	601.1	756.4	823.2	869.0	955.9
Private external debt	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	2,968.8	3,261.8

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

Chart 1. Financial corporation survey

(EUR million: End of period)

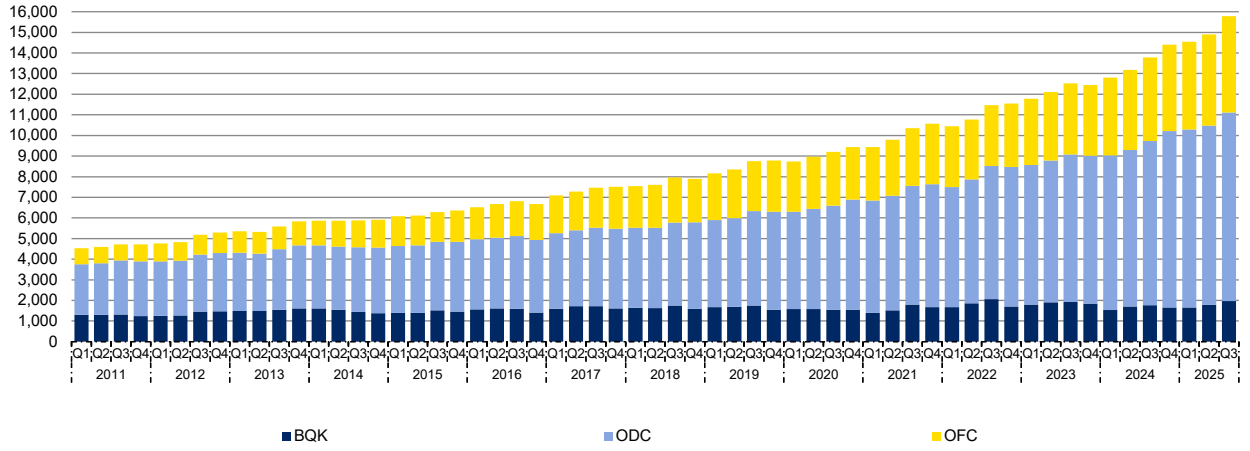

Chart 2. Financial corporations net foreign assets

(EUR million: End of period)

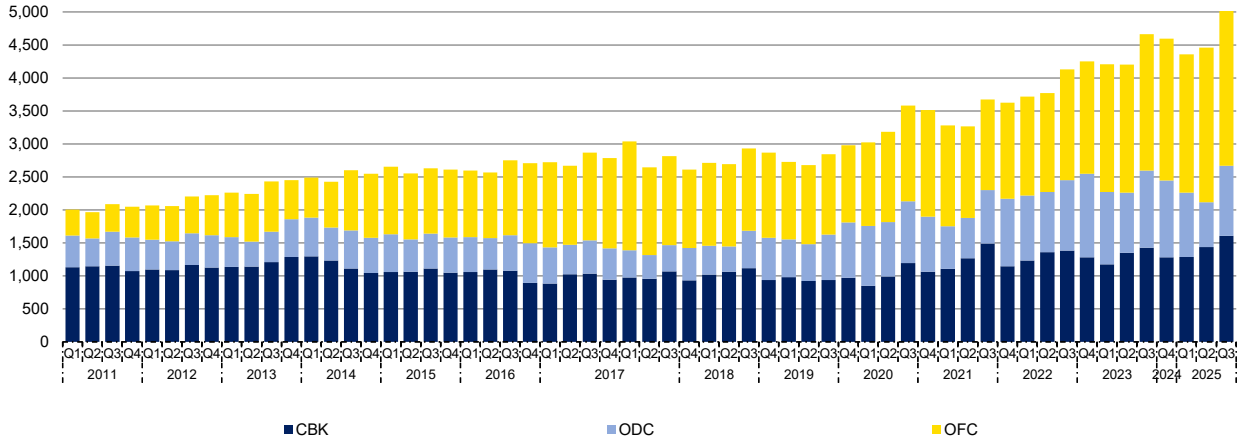

Chart 3. Growth of financial corporations assets

(Year-on-year)

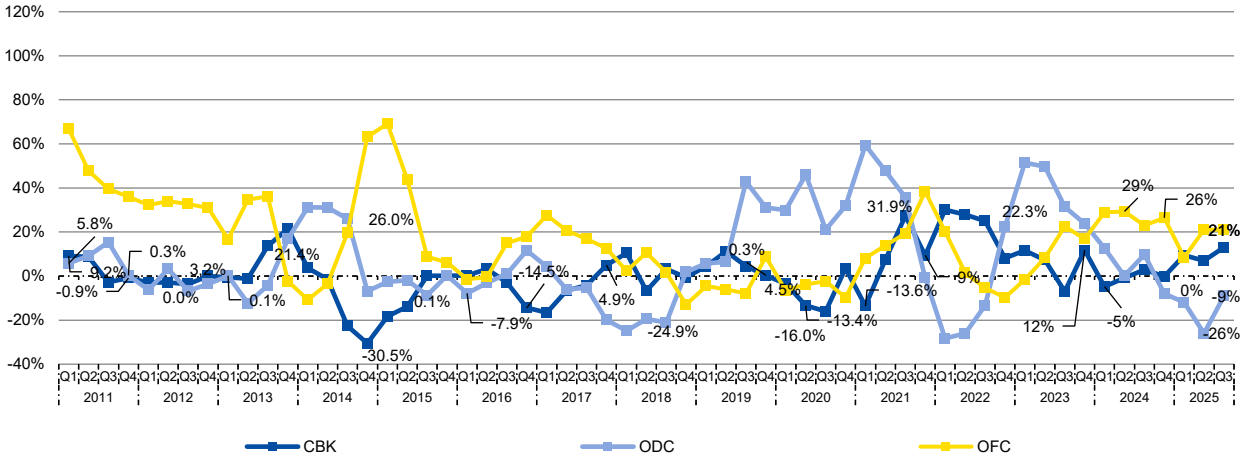

Chart 4. Sectoral breakdown of deposits at CBK

(EUR million: End of period)

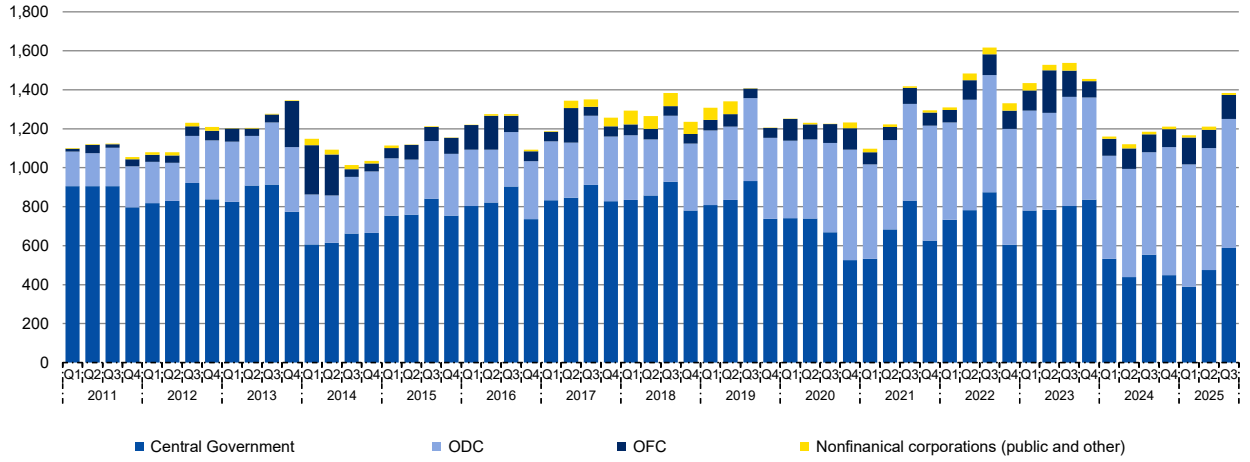

Chart 5. Sectoral and currency breakdown of deposits at ODC

(EUR million: End of period)

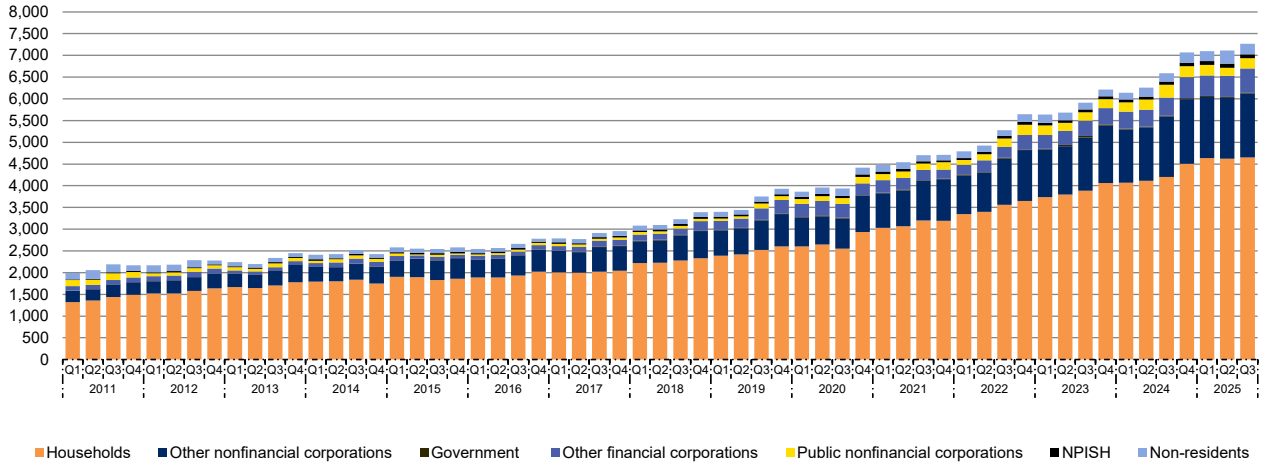

Chart 6. Maturity breakdown of deposits at ODC

(EUR million: End of period)

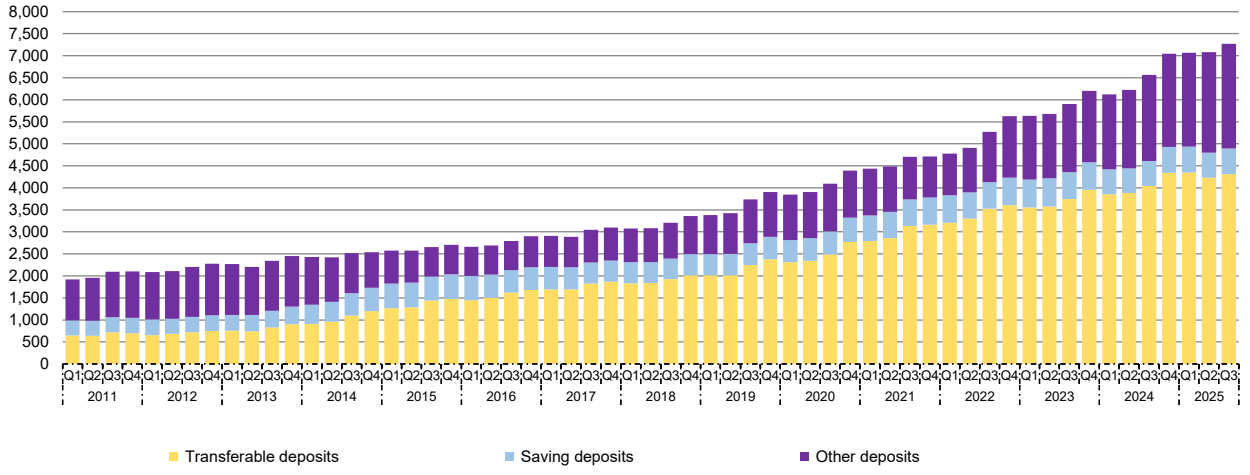

Chart 7. Sectoral breakdown of loans at ODC

(EUR million: End of period)

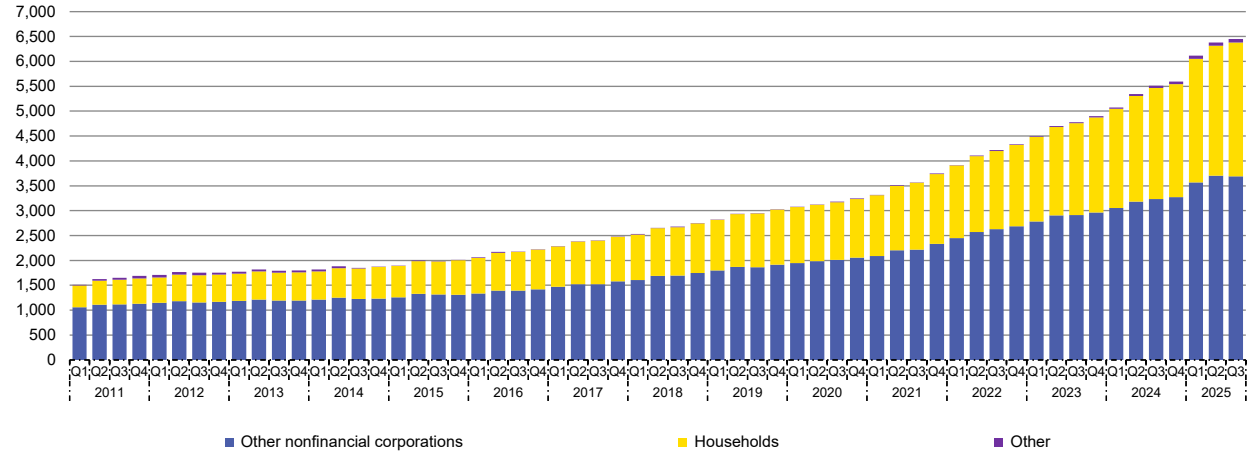

Chart 8. Sectoral breakdown of new loans at ODC

(EUR million)

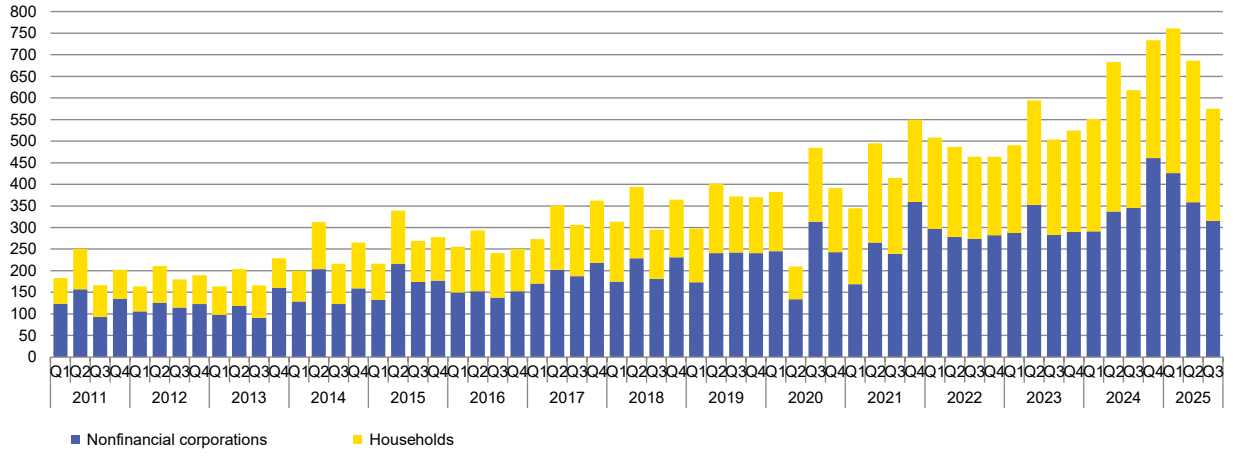

Chart 9. Other depository corporations loans by economic sectors

(Euro million: End of period)

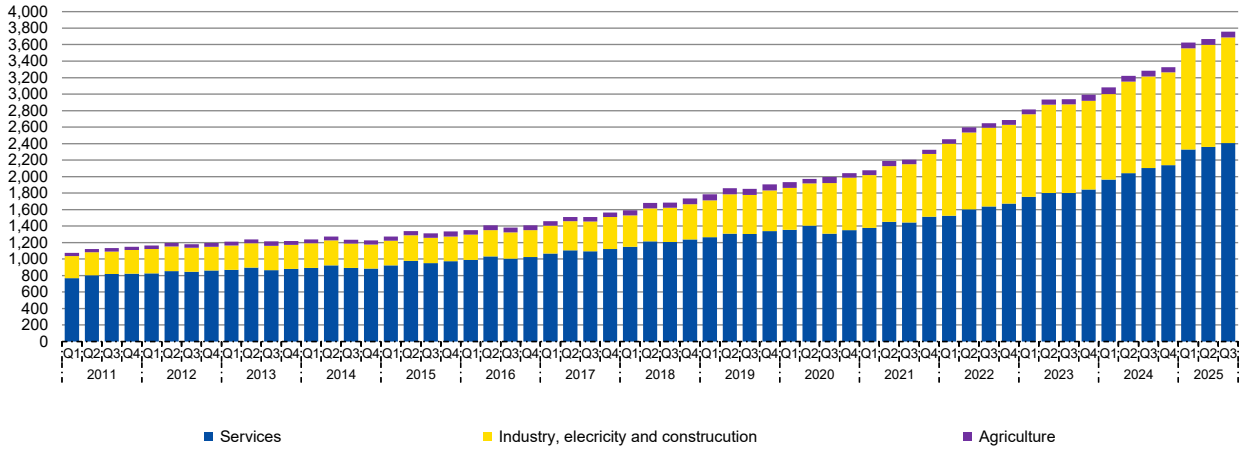

Chart 10. Maturity breakdown of ODC loans

(EUR million: End of period)

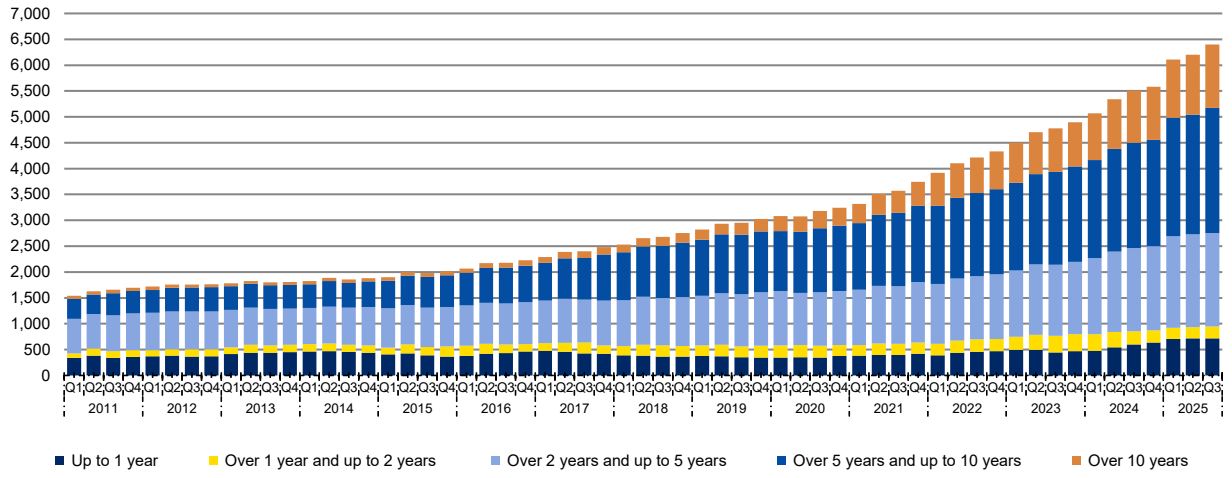

Chart 11. ODC loans to deposits ratio and annual growth of loans and deposits

(Year-on-year)

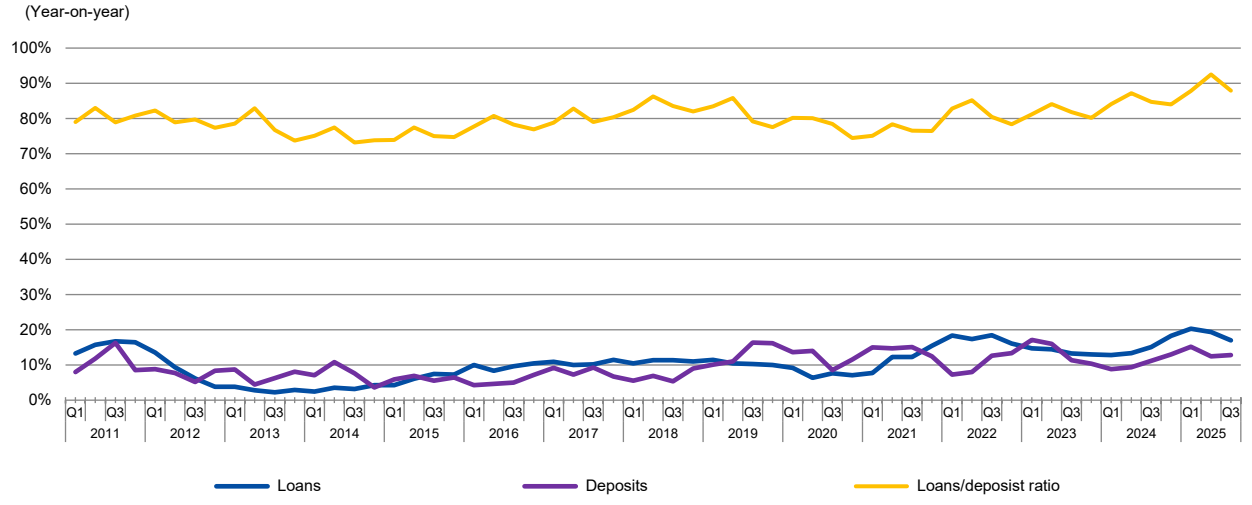

Chart 12. Interest rates on loans and deposits of ODC

(Weighted average)

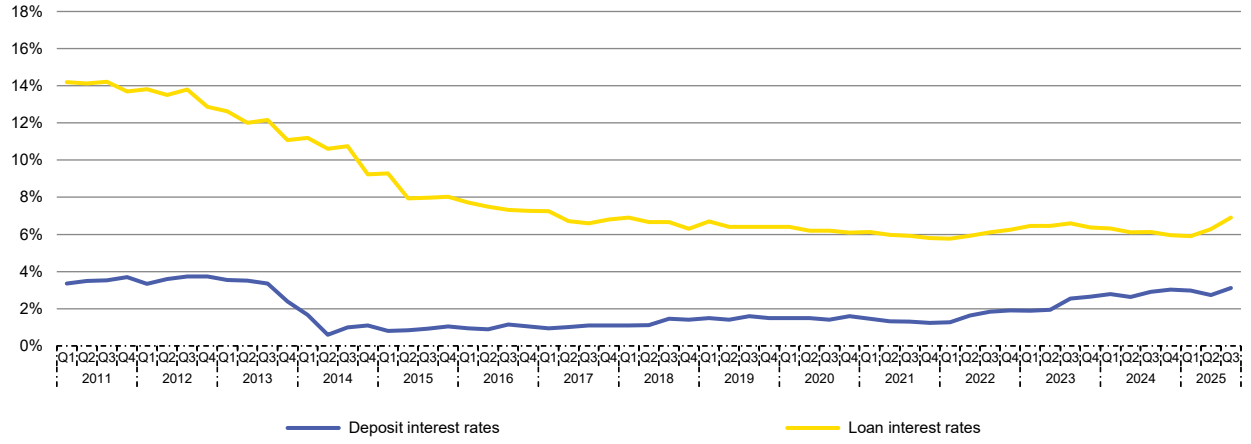

Chart 13. ODC income and expenditures

(EUR million: End of period)

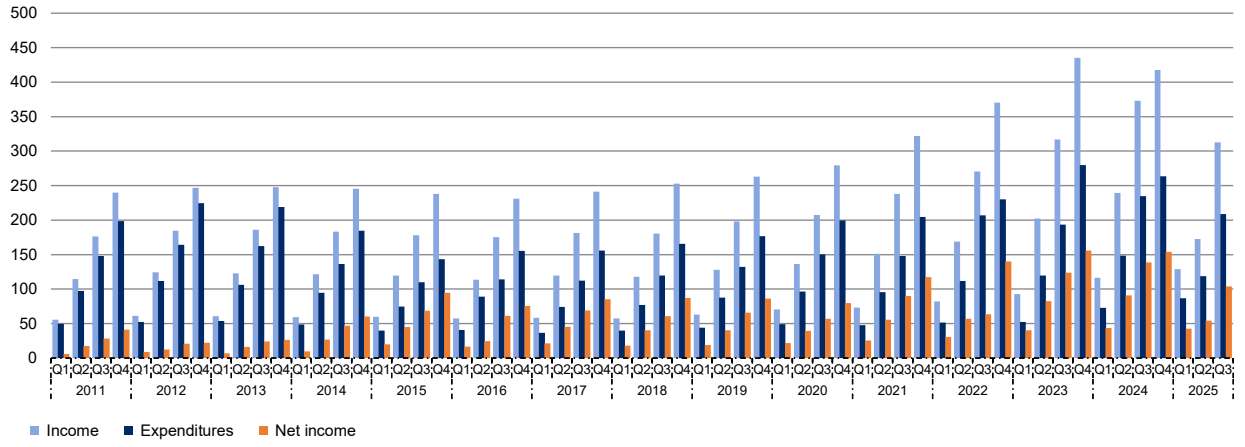

Chart 14. Growth of income at ODC and contributions to the growth

(Year-on-year)

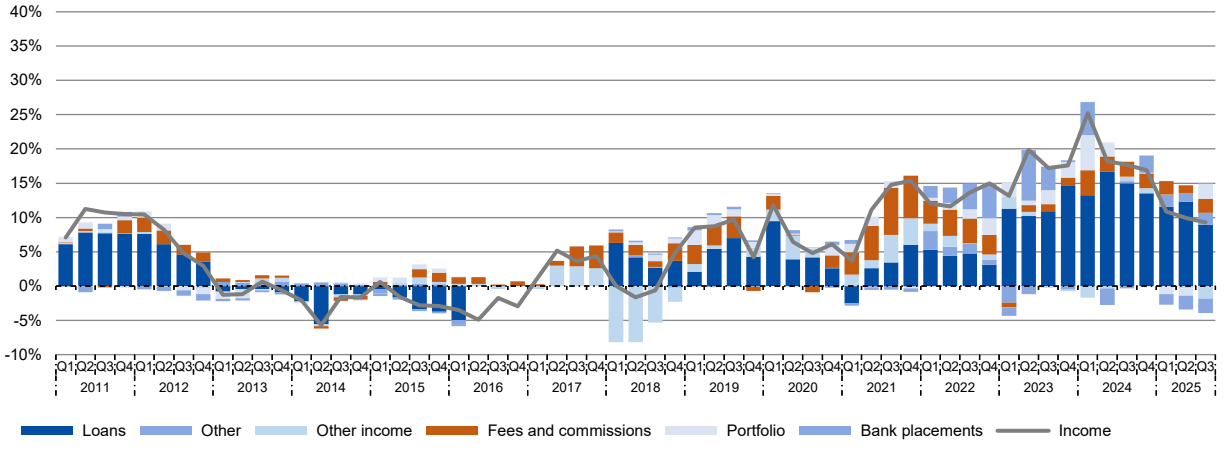

Chart 15. Growth of expenditures at ODC and contribution to the growth

(Year-on-year)

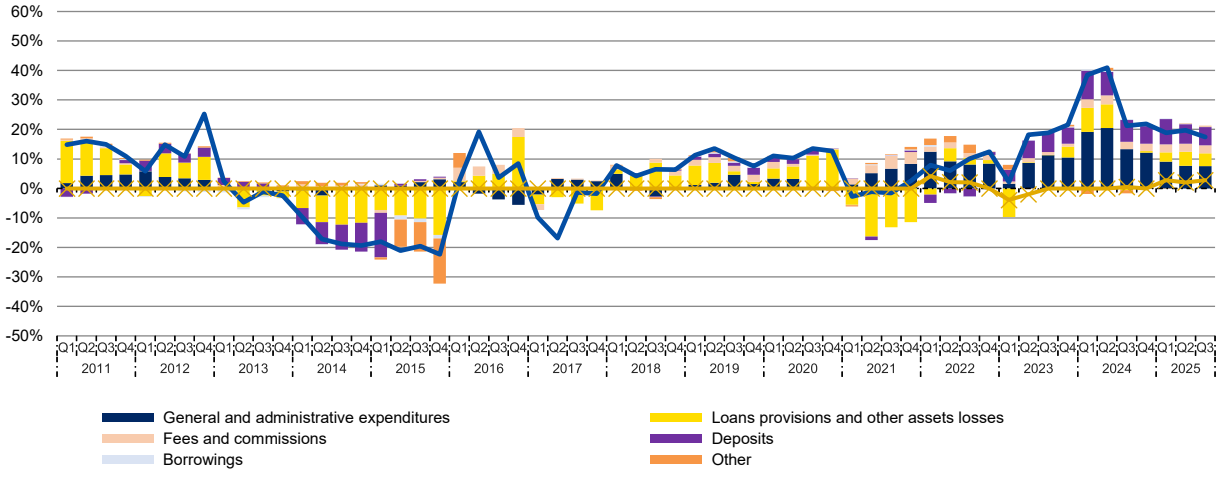

Chart 16. Interest rates on loans of OFI

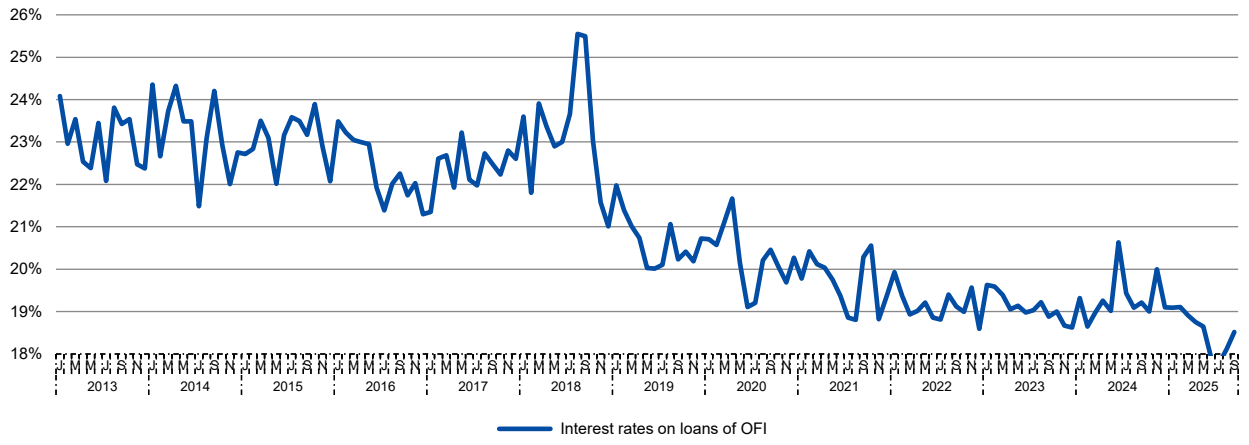

Chart 17. OFI new loans by sectors

(EUR million: Cumulative data during the reference month)

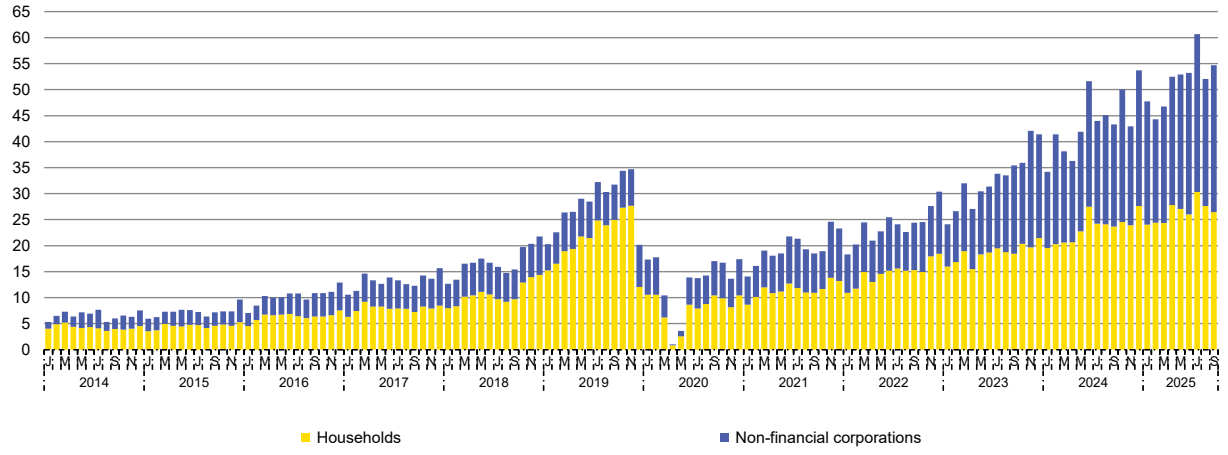

Chart 18. Maturity breakdown of OFI loans

(EUR million: End of period)

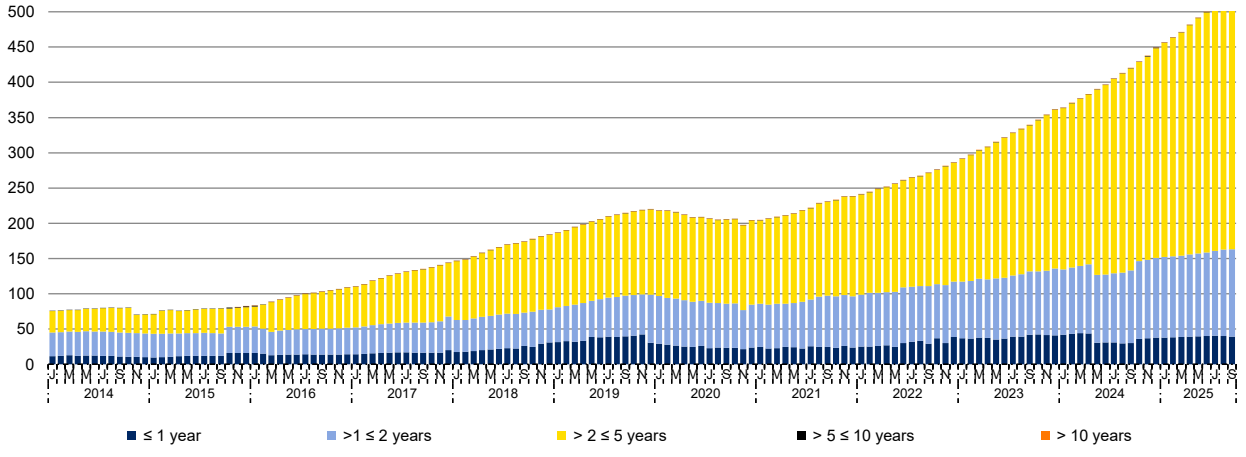

Chart 19. OFI loans by sectors

(EUR million: End of period)

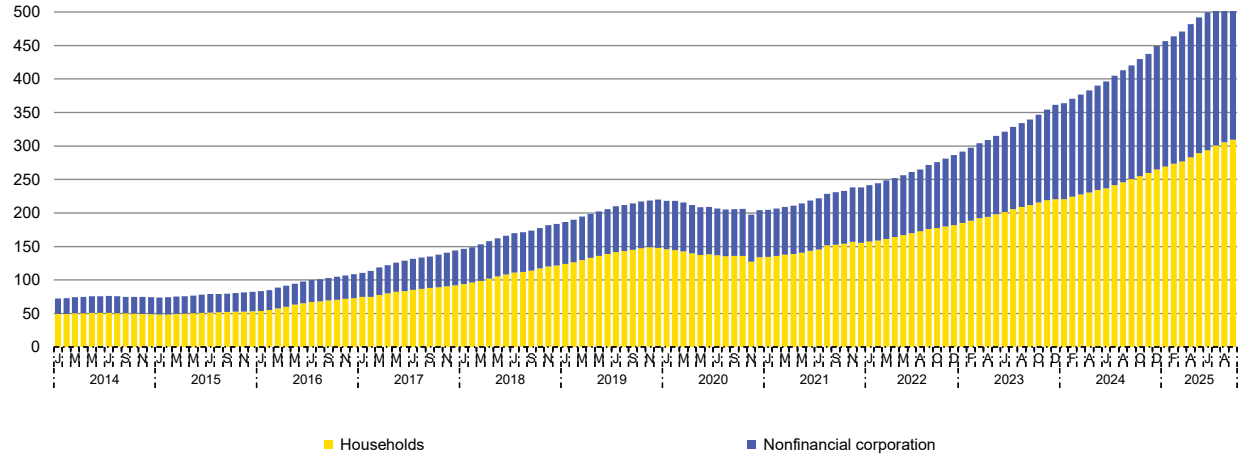

Chart 20. OFI loans by economic sectors

(EUR million: End of period)

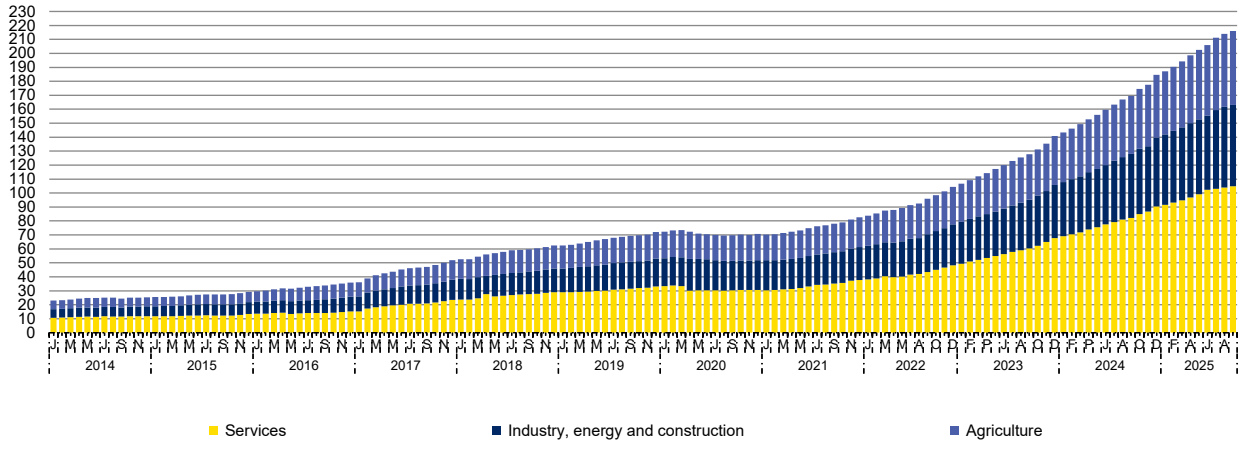

Chart 21. Kosovo budget

(EUR million)

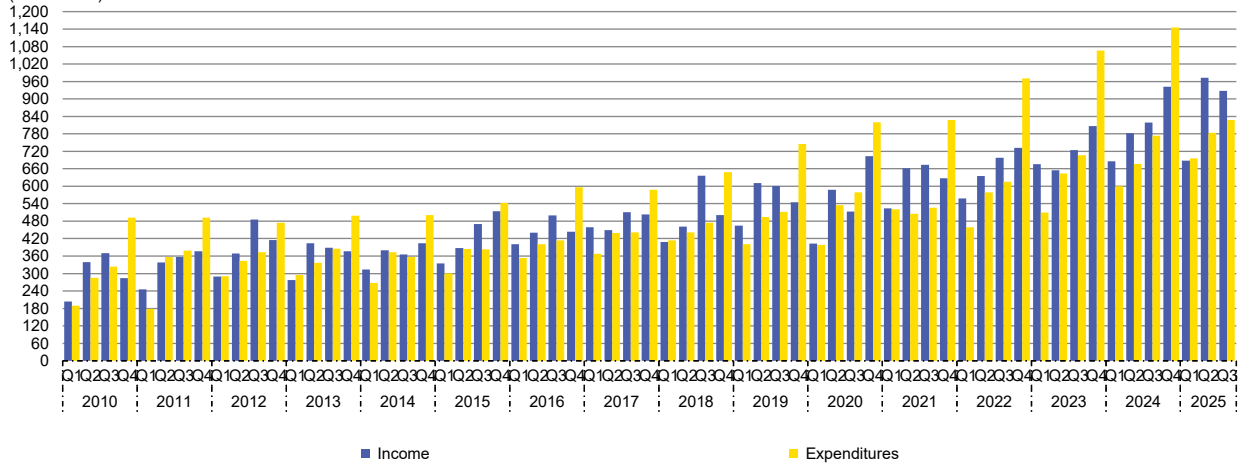

Chart 22. Consumer prices

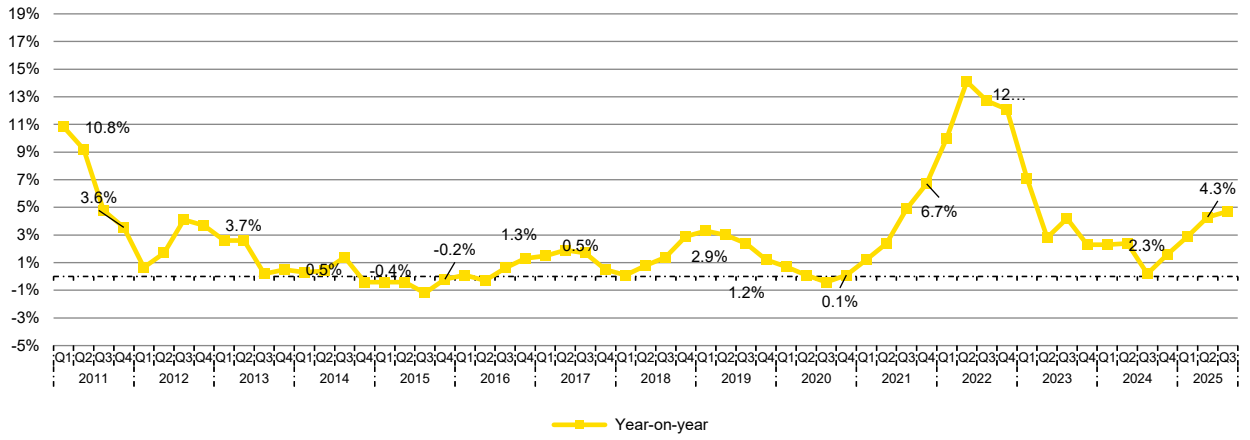

Chart 23. Consumer prices, main categories

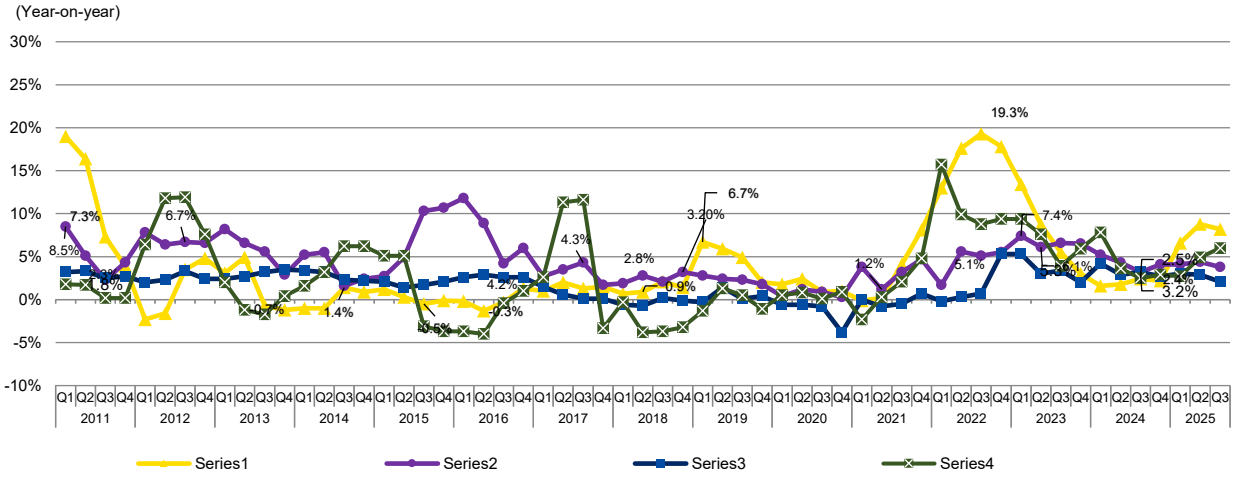

Chart 24. Import and producer prices

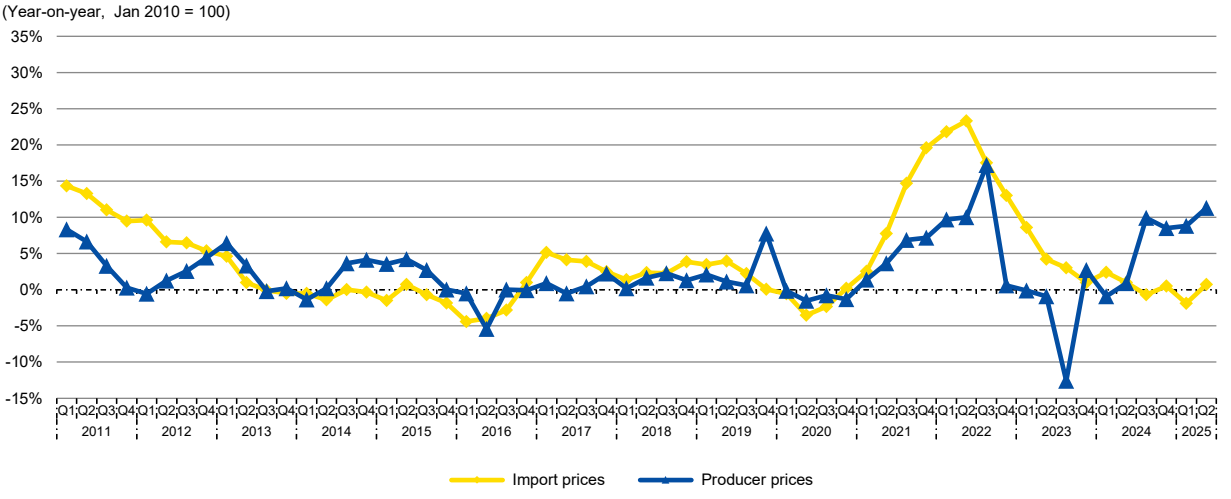

Chart 25.Exchange rate against euro currency

(Period average)

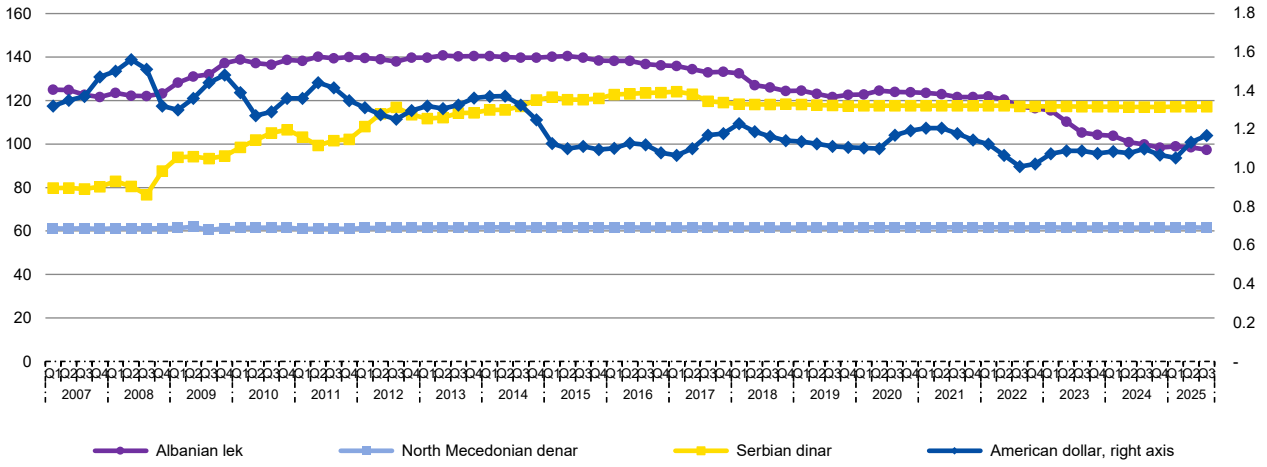

Chart 26. Real effective exchange rate

(Index)

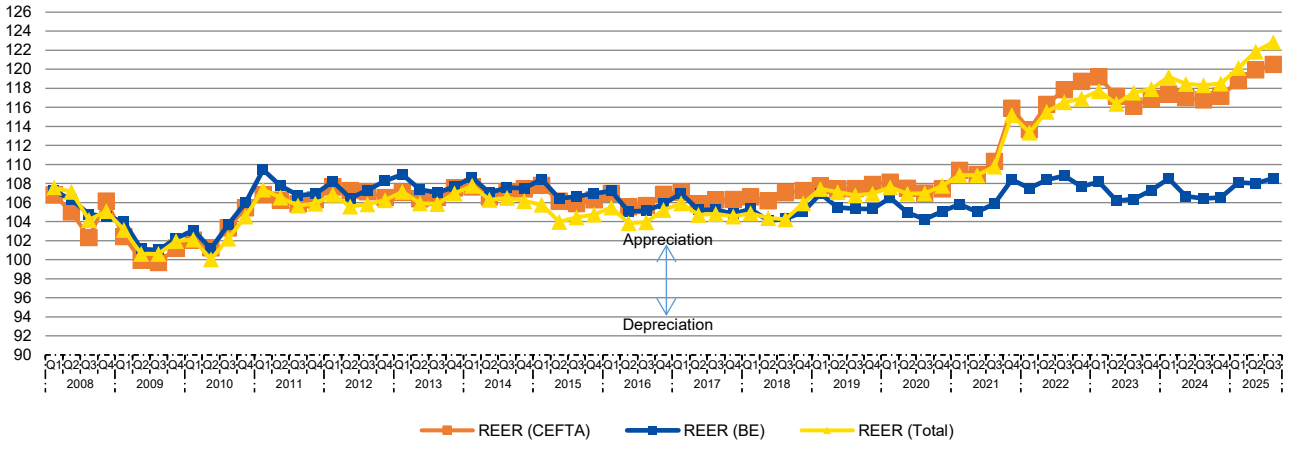

Chart 14. Trade balance

(EUR million: Cumulative data during the reference year)

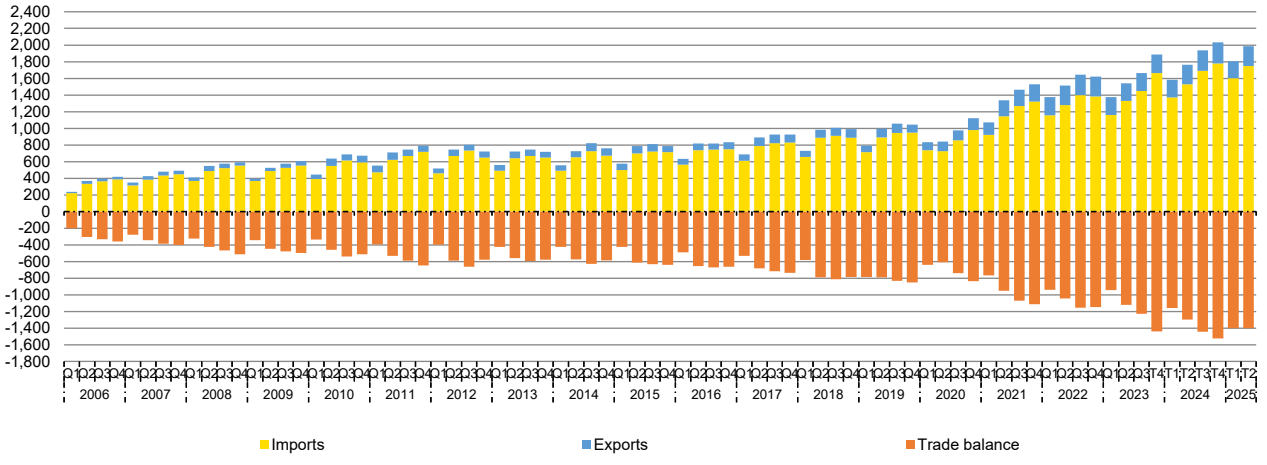

Chart 15. Exports of goods

(EUR million: Cumulative data during the reference year)

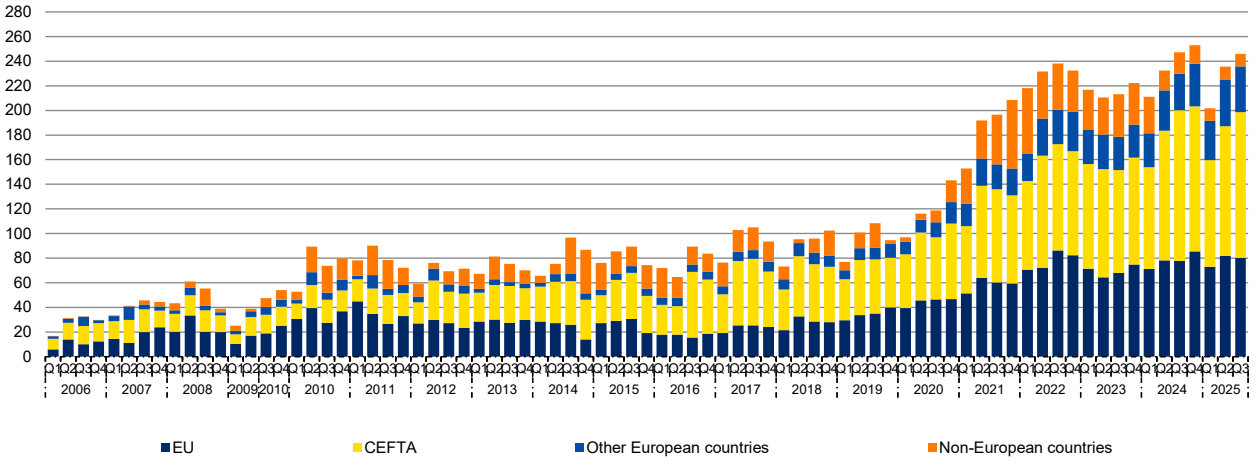

Chart 16. Imports of goods

(EUR million: Cumulative data during the reference year)

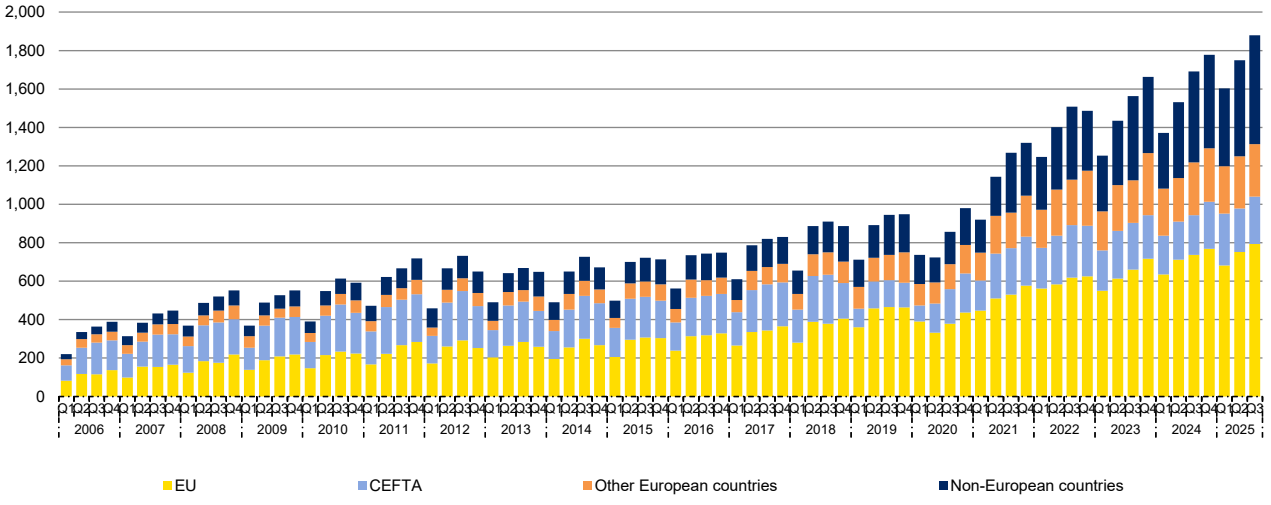

Chart 17. Balance of payments of Kosovo

(Flow statistics, EUR million)

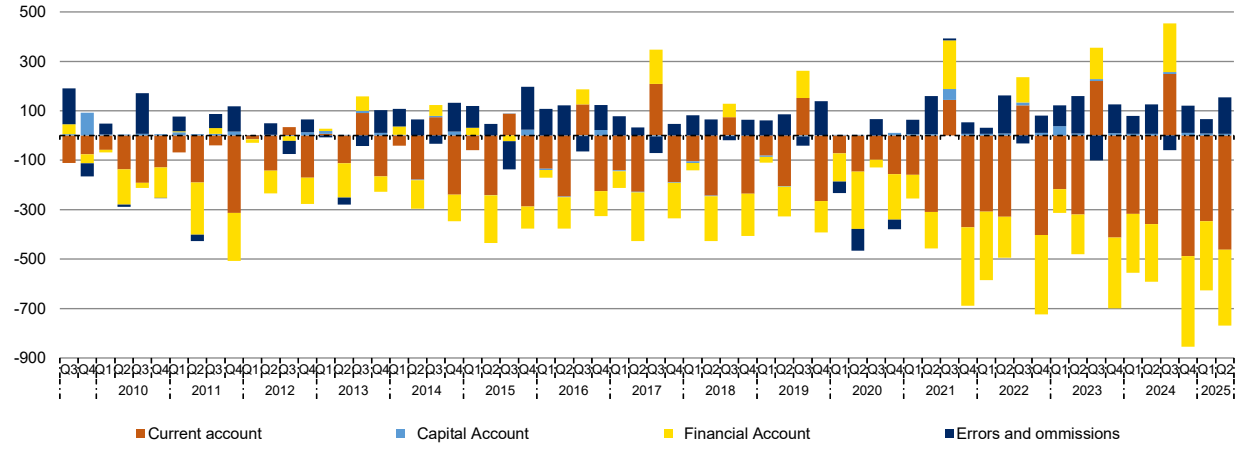

Chart 18. Current account

(EUR million)

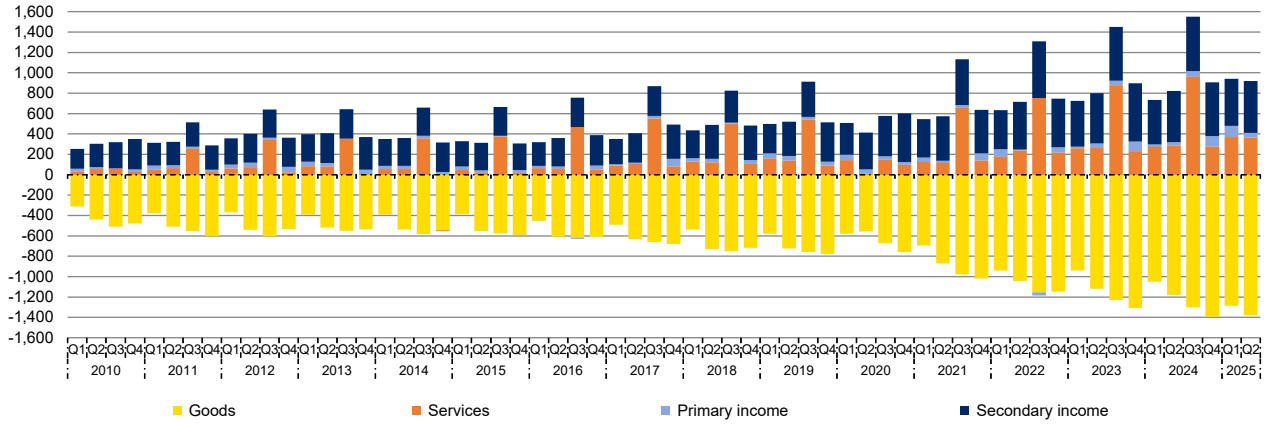

Chart 19. Financial account

(EUR million)

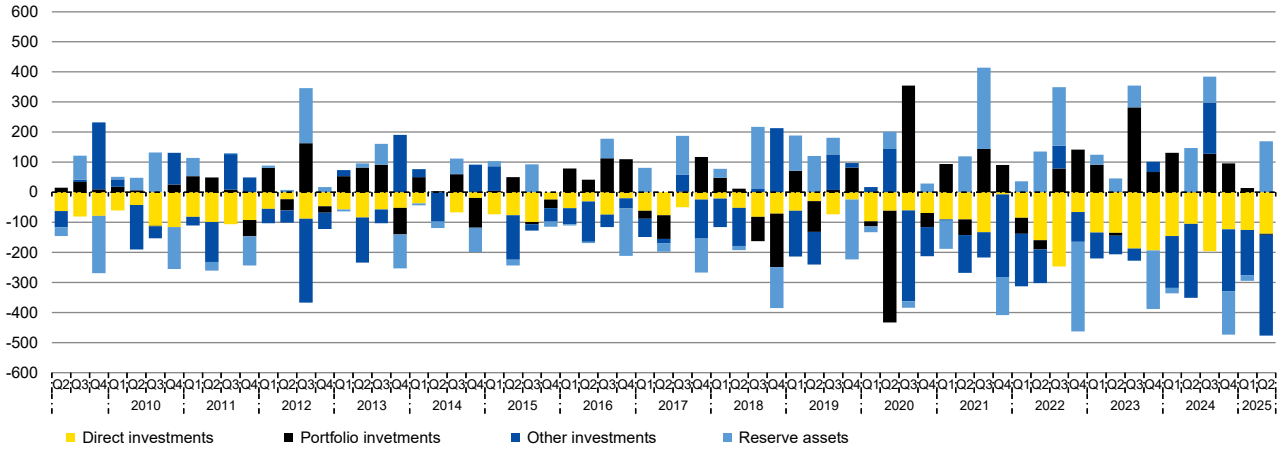

Chart 20. International investment position

(EUR million: End of Period)

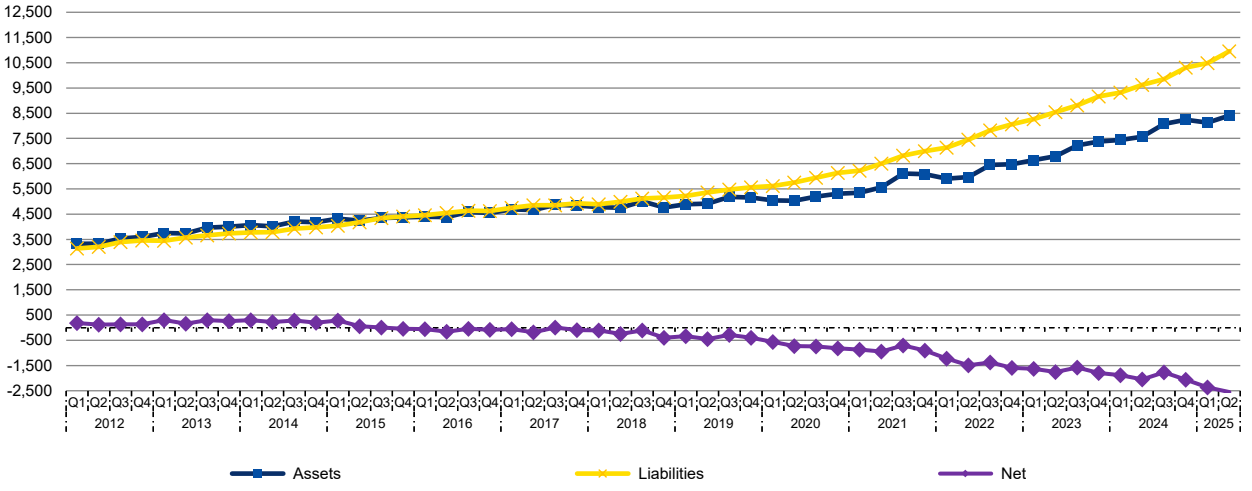

Chart 21. International investment position - by sectors

(EUR million: End of Period)

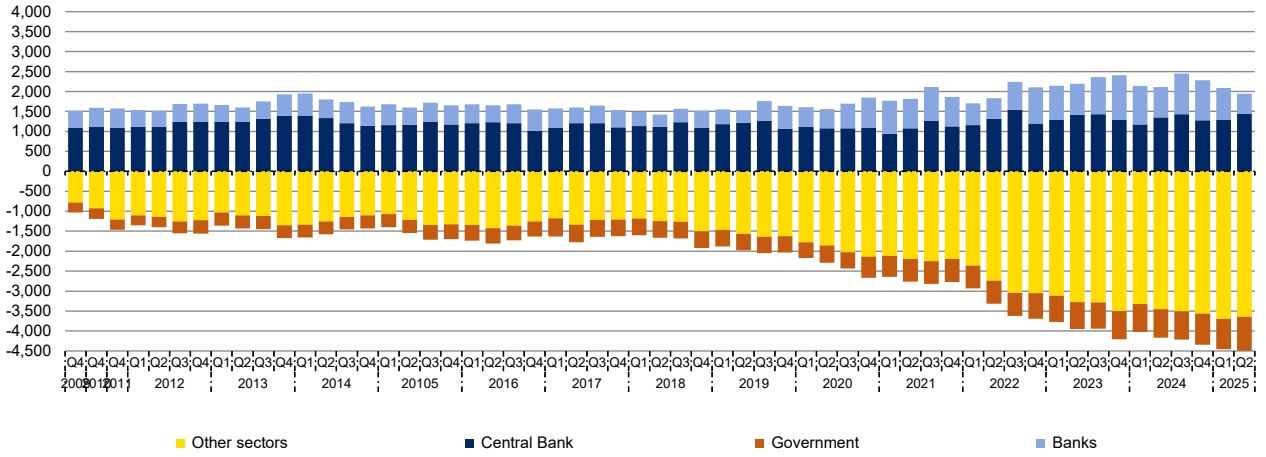

Chart 22. Direct investment by main countries

(EUR million: As of 31 March 2025)

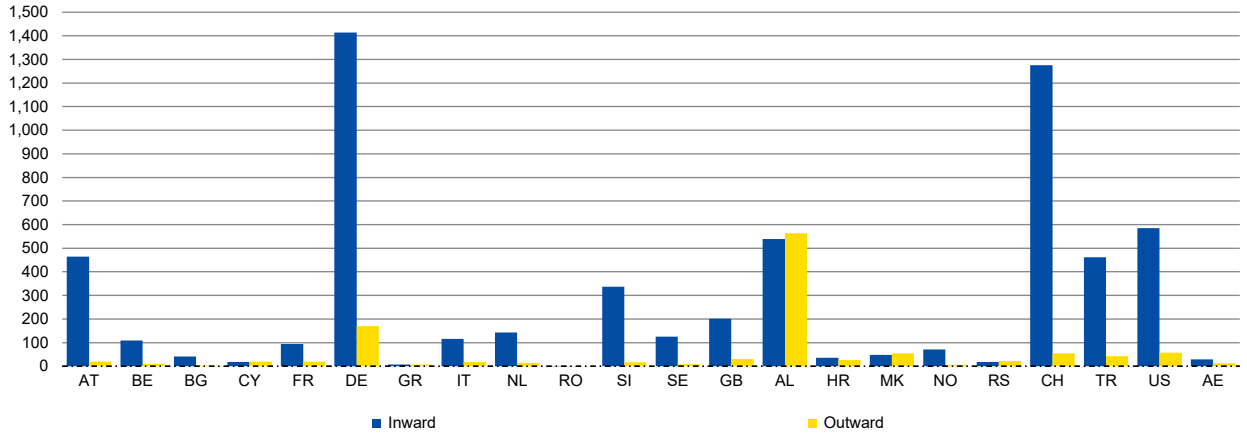

Chart 23. Reserve assets

(EUR million: End of Period)

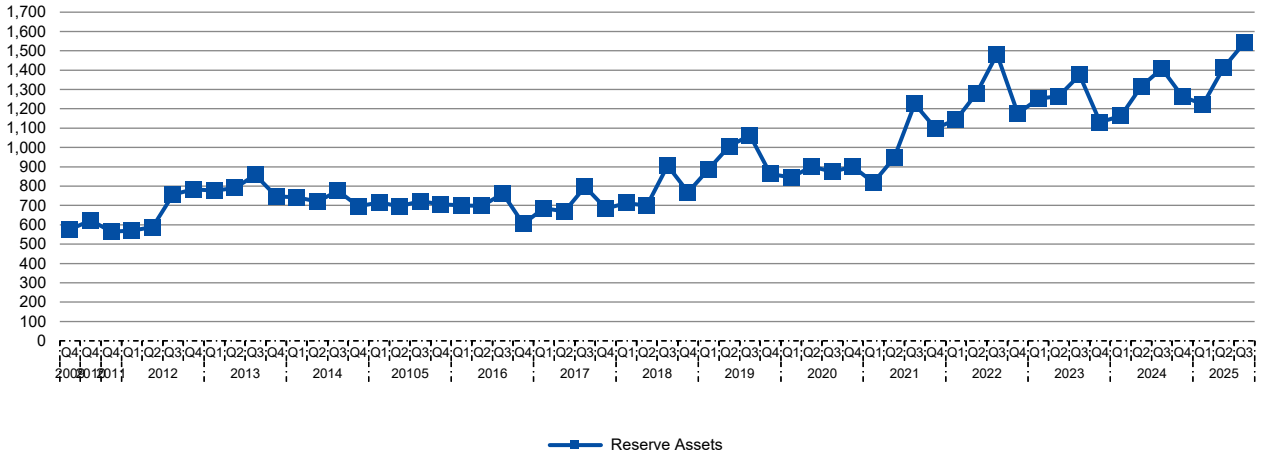

Chart 24. Gross external debt

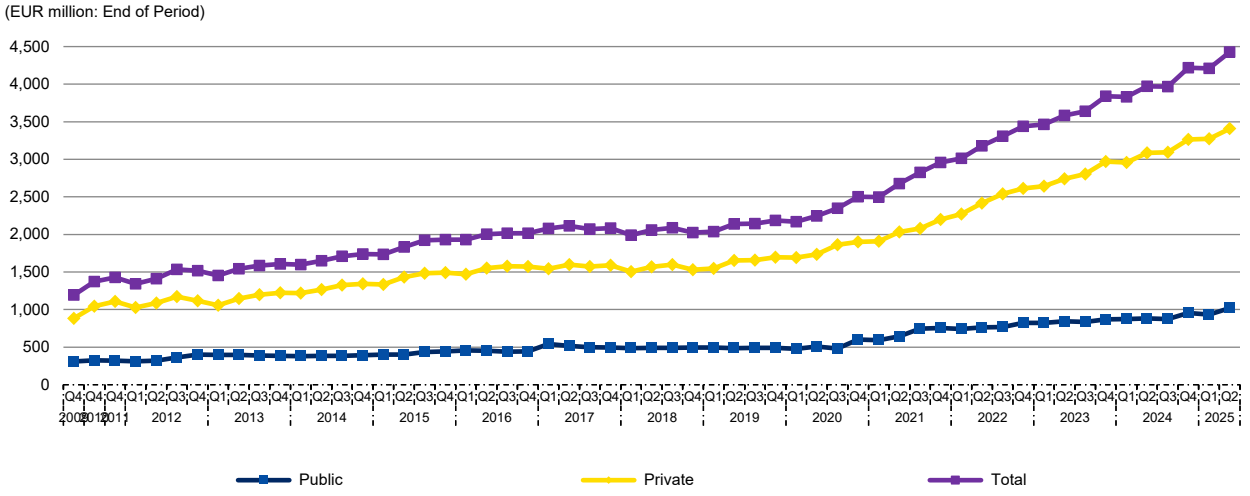

Chart 25. Gross external debt by creditor

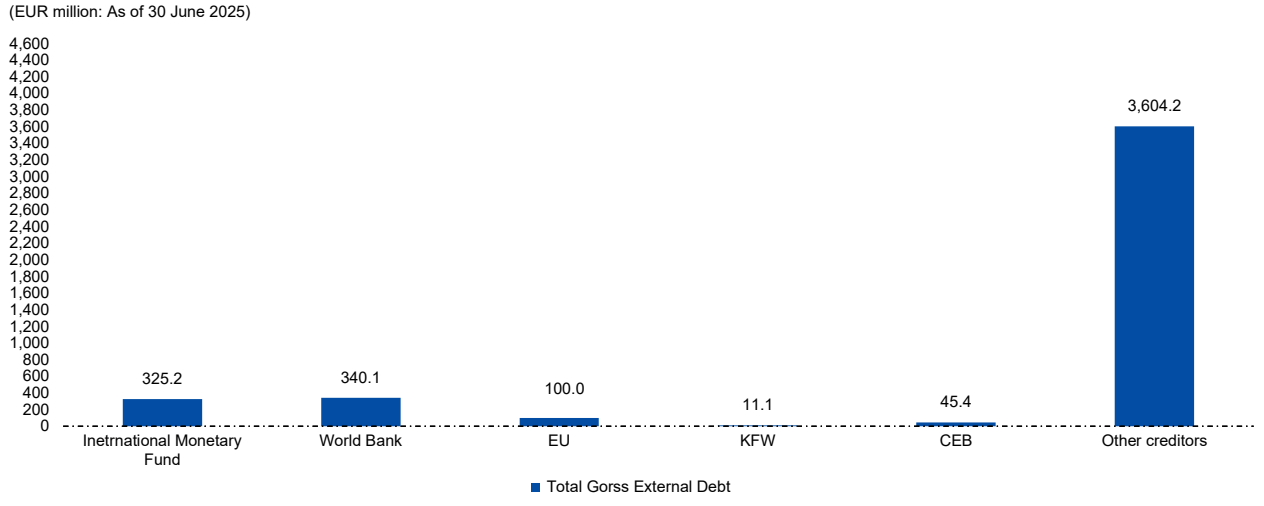

Table 1.1. FC survey - net foreign assets and domestic claims

(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	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	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 December	4,274.2	5,063.3	153.8	1,110.0	1,210.9	24.4	2,020.7	789.1	5,733.4	340.3	900.6	560.3	5,393.1	5,328.7	3,412.4	1,915.3
2024 February	4,232.1	5,015.8	152.9	937.3	1,249.8	24.6	2,179.7	783.7	5,764.8	313.9	926.3	612.4	5,450.9	5,380.7	3,425.8	1,954.3
March	4,238.0	5,061.1	153.9	1,030.4	1,224.2	24.6	2,163.12	823.1	5,904.8	294.5	945.5	651.0	5,610.2	5,518.9	3,521.4	1,996.7
April	4,227.5	5,013.5	154.5	1,010.6	1,154.3	24.7	2,171.3	786.0	5,874.0	218.9	927.8	708.9	5,655.2	5,580.5	3,540.2	2,039.5
May	4,223.9	4,998.7	151.2	978.8	1,074.4	24.5	2,269.2	774.8	5,950.0	210.8	951.5	740.7	5,739.2	5,665.4	3,577.8	2,086.9
June	4,225.1	5,095.5	153.5	1,053.3	1,099.0	24.7	2,293.9	870.3	6,086.4	200.5	954.4	753.9	5,885.9	5,790.0	3,662.5	2,124.7
July	4,345.1	5,185.3	153.3	1,134.1	1,047.0	24.7	2,310.7	840.2	6,080.2	150.0	973.6	823.6	5,970.7	5,849.4	3,684.0	2,162.7
August	4,627.9	5,444.0	149.8	1,232.8	1,124.4	24.4	2,373.3	816.1	6,062.7	92.0	928.6	836.6	5,930.2	5,891.5	3,698.6	2,190.3
September	4,685.9	5,529.2	150.5	1,227.0	1,189.6	24.4	2,428.1	843.3	6,103.0	47.5	923.3	875.8	6,055.5	5,974.5	3,740.1	2,231.7
October	4,676.9	5,508.6	152.0	1241.0	1,209.5	24.6	2,415.7	831.7	6,210.8	68.2	925.2	857.1	6,142.6	6,062.1	3,789.7	2,269.9
November	4,750.7	5,607.5	153.2	1,193.5	1,247.0	25.1	2,521.8	856.8	6,305.7	80.4	936.6	856.2	6,225.3	6,146.8	3,842.3	2,302.0
December	4,622.7	5,608.7	154.9	1,043.6	1,320.1	25.3	2,528.7	986.0	6,717.5	339.6	956.5	616.9	6,377.5	6,284.0	3,945.2	2,336.4
2025 January	4,788.0	5,688.3	154.9	1,023.8	1,342.3	25.2	2,631.9	900.2	6,619.4	247.1	955.4	708.2	6,372.3	6,291.1	3,921.1	2,367.9
February	4,702.1	5,606.3	153.6	973.0	1,335.9	25.3	2,654.7	924.1	6,747.2	274.2	946.7	672.4	6,473.0	6,390.7	3,978.8	2,409.9
March	4,389.3	5,397.0	150.9	989.7	1,294.1	24.7	2,487.5	1,007.7	7,070.2	364.7	972.1	607.3	6,705.5	6,607.9	4,123.9	2,482.0
April	4,298.0	5,303.5	147.1	1,024.9	1,153.5	24.0	2,420.0	1,005.5	7,071.6	268.9	971.1	702.2	6,802.8	6,708.3	4,177.4	2,528.6
May	4,380.8	5,382.4	145.9	1,010.3	1,164.4	24.1	2,555.9	1,001.5	7,170.2	272.0	942.8	670.7	6,898.2	6,820.0	4,243.0	2,574.7
June	4,459.3	5,549.4	143.1	1,052.2	1,143.7	23.6	2,714.2	1,090.1	7,151.8	164.4	957.0	792.5	6,987.3	6,899.2	4,286.6	2,608.8
July	4,711.8	5,811.9	144.5	1,259.1	1,092.9	23.8	2,773.9	1,100.1	7,101.7	83.3	944.6	861.3	7,018.4	6,937.1	4,295.2	2,639.7
August	5,057.6	6,134.1	141.7	1,372.4	1,253.2	23.6	2,799.4	1,076.5	7,057.9	49.0	957.9	908.9	7,008.9	6,928.0	4,263.7	2,662.2
September	5,161.0	6,252.5	141.3	1,371.2	1,091.5	23.5	2,884.2	1,091.5	7,115.4	42.4	949.3	906.9	7,073.0	6,993.7	4,299.6	2,692.0

* 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	of which:			Other deposits	of which:					Net equity of household-lds in pension funds	Prepay-ment of premiums &reservs against outst-anding claims		
			Public non -financial corporatio-ns	Other non financial corporatio-ns	Household-lds		Public non financial corporations	Other non financi-al corpora-tions	Household-olds						
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	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	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 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	237.6
2024 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	230.4
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	202.6
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	239.9
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	202.1
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	200.6
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	194.1
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	202.0
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	204.2
December	6,336.3	4,192.5	69.8	1,211.2	2833.3	2,143.8	190.6	274.8	1,673.1	…	3,415.4	3,193.8	223.2	1,365.4	221.5
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	224.4	1,390.0	215.3
February	6,294.0	4,143.8	88.0	1,106.6	2,873.1	2,150.2	167.5	261.2	1,715.7	…	3,522.2	3,298.4	223.8	1,387.9	225.3
March	6,384.4	4,215.7	101.0	1,125.8	2,909.8	2,168.7	156.5	279.4	1,726.9	…	3,437.7	3,217.5	222.0	1,394.9	240.8
April	6,327.7	4,169.3	100.2	1,069.5	2,914.3	2,158.4	138.0	273.8	1741.6	…	3,394.3	3,172.1	222.2	1,411.3	236.3
May	6,395.8	4,163.3	100.8	1,095.8	2,881.9	2,232.4	124.7	345.4	1,757.6	…	3,532.2	3,309.4	222.8	1,431.1	191.9
June	6,324.9	4,101.5	67.4	1,096.9	2,848.1	2,223.4	138.3	302.6	1,777.5	…	3,605.6	3,381.7	226.0	1,442.1	236.4
July	6,419.7	4,189.7	84.1	1,139.4	2,884.4	2,230.0	139.3	291.5	1,794.3	…	3,707.3	3,479.5	227.7	1,471.4	215.2
August	6,640.4	4,360.4	87.9	1,269.3	2,919.2	2,280.0	139.6	292.2	1,843.3	…	3,753.1	3,524.7	228.4	1,487.2	234.8
September	6,688.2	4,363.0	105.9	1,224.1	2,947.1	2,325.2	139.3	317.6	1,863.7	…	3,830.5	3,601.3	229.2	1,496.1	261.6

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	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	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	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 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 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	2,444.9	3,070.6	455.4	1,042.4	1,319.7	25.3	625.7	5,615.3	-212.7	404.2	616.9	5,828.0	5,806.1	3,423.0	2,336.4
2025 January	2,508.8	3,045.8	432.9	1,022.3	1,342.0	25.2	537.1	5,505.9	-304.2	404.1	708.2	5,810.1	5,807.1	3,389.8	2.367.9
February	2,406.7	2,963.5	399.2	972.8	1,335.6	25.3	556.8	5,628.9	-270.7	401.7	672.4	5,899.6	5,899.6	3,444.3	2,409.9
March	2,261.8	2,899.9	371.2	988.3	1,293.7	24.7	638.0	5,921.6	-210.3	397.1	607.3	6,131.9	6,109.6	3,581.5	2,482.0
April	2,237.4	2,873.0	448.5	1,023.2	1,153.3	24.0	635.6	5,918.8	-299.6	402.7	702.2	6,218.4	6,200.0	3,625.0	2,528.6
May	2,191.2	2,816.5	406.8	1,008.7	1,164.2	24.1	625.3	6,031.6	-271.5	399.2	670.7	6,303.1	6,301.1	3,679.8	2,574.7
June	2,117.2	2,825.4	408.3	1,051.4	1,143.4	23.6	708.2	5,988.6	-391.5	401.0	792.5	6,380.1	6,370.7	3,714.2	2,608.8
July	2,316.3	3,028.5	456.2	1,258.8	1,092.7	23.8	712.1	5,952.8	-448.9	412.5	861.3	6,401.7	6,398.2	3,710.0	2,639.7
August	2,644.7	3,322.9	478.2	1,371.6	1,253.0	23.6	678.1	5,898.8	-485.2	423.7	908.9	6,384.0	6,381.8	3,672.4	2,662.2
September	2,666.7	3,355.1	141.3	1,369.5	1,301.5	23.5	688.4	5,962.7	-480.5	426.5	906.9	6,443.2	6,440.2	3,700.2	2,692.0

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	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	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	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 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 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	4,330.4	137.9	69.8	1,212.1	2,833.3	1,769.9	249.9	143.3	205.5	1,165.7	759.9	1,110.5	92.3
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	1,126.4	76.2
February	6,082.9	4,290.5	146.7	88.0	1,106.6	2,873.1	1,792.4	257.3	120.0	189.7	1,219.5	750.2	1,121.7	80.7
March	6,206.9	4,401.1	185.4	101.0	1,125.8	2,909.8	1,805.8	249.2	108.1	207.0	1,235.7	748.3	1,125.8	102.3
April	6,195.4	4,386.5	217.3	100.2	1,069.5	2,914.3	1,808.8	260.7	90.5	201.0	1,251.4	742.5	1,139.1	79.2
May	6,244.4	4,401.3	238.0	100.8	1,095.8	2,881.9	1,843.1	237.2	79.1	247.8	1,274.1	736.4	1,155.5	86.6
June	6,129.6	4,241.5	140.0	67.4	1,096.9	2,848.1	1,888.2	259.4	91.2	232.0	1,300.6	726.9	1,164.3	85.0
July	6,234.3	4,338.9	149.2	84.1	1,139.4	2,884.4	1,895.5	246.3	93.3	229.2	1,321.6	781.7	1,194.0	59.1
August	6,492.5	4,529.1	168.7	87.9	1,269.3	2,919.2	1,963.4	246.9	93.6	224.3	1,393.7	762.2	1,206.0	82.8
September	6,562.3	4,534.2	171.2	105.9	1,224.1	2,947.1	2,028.1	252.6	93.6	255.7	1,421.4	750.0	1,211.9	105.3

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	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	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	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 Nov	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 Jan	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 Jan	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
February	1,298.0	1,468.8	153.6	119.6	631.3	539.0	25.3	170.8	169.2	0.1	-476.1	3.4	589.3
March	1,285.7	1,453.5	150.9	105.2	644.4	528.2	24.7	167.7	166.1	0.0	-407.1	22.3	627.7
April	1,430.0	1,593.3	147.0	150.6	753.4	518.3	24.0	163..3	161.8	0.0	-505.5	18.4	639.1
May	1,443.8	1,606.7	145.9	126.6	791.4	518.7	24.1	162.9	161.4	0.0	-476.2	2.1	626.0
June	1,438.5	1,598.5	143.1	116.0	797.9	517.8	23.6	160.0	158.6	0.0	-598.2	9.5	624.6
July	1,501.2	1,662.7	144.5	108.0	899.3	487.1	23.8	161.5	160.2	0.0	-655.4	3.5	617.0
August	1,623.4	1,783.3	141.7	159.5	961.5	496.9	23.6	159.9	158.4	0.2	-703.0	2.2	671.6
September	1,605.3	1,764.8	141.3	155.6	947.3	497.0	23.5	159.5	158.0	0.2	-691.5	2.9	662.0

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	139.4	139.4	110.3	…	28.3	…	…	…	…	…	…	57.2	30.0	2.2	-5.1
2021	78.1	78.1	67.8	…	9.6	…	…	…	…	…	…	63.2	30.0	6.1	-4.4
2022	131.9	131.9	95.0	…	36.1	…	…	…	…	…	…	71.7	30.0	8.6	-3.7
2023 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
February	113.6	113.6	100.6	…	12.3	…	…	…	…	…	…	125.0	30.0	4.5	-2.6
March	148.7	148.7	136.7	…	11.3	…	…	…	…	…	…	126.4	30.0	6.0	-2.0
April	178.1	178.1	165.8	…	11.6	…	…	…	…	…	…	127.9	30.0	7.5	-2.3
May	216.2	216.2	191.0	…	24.4	…	…	…	…	…	…	130.1	30.0	9.7	-2.7
June	111.2	111.2	94.1	…	16.4	…	…	…	…	…	…	116.2	30.0	11.1	-2.3
July	115.8	115.8	105.2	…	9.9	…	…	…	…	…	…	118.8	30.0	13.7	-2.3
August	132.5	132.5	121.7	…	10.0	…	…	…	…	…	…	121.0	30.0	15.9	-2.5
September	134.4	134.4	123.3	…	10.3	…	…	…	…	…	…	122.8	30.0	17.7	-2.4

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	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	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	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 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	1,164.8	1,619.0	378.4	407.4	760.3	454.2	249.8	203.5	656.8	209.8	5,806.1	5,806.1	…	3,423.0	2,338.8
2025 January	1,184.4	1,550.0	283.6	414.7	783.3	365.6	214.7	149.3	589.9	206.6	5,807.1	5,807.1	…	3,389.8	2,369.9
February	1,108.7	1,494.7	279.6	341.5	796.6	386.0	230.2	153.5	587.7	205.4	5,896.2	5,896.2	…	3,444.3	2,411.9
March	976.1	1,446.3	266.0	343.9	765.5	470.2	253.6	214.2	627.3	196.9	6,109.6	6,109.6	…	3,581.5	2,484.1
April	807.4	1,279.7	297.9	269.8	635.0	472.3	277.0	192.6	638.3	206.0	6,200.0	6,200.0	…	3,625.0	2,530.9
May	747.4	1,209.8	280.2	217.2	645.5	462.4	282.0	178.8	624.6	204.7	6,301.1	6,301.1	…	3,679.8	2,577.0
June	678.7	1,226.9	292.3	253.4	625.6	548.2	317.7	224.8	623.5	206.7	6,370.7	6,370.7	…	3,714.2	2,612.6
July	815.1	1,365.7	348.2	359.5	605.6	550.6	321.8	224.8	616.1	206.5	6,398.2	6,398.2	…	3,710.0	2,641.8
August	1,021.3	1,539.6	318.8	410.0	756.0	518.3	290.3	224.5	670.0	217.8	6,381.8	6,381.8	…	3,672.4	2,664.3
September	1,061.4	1,590.3	309.5	422.1	804.5	528.9	271.9	254.0	655.4	211.0	6,440.2	6,440.2	…	3,700.2	2,694.0

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.	Household-s 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	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	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	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 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	4,225.1	44.7	57.8	1,212.1	2,833.3	1,769.9	249.9	143.3	205.8	1,165.7	759.9	69.0	507.5	987.4	95.2
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	1,003.6	78.1
February	5,969.3	4,176.9	45.4	75.7	1,106.6	2,873.1	1,792.4	257.3	120.0	189.7	1,219.5	750.2	71.5	496.1	996.8	81.7
March	6,058.2	4,252.4	48.0	89.7	1,125.8	2,909.8	1,805.8	249.2	108.1	207.0	1,235.7	748.3	72.4	491.2	999.4	103.9
April	6,017.3	4,208.4	50.8	88.6	1,069.5	2,914.3	1,808.8	260.7	90.5	201.0	1,251.4	742.5	72.7	490.1	1,011.2	80.7
May	6,028.2	4,185.1	46.2	76.4	1095.8	2,881.9	1,843.1	237.2	79.1	247.8	1,274.1	736.4	97.6	483.4	1,025.4	87.9
June	6,018.4	4,130.2	45.1	51.0	1,096.9	2,848.1	1,888.2	259.4	91.2	232.0	1,300.6	726.9	70.6	477.0	1,048.1	86.2
July	6,118.5	4,223.0	43.2	74.2	1,139.4	2,884.4	1,895.5	246.3	93.3	229.2	1,321.6	781.7	62.2	472.7	1,075.2	60.6
August	6,360.0	4,396.6	46.2	77.8	1,269.3	2,919.2	1,963.4	246.9	93.6	224.3	1,393.7	762.2	67.9	449.6	1,085.0	83.7
September	6,427.9	4,399.8	47.7	95.6	1,224.1	2,947.1	2,028.1	252.6	93.6	255.7	1,421.4	750.0	61.9	442.3	1,089.1	101.0

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	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	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 December	1,720.0	2,026.5	5.1	2,020.7	306.5	306.5	447.1	156.4	156.4	...	290.7	132.2	155.7	498.3	499.0	436.8
2024 May	1,938.5	2,275.5	5.9	2,269.2	337.0	337.0	328.4	19.8	19.8	...	308.7	141.0	164.8	578.3	539.5	467.5
June	1,964.5	2,301.2	6.3	2,293.9	336.7	336.7	338.3	32.0	32.0	...	306.3	137.5	166.1	578.5	553.2	475.2
July	1,980.9	2,320.0	7.8	2,310.7	339.1	339.1	372.5	25.6	25.6	...	346.9	175.4	168.8	588.0	563.3	485.5
August	2,042.7	2,380.2	5.7	2,373.3	337.5	337.5	389.4	41.5	41.5	...	348.0	172.4	172.9	545.3	571.0	493.7
September	2,089.9	2,436.2	6.0	2,428.1	346.3	346.3	378.3	17.3	17.3	...	360.8	182.2	175.9	554.4	574.8	496.4
October	2,075.4	2,426.1	7.6	2,415.7	350.7	350.7	379.6	51.2	51.2	...	359.1	180.8	175.6	550.5	585.1	507.7
November	2,177.8	2,532.6	7.7	2,521.8	354.9	354.9	432.9	71.6	71.6	...	360.7	184.6	176.1	550.9	589.7	513.0
December	2,177.8	2,538.1	7.8	2,528.7	360.2	360.2	398.1	15.5	15.5	...	382.2	201.8	180.4	552.7	593.8	522.2
2025 January	2,279.3	2,642.3	8.7	2,631.9	363.2	363.2	395.9	11.8	11.8	...	384.4	201.8	182.6	551.3	609.6	531.4
February	2,295.5	2,662.7	7.5	2,654.7	367.4	367.4	405.1	20.1	20.1	...	385.0	205.0	179.9	545.0	613.3	534.5
March	2,127.5	2,497.2	8.0	2,487.5	369.8	369.8	435.7	56.1	56.1	...	379.6	198.9	180.7	575.0	617.7	542.4
April	2,060.6	2,430.5	8.5	2,420.0	369.9	369.9	465.3	81.7	81.7	...	383.6	199.4	184.2	568.4	628.5	552.4
May	2,189.7	2,565.9	8.1	2,555.9	376.2	376.2	489.5	107.1	107.1	...	382.4	197.7	184.7	543.5	639.4	563.3
June	2,342.1	2,724.0	8.7	2,714.2	382.0	382.0	397.1	10.2	10.2	...	386.9	199.8	187.1	556.0	651.1	572.4
July	2,395.5	2,783.4	9.0	2,773.9	388.0	388.0	455.9	17.8	17.8	...	438.1	250.6	187.5	532.1	663.1	585.2
August	2,412.9	2,811.3	10.8	2,799.4	398.4	398.4	480.8	34.4	34.4	...	446.5	257.0	189.4	534.2	670.0	591.3
September	2,493.3	2,897.4	11.2	2,884.2	403.1	403.1	484.6	35.9	35.9	...	448.7	255.2	193.6	522.8	675.9	599.5

* 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: consolida tion 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	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	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 Decemebr	28.2	2,913.8	...	2,712.5	201.2	225.6	142.3	42.0	11.5	29.7	(3.0)	76.3	79.3	__
2024 May	26.8	3,112.0	...	2,903.9	208.1	242.7	144.4	68.9	11.0	16.5	1.1	78.8	77.7	__
June	31.0	3,155.4	...	2,940.1	215.3	244.5	146.4	68.6	10.0	18.9	3.5	84.8	81.3	__
July	31.6	3,220.7	...	3,004.4	216.3	249.0	147.0	68.0	10.0	22.9	3.4	82.2	79.0	__
August	36.4	3,259.8	...	3,042.9	216.9	253.1	148.1	68.0	10.0	27.0	-0.7	80.2	81.0	__
September	35.6	3,303.8	...	3,080.4	223.4	253.1	150.1	66.6	10.4	26.0	4.7	84.7	80.1	__
October	38.7	3,321.8	...	3,099.6	222.3	254.6	150.1	64.9	11.1	28.4	6.1	82.5	76.4	__
November	44.0	3,448.0	...	3,226.7	221.3	257.0	151.6	61.4	11.4	32.3	1.8	81.5	79.8	----
December	49.0	3,417.0	...	3,193.8	223.2	257.9	154.2	56.3	12.6	34.6	-1.8	80.0	80.9	----
2025 January	49.6	3,518.5	...	3,294.1	224.4	262.7	152.5	91.1	13.6	5.4	5.6	85.7	81.2	----
February	48.7	3,542.2	...	3,318.3	223.8	266.2	152.9	91.2	13.7	8.3	1.7	85.7	85.4	----
March	48.0	3,439.5	...	3,217.5	220.0	269.1	153.9	91.3	14.4	9.5	-0.6	91.6	92.2	----
April	55.6	3,394.3	...	3,172.1	222.2	272.2	153.9	90.2	14.4	13.7	0.8	89.0	88.2	----
May	54.1	3,532.2	...	3,309.4	222.8	275.7	154.6	89.9	14.2	16.9	0.1	92.3	92.2	---
June	56.8	3,607.7	...	3,381.7	226.0	277.8	155.0	88.1	14.1	20.4	4.1	95.6	91.5	...
July	59.4	3,707.3	...	3,479.5	227.7	277.4	154.9	84.2	14.0	24.3	2.6	93.5	90.9	...
August	59.1	3,753.1	...	3,524.7	228.4	281.2	154.9	83.1	14.0	29.3	4.5	98.1	93.6	...
September	59.5	3,830.5	...	3,601.3	229.2	284.3	155.1	83.1	13.9	32.1	3.3	96.9	93.6	...

* 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	-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	-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	-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 Decemebr	-324.1	2.0	2.0	306.5	306.5	51.1	...	51.1	39.0	12.1	457.0	457.0	457.0	...
2024 January	-304.0	2.0	2.0	306.0	306.0	48.4	...	48.4	34.8	13.6	439.9	439.9	439.9	...
February	-314.2	2.5	2.5	316.7	316.7	56.3	...	56.3	42.2	14.2	446.3	446.3	446.3	...
March	-318.1	2.7	2.7	320.7	320.7	56.9	...	58.9	44.1	14.7	453.1	453.1	453.1	...
April	-325.5	2.8	2.8	328.3	328.3	59.2	...	59.2	43.0	16.3	459.8	459.8	459.8	...
May	-334.1	2.9	2.9	337.0	337.0	62.2	...	62.2	45.7	16.5	467.5	467.5	467.5	...
June	-333.2	3.4	3.4	336.7	336.7	58.2	...	58.2	41.7	16.5	475.2	475.2	475.2	...
July	-335.0	4.0	4.0	339.1	339.1	53.8	...	53.8	37.5	16.3	485.5	485.5	485.5	...
August	-335.0	2.5	2.5	337.5	337.5	48.8	...	48.8	34.3	14.5	493.7	493.7	493.7	...
September	-343.7	2.6	2.6	346.3	346.3	57.9	...	57.9	43.2	14.8	496.4	496.4	496.4	...
October	-348.1	2.7	2.7	350.7	350.7	57.1	...	57.1	41.4	15.7	507.7	507.7	507.7	...
November	-352.4	2.5	2.5	354.9	354.9	61.3	...	61.3	45.0	16.3	513.0	513.0	513.0	...
December	-356.7	3.5	3.5	360.2	360.2	60.1	...	60.1	45.0	15.1	522.2	522.5	522.5	
2025 January	-359.0	4.2	4.2	363.2	363.2	59.9	...	59.9	44.6	15.4	531.4	531.4	531.4	...
February	-363.9	3.4	3.4	367.4	367.4	61.2	...	61.2	47.2	14.0	534.5	534.5	534.5	...
March	-366.2	3.6	3.6	369.7	369.8	53.8	...	53.8	40.0	14.3	542.4	542.4	542.4	...
April	-366.2	3.7	3.7	369.9	369.9	54.3	...	54.3	39.4	14.9	552.4	552.4	552.4	...
May	-372.6	3.6	3.6	376.2	376.2	52.2	...	52.2	38.3	13.9	563.3	563.3	563.3	...
June	-377.5	4.4	4.4	382.0	382.0	53.6	...	53.6	40.3	13.4	572.4	572.4	572.4	...
July	-383.4	4.5	4.5	388.0	388.0	49.7	...	49.7	36.0	13.7	585.2	585.2	585.2	...
August	-394.4	5.0	5.0	398.4	398.4	55.3	...	55.3	41.4	14.0	591.3	591.3	591.3	...
September	-397.6	5.5	5.5	403.1	403.1	54.5	...	54.5	38.8	15.7	599.5	599.5	599.5	...

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	4.7	74.0	33.4	40.4	0.0	0.2	…	22.5	39.8	17.3	…
2021	6.5	93.2	36.5	41.9	14.1	0.7	...	19.7	35.6	15.9	...
2022	8.9	110.4	37.5	55.2	17.0	0.7	...	18.1	34.2	16.1	...
2023 November	12.0	129.0	40.3	70.9	16.7	0.7	...	24.5	49.3	28.0	...
December	14.1	141.6	41.6	80.4	18.1	1.4	...	19.7	50.4	30.7	...
2024 January	13.1	139.9	41.5	96.6	0.9	0.9	...	23.7	52.5	28.8	...
February	14.0	141.8	42.0	96.0	3.0	0.9	...	24.7	54.2	29.6	...
March	15.4	145.1	43.5	96.3	4.6	0.9	…	21.5	52.2	30.7	…
April	16.2	146.6	43.5	96.0	6.3	0.9	…	21.9	51.8	30.9	…
May	14.7	150.3	45.6	95.8	8.1	0.9	…	22.1	52.0	30.0	…
June	16.0	152.8	46.3	95.8	9.9	0.9	…	24.2	53.2	31.1	…
July	15.7	153.9	46.3	95.3	11.5	0.9	...	21.4	54.1	30.7	...
August	19.2	156.0	46.4	95.3	13.5	0.9	...	23.6	53.2	32.0	...
September	19.0	159.7	48.4	95.3	15.2	0.9	...	21.4	55.0	33.7	...
October	21.0	161.6	48.4	94.4	17.1	1.7	..	23.6	55.1	31.6	...
November	26.4	163.5	48.4	94.3	18.8	1.7	…	21.4	55.2	33.9	…
December	29.8	164.1	50.1	93.2	19.6	2.0	…	20.8	55.0	33.4	
2025 January	30.0	166.4	50.4	111.6	2.2	2.1	…	24.5	57.7	34.1	…
February	30.7	167.6	50.4	111.7	3.5	2.0	…	21.8	58.0	36.7	…
March	29.9	170.1	50.4	112.0	5.6	2.0	…	19.5	60.2	40.7	…
April	37.6	170.2	50.4	110.7	7.1	2.0	…	21.1	60.0	38.9	…
May	36.8	172.0	50.6	110.5	8.9	2.0	…	22.0	62.6	40.5	…
June	38.2	173..0	50.6	109.7	10.7	2.0	…	25.1	65.8	40.7	…
July	40.0	175.4	50.5	109.6	13.3	2.0	…	23.1	64.1	41.1	…
August	37.8	177.4	50.5	109.6	15.2	2.0	…	24.4	65.0	40.6	…
September	39.3	179.1	50.4	109.6	17.1	2.0	…	24.2	65.0	41.3	…

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	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	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	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 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	168.9	4.2	4.2	…	164.7	…	164.7	53.0	53.0	71.6	71.6
2025 January	3.6	3.6	3.6	170.8	4.2	4.2	…	166.6	…	166.6	51.5	51.6	78.2	78.2
February	3.1	3.1	3.1	169.4	4.2	4.2	…	165.3	…	165.3	51.3	51.3	78.8	78.8
March	3.7	3.7	3.7	169.9	4.2	4.2	…	165.8	…	165.8	52.8	52.8	75.1	75.1
April	4.0	4.0	4.0	172.8	4.2	4.2	…	168.6	…	168.6	50.3	50.3	76.1	76.1
May	3.6	3.6	3.6	174..3	4.2	4.2	…	170.1	…	170.1	49.7	49.7	76.1	76.1
June	3.3	3.3	3.3	177.3	4.2	4.2	…	173.1	…	173.1	51.1	51.1	78.6	78.6
July	3.4	3.4	3.4	177.3	4.2	4.2	…	173.2	…	173.2	49.8	49.8	77.9	77.9
August	5.0	5.0	5.0	179.0	4.2	4.2	…	174.8	…	174.8	50.1	50.1	78.5	78.5
September	4.8	4.8	4.8	181.4	4.2	4.2	…	177.2	…	177.2	49.8	49.8	76.4	76.4

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	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	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	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 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	-36.2	6.7	15.3	-15.3	20.0	35.7	…
2025 January	8.0	8.0	224.4	…	224.4	85.7	97.4	-21.4	6.4	3.3	-14.0	23.4	37.4	…
February	6.4	6.4	223.8	…	223.8	87.7	97.4	-21.4	6.7	5.0	-15.4	23.3	38.6	…
March	6.7	6.7	220.2	…	220.2	88.2	98.4	-21.6	7.4	4.0	-15.3	24..6	39.9	…
April	6.2	6.2	222.2	…	222.2	91.1	98.4	-21.4	7.4	6.7	-16.4	23.3	39.8	…
May	5.1	5.1	222.8	…	222.8	92.3	98.4	-21.4	7.2	8.1	-16.4	23.7	40.2	…
June	6.0	6.0	226.0	…	226.0	93.4	98.4	-21.4	7.1	9.3	-15.1	23.9	39.1	…
July	6.2	6.2	227.7	…	227.7	90.9	98.4	-25.6	7.0	11.1	-16.4	23.5	40.0	…
August	7.3	7.3	228.4	…	228.4	92.7	98.4	-26.6	7.0	13.9	-15.8	26.3	42.1	…
September	6.3	6.3	229.2	…	229.2	93.7	98.4	-26.6	6.9	14.9	-16.7	24.9	41.6	…

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	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	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	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 Dec	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 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
February	2,655.3	2,655.3	0.3	2,654.7	169.3	15.9	15.6	153.4	153.4	...	493.7	...	...	3,296.4	3,298.4
March	2,489.2	2,489.2	1.4	2,487.5	205.9	51.9	51.9	153.9	153.9	...	522.2	0.2	0.2	3,217.5	3,217.5
April	2,421.9	2,421.9	1.7	2,420.0	232.0	77.5	77.5	154.4	154.4	...	518.2	...	...	3,172.1	3,172.1
May	2,557.8	2,557.8	1.7	2,555.9	257.9	102.9	102.9	154.9	154.9	...	493.8	0.1	0.1	3,309.4	3,309.4
June	2,715.3	2,715.3	0.9	2,714.2	161.4	6.0	6.0	155.4	155.4	...	504.9	0.1	0.1	3,381.7	3,381.7
July	2,774.5	2,774.5	0.3	2,773.9	222.7	13.7	13.7	209.1	209.1	...	482.4	...	...	3,479.5	3,479.5
August	2,800.5	2,800.5	0.8	2,799.4	240.0	30.2	30.2	209.8	209.8	...	484.1	0.2	0.2	3,524.7	3,524.7
September	2,886.1	2,886.1	1.7	2,884.2	242.1	31.7	31.7	210.5	210.5	...	473.0	...	...	3,601.3	3,601.3

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	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	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	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	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	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 August	3,407.3	4.0	355.1	210.4	30.1	174.9	144.7	...	144.7	519.3	419.8	1,980.6	66.3	70.1
September	3,419.7	3.5	386.6	239.9	67.8	165.0	146.7	...	146.7	503.6	432.5	1.967.2	66.6	72.6
October	3,414.7	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	3,469.9	4.6	332.8	180.2	30.4	149.7	152.6	...	152.6	497.5	449.4	2,051.7	66.0	68.0
December	3,550.3	5.1	444.7	289.0	156.4	132.2	155.7	...	155.7	498.7	457.0	2,020.7	62.9	78.7
2024 January	3,595.6	5.2	336.1	176.4	47.4	128.0	159.7	...	159.7	543.3	460.1	2,124.5	68.2	76.6
February	3,658.2	6.2	338.9	180.7	44.4	136.2	158.2	....	158.2	539.4	467.4	2,179.7	68.6	76.6
March	3,748.7	5.0	422.1	262.7	16.4	137.9	159.4	...	159.4	549.6	473.9	2,163.1	72.9	80.3
April	3,751.4	5.2	395.6	231.1	66.9	138.2	164.5	...	164.5	567.5	480.4	2,171.3	71.7	78.3
May	3,799.3	5.9	325.7	160.9	19.8	141.0	164.8	...	164.8	578.3	488.6	2,269.2	72.0	79.3
June	3,852.4	6.3	336.2	170.2	32.0	137.8	166.1	...	166.5	578.8	497.9	2,293.9	78.0	81.6
July	3,922.8	7.8	371.0	202.2	25.6	175.4	168.8	...	168.8	588.3	508.2	2,310.7	77.8	79.7
August	3,967.1	5.7	387.6	214.7	41.5	172.4	172.9	...	172.9	545.7	516.1	2,373.3	77.3	81.4
September	4,023.6	6.0	377.5	201.6	17.3	182.2	175.9	...	175.9	554.7	521.4	2,428.1	78.4	79.3
October	4,048.4	7.6	411.1	235.5	51.2	180.8	175.6	...	175.6	550.8	535.5	2,415.7	77.4	76.5
November	4,185.1	7.7	435.4	259.3	71.6	184.6	176.1	...	176.1	551.3	550.9	2,521.8	76.7	80.8
December	4,163.1	7.8	398.5	217.7	15.5	201.8	180.4	...	180.4	553.0	522.2	2,528.7	73.5	80.5
2025 January	4,280.7	8.7	397.3	215.1	11.8	201.8	182.6	...	182.5	551.6	531.4	2,631.9	78.1	80.1
February	4,311.5	7.5	405.3	224.5	20.1	205.0	179.9	...	179.8	545.3	534.5	2,654.7	78.7	82.7
March	4,217.9	8.0	437.1	255.9	56.1	198.9	180.7	...	180.7	575.3	542.4	2,487.5	75.3	89.2
April	4,180.9	8.5	467.0	282.2	81.7	199.4	184.2	...	184.2	568.4	552.4	2,420.0	76.1	88.2
May	4,330.4	8.1	491.2	306.5	107.1	197.7	184.7	...	184.7	543.7	563.3	2,555.9	76.1	92.2
June	4,419.7	8.7	397.9	210.8	10.2	199.8	187.1	...	187.1	556.2	572.4	2,714.2	78.6	91.5
July	4,525.5	9.0	456.2	268.7	17.8	250.6	187.5	...	187.5	532.4	585.2	2,773.9	77.9	90.9
August	4,589.9	10.8	481.6	292.2	34.4	257.0	189.4	...	189.4	534.4	591.3	2,799.4	78.7	93.6
September	4,674.2	11.2	486.3	292.7	35.9	255.2	193.6	...	193.6	523.0	599.5	2,884.2	76.4	93.6

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	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	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	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	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	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 October	3,414.7	314.4	2,791.7	196.3	2,595.3	84.5	224.3	143.1	45.1	26.8	9.2
November	3.469.9	312.7	2,846.1	196.5	2,649.7	81.1	215.1	142.2	34.6	29.1	9.2
December	3,550.3	326.7	2,913.8	201.2	2,712.5	84.3	225.6	142.3	42.0	29.7	11.5
2024 January	3,595.6	325.3	2,956.1	202.6	2,753.6	86.9	227.3	142.2	69.8	4.4	10.9
February	3,658.2	336.4	3,002.5	202.4	2,800.1	88.2	231.0	142.7	69.2	8.3	10.7
March	3,748.7	341.3	3,082.9	208.7	2,874.2	91.6	232.7	144.2	69.3	8.3	10.9
April	3,751.4	349.5	3,076.5	208.2	2,868.3	88.7	236.5	144.2	69.1	12.3	10.9
May	3,799.3	357.0	3,112.0	208.1	2,903.9	87.5	242.7	146.4	68.9	16.5	11.0
June	3,852.4	358.5	3,155.4	215.3	2,940.1	94.0	244.5	147.0	68.6	18.9	10.0
July	3,922.8	360.3	3,220.7	216.3	3,004.4	92.7	249.0	148.0	68.0	22.9	10.0
August	3,967.1	362.8	3,259.8	216.9	3,042.9	91.2	253.1	148.1	68.0	27.2	10.0
September	4,023.6	371.3	3,303.8	223.4	3,080.4	95.2	253.1	150.1	66.6	26.0	10.4
October	4,048.4	378.9	3,321.8	222.3	3,099.6	93.0	254.6	150.1	64.9	28.4	11.1
November	4,185.1	387.9	3,448.0	221.3	3,226.7	92.6	256.7	151.6	61.4	32.3	11.4
December	4,163.1	397.9	3,415.4	223.2	3,193.8	90.4	257.8	154.2	56.3	34.6	12.6
2025 January	4.280.7	401.4	3,518.5	224.4	3.294.1	98.2	262.7	152.5	91.1	5.4	13.6
February	4,311.5	404.6	3,542.2	223.8	3,318.3	98.6	266.2	152.9	91.2	8.3	13.7
March	4,217.9	406.7	3,439.5	220.2	3,217.5	102.6	268.3	153.9	91.3	9.5	14.4
April	4,180.9	413.9	3.394.3	222.2	3,172.1	100.6	272.2	153.9	90.2	13.7	14.4
May	4,330.4	418.3	3,532.2	222.8	3,309.4	104.3	275.7	154.6	89.9	16.9	14.2
June	4,419.7	426.4	3,607.7	226.0	3,381.7	107.9	277.6	155.0	88.1	20.4	14.1
July	4,525.5	434.4	3,707.3	227.7	3,479.5	106.4	277.4	154.9	84.2	24.3	14.0
August	4,589.9	443.8	3,753.1	228.4	3,524.7	111.8	281.2	154.9	83.1	29.3	14.0
September	4,674.2	448.9	3,830.5	229.2	3,601.3	110.6	284.3	155.1	83.1	32.1	13.9

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	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	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	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 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 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
February	1,651.1	153.6	750.9	119.6	631.3	148.2	483.1	713.0	0.0	25.3	3.4	4.9
March	1,659.3	150.9	769.3	105.2	664.1	150.0	514.1	707.0	0.0	24.7	2.7	4.8
April	1,792.0	147.0	919.0	150.6	768.4	236.1	532.3	693.8	0.0	24.0	3.4	4.7
May	1,790.7	145.9	918.0	126.6	791.4	204.2	587.3	695.9	0.0	24.1	2.1	4.7
June	1,789.7	143.1	920.7	116.0	804.6	181.9	622.8	694.9	0.0	23.6	2.8	4.6
July	1,858.4	144.5	1,007.3	108.0	899.3	183.1	716.2	674.7	0.0	23.8	3.5	4.6
August	1,977.5	141.7	1,121.0	159.5	961.5	151.9	809.6	684.3	0.0	23.6	2.2	4.6
September	1,968.5	141.3	1,102.9	155.6	947.3	118.3	829.0	693.1	0.0	23.5	2.9	4.7

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	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	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	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 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	122.7	30.0	2.4
February	1,651.1	1,107.2	1,107.2	589.3	100.6	404.2	246.0	169.2	0.1	2.2	125.0	30.0	4.5
March	1,659.3	1,166.4	1,166.4	627.7	136.7	389.8	196.0	166.1	0.1	2.8	126.4	30.0	6.0
April	1,792.0	1,272.4	1,272.4	639.1	165.8	455.1	226.0	161.8	0.1	2.4	127.9	30.0	7.5
May	1,790.7	1,239.7	1,239.7	626.0	191.0	397.5	256.0	161.4	0.1	2.1	130.1	30.0	9.7
June	1,789.7	1,211.2	1,211.2	624.6	94.1	475.3	300.0	158.6	0.1	2.4	116.2	30.0	11.1
July	1,858.4	1,275.9	1,275.9	617.0	105.2	543.1	300.0	160.2	0.1	2.2	118.7	30.0	13.7
August	1,977.5	1,394.6	1,394.6	671.6	121.7	590.4	300.0	158.4	0.1	2.1	121.0	30.0	15.9
September	1,968.5	1,384.2	1,384.2	662.0	123.3	587.6	300.0	158.0	0.1	2.3	122.8	30.0	17.7

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	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	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	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 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	8,556.4	1,035.	492.2	366.6	125.6	991.8	5,813.8	53.0		3,413.4	2,336.0	1.2	161.4	62.4
2025 January	8,406.2	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	58.0
February	8,430.2	867.3	419.1	337.8	81.3	1,024.2	5,904.1	49.1	...	3,434.4	2,409.6	1.2	160.6	55.4
March	8,634.1	893.3	421.7	318.4	103.3	983.8	6,118.8	53.3	…	3,571.4	2,481.7	1.1	159.3	56.9
April	8,576.5	936.2	346.4	261.2	85.3	862.0	6,208.5	53.4	…	3,614.9	2,528.2	1.1	158.9	63.3
May	8,593.9	904.8	289.5	187.7	101.8	867.5	6,311.0	54.0	…	3,669.3	2,574.4	1.1	158.9	62.1
June	8,693.6	915.8	326.0	226.7	99.3	849.4	6,381.0	53.6	…	3,703.7	2,608.4	1.1	159.8	61.5
July	8,854.8	964.4	422.2	317.7	104.5	830.4	6,409.2	56.7	…	3,698.8	2,639.4	1.2	160.9	67.8
August	9,063.7	988.7	466.0	352.8	113.2	992.3	6,393.3	55.8	…	3,660.9	2,661.9	2.1	158.6	64.7
September	9,144.9	964.8	477.3	364.6	112.7	1,034.8	6,452.1	56.5	…	3,688.9	2,691.6	1.1	159.1	56.9

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	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	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	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 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	8,556.4	273.6	6,923.5	4,336.7	2,000.3	586.5	42.3	11.8	258.6	59.1	990.3	326.1
2025 January	8,406.2	160.3	6,871.6	4,277.5	2,006.3	587.8	42.4	12.5	256.3	59.3	1,003.6	326.1
February	8,430.2	173.6	6,886.2	4,286.5	2,013.2	586.5	42.1	12.8	259.4	59.2	996.8	326.1
March	8,634.0	248.1	6,969.4	4,358.0	2,023.6	587.8	56.2	12.3	289.2	59.4	999.4	328.1
April	8,576.5	269.2	6,920.2	4,311.8	2,035.7	572.7	40.4	10.9	265.0	59.6	1,011.2	328.1
May	8,593.9	258.4	6,922.2	4,288.0	2,062.0	572.2	40.2	10.9	277.3	59.5	1,025.4	328..1
June	8,693.6	353.6	6,898.1	4,228.3	2,096.**6**	573.2	38.4	10.8	275.4	69.1	1,048.1	328.1
July	8,854.8	332.9	7,066.9	4,333.9	2,157.3	575.8	38.5	10.8	261.1	69.3	1,075.2	339.0
August	9,063.7	291.4	7,287.8	4,505.5	2,203.3	579.0	38.6	10.8	280.9	69.3	1,085.0	339.0
September	9,144.9	324.1	7,341.8	4,507.4	2,241.8	592.6	37.6	11.0	271.8	69.5	1,089.1	329.0

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	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	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	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 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	4,427.3	4,346.8	80.4	205.2
2025 January	6,746.9	21.9	461.6	28.2	106.2	146.8	170.5	9.8	1,612.3	233.0	1,379.3	4,458.6	4,382.3	76.3	192.4
February	6,771.9	22.3	469.2	32.4	100.9	152.1	173.6	10.3	1,567.7	243.0	1,324.7	4,509.8	4,430.7	79.1	202.9
March	6,863.8	21.8	467.4	35.0	99.9	146.3	174.7	11.4	1,600.1	245.9	1,354.1	4,561.9	4,479.4	82.5	212.6
April	6,848.2	21.9	483.9	41.8	100.6	155.5	174.7	11.4	1,521.5	226.6	1,294.9	4,581.0	4,493.3	87.6	239.9
May	6,848.3	18.2	432.8	40.6	95.4	123.8	162.9	10.0	1,594.2	201.0	1,393.1	4,562.3	4,475.5	86.9	240.8
June	6,862.0	17.8	479.8	43.4	96.1	157.4	174.0	9.0	1.536.2	189.2	1,3.47.0	4,557.4	4,466.0	91.4	270.8
July	7,029.7	19.6	528.6	38.8	97.5	156.8	223.7	11.8	1,592.8	213.1	1,379.6	4,597.5	4,513.3	84.3	291.2
August	7,222.2	20.3	525.5	35.1	100.6	154.9	223.9	11.1	1,728.4	217.0	1,511.3	4,686.3	4,600.1	86.1	261.8
September	7,268.0	20.3	552.5	53.7	101.1	156.4	224.7	16.6	1,713.1	234.5	1,478.6	4,736.2	4,648.7	87.5	246.0

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	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	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	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 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	1,164.0	61.8	206.9	8.9	79.3	50.0	68.8
2025 January	1,612.3	233.0	58.3	4.9	169.9	5.2	...	47.4	1,379.3	1,119.3	58.4	201.6	8.7	71.5	49.0	72.4
February	1,567.7	243.0	75.5	4.7	162.8	5.2	...	47.5	1,324.7	1,064.6	57.7	202.5	7.8	67.8	55.5	71.3
March	1,600.1	245.9	89.4	3.5	153.0	…	…	48.4	1,354.1	1,080.4	56.6	217.2	4.4	74.1	66.4	72.2
April	1,521.5	226.6	88.5	3.5	134.5	…	…	47.5	1,294.9	1,026.5	45.2	223.3	2.7	76.7	71.3	72.6
May	1,594.2	201.0	76.3	3.6	121.1	…	…	45.6	1,393.1	1,053.2	47.0	292.9	12.1	85.2	98.1	97.5
June	1,536.2	189.2	50.9	3.6	134.7	15.0	30.9	47.1	1,347.0	1,050.0	56.1	240.9	13.1	81.6	75.8	70.4
July	1,592.8	213.1	73.9	4.3	135.0	…	16.0	45.9	1,379.6	1,095.7	60.3	223.6	16.1	84.0	61.5	62.1
August	1,728.4	217.0	77.5	4.3	135.2	…	161.1	46.0	1,511.3	1,226.5	57.5	227.3	3.2	91.3	65.0	67.8
September	1,713.1	234.5	95.2	4.3	135.0	16.1	…	45.6	1,478.6	1,168.5	74.0	236.1	3.5	105.2	65.7	61.7

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	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	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	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 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	4,427.3	4,346.8	2,697.6	461.7	1,187.5	9.3	59.8	417.5	159.1	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
February	4,509.8	4,430.7	2,738.4	468.9	1,223.4	2.8	62.1	420.4	195.2	493.3	79.1	73.3	3.9	1.9
March	4,561.9	4,479.4	2,775.0	472.1	1,232.3	4.2	64.2	415.9	205.9	488.5	82.5	76.7	3.9	1.9
April	4,581.0	4,493.3	2,774.7	470.0	1,248.6	59.8	14.9	413.0	220.1	487.5	87.6	82.5	3.3	1.8
May	4,562.3	4,475.5	2,740.3	468.7	1,266.4	62.7	27.1	415.1	236.0	480.6	86.9	82.1	3.0	1.8
June	4,557.4	4,465.9	2,711.0	461.3	1,293.6	65.7	28.2	430.5	250.7	474.3	91.4	86.5	2.9	1.9
July	4,597.5	4,513.3	2,742.2	460.5	1,310.5	75.3	22.1	427.7	273.7	469.9	84.3	79.3	3.0	2.0
August	4,686.3	4,600.1	2,780.9	466.3	1,352.9	71.2	20.5	445.1	326.5	447.0	86.1	81.2	3.0	2.0
September	4,736.2	4,648.7	2,809.7	464.9	1,374.1	71.0	15.7	452.6	354.6	439.7	87.5	82.9	2.6	2.0

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	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	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	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 Oct	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 Jan	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
February	469.2	32.4	1.8	30.5	100.	23.5	10.3	67.1	152.1	10.1	...	142.0	173.6	3.3	21.2	149.1	10.3
March	467.4	35.0	3.5	31.5	99.9	23.4	10.5	66.0	146.3	11.0	0.0	135.3	174.7	3.7	21.7	149.3	11.4
April	483.9	41.8	3.4	38.4	100.	23.7	8.7	68.2	155.5	13.1	...	142.3	174.7	3.8	22.5	148.4	11.4
May	432.8	40.6	2.6	38.0	95.4	22.9	7.4	65.2	123.8	12.9	...	110.9	162.9	2.1	22.8	138.1	10.0
June	479.8	43.4	3.4	40.0	96.1	23.9	6.6	65.6	157.4	12.3	...	145.1	174.0	2.3	23.1	148.6	9.0
July	528.6	38.8	5.8	33.0	97.5	19.6	5.0	72.9	156.8	13.4	...	143.4	223.7	0.9	23.3	199.5	11.8
August	525.5	35.1	2.1	33.0	100.6	21.8	5.2	73.5	154.9	14.2	...	140.7	223.9	0.7	23.4	199.8	11.1
September	552.5	53.7	4.2	49.4	101.1	23.2	4.1	73.8	156.4	13.7	...	142.7	224.7	1.3	23.4	200.0	16.6

Table 13.5. Non EUR deposits

(EUR million: End of period)

Description	Non-EUR deposits															Nonre-sidents
		Financial corporati-ons	of which:				Nonfinancial corporations	of which:		Other domestic sectors						
			CBK	Other depos. corporations	Other financial deposi-tories	Insurance companies		Public nonfinancial corporations	Other nonfan-cial corporations		Households	of which:			NPISH	
												Transfera-ble deposits	Saving deposi-ts	Other deposi-ts		
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	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	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	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 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	1.1	…	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	0.8	9.0
February	218.2	4.2	…	3.2	0.7	…	43.3	0.2	43.1	159.0	158.1	134.7	10.3	13.0	0.9	9.8
March	237.5	4.2	…	3.2	0.8	…	51.4	0.3	51.1	158.4	157.3	134.8	10.3	12.2	1.1	22.5
April	236.0	4.6	…	3.1	1.0	…	48.5	0.1	48.4	163.8	162.5	139.5	10.1	12.9	1.3	18.5
May	242.2	4.1	…	3.2	0.4	…	48.1	0.1	48.0	165.3	164.0	141.6	10.0	12.4	1.2	24.2
June	248.7	3.5	…	3.1	0.3	…	52.7	0.1	52.6	161.0	159.6	137.1	9.9	12.6	1.4	30.9
July	237.0	4.4	…	3.8	0.3	…	51.6	0.4	51.3	166.4	165.4	142.2	10.1	13.1	1.1	14.4
August	229.1	4.7	…	3.3	0.8	…	50.5	0.4	50.1	163.3	162.4	138.4	10.0	14.0	1.0	10.5
September	239.8	4.3	…	3.1	0.5	…	63.5	0.4	63.1	163.5	162.0	137.4	10.2	14.5	1.5	7.9

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	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	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	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 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	2,271.7	7.6	1.2
2025 January	5,805.7	47.4	46.9	0.2	3,379.8	...	3,379.8	593.1	2,786.7	2,369.6	2,367.6	65.2	2,302.4	7.8	1.2
February	5,894.9	39.9	39.4	0.2	3,434.4	...	3,434.4	607.7	2,826.6	2,411.6	2,409.6	65.0	2,344.6	7.8	1.2
March	6,109.6	44.0	43.4	0.2	3,571.4	__	3,571.4	626.8	2,944.6	2,483.7	2,481.7	65.3	2,416.4	9.3	1.1
April	6,200.2	44.1	43.6	0.2	3,614.9	__	3,614.9	639.1	2,975.8	2,530.5	2,528.2	67.1	2,461.1	9.6	1.1
May	6,301.3	44.3	43.3	0.9	3,669.3	__	3,669.3	632.4	3,036.9	2,576.7	2,574.4	67.0	2,507.4	9.9	1.1
June	6,371.3	43.9	42.7	0.9	3,703.7	__	3,703.7	655.3	3,048.4	2,612.2	2,608.4	67.9	2,540.5	10.3	1.1
July	6,398.8	46.3	45.1	0.9	3,698.8	__	3,698.8	640.0	3,058.9	2,641.5	2,639.4	67.9	2,571.5	11.0	1.2
August	6,382.7	45.1	43.1	0.9	3,660.9	__	3,660.9	634.6	3,026.3	2,664.0	2,661.9	66.4	2,595.5	11.5	1.1
September	6,441.5	46.0	44.9	0.1	3,688.9	...	3,688.9	659.4	3,029.5	2,693.7	2,691.6	67.2	2,624.5	11.8	1.1

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 December	193.7	52.4	14.1	7.1	120.2	2.2	28.0	79.4	10.6	513.3	318.0
2024 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
February	230.5	69.9	33.1	6.4	121.1	2.2	29.8	74.5	14.6	593.3	367.5
March	343.3	90.1	42.0	19.0	192.4	4.4	50.1	126.8	11.0	618.6	374.0
April	228.8	79.5	28.7	6.6	114.0	2.2	33.8	68.6	9.5	640.0	378.8
May	254.4	77.0	30.5	8.9	138.0	1.4	43.2	86.4	7.0	642.9	382.6
June	202.6	65.0	24.3	7.2	106.1	1.9	29.7	70.3	4.2	657.5	387.2
July	213.9	61.4	19.6	**9.2**	103.5	1.9	19.2	70.9	11.5	663.0	392.5
August	191.2	50.8	21.6	9.2	109.6	2.9	37.0	60.2	9.5	622.4	391.1
September	190.1	50.0	25.7	7.4	106.9	2.8	36.4	59.0	8.7	632.8	389.4

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 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
February	119.9	1.4	118.5	2.1	29.8	74.5	12.1	493.5	367.5
March	202.2	11.9	190.3	4.3	50.1	126.8	9.0	521.5	374.0
April	114.1	2.4	111.7	2.2	33.8	68.6	7.2	538.7	378.8
May	138.7	2.8	135.9	1.4	43.2	86.4	4.9	540.3	382.6
June	105.6	1.3	104.3	1.9	29.7	70.3	2.4	552.4	387.2
July	101.7	1.3	100.4	1.9	19.2	70.9	8.5	557.9	392.5
August	108.4	1.7	106.6	2.9	37.0	60.2	6.5	518.9	391.1
September	105.8	2.1	103.6	2.8	36.4	58.0	6.4	527.3	389.4

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 December	72.4	52.4	14.1	3.5	2.5	83.4
2024 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
February	110.6	69.9	33.1	5.0	2.6	99.9
March	141.3	90.1	42.0	7.1	2.1	97.1
April	114.7	79.5	28.7	4.2	2.4	101.3
May	115.7	77.0	30.5	6.2	2.2	102.6
June	97.0	65.0	24.3	5.9	1.8	105.0
July	92.0	61.4	19.6	**7.9**	3.0	105.1
August	82.8	50.8	21.6	7.4	3.0	103.5
September	84.3	50.0	25.7	5.3	3.3	105.5

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	2,040.6	55.0	4.7	50.3	633.6	101.7	531.2	1,352.0	234.6	1,114.3
2021	2,326,3	51,2	5,4	49,5	760,9	126,8	634,2	1,514,1	250,6	1,263,5
2022	2,713.6	56.3	4.6	51.7	968.3	157.3	811.0	1,688.9	259.3	1,429.6
2023 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	3,465.7	64.3	6.4	57.9	1,174.7	198.4	976.3	2,226.8	393.2	1,833.3
2025 January	3,461.5	63.9	6.2	57.7	1,166.4	200.3	966.1	2,231.2	383.4	1,847.8
February	3,458.8	64.9	6.6	58.4	1,171.8	206.8	965.0	2,222.0	394.6	1,827.5
March	3,623.3	67.1	6.2	60.9	1,228.8	218.4	1,010.4	2,327.3	405.1	1,922.2
April	3,666.8	69.1	8.6	60.5	1,238.2	223.4	1,14.8	2,359.5	407.4	1,952.1
May	3,721.5	68.7	8.2	60.5	1,271.3	226.9	1,044.3	2,381.5	395.6	1,986.0
June	3,758.2	68.4	8.1	60.4	1,285.2	233.1	1,052.1	2,404.6	413.4	1,991.2
July	3,755.6	68.0	8.2	59.8	1,282.6	228.8	1,034.0	2,405.0	403.6	2,001.4
August	3,712.2	67.6	6.7	60.9	1,264.5	217.2	1,047.3	2,385.1	392.6	1,992.5
September	3,745.8	67.7	6.9	60.8	1,314.8	273.7	1,041.1	2,363.4	349.6	2,013.8

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	633.6	15.7	317.4	48.8	268.7	25.0	3.6	21.4	275.4	48.3	227.1
2021	760,9	19,1	404,8	64,4	340,4	38,5	4,9	33,6	298,5	51,7	246,8
2022	968.3	15.7	523.8	87.9	435.9	53.4	9.3	44.1	375.5	57.8	317.7
2023 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	1,174.7	19.3	620.6	113.9	506.6	53.6	13.2	40.4	481.2	70.0	411.2
2025 January	1,166.4	19.0	622.5	115.9	506.5	56.5	13.5	43.0	468.4	69.4	399.0
February	1,171.8	20.6	639.7	120.5	519.2	55.9	13.3	42.6	455.6	71.2	384.4
March	1,228.8	21.2	678.0	130.1	547.9	53.7	12.9	40.8	475.8	73.6	402.2
April	1,238.2	21.6	690.8	130.9	559.9	54.6	12.9	41.7	471.2	77.5	393.7
May	1,271.3	22.1	702.6	135.9	566.6	54.7	12.9	41.9	491.9	76.0	415.9
June	1,285.2	21.9	708.5	138.1	570.5	52.0	10.6	41.3	502.8	82.3	420.5
July	1,282.6	22.0	712.0	136.2	575.8	50.7	10.6	40.1	497.9	79.8	418.1
August	1,264.5	22.0	707.2	124.4	582.8	43.1	9.7	33.4	492.3	80.8	411.5
September	1,314.8	21.9	705.2	128.0	577.2	92.4	56.8	35.6	495.2	86.4	408.7

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	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	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	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 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	2,226.8	1,457.1	323.9	1,133.2	159.1	9.5	149.6	63.2	5.3	57.9	312.8	274.2	234.6	16.2	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	290.8	232.5	14.4	218.0
February	2,222.0	1,434.5	319.4	1,115.0	161.0	9.4	151.6	67.1	6.3	60.8	322.6	282.2	236.9	19.0	217.8
March	2,327.3	1,548.8	336.5	1,212.3	173.8	9.6	164.2	68.2	6.9	61.3	333.9	294.0	202.7	12.2	190.5
April	2,359.5	1,564.8	342.1	1,222.7	175.9	8.4	167.5	69.6	7.1	62.5	344.1	307.0	205.1	12.6	192.5
May	2,381.5	1,576.0	333.0	1,242.9	183.7	9.3	174.4	70.3	7.1	63.2	342.9	309.5	208.6	12.7	195.9
June	2,404.6	1,590.5	343.1	1,247.4	181.6	8.5	173.1	72.6	7.7	64.8	348.6	308.4	211.3	13.8	197.5
July	2,405.0	1,588.6	332.7	1,255.8	180.9	9.3	171.7	72.9	7.5	65.4	351.8	310.5	210.8	12.8	198.0
August	2,385.1	1,570.4	318.8	1,251.6	178.6	8.3	170.3	74.0	7.6	66.4	354.2	309.4	207.9	13.2	194.7
September	2,363.4	1,544.8	274.5	1,270.3	179.7	8.9	170.8	75.0	7.2	67.7	357.9	311.4	206.0	12.5	193.5

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	1.5	0.1	0.2	0.5	1.1	2.0	2.2	0.4	…
2021	1.33	...	...	0.28	1.12	1.69	1.32	0.11	0.01
2022	2.35	1.44	...	0.50	2.20	2.48	2.44	0.14	0.01
2023 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
February	2.99	1.55	2.65	2.10	3.01	3.33	2.72	0.24	0.01
March	2.98	1.49	2.34	1.96	3.05	3.16	2.6	0.26	0.01
April	2.98	1.56	2.10	2.62	2.90	3.23	3.38	0.24	0.01
May	2.80	1.56	2.29	...	2.72	3.13	2.79	0.26	0.01
June	2.74	1.56	2.58	0.52	2.89	3.25	2.96	0.27	0.01
July	3.37	2.42	1.85	2.74	2.98	3.34	3.80	0.26	0.01
August	3.04	2.57	2.92	2.93	2.94	3.27	2.72	0.29	0.01
September	3.12	2.04	...	2.30	3.01	3.39	2.75	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	1.5	0.1	...	0.2	0.9	2.4	2.4	0.3	...
2021	1.95	...	...	0.72	1.65	2.06	2.19	0.14	0.01
2022	2.48	...	...	0.56	2.45	2.52	2.48	0.15	0.00
2023 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	3.39	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	3.56	0.35	0.14	0.01
2025 January	3.32	...	2.31	...	3.19	3.25	0.88	0.09	0.02
February	3.14	...	...	...	3.20	2.89	1.54	0.12	0.02
March	3.32	...	...	...	3.45	3.14	1.59	0.15	0.02
April	3.42	...	...	...	3.13	2.90	3.95	0.10	0.02
May	3.33	...	...	...	3.61	3.26	3.26	0.14	0.02
June	3.56	...	...	...	3.66	3.32	...	0.13	0.02
July	3.85	...	...	2.53	3.32	3.52	3.95	0.13	**0.01**
August	3.41	...	...	3.05	...	3.54	2.08	0.22	0.01
September	3.32	...	...	...	3.31	3.49	2.06	0.15	0.01

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	1.5	0.1	0.2	0.6	1.3	1.7	2.0	0.4	…
2021	0.94	...	...	0.23	0.92	0.79	1.14	0.11	0.01
2022	1.82	1.44	...	0.49	1.46	2.25	2.16	0.14	0.01
2023 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
February	2.96	1.55	2.65	2.10	2.95	3.33	2.77	0.25	0.00
March	2.78	1.49	2.34	1.96	2.8	3.17	2.64	0.27	0.00
April	2.81	1.56	2.10	2.62	2.80	3.25	2.36	0.26	0.00
May	2.68	1.56	2.29	...	2.65	3.09	2.31	0.28	0.01
June	2.55	1.56	2.58	0.52	2.65	3.23	2.96	0.28	0.00
July	3.01	2.42	1.85	2.76	2.92	3.32	2.63	0.28	0.00
August	3.02	2.57	2.92	2.90	2.94	3.23	2.74	0.30	0.00
September	3.09	2.04	.....	2.30	2.93	3.38	2.77	0.28	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	7.2	8.3	6.1	3.8	6.8	6.7	7.0	6.8	6.5	9.5	6.8
2017	6.8	7.5	5.8	3.0	6.5	6.6	6.2	6.4	7.3	9.5	5.6
2018	6.0	…	5.7	2.1	6.0	9.7	6.2	6.2	4.2	9.5	6.0
2019	6.4	6.8	5.4	3.0	6.3	7.8	5.9	6.5	6.4	9.8	5.7
2020	6.0	6.5	5.3	2.8	5.9	7.6	5.7	6.0	5.9	9.6	5.5
2021	5.80	6.39	4.74	3.05	5.74	7.26	5.37	5.91	6.00	9.71	5.73
2022	6.29	6.35	5.06	2.59	6.50	8.18	6.50	6.40	6.58	9.37	5.49
2023 November	6.40	6.57	5.07	3.05	6.57	10.37	6.74	6.45	6.76	6.86	5.47
December	6.35	6.40	5.32	2.55	6.45	13.06	6.67	6.33	6.74	7.20	6.05
2024 January	6.38	6.50	4.91	3.08	6.67	...	6.71	6.61	7.01	7.10	6.08
February	6.34	6.26	5.19	3.75	6.68	9.12	6.41	6.66	7.26	6.86	6.09
March	6.24	5.95	4.99	3.46	6.56	9.77	6.54	6.24	7.18	6.97	5.99
April	6.07	5.96	4.98	3.63	6.41	9.46	6.32	6.26	7.20	6.70	5.63
May	6.14	6.00	5.20	3.62	6.46	9.61	6.69	6.24	6.87	7.32	6.00
June	6.12	6.02	5.02	3.48	6.34	8.40	6.31	6.22	6.68	7.02	5.47
July	6.17	6.11	5.04	3.34	6.40	9.03	6.37	6.36	6.44	7.03	5.97
August	6.12	6.12	4.94	3.34	6.44	8.02	6.61	6.28	6.29	7.22	5.76
September	6.08	6.04	5.04	3.19	6.29	8.05	6.76	6.03	6.54	6.94	6.54
October	5.98	5.75	4.96	2.52	6.34	7.77	6.45	6.09	7.24	6.89	6.52
November	6.02	5.93	4.81	3.38	6.30	8.15	6.16	6.11	6.96	6.85	6.03
December	5.87	6.02	4.88	3.57	5.96	8.62	5.95	5.87	6.23	7.18	6.04
2025 January	6.01	6.06	4.99	3.19	6.27	8.65	6.23	6.23	6.22	8.11	6.37
February	6.04	5.79	5.1	3.2	6.44	9.13	6.31	6.32	6.99	7.57	5.38
March	5.69	5.56	4.77	3.28	5.96	7.81	6.17	5.71	7.32	7.80	6.06
April	6.01	5.9	5.16	3.47	6.31	8.75	6.17	6.25	7.26	7.79	5.97
May	6.00	5.95	5.11	2.85	6.22	8.41	5.97	6.22	7.54	7.84	5.90
June	6.29	6.30	5.40	2.67	6.49	7.84	6.39	6.45	7.42	7.80	5.76
July	6.38	6.51	5.38	2.77	6.48	8.65	6.82	6.30	6.97	7.89	5.85
August	6.66	7.12	5.63	3.06	6.65	8.42	6.63	6.47	7.41	7.81	6.01
September	6.90	7.44	5.85	3.28	6.90	8.74	6.99	8.74	8.67	7.94	5.93

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	6.8	4.6	6.8	6.7	7.0	6.8	6.5	8.0	6.8
2017	6.5	3.1	6.5	6.6	6.2	6.4	7.3	7.9	5.6
2018	6.0	2.0	6.0	8.3	6.2	6.2	4.2	7.5	6.0
2019	6.2	3.1	6.2	7.4	5.9	6.5	6.4	7.7	5.7
2020	5.9	3.2	5.9	6.2	5.7	6.0	5.9	7.8	5.5
2021	5.72	3.21	5.72	6.75	5.37	5.91	6.01	7.82	5.73
2022	6.49	3.46	6.49	7.58	6.50	6.40	6.65	7.61	5.49
2023 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	7.20	6.05
2024 January	6.69	3.51	6.69	..	6.71	6.61	7.51	7.10	6.08
February	6.70	4.41	6.70	9.12	6.41	6.66	7.98	6.86	6.09
March	6.57	2.87	6.57	9.77	6.54	6.24	7.29	6.97	5.99
April	6.41	5.28	6.41	9.46	6.32	6.26	7.60	6.70	5.63
May	6.47	4.32	6.47	9.61	6.69	6.24	7.16	7.32	6.0
June	6.33	4.27	6.33	8.40	6.31	6.22	6.75	7.02	5.47
July	6.40	4.12	6.40	9.03	6.37	6.36	7.61	7.03	5.97
August	6.45	3.41	6.45	8.02	6.61	6.28	6.38	7.22	5.76
September	6.29	4.22	6.29	8.05	6.76	6.03	7.66	6.94	6.54
October	6.34	3.01	6.34	7.77	6.45	6.09	7.51	6.89	6.52
November	6.29	4.70	6.29	8.15	6.16	6.11	7.06	6.85	6.03
December	5.95	4.91	5.95	8.62	5.95	5.87	6.20	7.18	6.04
2025 January	6.27	4.14	6.27	8.65	6.23	6.23	6.22	7.11	6.37
February	6.44	4.69	6.44	9.13	6.31	6.32	7.08	6.74	5.38
March	5.96	3.75	5.96	7.81	6.17	5.71	7.36	7.06	6.06
April	6.31	5.05	6.31	8.75	6.17	6.25	7.58	6.90	5.97
May	6.21	3.73	6.21	8.41	5.97	6.22	7.97	7.00	5.90
June	6.48	3.80	6.48	7.84	6.39	6.45	7.92	6.92	5.76
July	6.48	4.55	6.48	8.65	6.82	6.30	7.15	7.02	5.85
August	6.66	5.93	6.66	8.42	6.63	6.47	7.99	6.86	6.01
September	6.90	5.39	6.90	8.95	6.99	6.57	8.67	6.94	5.39

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	7.9	8.3	6.1	2.6	...	18.5
2017	7.3	7.5	5.8	2.9	…	18.5
2018	6.3	…	5.7	2.3	10.4	19.5
2019	6.8	7.1	5.4	2.9	8.2	19.3
2020	6.2	6.5	5.3	2.5	10.4	18.2
2021	5.95	6.39	4.74	2.74	6.66	18.45
2022	5.93	6.35	5.06	2.31	7.15	18.35
2023 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	12.17
February	6.02	6.26	5.19	3.32	6.36	12.43
March	5.76	5.95	4.99	3.57	6.32	12.51
April	5.77	5.96	4.98	2.42	6.35	13.08
May	5.86	6.00	5.20	2.83	6.32	13.12
June	5.88	6.02	5.02	3.13	6.44	12.86
July	5.86	6.11	5.04	3.16	6.16	13.46
August	5.77	6.12	4.94	3.32	5.97	13.32
September	5.80	6.04	5.04	2.99	6.04	13.63
October	5.51	5.75	4.96	2.33	6.33	13.01
November	5.61	5.93	4.81	2.31	6.47	11.50
December	5.68	6.02	4.88	2.95	6.57	12.01
2025 Januray	5.70	6.06	4.99	2.45	6.51	12.77
February	5.59	5.79	5.1	2.79	6.54	11.59
March	5.31	5.56	4.77	2.49	6.34	11.73
April	5.72	5.90	5.16	2.56	6.36	12.45
May	5.73	5.95	5.11	2.46	6.60	12.27
June	6.08	6.30	5.40	2.42	6.89	12.40
July	6.25	6.51	5.38	1.57	6.49	12.51
August	6.66	7.12	5.63	2.40	6.25	12.60
September	6.90	7.44	5.85	3.15	.....	12.94

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	79.9	279.3	212.2	65.5	1.6	199.4	20.9	61.1	108.1	...	9.3
2021	117,5	322,1	226,9	85,9	9,4	204,6	24,4	46,1	120,6	,,,	13,5
2022	140.3	370.4	263.3	92.7	14.3	230.0	26.6	52.1	135.2	...	16.1
2023 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	179.2	500.4	379.8	103.7	17.0	321.2	58.8	59.4	183.2	...	19.8
2025 January	15.8	44.3	34.3	9.2	0.9	28.5	6.2	5.4	15.0	...	2.0
February	28.6	85.2	66.3	17.1	1.9	56.6	11.6	11.1	30.4	...	3.4
March	43.1	129.7	101.7	24.9	3.1	86.6	17.7	17.1	46.7	...	5.1
April	54.1	172.8	135.7	33.1	4.0	118.7	23.7	25.7	63.0	...	6.3
May	68.1	217.7	171.1	41.3	5.3	149.6	30.0	32.7	79.0	...	7.8
June	87.3	264.9	206.6	52.2	6.1	177.6	36.3	36.4	94.9	...	10.0
July	103.9	312.9	243.8	61.9	7.2	209.0	43.0	42.8	111.6	...	11.7
August	119.8	362.3	280.4	73.7	8.3	242.5	49.9	51.3	127.8	...	13.5
September	137.2	407.1	313.3	84.1	9.8	269.9	55.5	56.0	142.9	...	15.5

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	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	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	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 November	507.6	2.0	36.1	36.1	23.3	12.0	354.6	354.6	135.5	219.1	76.7	76.7	…	46.8	29.8	11.0	16.3
December	520.6	2.0	51.1	51.1	39.0	11.3	360.5	360.5	140.9	220.8	76.2	76.2	…	46.7	29.5	12.9	17.8
2024 January	519.2	2.0	48.4	48.4	34.8	12.8	363.9	363.9	143.3	220.6	76.0	76.0	…	46.7	29.4	13.5	15.6
February	534.7	2.5	56.3	56.3	42.2	13.3	370.7	370.7	146.1	224.6	75.6	75.6	…	46.6	29.1	13.5	16.1
March	545.4	2.7	58.9	58.9	44.1	13.8	377.0	377.0	149.4	227.6	76.1	76.1	…	47.2	29.0	13.4	17.3
April	552.8	2.8	59.2	59.2	43.0	15.3	383.2	383.2	152.7	230.5	76.6	76.6	…	47.4	29.2	13.5	17.4
May	562.8	2.9	62.2	62.2	45.7	15.6	390.4	390.4	156.0	234.3	77.2	77.2	…	47.3	29.9	13.4	16.7
June	567.9	3.4	58.2	58.2	41.7	15.6	396.5	396.5	159.6	236.9	78.7	78.7	…	48.8	29.9	13.3	18.8
July	573.3	4.0	53.8	53.8	37.5	15.3	405.0	405.0	163.4	241.6	80.5	80.5	…	50.8	29.6	13.3	16.7
August	577.0	2.5	48.8	48.8	34.3	13.5	412.8	412.8	166.9	245.9	80.7	80.7	…	50.7	30.0	13.3	18.6
September	590.6	2.6	58.2	57.9	43.2	14.5	420.1	420.1	169.6	250.5	76.3	76.3	…	46.6	29.7	13.5	20.2
October	599.1	2.7	58.1	57.1	41.4	15.3	429.5	429.5	174.5	255.1	78.2	78.2	…	48.8	29.4	13.7	17.8
November	610.7	2.5	61.9	61.3	45.0	15.9	437.4	437.4	177.5	259.9	75.6	75.6	…	47.8	27.4	13.8	20.1
December	619.2	3.5	59.2	60.1	45.0	14.7	447.5	447.5	183.3	264.2	74.7	74.7	…	46.9.	27.8	13.8	19.5
2025 January	629.5	4.2	59.7	59.9	44.6	14.9	456.5	456.5	187.2	269.3	74.9	74.9	…	47.4	28.4	15.0	19.1
February	635.8	3.4	61.1	61.2	47.2	13.5	463.8	463.8	190.5	273.3	70.6	70.6	…	43.8	26.8	15.1	21.6
March	640.9	3.6	53.8	54.3	40.0	13.8	471.1	471.1	194.2	276.9	71.3	71.3	…	44.6	26.7	15.8	25.0
April	649.2	3.7	54.3	54.3	39.4	14.7	481.7	481.7	198.6	283.1	70.7	70.7	…	44.5	26.2	15.8	23.1
May	659.5	3.6	52.2	52.2	38.3	13.7	491.8	491.7	202.5	289.3	71.4	71.4	…	45.6	25.9	15.6	24.9
June	671.3	4.4	53.6	53.6	40.3	13.2	499.7	499.7	206.0	293.7	72.7	72.7	…	46.0	26.8	15.8	25.0
July	680.5	4.5	49.7	49.7	36.0	13.5	512.0	512.0	211.2	300.8	73.2	73.2	…	44.7	28.5	15.6	25.5
August	692.2	5.0	55.3	55.3	41.4	13.8	519.4	519.4	214.0	305.3	71.9	71.9	…	42.5	29.4	15.3	25.3
September	700.7	5.5	54.5	54.5	38.8	15.5	525.6	525.6	216.0	309.6	73.9	73.9	…	43.9	30.0	15.3	26.0

* 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 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	520.6	320.6	14.1	306.6	17.9	32.5	141.6	36.8	0.6	0.9	18.1	80.5	4.8
2024 January	519.8	319.1	13.1	306.0	18.5	34.1	139.8	36.7	0.0	0.9	0.9	96.6	4.8
February	534.7	330.7	14.0	316.7	18.5	13.5	16.0	37.2	0.0	0.9	3.0	96.0	4.8
March	545.4	336.2	15.5	320.7	18.0	13.5	16.4	38.7	0.0	0.9	4.6	96.1	4.8
April	552.8	344.5	16.2	328.3	16.6	13.4	17.7	38.7	0.0	0.9	6.3	96.0	4.8
May	562.7	351.7	14.7	337.0	15.1	13.5	18.2	40.9	0.0	0.9	8.1	95.8	4.8
June	567.9	352.6	16.0	336.7	15.2	13.4	18.4	41.5	0.0	0.9	9.9	95.8	4.8
July	573.3	354.8	15.7	339.1	15.7	13.3	18.0	41.7	0.0	0.9	11.5	95.3	4.6
August	577.0	356.7	19.2	337.5	16.1	13.3	17.5	41.8	0.0	0.9	13.5	95.3	4.6
September	590.6	365.2	19.0	346.3	16.7	38.3	159.7	43.8	0.0	0.9	15.2	95.3	4.6
October	599.1	371.8	21.0	350.7	16.6	38.6	161.5	43.8	0.0	1.7	17.1	94.4	4.6
November	610.7	381.3	29.5	354.9	16.4	38.8	163.1	43.8	0.0	1.7	18.8	94.3	4.6
December	619.2	389.7	30.0	360.2	19.1	35.9	164.1	46.0	0.0	2.0	19.6	91.9	4.6
2025 January	629.5	393.1	30.7	363.2	17.9	39.8	166.4	45.8	0.0	2.1	2.2	111.6	4.6
February	635.8	398.1	30.9	367.4	18.4	39.6	167.6	45.8	0.0	2.0	3.5	111.7	4.6
March	640.9	399.7	29.9	369.8	19.7	40.5	170.0	45.8	0.0	2.0	5.6	112.0	4.6
April	649.2	407.5	37.6	369.9	19.9	40.1	170.2	45.8	0.0	2.0	7.1	110.7	4.6
May	659.5	413.0	36.8	376.2	20.4	42.2	172.0	45.9	0.0	2.0	8.9	110.5	4.6
June	671.3	420.2	38.2	382.0	21.1	44.8	173.0	46.0	0.0	2.0	10.7	109.7	4.6
July	680.5	428.0	40.0	388.0	20.5	43.6	175.4	45.9	0.0	2.0	13.3	109.6	4.6
August	692.2	436.2	37.8	398.4	20.3	44.7	177.4	45.9	0.0	2.0	15.2	109.6	4.6
September	700.7	442.4	39.3	403.1	21.0	44.5	179.1	45.8	0.0	2.0	17.1	109.6	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 year	>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	204.3	...	70.2	5.4	18.2	46.5	...	...	134.1	18.3	42.9	72.6	0.2	0.1	__
2021	239.2	...	82.7	5.6	21.9	55.1	...	...	156.5	18.1	50.6	86.6	0.2	0.1	—
2022	286.5	...	104.4	8.2	25.1	71.0	...	....	182.1	30.5	53.7	97.5	0.3	0.1	—
2023 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	__
February	463.8	...	190.5	10.9	38.1	141.4	0.1	...	273.3	27.4	76.9	168.6	0.3	0.1	__
March	471.1	...	194.2	11.0	38.0	145.0	0.0	...	276.9	27.9	77.0	171.6	0.2	0.1	...
April	481.7	...	198.6	10.8	38.5	149.2	0.0	...	283.1	28.4	78.2	176.0	0.4	0.1	...
May	491.8	...	202.5	11.1	38.2	153.0	0.0	...	289.3	28.6	79.4	180.8	0.3	0.1	...
June	499.7	...	206.0	11.3	38.9	155.7	0.1	...	293.7	28.6	79.9	184.8	0.3	0.1	...
July	512.0	...	211.2	11.2	39.6	160.2	0.1	...	300.8	29.3	80.9	190.1	0.3	0.1	...
August	519.4	...	214.0	11.1	40.0	162.8	0.1	...	305.3	29.0	82.5	193.3	0.4	0.1	...
September	525.6	....	216.0	10.8	40.6	164.4	0.1	....	309.6	28.6	83.2	197.3	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	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	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	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 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	183.2	44.6	49.0	0.6	18.1	0.2	30.1	89.6	21.4	9.2	3.4	10.0	45.7
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
February	190.4	46.0	51.4	0.6	18.7	0.2	31.8	93.1	21.8	9.3	3.4	10.6	47.9
March	194.2	47.2	52.2	0.6	19.2	0.2	32.2	94.7	22.1	9.5	3.5	10.9	48.8
April	198.6	48.6	53.2	0.6	19.7	0.2	32.6	96.8	22.7	9.7	3.7	10.9	49.7
May	194.2	47.2	52.2	0.6	19.2	0.2	32.2	94.7	22.1	9.5	3.5	10.9	48.8
June	198.6	48.6	53.2	0.6	19.7	0.2	32.6	96.8	22.7	9.7	3.7	10.9	49.7
July	202.5	49.7	53.7	0.6	19.9	0.2	33.0	99.0	23.2	9.9	3.7	11.1	51.0
August	205.9	50.5	53.1	0.6	19.6	0.2	32.8	102.3	22.5	9.6	3.5	10.5	56.3
September	215.9	52.8	50.9	0.6	21.8	0.3	35.7	104.8	23.6	10.1	3.8	12.2	51.5

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	17,407.9	3,818.2	2,353.3	6,110.2	2,084.8	1,004.7	2,036.4	0.4
2021	23,291.3	4,474.1	3,107.1	10,076.5	1,651.0	1,976.2	2,006.5	...
2022	30,385.4	5,557.1	3,787.3	14,515.2	2,253.6	1,849.4	2,416.3	6.5
2023 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
February	44,318.6	7,000.0	5,491.3	19,802.8	4,287.2	5,678.0	1,972.8	86.5
March	46,776.0	7,724.5	6,291.8	21,559.7	4,628.9	4,960.7	1,484.4	125.9
April	52,502.4	9.143.4	6,378.6	24,443.7	4,982.7	5,603.2	1,779.1	171.8
May	52,932.7	7,769.4	5,561.2	26,694.2	5,020.5	5,952.4	1,837.4	97.7
June	53,217.1	7,1200.1	6,161.5	27,954.2	4,484.5	5,415.8	1,896.9	104.0
July	60,684.5	8,013.9	7,250.3	29,761.9	6,006.7	6,293.6	3,225.4	132.7
August	52,023.2	7,455.5	6,465.7	24,974.9	4,005.7	5,368.2	3,370.6	382.7
September	54,697.7	7,354.0	6,062.5	29,355.4	4,277.8	5,040.3	2,516.7	91.0

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	6,976.8	1,657.0	1,383.0	2,339.2	1,597.5	...
2021	10,097.0	2,035.2	1,947.7	5,125.9	988.2	...
2022	11,935.8	2,302.5	2,301.0	6,385.8	946.5	...
2023 December	19,903.6	3,254.1	2,596.9	12,491.0	1,561.6	...
2024 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	...
February	19,919.6	2,926.3	2,708.4	12,624.7	1,660.2	...
March	22,411.0	3,410.1	2,955.9	14,483.9	1,561.2	...
April	24,711.8	3,634.9	2,977.3	16,368.0	1,731.7	...
May	25,850.2	3,237.5	2,566.5	18,319.0	1,727.2	...
June	27,233.6	3,184.1	2,969.3	19,595.8	1,484.5	...
July	30,358.7	3,745.7	3,659.5	20,558.1	2,395.5	...
August	24,423.8	3,167.7	2,973.8	17,137.8	1,144.5	...
September	28,241.6	3,262.5	2,903.0	20,751.9	1,324.2	...

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	10,431.1	2,161.2	970.3	3,771.0	487.3	1,004.7	2,036.4	0.4
2021	13,194.3	2,438.9	1,159.4	4,950.6	662.7	1,976.2	2,006.5	...
2022	18,449.6	3,254.6	1,486.3	8,129.4	1,307.1	1,849.4	2,416.3	6.5
2023 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
February	24,399.1	4,073.7	2,782.9	7,178.1	2,627.1	5,678.0	1,972.8	86.5
March	24,364.9	4,960.7	3,336.0	7,075.8	3,067.8	4,960.7	1,484.4	125.9
April	27,790.6	5,603.2	3,401.3	8,075.7	3,251.1	5,603.2	1,779.1	171.8
May	27,082.5	5,952.4	2,994.7	8,375.1	3,293.3	5,952.4	1,837.4	97.7
June	25,983.4	4,016.0	3,192.3	8,344.0	3,000.0	4,471.8	1,896.9	104.0
July	30,325.8	4,268.3	3,590.8	9,203.8	3,611.2	6,293.6	3,225.4	132.7
August	27,599.5	4,287.8	3,491.9	7,837.1	2,861.2	5,368.2	3,370.6	382.7
September	26,456.1	4,091.5	3,159.4	8,603.5	2,953.6	5,040.3	2,516.7	91.0

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	20.3	21.2	21.6	21.4	14.4	22.4	18.5	...
2021	19.37	20.00	19.68	18.42	20.78	21.88	18.60	...
2022 December	18.59	19.56	18.69	17.77	19.66	22.37	17.35	...
2023 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
February	19.11	18.84	19.6	17.94	22.29	21.23	17.32	19.69
March	18.91	18.49	18.81	17.16	22.96	23.58	18.61	19.12
April	18.75	18.49	19.35	16.99	21.97	23.50	19.64	17.88
May	18.65	18.48	19.49	16.78	22.64	23.10	18.80	17.52
June	17.92	18.12	18.27	16.09	22.37	23.23	17.25	16.66
July	17.77	17.74	17.43	16.63	20.73	23.04	13.21	18.43
August	18.12	18.11	18.44	16.99	22.70	22.85	13.61	11.80
September	18.52	18.66	19.35	17.35	22.56	22.33	15.18	18.96

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

(New contracts, in percent)

Description	Nonfinancial corporations	Agricultlure	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	18.3	20.1	20.3	19.8	12.7	...
2021	17.43	18.98	19.19	15.88	18.76	...
2022 December	15.35	17.30	17.26	13.83	16.17	...
2023 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	...
February	16.37	16.94	17.71	15.83	17.3	...
March	15.69	16.78	17.25	14.91	17.5	...
April	15.49	16.56	17.57	14.73	16.82	...
May	15.40	16.88	17.60	14.72	16.53	...
June	14.57	15.83	16.03	14.03	16.12	...
July	14.97	15.29	14.81	14.96	14.81	...
August	15.42	15.64	16.07	15.16	16.96	...
September	15.78	16.77	17.67	15.24	17.49	...

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	21.6	22.0	23.6	22.5	19.9	22.4	18.5	...
2021	20.85	20.85	20.49	21.05	23.80	21.88	18.60	...
2022	20.69	21.16	20.90	20.86	22.19	22.37	17.35	...
2023 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
February	21.34	20.20	21.45	21.66	25.44	21.23	17.32	19.69
March	21.87	19.84	20.20	21.76	25.74	23.58	18.61	19.12
April	21.64	19.30	20.91	21.55	24.71	23.50	19.64	17.88
May	21.76	19.63	21.12	21.27	25.84	23.10	18.80	17.52
June	21.42	19.93	20.36	20.92	25.46	23.23	17.25	16.66
July	20.56	19.90	20.11	20.36	24.66	23.04	13.21	18.43
August	20.51	19.93	20.47	20.99	24.99	22.85	13.61	11.80
September	21.45	20.18	20.89	22.43	24.83	22.33	15.18	18.96

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 revaluation		Expenditures income	Noninterest income			Other operating expenditures			Losses from revaluation
					Income from services	Income from administration	Other operating income					Provision for loan losses	Personnel and administrative expenditures		Expenditures on depreciation	Other expenditures	
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	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	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	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 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	18.8	82.1	68.8	13.3	4.0	0.9	8.3	...	62.2	23.4	30.7	2.9	28.1	9.8	2.7	7.1	...
December	19.6	76.3	76.3	14.5	5.0	1.0	8.5	...	69.9	23.4	34.7	3.0	31.7	11.3	3.5	7.8	...
2025 January	2.2	8.7	7.3	1.3	0.4	0.1	0.9		6.3	2.3	3.1	0.5	2.7	0.8	0.3	0.5	...
February	3.5	16.2	13.7	2.5	0.7	0.2	1.5	...	12.5	4.6	6.1	1.0	5.1	1.8	0.6	1.2	...
March	5.6	25.0	21.1	3.8	1.1	0.4	2.3	...	19.0	7.0	9.2	1.4	7.8	2.9	0.9	1.9	...
April	7.1	33.4	28.4	5.1	1.5	0.5	3.1	...	25.9	9.3	12.7	2.0	10.7	3.9	1.2	2.7	...
May	8.9	42.3	36.0	6.3	1.9	0.7	3.8	...	32.8	11.8	15.9	2.4	13.5	5.1	1.6	3.5	...
June	10.7	51.3	43.6	7.8	2.2	0.8	4.8	...	39.9	14.3	19.2	3.0	16.2	6.4	2.0	4.4	...
July	13.3	61.1	51.4	9.7	2.6	0.9	6.2	...	47.0	16.9	22.6	3.4	19.3	7.4	2.3	5.2	...
August	15.2	70.1	59.4	10.7	3.0	1.0	6.7	...	53.9	19.5	26.1	4.0	22.1	8.3	2.6	5.7	...
September	17.1	79.3	67.2	12.1	3.3	1.2	7.6	...	61.1	22.2	24.9	4.5	24.9	9.5	2.9	6.6	...

* 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	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	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	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	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	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	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	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	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	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	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	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 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	15.9	0.7	0.7	0.7	0.0	4.8	4.8	3.4	1.0	0.5	0.0	2.6	7.8
2025 January	15.6	0.9	0.9	0.9	0.0	4.9	4.9	3.4	1.0	0.6	0.0	2.6	7.1
February	16.1	1.0	1.0	1.0	0.0	5.1	5.1	3.4	1.0	0.7	0.0	2.7	7.4
March	18.0	0.8	0.8	3.8	0.0	5.6	5.6	4.0	1.0	0.7	0.0	2.6	9.0
April	16.8	0.9	0.9	0.9	0.0	6.3	6.3	4.7	1.0	0.7	0.0	2.6	7.0
May	17.6	0.9	0.9	0.9	0.0	5.2	5.2	3.6	1.0	0.7	0.0	2.6	8.9
June	17.4	1.0	1.0	1.0	0.0	4.8	4.8	3.2	1.0	0.7	0.0	2.6	9.1
July	17.1	1.1	1.1	1.1	0.0	6.2	6.2	4.5	1.0	0.7	0.0	2.6	7.2
August	18.3	0.8	0.8	0.8	0.0	6.6	6.6	4.9	1.0	0.7	0.0	2.7	8.2
September	18.2	0.9	0.9	0.9	0.0	6.6	6.6	5.0	1.0	0.7	0.0	2.7	8.0

* 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	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	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	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	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	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	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	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	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	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	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	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 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	15.9	1.0	2.5	15	0.0	2.2	1.5	11.0	11.0	5.8	3.1	0.3	0.6	0.0
2025 January	15.6	1.1	0.0	2.5	0.0	2.5	1.2	10.5	10.5	4.7	5.0	-0.1	0.9	0.0
February	16.1	1.3	0.0	2.4	0.0	2.5	1.4	10.8	10.8	5.0	5.0	-0.1	0.9	0.0
March	18.0	1.3	0.0	3.1	0.0	3.1	2.4	10.9	10.9	5.0	5.0	-0.1	0.9	0.0
April	16.8	1.6	0.0	2.6	0.0	2.6	1.6	10.9	10.9	5.0	5.0	-0.1	0.9	0.0
May	17.6	1.8	0.0	0.2	0.0	2.3	1.9	11.4	11.4	5.5	5.0	-0.1	0.9	0.0
June	17.4	1.8	0.0	0.2	0.0	2.1	2.0	11.4	11.4	5.9	5.0	0.0	0.5	0.0
July	17.1	2.1	0.2	0.2	0.0	2.2	1.5	11.0	11.0	5.9	5.0	-0.1	0.1	0.0
August	18.3	2.3	2.1	0.3	0.0	2.5	2.1	11.2	11.2	5.9	5.0	0.2	0.0	0.0
September	18.2	2.5	2.0	0.2	0.0	2.0	2.0	11.5	11.5	6.2	5.0	0.2	0.0	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	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	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	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	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	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	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	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	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	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	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	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 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	0.1	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
February	1.2	0.0	1.2	1.2	0.0	0.0	1.3	0.8	0.8	0.5	0.1	0.4	0.0	-0.1
March	1.9	0.0	1.9	1.9	0.0	0.0	2.0	1.2	1.2	0.8	0.1	0.7	0.0	-0.1
April	2.6	0.0	2.6	2.5	0.0	0.0	2.6	1.6	1.6	1.1	0.1	1.0	0.0	-0.1
May	3.3	0.0	3.3	3.2	0.0	0.0	3.3	1.9	1.9	1.3	0.1	1.2	0.1	-0.1
June	4.0	0.0	4.0	3.9	0.0	0.1	4.0	2.3	2.3	1.6	0.2	1.4	0.1	0.0
July	4.7	0.0	4.7	4.6	...	0.1	4.7	2.7	2.7	1.9	0.2	1.7	0.1	-0.1
August	5.6	0.0	5.6	5.6	...	0.3	5.3	3.1	3.1	2.2	0.2	2.0	0.1	0.2
September	6.3	0.0	6.2	5.9	...	0.3	6.0	3.5	3.5	2.5	0.3	2.2	0.1	0.2

* 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	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	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	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 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	334.2	3.6	4.2	160.3	53.0	53.0	13.7	13.7	...	50.1	...	4.4	7.8	37.1
2025 January	341.5	3.4	4.2	161.5	51.5	51.5	17.2	17.2	...	53.2	...	5.1	7.8	37.4
February	341.3	3.1	4.2	160.3	51.3	51.3	18.2	18.2	...	53.0	...	5.0	7.6	38.6
March	341.4	3.6	4.2	161.1	52.8	52.8	18.9	18.9	...	48.1	...	4.7	8.1	39.9
April	342.8	4.0	4.2	163.6	50.3	50.3	19.7	19.7	...	48.3	...	5.0	8.1	39.8
May	343.9	3.6	4.2	165.1	49.7	49.7	19.7	19.6	...	48.3	...	5.0	8.1	40.2
June	349.3	3.3	4.2	167.7	51.1	51.1	20.2	20.2	...	50.0	...	5.4	8.4	39.1
July	348.4	3.4	4.2	167.8	49.8	49.8	19.1	19.1	...	50.3	...	5.4	8.5	40.0
August	354.7	5.0	4.2	169.4	50.1	50.1	19.6	19.6	...	50.4	...	5.4	8.5	42.1
September	354.1	4.8	4.2	171.3	49.8	49.8	17.3	17.2	...	50.7	...	5.9	8.5	41.6

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	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	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 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 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	334.2	223.2	68.1	155.1	9.3	8.0	10.9	82.7	97.4	...	...	6.7	-36.2	14.8
2025 January	341.5	224.4	68.6	155.8	11.8	8.0	11.2	82.7	97.4	...	...	6.4	-21.4	3.3
February	341.3	223.8	68.0	155.8	11.9	6.4	11.4	87.7	97.4	...	...	6.7	-21.4	5.0
March	341.4	222.0	70.0	150.0	12.7	6.7	11.9	88.2	98.4	...	...	7.4	-21.6	4.0
April	342.8	222.2	70.3	151.8	11.7	6.2	11.6	91.1	98.4	...	...	7.4	-21.4	6.7
May	343.9	222.8	70.5	152.3	12.2	5.1	11.5	92.3	98.4	...	...	7.2	-21.4	8.1
June	349.3	226.0	73.0	153.0	12.5	6.0	11.5	93.4	98.4	...	...	7.1	-21.4	9.3
July	348.4	227.7	74.0	153.7	11.9	6.2	11.6	90.9	98.4	...	...	7.0	-25.6	11.1
August	354.7	228.4	74.3	154.1	14.3	7.3	11.9	92.7	98.4	...	...	7.0	-26.6	13.9
September	354.1	229.2	73.6	155.6	13.5	6.3	11.5	93.7	98.4	...	...	6.9	-26.6	14.9

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	1,015.0	1,340	109.9	834.7	310.1	166.1	377.7
2019	1,126.9	1,433	123.7	989.5	317.0	179.3	550.5
2020	1,637.2	1,511	108.9	1,167.7	328.3	298.2	648.5
2021	1,638.4	1,604	107.3	1,325.7	531.5	223.8	777.6
2022 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
February	1,601.0	1,662	124.5	3,036.9	1,184.6	263.7	963.5
March	1,689.3	1,797	121.8	3,288.3	1,209.4	285.7	1,077.4
April	1,857.3	1,770	163.4	3,367.8	1,475.4	309.7	1,107.2
May	1,716.4	1,888	149.5	3,602.4	1,488.2	309.9	1,100.5
June	1,701.7	1,764	153.5	3,519.7	1,508.1	289.3	1,080.4
July	1,905.3	1,745	329.9	3,696.3	1,842.7	328.6	1,170.5
August	1,902.5	1,687	460.1	3,506.6	2,050.2	358.0	1,098.1
September	1,841.6	1,761.1	177.6	3,702.4	1,604.1	320.4	1,156.9

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	1,388.9	207	27.4	27.5	14.1	110.6	897.9
2019	1,540.6	226	36.0	31.5	16.1	121.7	1,190.9
2020	1,785.6	286	36.9	35.4	15.1	144.9	1,283.7
2021	1,932.5	290	33.9	37.7	23.8	176.2	1,698.9
2022 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
February	1,972.2	315.1	30.7	27.2	45.8	202.6	1,887.2
March	1,967.4	350.3	31.4	27.6	46.7	217.6	2,079.7
April	2,247.5	350.2	47.7	43.7	59.9	259.0	2,259.5
May	2,160.0	376.4	40.7	36.7	57.7	252.6	2,183.2
June	2,038.2	361.4	44.0	39.7	73.0	238.3	2,224.0
July	2,499.8	353.0	120.4	107.2	75.8	298.5	2.270.7
August	2,526.2	356.7	170.2	77.6	85.5	353.7	2,382.9
September	2,312.0	341.3	49.9	78.5	61.4	272.8	2,510.4

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	211	70	34	32	41	34	3,391
2021	199	71	34	28	38	28	3,518
2022	200	70	35	29	39	27	3,781
2023 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
February	232	84	38	35	39	36	4,178
March	232	84	38	35	39	36	4,184
April	233	85	38	35	40	35	4,185
May	233	85	38	35	40	35	4,190
June	235	87	38	35	40	35	4,207
July	236	88	38	35	40	35	4,209
August	237	88	39	35	40	35	4,210
September	235	87	39	35	39	35	4,191

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	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	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	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 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
February	26.4	12.2	0.9	13.4	243.1	93.6	41.6	108.0	12.0	5.8	1.0	5.1
March	40.5	18.8	1.4	20.3	358.9	142.0	64.2	152.7	21.7	9.5	1.7	10.4
April	55.0	26.1	2.2	26.7	513.5	197.7	107.3	208.4	28.4	12.9	2.1	13.4
May	66.5	33.3	2.8	32.5	649.1	252.9	135.5	260.7	35.2	16.7	2.6	16.0
June	83.3	40.9	3.5	38.8	795.5	313.5	170.0	312.0	41.9	19.6	3.4	18.9
July	100.1	50.2	5.4	44.5	1,015.8	386.8	316.0	349.0	51.6	23.4	4.4	23.8
August	115.0	58.0	6.7	50.3	1,258.5	451.3	422.2	384.9	56.7	26.0	4.5	26.2
September	128.2	65.2	7.2	55.8	1,392.4	508.9	450.2	433.3	63.7	29.6	5.3	28.8

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	Tax revenues	Direct taxes	Indirect taxes	Tax returns	Non-tax revenues	Grants	Net Incurrence of Liabilities from Financing	Loans	Domestic	Foreign	Other	Donor designated grant premiums
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
2021	2,486.5	2,184.0	1,947.9	342.2	1,664.7	-58.9	236.1	0.0	285.6	269.6	144.2	125.3	16.1	16.8
2022	2,623.0	2,483.8	2,217.0	413.8	1,870.2	-67.1	256.5	0.0	129.4	112.2	5,854	106.3	17.3	9,7
2023 Septemb	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	269.8	270.8	63.4	31.8	180.8	-5.0	31.6	0.0	-1.9	9.1	-9.9	1.5	6.5	1.1
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	380.0	290.0	266.4	29.4	241.7	-4.7	23.6	0.0	88.9	88.3	20.0	68.3	0.6	1.1
2025 January	268.1	264.8	234.1	64.6	172.5	-3.0	30.7	0.0	2.1	1.6	0.0	1.6	0.4	1.2
February	204.4	212.5	194.3	27.2	173.6	-6.5	18.2	0.0	-8.4	-9.0	-9.9	0.9	0.6	0.2
March	215.3	230.7	213.3	38.9	180.1	-5.7	17.4	0.0	-16.2	-16.7	-17.6	0.8	0.5	0.9
April	358.7	347.9	309.7	101.2	213.3	-5.1	38.2	0.0	10.4	5.8	0.6	5.2	4.6	0.4
May	232.7	249.2	227.8	32.9	200.6	-5.7	21.4	0.0	-16.9	-17.5	-32.6	15.1	0.6	0.4
June	381.3	265.9	228.8	26.5	212.2	-9.8	37.1	1.0	114.2	112.6	13.5	99.1	1.5	1.3
July	338.4	339.1	292.7	75.9	226.0	-9.2	46.3	0.0	-1.9	-3.5	-5.0	1.4	1.6	1.3
August	313.0	290.5	259.5	29.5	234.2	-4.2	22.2	8.8	18.3	17.7	14.9	2.7	0.4	4.1
September	275.9	275.7	246.3	29.1	223.7	-6.6	23.9	5.5	-1.7	-2.4	-5.0	2.5	0.7	1.9

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	2,378.3	2,257.4	957.1	382.5	26.1	843.4	419.8	114.7	114.7	56.5	43.2	35.7	0.0	9.7
2022	2,925.9	2,495.3	652.6	333.4	25.9	1,064.1	419.3	119.0	119.0	46.9	42.2	3.1	0.0	10.0
2023 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	226.6	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	37.0	2.4	107.7	61.3	6.5	5.2	0.8	4.4	1.3	.	1.5
December	582.1	568.4	71.0	91.5	4.7	198.2	202.9	5.4	5.4	2.8	2.7	5.1	.	3.1
2025 January	177.8	168.6	74.4	9.8	0.6	75.7	8.1	8.8	8.8	7.1	1.7	.	.	0.3
February	237.9	231.3	75.2	31.7	3.9	81.7	38.8	5.7	5.7	0.3	5.4	.	.	0.9
March	279.7	266.0	70.1	46.7	3.1	95.4	50.7	13.0	13.0	8.7	4.3	.	.	0.7
April	263.7	249.2	73.3	37.5	3.2	93.2	41.8	13.9	13.9	8.8	5.1	.	.	0.6
May	262.7	276.5	73.9	44.2	2.6	81.2	46.4	5.3	5.3	1.0	4.3	7.4	.	1.4
June	257.2	249.6	73.8	30.9	2.7	84.3	57.3	7.5	7.5	2.3	5.2	.	.	0.6
July	278.1	273.3	78.7	50.4	3.9	87.4	52.9	3.0	3.0	0.7	2.3	.	.	1.7
August	266.7	258.2	77.2	26.5	1.9	108.4	44.0	8.0	8.0	1.0	4.5	2.5	.	0.4
September	282.8	266.4	77.2	31.4	2.0	106.8	49.1	14.7	14.7	9.9	4.8	.	.	1.6

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	4,322.8	668.9	1,549.4	-1,510.3	1,159.0	2,669.3	5.3
2014	5,241.2	5,298.9	4,601.2	674.0	1,480.1	-1,537.8	1,240.3	2,778.1	3.3
2015	5,640.1	5,502.3	4,740.5	737.8	1,631.5	-1,493.7	1,275.9	2,769.6	5.9
2016	5,990.6	5,725.0	4,963.1	716.5	2,009.6	-1,744.1	1,406.2	3,150.2	5.6
2017	6,328.6	5,825.9	5,058.5	740.1	2,035.5	-1,532.8	1,726.5	3,259.2	4.8
2018	6,573.0	6,060.4	5,228.1	804.1	2,359.8	-1,847.3	1,894.6	3,741.9	3.4
2019	6,988.9	6,513.5	5,595.7	888.8	2,382.9	-1,907.5	2,084.7	3,992.2	4.8
2020*	6,679.3	6,690.9	5,760.3	899.5	2,264.3	-2,275.9	1,466.6	3,742.5	-5.3
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 Q4	1,680.1	1,437.9	1,437.9	229.3	579.9	-584.9	361.3	946.2	4.0
2019 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	2,196.6	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*	2,066.8	2,110.9	1,841.6	269.3	709.9	-754.1	781.0	1,535.1	6.77
Q2*	2,383.6	2,480.0	2.184.5	295.5	818.1	-914.6	852.1	1,766.8	4.32
Q3*	2,862.8	2,291.5	1,980.7	310.8	953.9	-382.6	1,707.7	2,090.2	3.81
Q4*	2,809.5	2,942.9	2,582.8	360.2	1,011.8	-1,145.3	858.3	2,003.6	3.99
2025 Q1*	2,182.4	2,316.7	2,002.1	314.6	774.0	-908.3	877.1	1,785.4	2.83
Q2*	2,537.8	2,657.8	2,270.3	387.5	916.6	-1,036.3	970.1	2,006.7	4.58

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 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*	6.8	7.2	7.4	5.8	9.4	10.2	10.3
Q2*	4.3	5.6	6.6	-0.9	3.0	9.8	8.2
Q3*	3.8	4.2	4.4	2.9	4.9	8.0	8.2
Q4*	4.0	3.4	4.1	-1.3	8.4	11.2	8.3
2025 Q1*	2.8	6.4	6.0	9.3	6.7	11.8	14.2
Q2*	4.5	6.5	3.9	25.1	11.0	10.4	13.2

Source: Kosovo Agency of Statistics

*Note: Estimated

Table 29.1 Prices – main components

(2015=100)

Code	Description	Weight 2025 (in percent)	September 2025 2015=100	Monthly change (in percent)	Annual change (in percent)
	Total - Consumer Price Index	1000.0	135.8	-0.2	4.7
0.1	Food and non-alcoholic baverages	321.1	157.7	0.0	8.2
0.2	Alcoholic bevarages and tobacco	62.2	146.9	-0.1	3.8
0.3	Clothing and footwear	44.2	111.7	-0.1	2.1
0.4	Housing, water, electricity, gas and other fuels	89.9	128.0	0.1	6.0
0.5	Furnishing, household equipment and routine	72.8	125.8	-0.1	2.3
0.6	Health	25.7	122.5	0.0	5.3
0.7	Transport	183.6	119.5	-1.3	1.1
0.8	Communication	31.9	112.0	0.0	-0.3
0.9	Recreation and culture	58.3	109.9	-0.1	2.6
10	Education	8.8	108.1	0.3	3.8
11	Restaurants and hotels	41.0	141.3	0.4	8.1
12	Miscellanous and services	60.5	124.1	0.2	2.6

Source: Kosovo Agency of Statistics

Table 29.2. Import and producer prices

Description	Import price index	Producer price index
	2010=100	2010=100 2021=100[2]
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 Q4	111.8	113.8
2016 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	97.4
Q2	126.4	97.8
Q3	135.0	102.1
Q4	141.6	102.8
2022 Q1	149.0	108.4
Q2	155.9	109.1
Q3	158.6	121.5
Q4	160.1	104.8
2023 Q1	161.9	106.7
Q2	162.5	106.6
Q3	163.4	104.7
Q4	161.8	106.1
2024 Q1	166.0	105.7
Q2	164.2	107.6
Q3	162.4	114.9
Q4	162.6	115.1
2025 Q1	162.8	115.0
Q2	165.3	119.7

[2]/From Q1 2021 the CPI hab been changed from 20210=100

Source: Kosovo Agency of Statistics.

Table 30.1. Balance of payments - main components

(EUR million)

Description	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							
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	-781.9	-820.3	-4,209.9	1,372.9	115.5	1,901.1	38.5	-661.6	-556.9	135.7	-307.9	67.6	120.3
2023	-636.1	-698.9	-4,586.9	1,629.3	198.9	2,059.8	62.8	-415.5	-650.1	432.3	-153.8	-44.0	220.6
2024	-841.0	-872.6	-4,926.8	1,791.4	246.0	2,016.9	31.6	-596.7	-569.2	354.7	-451.8	69.7	244.3
2022 Q4	-372.9	-383.5	-1,133.6	214.9	54.5	480.8	10.6	-321.7	-65.6	141.5	-98.9	-298.6	51.2
2023 Q2	-303.1	-311.0	-1,115.1	262.1	43.6	498.3	7.9	-160.4	-135.3	-8.8	-62.0	45.7	142.8
Q3	238.2	231.0	-1,223.5	877.6	43.3	533.6	7.2	127.1	-187.6	282.0	-40.0	72.6	-111.1
Q4	-398.3	-407.5	-1,308.1	230.5	95.1	575.1	9.2	-286.9	-193.1	67.4	33.9	-195.1	111.4
2024 Q1	-277.0	-283.6	-1,050.7	271.3	54.5	441.2	6.6	-205.4	-145.4	131.1	-172.3	-18.7	71.6
Q2	-333.4	-340.7	-1,180.0	286.3	44.8	508.3	7.3	-203.6	-105.2	0.0	-245.6	147.2	129.9
Q3	254.4	247.2	-1,300.6	958.4	52.4	537.0	7.2	189.7	-195.1	127.4	171.2	86.2	-64.7
Q4	-485.0	-495.5	-1,395.6	275.5	94.3	530.3	10.5	-377.4	-123.5	96.1	-204.9	-145.0	107.6
2025 Q1	-337.7	-347.6	-1,285.5	368.4	112.2	458.9	8.4	-280.3	-125.7	14.5	-150.0	-18.8	57.7
Q2	-454.8	-461.5	-1,381.7	363.1	45.8	511.3	6.7	-307.5	-137.7	-3.2	-335.7	169.1	147.3
2024 July	90.7	88.5	-452.1	351.7	14.6	174.3	2.1	43.7	-53.5	-67.2	138.1	26.2	-47.0
August	220.3	217.8	-455.1	473.7	17.0	182.3	2.6	185.2	-52.8	138.3	48.4	51.4	-35.1
September	-56.6	-59.1	-393.3	133.0	20.8	180.4	2.5	-39.3	-88.8	56.3	-15.4	8.6	17.3
October	-155.7	-159.4	-451.0	89.9	27.4	174.3	3.7	-76.0	-40.6	-30.3	-51.7	46.6	79.7
November	-173.6	-176.9	-429.9	63.2	29.9	160.0	3.2	-123.2	-45.2	-9.3	-99.9	31.2	50.4
December	-155.6	-159.3	-514.7	122.5	37.0	196.0	3.6	-178.2	-37.6	135.6	-53.3	-222.8	-22.5
2025 January	-8.5	-11.0	-379.3	196.7	33.3	138.3	2.5	42.7	-61.0	54.4	3.4	45.9	51.2
February	-142.0	-144.9	-412.2	82.9	39.5	145.0	2.9	-105.8	-41.0	49.6	-85.0	-29.4	36.2
March	-187.2	-190.2	-494.0	88.9	39.4	175.6	3.0	-216.9	-23.6	-89.5	-68.4	-35.4	-29.7
April	-124.7	-127.0	-451.5	138.3	22.3	164.0	2.2	-76.7	-41.2	-126.2	-25.7	116.4	48.0
May	-186.0	-188.3	-475.7	95.5	17.2	174.7	2.3	-134.5	-70.1	29.9	-90.3	-4.0	51.5
June	-144.1	-146.2	-454.5	129.3	6.3	172.6	2.1	-96.3	-26.4	93.1	-219.6	56.6	47.8
July	68.4	65.4	-526.2	380.1	26.9	184.5	3.0	63.2	-64.8	-36.5	113.2	51.3	-5.2
August	270.1	267.4	-489.5	541.8	21.6	193.6	2.7	212.9	-56.9	157.1	6.6	106.1	-57.2

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
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	-820.3	-4,209.9	1,372.9	115.5	1,901.1	5,852.3	1,008. 9	2,504.5	353.7	1,985.2	6,672.6	5,218.7	1,131.6	238.2	84.1
2023	-698.9	-4,586.9	1629.3	198.9	2,059.8	6,499.5	882.0	2966.5	476.2	2,174.7	7198.4	5469.0	1337.2	277.3	114.9
2024	-872.6	-4,926.8	1,791.4	246.0	2,016.9	6,979.4	956.2	3,364.9	533.3	2,125.0	7,852.0	5,883.0	1,573.5	287.3	108.1
2022 Q4	-383.5	-1,133.6	214.9	54.5	480.8	1,314.1	249.8	463.9	93.9	506.6	1,697.6	1,383.4	249.0	39.4	25.8
2023 Q1	-211.4	-940.2	259.0	16.9	452.9	1,282.6	218.7	492.0	92.9	479.0	1494.0	1158.9	233.0	76.0	26.1
Q2	-311.0	-1,115.1	262.2	43.6	498.3	1,435.2	215.3	564.8	116.3	538.9	1746.3	1330.4	302.6	72.7	40.6
Q3	231.0	-1,223.5	877.6	43.3	533.6	2,264.4	222.8	1363.5	121.4	556.6	2033.4	1446.3	485.9	78.1	23.0
Q4	-407.5	-1,308.1	230.5	95.1	575.1	1,517.2	225.2	546.2	145.5	600.3	1924.7	1533.3	315.7	50.5	25.2
2024 Q1	-283.6	-1,050.7	271.3	54.5	441.2	1,374.2	212.3	571.7	124.5	465.7	1,657.8	1263.0	300.4	70.0	24.5
Q2	-340.7	-1,180.0	286.3	44.8	508.3	1,536.2	236.1	642.4	125.4	532.3	1,876.9	1416.1	356.2	80.6	24.0
Q3	247.2	-1,300.6	958.4	52.4	537.0	2,470.3	251.5	1519.5	132.4	566.8	2,223.0	1552.0	561.1	80.0	29.8
Q4	-495.5	-1,395.6	275.5	94.3	530.3	1,598.7	256.3	631.3	151.0	560.2	2,083.6	1651.9	355.8	56.7	29.8
2025 Q1	-346.1	-1,285.5	368.4	112.2	458.9	1,501.0	205.0	670.6	142.8	482.6	1,847.1	1490.5	302.2	30.7	23.8
Q2	-461.5	-1,381.7	363.1	45.8	511.3	1,690.1	237.7	771.0	138.5	560.2	2,151.6	1,619.3	407.9	92.7	31.6
2024 August	217.8	-455.1	473.7	17.0	182.3	1,021.3	85.2	697.1	46.1	193.0	803.5	540.3	223.4	26.8	10.7
September	-59.1	-393.3	133.0	20.8	180.4	581.4	77.3	272.0	41.7	190.4	640.5	470.6	139.0	18.6	10.0
October	-159.4	-451.0	89.9	27.4	174.3	523.6	87.8	202.7	47.5	185.1	683.0	538.8	112.8	13.2	11.3
November	-176.9	-429.9	63.2	29.9	160.0	490.3	96.7	180.1	46.0	167.6	667.6	526.6	116.9	9.7	7.5
December	-159.3	-514.7	122.5	37.0	196.0	584.3	71.8	248.5	57.0	207.0	743.6	586.4	126.0	23.1	11.1
2025 January	-11.0	-379.3	196.7	33.3	138.3	545.4	61.2	292.3	45.4	146.5	556.9	440.4	95.6	12.1	8.2
February	-144.9	-412.2	82.9	38.5	145.0	447.0	68.7	177.6	47.5	153.1	591.8	481.0	94.8	8.0	8.1
March	-190.2	-494.0	88.9	39.4	175.6	508.7	75.1	200.7	49.9	183.0	698.9	569.1	111.8	10.5	7.5
April	--127.0	-451.5	138.3	223.3	164.0	552.5	74.0	258.9	46.3	173.7	679.9	525.5	120.7	24.0	9.7
May	-188.3	-475.7	95.5	17.2	174.7	544.4	82.0	230.6	46.5	185.3	732.7	557.7	135.2	29.3	10.6
June	-146.2	-454.5	129.3	6.3	172.6	592.7	81.7	281.4	45.7	183.9	738.9	536.1	152.1	39.4	11.3
July	65.4	-526.2	380.1	26.9	184.5	891.5	85.6	563.7	48.4	193.7	826.1	611.8	183.6	21.5	9.2
August	267.4	-489.5	541.8	21.6	193.6	1,115.3	78.8	779.9	51.5	205.1	847.9	568.3	238.1	30.0	11.5

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
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	1,008.9	5,218.7	24.4	…	…	…	…	…	…
2023	-4,586.9	-4,586.9	882.0	5,469.0	25.7	…	…	…	…	…	…
2024	-4,926.8	-4,926.8	956.2	5,883.0	40.1	…	…	…	…	…	…
2022 Q4	-1,133.6	-1,147.4	249.8	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	…	…	…	…	…	…
2025 Q1	-1,285.5	-1,285.5	205.0	1,490.5	9.8	…	…	…	…	…	…
Q2	-1,381.7	-1,381.7	237.7	1,619.3	10.9						
2024 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	…	…	…	…	…	…
2025 January	-379.3	-379.3	61.2	440.4	2.9	...	...	...	...	...	...
February	-412.2	-412.2	68.7	481.0	3.3	...	...	...	...	...	...
March	-494.0	-494.0	75.1	569.1	3.5	...	...	...	...	...	...
April	-451.5	-451.5	74.0	525.5	3.9	...	...	...	...	...	...
May	-475.7	-475.7	82.0	557.7	3.4	...	...	...	...	...	...
June	-454.5	-454.5	81.7	536.1	3.6	...	...	...	...	...	...
July	-526.2	-526.2	85.6	611.8	2.8	...	...	...	...	...	...
August	-489.5	-489.5	78.8	568.3	3.1	…	…	…	…	…	…

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	Constru -ction	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.
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
2024	1,791.4	7.2	-7.9	-192.6	1,682.4	60.7	-80.2	-6.3	-10.4	229.6	56.2	33.1	19.5
2022 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	275.5	1.8	-1.9	-50.3	235.7	17.3	-22.5	-1.6	-0.7	68.7	17.0	7.6	4.4
2025 Q1	368.4	1.4	-1.7	-43.8	322.1	8.8	-21.4	-1.3	-0.6	71.0	17.2	12.1	4.5
Q2	363.1	1.9	-2.0	-55.5	345.7	16.1	-26.7	-1.3	-1.2	69.4	6.0	6.1	4..6
2024 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	89.9	0.9	-0.8	-16.2	75.7	8.3	-7.4	-0.1	0.0	22.2	1.8	3.8	1.5
November	63.2	0.6	-0.8	-17.4	51.8	6.5	-7.3	-0.7	-0.2	21.3	6.2	1.7	1.5
December	122.5	0.3	-0.4	-16.7	108.2	2.4	-7.8	-0.8	-0.5	25.2	9.0	2.0	1.5
2025 January	196.7	0.6	-0.8	-9.9	170.8	3.5	-5.8	-0.7	-0.4	23.3	10.8	3.7	1.5
February	82.9	0.3	-0.3	-13.2	71.7	2.7	-6.8	-0.3	-0.2	22.6	3.3	1.6	1.5
March	88.9	0.5	-0.6	-20.7	79.6	2.6	-8.8	-0.3	0.1	25.1	3.1	6.9	1.5
April	138.3	0.6	-0.6	-16.4	128.6	3.0	-8.4	-0.7	-0.3	22.2	5.8	3.0	1.5
May	95.5	0.7	-0.6	-17.9	92.2	8.4	-9.2	-0.5	-0.2	21.6	-2.3	1.7	1.5
June	129.3	0.6	-0.8	-21.2	124.9	4.7	-9.2	-0.1	-0.7	25.6	2.6	1.4	1.5
July	380.1	1.4	-1.1	-20.7	358.0	10.0	-6.2	0.0	-0.7	22.4	10.9	4.6	1.5
August	541.8	0.3	-0.7	-20.3	546.3	1.0	-6.7	-0.2	0.0	14.6	5.0	0.9	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.
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
2024	3,364.9	7.2	…	147.2	2,425.2	66.1	15.6	4.1	0.7	348.4	261.2	50.8	38.4
2022 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	631.3	1.8	…	40.5	373.3	19.3	3.7	1.4	0.4	101.8	68.6	12.0	8.5
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	631.3	1.8	…	40.5	373.3	19.3	3.7	1.4	0.4	101.8	68.6	12.0	8.5
2025 Q1	670.6	1.4	…	36.4	442.5	9.5	1.7	0.3	0.3	90.4	63.2	16.5	8.5
Q2	771.0	1.9	…	42.8	529.3	17.3	6.1	1.0	0.5	94.7	56.6	12.2	8.5
2024 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	202.7	0.9	…	12.8	119.1	8.6	0.9	0.3	0.1	32.1	19.5	5.5	2.8
November	180.1	0.6	…	14.1	96.7	7.6	1.6	0.3	0.1	32.0	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
2025 January	292.3	0.6	…	12.3	212.9	3.7	0.4	0.1	0.0	30.5	24.0	4.8	2.8
February	177.6	0.3	…	11.3	109.6	3.0	0.5	0.2	0.1	29.3	17.2	3.4	2.8
March	200.7	0.5	…	12.7	120.0	2.8	0.8	0.0	0.2	30.6	21.9	8.3	2.8
April	258.9	0.6	…	14.8	177.1	3.2	1.9	0.6	0.2	29.9	22.6	5.1	2.8
May	231.1	0.7	…	15.2	149.4	9.2	1.8	0.2	0.2	32.0	15.9	3.6	2.8
June	281.4	0.6	…	12.8	202.7	4.9	2.4	0.3	0.1	33.1	18.0	3.5	2.8
July	563.7	1.4	…	16.9	462.9	10.3	3.9	0.4	0.0	32.9	25.7	6.5	2.8
August	779.9	0.3	…	19.4	700.4	1.3	2.0	0.3	0.2	31.6	17.6	4.0	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.
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
2024	1,573.5	...	7.9	339.8	742.8	5.4	95.8	10.4	11.0	118.9	204.9	17.6	18.9
2022 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	355.8	...	1.9	90.8	137.5	2.1	26.2	3.0	1.0	33.1	51.6	4.4	4.1
2025 Q1	303.3	...	1.7	80.2	120.4	0.8	23.0	1.6	0.9	19.9	45.6	4.3	4.0
Q2	407.9	...	2.0	98.3	183.6	1.2	32.8	2.3	1.7	25.3	50.6	6.1	3.9
2024 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	112.8	...	0.8	29.0	43.4	0.3	8.3	0.4	0.1	9.8	17.7	1.7	1.4
November	116.9	...	0.8	31.5	44.8	1.0	8.9	1.0	0.3	10.7	15.2	1.3	1.4
December	126.0	...	0.4	30.3	49.3	0.8	9.0	1.7	0.6	12.5	18.7	1.5	1.4
2025 January	95.6	...	0.8	22.2	42.1	0.3	6.2	0.8	0.4	7.2	13.2	1.1	1.4
February	94.8	...	0.3	24.5	37.9	0.3	7.2	0.5	0.3	6.6	13.9	1.8	1.4
March	111.8	...	0.6	33.5	40.4	0.1	9.6	0.3	0.1	5.6	18.9	1.4	1.3
April	120.7	...	0.6	31.2	48.5	0.2	10.2	1.3	0.4	7.8	16.8	2.1	1.3
May	135.2	...	0.6	33.1	57.2	0.8	11.0	0.6	0.4	10.0	18.3	1.8	1.3
June	152.1	...	0.8	34.0	77.9	0.2	11.5	0.4	0.8	7.6	15.5	2.1	1.3
July	183.3	...	1.1	37.6	104.9	0.3	10.1	0.4	0.8	10.5	14.8	1.9	1.3
August	238.1	...	0.7	39.7	154.1	0.3	8.6	0.5	0.2	17.0	12.6	3.1	1.3

Table 30.7. Primary income

(EUR million)

Description	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
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
2024	246.0	416.1	-174.5	4.3	533.3	434.3	87.3	11.5	287.3	18.2	262.0	7.2
2022 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	54.5	96.4	-39.8	-2.1	124.5	100.4	22.4	1.7	70.0	4.0	62.2	3.8
Q2	44.8	101.6	-56.2	-0.6	125.4	106.7	18.1	0.6	80.6	5.1	74.3	1.2
Q3	52.4	105.7	-52.8	-0.4	132.4	109.3	22.4	0.8	80.0	3.7	75.2	1.2
Q4	94.3	112.5	-25.7	7.5	151.0	117.9	24.6	8.5	56.7	5.4	50.3	1.0
2025 Q1	110.7	112.7	-3.9	1.8	142.8	116.8	23.3	2.7	32.2	4.1	27.2	0.9
Q2	45.8	117.0	-70.8	-0.3	138.5	120.9	16.2	1.4	92.7	4.0	87.0	1.8
2024 August	17.0	33.8	-16.9	0.0	46.1	35.5	10.4	0.2	29.1	1.6	27.2	0.2
September	20.8	34.8	-13.5	-0.4	41.7	36.0	5.5	0.2	20.9	1.2	19.1	0.6
October	27.4	37.7	-10.0	-0.2	47.5	39.2	8.0	0.3	20.0	1.5	18.0	0.6
November	29.9	35.2	-5.8	0.5	46.0	37.0	8.8	0.6	16.6	1.8	14.6	0.1
December	37.0	39.7	-9.9	7.2	57.0	41.7	7.8	7.5	20.0	2.0	17.7	0.3
2025 January	33.3	37.6	-6.0	1.7	45.4	38.2	5.3	1.9	12.1	0.6	11.3	0.2
February	39.5	37.4	2.0	0.0	47.5	39.3	7.9	0.3	8.0	1.9	5.8	0.3
March	39.4	37.7	1.6	0.1	49.9	39.3	10.2	0.5	10.5	1.6	8.5	0.4
April	22.3	39.3	-17.3	0.0	46.3	40.7	5.3	0.3	24.0	1.1	22.6	0.3
May	17.2	38.6	-20.6	-0.5	46.5	39.7	6.2	0.6	29.3	1.4	26.8	1.1
June	6.3	39.2	-32.9	0.2	45.7	40.5	4.6	0.6	39.4	1.5	37.5	0.4
July	26.9	38.7	-11.8	0.0	48.4	40.6	7.5	0.3	21.5	1.9	19.3	0.3
August	21.6	37.7	-16.7	0.5	51.5	38.8	11.9	0.9	30.0	1.0	28.6	0.4

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
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	1,901.1	295.8	1,605.3	1,985.2	295.8	1,689.4	84.1	...	84.1
2023	2,059.8	301.7	1,758.2	2,174.7	301.6	1,873.1	114.9	...	114.9
2024	2,016.9	292.6	1,724.3	2,125.0	292.6	1,832.4	108.1	...	108.1
2022 Q4	480.8	70.0	410.8	506.6	70.0	436.6	25.8	...	25.8
2023 Q1	452.9	62.6	390.3	479.0	62.6	416.4	26.1	...	26.1
Q2	498.3	64.6	433.7	538.9	64.6	474.3	40.6	...	40.6
Q3	533.6	69.6	464.0	556.6	69.6	487.0	23.0	...	23.0
Q4	575.1	104.9	470.2	600.3	104.9	495.4	25.2	...	25.2
2024 Q1	441.2	66.6	374.7	465.7	66.6	399.1	24.5	...	24.5
Q2	508.3	69.7	438.6	532.3	69.7	462.6	24.0	...	24.0
Q3	537.0	70.4	466.6	566.8	70.4	496.4	29.8	...	29.8
Q4	530.3	85.9	444.4	560.2	85.9	474.2	29.8	...	29.8
2025 Q1	458.9	75.2	383.7	482.6	75.2	407.4	23.8	...	23.8
Q2	511.3	70.0	441.3	542.9	70.0	472.9	31.6	...	31.6
2024 August	182.3	11.1	171.2	193.0	11.1	181.9	10.7	...	10.7
September	180.4	36.4	144.0	190.4	36.4	154.0	10.0	...	10.0
October	174.3	29.5	144.8	185.6	29.5	156.1	11.3	...	11.3
November	160.0	27.2	132.8	167.6	27.2	140.3	7.5	...	7.5
December	196.0	29.2	166.7	207.0	29.2	177.8	11.1	...	11.1
2025 January	138.3	23.6	114.7	146.5	23.6	122.9	8.2	...	8.2
February	145.0	25.4	119.6	153.1	25.4	127.7	8.1	...	8.1
March	175.6	26.2	149.4	183.0	26.2	156.8	7.5	...	7.5
April	164.0	24.2	139.7	173.7	24.2	149.5	9.7	...	9.7
May	174.7	22.8	151.9	185.3	22.8	162.6	10.6	...	10.6
June	172.6	23.0	149.7	183.9	23.0	160.9	11.3	...	11.3
July	184.5	26.0	158.5	193.7	26.0	167.7	9.2	...	9.2
August	193.6	24.3	169.3	205.1	24.3	180.8	11.5	...	11.5

Table 30.8.1 Remittances - by channels

(EUR million)

Description	Total	Banks	MTA	Other
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
2024	1,355.0	222.5	765.7	366.8
2022 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
2025 Q1	291.3	46.7	182.8	61.8
Q2	363.4	56.0	203.5	103.9
2024 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	86.1	17.3	49.9	18.9
February	88.0	14.4	55.2	18.4
March	117.2	15.0	77.7	24.5
April	112.2	18.1	61.9	32.2
May	127.5	18.3	71.7	37.4
June	123.7	19.6	69.9	34.3
July	130.4	27.4	65.1	37.8
August	**146.8**	**27.3**	58.8	**60.6**
September(p)	114.4	18.9	68.4	27.1

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 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 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
2025 Janury	36.1	16.7	4.2	4.3	3.4	8.4	2.8	3.4	1.7	1.2	2.3	0.5	0.8	0.6	1.0	12.7
February	39.7	17.2	4.0	4.4	3.6	8.1	2.9	3.3	1.9	1.1	2.3	0.3	1.0	0.5	1.1	8.6
March	40.9	18.2	4.1	4.6	3.4	7.7	3.1	3.3	1.9	1.3	2.2	0.3	1.0	0.5	1.1	6.6
April	39.0	18.3	3.9	4.5	3.4	7.3	3.2	3.4	2.0	1.2	2.7	0.3	0.8	0.7	1.2	8.0
May	38.8	17.5	3.9	5.1	3.3	6.8	2.9	2.9	2.1	1.2	3.0	0.3	0.9	0.6	3.5	7.5
June	39.1	16.9	4.0	4.5	3.3	6.8	3.7	3.2	2.9	1.2	2.4	0.3	0.9	0.6	2.8	7.4
July	35.5	17.4	3.9	3.8	3.0	6.9	5.7	3.5	3.6	1.3	2.7	0.4	1.1	0.6	1.3	9.3
August	37.2	17.8	3.5	3.9	3.1	7.5	3.9	3.5	2.4	1.4	2.9	0.4	0.9	0.8	1.5	9.2

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)	
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
2024	-596.7	-569.2	-547.2	-22.1	354.7	285.8	68.8	-440.6	0.0	-155.9	-202.0	-76.7	-6.0	0.0	69.7
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 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	-205.4	-145.4	-110.3	-35.1	131.1	39.6	91.5	-172.3	0.0	-277.6	-37.0	43.0	99.3	0.0	-18.7
Q2	-203.6	-105.2	-98.1	-7.1	0.0	125.7	-125.7	-245.2	0.0	-47.8	-37.5	-51.0	-108.9	0.0	147.2
Q3	189.7	-195.1	-190.1	-5.0	127.4	54.9	72.5	175.9	0.0	161.3	41.2	-27.0	0.4	0.0	86.2
Q4	-377.4	-123.5	-148.6	25.1	96.0	65.6	30.4	-198.6	0.0	8.2	-168.3	-41.7	3.2	0.0	-145.0
2025 Q1	-280.3	-125.7	-109.9	-13.4	14.5	6.6	7.9	-150.0	0.0	-149.9	-8.3	10.8	-2.6	0.0	-18.8
Q2	-307.5	-137.7	-173.8	36.1	-3.2	132.7	-135.9	-335.7	0.0	-133.8	-149.3	-48.4	-4.2	0.0	169.1
2024 August	185.2	-52.8	-67.7	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	-39.3	-88.8	-61.1	-27.7	56.3	33.4	23.0	-15.4	0.0	15.8	-22.4	-3.8	0.0	0.0	8.6
October	-76.0	-40.6	-47.4	6.8	-30.3	-0.6	-29.6	-51.7	0.0	-51.7	7.8	-3.7	1.0	0.0	46.6
November	-123.2	-45.2	-48.7	2.5	-9.3	-0.7	-8.7	-99.9	0.0	-45.3	-55.9	1.1	0.0	0.0	31.2
December	-178.2	-37.6	-52.6	15.6	135.6	66.9	68.7	-53.3	0.0	104.0	-120.3	-39.2	2.1	0.0	-222.8
2025 January	42.6	-61.0	-57.0	-4.0	54.4	30.0	24.4	3.4	0.0	-51.4	43.7	12.3	-1.1	0.0	45.9
February	-105.8	-41.0	-38.1	-2.9	49.6	39.8	9.8	-85.0	0.0	-87.6	4.0	0.4	-1.9	0.0	-29.4
March	-216.9	-23.6	-18.3	-5.3	-89.5	-63.1	-26.4	-68.4	0.0	-10.9	-56.0	-1.9	0.4	0.0	-35.4
April	-76.7	-41.2	-46.8	5.5	-126.2	0.3	-126.5	-25.7	0.0	-35.0	29.7	-24.2	3.8	0.0	116.4
May	-134.5	-70.1	-66.5	-3.6	29.9	20.7	9.1	-90.3	0.0	-54.1	-7.1	-26.6	-2.5	0.0	-4.0
June	-96.3	-26.4	-60.6	34.2	93.1	111.7	-18.5	-219.6	0.0	-44.7	-171.8	2.4	-5.5	0.0	56.6
July	63.2	-64.8	-52.5	-12.3	-36.5	-9.9	-26.6	113.2	0.0	174.6	-34.8	-28.6	2.0	0.0	51.3
August	212.9	-56.9	-57.7	0.9	157.1	4.9	152.2	6.6	0.0	69.7	-52.8	-10.5	0.2	0.0	106.1

Tabela 30.10. Financial account – investments abroad

(EUR million)

Description	Net acquisition of financial assets														
		Direct investments			Portfolio investments			Other investments							Reserve assets
			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	
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
2024	605.1	224.3	221.3	3.0	354.7	285.8	68.8	-43.6	0.0	-55.3	11.6	0.0	8.4	-8.3	69.7
2022 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
2025 Q1	-63.6	74.3	74.3	-1.1	14.5	6.6	7.9	-133.5	0.0	-139.5	18.0	0.0	-10.9	-1.1	-18.8
Q2	196.3	93.8	72.7	21.2	-3.2	132.7	-135.9	-63.4	0.0	-70.3	-0.4	0.0	8.4	-1.0	169.1
2024 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
2025 January	25.7	16.7	17.4	-0.7	54.4	30.0	24.4	-91.3	0.0	-84.9	1.0	0.0	-7.0	-0.4	45.9
February	-23.0	19.3	18.8	0.5	49.6	39.8	9.8	-62.4	0.0	-69.4	13.0	0.0	-4.7	-1.3	-29.4
March	-66.4	38.2	38.1	0.1	-89.5	-63.1	-26.4	20.4	0.0	15.0	4.0	0.0	0.8	0.6	-35.4
April	32.7	36.8	24.6	12.1	-126.2	0.3	-126.5	5.7	0.0	-10.7	7.5	0.0	4.7	4.1	116.4
May	-2.4	26.4	26.4	0.0	29.9	20.7	9.1	-54.7	0.0	-49.9	-2.7	0.0	1.6	-3.6	-4.0
June	164.5	30.0	21.7	8.4	93.1	111.7	-18.5	-14.3	0.0	-9.8	-5.2	0.0	2.1	-1.5	56.6
July	243.6	44.7	44.0	0.7	-36.5	-9.9	-26.6	184.1	0.0	181.3	0.1	0.0	2.3	0.4	51.3
August	348.3	34.5	28.2	6.4	157.1	4.9	152.2	50.6	0.0	42.6	9.2	0.0	-0.8	-0.4	106.1

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)
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
2024	1,201.8	793.5	768.4	25.1	0.0	0.0	0.0	408.3	0.0	101.9	223.5	0.0	85.1	-2.3	0.0
2022 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	167.5	182.6	155.1	27.5	0.0	0.0	0.0	-15.2	0.0	4.2	27.8	0.0	-45.5	-1.7	0.0
Q2	313.5	175.3	159.4	15.9	0.0	0.0	0.0	138.2	0.0	47.9	33.3	0.0	57.0	0.1	0.0
Q3	235.2	247.8	244.2	3.7	0.0	0.0	0.0	-12.6	0.0	-15.4	-27.8	0.0	30.5	0.1	0.0
Q4	485.7	187.8	209.7	-20.7	0.0	0.0	0.0	297.8	0.0	65.3	185.0	0.0	43.2	-0.9	0.0
2025 Q1	216.7	199.9	187.7	13.4	0.0	0.0	0.0	16.4	0.0	10.4	26.3	0.0	-21.7	1.5	0.0
Q2	503.8	231.5	246.5	-15.0	0.0	0.0	0.0	272.3	0.0	63.5	148.8	0.0	56.8	3.2	0.0
2024 August	90.0	79.1	87.8	-8.7	0.0	0.0	0.0	10.9	0.0	4.4	-18.2	0.0	**31.9**	0.0	0.0
September	105.0	91.2	73.2	18.0	0.0	0.0	0.0	9.0	0.0	13.8	27.0	0.0	**0.7**	0.1	0.0
October	84.3	56.6	65.9	-9.3	0.0	0.0	0.0	23.0	0.0	27.7	-4.0	0.0	4.0	-0.2	0.0
November	136.5	66.0	66.9	0.1	0.0	0.0	0.0	70.5	0.0	70.5	60.7	0.0	2.0	-0.2	0.0
December	264.9	65.3	76.9	-12.4	0.0	0.0	0.0	198.4	0.0	199.6	128.8	0.0	37.2	-0.5	0.0
2025 January	-16.9	78.6	74.9	3.7	0.0	0.0	0.0	-95.5	0.0	-33.5	-43.4	0.0	-19.3	0.6	0.0
February	82.2	61.2	57.4	4.1	0.0	0.0	0.0	22.5	0.0	18.1	8.9	0.0	-5.1	0.7	0.0
March	151.5	61.9	56.4	5.9	0.0	0.0	0.0	88.7	0.0	25.8	60.0	0.0	2.7	0.2	0.0
April	110.6	79.2	72.3	6.9	0.0	0.0	0.0	31.4	0.0	24.4	-22.1	0.0	28.9	0.3	0.0
May	132.4	96.8	92.9	3.9	0.0	0.0	0.0	35.6	0.0	4.2	4.4	0.0	28.2	-1.1	0.0
June	261.6	56.3	82.2	-25.9	0.0	0.0	0.0	205.3	0.0	34.9	166.6	0.0	-0.3	4.0	0.0
July	180.4	109.5	96.5	13.0	0.0	0.0	0.0	70.9	0.0	6.7	34.9	0.0	30.9	-1.6	0.0
August	135.4	91.4	85.9	5.5	0.0	0.0	0.0	44.0	0.0	-27.1	62.0	0.0	9.7	-0.6	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 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 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	**-1,885.4**	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	**-2,051.6**	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	**-1,766.9**	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
Q4	**-2,063.3**	**8,244.5**	1,165.9	**3,372.6**	2,528.2	**844.4**	2,444.4	106.4	...	858.7	1,479.3	1,261.5
2025 Q1	**-2,364.2**	8,126.6	1,240.1	3,347.5	2,487.0	860.5	2,314.3	134.2	...	680.8	1,499.2	1,224.6
Q2	-2,551.4	8,407.5	1,334.0	3,407.5	2,714.0	693.5	2,253.8	118.9	...	601.3	1,533.6	1,412.2

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
2028 Q4	-395.5	5,161.7	3,691.5	...	...	...	1,470.1	67.4	416.4	267.1	719.3
2019 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	**-1,885.4**	**9,322.1**	**6,424.4**	6.4	...	6.4	2,891.1	166.0	698.0	481.1	1,546.0
Q2	**-2,051.6**	**9,619.3**	**6,599.2**	6.4	...	6.4	3,013.5	166.6	706.3	514.0	1,626.6
Q3	**-1,766.9**	**9,846.8**	**6,834.1**	6.4	...	6.4	**3,006.4**	164.2	697.9	484.3	**1,659.8**
Q4	**-2,063.3**	**10,307.7**	**7,019.2**	6.4	...	6.4	**3,282.2**	170.0	776.0	**623.0**	**1,713.3**
2025 Q1	**-2,364.2**	**10,490.8**	**7,224.1**	6.4	...	6.4	**3,260.3**	166.2	758.8	645.5	**1,689.8**
Q2	-2,551.4	10,958.9	7,458.9	6.4	...	6.4	3,493.6	158.7	851.4	723.0	1,760.5

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 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	**-1,885.4**	1,175.8	1,341.8	166.0	964.8	1,442.4	477.6	-704.4	...	704.4	**-3,321.5**	4,652.4	**7,973.9**
Q2	**-2,051.6**	1,348.6	1,515.2	166.6	768.6	1,279.1	510.4	-712.7	...	712.7	**-3,456.0**	4,773.4	**8,229.5**
Q3	**-1,766.9**	1,428.1	1,592.3	164.2	1,020.2	1,500.7	480.6	-704.3	...	704.3	**-3,510.7**	4,986.9	**8,497.6**
Q4	**-2,063.3**	1,281.7	1,451.6	170.0	**999.9**	**1,619.0**	**619.1**	-782.4	...	782.4	**-3,562.5**	5,173.9	**8,736.3**
2025 Q1	**-2,364.2**	1,287.2	1,453.5	166.2	804.9	1,446.3	641.4	-765.2	...	765.2	**-3,691.2**	5,226.8	**8,918.0**
Q2	-2,551.4	1,439.9	1,598.5	158.7	508.1	1,226.9	718.8	-857.8	...	857.8	-3,641.6	5,582.1	9,223.6

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 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 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	**-1,885.4**	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	**-2,051.6**	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	**-1,766.9**	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
Q4	**-2,063.3**	**8,244.5**	3,646.1	1,117.9	2,528.2	**4,598.4**	48.0	**844.4**	2,444.4	1,261.5
2025 Q1	**-2,364.2**	8,126.6	3,679.2	1,192.2	2,487.0	4,447.4	47.9	860.5	2,314.3	1,224.6
Q2	-2,551.4	8,407.5	3,978.9	1,264.8	2,714.0	4,428.6	69.1	693.5	2,253.8	1,412.2

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 Q4	-395.5	5,161.7	3,138.4	3,138.4	...	2,023.2	553.1	...	1,470.1
2019 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	**-1,885.4**	**9,322.1**	**5,487.2**	**5,487.2**	...	**3,834.9**	**937.2**	6.4	**2,891.3**
Q2	**-2,051.6**	**9,619.3**	**5,646.1**	**5,646.1**	...	**3,973.2**	**953.1**	6.4	**3,013.7**
Q3	**-1,766.9**	**9,846.8**	**5,876.5**	**5,876.5**	...	**3,970.3**	**957.5**	6.4	**3,006.4**
Q4	**-2,063.3**	**10,307.7**	**6,086.2**	**6,086.2**	...	**4,221.6**	**933.0**	6.4	**3,282.2**
2025 Q1	**-2,364.2**	**10,490.8**	**6,278.9**	**6,278.9**	...	**4,211.9**	**945.2**	6.4	**3,260.3**
Q2	-2,551.4	10,958.9	6,528.7	6,528.7	...	4,430.2	930.2	6.4	3,493.6

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			
2024		Beginning of the period	-5,294.3	2,821.6	2,020.3	801.3	…	-448.2	1,131.1
		Total	**-147.3**	172.1	142.4	29.7	…	-151.1	30.9
	Q1	Transactions in financial account	**-145.4**	131.1	39.6	91.5	…	-172.3	-18.7
		Non transaction related change	**-1.9**	41.0	102.8	-61.8	…	21.2	49.6
		End - of period	**-5,441.6**	2,993.7	2,162.6	831.0	…	-599.3	1,162.0
		Beginning of the period	**-5,441.6**	2,993.7	2,162.6	831.0	…	-599.3	1,162.0
		Total	**-104.7**	10.8	130.8	-120.0	…	-227.2	155.0
	Q2	Transactions in financial account	**-105.2**	0.0	125.7	-125.7	…	-245.6	147.2
		Non transaction related change	**0.5**	10.8	5.0	5.7	…	18.4	7.8
		End - of period	**-5,546.3**	3,004.5	2,293.4	711.0	…	-826.5	1,317.0
		Beginning of the period	**-5,546.3**	3,004.5	2,293.4	711.0	…	-826.5	1,317.0
		Total	**-182.2**	207.8	134.2	73.6	…	**168.7**	90.4
	Q3	Transactions in financial account	**-195.1**	127.4	54.9	72.5	…	**171.2**	86.2
		Non transaction related change	12.5	80.3	79.3	1.0	…	-2.8	4.2
		End - of period	**-5,728.5**	3,212.2	2,427.6	784.6	…	**-658.0**	1,407.4
		Beginning of the period	**-5,728.5**	3,212.2	2,427.6	784.6	…	-658.0	1,407.4
		Total	**-124.8**	**154.0**	100.6	**53.4**	…	**-179.7**	-145.9
	Q4	Transactions in financial account	**-123.5**	96.1	65.6	30.5	…	**-204.9**	-145.0
		Non transaction related change	**-1.3**	**57.9**	**35.0**	**22.9**	…	**25.2**	-0.9
		End - of period	**-5,853.3**	**3,366.2**	**2,528.2**	**838.0**	…	**-837.7**	1,261.5
2025		Beginning of the period	**-5,853.3**	**3,366.2**	**2,528.2**	**838.0**	…	**-837.7**	1,261.5
		Total	**-130.7**	**-25.1**	**-41.2**	**16.2**	…	**-108.3**	-36.9
	Q1	Transactions in financial account	**-125.7**	14.5	6.6	7.9	…	**-150.0**	-18.8
		Non transaction related change	**-5.0**	**-39.6**	-47.9	**8.3**	…	**41.7**	-18.1
		End - of period	**-5,984.0**	3,341.1	2,487.0	854.2	…	**-946.0**	1,224.6
		Beginning of the period	**-5,984.0**	3,341.1	2,487.0	854.2	…	**-946.0**	1,224.6
		Total	-141.0	59.9	227.0	-167.1	…	-293.7	187.6
	Q2	Transactions in financial account	-137.7	-3.2	132.7	-135.9	…	-335.7	169.1
		Non transaction related change	-3.3	63.2	94.3	-31.2	…	41.9	18.5
		End - of period	-6,124.9	3,401.1	2,714.0	687.1	…	-1,239.8	1,412.2

Table 32.1. Direct investments - by geographical breakdown

(EUR million: As of June 2025)

Country		Total incoming direct investments			Total outgoing direct investments		
			Equity	Other capital transactions		Equity	Other capital transactions
European Union		3,143.2	2,681.3	461.9	349.6	314.3	35.3
AT	Austria	464.2	440.2	23.9	20.0	18.7	1.3
BE	Belgium	108.4	99.7	8.7	9.8	9.6	0.2
BG	Bulgaria	41.0	9.8	31.2	2.5	1.0	1.5
CY	Cyprus	18.0	4.7	13.3	19.7	19.7	0.1
FR	France	93.6	80.5	13.1	19.7	19.7	0.0
DE	Germany	1,414.5	1,338.2	76.3	169.6	150.0	19.6
GR	Greece	6.8	5.8	1.0	6.9	6.9	0.0
HR	Croatia	36.1	21.4	14.7	25.6	21.0	4.6
IT	Itally	116.0	101.1	14.9	18.4	18.3	0.1
NL	The Netherlands	143.0	-25.3	168.3	13.5	6.1	7.4
RO	Romania	1.0	2.7	-1.7	0.9	0.9	0.0
SI	Slovenia	337.1	322.5	14.6	17.0	16.8	0.2
SE	Sweden	125.5	124.3	1.2	7.9	7.9	0.0
	Other EU Countries	238.1	155.7	82.3	17.9	17.7	0.2
Other European countries		2,667.6	2,254.5	413.1	897.1	868.9	28.2
AL	Albania	538.3	371.6	166.7	563.0	552.2	10.8
MK	North Macedonia	47.3	29.6	17.7	55.0	47.3	7.7
ME	Montenegro	25.1	17.2	7.9	93.3	88.7	4.6
NO	Norway	71.0	69.7	1.3	5.3	5.3	0.0
RS	Serbia	17.7	15.4	2.3	22.0	22.0	0.0
GB	Great Britain	201.2	151.9	49.3	29.6	29.5	0.1
CH	Switzerland	1,276.0	1,148.0	128.0	55.3	54.7	0.6
TR	Turkey	462.1	427.2	34.9	42.8	38.5	4.3
	Other European countries	28.9	23.7	5.2	30.7	30.7	0.0
Other countries		759.2	665.3	93.9	87.3	81.6	5.7
US	United States	584.6	512.2	72.4	57.9	52.3	5.6
AE	United Arab Emirates	29.1	27.8	1.4	12.8	12.8	0.0
	Other countries	145.4	125.3	20.0	16.7	16.5	0.1
Other countries (not alocated)		889.0	887.4	1.6	0.0	0.0	0.0
ZZ	Non-specified	889.0	887.4	1.6	0.0	0.0	0.0
Total		7,458.9	6,488.4	970.5	1,334.0	1,264.8	69.1

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	793.5	0.4	-0.9	15.7	-32.0	5.1	1.5	-4.6	7.2	137.0	648.6	5.3	10.2
2022 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 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	182.6	0.3	-2.1	9.7	4.1	-7.5	18.5	-0.3	3.0	11.5	142.2	1.3	1.9
Q2	175.3	0.1	6.5	3.0	-19.1	6.6	0.1	-5.2	-2.6	43.5	136.6	1.9	3.9
Q3	247.8	0.0	-1.0	1.6	-3.1	10.0	-2.0	3.1	2.3	43.7	190.3	0.5	2.4
Q4	187.8	0.0	-4.2	1.3	-13.9	-3.9	-15.1	-2.3	4.5	38.3	179.5	1.5	2.0
2025 Q1	199.9	0.0	-1.5	10.7	-11.3	1.9	8.5	0.2	8.0	11.4	163.9	0.9	7.4
Q2	231.5	0.0	-9.5	9.2	-10.3	12.6	1.8	-12.4	6.9	41.3	187.2	0.9	4.0
2024 August	79.1	0.0	-1.8	2.7	0.9	1.0	-6.2	0.9	-0.8	15.9	66.2	0.0	0.6
September	91.2	0.0	2.5	-6.0	-0.2	7.9	5.7	0.5	2.9	10.4	66.3	0.1	1.2
October	56.6	0.0	-1.9	0.9	-8.5	-2.4	-3.1	0.4	1.8	13.7	55.6	0.7	-0.7
November	66.0	0.0	-1.9	2.9	-3.9	1.4	-3.2	0.4	1.5	13.2	54.5	0.2	1.1
Dcember	65.3	0.0	-0.4	-2.5	-1.5	-2.9	-8.8	-3.0	1.2	11.5	69.4	0.6	1.6
2025 January	77.7	0.0	0.4	8.1	-13.3	0.0	6.1	0.0	3.3	14.9	59.3	0.2	-1.4
February	60.3	0.0	0.3	2.8	-11.1	-0.5	1.7	0.2	1.5	4.4	53.1	0.5	7.4
March	61.9	0.0	-2.2	-0.2	13.1	2.4	0.7	-0.1	3.1	-8.0	51.5	0.1	1.4
April	78.3	0.0	-2.9	3.7	-4.0	5.7	4.5	0.0	2.1	10.3	58.2	0.4	0.2
May	96.8	0.0	-3.1	2.1	9.5	5.0	2.0	-4.9	2.5	12.1	69.7	0.4	1.6
June	56.3	0.0	-3.6	3.4	-15.8	1.9	-4.8	-7.5	2.4	18.9	59.2	0.1	2.2
July	109.5	0.0	0.9	0.4	4.1	6.8	0.3	-0.1	3.0	13.3	72.2	0.6	8.0
August	91.4	0.0	0.5	1.1	-1.9	1.9	1.7	0.0	-0.9	15.5	72.1	0.8	0.7

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	793.5	72.1	202.3	25.9	17.9	188.3	4.6	1.9	89.0	87.1	2.8
2021 Q4	26.1	-20.7	10.1	-13.6	-6.1	33.0	-45.7	3.3	18.0	24.0	2.8
2022 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	182.6	18.0	37.1	-8.3	12.9	40.5	5.9	7.8	28.7	14.8	-10.4
Q2	175.3	14.6	29.5	9.1	2.1	39.1	-0.8	5.9	28.7	20.5	2.0
Q3	247.8	20.9	75.8	11.6	1.3	52.0	13.9	-5.8	19.2	26.0	8.3
Q4	187.8	18.7	59.8	13.5	1.5	56.7	-14.4	-6.1	12.4	25.8	3.0
2025 Q1	199.9	-1.9	58.3	-3.1	2.3	64.2	-25.7	2.0	26.4	23.5	3.1
Q2	231.5	22.5	65.6	24.8	5.6	49.7	-21.5	-1.1	28.6	19.1	5.9
2024 September	91.2	6.7	32.4	6.5	1.7	14.5	4.4	-4.8	6.5	7.3	8.9
October	56.6	5.5	20.9	4.5	0.2	16.7	-6.9	-1.9	1.0	8.2	0.8
November	66.0	5.0	17.7	4.3	1.7	16.7	-2.0	-0.7	6.0	8.7	1.2
December	65.3	8.2	21.2	4.6	-0.4	23.2	-5.6	-3.5	5.4	8.9	1.0
2025 January	77.7	7.3	24.0	4.6	1.1	18.3	-8.8	4.3	7.1	8.8	0.7
February	60.3	5.1	18.7	-13.3	0.5	13.3	-8.1	0.5	6.5	10.1	1.0
March	61.9	-14.4	15.6	5.6	0.7	32.6	-8.8	-2.8	12.9	4.7	1.4
April	78.3	3.1	21.5	4.8	1.8	15.8	0.7	0.9	8.5	8.1	2.3
May	96.8	8.5	27.0	8.5	2.1	19.6	2.5	-2.8	15.7	5.9	0.7
June	56.3	10.9	17.1	11.4	1.6	14.4	-24.7	0.7	4.4	5.0	2.8
July	109.5	6.7	22.7	5.1	1.8	18.6	6.3	8.4	7.8	9.6	4.5
August	91.4	8.1	24.6	3.7	1.9	20.1	6.8	2.4	9.4	5.7	1.7

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 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 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	**2,956.9**	477.6	397.3	80.3	1,541.9	**856.7**	**685.2**	**937.2**	**3,831.4**
Q2	883.3	712.7	-	712.7	166.6	0.0	166.6	4.1	-	4.1	**3,086.2**	510.4	429.5	80.9	1,622.5	**913.2**	**709.4**	**953.1**	**3,969.6**
Q3	872.6	704.3	-	704.3	164.2	0.1	164.2	4.1	-	4.1	**3,094.0**	480.6	405.5	75.0	**1,655.7**	**953.9**	**701.8**	**957.5**	**3,966.6**
Q4	955.9	782.4	-	782.4	170.0	0.1	169.9	3.6	-	3.6	**3,261.8**	**619.1**	**488.3**	130.8	**1,709.7**	**989.0**	**720.7**	**933.0**	**4,217.7**
2025 Q1	934.4	765.2	-	765.2	166.2	0.1	166.1	3.0	-	3.0	**3,273.5**	641.4	496.5	145.0	**1,686.8**	**941.8**	**745.0**	**945.2**	**4,207.8**
Q2	1,019.4	857.8	-	857.8	158.7	0.0	158.6	3.0	-	3.0	3,406.6	718.8	601.2	117.6	1,757.5	991.6	765.9	930.2	4,426.0

Table 33.2. Gross external debt position by creditors

(EUR million: As at end – June 2025)

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	325.2	325.2	166.6	158.6	-	-	-
World Bank	340.1	340.1	340.1	-	-	-	-
IBRD	73.3	73.3	73.3	-	-	-	-
IDA	266.8	266.8	266.8	-	-	-	-
EU	100.0	100.0	100.0	-	-	-	-
KFW	11.1	11.1	11.1	-	-	-	-
CEDB	45.4	45.4	45.4	-	-	-	-
Other creditors	3,604.2	2,674.0	194.6	0.0	718.8	1,760.5	930.2
Total debt	4,426.0	3,495.8	857.8	158.7	718.8	1,760.5	930.2

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 – June 2025)

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	46.9	-	9.4	12.5	11.4	13.6	58.6	24.8	33.8	68.6	93.6	119.3	151.4	280.4	237.0
Principal	42.6	-	9.3	11.0	10.7	11.6	51.8	22.1	29.8	63.7	89.1	105.4	149.9	280.1	236.9
interest	4.4	-	0.1	1.5	0.8	2.1	6.7	2.7	4.0	4.9	4.5	13.9	1.5	0.3	0.1
External debt of private sector guaranteed by the Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Principal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	46.9	-	9.4	12.5	11.4	13.6	58.6	24.8	33.8	68.6	93.6	119.3	151.4	280.4	237.0
Principal	42.+	-	9.3	11.0	10.7	11.6	51.8	22.1	28.9	63.7	89.1	105.4	149.9	280.1	236.9
Interest	4.4	-	0.1	1.5	0.8	2.1	6.7	2.7	4.0	4.9	4.5	13.9	1.5	0.3	0.1

Table 33.4. Net external debt position

(EUR million: As at end - June 2025)

Description	Gross external debt (1)	External assets in debt instruments (2)	Net external debt (3)=(1)-(2)
General Government	857.8	0.0	857.8
Short-term	...	...	...
Long-term	857.8	0.0	857.8
Special Drawing Rights (SDRs), alocations	...	...	...
Currency and deposits	...	...	...
Debt securities	6.4	...	6.4
Loans	851.4	0.0	851.4
Trade credits and advances	...	...	...
Other debt liabilities	...	...	...
Central Bank	158.7	1,598.5	-1,439.9
Short-term	0.0	926.6	-926.6
Currency and deposits	0.0	914.0	-913.9
Debt securities	...	12.6	-12.6
Loans	...	...	...
Trade credits and advances	...	...	...
Other debt instruments	...	...	...
Long-term	158.6	671.9	-513.3
SDR alocations	158.6	166.7	-8.1
Currency and deposits	0.0	0.0	0.0
Debt securites	0.0	505.2	--505.2
Loans	...	...	...
Trade credit and advances	...	...	...
Other debt instruments	...	...	...
Depsoitory corporations except the Central Bank	718.8	1,226.9	-508.1
Short-term	601.2	808.1	-207.0
Currency and deposits	488.3	545.8	-57.4
Debt securities	0.0	206.9	--206.9
Loans	107.2	52.5	54.7
Trade credit and advances	0.0	0.0	0.0
Other debt liabilities	5.6	3.0	2.6
Long-term	117.6	418.8	-301.1
Other sectors	1,760.5	1,534.1	226.4
Short-term	991.6	1,404.6	-413.0
Currency and deposits	0.0	1,338.1	-1,338.1
Debt securities	0.0	0.0	0.0
Loans	453.4	40.3	413.2
Trade credit and advances	538.2	25.3	512.9
Other debt liabilities	0.0	0.9	-0.9
Long-term	768.9	129.5	639.4
Currency and deposits	0.0	0.0	0.0
Debt securities	0.0	0.5	-0.5
Loans	768.9	129.0	639.9
Direct investments: Intercompany lending	930.2	69.1	861.1
Debt liabilties of direct investment enterprises to direct investors	8.2	16.1	-7.9
Debt liabilities of direct investors to direct investments enterprises	875.9	43.4	832.6
Debt liabilities to fellow enterprises	46.2	9.7	36.5
NEt external debt (3)	**4,426.0**	**4,428.6**	**-2.6**

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

(EUR million: As at end – June 2025)

Country Code	Description	Equity	Total securities debt			Total
				Long-term securities debt	Short-term securities debt	
AE	Arab Emirates	-	0.1	-	0.1	0.1
AL	Albania	-	15.1	-	15.1	15.1
AT	Austria	-	118.2	77.4	40.8	118.2
BE	Belgium	-	127.9	48.2	79.7	127.9
BR	Brazil	-	-	-	-	-
CH	Switzerland	-	-	-	-	-
CI	Ivory Coast	-	1.7	1.7	-	1.7
DE	Germany	0.2	108.0	51.7	56.3	108.2
DK	Denmark	-	-	-	-	-
EG	Egypt	-	4.5	4.5	-	4.5
FR	France	252.2	66.6	31.8	34.8	318.8
GB	Great Britain	22.6	-	-	-	22.6
GR	Greece	-	5.4	5.4	-	5.4
JP	Japan	-	-	-	-	-
IE	Ireland	1,226.8	4.6	4.6	-	1,231.4
LU	Luxemburg	780.0	3.9	3.9	-	783.9
ME	Montenegro	-	5.7	5.7	-	5.7
MX	Mexico	-	-	-	-	-
NG	Nigeria	-	2.7	2.7	-	2.7
NL	Netherlands	-	43.5	43.5	-	43.5
PL	Poland	-	2.0	2.0	-	2.0
RO	Romania	-	4.9	4.9	-	4.9
SE	Sweden	-	-	-	-	-
SI	Slovenia	-	4.1	4.1	-	4.1
SK	Sllovakia	-	-	-	-	-
SN	Senegal	-	2.9	2.9	-	2.9
TG	Togo	-	-	-	-	-
TN	Tunisia	-	-	-	-	-
TR	Turkey	-	7.9	7.9	-	7.9
US	United States	432.2	116.6	82.7	33.9	548.8
UA	Ukraine	-	-	-	-	-
UZ	Uzbekistan	-	8.9	8.9	-	8.9
ZA	South Africa	-	10.2	10.2	-	10.2
ZZ	Other	-	75.4	75.4	-	75.4
Total value of portfolio investments		2,714.0	693.5	485.0	208.5	3,407.5

Table 35.1 Exports by trading partners

(EUR million)

Description	Total	Europe				Non-European countries
			European Union	CEFTA	Other European countries	
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	756.0	598.6	236.8	278.4	83.3	157.4
2022	997.8	835.6	322.4	400.3	112.8	162.2
2023	874.5	743.5	278.7	354.9	109.9	131.0
2024	943.6	865.3	312.6	428.1	124.6	78.3
2024 May	85.7	80.3	28.3	39.7	12.3	5.3
June	73.4	68.0	24.9	32.9	10.2	5.4
July	86.1	80.1	26.4	45.1	8.6	6.0
August	83.6	77.9	24.0	43.7	10.1	5.7
September	77.5	71.7	27.3	33.5	10.9	5.9
October	87.3	81.1	28.2	39.9	13.0	6.2
November	96.1	91.6	33.6	44.7	13.3	4.4
December	69.6	65.3	23.7	33.2	8.4	4.3
2025 January	59.7	56.7	22.5	24.1	10.0	3.0
February	67.3	64.2	24.5	28.9	10.7	3.1
March	74.7	70.9	26.0	33.5	11.5	3.9
Aprilt	73.9	70.2	25.3	33.9	11.0	3.6
May	81.4	77.4	29.0	34.5	13.9	4.0
June	80.4	77.6	27.6	36.9	13.1	2.8
July	83.8	79.1	28.8	39.5	10.8	4.8
August	76.2	73.5	23.4	38.2	11.9	2.7
September	85.8	83.1	28.0	40.6	14.4	2.7

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.2 Imports by trading partners

(EUR million)

Description	Total	Europe				Non-European countries
			European Union	CEFTA	Other European countries	
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	4684.2	3715.6	2076.0	892.9	746.7	968.7
2022	5639.3	4348.7	2388.8	1000.6	960.9	1289.0
2023	5912.8	4455.4	2542.0	926.4	987.0	1457.4
2024	6371.1	4727.0	2850.5	851.8	1024.7	1644.1
2024 May	516.3	383.1	234.6	67.4	81.1	133.2
June	510.0	367.2	232.5	64.6	70.1	142.8
July	593.2	432.2	276.1	66.8	89.2	161.1
August	588.2	420.2	246.6	74.8	98.9	167.9
September	509.5	365.8	213.4	65.3	87.1	143.7
October	580.3	424.1	255.5	74.5	94.2	156.2
November	566.9	401.4	242.5	72.1	86.9	165.5
December	631.2	465.0	269.8	99.6	95.6	166.1
2025 January	473.9	357.3	204.5	83.6	69.3	116.5
February	518.7	392.6	229.1	83.4	80.1	126.1
March	610.6	448.5	249.1	101.5	98.1	162.0
April	566.2	401.7	237.6	74.3	89.8	164.5
May	604.7	434.1	265.1	69.6	99.4	170.6
June	578.7	414.1	249.6	82.7	81.8	164.6
July	660.2	457.1	283.1	79.6	94.4	203.1
August	613.0	431.7	261.7	77.9	92.1	181.4
September	606.3	424.3	249.4	87.8	87.1	182.0

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.3 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
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	756.0	31.9	57.7	45.0	17.6	80.4	7.8	10.2	7.6	26.0	4.1	19.2	244.2	30.7	7.3	156.8
2022	997.8	33.3	69.5	181.3	20.4	127.9	9.4	15.6	11.2	31.7	4.2	30.4	212.6	30.9	11.1	179.7
2023	874.5	34.8	92.8	60.8	28.7	116.5	6.5	16.4	12.8	45.8	6.8	31.8	180.2	43.8	20.6	134.9
2024	943.6	44.3	105.6	85.3	31.1	119.8	6.3	17.6	13.9	56.3	5.0	37.2	220.9	48.2	13.6	102.4
2024 May	85.7	2.8	9.2	7.6	2.9	11.2	0.6	2.0	1.6	6.4	0.4	3.1	20.6	4.2	1.8	8.7
June	73.4	2.9	9.3	4.3	2.9	9.8	0.6	1.2	1.3	3.8	0.3	3.2	19.5	4.0	1.1	7.2
July	86.1	4.4	10.1	13.2	2.8	9.5	0.6	1.5	1.3	4.4	0.3	3.2	20.0	3.7	1.0	7.6
August	83.6	4.7	9.5	16.1	2.6	9.2	0.2	1.2	1.3	3.9	0.4	2.8	16.3	2.6	1.3	8.5
September	77.5	5.0	8.6	5.0	3.0	10.0	0.4	1.7	1.2	5.2	0.5	3.0	18.0	4.3	1.1	7.8
October	87.3	4.6	10.3	9.5	2.8	10.9	0.6	1.9	1.1	5.1	0.5	4.0	19.7	3.6	0.7	9.1
November	96.1	4.3	10.9	13.5	2.4	11.0	0.5	2.0	1.1	4.5	0.2	3.9	19.1	5.8	1.1	9.5
December	69.6	3.3	10.4	5.1	1.9	8.0	0.5	1.4	1.0	5.2	0.1	2.4	14.1	3.2	1.1	7.2
2025 January	59.7	2.5	6.9	1.8	1.9	8.4	0.7	1.4	0.7	3.9	0.1	2.4	14.4	3.3	1.2	8.3
February	67.3	2.4	7.2	3.5	2.2	10.2	0.4	1.4	0.9	4.2	0.3	3.0	17.6	4.1	0.8	7.3
March	74.7	2.5	8.8	6.7	2.9	8.9	0.5	1.6	1.2	5.4	0.3	3.3	17.7	4.7	0.9	8.0
April	73.9	2.3	8.7	5.0	2.8	10.3	0.4	1.8	1.2	5.7	0.3	3.5	17.0	4.7	1.2	7.4
May	81.4	3.3	10.7	3.3	2.8	12.0	0.4	1.7	1.2	6.7	0.3	3.6	19.9	4.4	0.9	8.0
June	80.4	4.3	10.5	5.4	2.8	10.1	0.5	1.8	1.1	3.9	0.3	3.3	17.2	4.5	0.9	7.9
July	83.8	7.3	11.9	6.2	2.7	10.5	0.4	1.6	1.4	4.4	0.2	3.9	18.2	4.4	0.9	7.2
August	76.2	5.7	10.5	10.5	2.1	8.3	0.3	1.2	1.0	4.4	0.2	2.7	13.7	5.0	0.7	7.7
September	85.8	6.6	9.9	10.7	2.8	10.7	0.4	1.7	1.1	5.7	0.5	3.4	16.4	5.0	1.0	8.1

Source: Kosovo Agency of Statistics and CBK calculations.

Table 35.4 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
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	4684.2	198.6	175.0	556.0	629.6	355.8	338.8	105.3	63.8	235.9	44.7	162.8	520.3	596.7	451.2	126.4
2022	5639.0	280.0	201.8	653.2	1045.0	402.9	384.3	124.2	86.3	267.6	54.1	194.9	593.2	624.8	409.7	146.7
2023	5912.8	271.3	234.3	691.0	846.0	405.9	345.9	118.0	84.1	336.8	70.1	193.9	593.8	679.7	590.1	178.8
2024	6371.1	320.6	244.5	768.5	884.7	475.2	359.1	125.4	83.7	348.6	69.2	187.4	627.0	788.2	741.7	169.4
2024 May	516.3	26.5	20.9	59.1	68.9	37.5	31.1	11.4	6.3	28.5	4.5	17.7	52.6	63.6	62.4	12.6
June	510.0	24.1	18.3	63.2	60.4	38.7	29.0	11.3	6.8	25.0	5.0	18.0	50.0	67.3	60.8	16.2
July	593.2	29.0	17.7	80.6	70.0	41.0	33.7	12.9	7.8	30.2	6.3	17.9	52.2	85.2	71.8	17.6
August	588.2	29.8	16.4	82.4	92.7	38.6	29.6	12.4	10.2	32.7	6.0	16.9	60.5	66.6	61.1	16.4
September	509.5	22.6	18.4	53.7	65.3	37.5	29.1	10.0	6.8	34.0	7.6	17.1	56.2	68.4	57.1	12.8
October	580.3	26.6	21.3	63.6	81.7	43.8	35.4	10.8	6.1	36.1	7.5	17.0	55.0	69.5	76.8	13.8
November	566.9	29.0	24.0	65.5	70.6	41.5	31.5	10.5	7.4	28.9	5.3	15.9	63.0	80.1	64.6	14.1
December	631.2	34.4	24.9	79.9	104.5	44.4	27.4	11.4	7.5	29.9	3.9	15.5	48.9	82.6	78.5	16.8
2025 January	473.9	24.6	20.8	48.2	96.8	32.2	21.7	7.8	5.3	26.6	4.7	11.5	40.3	45.5	66.6	11.3
February	518.7	26.7	24.1	58.7	87.1	40.6	28.7	9.2	6.7	27.6	5.7	14.3	50.1	54.9	58.4	12.7
March	610.6	30.1	29.8	65.2	96.8	46.2	33.0	10.1	7.7	36.8	8.1	18.1	54.8	78.1	62.6	16.5
April	566.2	25.8	25.0	62.8	72.3	41.6	31.9	10.9	7.2	31.5	5.8	18.7	51.4	72.9	71.3	16.6
May	604.7	31.8	25.0	74.3	59.7	47.5	34.1	13.1	7.0	30.4	4.8	20.8	66.6	78.4	76.2	17.8
June	578.7	27.7	24.1	75.0	81.0	43.8	32.0	11.7	6.9	24.6	4.0	17.6	49.7	76.4	71.4	15.8
July	660.2	33.1	21.7	85.8	86.6	53.6	33.4	14.0	8.5	32.9	6.6	21.4	58.4	79.0	86.6	18.9
August	613.0	31.7	19.1	80.5	95.0	46.1	32.1	10.2	8.4	33.3	6.6	19.5	53.2	69.8	73.9	17.3
September	606.3	28.0	21.2	67.9	88.3	43.1	46.8	12.4	6.7	37.8	7.1	17.0	68.2	68.4	64.1	16.3

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 December	102.78	0.94	0.86	—	61.49	117.17	31.72	1.09
2024 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
February	99.03	0.94	0.83	—	61.51	117.13	37.69	1.04
March	99.22	0.95	0.84	—	61.66	117.17	40.17	1.08
April	99.07	0.93	0.85	—	61.57	117.20	42.77	1.12
May	98.21	0.94	0.84	—	61.65	117.22	43.79	1.13
June	98.06	0.93	0.84	—	61.61	117.20	45.43	1.15
July	97.72	0.93	0.84	—	61.66	117.17	46.98	1.16
August	97.29	0.93	0.86	—	61.53	117.17	47.49	1.16
September	97.06	0.93	0.86	—	61.56	117.15	48.49	1.17

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
2022 December	107.7	117.9	119.8	108.5
2023 December	109.1	118.3	116.6	107.7
2024 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
February	109.5	119.7	118.2	107.7
March	110.0	121.4	120.3	108.0
April	110.4	121.4	119.6	107.7
May	110.4	121.7	119.8	108.0
June	110.7	122.5	120.4	108.4
July	110.7	122.6	120.4	108.5
August	110.8	123.2	120.9	108.8
September	110.9	122.8	120.2	108.4

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:

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

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.

33 Garibaldi Street, 10000 Prishtina
Republic of Kosovo
Tel: +383 38 222 055; Fax: +383 38 243 763
Web:www.bqk-kos.org