



DEPOSIT MONEY BANKS' BALANCE SHEET

Assets

In million denars, end of period

Table 7	Assets (total) (2+5+6 + 11+21+34 + 35+36)	Liquid assets			Deposits with NBRM	Foreign assets					
		Total (3+4)	Cash in vault	Giro accounts		Total (7+8+9 +10)	Gold, foreign currency in vault and checks	Foreign currency account abroad	Other claims	Overdue claims	
		1	2	3	4	5	6	7	8	9	10
1995											
December	85730	278	95	183	1460	9670	1122	6609	1931	8	
1996											
December	89400	395	73	321	530	9512	1085	7074	1353	0	
1997											
December	100683	406	73	333	1436	15892	1507	13144	1223	19	
1998											
December	88820	494	128	366	1531	17507	2687	13755	1048	17	
1999											
December	112127	330	95	235	3025	24390	3833	17222	2213	1121	
2000											
December	131335	2490	336	2154	3656	28571	2911	23663	1638	359	
2001											
January	126522	478	127	351	3810	26235	3349	20972	1554	359	
February	127167	484	128	356	4338	26416	2818	21707	1754	137	
March	122605	353	134	219	2723	25046	1970	21446	1565	65	
April	119376	709	127	582	2659	24335	2497	20199	1600	40	
May	119001	514	130	384	2862	22991	2185	18983	1781	41	
June	115835	389	144	245	1695	20634	2301	15824	2499	9	
July	116595	432	114	318	2621	19562	1990	15182	2379	11	
August	117424	338	160	178	3202	18788	1910	14517	2349	11	
September	92610	298	139	159	4490	19769	2740	14780	2238	11	
October	97103	554	212	342	4718	22837	4066	16732	2017	22	
November	105268	476	290	186	4907	27749	4999	20329	2404	17	
December	128456	2278	1537	741	3739	49801	27729	19650	2342	81	
2002											
January	124002	1108	748	360	5134	40343	11885	26177	2194	87	
February	120440	2856	938	1918	3472	36081	6007	27961	2026	87	
March	117057	3149	986	2163	3948	33016	3811	27179	1907	119	
April	115238	3361	843	2518	3467	32400	3112	27165	1909	214	
May	116896	3208	778	2430	3641	33677	2533	28849	2081	214	
June	116851	3690	958	2732	3790	30269	2286	25898	1296	789	
July	117654	3835	844	2991	3303	32179	2625	27202	1466	886	
August	120132	4392	991	3401	4349	31979	2219	27683	1290	787	
September	120524	3740	830	2910	3879	31662	1999	27716	1190	757	
October	119236	3532	685	2847	3765	32230	2180	27949	1319	782	
November	119927	2759	731	2028	3117	33141	2010	28989	1217	925	
December	121705	4039	679	3360	1968	33116	1803	29404	924	985	



DEPOSIT MONEY BANKS' BALANCE SHEET

Assets

In millions of denars, end of period

Table 7	Claims on Government									Claims on non-bank non-financial sector				
	Credits				Securities			Overdue claims			Credits			
	Total (12+15 + 18)	Total (13+14)	In foreign currency	In denars	Total (16+17)	In foreign currency	In denars	Total (19+20)	In foreign currency	In denars	Total (22+25 + 28+31)	Total (23+24)	In foreign currency	In denars
	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1995														
XII	4924	0	0	0	4924	0	4924	0	0	0	18283	13402	1155	12247
1996														
XII	6291	485	0	485	5807	0	5807	0	0	0	24475	14800	3258	11542
1997														
XII	1768	374	0	374	1393	0	1393	0	0	0	26157	18466	5504	12962
1998														
XII	1264	528	0	528	736	0	736	0	0	0	31471	26925	6268	20657
1999														
XII	8546	796	0	796	7750	7286	464	0	0	0	31975	22978	5673	17305
2000														
XII	7159	206	25	181	6953	6782	171	0	0	0	37947	25602	4978	20624
2001														
I	7162	206	25	181	6956	6785	171	0	0	0	38110	25573	4702	20871
II	7150	190	27	164	6960	6789	171	0	0	0	39028	26431	4432	21999
III	7178	154	26	129	7024	6792	232	0	0	0	38816	26623	4295	22328
IV	7246	153	25	129	7092	6795	297	0	0	0	37730	26512	4151	22360
V	7336	153	25	129	7183	6798	385	0	0	0	38399	26571	4123	22448
VI	7523	151	23	129	7372	6801	571	0	0	0	38020	26793	4807	21986
VII	7616	151	22	129	7466	6801	665	0	0	0	37084	25752	4727	21025
VIII	7614	150	21	129	7464	6799	665	0	0	0	37164	25730	4916	20813
IX	7622	149	20	129	7474	6799	674	0	0	0	37576	25110	4789	20321
X	7621	148	20	129	7473	6801	672	0	0	0	37354	24943	5060	19883
XI	7649	147	19	129	7502	6801	701	0	0	0	37555	25190	5120	20071
XII	7649	146	18	129	7503	6801	702	0	0	0	37790	25806	5558	20247
2002														
I	7656	146	17	129	7510	6801	709	0	0	0	37453	25177	5583	19594
II	7659	129	0	129	7530	6800	730	0	0	0	37718	25303	5707	19596
III	7681	131	0	131	7550	6800	750	0	0	0	38391	25463	5603	19860
IV	7549	131	0	131	7418	6670	748	0	0	0	38375	25572	5522	20050
V	7512	131	0	131	7381	6670	711	0	0	0	39015	26150	5567	20583
VI	7497	129	0	129	7368	6671	697	0	0	0	39644	27233	5447	21786
VII	7366	129	0	129	7237	6541	696	0	0	0	40198	27853	5448	22405
VIII	7471	204	0	204	7267	6542	725	0	0	0	40921	28615	6005	22610
IX	7675	429	225	204	7246	6543	703	0	0	0	41849	29370	6521	22849
X	8097	1010	879	131	7087	6414	673	0	0	0	40415	28549	5441	23108
XI	8262	1172	1041	131	7090	6417	673	0	0	0	40757	28323	4866	23457
XII	7970	1007	959	48	6963	6290	673	0	0	0	40128	28634	4982	23652



DEPOSIT MONEY BANKS' BALANCE SHEET

Assets

In millions of denars, end of period

Table 7	Claims on non-bank non-financial sector									Interbank claims	Other assets	Claims on banks from former Yugoslavia, originating prior to April 26, 1992
	Securities			Other claims			Overdue claims					
	Total (26+27)	In foreign currency	In denars	Total (29+30)	In foreign currency	In denars	Total (32+33)	In foreign currency	In denars			
	25	26	27	28	29	30	31	32	33	34	35	36
1995												
XII	109	0	109	192	65	127	4581	439	4142	15034	35948	133
1996												
XII	4504	0	4504	136	20	116	5034	354	4680	12936	35127	134
1997												
XII	427	2	425	723	318	404	6542	632	5910	16612	38257	155
1998												
XII	431	0	431	775	358	417	3340	343	2997	18435	18009	109
1999												
XII	697	0	698	1209	874	335	7091	1594	5498	23243	20503	116
2000												
XII	1207	0	1207	778	409	369	10360	1822	8537	30574	20821	119
2001												
I	957	0	957	799	330	469	10780	1928	8852	30835	19772	120
II	958	9	949	851	360	491	10788	2035	8753	28904	20729	120
III	962	15	948	788	369	418	10443	2178	8265	28866	19502	121
IV	957	33	924	690	373	317	9570	1745	7825	28899	17679	120
V	968	33	935	1146	471	675	9714	1861	7853	29038	17737	123
VI	892	30	862	784	418	366	9550	1700	7850	29743	17708	123
VII	848	0	848	839	418	421	9644	1676	7969	30415	18743	122
VIII	839	0	839	812	404	408	9783	1681	8102	31166	19033	120
IX	837	0	837	652	260	391	10977	2330	8647	3698	19037	120
X	816	0	816	717	299	418	10878	2206	8672	4961	18938	120
XI	804	0	804	786	343	443	10775	2170	8605	7133	19676	121
XII	753	0	753	532	52	481	10698	1396	9302	7561	19517	121
2002												
I	756	0	756	493	57	436	11027	1349	9678	10494	21692	122
II	746	0	746	644	68	576	11025	1304	9721	10062	22470	122
III	847	0	847	661	74	587	11420	1251	10169	8174	22576	122
IV	815	0	815	612	80	532	11376	1110	10266	8628	21439	19
V	810	0	810	984	146	838	11071	1093	9978	8390	21434	19
VI	792	0	792	1049	141	908	10570	1110	9460	10010	21830	121
VII	808	0	808	949	68	881	10588	1132	9456	9400	21252	121
VIII	800	0	800	923	81	842	10583	1239	9344	9226	21673	121
IX	852	0	852	496	34	462	11131	1348	9783	9846	21756	117
X	847	0	847	387	46	341	10632	1786	8846	9583	21614	0
XI	845	0	845	361	70	291	11228	2168	9060	9878	22013	0
XII	781	0	781	331	52	279	10382	1835	8547	11404	23080	0



DEPOSIT MONEY BANKS' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 8	Liabilities (total) (2+21+28+ 42+46+47+ 48+52+53)	DEPOSITS												
		Total deposits (3+4+5+8 +11+14)	Demand deposits	Sight deposits in denars	Time deposits up to 1 year			Restricted deposits			Time deposits over 1 year			
					Total (6+7)	In foreign currency	In denars	Total (9+10)	In foreign currency	In denars	Total (12+13)	In foreign currency	In denars	
		1	2	3	4	5	6	7	8	9	10	11	12	13
1995														
December	85730	15668	5742	571	5125	3065	2060	1079	952	127	2270	103	2167	
1996														
December	89400	15218	4913	782	5035	2717	2318	1118	995	123	2431	135	2296	
1997														
December	100684	18999	6280	857	7493	4854	2639	1034	860	173	2572	226	2346	
1998														
December	88821	22430	7336	845	9632	6142	3490	1200	934	266	2677	360	2317	
1999														
December	126824	34409	9961	1168	16981	10799	6182	1922	1505	417	3378	834	2544	
2000														
December	131335	37269	11894	1911	17409	10802	6607	1705	1324	382	3300	876	2424	
2001														
January	126522	36837	10805	1992	18083	11393	6690	1501	1162	339	3404	990	2415	
February	127168	37695	10446	2223	18546	12005	6541	1484	1028	456	3506	1089	2417	
March	122605	35025	9873	2071	16512	10282	6230	1433	958	475	3640	1104	2536	
April	119376	35844	10035	2067	17368	10733	6635	1646	1147	499	3378	1157	2221	
May	119001	35408	9920	2110	16839	10339	6500	1634	1132	502	3552	1336	2216	
June	115835	32061	8840	2306	14274	9138	5136	1762	1312	449	3494	1351	2144	
July	116595	32635	8823	2144	15230	9495	5734	1523	1108	415	3509	1385	2123	
August	117424	32196	9105	2096	14719	8605	6115	1331	973	358	3539	1416	2123	
September	92610	34684	9756	2259	15993	9755	6238	1557	1228	330	3616	1502	2114	
October	97103	37314	9108	2316	19068	12662	6406	1602	1237	365	3776	1659	2116	
November	105268	41928	9148	2343	23334	17043	6290	1727	1445	282	3904	1782	2123	
December	128456	63082	11170	2378	41964	35094	6870	1831	1598	233	4233	2025	2208	
2002														
January	124002	54938	10579	2673	34719	28082	6637	1227	1021	206	4227	2020	2207	
February	120440	52282	11340	2745	31394	25369	6025	1055	758	297	4232	2024	2208	
March	117057	51241	11008	2801	30669	24530	6139	1082	817	265	4222	2034	2188	
April	115238	51108	11127	2966	30571	24358	6213	1152	951	201	4227	2037	2190	
May	116896	52202	11551	2822	31093	24465	6628	1340	1144	196	4306	2083	2223	
June	116851	50988	11492	2986	29868	23448	6420	1206	1034	172	4325	2101	2224	
July	117654	52423	11484	3046	31287	23850	7437	1269	1102	167	4365	2127	2238	
August	120132	54097	12236	3773	31502	23866	7636	1224	1011	213	4393	2150	2243	
September	120524	54464	12365	3666	31949	23903	8046	1025	808	217	4503	2182	2321	
October	119236	54424	12146	3677	33356	26207	7149	1158	971	187	3145	816	2329	
November	119927	54434	11712	3563	33532	26271	7261	1054	899	155	3617	844	2773	
December	121705	55532	12255	3618	34190	26797	7393	734	607	127	3773	889	2884	



DEPOSIT MONEY BANKS' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 8	Credits from non-bank institutions													
	Total (15+18)	In foreign currency			In denars			Securities						
		Total (16+17)	Short- term	Long- term	Total (19+20)	Short- term	Long- term	Total (22+25)	Short-term			Long-term		
									Total (23+24)	In foreign currency	In denars	Total (26+27)	In foreign currency	In denars
14	15	16	17	18	19	20	21	22	23	24	25	26	27	
1995														
XII	881	0	0	0	881	480	401	0	0	0	0	0	0	0
1996														
XII	938	0	0	0	938	539	399	0	0	0	0	0	0	0
1997														
XII	765	0	0	0	765	391	374	0	0	0	0	0	0	0
1998														
XII	741	0	0	0	741	348	393	10	10	0	10	0	0	0
1999														
XII	998	0	0	0	998	194	805	0	0	0	0	0	0	0
2000														
XII	1049	0	0	0	1049	249	800	0	0	0	0	0	0	0
2001														
I	1052	0	0	0	1052	247	804	0	0	0	0	0	0	0
II	1490	0	0	0	1490	248	1242	0	0	0	0	0	0	0
III	1496	0	0	0	1496	247	1250	0	0	0	0	0	0	0
IV	1350	0	0	0	1350	91	1258	0	0	0	0	0	0	0
V	1353	0	0	0	1353	89	1264	0	0	0	0	0	0	0
VI	1385	0	0	0	1385	104	1281	0	0	0	0	0	0	0
VII	1407	0	0	0	1407	94	1312	0	0	0	0	0	0	0
VIII	1406	0	0	0	1406	94	1312	0	0	0	0	0	0	0
IX	1503	0	0	0	1503	148	1355	0	0	0	0	0	0	0
X	1444	0	0	0	1444	86	1358	0	0	0	0	0	0	0
XI	1473	0	0	0	1473	86	1386	0	0	0	0	0	0	0
XII	1506	0	0	0	1506	119	1387	0	0	0	0	0	0	0
2002														
I	1513	0	0	0	1513	122	1391	0	0	0	0	0	0	0
II	1516	0	0	0	1516	120	1396	0	0	0	0	0	0	0
III	1459	0	0	0	1459	120	1339	0	0	0	0	0	0	0
IV	1065	0	0	0	1065	134	931	0	0	0	0	0	0	0
V	1090	0	0	0	1090	160	930	0	0	0	0	0	0	0
VI	1111	0	0	0	1111	161	950	0	0	0	0	0	0	0
VII	972	0	0	0	972	9	963	0	0	0	0	0	0	0
VIII	969	0	0	0	969	13	956	0	0	0	0	0	0	0
IX	956	0	0	0	956	12	944	0	0	0	0	0	0	0
X	942	0	0	0	942	13	929	0	0	0	0	0	0	0
XI	956	0	0	0	956	13	943	0	0	0	0	0	0	0
XII	962	0	0	0	962	8	954	0	0	0	0	0	0	0



DEPOSIT MONEY BANKS' BALANCE SHEET

Liabilities

In millions of denars, end of period

Liabilities to the Government														
Table 8	Total (29+30+ 33+36+39 +40+41)	Demand deposits	Sight deposits			Time deposits up to 1 year			Time deposits over 1 year			Restricted deposits	Credits from the Government	Government securities
			Total (31+32)	In foreign currency	In denars	Total (34+35)	In foreign currency	In denars	Total (37+38)	In foreign currency	In denars			
	28	29	30	31	32	33	34	35	36	37	38	39	40	41
1995														
XII	733	0	0	0	0	0	0	0	0	0	0	600	133	0
1996														
XII	942	35	105	105	0	123	0	123	70	0	70	600	8	0
1997														
XII	1382	272	11	11	0	351	0	351	147	0	147	600	0	0
1998														
XII	1761	643	13	13	0	271	0	271	234	0	234	600	0	0
1999														
XII	2497	784	108	108	0	697	0	697	309	5	303	600	0	0
2000														
XII	4505	2883	26	26	0	684	0	684	312	5	307	600	0	0
2001														
I	3590	1946	43	43	0	675	0	675	326	5	321	600	0	0
II	2807	1572	35	35	0	709	0	709	333	5	328	159	0	0
III	2287	739	49	49	0	908	0	908	591	5	586	0	0	0
IV	2123	796	36	36	0	1157	0	1157	135	5	129	0	0	0
V	2014	657	39	39	0	1186	0	1186	131	0	131	0	0	0
VI	2320	1118	2	2	0	1065	0	1065	135	0	135	0	0	0
VII	2116	843	1	1	0	1134	0	1134	137	0	137	0	0	0
VIII	2160	808	8	8	0	1205	0	1205	139	0	139	0	0	0
IX	2280	962	6	6	0	1171	0	1171	140	0	140	0	0	0
X	2513	931	10	10	0	1430	0	1430	141	0	141	0	0	0
XI	3218	1288	4	4	0	1783	0	1783	143	0	143	0	0	0
XII	3144	1077	40	40	0	1883	0	1883	144	0	144	0	0	0
2002														
I	2930	1056	3	3	0	1724	0	1724	147	0	147	0	0	0
II	2885	1062	8	8	0	1666	0	1666	149	0	149	0	0	0
III	3082	1331	4	4	0	1597	0	1597	150	0	150	0	0	0
IV	3939	1646	2	2	0	1690	0	1690	601	0	601	0	0	0
V	3374	1281	4	4	0	1937	0	1937	152	0	152	0	0	0
VI	3476	1380	6	6	0	1936	0	1936	154	0	154	0	0	0
VII	3658	1531	6	6	0	1966	0	1966	155	0	155	0	0	0
VIII	3330	1454	2	2	0	1718	0	1718	156	0	156	0	0	0
IX	2743	1002	3	3	0	1581	0	1581	157	0	157	0	0	0
X	2896	1231	2	2	0	1504	0	1504	159	0	159	0	0	0
XI	2836	1169	2	2	0	1504	0	1504	161	0	161	0	0	0
XII	2247	1209	7	7	0	868	0	868	163	0	163	0	0	0



DEPOSIT MONEY BANKS' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 8	Liabilities to foreigners				Borrowings from NBRM	Interbank liabilities	Capital accounts				Other liabilities	Liabilities to banks from former Yugoslavia originating prior to April 26, 1992
	Total (43+44+45)	Short - term	Long - term	Deposits			Total (49+50+51)	Capital	Reserve funds	Special funds		
	42	43	44	45	46	47	48	49	50	51	52	53
1995												
XII	3214	3049	140	25	4016	14421	15903	7859	7966	78	30446	1329
1996												
XII	5743	4818	878	47	4395	12635	21756	8695	13035	26	28464	246
1997												
XII	10295	8001	2242	52	2387	16483	20994	9960	11012	23	29895	248
1998												
XII	12962	8509	4399	54	2305	18566	22033	11849	10150	34	8446	308
1999												
XII	17098	12817	4028	252	958	26983	30738	16275	14419	44	12912	1229
2000												
XII	15460	11264	4036	160	805	28286	31290	17257	13990	44	13227	493
2001												
I	13157	9200	3802	155	807	28842	31580	17085	14450	45	11400	310
II	12370	8210	4007	153	589	29023	31790	17016	14729	45	12305	589
III	12788	8596	4029	163	575	28927	30539	16889	13605	45	12136	329
IV	11715	7846	3713	157	426	28711	29577	16548	12984	44	10648	332
V	11610	7625	3738	247	427	29052	29174	16539	12591	44	11021	294
VI	10568	6676	3618	273	684	29512	29602	16733	12825	44	10892	196
VII	10024	6022	3563	440	427	30289	29397	16771	12582	44	11532	175
VIII	10369	6075	3929	365	426	30908	29084	16559	12481	44	12102	180
IX	10219	6411	3381	427	426	3572	29309	16736	12529	44	11900	220
X	10746	6761	3529	455	426	4087	29452	17280	12128	44	12319	246
XI	11808	7674	3674	460	426	5220	29477	17342	12090	44	12963	228
XII	13508	9577	3474	457	426	6377	30253	17652	12557	44	11481	185
2002												
I	12893	9161	3467	265	427	8814	30249	17673	12532	44	13085	666
II	12732	9025	3451	256	427	8088	30560	17660	12857	43	13280	186
III	12074	8157	3548	369	427	6383	30911	17715	13153	43	12722	217
IV	11690	7808	3575	307	429	5920	29692	16533	13138	21	12300	160
V	12689	8527	3829	333	428	6414	29645	16583	13041	21	11957	187
VI	12617	7609	4584	424	427	7017	29723	17072	12629	22	12428	175
VII	13110	8006	4789	315	427	7340	29580	17073	12485	22	10954	162
VIII	12806	6595	5850	361	427	6749	30529	18031	12476	22	11993	201
IX	13043	6268	6518	257	427	7255	30442	18092	12328	22	11979	171
X	12426	5623	6554	249	398	7362	29485	18070	11393	22	12172	73
XI	12869	5991	6593	285	398	7584	29469	18062	11386	21	12240	97
XII	12517	5055	6739	723	398	9560	28986	17716	11249	21	12401	64



MONETARY AUTHORITIES' BALANCE SHEET

Assets

In millions of denars, end of period

Table 9	Assets total (2+8+ 19+25)	Foreign assets							Claims on Government					
		Total (3+4+5 +6+7)	Gold and foreign currency in vault	SDR holdings and reserve position with the IMF	Deposits with foreign banks	Securi- ties	Other claims	Total (9+12+ 15+16)	Credits			Claims emerging from the IMF accounts		
									Total (10+11)	In foreign currency	In denars	Total (13+14)	SDR allocation	IMF credit
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1995														
December	18729	10732	954	9	9401	368	0	2396	57	0	57	1300	535	764
1996														
December	21000	11452	1373	2	10077	0	0	2550	53	0	53	1247	491	756
1997														
December	28990	15894	1742	20	14124	7	0	8707	53	0	53	1418	491	927
1998														
December	32116	19032	1753	56	17218	6	0	8675	39	0	39	1354	524	830
1999														
December	41098	30136	3565	63	26501	7	0	8116	33	0	33	1294	524	770
2000														
December	56746	48015	2329	104	42176	3405	0	5869	26	0	26	1142	524	619
2001														
January	77446	67630	2594	43	61599	3394	0	6914	23	0	23	1145	524	621
February	75535	65695	2874	24	58707	4090	0	7062	23	0	23	1056	524	532
March	75022	64647	3380	15	54103	7149	0	7516	23	0	23	1061	524	537
April	72706	62594	2731	15	58405	1444	0	7482	23	0	23	1054	524	530
May	72796	62561	2628	15	54726	5192	0	7658	23	0	23	1078	524	554
June	69648	60650	4279	15	53999	2358	0	6137	23	0	23	1079	524	555
July	68331	57884	7139	12	47380	3353	0	7828	23	0	23	1067	524	544
August	65590	55262	6885	17	45135	3226	0	7817	23	0	23	970	524	446
September	65731	53731	7203	17	43292	3218	0	9076	19	0	19	967	524	443
October	64175	52352	7085	275	43233	1758	0	9147	19	0	19	968	524	444
November	66103	54170	7158	160	45084	1768	0	9450	19	0	19	973	524	449
December	66145	55103	16661	154	36382	1906	0	8794	19	0	19	1177	728	449
2002														
January	69710	56200	23195	155	32665	185	0	10248	19	0	19	1181	728	453
February	69091	56608	13646	44	42733	185	0	10056	19	0	19	1090	728	362
March	68392	57213	8825	44	48160	184	0	8232	19	0	19	1090	728	362
April	66961	56813	8049	44	48543	177	0	7319	16	0	16	1070	716	354
May	64692	55381	7652	147	47412	170	0	6922	16	0	16	1063	716	347
June	63962	54251	4908	142	49040	161	0	6868	16	0	16	1051	716	335
July	63057	52360	4806	138	47254	162	0	8212	12	0	12	1055	716	339
August	63074	53018	4893	34	47929	162	0	7584	12	0	12	971	716	255
September	62951	52170	4782	34	46214	1140	0	8186	12	0	12	972	716	256
October	61612	50742	4486	619	44618	1019	0	8201	12	0	12	970	716	254
November	59569	48856	4440	370	43638	408	0	8168	12	0	12	967	716	251
December	56640	45923	4453	363	40640	467	0	8275	12	0	12	963	716	247



MONETARY AUTHORITIES' BALANCE SHEET

Assets

In millions of denars, end of period

Table 9	Claims on Government				Claims on banks and other financial institutions						Other assets
	Securities	Claims emerging from the external transactions of the Government			Total (20+21+22 +23+24)	Credits	NBRM deposits sold on auction	Repurchase agreement	Other claims - advances	Arrears	
		Total (17+18)	In foreign currency	In denars							
	15	16	17	18	19	20	21	22	23	24	25
1995											
XII	1039	0	0	0	4046	364	3527	0	150	4	1555
1996											
XII	1039	210	210	0	5361	389	4349	500	93	30	1637
1997											
XII	5030	2205	2205	0	2721	501	1993	0	197	29	1668
1998											
XII	4723	2559	2559	0	2557	440	1892	0	196	29	1851
1999											
XII	4416	2373	2373	0	984	63	534	0	178	209	1862
2000											
XII	3802	898	898	0	462	63	0	0	173	226	2400
2001											
I	3802	1944	1944	0	458	63	0	0	170	226	2444
II	3802	2181	2181	0	447	63	0	0	175	209	2331
III	3802	2630	2630	0	443	63	0	0	171	209	2416
IV	3802	2603	2603	0	446	63	0	0	174	209	2184
V	3802	2755	2755	0	444	63	0	0	172	209	2132
VI	3802	1233	1233	0	703	320	0	0	174	209	2158
VII	3802	2935	2935	0	444	63	0	0	172	209	2176
VIII	3802	3022	3022	0	443	63	0	0	171	209	2068
IX	3802	4287	4287	0	447	63	0	0	175	209	2478
X	3802	4357	4357	0	422	63	0	0	173	186	2254
XI	3802	4656	4656	0	423	63	0	0	174	186	2060
XII	3802	3798	3798	0	234	63	0	0	9	162	2015
2002											
I	3802	5246	5246	0	417	263	0	0	10	144	2845
II	3802	5145	5145	0	216	63	0	0	9	144	2211
III	3802	3321	3321	0	716	563	0	0	9	144	2231
IV	3802	2431	2431	0	212	63	0	0	10	139	2617
V	3495	2348	2348	0	209	63	0	0	12	134	2180
VI	3495	2306	2306	0	212	63	0	0	15	134	2631
VII	3495	3650	3650	0	210	63	0	0	16	131	2275
VIII	3495	3106	3106	0	211	63	0	0	17	131	2261
IX	3495	3707	3707	0	212	63	0	0	18	131	2383
X	3495	3724	3724	0	213	63	0	0	19	131	2456
XI	3495	3694	3694	0	214	63	0	0	20	131	2331
XII	3495	3805	3805	0	214	63	0	0	20	131	2228



Bulletin 4/2002

MONETARY AUTHORITIES' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 10

	Liabilities (total) (2+6+7+8+9+ 14+15+31)	Reserve money				Compulsory reserves (net)	Deposit purchased on auction from banks	NBRM bills sold on auction
		Total (3+4+5)	Currency in circulation	Cash in vault	Giro accounts			
	1	2	3	4	5	6	7	8
1995								
December	18728	6261	5965	96	199	365	480	510
1996								
December	21000	7116	6698	73	344	523	1	37
1997								
December	28990	7556	7130	73	353	1039	0	738
1998								
December	32117	7658	7136	128	394	1122	0	909
1999								
December	41098	8515	8169	95	251	1389	0	2047
2000								
December	56746	12089	9521	336	2232	1918	0	4822
2001								
January	77446	10328	9804	127	397	1045	0	5247
February	75535	10567	10053	128	386	1902	0	2873
March	75022	11262	10886	134	242	1314	0	1860
April	72706	11172	10441	127	604	1240	0	1911
May	72795	10406	9850	130	426	1685	0	1715
June	69648	10530	10100	144	286	1237	0	1441
July	68331	9598	9139	114	345	2040	0	1680
August	65590	9200	8831	160	209	1802	0	2666
September	65731	9472	9146	139	187	2305	0	3372
October	64174	10013	9448	212	353	2212	0	3789
November	66103	10838	10354	290	194	2023	0	4285
December	66148	16412	14134	1537	741	1806	0	3157
2002								
January	69710	14415	13307	748	360	2773	0	3638
February	69091	16700	13844	938	1918	0	0	4844
March	68392	16846	13697	986	2163	0	0	5557
April	66961	17568	14207	843	2518	0	0	5046
May	64692	16499	13291	778	2430	0	0	5283
June	63962	17117	13427	958	2732	0	0	5925
July	63057	18171	14336	844	2991	0	0	4963
August	63075	18537	14145	991	3401	0	0	6095
September	62951	18874	15134	830	2910	0	0	4739
October	61612	18020	14488	685	2847	0	0	4761
November	59569	16742	13983	731	2028	0	0	4161
December	56640	18175	14136	679	3360	0	0	2998



MONETARY AUTHORITIES' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 10	Deposits						Government deposits				
	Total (10+11)	Demand deposits	Restricted deposits			Foreign liabilities	Total (16+17+20 +23+26 +27+28)	Demand deposits	Sight deposits		
			Total (12+13)	In foreign currency	In denars				Total (18+19)	In foreign currency	In denars
	9	10	11	12	13	14	15	16	17	18	19
1995											
XII	1015	901	115	113	1	1891	2424	662	1	0	1
1996											
XII	534	533	1	0	1	2944	3830	975	4	2	2
1997											
XII	576	574	2	0	2	4882	5076	1557	56	56	0
1998											
XII	707	706	0	0	0	5308	6151	1409	76	76	0
1999											
XII	1066	1066	0	0	0	6137	9734	3126	174	174	0
2000											
XII	973	973	0	0	0	6311	16894	6199	326	326	0
2001											
I	681	681	0	0	0	6277	38974	7239	455	454	1
II	1034	1034	0	0	0	5207	39624	7898	429	427	2
III	1028	1028	0	0	0	5203	39806	8272	495	495	0
IV	1367	1367	0	0	0	5130	37945	6945	410	410	0
V	1492	1491	0	0	0	5215	36959	6469	433	433	0
VI	1273	1273	0	0	0	5230	33914	5153	263	263	0
VII	1101	1101	0	0	0	5120	32271	4467	422	422	0
VIII	997	997	0	0	0	4952	30278	3662	365	365	0
IX	998	997	0	0	0	4925	29325	3517	265	265	0
X	938	938	0	0	0	4931	27936	4395	252	252	0
XI	898	898	0	0	0	4892	27463	4322	231	231	0
XII	27	27	0	0	0	4897	25513	3794	248	248	0
2002											
I	114	114	0	0	0	4935	27003	4854	247	247	0
II	51	51	0	0	0	4839	25916	4922	221	221	0
III	83	83	0	0	0	4838	25341	4476	216	216	0
IV	25	25	0	0	0	4731	24065	3760	186	185	1
V	93	93	0	0	0	4554	23762	4048	183	183	0
VI	44	44	0	0	0	4392	22829	3638	151	151	0
VII	35	35	0	0	0	4449	21768	3398	196	196	0
VIII	28	28	0	0	0	4375	20345	2253	731	728	3
IX	34	34	0	0	0	4391	19632	2606	666	666	0
X	30	30	0	0	0	4294	19547	2291	0	0	0
XI	97	97	0	0	0	4020	19783	2700	0	0	0
XII	15	15	0	0	0	3949	17845	2987	0	0	0



MONETARY AUTHORITIES' BALANCE SHEET

Liabilities

In millions of denars, end of period

Table 10	Government deposits											
	Time deposits up to 1 year			Time deposits over 1 year			Restricted deposits	Deposits for exchange rate stability support	Deposits for external transactions			Other liabilities
	Total	In foreign currency	In denars	Total	In foreign currency	In denars			Total	In foreign currency	In denars	
	20	21	22	23	24	25			28	29	30	
1995												
XII	0	0	0	0	0	0	10	1411	340	340	0	5782
1996												
XII	0	0	0	0	0	0	239	2611	0	0	0	6016
1997												
XII	0	0	0	0	0	0	251	3213	0	0	0	9124
1998												
XII	0	0	0	0	0	0	253	4413	0	0	0	10262
1999												
XII	0	0	0	0	0	0	1021	5413	0	0	0	12209
2000												
XII	0	0	0	0	0	0	1809	8560	0	0	0	13738
2001												
I	0	0	0	0	0	0	22720	8560	0	0	0	14894
II	0	0	0	0	0	0	22737	8560	0	0	0	14328
III	0	0	0	0	0	0	22480	8560	0	0	0	14549
IV	0	0	0	0	0	0	22030	8560	0	0	0	13940
V	0	0	0	0	0	0	21497	8560	0	0	0	15324
VI	0	0	0	0	0	0	19938	8560	0	0	0	16022
VII	0	0	0	0	0	0	18822	8560	0	0	0	16520
VIII	0	0	0	0	0	0	17690	8560	0	0	0	15695
IX	0	0	0	0	0	0	16983	8560	0	0	0	15336
X	0	0	0	0	0	0	14728	8560	0	0	0	14355
XI	0	0	0	0	0	0	14350	8560	0	0	0	15703
XII	0	0	0	0	0	0	12911	8560	0	0	0	14334
2002												
I	0	0	0	0	0	0	13342	8560	0	0	0	16832
II	0	0	0	0	0	0	12213	8560	0	0	0	16741
III	0	0	0	0	0	0	12089	8560	0	0	0	15727
IV	0	0	0	0	0	0	11559	8560	0	0	0	15526
V	0	0	0	0	0	0	10971	8560	0	0	0	14501
VI	0	0	0	0	0	0	10480	8560	0	0	0	13655
VII	0	0	0	0	0	0	9714	8460	0	0	0	13671
VIII	0	0	0	0	0	0	9201	8160	0	0	0	13695
IX	0	0	0	0	0	0	8600	7760	0	0	0	15281
X	0	0	0	0	0	0	9476	7780	0	0	0	14960
XI	0	0	0	0	0	0	9303	7780	0	0	0	14766
XII	0	0	0	0	0	0	8278	6580	0	0	0	13658



BANKS' LIQUIDITY

In millions of denars, end of period

Table 11	Total liquid assets (2+5+6+7)	DMB's total liquid assets			NBRM bills purchased on auction	Deposits sold to NBRM on auction	Foreign exchange	Compulsory reserves (net)	Liquidity credit from NBRM
		Total (3+4)	Giro accounts	Cash in vault					
		1	2	3	4	5	6	7	8
1995									
December	9001	279	183	96	510	480	7731	348	288
1996									
December	8591	394	321	73	37	1	8159	523	314
1997									
December	15794	406	333	73	738	0	14651	1039	330
1998									
December	17846	495	366	128	909	0	16442	1122	337
1999									
December	23432	330	235	95	2047	0	21055	1389	0
2000									
December	33886	2490	2154	336	4822	0	26574	1918	0
2001									
January	30046	478	351	127	5247	0	24321	1045	0
February	27881	484	356	128	2873	0	24525	1902	0
March	25629	353	219	134	1860	0	23416	1314	0
April	25315	709	582	127	1911	0	22696	1240	0
May	23397	514	384	130	1715	0	21168	1685	0
June	19956	389	245	144	1441	0	18126	1237	0
July	19285	432	318	114	1680	0	17172	2040	0
August	19432	338	178	160	2666	0	16428	1802	0
September	21190	298	159	139	3372	0	17520	2305	0
October	25142	554	342	212	3789	0	20799	2212	0
November	30088	476	186	290	4285	0	25328	2023	0
December	52815	2278	741	1537	3157	0	47379	1806	0
2002									
January	42808	1108	360	748	3638	0	38062	2773	0
February	41668	2856	1918	938	4844	0	33968	0	0
March	39696	3149	2163	986	5557	0	30990	0	0
April	38684	3361	2518	843	5046	0	30277	0	0
May	39873	3208	2430	778	5283	0	31382	0	0
June	37799	3690	2732	958	5925	0	28184	0	0
July	38625	3835	2991	844	4963	0	29827	0	0
August	40389	4392	3401	991	6095	0	29902	0	0
September	38194	3740	2910	830	4739	0	29715	0	0
October	38422	3532	2847	685	4761	0	30129	0	0
November	37919	2759	2028	731	4161	0	30999	0	0
December	38244	4039	3360	679	2998	0	31207	0	0



RESERVE MONEY, THE NARROWEST DEFINITION (M0)

In millions of denars, end of period

Table 12

	Total (2+3+4)	Currency in circulation	Cash in vault	Giro accounts
	1	2	3	4
1995				
December	6261	5965	96	199
1996				
December	7116	6698	73	344
1997				
December	7556	7130	73	353
1998				
December	7658	7136	128	394
1999				
December	8515	8169	95	251
2000				
December	12089	9521	336	2232
2001				
January	10328	9804	127	397
February	10567	10053	128	386
March	11262	10886	134	242
April	11172	10441	127	604
May	10406	9850	130	426
June	10530	10100	144	286
July	9598	9139	114	345
August	9200	8831	160	209
September	9472	9146	139	187
October	10013	9448	212	353
November	10838	10354	290	194
December	16412	14134	1537	741
2002				
January	14415	13307	748	360
February	16700	13844	938	1918
March	16846	13697	986	2163
April	17568	14207	843	2518
May	16499	13291	778	2430
June	17117	13427	958	2732
July	18171	14336	844	2991
August	18537	14145	991	3401
September	18874	15134	830	2910
October	18020	14488	685	2847
November	16742	13983	731	2028
December	18175	14136	679	3360



MONEY SUPPLY (M1)

In millions of denars, end of period

	Money supply (M1)			Demand deposits structure by sectors				
	Total (2+3)	Currency in circulation	Demand deposits (4+5+6+7+8)	Enterprises	Households	Other financial institutions	Public sector institutions - money holders	Other - non-profit non-financial organizations
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
1995								
December	12521	5965	6556	3699	775	65	1202	815
1996								
December	12143	6698	5446	3231	825	54	701	636
1997								
December	13983	7130	6853	4623	784	120	656	671
1998								
December	15178	7136	8042	5109	1128	172	796	837
1999								
December	19694	8169	11525	7667	1499	104	1088	1167
2000								
December	22388	9521	12867	8802	1508	235	1047	1274
2001								
January	21290	9804	11486	7584	1625	300	849	1129
February	21533	10053	11480	7154	1700	259	1214	1154
March	21786	10886	10900	6777	1622	290	1103	1108
April	21843	10441	11402	6816	1790	239	1274	1283
May	21262	9850	11412	6854	1645	231	1220	1462
June	20213	10100	10113	5839	1646	145	1147	1337
July	19064	9139	9925	5869	1609	110	1109	1228
August	18932	8831	10101	6193	1532	140	1105	1131
September	19899	9146	10753	6699	1629	182	1017	1226
October	19494	9448	10046	6029	1649	136	1032	1199
November	20399	10354	10045	5950	1774	163	971	1187
December	25324	14134	11190	7922	1891	180	374	822
2002								
January	24000	13307	10693	7010	2252	246	377	808
February	25235	13844	11391	7498	2420	199	440	834
March	24788	13697	11091	7415	2257	213	399	807
April	25358	14207	11151	7418	2427	177	337	792
May	24935	13291	11644	7907	2232	236	467	802
June	24963	13427	11536	7648	2301	205	492	890
July	25855	14336	11519	7422	2425	268	495	909
August	26409	14145	12264	7982	2515	303	498	966
September	27533	15134	12399	8193	2355	296	510	1045
October	26664	14488	12176	8004	2382	340	474	976
November	25792	13983	11809	7416	2684	311	416	982
December	26406	14136	12270	8121	2461	296	416	976



MONEY SUPPLY (M11)

In millions of denars, end of period

Table 14	Money supply (M11)			Sight deposits by sectors in denar				
	Total (2+3)	M1	Sight deposits in denar (4+5+6+7+8)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations
	1	2	3	4	5	6	7	8
1995								
December	13092	12521	571	0	571	0	0	0
1996								
December	12925	12143	782	0	782	0	0	0
1997								
December	14840	13983	857	0	857	0	0	0
1998								
December	16023	15178	845	0	845	0	0	0
1999								
December	20863	19694	1169	197	972	0	0	0
2000								
December	24299	22388	1911	166	1745	0	0	0
2001								
January	23282	21290	1992	199	1793	0	0	0
February	23756	21533	2223	322	1901	0	0	0
March	23857	21786	2071	249	1822	0	0	0
April	23910	21843	2067	225	1843	0	0	0
May	23372	21262	2110	224	1886	0	0	0
June	22519	20213	2306	551	1755	0	0	0
July	21208	19064	2144	378	1765	0	0	0
August	21028	18932	2096	344	1752	0	0	0
September	22158	19899	2259	432	1827	0	0	0
October	21810	19494	2316	450	1866	0	0	0
November	22742	20399	2343	268	2075	0	0	0
December	27702	25324	2378	196	2182	0	0	0
2002								
January	26673	24000	2673	189	2484	0	0	0
February	27980	25235	2745	204	2541	0	0	0
March	27589	24788	2801	230	2571	0	0	0
April	28324	25358	2966	198	2768	0	0	0
May	27757	24935	2822	168	2654	0	0	0
June	27949	24963	2986	342	2644	0	0	0
July	28901	25855	3046	292	2754	0	0	0
August	30182	26409	3773	402	3371	0	0	0
September	31199	27533	3666	259	3407	0	0	0
October	30341	26664	3677	264	3413	0	0	0
November	29355	25792	3563	214	3349	0	0	0
December	30024	26406	3618	233	3385	0	0	0



LIQUID ASSETS (M2)

In millions of denars, end of period

Table 15	Quasi deposits										
	Quasi deposits in denar										
	Liquid assets (M2)			Quasi deposits total (5+18)	Total (6+12)	Deposits in denar					
	Total (2+3)	(M11)	Quasi deposits (4)			Total (7+8+9 +10+11)	Enter-prises	House-holds	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations
	1	2	3	4	5	6	7	8	9	10	11
1995											
December	18703	13092	5611	5611	2540	2060	1130	813	0	0	118
1996											
December	18490	12925	5577	5577	2859	2320	1284	900	0	0	135
1997											
December	22724	14840	7884	7884	3030	2639	1702	752	0	0	185
1998											
December	26003	16023	9980	9980	3838	3490	2621	679	0	0	190
1999											
December	33720	20863	12857	12857	5646	5267	4422	674	0	0	171
2000											
December	41957	24299	17658	17658	6856	6607	5647	768	0	0	192
2001											
January	41612	23282	18330	18330	6937	6690	5642	844	0	0	204
February	42550	23756	18794	18794	6789	6541	5409	925	0	0	207
March	40617	23857	16759	16759	6477	6230	5106	919	0	0	205
April	41370	23910	17459	17459	6726	6635	5484	947	0	0	204
May	40300	23372	16928	16928	6589	6500	5374	919	0	0	207
June	36897	22519	14378	14378	5240	5136	4034	882	0	0	219
July	36531	21208	15324	15324	5828	5734	4666	850	0	0	219
August	35842	21028	14813	14813	6209	6115	5078	822	0	0	215
September	38299	22158	16141	16141	6386	6238	5204	818	0	0	216
October	40964	21810	19154	19154	6492	6406	5314	841	0	0	251
November	46162	22742	23420	23420	6376	6290	5144	878	0	0	268
December	69785	27702	42083	42083	6989	6870	5614	988	0	0	268
2002											
January	61514	26673	34841	34841	6759	6637	5267	1038	0	0	332
February	59494	27980	31514	31514	6145	6025	4646	1109	0	0	270
March	58378	27589	30789	30789	6259	6139	4662	1199	0	0	278
April	59029	28324	30705	30705	6347	6213	4505	1422	0	0	286
May	59010	27757	31253	31253	6788	6628	4812	1487	0	0	329
June	57978	27949	30029	30029	6581	6420	4605	1490	0	0	325
July	60197	28901	31296	31296	7446	7437	5568	1545	0	0	324
August	61697	30182	31515	31515	7649	7636	5682	1647	0	0	307
September	63160	31199	31961	31961	8058	8046	6006	1743	0	0	297
October	63710	30341	33369	33369	7162	7149	4876	1974	0	0	299
November	62900	29355	33545	33545	7274	7261	4894	2075	0	0	292
December	64222	30024	34198	34198	7401	7393	5030	2072	0	0	291



LIQUID ASSETS (M2)

In millions of denars, end of period

Table 15	Quasi deposits					
	Deposits in denar					
	Short-term credits* in denar					
	Total (13+14+15 +16+17)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations
	12	13	14	15	16	17
1995						
XII	480	427	0	0	53	0
1996						
XII	539	459	0	0	80	0
1997						
XII	391	284	0	0	107	0
1998						
XII	348	282	0	0	66	0
1999						
XII	379	211	0	0	168	0
2000						
XII	249	130	0	0	119	0
2001						
I	247	130	0	0	117	0
II	248	130	0	0	118	0
III	247	130	0	0	117	0
IV	91	0	0	0	91	0
V	89	0	0	0	89	0
VI	104	0	0	0	104	0
VII	94	0	0	0	94	0
VIII	94	0	0	0	94	0
IX	148	0	0	0	148	0
X	86	0	0	0	86	0
XI	86	0	0	0	86	0
XII	119	0	0	0	119	0
2002						
I	122	0	0	0	122	0
II	120	0	0	0	120	0
III	120	0	0	0	120	0
IV	134	0	0	0	134	0
V	160	0	0	0	160	0
VI	161	0	0	0	161	0
VII	9	0	0	0	9	0
VIII	13	0	0	0	13	0
IX	12	0	0	0	12	0
X	13	0	0	0	13	0
XI	13	0	0	0	13	0
XII	8	0	0	0	8	0

*/ Credits = special deposits



LIQUID ASSETS (M2)

In millions of denars, end of period

Quasi deposits								
Table 15	Foreign currency quasi deposits							
	Total (19+25)	Foreign currency deposits						Foreign short-term credits* to resident
		Total (20+21+22 +23+24)	Enterprises	Households	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations	
		18	19	20	21	22	23	
1995								
XII	3070	3070	2166	839	64	0	1	0
1996								
XII	2718	2706	1506	1198	0	2	1	0
1997								
XII	4854	4854	2722	2131	0	0	1	0
1998								
XII	6142	6142	2858	3283	0	0	1	0
1999								
XII	7211	7211	3165	4045	0	1	0	0
2000								
XII	10802	10802	3929	6873	0	0	0	0
2001								
I	11393	11393	4101	7293	0	0	0	0
II	12005	12005	4493	7512	0	0	0	0
III	10282	10282	3860	6422	0	0	0	0
IV	10733	10733	3991	6742	0	0	0	0
V	10339	10339	3544	6796	0	0	0	0
VI	9138	9138	3009	6129	0	0	0	0
VII	9495	9495	3068	6427	0	0	0	0
VIII	8605	8605	1980	6625	0	0	0	0
IX	9755	9755	2291	7464	0	0	0	0
X	12662	12662	2866	9796	0	0	0	0
XI	17043	17043	2809	14234	0	0	0	0
XII	35094	35094	2343	32750	0	0	0	0
2002								
I	28082	28082	2153	25929	0	0	0	0
II	25369	25369	1622	23747	0	0	0	0
III	24530	24530	2533	21997	0	0	0	0
IV	24358	24358	2958	21400	0	0	0	0
V	24465	24465	3178	21287	0	0	0	0
VI	23448	23448	2338	21110	0	0	0	0
VII	23850	23850	2610	21239	0	0	1	0
VIII	23866	23866	2651	21215	0	0	0	0
IX	23903	23903	2811	21092	0	0	0	0
X	26207	26207	3396	22794	0	0	17	0
XI	26271	26271	3232	22993	0	0	46	0
XII	26797	26797	3167	23495	0	0	135	0

*/ Credits = special deposits



TOTAL LIQUID ASSETS (M3)

In millions of denars, end of period

Table 16	Total liquid assets (M3)				Restricted deposits in denar					Foreign currency restricted deposits				
	Total (2+3)	(M2)	Restricted deposits (4+10)	Total (5+6+7 +8+9)	Enter- prises	House- holds	Public sector institutions - money holders	Other financial institutions	Other - non-profit non-financial organizations	Total (11+12+ 13+14)	Enter- prises	House- holds	Other financial institutions	Other - non-profit non-financial organizations
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1995														
December	19896	18703	1193	128	87	0	1	40	0	1065	1065	0	0	0
1996														
December	19609	18490	1119	124	111	0	1	7	5	995	995	0	0	0
1997														
December	23759	22724	1035	175	129	0	2	27	17	860	860	0	0	0
1998														
December	27203	26003	1201	266	154	0	0	102	11	934	934	0	0	0
1999														
December	35065	33720	1344	185	26	0	0	158	1	1159	1159	0	0	0
2000														
December	43663	41957	1706	382	49	0	0	333	0	1324	1324	0	0	0
2001														
January	43113	41612	1501	339	47	0	0	292	0	1162	1162	0	0	0
February	44034	42550	1484	456	53	0	0	403	0	1028	1028	0	0	0
March	42050	40617	1433	475	44	0	0	431	0	958	958	0	0	0
April	43016	41370	1646	499	49	0	0	448	2	1147	1147	0	0	0
May	41934	40300	1634	502	97	0	0	403	2	1132	1132	0	0	0
June	38659	36897	1762	450	37	0	0	411	2	1312	1312	0	0	0
July	38054	36531	1523	415	30	0	0	384	2	1108	1108	0	0	0
August	37173	35842	1331	358	40	0	0	318	0	973	973	0	0	0
September	39857	38299	1558	330	55	0	0	275	0	1228	1228	0	0	0
October	42566	40964	1602	365	96	0	0	269	0	1237	1237	0	0	0
November	47889	46162	1727	282	99	0	0	181	2	1445	1445	0	0	0
December	71617	69785	1832	233	107	0	0	124	2	1598	1598	0	0	0
2002														
January	62741	61514	1227	206	73	0	0	131	2	1021	1021	0	0	0
February	60549	59494	1055	297	154	0	0	141	2	758	758	0	0	0
March	59460	58378	1082	265	120	0	0	143	2	817	817	0	0	0
April	60181	59029	1152	201	94	0	0	105	2	951	951	0	0	0
May	60350	59010	1340	196	88	0	0	106	2	1144	1144	0	0	0
June	59184	57978	1206	172	80	0	0	90	2	1034	1034	0	0	0
July	61466	60197	1269	167	117	0	0	48	2	1102	1102	0	0	0
August	62921	61697	1224	213	162	0	0	46	5	1011	1011	0	0	0
September	64185	63160	1025	217	167	0	0	45	5	808	808	0	0	0
October	64868	63710	1158	187	136	0	0	46	5	971	971	0	0	0
November	63954	62900	1054	155	103	0	0	47	5	899	899	0	0	0
December	64956	64222	734	127	78	0	0	42	7	607	607	0	0	0



TOTAL DEPOSIT POTENTIAL OF THE MONETARY SYSTEM (M4)

In millions of denars, end of period

Table 17	Deposit potential (M4)			D e n a r					
	Total (2+3)	M3	Non- monetary deposits over 1 year	Total (5+10)	D e p o s i t s				
					Total (6+7+8+9)	Enter- prises	Other - non-profit non-financial organizations	House- holds	Other financial institutions
	1	2	3 (4+16)	4	5	6	7	8	9
1995									
December	22567	19896	2672	2569	2167	33	13	2121	0
1996									
December	22440	19609	2831	2696	2296	31	12	2253	0
1997									
December	26706	23759	2946	2720	2346	319	2	2024	0
1998									
December	30273	27203	3069	2710	2317	315	1	1992	8
1999									
December	39228	35065	4163	3631	2949	761	2	2087	99
2000									
December	47763	43663	4100	3224	2424	359	0	2000	65
2001									
January	47322	43113	4209	3219	2415	358	0	1991	65
February	48782	44034	4749	3659	2417	368	0	1983	65
March	46939	42050	4890	3786	2536	442	0	2028	65
April	47652	43016	4636	3479	2221	127	0	2028	66
May	46750	41934	4816	3480	2216	125	0	2025	66
June	43434	38659	4775	3424	2144	118	0	1959	66
July	42875	38054	4821	3436	2123	105	0	1952	66
August	42023	37173	4851	3435	2123	103	0	1953	66
September	44827	39857	4971	3469	2114	89	0	1958	67
October	47699	42566	5133	3474	2116	86	0	1963	67
November	53179	47889	5291	3509	2123	83	0	1972	67
December	77237	71617	5620	3595	2208	83	0	2058	67
2002									
January	68359	62741	5618	3598	2207	87	0	2053	67
February	66177	60549	5628	3604	2208	87	0	2054	67
March	65021	59460	5561	3527	2188	87	0	2033	68
April	65339	60181	5158	3121	2190	91	0	2031	68
May	65586	60350	5236	3153	2223	116	5	2034	68
June	64459	59184	5275	3174	2224	112	5	2039	68
July	66794	61466	5328	3201	2238	119	5	2046	68
August	68270	62921	5349	3199	2243	119	5	2051	68
September	69632	64185	5447	3265	2321	191	5	2056	69
October	68942	64868	4074	3258	2329	182	5	2073	69
November	68514	63954	4560	3716	2773	608	5	2091	69
December	69683	64956	4727	3838	2884	628	5	2182	69



TOTAL DEPOSIT POTENTIAL OF THE MONETARY SYSTEM (M4)

In millions of denars, end of period

Table 17	In denar						In foreign currency						Other liabilities to residents
	Other long-term liabilities						Deposits						
	Total (11+12+13+14+15)	Enter-prises	Other - non-prof. non-financ. organiz.	House-holds	Other financial institutions	Public sector institutions - money holders	Total (17+22)	Total (18+19+20+21)	Enter-prises	Other - non-prof. non-financ. organiz.	House-holds	Other financial institutions	
	10	11	12	13	14	15	16	17	18	19	20	21	22
1995													
XII	401	4	0	0	1	396	103	103	48	0	55	0	0
1996													
XII	399	4	0	0	0	395	135	135	32	0	103	0	0
1997													
XII	374	104	0	0	0	270	226	226	19	0	208	0	0
1998													
XII	393	69	1	0	4	318	360	360	0	0	360	0	0
1999													
XII	682	65	0	0	279	339	532	532	0	0	532	0	0
2000													
XII	800	23	0	0	402	374	876	876	0	0	876	0	0
2001													
I	804	23	0	0	408	374	990	990	0	0	990	0	0
II	1242	4	0	0	410	828	1089	1089	0	0	1089	0	0
III	1250	4	0	0	411	835	1104	1104	0	0	1104	0	0
IV	1258	4	0	0	419	835	1157	1157	0	0	1157	0	0
V	1264	4	0	0	422	838	1336	1336	0	0	1336	0	0
VI	1281	4	0	0	420	857	1351	1351	0	0	1351	0	0
VII	1312	4	0	0	442	867	1385	1385	0	0	1385	0	0
VIII	1312	4	0	0	442	866	1416	1416	0	0	1416	0	0
IX	1355	4	0	0	490	861	1502	1502	0	0	1502	0	0
X	1358	4	0	0	491	863	1659	1659	0	0	1659	0	0
XI	1386	4	0	0	506	876	1782	1782	0	0	1782	0	0
XII	1387	0	0	0	505	882	2025	2025	0	0	2025	0	0
2002													
I	1391	0	0	0	506	885	2020	2020	0	0	2020	0	0
II	1396	0	0	0	507	889	2024	2024	0	0	2024	0	0
III	1339	0	0	0	450	889	2034	2034	0	0	2034	0	0
IV	931	0	0	0	490	441	2037	2037	0	0	2037	0	0
V	930	0	0	0	485	445	2083	2083	0	0	2083	0	0
VI	950	0	13	0	481	456	2101	2101	0	0	2101	0	0
VII	963	0	13	0	512	438	2127	2127	0	0	2127	0	0
VIII	956	0	13	0	513	430	2150	2150	0	0	2150	0	0
IX	944	0	16	0	510	418	2182	2182	0	0	2182	0	0
X	929	0	16	0	492	421	816	816	0	0	804	12	0
XI	943	0	16	0	505	422	844	844	0	0	832	12	0
XII	954	0	17	0	510	427	889	889	0	0	877	12	0



FLOWS OF MONEY SUPPLY CREATION

In millions of denars, end of period

	Foreign assets (net)	Claims on Government (net)	Claims on Non-government sector	Other items (net)	Money supply (M1)	Non-monetary deposits in denar	Non-monetary foreign currency deposits
	1	2	3	4	5	6	7
1995							
December	15297	4018	18283	-15036	12521	5808	4233
1996							
December	12289	4204	24480	-18523	12143	6458	3848
1997							
December	16609	4017	26157	-20078	13983	6781	5941
1998							
December	18270	1972	31471	-21439	15178	7659	7436
1999							
December	32563	4519	31975	-29829	19694	10630	8903
2000							
December	54814	-8366	37947	-36632	22388	12374	13002
2001							
January	74431	-26868	38110	-38350	21290	12487	13545
February	74534	-28055	39028	-36725	21533	13127	14122
March	71702	-27393	38816	-36186	21786	12808	12344
April	70084	-25335	37730	-34826	21843	12772	13037
May	68726	-23979	38399	-36397	21262	12681	12807
June	65486	-22573	38020	-37499	20213	11420	11801
July	62302	-18943	37084	-37569	19064	11823	11988
August	58730	-17008	37164	-36861	18932	12098	10994
September	58356	-14906	37576	-36198	19899	12443	12485
October	59512	-13682	37354	-35485	19494	12648	15558
November	65219	-13582	37555	-36012	20399	12511	20270
December	86498	-12215	37790	-34838	25324	13195	38717
2002							
January	78715	-12045	37453	-35764	24000	13236	31123
February	75118	-11103	37718	-35556	25235	12791	28151
March	73317	-12528	38391	-34159	24788	12852	27381
April	72792	-13145	38375	-32683	25358	12635	27346
May	71815	-12715	39015	-32529	24935	12959	27692
June	67511	-11936	39644	-30760	24963	12913	26583
July	66980	-9878	40198	-30506	25855	13860	27079
August	67816	-8650	40921	-31817	26409	14834	27027
September	66398	-6514	41849	-32101	27533	15206	26893
October	66252	-6145	40415	-31580	26664	14284	27994
November	65108	-6189	40757	-31162	25792	14708	28014
December	62573	-3847	40128	-29171	26406	14984	28293



CREATION AND WITHDRAWAL OF DEPOSIT MONEY BANKS' NET DOMESTIC ASSETS

In millions of denars, end of period

Table 19	TOTAL (2+5+20)	Foreign assets (net)			Total (6+17)	Domestic assets (net)							
		Total (3-4)	Foreign assets	Foreign liabilities		Total claims							
						Total (7+14)	Claims on Government (net)						
							Total (8-11)	Claims on Government			Liabilities to Government		
								Total (9+10)	In foreign currency	In denars	Total (12+13)	In foreign currency	In denars
1	2	3	4	5	6	7	8	9	10	11	12	13	
1995													
December	31555	6456	9670	3214	9431	22474	4191	4924	0	4924	733	0	733
1996													
December	30536	3781	9512	5743	11537	29823	5349	6291	0	6291	942	105	838
1997													
December	38118	5597	15892	10295	13522	26544	386	1768	0	1768	1382	11	1371
1998													
December	44871	4545	17507	12962	17895	30974	-497	1264	0	1264	1761	13	1748
1999													
December	59993	8564	24390	15825	21437	38121	6146	8546	7286	1260	2400	31	2369
2000													
December	74543	13110	28571	15460	24163	40605	2659	7159	6807	352	4500	26	4474
2001													
January	73679	13078	26235	13157	23764	41687	3577	7162	6810	352	3585	43	3542
February	75394	14046	26416	12370	23653	43375	4347	7150	6815	334	2803	35	2768
March	70055	12258	25046	12788	22772	43713	4897	7178	6818	360	2281	49	2232
April	71679	12620	24335	11715	23215	42843	5113	7246	6820	426	2132	50	2082
May	70805	11380	22991	11610	24016	43710	5311	7336	6823	514	2025	51	1974
June	64072	10066	20634	10568	21945	43173	5154	7523	6824	700	2370	52	2318
July	65217	9538	19562	10024	23044	42533	5449	7616	6823	793	2168	53	2115
August	64346	8419	18788	10369	23731	42572	5408	7614	6820	793	2205	54	2151
September	69318	9550	19769	10219	25085	42870	5294	7622	6820	803	2329	55	2274
October	74582	12091	22837	10746	25176	42416	5062	7621	6820	801	2559	56	2503
November	83803	15942	27749	11808	25933	41934	4379	7649	6820	829	3271	57	3214
December	131492	36293	49801	13508	32118	42295	4505	7649	6819	830	3144	40	3104
2002													
January	109874	27450	40343	12893	27486	42179	4726	7656	6818	838	2930	3	2927
February	104564	23349	36081	12732	28933	42492	4774	7659	6800	859	2885	8	2877
March	102482	20942	33016	12074	30299	42989	4598	7681	6800	881	3083	4	3079
April	102219	20710	32400	11690	30401	41985	3610	7549	6670	879	3939	2	3937
May	104392	20988	33677	12689	31202	43153	4138	7512	6670	842	3374	4	3370
June	102134	17652	30269	12617	33494	43665	4021	7497	6671	826	3476	6	3470
July	104835	19069	32179	13110	33343	43906	3708	7366	6541	825	3658	6	3652
August	108192	19173	31979	12806	34922	45062	4141	7471	6542	929	3330	2	3328
September	108929	18619	31662	13043	35846	46781	4932	7675	6768	907	2743	3	2740
October	108851	19804	32230	12426	34623	45616	5201	8097	7293	804	2896	2	2894
November	108872	20272	33141	12869	34166	46183	5426	8262	7458	804	2836	2	2834
December	111069	20599	33116	12517	34938	45851	5723	7970	7249	721	2247	7	2240



CREATION AND WITHDRAWAL OF DEPOSIT MONEY BANKS' NET DOMESTIC ASSETS

In millions of denars, end of period

Table 19	Domestic assets (net)						Total liabilities to non-bank and non-government sector								
	Total claims			Other items (net)			Total (21+22)	Demand deposits	Total deposits						
	Claims on non-government sector			Total (18-19)	Other claims	Other liabilities			Total (23+26)	Short-term			Long-term		
	Total (15+16)	In foreign currency	In denars							Total (24+25)	In foreign currency	In denars	Total (27+28)	In foreign currency	In denars
	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1995															
XII	18283	1659	16624	-13042	52942	65984	15668	5742	9926	6176	3065	3111	3750	1055	2695
1996															
XII	24475	3632	20843	-18287	49417	67703	15218	4913	10305	6356	2717	3639	3949	1130	2819
1997															
XII	26157	6456	19701	-13022	56866	69888	18999	6280	12720	8740	4854	3886	3980	1087	2893
1998															
XII	31471	6969	24501	-13079	38578	51657	22430	7336	15095	10825	6142	4683	4270	1294	2976
1999															
XII	31975	8140	23834	-16684	47216	63900	29992	10459	19533	14026	7211	6815	5507	1691	3816
2000															
XII	37947	7209	30737	-16442	57659	74101	37269	11894	25375	19569	10802	8767	5806	2200	3606
2001															
I	38110	6960	31149	-17922	55016	72938	36837	10805	26032	20322	11393	8929	5710	2151	3558
II	39028	6836	32192	-19722	54574	74296	37695	10446	27249	21017	12005	9012	6232	2117	4115
III	38816	6857	31959	-20941	51565	72506	35025	9873	25152	18830	10282	8548	6322	2062	4260
IV	37730	6303	31427	-19628	50065	69693	35844	10035	25809	19527	10733	8794	6282	2304	3978
V	38399	6489	31911	-19694	50274	69968	35408	9920	25488	19038	10339	8699	6450	2468	3981
VI	38020	6956	31064	-21228	49658	70886	32061	8840	23221	16684	9138	7546	6537	2663	3874
VII	37084	6821	30262	-19488	52332	71820	32635	8823	23811	17468	9495	7972	6344	2493	3851
VIII	37164	7002	30162	-18840	53859	72700	32196	9105	23091	16910	8605	8305	6182	2389	3793
IX	37576	7379	30197	-17785	27642	45427	34684	9756	24927	18399	9755	8644	6528	2729	3799
X	37354	7565	29789	-17240	29291	46531	37314	9108	28206	21471	12662	8808	6736	2896	3839
XI	37555	7633	29922	-16001	32314	48315	41928	9148	32781	25763	17043	8720	7018	3226	3791
XII	37790	7006	30783	-10177	38544	48722	63082	11170	51912	44461	35094	9367	7451	3624	3828
2002															
I	37453	6989	30464	-14693	38550	53243	54938	10579	44359	37514	28082	9432	6845	3041	3804
II	37718	7079	30639	-13559	38982	52541	52282	11340	40942	34259	25369	8890	6683	2782	3901
III	38391	6928	31463	-12690	37969	50659	51241	11008	40233	33590	24530	9060	6643	2851	3792
IV	38375	6712	31663	-11584	36916	48500	51108	11127	39981	33671	24358	9313	6310	2988	3322
V	39015	6806	32209	-11951	36689	48640	52202	11551	40651	34075	24465	9610	6576	3227	3349
VI	39644	6698	32946	-10171	39434	49605	50988	11492	39496	33015	23448	9567	6481	3135	3346
VII	40198	6648	33550	-10563	37903	48466	52423	11484	40939	34342	23850	10492	6597	3229	3368
VIII	40921	7325	33596	-10140	39762	49902	54097	12236	41861	35288	23866	11422	6573	3161	3412
IX	41849	7903	33946	-10935	39336	50271	54464	12365	42099	35627	23903	11724	6472	2990	3482
X	40415	7273	33142	-10993	38493	49486	54424	12146	42278	37046	26207	10839	5232	1787	3445
XI	40757	7104	33653	-12017	37769	49786	54434	11712	42722	37108	26271	10837	5614	1743	3871
XII	40128	6869	33259	-10913	40493	51406	55532	12255	43277	37816	26797	11019	5461	1496	3965



CREATION AND WITHDRAWAL OF NBRM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 20									
	TOTAL (2+5+22 +26+30)	Foreign assets (net)			Total (6+18)	D o m e s t i c a s s e t s (n e t)			
		Total (3-4)	Foreign assets	Foreign liabilities		Domestic credit			
						Total (7+10)	Credit to Government (net)		
							Total (8-9)	Claims on Government	Liabilities to Government
	1	2	3	4	5	6	7	8	9
1995									
December	17602	8841	10732	1891	130	4358	312	2396	2083
1996									
December	16557	8508	11452	2944	-161	4081	-1280	2550	3830
1997									
December	19823	11012	15894	4882	-1104	6352	3631	8707	5076
1998									
December	20848	13725	19032	5308	-3329	5081	2524	8676	6151
1999									
December	26306	23999	30136	6137	-10981	-634	-1618	8117	9735
2000									
December	39742	41704	48015	6311	-21901	-10563	-11025	5869	16894
2001									
January	34714	61353	67630	6277	-44051	-31602	-32060	6914	38974
February	32840	60488	65695	5207	-44112	-32115	-32561	7062	39624
March	31031	59445	64647	5203	-43981	-31848	-32290	7516	39806
April	31718	57464	62594	5130	-41773	-30016	-30463	7482	37944
May	31035	57346	62561	5215	-42049	-28857	-29302	7658	36960
June	29356	55420	60650	5230	-40938	-27074	-27777	6137	33914
July	29484	52764	57884	5120	-38344	-23999	-24443	7827	32271
August	30127	50311	55262	4952	-35645	-22018	-22461	7817	30278
September	32588	48806	53731	4925	-32934	-19802	-20249	9076	29325
October	34420	47421	52352	4931	-30468	-18368	-18790	9147	27936
November	36683	49278	54170	4892	-31234	-17591	-18014	9450	27464
December	43388	50205	55103	4897	-28807	-16485	-16718	8794	25513
2002									
January	40955	51265	56200	4935	-31250	-16530	-16947	10248	27003
February	42448	51769	56608	4839	-30916	-16389	-16605	10056	25916
March	44226	52375	57213	4838	-30635	-17138	-17854	8232	25341
April	44535	52082	56813	4731	-30186	-17267	-17479	7319	24065
May	43016	50827	55381	4554	-29686	-17365	-17574	6922	23762
June	45430	49859	54251	4392	-27515	-16494	-16706	6868	22829
July	43189	47911	52360	4449	-27891	-16495	-16705	8212	21768
August	45376	48643	53018	4375	-27927	-16493	-16704	7584	20345
September	42038	47779	52170	4391	-29388	-16491	-16703	8186	19632
October	40265	46448	50742	4294	-28994	-16489	-16702	8201	19547
November	36915	44836	48856	4020	-28921	-16487	-16701	8168	19783
December	35245	41974	45923	3949	-27917	-16486	-16700	8275	17845



CREATION AND WITHDRAWAL OF NBRM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 20		Domestic assets (net)										
		Domestic credit							Other items (net)			
		Deposit money banks' claims							Total	Other	Capital	Other
		In denars							(19-20-21)	assets	accounts	liabilities
Total	In	Total	Credits	Deposits	Repurchase	Other	Overdue					
(11+12)	foreign	(13+14+15		sold	Agreement	claims	claims					
	currency	+16+17)		on auction		- advances						
10	11	12	13	14	15	16	17	18	19	20	21	
1995												
XII	4046	0	4046	364	3527	0	150	4	-4227	1555	5058	724
1996												
XII	5361	0	5361	389	4349	500	93	30	-4242	1774	5771	245
1997												
XII	2721	0	2721	501	1993	0	197	29	-7456	1668	8362	762
1998												
XII	2557	0	2557	440	1892	0	196	29	-8411	1851	8132	2130
1999												
XII	984	0	984	63	534	0	178	209	-10346	1862	9547	2662
2000												
XII	462	0	462	63	0	0	173	226	-11338	2400	11077	2661
2001												
I	458	0	458	63	0	0	170	226	-12449	2444	11251	3643
II	447	0	447	63	0	0	175	209	-11997	2331	10754	3574
III	443	0	443	63	0	0	171	209	-12133	2416	11361	3188
IV	446	0	446	63	0	0	174	209	-11756	2184	11081	2859
V	444	0	444	63	0	0	172	209	-13192	2132	11935	3389
VI	703	0	703	320	0	0	174	209	-13864	2158	12392	3631
VII	444	0	444	63	0	0	172	209	-14345	2176	11758	4762
VIII	443	0	443	63	0	0	171	209	-13627	2068	10999	4696
IX	447	0	447	63	0	0	175	209	-13132	2204	11397	3939
X	422	0	422	63	0	0	173	186	-12100	2254	11285	3070
XI	423	0	423	63	0	0	174	186	-13644	2060	11468	4235
XII	234	0	234	63	0	0	9	162	-12322	2012	12350	1984
2002												
I	417	0	417	263	0	0	10	144	-14720	2112	12864	3968
II	216	0	216	63	0	0	9	144	-14527	2214	13119	3622
III	716	0	716	563	0	0	9	144	-13497	2230	13034	2693
IV	212	0	212	63	0	0	10	139	-12919	2607	12609	2917
V	209	0	209	63	0	0	12	134	-12321	2180	11642	2859
VI	212	0	212	63	0	0	15	134	-11021	2634	10442	3213
VII	210	0	210	63	0	0	16	131	-11396	2275	10405	3266
VIII	211	0	211	63	0	0	17	131	-11434	2261	10505	3190
IX	212	0	212	63	0	0	18	131	-12897	2384	11008	4273
X	213	0	213	63	0	0	19	131	-12505	2455	10892	4068
XI	214	0	214	63	0	0	20	131	-12434	2332	10753	4013
XII	214	0	214	63	0	0	20	131	-11431	2227	9984	3674



CREATION AND WITHDRAWAL OF NBRM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 20	Reserve money				DMB's deposits with NBRM				Non-bank and non-government organizations' deposits				
	Total	Currency	Cash	Giro	Total	Compul-	Deposits	NBRM	Total	Demand	Restricted deposits		
	(23+24 +25)	in circu- lation	in vault	accounts	(27+28 +29)	sory reserves (net)	pur- chased on auc- tion from banks	bills sold on auction	(31+32)	deposits	Total (33+34)	In foreign currency	In denars
	22	23	24	25	26	27	28	29	30	31	32	33	34
1995													
XII	6261	5965	96	199	1355	365	480	510	1015	901	115	113	1
1996													
XII	7116	6698	73	344	560	523	1	37	534	533	1	0	1
1997													
XII	7556	7130	73	353	1777	1039	0	738	583	574	9	0	2
1998													
XII	7658	7136	128	394	2031	1122	0	909	763	706	57	0	0
1999													
XII	8515	8169	95	251	3436	1389	0	2047	1337	1066	271	0	0
2000													
XII	12089	9521	336	2232	6741	1918	0	4822	1109	973	136	0	0
2001													
I	10328	9804	127	397	6292	1045	0	5247	792	681	111	0	0
II	10567	10053	128	386	4775	1902	0	2873	1122	1034	88	0	0
III	11262	10886	134	242	3174	1314	0	1860	1131	1028	103	0	0
IV	11172	10441	127	604	3151	1240	0	1911	1703	1367	336	0	0
V	10406	9850	130	426	3400	1685	0	1715	1932	1491	441	0	0
VI	10530	10100	144	286	2679	1237	0	1441	1666	1273	393	0	0
VII	9598	9139	114	345	3721	2040	0	1680	1744	1101	643	0	0
VIII	9200	8831	160	209	4468	1802	0	2666	1794	997	797	0	0
IX	9472	9146	139	187	5676	2305	0	3372	1568	997	571	0	0
X	10013	9448	212	353	6001	2212	0	3789	1453	938	515	0	0
XI	10838	10354	290	194	6308	2023	0	4285	1494	898	596	0	0
XII	16412	14134	1537	741	4964	1806	0	3157	614	27	587	0	0
2002													
I	14415	13307	748	360	6411	2773	0	3638	114	114	0	0	0
II	16700	13844	938	1918	4844	0	0	4844	51	51	0	0	0
III	16846	13697	986	2163	5557	0	0	5557	83	83	0	0	0
IV	17568	14207	843	2518	5046	0	0	5046	25	25	0	0	0
V	16499	13291	778	2430	5283	0	0	5283	93	93	0	0	0
VI	17117	13427	958	2732	5925	0	0	5925	44	44	0	0	0
VII	18171	14336	844	2991	4963	0	0	4963	35	35	0	0	0
VIII	18537	14145	991	3401	6095	0	0	6095	28	28	0	0	0
IX	18874	15134	830	2910	4739	0	0	4739	34	34	0	0	0
X	18020	14488	685	2847	4761	0	0	4761	30	30	0	0	0
XI	16742	13983	731	2028	4161	0	0	4161	97	97	0	0	0
XII	18175	14136	679	3360	2998	0	0	2998	15	15	0	0	0



CREATION AND WITHDRAWAL OF MONETARY SYSTEM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 21	Foreign assets (net)				Domestic assets (net)								
	TOTAL (2+5+20)	Total (3-4)	Foreign assets	Foreign Liabilities	Total (6+17)	Total (7+14)	Total placements						
							Claims on Government (net)						
							Total (8-11)	Claims on Government			Liabilities to Government		
								Total (9+10)	In foreign currency	In denars	Total (12+13)	In foreign currency	In denars
	1	2	3	4	5	6	7	8	9	10	11	12	13
1995													
December	44820	15297	20402	5105	6960	22301	4018	7320	1300	6020	3301	399	2902
1996													
December	45253	12289	20964	8687	10526	28683	4204	8841	1457	7384	4638	184	4453
1997													
December	53749	16609	31786	15177	10435	30175	4017	10475	3624	6852	6458	206	6252
1998													
December	60943	18270	36540	18270	12400	33442	1972	9940	3913	6027	7968	392	7577
1999													
December	79120	32563	54525	21962	7330	36494	4519	16662	10953	5709	12144	1221	10922
2000													
December	97798	54814	76586	21771	-4779	29581	-8366	13028	8848	4180	21394	2159	19234
2001													
January	96694	74431	93864	19434	-25059	11242	-26868	14076	9899	4177	40943	23076	17867
February	98146	74534	92111	17577	-25170	10973	-28055	14212	10052	4160	42267	22880	19387
March	94154	71702	89693	17991	-24487	11423	-27393	14694	10509	4185	42088	22797	19291
April	95944	70084	86930	16845	-21793	12394	-25335	14727	10476	4251	40063	22433	17630
May	93959	68726	85551	16825	-21517	14420	-23979	14994	10655	4339	38973	21753	17221
June	87185	65486	81284	15798	-21736	15446	-22573	13661	9136	4525	36234	20079	16154
July	86125	62302	77446	15144	-19052	18141	-18943	15444	10825	4618	34386	19117	15270
August	84287	58730	74050	15320	-16466	20156	-17008	15430	10812	4618	32438	17974	14464
September	89871	58356	73500	15144	-13311	22670	-14906	16698	12074	4624	31605	17122	14482
October	95965	59512	75189	15676	-11247	23672	-13682	16767	12145	4622	30449	14818	15631
November	106843	65219	81919	16700	-11556	23973	-13582	17099	12448	4651	30681	14458	16224
December	156753	86498	104904	18405	-6981	25575	-12215	16443	11791	4652	28658	13200	15458
2002													
January	136473	78715	96543	17828	-10601	25408	-12045	17904	13045	4859	29949	13592	16357
February	133267	75118	92689	17571	-8028	26615	-11103	17715	13035	4680	28818	12442	16376
March	130967	73317	90229	16912	-7371	25863	-12528	15913	11211	4702	28441	12309	16132
April	131536	72792	89213	16421	-6595	25230	-13145	14868	10171	4697	28013	11746	16267
May	131872	71815	89058	17243	-5529	26300	-12715	14434	10081	4353	27149	11158	15991
June	130091	67511	84520	17009	-1879	27708	-11936	14365	10028	4337	26301	10637	15664
July	134423	66980	84539	17559	649	30320	-9878	15578	11246	4332	25456	9916	15540
August	137541	67816	84997	17181	1455	32271	-8650	15055	10619	4436	23705	9931	13774
September	141056	66398	83832	17434	5026	35335	-6514	15861	11447	4414	22375	9248	13127
October	139550	66252	82972	16720	4356	34270	-6145	16298	11987	4311	22443	9446	12997
November	138783	65108	81997	16889	5161	34568	-6189	16430	12119	4311	22619	9273	13346
December	141102	62573	79039	16466	8846	36281	-3847	16245	12017	4228	20092	8252	11840



CREATION AND WITHDRAWAL OF MONETARY SYSTEM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 21	Domestic assets (net)					
	Total placements			Other items (net)		
	Claims on non-government			Total (18-19)	Other claims	Other liabilities
	and non-banking sectors					
	Total (15+16)	In foreign currency	In denars			
	14	15	16	17	18	19
1995						
XII	18283	1659	16624	-15341	57876	73217
1996						
XII	24480	3632	20848	-18157	56415	74572
1997						
XII	26157	6456	19701	-19739	61255	80995
1998						
XII	31471	6969	24501	-21042	42987	64029
1999						
XII	31975	8140	23834	-29164	50062	79226
2000						
XII	37947	7209	30737	-34360	60521	94881
2001						
I	38110	6960	31149	-36301	57918	94219
II	39028	6836	32192	-36143	57352	93495
III	38816	6857	31959	-35909	54424	90333
IV	37730	6303	31427	-34187	52696	86883
V	38399	6489	31911	-35937	52851	88788
VI	38020	6956	31064	-37182	52519	89701
VII	37084	6821	30262	-37194	54952	92145
VIII	37164	7002	30162	-36622	56370	92993
IX	37576	7379	30197	-35981	30566	66548
X	37354	7565	29789	-34920	31967	66886
XI	37555	7633	29922	-35529	34797	70326
XII	37790	7006	30783	-32556	40790	73346
2002						
I	37453	6989	30464	-36009	40879	76888
II	37718	7079	30639	-34643	41412	76055
III	38391	6928	31463	-33234	40915	74149
IV	38375	6712	31663	-31825	39735	71560
V	39015	6806	32209	-31829	39078	70907
VI	39644	6698	32946	-29587	42280	71867
VII	40198	6648	33550	-29671	40388	70059
VIII	40921	7325	33596	-30816	42234	73050
IX	41849	7903	33946	-30309	41932	72241
X	40415	7273	33142	-29914	41161	71075
XI	40757	7104	33653	-29407	40315	69722
XII	40128	6869	33259	-27435	42934	70369



CREATION AND WITHDRAWAL OF MONETARY SYSTEM NET DOMESTIC ASSETS

In millions of denars, end of period

Table 21	Total deposit and credit liabilities to non-bank and non-government sector										
	Money supply (M1)				Total deposits						
	Total (21+24)	Total (22+23)	Currency in circulation	Demand deposits	Total (25+28)	Short-term			Long-term		
						Total (26+27)	In foreign currency	In denars	Total (29+30)	In foreign currency	In denars
	20	21	22	23	24	25	26	27	28	29	30
1995											
XII	22563	12522	5965	6556	10041	6176	3065	3111	3865	1168	2697
1996											
XII	22437	12142	6698	5445	10295	6345	2706	3639	3950	1130	2820
1997											
XII	26705	13983	7130	6853	12722	8740	4854	3886	3982	1087	2895
1998											
XII	30273	15178	7136	8042	15095	10825	6142	4683	4270	1294	2976
1999											
XII	39227	19694	8169	11525	19533	14026	7211	6815	5507	1691	3816
2000											
XII	47763	22388	9521	12867	25375	19569	10802	8767	5806	2200	3606
2001											
I	47322	21290	9804	11486	26032	20322	11393	8929	5710	2151	3559
II	48782	21533	10053	11480	27249	21017	12005	9012	6233	2117	4115
III	46939	21786	10886	10900	25152	18830	10282	8548	6323	2062	4261
IV	47653	21843	10441	11402	25809	19527	10733	8794	6282	2304	3978
V	46750	21262	9850	11412	25488	19038	10339	8699	6450	2468	3982
VI	43434	20213	10100	10113	23221	16684	9138	7546	6537	2663	3874
VII	42875	19064	9139	9925	23811	17468	9495	7972	6344	2493	3851
VIII	42024	18932	8831	10101	23092	16910	8605	8305	6182	2389	3793
IX	44827	19899	9146	10753	24928	18399	9755	8644	6528	2729	3799
X	47700	19494	9448	10046	28206	21471	12662	8808	6736	2896	3840
XI	53180	20399	10354	10045	32781	25763	17043	8720	7018	3226	3791
XII	77236	25323	14134	11189	51913	44461	35094	9367	7452	3624	3828
2002											
I	68359	24000	13307	10693	44359	37514	28082	9432	6845	3041	3804
II	66177	25235	13844	11391	40942	34259	25369	8890	6683	2782	3901
III	65021	24788	13697	11091	40233	33590	24530	9060	6643	2851	3792
IV	65339	25358	14207	11151	39981	33671	24358	9313	6310	2988	3322
V	65586	24935	13291	11644	40651	34075	24465	9610	6576	3227	3349
VI	64459	24963	13427	11536	39496	33015	23448	9567	6481	3135	3346
VII	66794	25855	14336	11519	40939	34342	23850	10492	6597	3229	3368
VIII	68270	26409	14145	12264	41861	35288	23866	11422	6573	3161	3412
IX	69632	27533	15134	12399	42099	35627	23903	11724	6472	2990	3482
X	68942	26664	14488	12176	42278	37046	26207	10839	5232	1787	3445
XI	68514	25792	13983	11809	42722	37108	26271	10837	5614	1743	3871
XII	69683	26406	14136	12270	43277	37816	26797	11019	5461	1496	3965



DEPOSIT MONEY BANKS' TOTAL PLACEMENTS

In millions of denars, end of period

Table 22	DMB's total placements (2+9+16+23)	Credits							Securities			
		Total (3+6)	Short-term			Long-term			Total (10+13)	Short-term		
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars		Total (11+12)	In foreign currency	In denars
			3	4	5	6	7	8	9	10	11	12
1995												
December	18283	13402	9381	705	8675	4021	449	3572	108	4	0	4
1996												
December	24475	14800	10720	2302	8418	4080	956	3124	4504	33	0	33
1997												
December	26157	18466	12628	3294	9334	5839	2210	3628	427	40	2	38
1998												
December	31471	26925	15179	1899	13280	11745	4368	7377	431	51	0	51
1999												
December	31975	22978	12383	2091	10292	10595	3582	7013	697	59	0	59
2000												
December	37947	25602	13592	1381	12210	12010	3596	8413	1207	124	0	124
2001												
January	38110	25573	13902	1378	12523	11671	3324	8347	957	127	0	127
February	39028	26431	14688	1119	13569	11744	3313	8430	958	127	9	118
March	38816	26623	14728	866	13863	11895	3429	8466	962	132	15	117
April	37730	26512	14843	860	13983	11669	3291	8377	957	146	33	113
May	38399	26571	15098	836	14262	11473	3287	8186	968	149	33	116
June	38020	26793	15513	1599	13915	11280	3208	8072	892	149	30	119
July	37084	25752	15047	1659	13387	10705	3068	7637	848	110	0	110
August	37164	25730	14952	1634	13318	10778	3282	7495	839	101	0	101
September	37576	25110	14928	1673	13254	10182	3115	7067	837	104	0	104
October	37354	24943	14788	1981	12807	10154	3079	7075	816	83	0	83
November	37555	25190	14959	1998	12961	10231	3121	7110	804	71	0	71
December	37790	25806	15967	2604	13364	9838	2955	6884	753	58	0	58
2002												
January	37456	25177	15374	2629	12745	9803	2954	6849	759	64	0	64
February	37720	25303	15269	2724	12545	10034	2983	7051	748	53	0	53
March	38392	25463	15470	2672	12798	9993	2931	7062	848	49	0	49
April	38376	25572	15390	2634	12756	10182	2888	7294	816	52	0	52
May	39015	26150	15735	2444	13291	10415	3123	7292	810	46	0	46
June	39645	27233	16257	2359	13898	10976	3088	7888	793	45	0	45
July	40200	27853	16559	2272	14287	11294	3176	8118	810	56	0	56
August	40923	28615	16961	2868	14093	11654	3137	8517	802	60	0	60
September	41850	29370	17309	3017	14292	12061	3504	8557	853	70	0	70
October	40416	28549	16374	2026	14348	12175	3415	8760	848	65	0	65
November	40757	28323	16088	1648	14440	12235	3218	9017	845	63	0	63
December	40129	28634	15741	1597	14144	12893	3385	9508	782	64	0	64



DEPOSIT MONEY BANKS' TOTAL PLACEMENTS

In millions of denars, end of period

Table 22	Securities			Other placements							Overdue claims		
	Long-term			Total (17+20)	Short-term			Long-term			Total (24+25)	In foreign currency	In denars
	Total (14+15)	In foreign currency	In denars		Total (18+19)	In foreign currency	In denars	Total (21+22)	In foreign currency	In denars			
	13	14	15	16	17	18	19	20	21	22	23	24	25
1995													
XII	104	0	104	192	192	65	127	0	0	0	4581	439	4142
1996													
XII	4471	0	4471	136	136	20	116	0	0	0	5034	354	4680
1997													
XII	387	0	387	723	723	318	404	0	0	0	6542	632	5910
1998													
XII	380	0	380	775	775	358	417	0	0	0	3340	343	2997
1999													
XII	638	0	638	1209	1209	874	335	0	0	0	7091	1594	5498
2000													
XII	1083	0	1083	778	778	409	369	0	0	0	10360	1822	8537
2001													
I	830	0	830	799	799	330	469	0	0	0	10780	1928	8852
II	830	0	830	851	851	360	491	0	0	0	10788	2035	8753
III	830	0	830	788	788	369	418	0	0	0	10443	2178	8265
IV	811	0	811	690	690	373	317	0	0	0	9570	1745	7825
V	818	0	818	1146	1146	471	675	0	0	0	9714	1861	7853
VI	744	0	744	784	784	418	366	0	0	0	9550	1700	7850
VII	738	0	738	839	839	418	421	0	0	0	9644	1676	7969
VIII	737	0	737	812	812	404	408	0	0	0	9783	1681	8102
IX	733	0	733	652	652	260	391	0	0	0	10977	2330	8647
X	733	0	733	717	717	299	418	0	0	0	10878	2206	8672
XI	733	0	733	786	786	343	443	0	0	0	10775	2170	8605
XII	695	0	695	532	532	52	481	0	0	0	10698	1396	9302
2002													
I	695	0	695	493	493	57	436	0	0	0	11027	1349	9678
II	695	0	695	644	644	68	576	0	0	0	11025	1304	9721
III	799	0	799	661	661	74	587	0	0	0	11420	1251	10169
IV	764	0	764	612	612	80	532	0	0	0	11376	1110	10266
V	764	0	764	984	984	146	838	0	0	0	11071	1093	9978
VI	748	0	748	1049	1049	141	908	0	0	0	10570	1110	9460
VII	754	0	754	949	949	68	881	0	0	0	10588	1132	9456
VIII	742	0	742	923	923	81	842	0	0	0	10583	1239	9344
IX	783	0	783	496	496	34	462	0	0	0	11131	1348	9783
X	783	0	783	387	387	46	341	0	0	0	10632	1786	8846
XI	782	0	782	361	361	70	291	0	0	0	11228	2168	9060
XII	718	0	718	331	331	52	279	0	0	0	10382	1835	8547



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 23		C r e d i t s						
		Total credits (3+9)	Short-term					
			Total (4+9)	In denars				In foreign currency
				Total (5+6+7)	Public enterprises	Social enterprises	Private enterprises	
TOTAL (2+15+22+29)								
1 2 3 4 5 6 7 8								
1995								
December	16260	12375	8635	7930	521	3319	4090	705
1996								
December	22626	13639	10053	7751	117	2827	4807	2302
1997								
December	23499	16593	11703	8409	153	2204	6052	3294
1998								
December	28894	24700	13841	12069	259	5063	6747	1772
1999								
December	29075	20534	11227	9137	203	2289	6645	2089
2000								
December	33640	21900	12196	10815	402	1706	8707	1381
2001								
January	33969	22053	12514	11136	374	1631	9131	1378
February	34926	22953	13382	12263	354	1958	9951	1119
March	34578	23027	13344	12478	349	1794	10335	866
April	33502	22926	13530	12670	331	1912	10428	860
May	33896	22778	13663	12827	340	1752	10735	836
June	33490	22961	14126	12528	332	1535	10661	1599
July	32567	21987	13625	11966	362	1550	10054	1659
August	32711	22011	13545	11911	412	1427	10072	1634
September	33163	21470	13556	11883	359	1313	10211	1673
October	33055	21344	13458	11477	369	1231	9877	1981
November	33093	21462	13580	11581	350	1320	9912	1998
December	33414	22161	14745	12141	469	1472	10200	2604
2002								
January	33145	21587	14195	11566	463	1468	9635	2629
February	33325	21637	14075	11351	355	1517	9479	2724
March	33814	21914	14305	11633	355	1432	9846	2672
April	33904	21953	14329	11695	343	1240	10112	2634
May	34371	22353	14563	12119	328	1272	10519	2444
June	34625	23138	15001	12643	320	1268	11055	2358
July	34698	23264	15110	12839	420	1348	11071	2271
August	35264	23901	15503	12636	389	1355	10892	2867
September	35889	24349	15741	12726	324	1458	10944	3015
October	33939	23295	14809	12789	375	1488	10926	2020
November	33890	22572	14191	12553	364	1533	10656	1638
December	33461	23017	14185	12598	535	1538	10525	1587



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 23	Credits						Securities						
	Total (10+14)	Long-term					Total (16+19)	Short-term			Long-term		
		In denars			In foreign currency	Total (17+18)		In foreign currency	In denars	Total (20+21)	In foreign currency	In denars	
		Total (11+12 +13)	Public enterprises	Social enterprises									Private enterprises
9	10	11	12	13	14	15	16	17	18	19	20	21	
1995													
XII	3740	3290	7	2448	836	449	108	4	0	4	104	0	104
1996													
XII	3586	2631	4	1762	865	956	4504	33	0	33	4471	0	4471
1997													
XII	4890	2679	55	1413	1212	2210	427	40	2	38	387	0	387
1998													
XII	10859	6490	34	4967	1490	4368	431	51	0	51	380	0	380
1999													
XII	9307	5785	34	3358	2393	3522	697	59	0	59	638	0	638
2000													
XII	9704	6296	113	2942	3241	3408	1207	124	0	124	1083	0	1083
2001													
I	9539	6244	123	2827	3294	3296	957	127	0	127	830	0	830
II	9571	6285	126	2613	3546	3285	958	127	9	118	830	0	830
III	9683	6284	137	2562	3585	3399	962	132	15	117	830	0	830
IV	9396	6134	137	2472	3524	3262	957	146	33	113	811	0	811
V	9116	5860	131	2373	3355	3256	968	149	33	116	818	0	818
VI	8835	5658	207	2252	3200	3177	892	149	30	119	744	0	744
VII	8362	5325	204	2166	2954	3037	848	110	0	110	738	0	738
VIII	8466	5213	207	2066	2940	3253	839	101	0	101	737	0	737
IX	7914	4833	207	1769	2857	3082	837	104	0	104	733	0	733
X	7886	4868	253	1740	2876	3018	816	83	0	83	733	0	733
XI	7882	4829	253	1767	2809	3053	804	71	0	71	733	0	733
XII	7417	4535	286	1632	2617	2881	753	58	0	58	695	0	695
2002													
I	7392	4530	280	1560	2690	2862	759	64	0	64	695	0	695
II	7562	4670	263	1712	2695	2892	748	53	0	53	695	0	695
III	7609	4770	254	1582	2934	2839	848	49	0	49	799	0	799
IV	7624	4828	246	1570	3012	2796	816	52	0	52	764	0	764
V	7790	4763	247	1537	2979	3027	810	46	0	46	764	0	764
VI	8137	5153	239	1962	2952	2984	793	45	0	45	748	0	748
VII	8154	5081	277	1798	3006	3073	810	56	0	56	754	0	754
VIII	8398	5363	277	2114	2972	3035	802	60	0	60	742	0	742
IX	8608	5211	274	2041	2896	3397	853	70	0	70	783	0	783
X	8486	5187	271	2007	2909	3299	848	65	0	65	783	0	783
XI	8381	5277	276	2023	2978	3104	845	63	0	63	782	0	782
XII	8832	5557	279	2214	3064	3275	782	64	0	64	718	0	718



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON ENTERPRISES

In millions of denars, end of period

Table 23	Other placements							Overdue claims		
	Total (23+26)	Short-term			Long-term			Total (30+31)	In foreign currency	In denars
		Total (24+25)	In foreign currency	In denars	Total (27+28)	In foreign currency	In denars			
22	23	24	25	26	27	28	29	30	31	
1995										
XII	192	192	65	127	0	0	0	3585	439	3147
1996										
XII	136	136	20	116	0	0	0	4346	350	3997
1997										
XII	617	617	318	299	0	0	0	5863	629	5235
1998										
XII	744	744	358	385	0	0	0	3020	341	2679
1999										
XII	1136	1136	874	262	0	0	0	6708	1592	5116
2000										
XII	756	756	409	347	0	0	0	9777	1783	7994
2001										
I	763	763	330	433	0	0	0	10195	1891	8305
II	808	808	360	448	0	0	0	10208	1976	8232
III	738	738	369	368	0	0	0	9851	2117	7734
IV	649	649	373	276	0	0	0	8970	1687	7283
V	1057	1057	471	586	0	0	0	9093	1778	7315
VI	696	696	418	278	0	0	0	8940	1648	7292
VII	707	707	418	288	0	0	0	9025	1629	7397
VIII	689	689	404	285	0	0	0	9173	1634	7539
IX	524	524	260	264	0	0	0	10331	2282	8049
X	562	562	299	263	0	0	0	10332	2159	8173
XI	585	585	343	242	0	0	0	10243	2123	8120
XII	382	382	52	331	0	0	0	10117	1351	8766
2002										
I	368	368	57	311	0	0	0	10431	1306	9125
II	505	505	68	437	0	0	0	10435	1272	9163
III	422	422	74	348	0	0	0	10630	1242	9388
IV	540	540	80	460	0	0	0	10595	1101	9494
V	921	921	146	775	0	0	0	10287	1083	9204
VI	899	899	141	758	0	0	0	9795	1100	8695
VII	798	798	68	730	0	0	0	9826	1121	8705
VIII	752	752	81	671	0	0	0	9809	1217	8592
IX	346	346	34	312	0	0	0	10341	1325	9016
X	255	255	46	209	0	0	0	9541	1425	8116
XI	328	328	70	258	0	0	0	10145	1795	8350
XII	301	301	52	249	0	0	0	9361	1538	7823



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 24	Total claims (2+17+24)	Total credits (3+10)	C r e d i t s						
			Short-term						In foreign currency
			In denars						
			Total (4+9)	Total (5+6+7+8)	For consumption	For individual businesses	Overdraft on giro account	For other purposes	
	1	2	3	4	5	6	7	8	9
1995									
December	1838	865	593	593	78	12	452	51	0
1996									
December	1765	1083	606	606	190	8	340	67	0
1997									
December	2513	1836	887	887	304	4	518	61	0
1998									
December	2320	2056	1170	1170	387	6	740	37	0
1999									
December	2638	2324	1109	1109	270	6	762	70	0
2000									
December	3826	3417	1341	1341	281	6	937	117	0
2001									
January	3811	3397	1334	1334	261	6	962	106	0
February	3785	3360	1256	1256	242	4	909	101	0
March	3905	3475	1333	1333	264	4	949	117	0
April	3904	3461	1258	1258	266	4	873	115	0
May	4096	3655	1368	1368	300	3	942	123	0
June	4160	3702	1329	1329	243	3	956	126	0
July	4109	3639	1367	1367	233	3	1003	128	0
August	4055	3591	1349	1349	217	3	996	133	0
September	3987	3499	1305	1305	209	3	966	127	0
October	3941	3459	1282	1282	202	3	951	126	0
November	3967	3500	1248	1248	201	2	927	118	0
December	4001	3514	1166	1166	202	2	858	104	0
2002									
January	3896	3398	1079	1079	186	2	788	103	0
February	3906	3400	1019	1019	182	2	732	103	0
March	3972	3265	973	973	181	2	706	84	0
April	4164	3445	979	979	185	2	706	86	0
May	4325	3581	1052	1052	192	2	769	89	0
June	4526	3792	1057	1057	188	1	774	94	0
July	4845	4116	1079	1079	181	1	792	105	0
August	4982	4242	1088	1088	165	0	821	102	0
September	5245	4501	1156	1156	171	0	882	103	0
October	5475	4764	1192	1192	180	0	913	99	0
November	5968	5259	1519	1519	182	1	1232	104	0
December	5898	5165	1214	1214	196	1	912	105	0



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 24	Credits						
	Long-term						In foreign currency
	In denars						
	Total (11+16)	Total (12+13+14+15)	For construction	For business purposes	For individual businesses	For other purposes	
	10	11	12	13	14	15	16
1995							
XII	272	272	163	0	0	108	0
1996							
XII	477	477	214	0	0	263	0
1997							
XII	949	949	354	0	1	594	0
1998							
XII	886	886	376	5	1	505	0
1999							
XII	1215	1215	394	2	1	818	0
2000							
XII	2076	2076	496	7	1	1573	0
2001							
I	2062	2062	494	7	1	1561	0
II	2104	2104	498	6	1	1599	0
III	2142	2142	508	6	1	1627	0
IV	2203	2203	514	6	1	1682	0
V	2286	2286	520	5	1	1760	0
VI	2373	2373	544	5	1	1823	0
VII	2272	2272	537	5	1	1729	0
VIII	2242	2242	538	5	1	1698	0
IX	2194	2194	532	4	1	1656	0
X	2177	2177	522	3	1	1651	0
XI	2251	2251	512	2	1	1735	0
XII	2348	2348	506	2	1	1839	0
2002							
I	2319	2319	499	2	1	1817	0
II	2381	2381	494	2	1	1884	0
III	2292	2292	371	5	1	1915	0
IV	2466	2466	365	5	1	2095	0
V	2529	2529	362	6	2	2159	0
VI	2735	2735	379	6	2	2348	0
VII	3037	3037	412	6	1	2618	0
VIII	3154	3154	432	5	1	2716	0
IX	3345	3345	453	5	2	2885	0
X	3572	3572	496	4	2	3070	0
XI	3740	3740	546	7	2	3185	0
XII	3951	3951	598	6	2	3345	0



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON HOUSEHOLDS

In millions of denars, end of period

Table 24	Securities							Overdue claims		
	Total (18+21)	Short-term			Long-term			Total (25+26)	In foreign currency	In denars
		Total (19+20)	In foreign currency	In denars	Total (22+23)	In foreign currency	In denars			
	17	18	19	20	21	22	23	24	25	26
1995										
XII	0	0	0	0	0	0	0	973	0	973
1996										
XII	0	0	0	0	0	0	0	682	3	679
1997										
XII	0	0	0	0	0	0	0	677	4	673
1998										
XII	0	0	0	0	0	0	0	264	2	262
1999										
XII	0	0	0	0	0	0	0	314	2	313
2000										
XII	0	0	0	0	0	0	0	409	2	407
2001										
I	0	0	0	0	0	0	0	414	2	412
II	0	0	0	0	0	0	0	425	24	402
III	0	0	0	0	0	0	0	430	23	407
IV	0	0	0	0	0	0	0	443	23	420
V	0	0	0	0	0	0	0	441	23	418
VI	0	0	0	0	0	0	0	458	23	435
VII	0	0	0	0	0	0	0	470	23	447
VIII	0	0	0	0	0	0	0	464	24	440
IX	0	0	0	0	0	0	0	488	24	463
X	0	0	0	0	0	0	0	482	27	455
XI	0	0	0	0	0	0	0	467	28	439
XII	0	0	0	0	0	0	0	487	28	459
2002										
I	0	0	0	0	0	0	0	498	28	470
II	0	0	0	0	0	0	0	506	30	476
III	0	0	0	0	0	0	0	707	8	699
IV	0	0	0	0	0	0	0	719	8	711
V	0	0	0	0	0	0	0	744	8	736
VI	0	0	0	0	0	0	0	734	7	727
VII	0	0	0	0	0	0	0	729	7	722
VIII	0	0	0	0	0	0	0	740	18	722
IX	0	0	0	0	0	0	0	744	18	726
X	0	0	0	0	0	0	0	711	19	692
XI	0	0	0	0	0	0	0	709	11	698
XII	0	0	0	0	0	0	0	733	15	718



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON OTHER CLIENTS - NON-PROFIT NON-FINANCIAL ORGANIZATIONS

In millions of denars, end of period

Table 25	Credits								Securities in denars			Other placements			Overdue claims		
	TOTAL (2+9+ 12+15)	Total credits (3+6)	Short - term			Long - term			Total (10+11)	Short- term	Long- term	Total (13+14)	Short- term	Long- term	Total (16+17)	In denars	In foreign currency
			Total (4+5)	In denars	In foreign currency	Total (7+8)	In denars	In foreign currency									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1995																	
December	34	12	2	2	0	10	10	0	0	0	0	0	0	0	22	22	0
1996																	
December	31	26	11	11	0	15	15	0	0	0	0	0	0	0	5	4	1
1997																	
December	112	5	5	5	0	0	0	0	0	0	0	106	106	0	1	1	0
1998																	
December	221	138	138	11	127	0	0	0	0	0	0	31	31	0	52	52	0
1999																	
December	222	85	12	10	2	73	12	61	0	0	0	73	73	0	64	64	0
2000																	
December	343	216	16	16	1	200	11	188	0	0	0	22	22	0	105	105	0
2001																	
January	195	55	15	15	0	40	11	28	0	0	0	36	36	0	104	104	0
February	190	52	14	14	0	39	10	28	0	0	0	43	43	0	95	95	0
March	201	57	17	17	0	40	10	30	0	0	0	50	50	0	94	94	0
April	193	57	17	17	0	40	10	29	0	0	0	42	42	0	94	94	0
May	255	74	32	32	0	41	10	31	0	0	0	89	89	0	92	92	0
June	248	67	26	26	0	42	10	32	0	0	0	88	88	0	93	93	0
July	293	64	23	23	0	41	10	31	0	0	0	133	133	0	96	96	0
August	281	64	24	24	0	40	10	30	0	0	0	123	123	0	94	94	0
September	313	80	36	36	0	44	10	34	0	0	0	127	127	0	106	106	0
October	254	83	22	22	0	61	0	61	0	0	0	155	155	0	16	15	1
November	305	88	20	20	0	68	0	68	0	0	0	201	201	0	16	16	0
December	272	93	19	19	0	74	0	74	0	0	0	150	150	0	29	27	2
2002																	
January	272	112	20	20	0	92	0	92	0	0	0	125	125	0	35	33	2
February	285	111	20	20	0	91	0	91	0	0	0	139	139	0	35	33	2
March	385	112	20	20	0	92	0	92	0	0	0	239	239	0	34	33	1
April	197	112	20	20	0	92	0	92	0	0	0	72	72	0	13	12	1
May	183	106	10	10	0	96	0	96	0	0	0	63	63	0	14	12	2
June	275	111	7	6	1	104	0	104	0	0	0	150	150	0	14	12	2
July	275	119	16	15	1	103	0	103	0	0	0	151	151	0	5	3	2
August	299	122	20	19	1	102	0	102	0	0	0	171	171	0	6	4	2
September	290	129	21	19	2	108	1	107	0	0	0	150	150	0	11	9	2
October	284	143	26	20	6	117	1	116	0	0	0	132	132	0	9	6	3
November	186	143	29	19	10	114	0	114	0	0	0	33	33	0	10	6	4
December	169	130	20	10	10	110	0	110	0	0	0	30	30	0	9	6	3



DEPOSIT MONEY BANKS' TOTAL CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 26		Credits to Government								Securities				Securities			Other claims	Overdue claims
		TOTAL (2+9+ +16+17)	Total (3+6)	Short-term			Long-term			Total (10+13)	Short-term			Long-term				
				Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars		Total (11+12)	In foreign currency	In denars	Total (14+15)	In foreign currency	In denars		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1995																		
Dec.	4923	0	0	0	0	0	0	0	4923	3	0	3	4920	0	4920	0	0	
1996																		
Dec.	6290	485	485	0	485	0	0	0	5806	1	0	1	5805	0	5805	0	0	
1997																		
Dec.	1768	374	374	0	374	0	0	0	1393	1	0	1	1392	0	1392	0	0	
1998																		
Dec.	1264	528	528	0	528	0	0	0	736	1	0	1	735	0	735	0	0	
1999																		
Dec.	8546	796	796	0	796	0	0	0	7750	0	0	0	7750	7286	464	0	0	
2000																		
Dec.	7159	206	181	0	181	25	25	0	6953	0	0	0	6953	6782	171	0	0	
2001																		
Jan.	7162	206	181	0	181	25	25	0	6956	0	0	0	6956	6785	171	0	0	
Feb.	7150	190	164	0	164	27	27	0	6960	0	0	0	6960	6789	171	0	0	
Mar.	7178	154	129	0	129	26	26	0	7024	0	0	0	7024	6792	232	0	0	
April	7246	153	129	0	129	25	25	0	7092	0	0	0	7092	6795	297	0	0	
May	7336	153	129	0	129	25	25	0	7183	0	0	0	7183	6798	385	0	0	
June	7523	151	129	0	129	23	23	0	7372	0	0	0	7372	6801	571	0	0	
July	7616	151	129	0	129	22	22	0	7466	0	0	0	7466	6801	665	0	0	
Aug.	7614	150	129	0	129	21	21	0	7464	0	0	0	7464	6799	665	0	0	
Sep.	7622	149	129	0	129	20	20	0	7474	0	0	0	7474	6799	674	0	0	
Oct.	7621	148	129	0	129	20	20	0	7473	0	0	0	7473	6801	672	0	0	
Nov.	7649	147	129	0	129	19	19	0	7502	10	0	10	7493	6801	691	0	0	
Dec.	7649	146	129	0	129	18	18	0	7503	10	0	10	7494	6801	692	0	0	
2002																		
Jan.	7656	146	129	0	129	17	17	0	7510	0	0	0	7510	6801	709	0	0	
Feb.	7659	129	129	0	129	0	0	0	7530	0	0	0	7530	6800	730	0	0	
Mar.	7681	131	131	0	131	0	0	0	7550	20	0	20	7530	6800	730	0	0	
April	7549	131	131	0	131	0	0	0	7418	20	0	20	7398	6670	728	0	0	
May	7512	131	131	0	131	0	0	0	7381	0	0	0	7381	6670	711	0	0	
June	7497	129	129	0	129	0	0	0	7368	0	0	0	7368	6671	697	0	0	
July	7366	129	129	0	129	0	0	0	7237	0	0	0	7237	6541	696	0	0	
August	7471	204	204	0	204	0	0	0	7267	0	0	0	7267	6542	725	0	0	
Sep.	7675	429	429	225	204	0	0	0	7246	0	0	0	7246	6543	703	0	0	
Oct.	8097	1010	415	284	131	595	595	0	7087	0	0	0	7087	6414	673	0	0	
Nov.	8262	1172	412	281	131	760	760	0	7090	0	0	0	7090	6417	673	0	0	
Dec.	7970	1007	316	268	48	691	691	0	6963	0	0	0	6963	6290	673	0	0	



DEPOSIT MONEY BANKS' CLAIMS ON OTHER PUBLIC SECTOR INSTITUTIONS - MONEY HOLDERS

In millions of denars, end of period

Table 27	Total claims (2+7)	Claims in denars								
		Total (3+4)	Short-term Credits	Long-term		Total (5+6)	Overdue claims			
				Credits	Securities		Credits	Securities		
		1	2	3	4	5	6	7	8	9
1995										
December	151	151	151	0	0	0	0	0	0	0
1996										
December	56	50	50	0	0	0	6	6	0	0
1997										
December	34	33	33	0	0	0	1	1	0	0
1998										
December	36	32	32	0	0	0	4	4	0	0
1999										
December	40	35	35	0	0	0	5	5	0	0
2000										
December	137	68	38	30	30	0	69	32	37	37
2001										
January	136	68	38	30	30	0	68	33	35	35
February	128	68	38	30	30	0	60	25	35	35
March	133	66	36	30	30	0	67	30	37	37
April	127	64	34	30	30	0	63	28	35	35
May	155	68	38	30	30	0	87	27	60	60
June	122	65	35	30	30	0	57	29	28	28
July	115	63	33	30	30	0	52	29	23	23
August	113	62	32	30	30	0	51	29	22	22
September	114	63	33	30	30	0	51	29	22	22
October	108	61	31	30	30	0	47	29	18	18
November	103	56	26	30	30	0	47	29	18	18
December	177	111	111	0	0	0	66	50	16	16
2002										
January	143	80	80	0	0	0	63	50	13	13
February	204	155	155	0	0	0	49	49	0	0
March	221	172	172	0	0	0	49	49	0	0
April	111	62	62	0	0	0	49	49	0	0
May	136	110	110	0	0	0	26	26	0	0
June	219	192	192	0	0	0	27	26	1	1
July	382	354	354	0	0	0	28	26	2	2
August	378	350	350	0	0	0	28	26	2	2
September	426	391	391	0	0	0	35	32	3	3
October	718	347	347	0	0	0	371	32	339	339
November	713	349	349	0	0	0	364	6	358	358
December	601	322	322	0	0	0	279	0	279	279



NBRM TOTAL PLACEMENTS

In millions of denars, end of period

		Claims on public sector										Claims on DMBs	
Table 28	TOTAL (2+12)	Total (3+6+9)	Short-term			Long-term			Overdue claims			In denars	
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars	Total (10+11)	In foreign currency	In denars	Total (13+22)	Total (14+15+16+17+ 18+19+20+21)
1995													
December	6441	2396	0	0	0	2396	1300	1096	0	0	0	4046	4046
1996													
December	7774	2550	210	210	0	2340	1247	1093	0	0	0	5361	5361
1997													
December	11428	8707	2205	2205	0	6502	1418	5084	0	0	0	2721	2721
1998													
December	11233	8676	2559	2559	0	6116	1354	4763	0	0	0	2557	2557
1999													
December	9100	8117	2373	2373	0	5743	1294	4449	0	0	0	984	984
2000													
December	6331	5869	898	898	0	4971	1142	3829	0	0	0	462	462
2001													
January	7372	6914	1944	1944	0	4970	1145	3825	0	0	0	458	458
February	7509	7062	2181	2181	0	4881	1056	3825	0	0	0	447	447
March	7959	7516	2630	2630	0	4886	1061	3825	0	0	0	443	443
April	7928	7482	2603	2603	0	4879	1054	3825	0	0	0	446	446
May	8102	7658	2755	2755	0	4903	1078	3825	0	0	0	444	444
June	6840	6137	1233	1233	0	4904	1079	3825	0	0	0	703	703
July	8272	7827	2935	2935	0	4893	1067	3825	0	0	0	444	444
August	8260	7817	3022	3022	0	4795	970	3825	0	0	0	443	443
September	9519	9076	4287	4287	0	4789	967	3822	0	0	0	443	443
October	9568	9147	4357	4357	0	4790	968	3822	0	0	0	422	422
November	9873	9450	4656	4656	0	4794	973	3822	0	0	0	423	423
December	9028	8794	3798	3798	0	4999	1177	3822	0	0	0	234	234
2002													
January	10665	10248	5246	5246	0	5002	1181	3821	0	0	0	417	417
February	10272	10056	5145	5145	0	4911	1090	3821	0	0	0	216	216
March	8948	8232	3321	3321	0	4911	1090	3821	0	0	0	716	716
April	7531	7319	2431	2431	0	4888	1070	3818	0	0	0	212	212
May	7131	6922	2348	2348	0	4574	1063	3511	0	0	0	209	209
June	7080	6868	2306	2306	0	4562	1051	3511	0	0	0	212	212
July	8422	8212	3650	3650	0	4562	1055	3507	0	0	0	210	210
August	7795	7584	3106	3106	0	4478	971	3507	0	0	0	211	211
September	8398	8186	3707	3707	0	4479	972	3507	0	0	0	212	212
October	8414	8201	3724	3724	0	4477	970	3507	0	0	0	213	213
November	8382	8168	3694	3694	0	4474	967	3507	0	0	0	214	214
December	8489	8275	3805	3805	0	4470	963	3507	0	0	0	214	214



NBRM TOTAL PLACEMENTS

In millions of denars, end of period

Claims on deposit money banks												
Table 28	In denars								In foreign currency			
	Lombard credits	Rediscount credits	Long-term credits	Liquidity credits	NBRM deposits sold on auction	Repurchase agreements	Other placements	Overdue claims	Total (23+24+25)	Credits	Other placements	Overdue claims
	14	15	16	17	18	19	20	21	22	23	24	25
1995												
XII	0	23	53	288	3527	0	150	4	0	0	0	0
1996												
XII	0	3	71	314	4349	500	93	30	0	0	0	0
1997												
XII	100	3	68	330	1993	0	197	29	0	0	0	0
1998												
XII	32	3	68	337	1892	0	196	29	0	0	0	0
1999												
XII	0	0	63	0	534	0	178	209	0	0	0	0
2000												
XII	0	0	63	0	0	0	173	226	0	0	0	0
2001												
I	0	0	63	0	0	0	170	226	0	0	0	0
II	0	0	63	0	0	0	175	209	0	0	0	0
III	0	0	63	0	0	0	171	209	0	0	0	0
IV	0	0	63	0	0	0	174	209	0	0	0	0
V	0	0	63	0	0	0	172	209	0	0	0	0
VI	257	0	63	0	0	0	174	209	0	0	0	0
VII	0	0	63	0	0	0	172	209	0	0	0	0
VIII	0	0	63	0	0	0	171	209	0	0	0	0
IX	0	0	63	0	0	0	175	205	0	0	0	0
X	0	0	63	0	0	0	173	186	0	0	0	0
XI	0	0	63	0	0	0	174	186	0	0	0	0
XII	0	0	63	0	0	0	9	162	0	0	0	0
2002												
I	200	0	63	0	0	0	10	144	0	0	0	0
II	0	0	63	0	0	0	9	144	0	0	0	0
III	500	0	63	0	0	0	9	144	0	0	0	0
IV	0	0	63	0	0	0	10	139	0	0	0	0
V	0	0	63	0	0	0	12	134	0	0	0	0
VI	0	0	63	0	0	0	15	134	0	0	0	0
VII	0	0	63	0	0	0	16	131	0	0	0	0
VIII	0	0	63	0	0	0	17	131	0	0	0	0
IX	0	0	63	0	0	0	18	131	0	0	0	0
X	0	0	63	0	0	0	19	131	0	0	0	0
XI	0	0	63	0	0	0	20	131	0	0	0	0
XII	0	0	63	0	0	0	20	131	0	0	0	0



NBRM AUCTIONS OF CREDITS AND BILLS

In millions of denars, end of period

Table 29

	TOTAL	Credits sold on auction by NBRM	Credits purchased on auction by NBRM	NBRM bills sold on auction
	1	2	3	4
1995				
December	4518	3527	480	510
1996				
December	4250	4349	1	37
1997				
December	2731	1993	0	738
1998				
December	2801	1892	0	909
1999				
December	2581	534	0	2047
2000				
December	4822	0	0	4822
2001				
January	5247	0	0	5247
February	2873	0	0	2873
March	1860	0	0	1860
April	1911	0	0	1911
May	1715	0	0	1715
June	1441	0	0	1441
July	1680	0	0	1680
August	2666	0	0	2666
September	3372	0	0	3372
October	3789	0	0	3789
November	4285	0	0	4285
December	3157	0	0	3157
2002				
January	3638	0	0	3638
February	4844	0	0	4844
March	5557	0	0	5557
April	5046	0	0	5046
May	5283	0	0	5283
June	5925	0	0	5925
July	4963	0	0	4963
August	6095	0	0	6095
September	4739	0	0	4739
October	4761	0	0	4761
November	4161	0	0	4161
December	2998	0	0	2998



NBRM CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 30	Total claims (2+9+12+ 15+16+19)	Credits to Government							Other claims		
		Total (3+6)	Short-term			Long-term			Total (10+11)	In foreign currency	In denars
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars			
1995											
December	2396	57	0	0	0	57	0	57	0	0	0
1996											
December	2550	53	0	0	0	53	0	53	0	0	0
1997											
December	8707	53	0	0	0	53	0	53	0	0	0
1998											
December	8676	39	0	0	0	39	0	39	0	0	0
1999											
December	8117	33	0	0	0	33	0	33	0	0	0
2000											
December	5869	26	0	0	0	26	0	26	0	0	0
2001											
January	6914	23	0	0	0	23	0	23	0	0	0
February	7062	23	0	0	0	23	0	23	0	0	0
March	7516	23	0	0	0	23	0	23	0	0	0
April	7482	23	0	0	0	23	0	23	0	0	0
May	7658	23	0	0	0	23	0	23	0	0	0
June	6137	23	0	0	0	23	0	23	0	0	0
July	7827	23	0	0	0	23	0	23	0	0	0
August	7817	23	0	0	0	23	0	23	0	0	0
September	9076	19	0	0	0	19	0	19	0	0	0
October	9147	19	0	0	0	19	0	19	0	0	0
November	9450	19	0	0	0	19	0	19	0	0	0
December	8794	19	0	0	0	19	0	19	0	0	0
2002											
January	10248	19	0	0	0	19	0	19	0	0	0
February	10056	19	0	0	0	19	0	19	0	0	0
March	8232	19	0	0	0	19	0	19	0	0	0
April	7319	16	0	0	0	16	0	16	0	0	0
May	6922	16	0	0	0	16	0	16	0	0	0
June	6868	16	0	0	0	16	0	16	0	0	0
July	8212	12	0	0	0	12	0	12	0	0	0
August	7584	12	0	0	0	12	0	12	0	0	0
September	8186	12	0	0	0	12	0	12	0	0	0
October	8201	12	0	0	0	12	0	12	0	0	0
November	8168	12	0	0	0	12	0	12	0	0	0
December	8275	12	0	0	0	12	0	12	0	0	0



NBRM CLAIMS ON GOVERNMENT

In millions of denars, end of period

Table 30	Claims emerging from the relations with IMF			Long-term securities of the Bank Rehabilitation Agency	Claims emerging from the Government's external transactions			Overdue claims		
	Total (13+14)	SDR allocation	Borrowings from IMF		Total (17+18)	In foreign currency	In denars	Total (20+21)	In foreign currency	In denars
	12	13	14		16	17	18	19	20	21
1995										
XII	1300	535	764	1039	0	0	0	0	0	0
1996										
XII	1247	491	756	1039	210	210	0	0	0	0
1997										
XII	1418	491	927	5030	2205	2205	0	0	0	0
1998										
XII	1354	524	830	4723	2559	2559	0	0	0	0
1999										
XII	1294	524	770	4416	2373	2373	0	0	0	0
2000										
XII	1142	524	619	3802	898	898	0	0	0	0
2001										
I	1145	524	621	3802	1944	1944	0	0	0	0
II	1056	524	532	3802	2181	2181	0	0	0	0
III	1061	524	537	3802	2630	2630	0	0	0	0
IV	1054	524	530	3802	2603	2603	0	0	0	0
V	1078	524	554	3802	2755	2755	0	0	0	0
VI	1079	524	555	3802	1233	1233	0	0	0	0
VII	1067	524	544	3802	2935	2935	0	0	0	0
VIII	970	524	446	3802	3022	3022	0	0	0	0
IX	967	524	443	3802	4287	4287	0	0	0	0
X	968	524	444	3802	4357	4357	0	0	0	0
XI	973	524	449	3802	4656	4656	0	0	0	0
XII	1177	728	449	3802	3798	3798	0	0	0	0
2002										
I	1181	728	453	3802	5246	5246	0	0	0	0
II	1090	728	362	3802	5145	5145	0	0	0	0
III	1090	728	362	3802	3321	3321	0	0	0	0
IV	1070	716	354	3802	2431	2431	0	0	0	0
V	1063	716	347	3495	2348	2348	0	0	0	0
VI	1051	716	335	3495	2306	2306	0	0	0	0
VII	1055	716	339	3495	3650	3650	0	0	0	0
VIII	971	716	255	3495	3106	3106	0	0	0	0
IX	972	716	256	3495	3707	3707	0	0	0	0
X	970	716	254	3495	3724	3724	0	0	0	0
XI	967	716	251	3495	3694	3694	0	0	0	0
XII	963	716	247	3495	3805	3805	0	0	0	0



NBRM LIABILITIES TO GOVERNMENT

In millions of denars, end of period

Table 31	Central Government deposits										
	Total (2+3+6+9+ 12+15+16)	Demand deposits	Sight deposits			Time deposits up to 1 year			Time deposits over 1 year		
			Total (4+5)	In foreign currency	In denars	Total (7+8)	In foreign currency	In denars	Total (10+11)	In foreign currency	In denars
	1	2	3	4	5	6	7	8	9	10	11
1995											
December	2424	662	1	0	1	0	0	0	0	0	0
1996											
December	3829	975	4	2	2	0	0	0	0	0	0
1997											
December	5077	1557	56	56	0	0	0	0	0	0	0
1998											
December	6151	1409	76	76	0	0	0	0	0	0	0
1999											
December	9734	3126	174	174	0	0	0	0	0	0	0
2000											
December	16894	6199	326	326	0	0	0	0	0	0	0
2001											
January	38974	7239	455	454	1	0	0	0	0	0	0
February	39624	7897	429	427	2	0	0	0	0	0	0
March	39806	8271	495	495	0	0	0	0	0	0	0
April	37945	6945	410	410	0	0	0	0	0	0	0
May	36959	6468	433	433	0	0	0	0	0	0	0
June	33914	5153	263	263	0	0	0	0	0	0	0
July	32271	4466	422	422	0	0	0	0	0	0	0
August	30278	3662	365	365	0	0	0	0	0	0	0
September	29325	3516	265	265	0	0	0	0	0	0	0
October	27936	4395	252	252	0	0	0	0	0	0	0
November	27463	4322	231	231	0	0	0	0	0	0	0
December	25513	3794	248	248	0	0	0	0	0	0	0
2002											
January	27003	4854	247	247	0	0	0	0	0	0	0
February	25916	4922	221	221	0	0	0	0	0	0	0
March	25341	4476	216	216	0	0	0	0	0	0	0
April	24065	3760	186	185	1	0	0	0	0	0	0
May	23762	4048	183	183	0	0	0	0	0	0	0
June	22829	3638	151	151	0	0	0	0	0	0	0
July	21768	3398	196	196	0	0	0	0	0	0	0
August	20345	2253	731	728	3	0	0	0	0	0	0
September	19632	2606	666	666	0	0	0	0	0	0	0
October	19547	2291	0	0	0	0	0	0	0	0	0
November	19783	2700	0	0	0	0	0	0	0	0	0
December	17845	2987	0	0	0	0	0	0	0	0	0



NBRM LIABILITIES TO GOVERNMENT

In millions of denars, end of period

Table 31	Central Government deposits						
	Restricted deposits			Deposits for exchange rate stability support	Liabilities to Government from external transactions		
	Total (13+14)	In foreign currency	In denars		Total (17+18)	In foreign currency	In denars
	12	13	14	15	16	17	18
1995							
XII	10	0	10	1411	340	340	0
1996							
XII	239	212	27	2611	0	0	0
1997							
XII	251	139	112	3213	0	0	0
1998							
XII	253	246	7	4413	0	0	0
1999							
XII	1021	1016	5	5413	0	0	0
2000							
XII	1809	1808	2	8560	0	0	0
2001							
I	22720	22579	141	8560	0	0	0
II	22737	22417	320	8560	0	0	0
III	22480	22253	227	8560	0	0	0
IV	22030	21987	43	8560	0	0	0
V	21498	21280	218	8560	0	0	0
VI	19938	19814	124	8560	0	0	0
VII	18823	18694	129	8560	0	0	0
VIII	17690	17600	91	8560	0	0	0
IX	16984	16851	133	8560	0	0	0
X	14729	14556	173	8560	0	0	0
XI	14350	14222	128	8560	0	0	0
XII	12911	12911	0	8560	0	0	0
2002							
I	13342	13342	0	8560	0	0	0
II	12213	12213	0	8560	0	0	0
III	12089	12089	0	8560	0	0	0
IV	11559	11559	0	8560	0	0	0
V	10971	10971	0	8560	0	0	0
VI	10480	10480	0	8560	0	0	0
VII	9714	9714	0	8460	0	0	0
VIII	9201	9201	0	8160	0	0	0
IX	8600	8600	0	7760	0	0	0
X	9476	9476	0	7780	0	0	0
XI	9303	9303	0	7780	0	0	0
XII	8278	8278	0	6580	0	0	0



DEPOSIT MONEY BANKS' LIABILITIES TO ENTERPRISES

In millions of denars, end of period

Table 32	Total (2+16+23)	Deposits									
		Total (3+4+5)	Giro accounts (Demand deposits)	Denar sight deposits	Time and restricted deposits						
					Total (6+11)	In denars					
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits	
		1	2	3	4	5	6	7	8	9	10
1995											
December	8521	8090	3709	0	4381	1157	774	262	33	87	
1996											
December	7664	7201	3232	0	3969	1425	878	406	29	111	
1997											
December	10659	10271	4520	0	5751	2150	1119	583	319	129	
1998											
December	12300	11939	5057	0	6881	3089	1450	1171	315	154	
1999											
December	17581	17305	7575	197	9533	5208	2501	1921	761	26	
2000											
December	20317	20164	8690	166	11308	6055	4324	1323	359	49	
2001											
January	19136	18983	7475	199	11309	6047	4425	1217	358	47	
February	18850	18716	7044	322	11350	5830	4084	1325	368	53	
March	17469	17335	6676	249	10410	5592	3828	1278	442	44	
April	17755	17751	6728	225	10798	5660	4352	1132	127	49	
May	17267	17263	6768	224	10272	5596	3651	1723	125	97	
June	14819	14815	5753	551	8511	4190	2337	1697	118	37	
July	15151	15147	5793	378	8976	4800	2679	1986	105	30	
August	14644	14640	6122	344	8173	5220	2959	2119	103	40	
September	15930	15926	6628	432	8866	5347	2901	2303	89	55	
October	16011	16007	5958	450	9599	5496	2870	2444	86	96	
November	15769	15765	5917	268	9580	5326	3097	2047	83	99	
December	17863	17863	7922	196	9745	5804	3480	2134	83	107	
2002											
January	15800	15800	7010	189	8601	5427	3255	2012	87	73	
February	14969	14969	7498	204	7267	4887	2606	2040	87	154	
March	15864	15864	7415	230	8219	4869	2760	1902	87	120	
April	16215	16215	7418	198	8599	4690	2681	1824	91	94	
May	17413	17413	7907	168	9338	5016	2997	1815	116	88	
June	16321	16321	7648	342	8331	4959	2901	1866	112	80	
July	17230	17230	7422	292	9516	5804	3674	1894	119	117	
August	18009	18009	7982	402	9625	5963	3855	1827	119	162	
September	18435	18435	8193	259	9983	6364	4105	1901	191	167	
October	17829	17829	8004	264	9561	5194	3110	1766	182	136	
November	17366	17366	7416	214	9736	5605	3056	1838	608	103	
December	17864	17864	8121	233	9510	5736	3482	1548	628	78	



DEPOSIT MONEY BANKS' LIABILITIES TO ENTERPRISES

In millions of denars, end of period

Table 32	Deposits					Securities							Denar credits*		
	Total deposits					Total (17+20)	Short-term			Long-term			Total (24+25)	Up to 1 year	Over 1 year
	In foreign currency						Total (18+19)	In foreign currency	In denars	Total (21+22)	In foreign currency	In denars			
	Total (12+13+ 14+15)	Sight deposits	Up to 1 year	Over 1 year	Restricted deposits										
11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
1995															
XII	3224	2222	3	48	952	0	0	0	0	0	0	0	431	427	4
1996															
XII	2544	1517	0	32	995	0	0	0	0	0	0	0	463	459	4
1997															
XII	3601	2722	0	19	860	0	0	0	0	0	0	0	388	284	104
1998															
XII	3792	2858	0	0	934	10	10	0	10	0	0	0	351	282	69
1999															
XII	4324	3165	0	0	1159	0	0	0	0	0	0	0	276	211	65
2000															
XII	5253	3929	0	0	1324	0	0	0	0	0	0	0	153	130	23
2001															
I	5262	4101	0	0	1162	0	0	0	0	0	0	0	153	130	23
II	5521	4493	0	0	1028	0	0	0	0	0	0	0	134	130	4
III	4818	3860	0	0	958	0	0	0	0	0	0	0	134	130	4
IV	5138	3893	98	0	1147	0	0	0	0	0	0	0	4	0	4
V	4676	3544	0	0	1132	0	0	0	0	0	0	0	4	0	4
VI	4321	3009	0	0	1312	0	0	0	0	0	0	0	4	0	4
VII	4176	3068	0	0	1108	0	0	0	0	0	0	0	4	0	4
VIII	2953	1980	0	0	973	0	0	0	0	0	0	0	4	0	4
IX	3519	2291	0	0	1228	0	0	0	0	0	0	0	4	0	4
X	4103	2866	0	0	1237	0	0	0	0	0	0	0	4	0	4
XI	4254	2809	0	0	1445	0	0	0	0	0	0	0	4	0	4
XII	3942	2343	0	0	1598	0	0	0	0	0	0	0	0	0	0
2002															
I	3174	2153	0	0	1021	0	0	0	0	0	0	0	0	0	0
II	2380	1622	0	0	758	0	0	0	0	0	0	0	0	0	0
III	3350	2533	0	0	817	0	0	0	0	0	0	0	0	0	0
IV	3909	2958	0	0	951	0	0	0	0	0	0	0	0	0	0
V	4322	3178	0	0	1144	0	0	0	0	0	0	0	0	0	0
VI	3372	2338	0	0	1034	0	0	0	0	0	0	0	0	0	0
VII	3712	2610	0	0	1102	0	0	0	0	0	0	0	0	0	0
VIII	3662	2651	0	0	1011	0	0	0	0	0	0	0	0	0	0
IX	3619	2811	0	0	808	0	0	0	0	0	0	0	0	0	0
X	4367	3204	192	0	971	0	0	0	0	0	0	0	0	0	0
XI	4131	2931	301	0	899	0	0	0	0	0	0	0	0	0	0
XII	3774	2845	322	0	607	0	0	0	0	0	0	0	0	0	0

*/ Credits = special deposits.



Bulletin 4/2002

DEPOSIT MONEY BANKS' LIABILITIES TO HOUSEHOLDS

In millions of denars, end of period

Table 33	TOTAL (2+16)	D e p o s i t s									
		Total (3+4+5)	Giro and current accounts (Demand deposits)	Denar sight deposits	Total (6+11)	Time and restricted deposits					
						In denars					
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits	
		1	2	3	4	5	6	7	8	9	10
1995											
December	5167	5167	767	571	3829	2934	691	122	2121	0	
1996											
December	6052	6052	815	782	4455	3155	633	267	2256	0	
1997											
December	6754	6754	783	857	5114	2775	540	212	2024	0	
1998											
December	8287	8287	1128	845	6315	2672	526	153	1992	0	
1999											
December	9809	9809	1499	972	7339	2761	519	156	2087	0	
2000											
December	13770	13770	1507	1745	10517	2768	614	154	2000	0	
2001											
January	14535	14535	1624	1793	11118	2836	671	173	1991	0	
February	15111	15111	1700	1901	11510	2908	727	199	1983	0	
March	13916	13916	1622	1822	10473	2947	719	200	2028	0	
April	14507	14507	1790	1843	10875	2976	746	201	2028	0	
May	14606	14606	1644	1886	11076	2944	719	200	2025	0	
June	13722	13722	1646	1755	10321	2841	684	198	1959	0	
July	13988	13988	1608	1765	10614	2802	665	185	1952	0	
August	14100	14100	1532	1752	10816	2775	665	157	1953	0	
September	15198	15198	1629	1827	11742	2776	666	152	1958	0	
October	17774	17774	1649	1866	14259	2804	687	154	1963	0	
November	22714	22714	1774	2075	18866	2850	722	156	1972	0	
December	41895	41895	1891	2182	37822	3046	822	166	2058	0	
2002											
January	35776	35776	2252	2484	31040	3091	867	171	2053	0	
February	33895	33895	2420	2541	28934	3163	932	177	2054	0	
March	32091	32091	2257	2571	27263	3232	1015	184	2033	0	
April	32085	32085	2427	2768	26890	3453	1227	195	2031	0	
May	31777	31777	2232	2654	26891	3521	1277	210	2034	0	
June	31685	31685	2301	2644	26740	3529	1273	217	2039	0	
July	32136	32136	2425	2754	26957	3591	1327	218	2046	0	
August	32949	32949	2515	3371	27063	3698	1423	224	2051	0	
September	32835	32835	2355	3407	27073	3799	1511	232	2056	0	
October	33440	33440	2382	3413	27645	4047	1732	242	2073	0	
November	34024	34024	2684	3349	27991	4166	1811	264	2091	0	
December	34472	34472	2461	3385	28626	4254	1795	277	2182	0	



DEPOSIT MONEY BANKS' LIABILITIES TO HOUSEHOLDS

In millions of denars, end of period

Table 33	D e p o s i t s					S e c u r i t i e s		
	Total deposits							
	In foreign currency							
	Total (12+13+ 14+15)	Sight deposits	Up to 1 year	Over 1 year	Restricted deposits	Total (17+18)	Short - term	Long - term
	11	12	13	14	15	16	17	18
1995								
XII	895	699	140	55	0	0	0	0
1996								
XII	1300	1056	142	103	0	0	0	0
1997								
XII	2339	1906	225	208	0	0	0	0
1998								
XII	3643	2545	739	360	0	0	0	0
1999								
XII	4577	3117	928	532	0	0	0	0
2000								
XII	7749	4965	1908	876	0	0	0	0
2001								
I	8282	5158	2134	990	0	0	0	0
II	8602	5230	2282	1089	0	0	0	0
III	7526	4436	1986	1104	0	0	0	0
IV	7899	4759	1984	1157	0	0	0	0
V	8132	4830	1965	1336	0	0	0	0
VI	7480	4323	1806	1351	0	0	0	0
VII	7812	4587	1840	1385	0	0	0	0
VIII	8041	4691	1934	1416	0	0	0	0
IX	8966	5200	2265	1502	0	0	0	0
X	11455	6392	3404	1659	0	0	0	0
XI	16016	8347	5887	1782	0	0	0	0
XII	34776	21982	10768	2025	0	0	0	0
2002								
I	27949	16461	9468	2020	0	0	0	0
II	25771	14996	8751	2024	0	0	0	0
III	24031	14186	7811	2034	0	0	0	0
IV	23437	13734	7666	2037	0	0	0	0
V	23370	13808	7479	2083	0	0	0	0
VI	23211	13756	7354	2101	0	0	0	0
VII	23366	13838	7401	2127	0	0	0	0
VIII	23365	13829	7386	2150	0	0	0	0
IX	23274	13779	7313	2182	0	0	0	0
X	23598	13854	8940	804	0	0	0	0
XI	23825	13737	9256	832	0	0	0	0
XII	24372	13944	9551	877	0	0	0	0



DEPOSIT MONEY BANKS' LIABILITIES TO OTHER CLIENTS - NON-PROFIT NON-FINANCIAL ORGANIZATIONS

In millions of denars, end of period

in millions of denars, end of period												
Table 34	Total (2+12)	D e p o s i t s									In foreign currency	Other liabilities
		Total (3+4+5)	Giro accounts (Demand deposits)	Denar sight deposits	Total (6+11)	Time and restricted deposits						
						In denars						
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits		
	1	2	3	4	5	6	7	8	9	10	11	12
1995												
December	851	851	718	0	132	131	59	58	13	...	0	0
1996												
December	715	714	563	0	151	150	78	57	11	5	0	0
1997												
December	830	829	624	0	206	205	72	113	2	17	0	0
1998												
December	893	892	689	0	203	202	67	122	1	11	1	1
1999												
December	1076	1076	902	0	174	174	70	101	2	1	0	0
2000												
December	1308	1308	1116	0	192	192	93	99	0	0	0	0
2001												
January	1199	1199	994	0	204	204	95	109	0	0	0	0
February	1234	1234	1027	0	207	207	97	109	0	0	0	0
March	1187	1187	981	0	206	206	96	110	0	0	0	0
April	1150	1150	944	0	206	206	94	110	0	2	0	0
May	1161	1161	952	0	209	209	95	112	0	2	0	0
June	1184	1184	963	0	221	221	107	112	0	2	0	0
July	1181	1181	961	0	221	221	106	113	0	2	0	0
August	1172	1172	957	0	215	215	101	114	0	0	0	0
September	1278	1278	1062	0	216	216	102	115	0	0	0	0
October	1332	1332	1080	0	252	252	129	123	0	0	0	0
November	1328	1328	1058	0	271	271	155	114	0	2	0	0
December	1092	1092	822	0	270	270	152	116	0	2	0	0
2002												
January	1142	1142	808	0	334	334	267	65	0	2	0	0
February	1106	1106	834	0	272	272	200	70	0	2	0	0
March	1087	1087	807	0	280	280	199	79	0	2	0	0
April	1080	1080	792	0	288	288	207	79	0	2	0	0
May	1138	1138	802	0	336	336	218	111	5	2	0	0
June	1222	1222	890	0	332	332	220	105	5	2	0	0
July	1240	1240	909	0	331	331	202	122	5	2	0	0
August	1283	1283	966	0	317	317	192	115	5	5	0	0
September	1352	1352	1045	0	307	307	188	109	5	5	0	0
October	1285	1285	976	0	309	309	187	112	5	5	0	0
November	1284	1284	982	0	302	302	182	110	5	5	0	0
December	1279	1279	976	0	303	303	192	99	5	7	0	0



DEPOSIT MONEY BANKS' LIABILITIES TO GOVERNMENT

In millions of denars, end of period

Table 35	Total liabilities (2+12)	Deposits									Other liabilities	
		Total (3+4+5)	Giro accounts (Demand deposits)	Denar sight deposits	Time and restricted deposits							In foreign currency
					Total (6+11)	In denars						
						Total (7+8+9+10)	Up to 3 months	Over 3 months up to 1 year	Over 1 year	Restricted deposits		
	1	2	3	4	5	6	7	8	9	10	11	12
1995												
December	733	600	0	0	600	600	0	0	0	600	0	133
1996												
December	942	934	35	0	899	794	73	50	70	600	105	8
1997												
December	1382	1382	272	0	1109	1098	322	29	147	600	11	0
1998												
December	1761	1761	643	0	1118	1105	217	54	234	600	13	0
1999												
December	2409	2409	927	0	1482	1451	547	23	282	600	31	0
2000												
December	4505	4505	2883	0	1623	1592	586	98	307	600	31	0
2001												
January	3590	3590	1946	0	1644	1596	581	94	321	600	48	0
February	2808	2808	1572	0	1236	1196	559	149	328	159	40	0
March	2286	2286	739	0	1548	1494	663	245	586	0	54	0
April	2123	2123	796	0	1328	1287	912	245	129	0	41	0
May	2013	2013	657	0	1356	1317	913	273	131	0	39	0
June	2320	2320	1118	0	1202	1200	801	264	135	0	2	0
July	2116	2116	843	0	1272	1271	830	304	137	0	1	0
August	2159	2159	808	0	1351	1343	932	273	139	0	8	0
September	2280	2280	962	0	1317	1311	907	264	140	0	6	0
October	2513	2513	931	0	1582	1572	1167	264	141	0	10	0
November	3218	3218	1288	0	1930	1926	1180	603	143	0	4	0
December	3144	3144	1077	0	2067	2027	1127	757	144	0	40	0
2002												
January	2930	2930	1056	0	1874	1871	556	1168	147	0	3	0
February	2885	2885	1062	0	1823	1815	496	1170	149	0	8	0
March	3082	3082	1331	0	1751	1747	491	1106	150	0	4	0
April	3939	3939	1646	0	2293	2291	500	1190	601	0	2	0
May	3374	3374	1281	0	2093	2089	1010	927	152	0	4	0
June	3476	3476	1380	0	2096	2090	898	1038	154	0	6	0
July	3658	3658	1531	0	2127	2121	927	1039	155	0	6	0
August	3330	3330	1454	0	1876	1874	891	827	156	0	2	0
September	2743	2743	1002	0	1741	1738	904	677	157	0	3	0
October	2896	2896	1231	0	1665	1663	902	602	159	0	2	0
November	2836	2836	1169	0	1667	1665	901	603	161	0	2	0
December	2247	2247	1209	0	1038	1031	365	503	163	0	7	0



DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS

In millions of denars, end of period

Table 36	Total liabilities (2+15)	Deposits							
		Total (3+4+5)	Giro accounts (Demand deposits)	Denar sight deposits	Time and restricted deposits				
					In denars				
					Total (6+10)	Total (7+8+9)	Up to 1 year	Over 1 year	Restricted deposits
		1	2	3	4	5	6	7	8
1995									
December	119	65	65	0	0	0	0	0	0
1996									
December	133	53	51	0	2	0	0	0	0
1997									
December	214	107	107	0	0	0	0	0	0
1998									
December	245	175	166	0	8	8	0	8	0
1999									
December	651	204	104	0	100	99	0	99	0
2000									
December	722	201	136	0	65	65	0	65	0
2001									
January	790	265	200	0	65	65	0	65	0
February	743	215	150	0	65	65	0	65	0
March	767	240	175	0	65	65	0	65	0
April	705	195	130	0	66	66	0	66	0
May	700	189	123	0	66	66	0	66	0
June	683	159	94	0	66	66	0	66	0
July	664	128	62	0	66	66	0	66	0
August	703	166	100	0	66	66	0	66	0
September	837	199	133	0	67	67	0	67	0
October	752	175	108	0	67	67	0	67	0
November	790	197	130	0	67	67	0	67	0
December	851	227	160	0	67	67	0	67	0
2002									
January	827	199	132	0	67	0	0	67	0
February	842	215	148	0	67	0	0	67	0
March	768	198	130	0	68	0	0	68	0
April	845	221	153	0	68	0	0	68	0
May	856	211	143	0	68	0	0	68	0
June	871	229	161	0	68	0	0	68	0
July	822	301	233	0	68	0	0	68	0
August	869	343	275	0	68	0	0	68	0
September	853	331	262	0	69	0	0	69	0
October	884	379	310	0	69	0	0	69	0
November	801	283	214	0	69	0	0	69	0
December	868	350	281	0	69	0	0	69	0



DEPOSIT MONEY BANKS' LIABILITIES TO OTHER FINANCIAL INSTITUTIONS

In millions of denars, end of period

Table 36	Deposits					Total (16+19)	Credits					
	Total deposits						In foreign currency			In denars		
	In foreign currency						Total (17+18)	Short-term	Long-term	Total (20+21)	Short-term	Long-term
	Total (11+12+ 13+14)	Giro accounts	Sight deposits	Up to 1 year	Over 1 year							
10	11	12	13	14	15	16	17	18	19	20	21	
1995												
XII	0	0	0	0	0	54	0	0	0	54	53	1
1996												
XII	2	2	0	0	0	80	0	0	0	80	80	0
1997												
XII	0	0	0	0	0	107	0	0	0	107	107	0
1998												
XII	0	0	0	0	0	70	0	0	0	70	66	4
1999												
XII	1	1	0	0	0	447	0	0	0	447	168	279
2000												
XII	0	0	0	0	0	521	0	0	0	521	119	402
2001												
I	0	0	0	0	0	525	0	0	0	525	117	408
II	0	0	0	0	0	528	0	0	0	528	118	410
III	0	0	0	0	0	527	0	0	0	527	117	411
IV	0	0	0	0	0	510	0	0	0	510	91	419
V	0	0	0	0	0	511	0	0	0	511	89	422
VI	0	0	0	0	0	524	0	0	0	524	104	420
VII	0	0	0	0	0	536	0	0	0	536	94	442
VIII	0	0	0	0	0	537	0	0	0	537	94	442
IX	0	0	0	0	0	638	0	0	0	638	148	490
X	0	0	0	0	0	577	0	0	0	577	86	491
XI	0	0	0	0	0	593	0	0	0	593	86	506
XII	0	0	0	0	0	624	0	0	0	624	119	505
2002												
I	0	0	0	0	0	628	0	0	0	628	122	506
II	0	0	0	0	0	627	0	0	0	627	120	507
III	0	0	0	0	0	570	0	0	0	570	120	450
IV	0	0	0	0	0	624	0	0	0	624	134	490
V	0	0	0	0	0	645	0	0	0	645	160	485
VI	0	0	0	0	0	642	0	0	0	642	161	481
VII	0	0	0	0	0	521	0	0	0	521	9	512
VIII	0	0	0	0	0	526	0	0	0	526	13	513
IX	0	0	0	0	0	522	0	0	0	522	12	510
X	12	0	0	0	12	505	0	0	0	505	13	492
XI	12	0	0	0	12	518	0	0	0	518	13	505
XII	12	0	0	0	12	518	0	0	0	518	8	510



Bulletin 4/2002

DEPOSIT MONEY BANKS' LIABILITIES TO OTHER PUBLIC SECTOR INSTITUTIONS - MONEY HOLDERS

In millions of denars, end of period

Table 37	Total liabilities (2+9)	D e n a r l i a b i l i t i e s							In foreign currency
		Total (3+4+5+ 6+7+8)	Demand deposits	Sight deposits	Time deposits up to 1 year	Restricted deposits	Time deposits over 1 year	Long-term credits	Sight deposits
		1	2	3	4	5	6	7	8
1995									
December	1011	1011	482	0	93	40	0	396	0
1996									
December	654	654	252	0	0	7	0	395	0
1997									
December	542	542	246	0	0	27	0	270	0
1998									
December	715	715	295	0	0	102	0	318	0
1999									
December	875	875	379	0	0	158	0	339	0
2000									
December	1152	1152	444	0	0	333	0	374	0
2001									
January	1178	1178	512	0	0	292	0	374	0
February	1756	1756	525	0	0	403	0	828	0
March	1685	1685	419	0	0	431	0	835	0
April	1726	1726	443	0	0	448	0	835	0
May	1673	1673	433	0	0	403	0	838	0
June	1652	1652	384	0	0	411	0	857	0
July	1650	1650	399	0	0	384	0	867	0
August	1577	1577	394	0	0	318	0	866	0
September	1440	1440	304	0	0	275	0	861	0
October	1445	1445	313	0	0	269	0	863	0
November	1327	1327	270	0	0	181	0	876	0
December	1380	1380	374	0	0	124	0	882	0
2002									
January	1393	1393	377	0	0	131	0	885	0
February	1470	1470	440	0	0	141	0	889	0
March	1431	1431	399	0	0	143	0	889	0
April	883	883	337	0	0	105	0	441	0
May	1018	1018	467	0	0	106	0	445	0
June	1038	1038	492	0	0	90	0	456	0
July	981	981	495	0	0	48	0	438	0
August	974	974	498	0	0	46	0	430	0
September	973	973	510	0	0	45	0	418	0
October	941	941	474	0	0	46	0	421	0
November	885	885	416	0	0	47	0	422	0
December	885	885	416	0	0	42	0	427	0



DEPOSIT AND LENDING INTEREST RATES OF THE NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

On annual level, in %

Table 38	2001						2002						
	XII	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
1. Discount rate	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7
2. Lombard credits interest rate	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0
3. Interest rates on credits extended on auctions /*	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Interest rate on loans not paid back on maturity, i.e. loans pertaining to regulations violation (default interest rate)	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
5. Interest rate on overdraft on giro-accounts	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
6. Interest rate on compulsory reserves not deposited on time	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
7. Interest rate for utilization of compulsory reserves	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
8. Interest rate on Central bank bills sold on auction /**	12.2	13.6	13.3	11.4	12.2	12.2	12.4	12.0	10.2	9.5	11.1	12.9	15.2
9. Interest rate paid on compulsory reserves:													
- on sight deposits and time deposits up to 3 months	9.5	9.5	9.5	9.5	9.5	9.5	9.5	7.0	6.0	6.0	6.0	6.0	6.0
- on time deposits over 3 months	9.5	9.5	9.5	9.5	9.5	9.5	9.5	7.0	6.0	6.0	6.0	6.0	6.0

*/ Weighted average monthly interest rates on extended credits with 7-day maturity.

**/ In December 2000 - March 2001 the weighted interest rate on "interest rate tender" is presented, in April - June 2001 period the weighted interest rate on both auctions is presented, while July 2001 - July 2002 only interest rate on "volume auctions", in August 2002 - December 2002 only "interest rate tender".



REVIEW OF BANKS' INTEREST RATES

On annual level, in %

Table 39

	2001	2002											
	XII	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
DENAR DEPOSITS													
a) Households													
1. Sight deposits	3.0-6.3	3.0-6.3	3.0-6.3	3.0-6.3	2.0-6.3	2.0-6.3	2.0-6.3	2.0-6.3	2.0-6.3	2.0-6.3	2.0-5.0	2.0-5.0	2.0-5.0
2. Time deposits													
- Over 1 month	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	7.0-14.0	5.4-14.0	5.4-11.0	6.0-11.0	6.0-11.0
- Over 3 months	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	7.5-15.0	6.4-15.0	6.4-11.5	7.5-11.5	7.5-11.5
- Over 6 months	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-15.5	8.0-12.0	7.5-12.0	7.5-12.0
- Over 12 months	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-16.0	8.5-13.0	8.0-13.0	8.0-13.0
- Over 24 months	9.0-17.0	9.0-17.0	9.0-17.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0	9.0-15.0
- Over 36 months	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0	9.5-15.0
b) Enterprises													
1. Sight deposits	3.0-7.5	3.0-7.5	3.0-7.5	3.0-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.5-7.5	2.0-7.5
2. Time deposits													
- Over 1 month	5.0-15.0	5.0-15.0	5.0-15.0	4.0-15.0	4.0-15.0	4.0-15.0	4.0-15.0	3.0-15.0	3.0-15.0	4.0-15.0	4.0-15.0	4.0-15.0	4.0-15.0
- Over 3 months	6.0-13.5	6.0-13.5	6.0-13.5	4.5-11.8	6.0-11.8	6.0-11.8	6.0-11.8	6.0-11.8	6.0-11.8	6.0-11.5	6.0-11.5	6.0-11.5	6.0-11.5
- Over 6 months	6.0-14.5	6.0-14.5	6.0-14.5	5.0-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8	6.26-12.8
- Over 12 months	6.0-15.6	6.0-15.6	6.0-15.6	5.5-15.6	5.5-15.6	5.5-15.6	5.5-15.6	5.5-15.6	5.5-15.6	7.2-15.6	7.2-15.6	7.2-15.6	7.2-15.6
- Over 24 months	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	7.5-17.0	7.5-17.0	7.5-17.0	7.5-17.0
- Over 36 months	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	6.0-17.0	7.5-17.0	7.5-17.0	7.5-17.0	7.5-17.0
DENAR PLACEMENTS (without specified purpose)													
1. Short-term	9.0-49.0	9.0-49.0	9.0-49.0	9.0-49.0	9.0-49.0	9.0-49.0	10.0-49.0	10.0-49.0	10.0-49.0	10.0-49.0	10.0-49.0	9.5-49.0	9.5-49.0
2. Long-term	8.0-32.0	9.0-32.0	7.0-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0	7.25-32.0
3. Enterprises	9.0-32.0	9.0-32.0	9.0-32.0	9.0-32.0	9.0-32.0	9.0-32.0	9.0-32.0	9.0-32.0	10.0-32.0	10.0-32.0	10.0-32.0	10.0-32.0	10.0-32.0



COMPULSORY RESERVES AND MINIMUM LIQUIDITY RATE

					In %
Table 40	Rates of:				Minimum liquidity rate
	Compulsory reserves				
	Deposit money banks		Savings houses		
	Sight deposits and time deposits up to 3 months	Time deposits over 3 months	Sight deposits and time deposits up to 3 months	Time deposits over 3 months	
	1	2	3	4	5
1995					
December	8	3.5	4	1.5	2.5
1996					
December	8	3.5	4	1.5	2.5
1997					
December	8	3.5	4	1.5	2.5
1998					
December	8	3.5	4	1.5	2.5
1999					
December	8	3.5	4	1.5	2.5
2000					
December	8	3.5	4	1.5	2.5
2001					
January	8	3.5	4	1.5	2.5
February	8	3.5	4	1.5	2.5
March	8	3.5	4	1.5	2.5
April	8	3.5	4	1.5	2.5
May	9	4.0	4	1.5	2.5
June	10	5.0	4	1.5	2.5
July	10	5.0	4	1.5	2.5
August	10	5.0	4	1.5	2.5
September	10	5.0	4	1.5	2.5
October	10	5.0	4	1.5	2.5
November	10	5.0	4	1.5	2.5
December	10	5.0	4	1.5	2.5
2002					
January	10	5.0	4	1.5	2.5
February	10	5.0	4	1.5	-
March	10	5.0	4	1.5	-
April	10	5.0	4	1.5	-
May	10	5.0	4	1.5	-
June	10	5.0	4	1.5	-
July	10	5.0	4	1.5	-
August	10	5.0	4	1.5	-
September	10	5.0	4	1.5	-
October	10	5.0	4	1.5	-
November	10	5.0	4	1.5	-
December	10	5.0	4	1.5	-