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TO THE MEDIA

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BANKING SECTOR OF THE FEDERATION OF BiH IN 2012.

The citizen's savings growth trend and the slight improvement of the banks' profitability

Although, in the previous year, recorded were positive movements in the banks' savings and profitability segment, the largest problem which the banks faced still was providing good quality sources of financing in regard to maturity, due to the fact that the financing from abroad significantly declined, and the financial and capital support from the banking groups, in which ownership are the banks from F BiH, significantly reduced.

The indicators which the Agency acquired through the reports banks submitted in F BiH, illustrate that the citizens savings at the end of the previous year reached an amount of 5,76 billion KM, which is an increase by 7,4 % or 395 million KM in comparison to the end of 2011, while the total deposits, as the most important source of banks' financing, in the last year, recorded a decline in the amount of 164 million KM or 1,5 %. The increase of savings and the decline of deposits is primarily a result of adverse effects of the crises on the real sector.

Banks' loan portfolio, as the largest item of the banks' balance sheet, at the end of the previous year was 10,67 billion KM, therefore, it recorded a minor incline of 1,7% or 178 million KM. Of that, the loans to citizens are 5,08 billion KM, and loans to private companies 5,14 billion KM. In 2012, there was placed a total of six billion KM in new loans, which is by 7% or 402 million KM more than in comparison to 2011. Of the total placed loans, 71% refers to economy, and 25% to citizens. Cash funds as of 31.12.2012 were 3,96 billion KM and are lower by 9,5% or 415 million KM in comparison to the end of 2011.

Also, noticeable is a decrease in the banks' loan obligations, which were 1,14 billion KM or 7,6% of the total amount of financing and are lower than in comparison to the end of 2011 by 178 billion KM or 13,5%. The total capital was 2,22 billion KM, which is by 6,7 % or 139 million KM more than at the end of 2011.

Based on the final unaudited data for 2012, in most of the banks there were positive movements in the profitability segment and the banks in the Federation of BiH realized a profit in the amount of 112 million KM.

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