

Economic and Banking Statistics

Albania	2	September 2021
Bosnia and Herzegovina	4	
Croatia	6	Countries with ISP subsidiaries
Czech Republic	8	
Egypt	10	Research Department
Hungary	12	
Moldova	14	International Research Network
Poland*	16	
Romania	18	
Russia	20	
Serbia	22	
Slovakia	24	
Slovenia	26	
Ukraine	28	



ALBANIA
 **INTESA SANPAOLO BANK**
 Albania

BOSNIA AND HERZEGOVINA
 **INTESA SANPAOLO BANKA**
 Bosna i Hercegovina

CROATIA
 **PRIVREDNA BANKA ZAGREB**

EGYPT
 **ALEXBANK** | بنك الإسكندرية

ROMANIA
 **INTESA SANPAOLO BANK**
 Romania

RUSSIAN FEDERATION
 **BANCA INTESA**

SERBIA
 **BANCA INTESA**
 Beograd

UKRAINE
 **ПРАВЕКС БАНК**

SLOVAKIA AND CZECH REPUBLIC
 **VÚB BANKA**

SLOVENIA
 **INTESA SANPAOLO BANK**

HUNGARY
 **CIB BANK**

MOLDOVA
 **EXIMBANK**

* CEE Country with an ISP Branch



Albania

Contact data: Kledi Gjordeni

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	575.6	589.8	555.6	:	:	:	:	:	:
GDP	nom. bn lc	1,647.6	1,678.4	1,572.3	:	:	:	:	:	:
GDP real	% q/q	4.1	2.2	-3.3	3.0	5.5		% q/q	:	:
Hous. cons. expenditure	% y/y	3.0	3.3	-2.3	1.6	1.5		% q/q	:	:
Gov. cons. expenditure	% y/y	-1.1	3.8	0.8	3.9	5.2		% q/q	:	:
Gross capital formation	% y/y	2.8	-3.3	-1.8	10.9	21.1		% q/q	:	:
Import goods & services	% y/y	3.9	1.7	-6.5	-9.9	7.6		% q/q	:	:
Export goods & services	% y/y	3.0	-8.3	-7.1	-12.8	0.7		% q/q	:	:

Business cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	:	:	:	:	:	:	:	:	:
Export	% y/y lc	-10.1	0.8	12.0	13.2	8.7	64.3	50.8	30.8	:
Retail sales ¹	% y/y	:	:	:	:	:	:	:	:	:
Unemployment rate	%	12.3	11.5	11.7	11.8	11.9	:	:	:	:
Econ. sentiment indicator	eop	:	92.7	81.6	81.6	91.8	:	:	:	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn EUR	-0.8	-1.0	-1.1	-0.4	-0.3	:	:	:	:
Trade Balance	bn EUR	-2.9	-3.1	-3.0	-0.9	-0.8	:	:	:	:
Capital & financ. acc. Balance	bn EUR	-1.0	-0.7	-1.3	0.0	-0.2	:	:	:	:
Int.reserves (stock)	bn EUR	0.3	:	:	:	:	:	:	:	:
External debt (stock)	bn EUR	3.2	4.1	4.7	8.6	8.9	:	:	:	:
External debt (% of GDP)	%	:	:	:	36.9	35.8	:	:	:	:

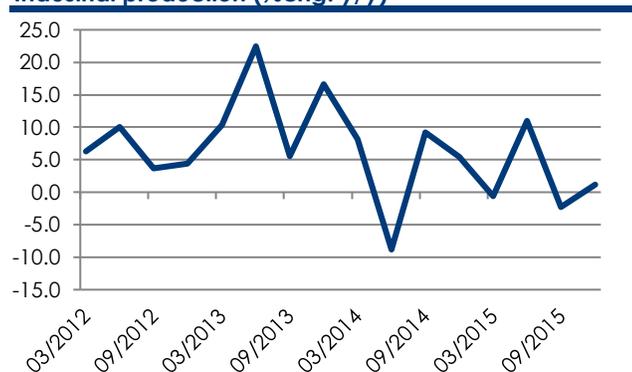
Prices, money and finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.0	1.4	1.6	1.7	1.8	1.8	1.6	2.2	2.4
Core inflation	% y/y (avg)	:	:	:	:	:	:	:	:	:
Short term interest rate	avg	0.5	1.1	1.3	:	:	:	:	0.5	0.5
Long term interest rate	avg	1.9	:	:	:	:	1.6	1.5	1.5	1.6
Exchange rate (lc/Euro)	avg	123.4	137.4	134.2	133.0	133.6	123.0	122.8	121.8	122.0
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

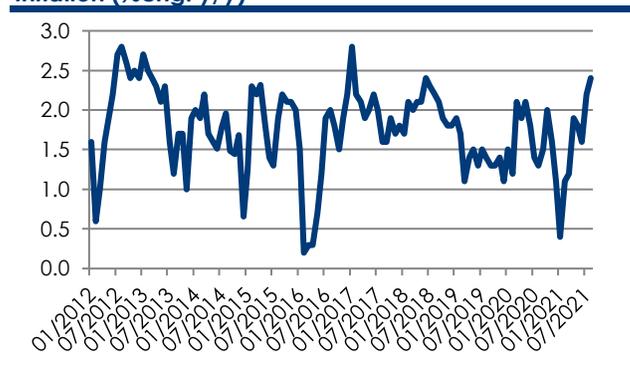
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn lc	-26.7	-31.5	-110.4	:	:	:	:	:	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn lc	1,106.6	1,112.0	1,124.0	:	:	:	:	:	:
Public debt (% of GDP)	%	67.2	66.3	77.8	77.8	75.5	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)

Note: ¹Raw data, not seasonally adjusted

Abbreviations: lc = local currency, fc = foreign currency, eop = end of period

Source: INSTAT, Bank of Albania



Albania

Contact data: Kledi Gjordeni

Assets¹

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn.lc	1,452.9	1,475.6	1,581.5	1,581.5	1,602.9	1,645.0	1,621.1	1,645.0	:
Assets	% y/y	0.5	1.6	7.2	7.2	3.5	7.6	6.7	7.6	:
Assets/GDP	%	88.2	87.9	100.6	:	:	:	:	:	:
Loans ² /GDP	%	31.1	32.6	37.2	:	:	:	:	:	:
Deposits ² /GDP	%	59.0	60.1	69.4	:	:	:	:	:	:

Loans to the private sector¹

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn.lc	513.1	546.6	584.6	584.6	586.5	599.6	594.3	599.6	603.9
Loans	% y/y	-3.8	6.5	7.0	7.0	2.4	6.0	6.5	6.0	6.7
Loans/Assets	%	35.3	37.0	37.0	37.0	36.6	36.4	36.7	36.4	:
Loans in fc	% y/y	-5.1	3.1	6.0	6.0	-3.1	2.4	1.8	2.4	3.8
Loans fc/Loans ps	%	50.4	48.8	48.3	48.3	47.9	47.7	47.5	47.7	47.5
Loans to corp	% y/y	-7.2	6.5	7.1	7.1	1.1	3.9	5.2	3.9	4.5
Loans corp/Loans ps	%	65.9	65.9	65.9	65.9	65.5	64.8	65.2	64.8	64.8
Loans to corp in fc	% y/y	-5.1	3.6	5.7	5.7	-3.6	1.0	0.9	1.0	2.9
Loans corp fc/Loans corp	%	57.2	55.6	54.9	54.9	54.7	54.7	54.4	54.7	54.6
Loans to hh	% y/y	3.5	6.5	6.8	6.8	4.9	10.3	8.9	10.3	10.9
Loans hh/Loans ps	%	34.1	34.1	34.1	34.1	34.5	35.2	34.8	35.2	35.2
Loans to hh in fc	% y/y	-5.3	1.6	6.8	6.8	-1.6	6.6	4.8	6.6	6.4
Loans hh in fc/Loans hh	%	37.2	35.5	35.5	35.5	34.9	34.6	34.7	34.6	34.4
NPLs/Loans	%	11.1	8.4	8.1	8.1	8.0	7.1	7.8	7.1	:

Deposits from the private sector and liquidity¹

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn.lc	972.4	1,009.3	1,091.2	1,091.2	1,100.5	1,126.9	1,115.0	1,126.9	1,134.1
Deposits	% y/y	-0.9	3.8	8.1	8.1	4.7	9.0	8.4	9.0	9.7
Deposits/Assets	%	66.9	68.4	69.0	69.0	68.7	68.5	68.8	68.5	:
Deposits in fc	% y/y	0.9	5.9	6.2	6.2	1.0	9.3	8.0	9.3	10.2
Deposit ps fc/Deposit ps	%	54.0	55.1	54.1	54.1	54.3	54.4	54.2	54.4	54.5
Corp deposits	% y/y	4.4	7.0	18.7	18.7	12.8	21.2	21.6	21.2	23.3
Corp deposit/Deposit ps	%	16.7	17.2	18.9	18.9	18.3	19.1	18.8	19.1	19.4
Corp deposits in fc	% y/y	5.5	13.9	14.0	14.0	10.8	25.1	22.9	25.1	25.3
Corp deposit fc/Corp deposit	%	57.3	60.9	58.5	58.5	60.1	60.1	59.6	60.1	60.0
Hh deposits	% y/y	-1.9	3.2	5.9	5.9	3.1	6.5	5.8	6.5	6.8
Hh deposit/Deposit ps	%	83.3	82.8	81.1	81.1	81.7	80.9	81.2	80.9	80.6
Hh deposits in fc	% y/y	-0.1	4.1	4.4	4.4	-1.2	5.8	4.7	5.8	6.7
Hh deposit fc/Hh deposit	%	53.4	53.9	53.1	53.1	53.0	53.1	53.0	53.1	53.2
Foreign liabilities	% y/y	-4.4	-6.7	-6.8	-6.8	-5.9	3.8	-6.6	3.8	12.3
Foreign liabilities/Asset	%	2.6	2.4	2.1	2.1	2.3	2.4	2.3	2.4	:
Foreign liabilities/Deposit ps	%	4.0	3.6	3.1	3.1	3.4	3.4	3.3	3.4	3.6
LTD ratio	%	52.8	54.2	53.6	53.6	53.3	53.2	53.3	53.2	53.2
Loans in fc/Deposit ps in fc	%	49.2	47.9	47.8	47.8	47.0	46.6	46.7	46.6	46.4

Interest rates³

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	8.1	7.2	6.2	5.9	5.6	5.9	6.1	5.8	6.8
Lending rate to hh	avg	7.0	6.7	6.5	6.5	6.7	6.2	6.1	6.1	6.2
Lending rate to corp	avg	6.5	6.3	5.5	5.5	5.5	5.5	5.5	5.4	5.7
Deposits interest rate	avg	0.7	0.7	0.5	0.4	0.4	0.4	0.4	0.4	0.4
Deposits rate to hh	avg	:	:	:	:	:	:	:	:	:
Deposits rate to corp	avg	:	:	:	:	:	:	:	:	:

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency, for the banking system

The private sector is composed by corporates and households

Abbr.: corp = corporates, hh = households, ps = private sector, lc = local currency, fc = foreign currency, LTD ratio = loan to deposit ratio

Source: Bank of Albania



Bosnia and Herzegovina

Contact data: Ivana Jovic

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	10.0	10.4	10.2	:	:	:	:	:	:
GDP	nom. bn. lc	34.9	36.5	35.6	:	:	:	:	:	:
GDP real	% y/y	3.3	2.8	-4.5	-2.3	1.5		% q/q	:	:
Hous. cons. expenditure	% y/y	2.0	2.3	-4.1	-4.5	1.4		% q/q	:	:
Gov. cons. expenditure	% y/y	1.0	0.9	0.4	-0.1	0.5		% q/q	:	:
Gross capital formation	% y/y	4.4	6.4	-11.7	-6.9	-12.0		% q/q	:	:
Import goods & services	% y/y	3.9	1.3	-14.3	-7.2	0.9		% q/q	:	:
Export goods & services	% y/y	7.0	0.4	-16.6	-3.2	11.0		% q/q	:	:

Business cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	1.6	-5.3	-6.4	-0.6	7.2	19.6	18.0	9.6	:
Export	% y/y lc	7.6	-3.4	-8.5	4.1	16.7	47.5	41.5	30.7	:
Retail sales ¹	% y/y	8.3	5.0	-7.5	-6.8	1.9	26.7	13.0	28.6	:
Unemployment rate	%	36.0	33.3	33.8	33.7	33.7	32.7	32.4	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	-0.6	-0.6	-0.6	-0.1	-0.1	:	:	:	:
Trade Balance	bn. EUR	-3.8	-4.1	-3.2	-0.8	-0.7	:	:	:	:
Capital & financ. acc. Balance	bn. EUR	-0.3	-0.2	-0.1	0.1	-0.1	:	:	:	:
Int.reserves (stock)	bn. EUR	5.9	6.4	7.1	7.1	7.0	7.3	:	:	:
External debt (stock)	bn. EUR	4.2	4.2	4.4	4.5	4.5	:	:	:	:
External debt (% of GDP)	%	23.9	22.7	24.8	:	:	:	:	:	:

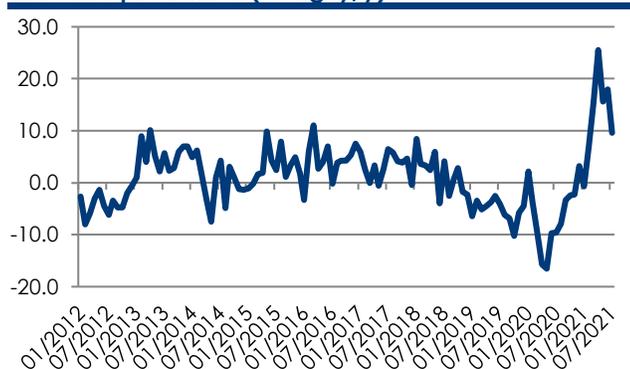
Prices, money and finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	1.4	0.6	-1.0	-1.6	-1.2	1.4	1.7	1.9	:
Core inflation	% y/y (avg)	:	:	:	:	:	:	:	:	:
Short term interest rate	avg	:	:	:	:	:	:	:	:	:
Long term interest rate	avg	:	:	:	:	:	:	:	:	:
Exchange rate (lc/Euro)	avg	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

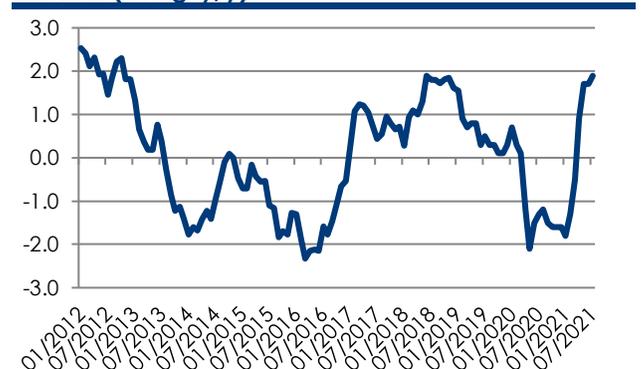
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	0.7	0.7	:	:	:	:	:	:	:
Budget balance (% of GDP)	%	2.2	1.9	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	11.4	11.5	:	:	:	:	:	:	:
Public debt (% of GDP)	%	33.6	32.2	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)

Note: ¹Raw data, not seasonally adjusted

Abbreviations: lc = local currency, fc = foreign currency, eop = end of period

Source: Agency for Statistics of Bosnia and Herzegovina, Central Bank of Bosnia and Herzegovina



Bosnia and Herzegovina

Contact data: Ivana Jovic

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	31.0	33.4	33.8	33.8	34.1	35.1	34.9	35.1	35.4
Assets	% y/y	9.6	7.8	1.3	1.3	4.2	7.5	7.2	7.5	7.9
Assets/GDP	%	88.7	91.4	94.9	:	:	:	:	:	:
Loans ² /GDP	%	52.4	53.4	53.4	:	:	:	:	:	:
Deposits ² /GDP	%	49.7	51.5	56.2	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	18.3	19.5	19.0	19.0	19.1	19.5	19.3	19.5	19.5
Loans	% y/y	5.5	6.7	-2.5	-2.5	-0.4	2.1	1.8	2.1	1.9
Loans/Assets	%	59.1	58.4	56.3	56.3	56.2	55.5	55.4	55.5	55.1
Loans in fc	% y/y	:	:	:	:	:	:	:	:	:
Loans fc/Loans ps	%	:	:	:	:	:	:	:	:	:
Loans to corp	% y/y	3.7	5.4	-4.3	-4.3	-1.6	0.4	0.3	0.4	-0.2
Loans corp/Loans ps	%	49.5	48.9	48.0	48.0	47.9	47.7	47.7	47.7	47.4
Loans to corp in fc	% y/y	:	:	:	:	:	:	:	:	:
Loans corp fc/Loans corp	%	:	:	:	:	:	:	:	:	:
Loans to hh	% y/y	7.3	7.9	-0.8	-0.8	0.7	3.6	3.2	3.6	3.8
Loans hh/Loans ps	%	50.5	51.1	52.0	52.0	52.1	52.3	52.3	52.3	52.6
Loans to hh in fc	% y/y	:	:	:	:	:	:	:	:	:
Loans hh in fc/Loans hh	%	:	:	:	:	:	:	:	:	:
NPLs/Loans	%	8.8	7.4	6.1	6.1	6.0	5.7	:	5.7	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	17.4	18.8	20.0	20.0	20.6	21.1	20.9	21.1	21.3
Deposits	% y/y	8.5	8.4	6.5	6.5	10.6	12.5	12.8	12.5	12.7
Deposits/Assets	%	56.1	56.3	59.2	59.2	60.4	60.1	60.0	60.1	60.2
Deposits in fc	% y/y	:	:	:	:	:	:	:	:	:
Deposit ps fc/Deposit ps	%	:	:	:	:	:	:	:	:	:
Corp deposits	% y/y	10.4	6.9	12.6	12.6	17.1	20.0	21.5	20.0	20.8
Corp deposit/Deposit ps	%	30.0	29.6	31.3	31.3	31.4	32.0	31.7	32.0	32.4
Corp deposits in fc	% y/y	:	:	:	:	:	:	:	:	:
Corp deposit fc/Corp deposit	%	:	:	:	:	:	:	:	:	:
Hh deposits	% y/y	7.8	9.0	3.9	3.9	7.9	9.3	9.1	9.3	9.1
Hh deposit/Deposit ps	%	70.0	70.4	68.7	68.7	68.6	68.0	68.3	68.0	67.6
Hh deposits in fc	% y/y	:	:	:	:	:	:	:	:	:
Hh deposit fc/Hh deposit	%	:	:	:	:	:	:	:	:	:
Foreign liabilities	% y/y	17.4	2.6	-25.5	-25.5	-27.2	-21.3	-28.1	-21.3	-19.5
Foreign liabilities/Asset	%	9.8	9.3	6.9	6.9	6.1	5.6	5.9	5.6	5.5
Foreign liabilities/Deposit ps	%	17.5	16.6	11.6	11.6	10.2	9.4	9.9	9.4	9.1
LTD ratio	%	105.4	103.7	95.0	95.0	93.1	92.5	92.4	92.5	91.5
Loans in fc/Deposit ps in fc	%	:	:	:	:	:	:	:	:	:

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	5.8	5.6	5.8	5.9	5.7	5.4	5.4	5.4	5.1
Lending rate to corp	avg	3.3	3.0	2.8	2.8	2.9	2.9	3.0	2.7	3.1
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.2	0.3
Deposits rate to corp	avg	0.5	0.6	0.6	0.6	0.5	0.5	0.5	0.4	0.8

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Central Bank of Bosnia and Herzegovina



Croatia

Contact data: Ivana Jovic

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	94.5	99.1	92.0	:	:	:	:	:	:
GDP	nom. bn. lc	385.4	402.3	371.5	:	:	:	:	:	:
GDP real	% y/y	2.8	2.9	-8.0	-7.2	-0.7	16.1	% q/q 4.1	5.4	-0.2
Hous. cons. expenditure	% y/y	3.3	3.5	-6.2	-4.4	-0.4	18.1	% q/q 4.2	2.1	0.8
Gov. cons. expenditure	% y/y	2.3	3.4	3.4	3.1	0.2	4.0	% q/q 0.9	0.3	0.6
Gross capital formation	% y/y	:	:	:	-18.9	-4.3	14.9	% q/q 43.7	10.6	15.2
Import goods & services	% y/y	7.5	6.3	-13.8	-7.6	-2.1	30.3	% q/q 6.9	1.9	1.5
Export goods & services	% y/y	3.7	6.8	-25.0	-9.8	-0.9	40.9	% q/q 31.5	4.9	-9.5

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	-1.0	0.6	-2.7	1.0	4.3	13.9	8.3	1.9	:
Export	% y/y lc	3.2	4.6	-0.7	10.1	11.0	45.8	28.6	:	:
Retail sales ¹	% y/y	3.9	3.7	-5.5	-2.2	4.9	18.8	10.9	12.8	:
Unemployment rate	%	9.2	7.7	8.9	9.2	9.6	8.2	7.5	7.4	:
Econ. sentiment indicator	eop	92.7	107.3	111.1	111.8	111.5	106.1	108.1	110.6	112.0
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	0.9	1.6	-0.2	-0.3	-1.4	:	:	:	:
Trade Balance	bn. EUR	-9.6	-10.5	-8.6	-2.1	-2.5	:	:	:	:
Capital & financ. acc. Balance	bn. EUR	2.5	3.3	1.6	0.2	-0.9	:	:	:	:
Int.reserves (stock)	bn. EUR	17.4	18.6	18.9	18.9	21.1	21.5	:	:	:
External debt (stock)	bn. EUR	42.6	40.3	40.1	40.1	43.5	:	:	:	:
External debt (% of GDP)	%	82.0	74.3	81.3	81.3	88.4	:	:	:	:

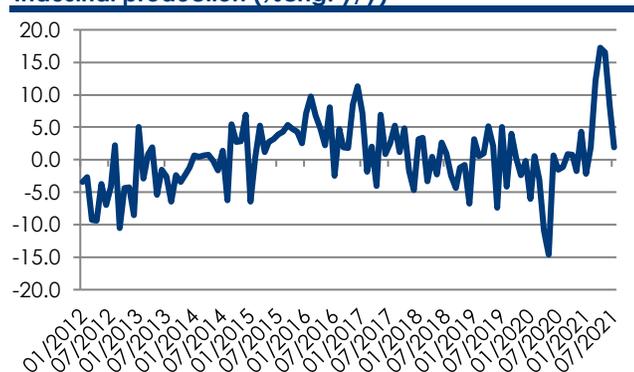
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	1.5	0.8	0.1	-0.3	0.4	2.1	2.0	2.8	3.1
Core inflation	% y/y (avg)	0.8	1.0	1.0	0.4	0.5	0.6	0.8	1.6	:
Short term interest rate	avg	:	0.9	0.6	0.6	0.6	:	:	:	:
Long term interest rate	avg	1.0	3.6	2.8	2.8	2.5	0.6	0.6	0.6	0.5
Exchange rate (lc/Euro)	avg	7.5	7.5	7.5	7.4	7.5	7.5	7.5	7.5	7.5
Credit Default Swaps	bp	70.2	240.3	148.5	130.6	104.0	84.6	84.6	80.8	80.2

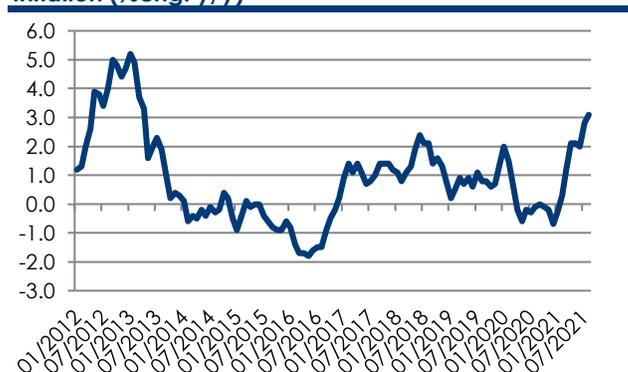
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	0.9	1.2	-27.5	-7.7	-4.4	:	:	:	:
Budget balance (% of GDP)	%	0.2	0.3	-7.4	-8.3	-4.8	:	:	:	:
Public debt	bn. loc. cur.	286.3	292.9	329.7	329.7	340.0	:	:	:	:
Public debt (% of GDP)	%	74.3	72.8	88.7	88.7	91.3	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: CROSTAT, Croatian National Bank



Croatia

Contact data: Ivana Jovic

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	424.0	433.7	467.0	467.0	475.1	482.0	478.5	482.0	488.8
Assets	% y/y	3.7	2.3	7.7	7.7	6.6	6.4	6.6	6.4	8.6
Assets/GDP	%	110.0	107.8	125.7	:	:	:	:	:	:
Loans ² /GDP	%	53.7	53.4	59.9	:	:	:	:	:	:
Deposits ² /GDP	%	70.2	70.4	82.9	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	207.0	215.0	222.5	222.5	224.4	224.4	223.8	224.4	225.6
Loans	% y/y	2.3	3.9	3.5	3.5	0.8	1.6	1.4	1.6	2.3
Loans/Assets	%	48.8	49.6	47.6	47.6	47.2	46.6	46.8	46.6	46.2
Loans in fc	% y/y	-1.6	-2.3	3.9	3.9	1.2	2.0	1.7	2.0	3.4
Loans fc/Loans ps	%	55.1	51.9	52.1	52.1	52.1	51.8	52.0	51.8	51.9
Loans to corp	% y/y	-1.1	-0.8	5.3	5.3	-0.5	-0.9	-0.7	-0.9	-0.3
Loans corp/Loans ps	%	39.9	38.1	38.8	38.8	38.7	38.1	38.4	38.1	37.8
Loans to corp in fc	% y/y	-0.1	-6.7	7.9	7.9	1.8	2.1	2.5	2.1	3.0
Loans corp fc/Loans corp	%	65.8	61.9	63.4	63.4	63.1	63.2	63.4	63.2	63.4
Loans to hh	% y/y	4.6	6.9	2.3	2.3	1.6	3.2	2.7	3.2	4.0
Loans hh/Loans ps	%	60.1	61.9	61.2	61.2	61.3	61.9	61.6	61.9	62.2
Loans to hh in fc	% y/y	-2.9	1.7	0.6	0.6	0.6	1.9	1.1	1.9	3.8
Loans hh in fc/Loans hh	%	48.1	45.7	45.0	45.0	45.1	44.8	44.9	44.8	44.9
NPLs/Loans	%	7.5	5.5	5.4	5.4	5.3	5.1	:	5.1	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	270.4	283.2	308.0	308.0	310.8	319.0	315.3	319.0	327.8
Deposits	% y/y	5.0	4.8	8.7	8.7	7.2	7.4	7.0	7.4	9.7
Deposits/Assets	%	63.8	65.3	66.0	66.0	65.4	66.2	65.9	66.2	67.0
Deposits in fc	% y/y	-1.2	0.5	4.7	4.7	0.3	1.5	0.2	1.5	3.5
Deposit ps fc/Deposit ps	%	58.4	56.0	53.9	53.9	53.2	52.0	52.1	52.0	51.5
Corp deposits	% y/y	7.2	5.8	16.7	16.7	12.6	9.2	9.9	9.2	13.2
Corp deposit/Deposit ps	%	25.0	25.3	27.1	27.1	26.5	27.1	26.9	27.1	28.0
Corp deposits in fc	% y/y	-5.5	5.9	18.1	18.1	5.0	3.4	2.9	3.4	5.5
Corp deposit fc/Corp deposit	%	33.5	33.6	34.0	34.0	32.9	31.6	31.9	31.6	31.3
Hh deposits	% y/y	4.2	4.4	6.1	6.1	5.4	6.7	6.0	6.7	8.4
Hh deposit/Deposit ps	%	75.0	74.7	72.9	72.9	73.5	72.9	73.1	72.9	72.0
Hh deposits in fc	% y/y	-0.4	-0.4	2.3	2.3	-0.5	1.1	-0.3	1.1	3.0
Hh deposit fc/Hh deposit	%	66.7	63.6	61.3	61.3	60.4	59.5	59.6	59.5	59.4
Foreign liabilities	% y/y	6.7	-5.9	7.3	7.3	13.2	8.0	19.0	8.0	9.9
Foreign liabilities/Asset	%	7.1	6.5	6.5	6.5	7.0	6.5	6.9	6.5	6.0
Foreign liabilities/Deposit ps	%	11.1	10.0	9.9	9.9	10.8	9.8	10.5	9.8	9.0
LTD ratio	%	76.6	75.9	72.2	72.2	72.2	70.3	71.0	70.3	68.8
Loans in fc/Deposit ps in fc	%	72.3	70.3	69.8	69.8	70.8	70.1	70.8	70.1	69.3

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	6.4	5.8	5.5	5.4	5.4	5.1	5.1	5.0	5.0
Lending rate to hh	avg	7.2	6.9	6.5	6.3	6.3	6.0	6.0	6.0	6.0
Lending rate to corp	avg	3.7	3.0	2.9	2.9	2.8	2.7	2.7	2.6	2.7
Deposits interest rate	avg	0.6	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deposits rate to hh	avg	0.7	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Deposits rate to corp	avg	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Croatian National Bank



Czech Republic

Contact data: Michal Lehuta

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	498.0	538.2	529.0	:	:	:	:	:	:
GDP	nom. bn. lc	5,323.6	5,748.8	5,650.5	:	:	:	:	:	:
GDP real	% y/y	2.8	2.6	-5.7	-5.3	-2.5	8.2	% q/q 0.7	-0.4	1.0
Hous. cons. expenditure	% y/y	3.2	3.0	-2.5	-9.8	-6.2	7.2	% q/q	:	:
Gov. cons. expenditure	% y/y	3.4	2.6	8.8	7.2	0.9	3.0	% q/q	:	:
Gross capital formation	% y/y	5.6	3.4	-9.5	-18.6	3.0	13.4	% q/q	:	:
Import goods & services	% y/y	5.9	1.7	-6.5	-0.7	4.2	31.7	% q/q	:	:
Export goods & services	% y/y	4.4	1.2	-6.3	3.6	3.2	30.4	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	3.2	-0.5	-7.1	2.1	4.0	30.1	11.1	7.0	:
Export	% y/y lc	3.7	3.9	-3.1	11.7	11.6	38.0	13.5	0.7	:
Retail sales ¹	% y/y	2.8	4.8	-0.9	-3.8	-1.6	7.9	6.8	3.1	:
Unemployment rate	%	3.6	5.5	4.2	4.0	3.6	3.9	3.7	3.7	3.6
Econ. sentiment indicator	eop	84.1	105.5	107.0	107.0	108.4	100.0	106.1	96.1	94.2
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	0.9	-0.8	7.8	0.7	2.7	1.1	:	:	:
Trade Balance	bn. EUR	7.8	9.4	10.8	:	:	:	:	:	:
Capital & financ. acc. Balance	bn. EUR	2.9	1.9	12.1	:	:	:	:	:	:
Int.reserves (stock)	bn. EUR	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. EUR	:	:	:	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

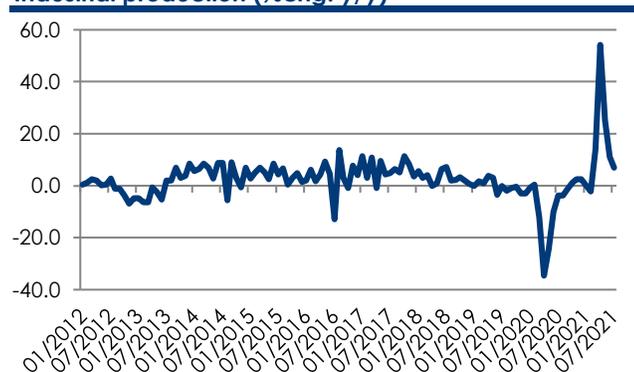
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.1	2.8	3.2	2.6	2.2	3.0	2.8	3.4	4.1
Core inflation	% y/y (avg)	3.1	1.2	2.0	2.1	1.9	2.7	2.8	2.6	:
Short term interest rate	avg	0.9	0.3	0.4	0.4	0.6	0.4	0.5	0.7	0.9
Long term interest rate	avg	1.2	0.4	1.0	1.0	1.7	1.8	1.7	1.7	1.8
Exchange rate (lc/Euro)	avg	26.5	27.0	26.3	26.1	25.7	25.6	25.5	25.6	25.5
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

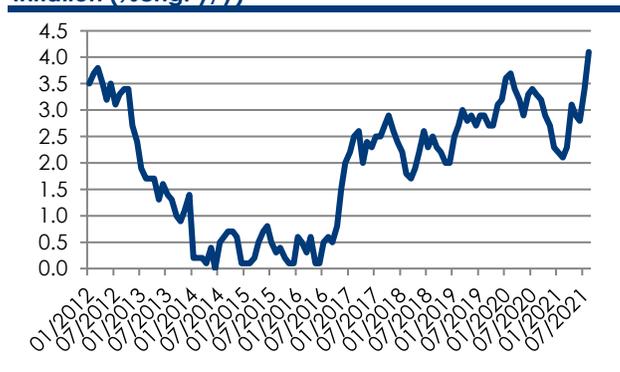
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	2.9	-28.5	-367.4	4.3	-7.8	-237.3	-265.1	-279.4	-298.1
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	1,735.1	1,738.7	2,153.0	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Czech Stat Office, Czech National Bank



Czech Republic

Contact data: Jacob Obst

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	7,329.5	7,621.7	8,018.1	8,018.1	8,757.1	8,817.0	9,017.4	8,817.0	9,049.8
Assets	% y/y	3.8	4.0	5.2	5.2	2.9	4.7	3.4	4.7	5.0
Assets/GDP	%	137.7	132.6	141.9	:	:	:	:	:	:
Loans ² /GDP	%	51.2	49.9	52.8	:	:	:	:	:	:
Deposits ² /GDP	%	67.6	66.5	75.7	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	2,726.1	2,868.0	2,985.5	2,985.5	3,026.3	3,072.9	3,062.3	3,072.9	3,100.3
Loans	% y/y	6.8	5.2	4.1	4.1	3.2	4.2	3.9	4.2	5.1
Loans/Assets	%	37.2	37.6	37.2	37.2	34.6	34.9	34.0	34.9	34.3
Loans in fc	% y/y	11.3	10.9	6.1	6.1	-7.0	-13.1	-10.4	-13.1	-9.7
Loans fc/Loans ps	%	12.5	13.1	13.4	13.4	13.2	12.0	12.6	12.0	11.9
Loans to corp	% y/y	5.7	3.7	0.3	0.3	-2.4	-1.9	-1.9	-1.9	0.0
Loans corp/Loans ps	%	39.6	39.0	37.6	37.6	37.5	36.9	37.3	36.9	36.9
Loans to corp in fc	% y/y	11.3	11.1	5.9	5.9	-7.2	-13.4	-10.5	-13.4	-10.0
Loans corp fc/Loans corp	%	31.1	33.3	35.2	35.2	34.7	32.0	33.3	32.0	31.9
Loans to hh	% y/y	7.6	6.2	6.5	6.5	6.9	8.1	7.8	8.1	8.3
Loans hh/Loans ps	%	60.4	61.0	62.4	62.4	62.5	63.1	62.7	63.1	63.1
Loans to hh in fc	% y/y	20.8	-1.5	24.9	24.9	18.3	16.7	2.1	16.7	14.7
Loans hh in fc/Loans hh	%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
NPLs/Loans	%	3.3	2.5	2.7	2.7	2.8	2.7	2.7	2.7	2.6

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	3,599.6	3,820.3	4,274.8	4,274.8	4,401.9	4,477.1	4,474.5	4,477.1	4,501.7
Deposits	% y/y	6.9	6.1	11.9	11.9	11.9	11.1	11.1	11.1	10.6
Deposits/Assets	%	49.1	50.1	53.3	53.3	50.3	50.8	49.6	50.8	49.7
Deposits in fc	% y/y	11.8	12.0	15.0	15.0	11.6	22.6	23.0	22.6	18.4
Deposit ps fc/Deposit ps	%	8.3	8.8	9.0	9.0	9.4	9.3	9.4	9.3	9.4
Corp deposits	% y/y	4.4	5.2	11.2	11.2	8.8	10.5	9.2	10.5	9.4
Corp deposit/Deposit ps	%	28.9	28.7	28.5	28.5	28.0	28.0	28.0	28.0	28.0
Corp deposits in fc	% y/y	12.5	9.6	15.3	15.3	10.1	22.9	24.5	22.9	17.3
Corp deposit fc/Corp deposit	%	20.8	21.7	22.5	22.5	23.8	23.8	24.1	23.8	24.0
Hh deposits	% y/y	7.9	6.5	12.2	12.2	13.1	11.3	11.8	11.3	11.0
Hh deposit/Deposit ps	%	71.1	71.3	71.5	71.5	72.0	72.0	72.0	72.0	72.0
Hh deposits in fc	% y/y	9.9	18.5	14.4	14.4	15.3	21.8	19.4	21.8	21.3
Hh deposit fc/Hh deposit	%	3.2	3.6	3.6	3.6	3.7	3.7	3.7	3.7	3.7
Foreign liabilities	% y/y	10.2	-0.2	-1.4	-1.4	-14.3	1.9	-3.3	1.9	-1.6
Foreign liabilities/Asset	%	20.0	19.2	18.0	18.0	16.5	16.8	16.4	16.8	16.0
Foreign liabilities/Deposit ps	%	40.7	38.3	33.7	33.7	32.8	33.2	33.1	33.2	32.2
LTD ratio	%	75.7	75.1	69.8	69.8	68.8	68.6	68.4	68.6	68.9
Loans in fc/Deposit ps in fc	%	113.8	112.6	103.9	103.9	96.7	87.8	91.6	87.8	87.6

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	4.1	4.4	3.6	3.2	3.0	3.0	3.0	3.0	3.2
Lending rate to corp	avg	2.7	3.2	2.3	1.8	2.0	1.4	1.5	1.3	1.5
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	0.9	1.5	0.8	0.6	0.5	0.6	0.6	0.6	0.5
Deposits rate to corp	avg	0.7	1.5	0.6	0.2	0.2	0.2	0.2	0.2	0.3

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Czech National Bank



Egypt

Contact data: Mariam Massoud

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	:	:	:	:	:	:	:	:	:
GDP	nom. bn. lc	:	:	:	:	:	:	:	:	:
GDP real	% y/y	5.4	5.5	1.5	2.0	2.9	7.7	% q/q	:	:
Hous. cons. expenditure	% y/y	:	:	:	:	:	:	% q/q	:	:
Gov. cons. expenditure	% y/y	:	:	:	:	:	:	% q/q	:	:
Gross capital formation	% y/y	:	:	:	:	:	:	% q/q	:	:
Import goods & services	% y/y	:	:	:	:	:	:	% q/q	:	:
Export goods & services	% y/y	:	:	:	:	:	:	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production	% y/y	:	:	:	:	:	:	:	:	:
Export	% y/y USD	5.9	4.1	-11.8	-8.1	11.0	59.0	49.2	:	:
Retail sales	% y/y	:	:	:	:	:	:	:	:	:
Unemployment rate	%	9.9	7.9	8.0	7.2	7.4	7.3	:	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	46.0	:	47.5	48.3	49.1	48.7	49.9	49.1	49.8

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. USD	-6.3	-8.9	-14.2	-4.8	-5.7	:	:	:	:
Trade Balance	bn. USD	-37.8	-37.5	-37.0	-10.6	-11.4	:	:	:	:
Capital & financ. acc. Balance	bn. USD	13.4	12.0	9.9	5.3	7.9	:	:	:	:
Int.reserves (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. USD	96.6	112.7	129.2	:	:	:	:	:	:
External debt (% of GDP)	%	35.1	:	:	:	:	:	:	:	:

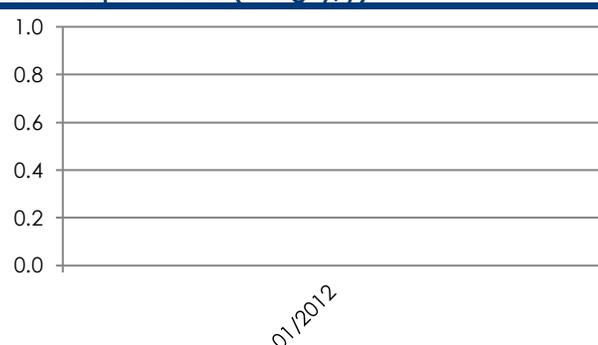
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	14.4	9.4	5.1	5.2	4.4	4.6	4.9	5.4	5.7
Core inflation	% y/y (avg)	10.2	5.8	2.3	3.9	3.6	3.5	3.8	4.6	4.5
Short term interest rate	avg	13.1	14.1	19.3	19.7	18.8	13.1	13.2	13.1	12.8
Long term interest rate	avg	14.2	:	17.0	17.1	15.8	14.8	14.8	14.8	14.8
Exchange rate (lc/USD)	avg	15.8	10.1	17.8	17.8	17.7	15.7	15.7	15.7	15.7
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

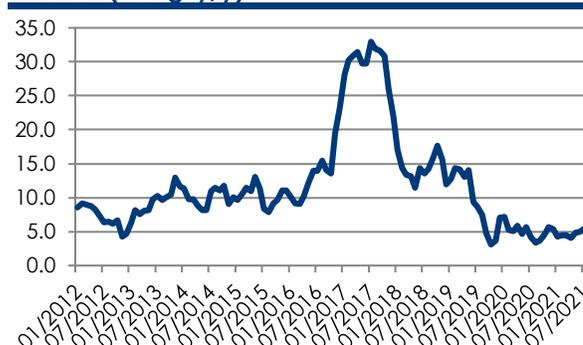
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-370.5	-506.0	-192.9	-53.3	-157.4	:	:	:	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	4,107.9	:	:	:	:	:	:	:	:
Public debt (% of GDP)	%	78.2	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Source: CAPMAS, Central Bank of Egypt



Egypt

Contact data: Mariam Massoud

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	5,432.7	5,856.1	7,022.1	7,022.1	7,554.8	:	7,687.4	:	:
Assets	% y/y	12.9	7.8	19.9	19.9	22.5	:	16.7	:	:
Assets/GDP	%	:	:	:	:	:	:	:	:	:
Loans ² /GDP	%	:	:	:	:	:	:	:	:	:
Deposits ² /GDP	%	:	:	:	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	1,058.3	1,200.4	1,494.0	1,494.0	1,556.5	:	1,605.9	:	:
Loans	% y/y	15.3	13.4	24.5	24.5	22.5	:	20.7	:	:
Loans/Assets	%	19.5	20.5	21.3	21.3	20.6	:	20.9	:	:
Loans in fc	% y/y	-3.1	-13.2	-4.3	-4.3	-4.8	:	-2.8	:	:
Loans fc/Loans ps	%	24.6	18.8	14.5	14.5	13.8	:	13.5	:	:
Loans to corp	% y/y	13.4	6.8	21.3	21.3	20.1	:	19.1	:	:
Loans corp/Loans ps	%	71.2	67.0	65.3	65.3	65.1	:	66.2	:	:
Loans to corp in fc	% y/y	-3.9	-13.7	-4.1	-4.1	-4.3	:	-2.2	:	:
Loans corp fc/Loans corp	%	33.3	26.9	21.3	21.3	20.3	:	19.6	:	:
Loans to hh	% y/y	20.2	29.8	30.9	30.9	27.3	:	24.0	:	:
Loans hh/Loans ps	%	28.8	33.0	34.7	34.7	34.9	:	33.8	:	:
Loans to hh in fc	% y/y	21.8	-0.2	-7.8	-7.8	-15.3	:	-16.7	:	:
Loans hh in fc/Loans hh	%	3.2	2.4	1.7	1.7	1.5	:	1.4	:	:
NPLs/Loans	%	3.9	4.2	3.6	3.6	3.5	:	:	:	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	3,082.8	3,501.6	4,216.5	4,216.5	4,407.1	:	4,484.6	:	:
Deposits	% y/y	13.8	13.6	20.4	20.4	21.4	:	19.7	:	:
Deposits/Assets	%	56.7	59.8	60.0	60.0	58.3	:	58.3	:	:
Deposits in fc	% y/y	9.6	-11.9	-0.1	-0.1	1.3	:	0.0	:	:
Deposit ps fc/Deposit ps	%	22.8	17.7	14.7	14.7	13.9	:	13.8	:	:
Corp deposits	% y/y	12.5	1.4	13.2	13.2	14.6	:	12.0	:	:
Corp deposit/Deposit ps	%	18.3	16.3	15.3	15.3	15.0	:	14.6	:	:
Corp deposits in fc	% y/y	10.5	-18.7	1.7	1.7	1.9	:	0.0	:	:
Corp deposit fc/Corp deposit	%	35.4	28.4	25.5	25.5	25.5	:	26.0	:	:
Hh deposits	% y/y	14.1	16.3	21.8	21.8	22.6	:	21.1	:	:
Hh deposit/Deposit ps	%	81.7	83.7	84.7	84.7	85.0	:	85.4	:	:
Hh deposits in fc	% y/y	9.3	-9.2	-0.8	-0.8	1.1	:	-0.1	:	:
Hh deposit fc/Hh deposit	%	20.0	15.6	12.7	12.7	11.9	:	11.7	:	:
Foreign liabilities	% y/y	10.7	-23.4	16.1	16.1	21.1	4.8	4.6	4.8	6.1
Foreign liabilities/Asset	%	5.9	4.2	4.0	4.0	4.1	:	4.1	:	:
Foreign liabilities/Deposit ps	%	10.3	7.0	6.7	6.7	7.1	:	7.0	:	:
LTD ratio	%	34.3	34.3	35.4	35.4	35.3	:	35.8	:	:
Loans in fc/Deposit ps in fc	%	37.1	36.5	35.0	35.0	34.9	:	35.0	:	:

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	:	:	:	:	:	:	:	:	:
Lending rate to corp	avg	18.3	16.1	11.4	9.8	9.5	9.5	9.6	9.4	9.4
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	12.3	11.0	7.8	7.5	7.4	7.4	7.3	7.4	7.5
Deposits rate to corp	avg	:	:	:	:	:	:	:	:	:

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Central Bank of Egypt



Hungary

Contact data: Mariann Trippon

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k l.c	4,434.2	4,862.7	:	:	:	:	:	:	:
GDP	nom. bn. l.c	43,347.0	47,513.9	47,604.7	:	:	:	:	:	:
GDP real	% y/y	5.4	4.6	-5.1	-3.6	-2.1	17.9	% q/q 1.4	2.0	2.7
Hous. cons. expenditure	% y/y	4.5	4.2	-2.5	-3.4	-4.8	10.6	% q/q	:	:
Gov. cons. expenditure	% y/y	-2.1	2.0	2.0	6.2	10.4	-0.5	% q/q	:	:
Gross capital formation	% y/y	16.4	12.2	-4.4	-8.1	-12.4	19.7	% q/q	:	:
Import goods & services	% y/y	7.0	7.5	-3.9	0.9	1.1	23.4	% q/q	:	:
Export goods & services	% y/y	5.0	5.8	6.7	1.7	3.3	33.0	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	-6.0	1.2	4.6	4.0	3.5	40.0	22.0	8.0	:
Export	% y/y l.c	-3.5	4.6	8.5	6.9	7.0	41.3	16.0	10.0	:
Retail sales ¹	% y/y	0.2	4.9	5.6	5.3	6.2	7.3	6.2	2.5	:
Unemployment rate	%	4.1	5.3	4.2	4.2	3.9	4.1	4.0	3.9	:
Econ. sentiment indicator	eop	118.7	108.1	84.8	84.8	91.1	105.2	105.2	108.6	110.7
Purch. Managers' Index - PMI	eop	54.3	53.9	51.1	51.1	48.8	54.7	54.7	55.6	55.9

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	0.6	:	:	:	:	:	:	:	:
Trade Balance	bn. EUR	6.2	:	:	:	:	:	:	:	:
	bn. EUR	2.5	:	:	:	:	:	:	:	:
Int.reserves (stock)	bn. EUR	27.4	:	:	:	:	:	:	:	:
External debt (stock)	bn. EUR	53.3	:	:	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

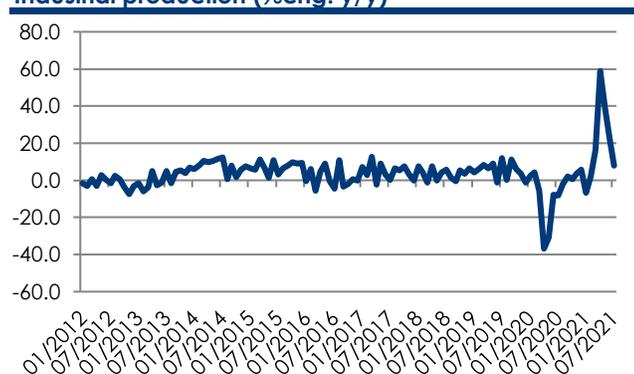
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.8	3.4	3.3	2.8	3.2	5.2	5.3	4.6	4.9
Core inflation	% y/y (avg)	2.5	3.8	4.1	3.9	4.1	3.4	3.8	3.5	3.6
Short term interest rate	avg	0.7	1.0	0.1	0.1	0.0	0.9	1.0	1.1	1.4
Long term interest rate	avg	2.2	3.1	3.0	3.0	2.3	2.8	2.9	2.8	2.8
Exchange rate (l.c/Euro)	avg	351.1	311.3	309.1	306.2	311.7	354.9	349.8	357.6	352.0
Credit Default Swaps	bp	68.8	144.2	105.1	100.4	92.9	59.3	59.3	55.4	50.1

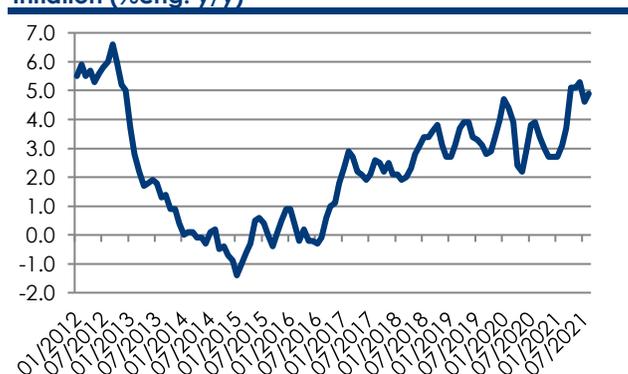
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-1,979.1	-1,219.0	-5,549.0	-1.0	-1.7	-1.4	-1.7	-18.0	1.9
Budget balance (% of GDP)	%	-2.0	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	30,246.6	:	:	:	:	:	:	:	:
Public debt (% of GDP)	%	70.9	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Hungarian Central Statistical Office, National Bank of Hungary



Hungary

Contact data: Mariann Trippon

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	40,462.3	44,054.2	53,888.6	53,888.6	55,693.7	57,490.5	57,825.9	57,490.5	59,647.0
Assets	% y/y	7.5	8.9	22.3	22.3	18.6	20.4	23.0	20.4	22.8
Assets/GDP	%	93.3	92.7	113.2	:	:	:	:	:	:
Loans ² /GDP	%	31.4	32.4	36.7	:	:	:	:	:	:
Deposits ² /GDP	%	40.4	39.8	49.0	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	13,607.8	15,406.3	17,478.4	17,478.4	17,854.3	18,120.8	17,920.3	18,120.8	18,456.7
Loans	% y/y	10.6	13.2	13.4	13.4	9.0	10.2	10.0	10.2	12.3
Loans/Assets	%	33.6	35.0	32.4	32.4	32.1	31.5	31.0	31.5	30.9
Loans in fc	% y/y	10.8	13.0	5.3	5.3	-7.9	-10.5	-9.6	-10.5	-2.6
Loans fc/Loans ps	%	23.5	23.4	21.7	21.7	21.3	19.4	19.6	19.4	19.6
Loans to corp	% y/y	14.9	11.3	12.8	12.8	5.4	5.7	5.8	5.7	9.3
Loans corp/Loans ps	%	54.8	53.9	53.6	53.6	53.4	51.7	52.1	51.7	51.9
Loans to corp in fc	% y/y	11.0	13.2	5.5	5.5	-7.9	-10.5	-9.6	-10.5	-2.6
Loans corp fc/Loans corp	%	42.4	43.1	40.3	40.3	39.6	37.3	37.4	37.3	37.5
Loans to hh	% y/y	5.8	15.6	14.2	14.2	13.4	15.5	14.9	15.5	15.7
Loans hh/Loans ps	%	45.2	46.1	46.4	46.4	46.6	48.3	47.9	48.3	48.1
Loans to hh in fc	% y/y	-5.7	-10.1	-15.9	-15.9	-9.5	-9.0	-10.0	-9.0	-5.4
Loans hh in fc/Loans hh	%	0.6	0.5	0.3	0.3	0.3	0.3	0.3	0.3	0.3
NPLs/Loans	%	0.0	0.0	0.0	0.0	0.0	:	:	:	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	17,510.9	18,905.7	23,309.9	23,309.9	23,588.8	23,704.2	23,392.2	23,704.2	24,072.2
Deposits	% y/y	14.3	8.0	23.3	23.3	20.3	17.4	16.8	17.4	18.0
Deposits/Assets	%	43.3	42.9	43.3	43.3	42.4	41.2	40.5	41.2	40.4
Deposits in fc	% y/y	15.3	4.9	34.1	34.1	15.9	25.6	25.7	25.6	23.1
Deposit ps fc/Deposit ps	%	21.6	21.0	22.9	22.9	22.1	24.2	24.1	24.2	23.4
Corp deposits	% y/y	14.7	8.8	28.6	28.6	22.4	19.7	19.2	19.7	20.6
Corp deposit/Deposit ps	%	49.4	49.7	51.9	51.9	51.0	50.2	50.1	50.2	50.5
Corp deposits in fc	% y/y	23.1	5.6	37.6	37.6	16.8	27.3	27.8	27.3	22.7
Corp deposit fc/Corp deposit	%	29.9	29.0	31.0	31.0	30.1	33.7	33.7	33.7	32.2
Hh deposits	% y/y	13.8	7.1	18.0	18.0	18.2	15.3	14.5	15.3	15.4
Hh deposit/Deposit ps	%	50.6	50.3	48.1	48.1	49.0	49.8	49.9	49.8	49.5
Hh deposits in fc	% y/y	1.7	3.6	26.5	26.5	13.8	21.8	20.9	21.8	24.0
Hh deposit fc/Hh deposit	%	13.6	13.2	14.1	14.1	13.8	14.6	14.4	14.6	14.6
Foreign liabilities	% y/y	1.4	10.4	-11.9	-11.9	-13.9	-8.4	7.9	-8.4	13.0
Foreign liabilities/Asset	%	13.7	13.8	10.0	10.0	10.4	10.5	12.4	10.5	12.6
Foreign liabilities/Deposit ps	%	31.5	32.3	23.0	23.0	24.6	25.4	30.6	25.4	31.3
LTD ratio	%	77.7	81.5	75.0	75.0	75.7	76.4	76.6	76.4	76.7
Loans in fc/Deposit ps in fc	%	84.4	90.8	71.3	71.3	73.0	61.4	62.4	61.4	64.1

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	4.5	4.5	4.1	4.1	4.1	4.3	4.3	4.5	4.5
Lending rate to corp	avg	2.3	2.5	2.8	2.9	3.0	2.8	2.8	2.9	3.0
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4
Deposits rate to corp	avg	0.1	0.1	0.5	0.5	0.5	0.5	0.5	0.6	0.7

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Hungary



Moldova

Contact data: Natalia Mihalas

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	:	:	:	:	:	:	:	:	:
GDP	nom. bn. lc	192.3	210.1	206.4	:	:	:	:	:	:
GDP real	% y/y	4.0	3.6	-7.0	-3.3	1.8		% q/q		
Hous. cons. expenditure	% y/y	8.1	7.3	:	:	:		% q/q		
Gov. cons. expenditure	% y/y	-1.5	-0.1	0.0	:	:		% q/q		
Gross capital formation	% y/y	16.7	16.9	:	:	:		% q/q		
Import goods & services	% y/y	8.7	5.0	:	:	:		% q/q		
Export goods & services	% y/y	3.9	0.9	:	:	:		% q/q		

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	-5.6	1.0	3.3	5.9	5.6	27.6	20.5	16.2	:
Export	% y/y USD	-10.9	4.6	18.5	18.4	26.4	31.6	19.6	15.2	:
Retail sales ¹	% y/y	5.1	1.0	-4.4	-3.5	-5.9	32.6	14.1	10.5	:
Unemployment rate	%	3.1	5.1	3.8	3.6	4.3	3.6	:	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. USD	0.1	0.0	0.0	0.0	0.1	:	:	:	:
Trade Balance	bn. USD	:	:	:	0.0	0.0	:	:	:	:
Capital & financ. acc. Balance	bn. USD	:	:	:	:	:	:	:	:	:
Int.reserves (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

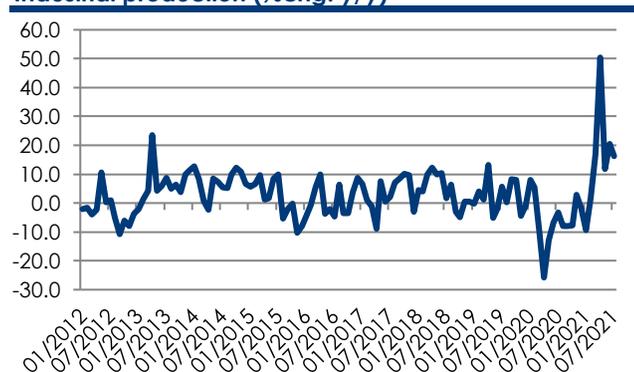
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	3.1	4.9	3.8	7.4	7.5	3.0	3.2	3.5	4.6
Core inflation	% y/y (avg)	:	:	:	:	:	:	:	:	:
Short term interest rate	avg	:	:	:	:	:	:	:	:	:
Long term interest rate	avg	:	:	:	:	:	:	:	:	:
Exchange rate (lc/USD)	avg	17.3	19.9	18.5	17.9	17.4	17.8	17.6	18.1	17.9
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

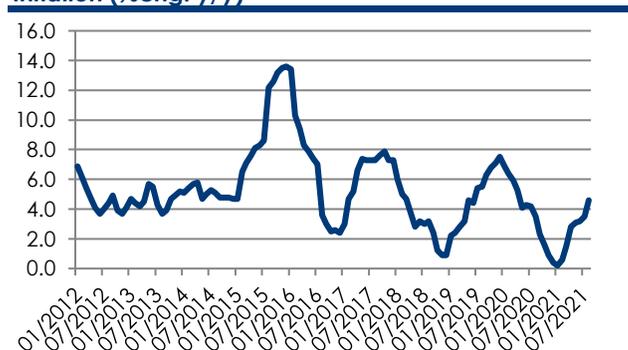
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	:	:	:	:	:	:	:	:	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	:	:	:	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: National Bureau of Statistics of the Republic of Moldova, National Bank of Moldova



Moldova

Contact data: Natalia Mihalas

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	83.2	90.6	103.9	103.9	104.5	:	108.8	:	:
Assets	% y/y	4.6	9.0	14.7	14.7	13.0	:	16.9	:	:
Assets/GDP	%	43.2	43.1	50.4	:	:	:	:	:	:
Loans ² /GDP	%	18.4	19.2	22.1	:	:	:	:	:	:
Deposits ² /GDP	%	33.0	32.5	38.6	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	35.5	40.4	45.6	45.6	46.6	:	48.7	:	:
Loans	% y/y	5.9	13.9	13.1	13.1	11.0	:	19.0	:	:
Loans/Assets	%	42.6	44.6	43.9	43.9	44.6	:	44.8	:	:
Loans in fc	% y/y	-2.2	-1.3	3.4	3.4	2.7	:	8.7	:	:
Loans fc/Loans ps	%	38.5	33.3	30.5	30.5	30.6	:	28.7	:	:
Loans to corp	% y/y	-1.5	3.6	11.5	11.5	7.2	:	14.4	:	:
Loans corp/Loans ps	%	71.8	65.3	64.4	64.4	63.3	:	62.1	:	:
Loans to corp in fc	% y/y	:	:	:	:	:	:	:	:	:
Loans corp fc/Loans corp	%	:	:	:	:	:	:	:	:	:
Loans to hh	% y/y	31.0	40.2	16.1	16.1	18.2	:	27.6	:	:
Loans hh/Loans ps	%	28.2	34.7	35.6	35.6	36.7	:	37.9	:	:
Loans to hh in fc	% y/y	:	:	:	:	:	:	:	:	:
Loans hh in fc/Loans hh	%	:	:	:	:	:	:	:	:	:
NPLs/Loans	%	12.5	8.5	7.4	7.4	7.2	:	7.5	:	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	63.5	68.4	79.6	79.6	79.1	:	82.5	:	:
Deposits	% y/y	6.0	7.7	16.5	16.5	12.8	:	17.2	:	:
Deposits/Assets	%	76.3	75.5	76.6	76.6	75.6	:	75.8	:	:
Deposits in fc	% y/y	1.8	7.3	18.9	18.9	4.4	:	10.3	:	:
Deposit ps fc/Deposit ps	%	41.1	41.0	41.8	41.8	41.4	:	41.2	:	:
Corp deposits	% y/y	7.5	4.5	26.9	26.9	20.0	:	24.7	:	:
Corp deposit/Deposit ps	%	34.3	33.3	36.3	36.3	34.2	:	35.5	:	:
Corp deposits in fc	% y/y	2.9	8.6	40.1	40.1	2.9	:	7.7	:	:
Corp deposit fc/Corp deposit	%	35.7	37.1	41.0	41.0	39.7	:	39.5	:	:
Hh deposits	% y/y	5.2	9.4	11.3	11.3	9.4	:	13.5	:	:
Hh deposit/Deposit ps	%	65.7	66.7	63.7	63.7	65.8	:	64.5	:	:
Hh deposits in fc	% y/y	1.4	6.8	9.8	9.8	5.2	:	11.7	:	:
Hh deposit fc/Hh deposit	%	44.0	42.9	42.3	42.3	42.3	:	42.1	:	:
Foreign liabilities	% y/y	-16.7	:	:	:	:	:	:	:	:
Foreign liabilities/Asset	%	5.7	:	:	:	:	:	:	:	:
Foreign liabilities/Deposit ps	%	7.5	:	:	:	:	:	:	:	:
LTD ratio	%	55.9	59.1	57.3	57.3	59.0	:	59.1	:	:
Loans in fc/Deposit ps in fc	%	52.3	48.1	41.8	41.8	43.6	:	41.1	:	:

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	9.1	8.8	8.5	8.2	8.2	:	8.3	:	:
Lending rate to hh	avg	8.6	:	:	:	:	:	:	:	:
Lending rate to corp	avg	9.3	9.0	8.6	8.5	8.5	:	8.8	:	:
Deposits interest rate	avg	4.5	4.3	4.1	3.6	3.4	:	3.2	:	:
Deposits rate to hh	avg	4.6	4.5	4.2	3.8	3.6	:	3.4	:	:
Deposits rate to corp	avg	3.6	3.2	2.8	2.5	2.5	:	2.3	:	:

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business, in domestic currency, lending and deposit rate to residents (ex banks)

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Moldova



Poland

Contact data: Michal Lehuta

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k l.c	:	:	:	:	:	:	:	:	:
GDP	nom. bn. l.c	:	2,287.7	2,317.1	:	:	:	:	:	:
GDP real	% y/y	5.1	4.1	-2.7	-2.6	-1.3	11.0	% q/q -0.3	1.3	2.1
Hous. cons. expenditure	% y/y	4.6	4.5	-3.1	-3.8	-0.5	14.0	% q/q	:	:
Gov. cons. expenditure	% y/y	3.5	3.9	3.2	5.1	3.4	3.8	% q/q	:	:
Gross capital formation	% y/y	8.0	16.0	-12.5	-10.5	4.9	16.0	% q/q	:	:
Import goods & services	% y/y	6.6	3.4	-2.7	7.6	9.5	35.4	% q/q	:	:
Export goods & services	% y/y	5.3	5.2	-0.7	7.6	5.5	29.7	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	5.9	4.3	-1.0	6.4	8.1	30.7	18.1	9.8	:
Export	% y/y l.c	5.3	7.5	2.8	9.0	8.1	42.9	22.5	:	:
Retail sales ¹	% y/y	:	:	:	:	:	:	:	:	:
Unemployment rate	%	5.9	:	7.3	6.9	6.5	6.1	5.9	5.8	:
Econ. sentiment indicator	eop	109.8	104.6	83.5	83.5	90.3	106.9	106.9	106.2	104.5
Purch. Managers' Index - PMI	eop	47.6	48.0	51.7	51.7	54.3	59.4	59.4	57.6	56.0

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	-3.4	0.3	18.2	18.2	3.0	5.0	:	:	:
Trade Balance	bn. EUR	-5.2	1.8	12.4	12.4	3.2	5.5	:	:	:
Capital & financ. acc. Balance	bn. EUR	15.6	:	:	:	:	:	:	:	:
Int.reserves (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

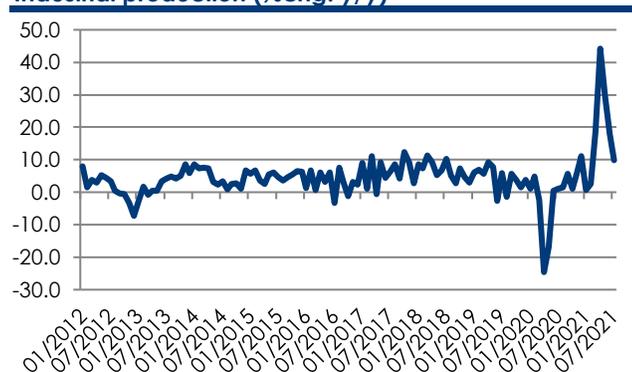
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	1.7	3.4	3.4	2.8	2.7	4.5	4.4	5.0	5.4
Core inflation	% y/y (avg)	3.9	:	0.7	0.8	0.9	3.8	3.5	3.7	:
Short term interest rate	avg	0.6	1.6	1.5	1.5	1.7	0.1	0.1	0.1	0.1
Long term interest rate	avg	1.5	3.0	3.4	3.3	3.4	1.7	1.8	1.6	1.7
Exchange rate (l.c/Euro)	avg	4.4	4.4	4.3	4.3	4.2	4.5	4.5	4.6	4.6
Credit Default Swaps	bp	58.3	83.1	60.1	56.7	49.6	47.9	47.7	48.0	48.9

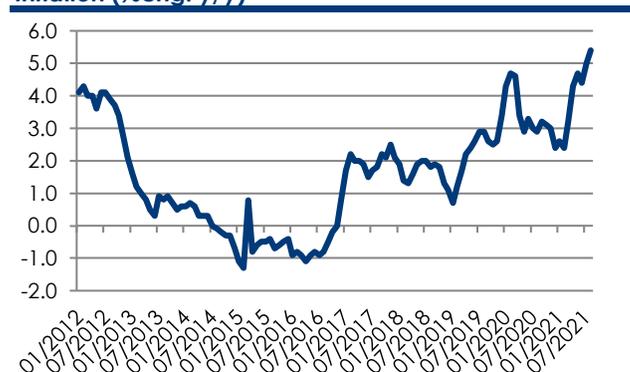
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-17.7	-15.9	-0.5	3.7	-8.4	15.5	28.0	32.3	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	:	:	1,335.6	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Statistics Poland, Narodowy Bank Polski



Poland

Contact data: Michal Lehuta

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	1,984.5	2,092.9	2,449.6	2,449.6	2,500.1	2,555.8	2,530.4	2,555.8	2,588.2
Assets	% y/y	6.8	5.5	17.0	17.0	12.8	7.5	7.6	7.5	7.8
Assets/GDP	%	:	91.5	105.7	:	:	:	:	:	:
Loans ² /GDP	%	:	49.5	49.1	:	:	:	:	:	:
Deposits ² /GDP	%	:	53.5	59.6	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	1,081.8	1,132.7	1,137.2	1,137.2	1,143.2	1,149.1	1,148.6	1,149.1	1,160.5
Loans	% y/y	7.9	4.7	0.4	0.4	-2.0	0.5	-0.1	0.5	2.2
Loans/Assets	%	54.5	54.1	46.4	46.4	45.7	45.0	45.4	45.0	44.8
Loans in fc	% y/y	5.0	-4.0	2.4	2.4	-7.0	-9.8	-9.8	-9.8	-5.8
Loans fc/Loans ps	%	21.5	19.7	20.1	20.1	19.7	18.4	18.7	18.4	18.4
Loans to corp	% y/y	7.6	2.1	-4.9	-4.9	-8.4	-4.7	-5.2	-4.7	-1.9
Loans corp/Loans ps	%	33.1	32.3	30.6	30.6	30.7	30.2	30.6	30.2	30.2
Loans to corp in fc	% y/y	17.7	-0.7	5.8	5.8	-4.1	-10.0	-9.6	-10.0	-6.0
Loans corp fc/Loans corp	%	26.5	25.8	28.7	28.7	28.8	26.6	27.3	26.6	26.6
Loans to hh	% y/y	8.0	6.0	2.9	2.9	1.1	2.9	2.4	2.9	4.0
Loans hh/Loans ps	%	66.9	67.7	69.4	69.4	69.3	69.8	69.4	69.8	69.8
Loans to hh in fc	% y/y	-2.2	-6.4	-0.1	-0.1	-9.3	-9.6	-9.9	-9.6	-5.6
Loans hh in fc/Loans hh	%	19.0	16.8	16.3	16.3	15.7	14.8	14.9	14.8	14.9
NPLs/Loans	%	3.9	:	:	:	:	:	:	:	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	1,116.0	1,223.8	1,380.0	1,380.0	1,411.5	1,409.9	1,409.4	1,409.9	1,421.8
Deposits	% y/y	9.4	9.7	12.8	12.8	12.4	5.7	7.6	5.7	6.7
Deposits/Assets	%	56.2	58.5	56.3	56.3	56.5	55.2	55.7	55.2	54.9
Deposits in fc	% y/y	2.1	11.6	12.5	12.5	5.2	8.7	13.4	8.7	10.1
Deposit ps fc/Deposit ps	%	11.9	12.1	12.1	12.1	11.9	12.7	12.8	12.7	12.6
Corp deposits	% y/y	4.3	10.0	19.0	19.0	20.3	4.9	10.6	4.9	7.6
Corp deposit/Deposit ps	%	25.8	25.9	27.3	27.3	27.5	27.2	27.5	27.2	27.6
Corp deposits in fc	% y/y	-7.1	13.8	2.9	2.9	-3.8	-4.8	7.1	-4.8	0.5
Corp deposit fc/Corp deposit	%	19.0	19.6	16.9	16.9	16.9	18.7	19.5	18.7	18.2
Hh deposits	% y/y	11.3	9.5	10.6	10.6	9.7	6.0	6.5	6.0	6.3
Hh deposit/Deposit ps	%	74.2	74.1	72.7	72.7	72.5	72.8	72.5	72.8	72.4
Hh deposits in fc	% y/y	9.7	10.1	19.5	19.5	12.0	19.9	18.5	19.9	17.6
Hh deposit fc/Hh deposit	%	9.4	9.5	10.3	10.3	9.9	10.5	10.3	10.5	10.4
Foreign liabilities	% y/y	-2.9	:	:	:	:	:	:	:	:
Foreign liabilities/Asset	%	8.7	:	:	:	:	:	:	:	:
Foreign liabilities/Deposit ps	%	15.4	:	:	:	:	:	:	:	:
LTD ratio	%	96.9	92.6	82.4	82.4	81.0	81.5	81.5	81.5	81.6
Loans in fc/Deposit ps in fc	%	175.1	150.5	137.0	137.0	134.9	117.6	119.0	117.6	119.6

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	5.1	5.1	4.0	3.4	3.5	3.5	3.6	3.6	3.6
Lending rate to hh	avg	6.3	6.4	5.1	4.5	4.5	4.5	4.5	4.6	4.5
Lending rate to corp	avg	3.5	3.6	2.7	2.2	2.1	2.2	2.3	2.3	2.2
Deposits interest rate	avg	1.4	1.3	0.5	0.2	0.2	0.1	0.1	0.1	0.1
Deposits rate to hh	avg	1.7	1.6	0.5	0.2	0.1	0.1	0.1	0.1	0.1
Deposits rate to corp	avg	1.7	1.5	0.5	0.1	0.1	0.0	0.0	0.0	0.0

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Narodowy Bank Polski



Romania

Contact data: Pacurari Marius

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	48.2	54.3	:	:	:	:	:	:	:
GDP	nom. bn. lc	940.5	1,059.8	1,053.9	:	:	:	:	:	:
GDP real	% y/y	4.4	4.1	-3.9	-1.4	-0.2	13.0	% q/q 4.8	2.8	1.8
Hous. cons. expenditure	% y/y	5.8	7.3	-5.0	-5.0	1.0	10.1	% q/q 2.0	2.5	-3.9
Gov. cons. expenditure	% y/y	6.8	10.5	-2.9	-1.1	2.8	-1.9	% q/q 0.0	-4.0	1.4
Gross capital formation	% y/y	6.8	-4.5	15.8	14.1	6.5	38.1	% q/q 33.9	3.3	69.3
Import goods & services	% y/y	7.2	7.3	-6.6	0.0	5.4	40.4	% q/q 4.2	3.0	1.2
Export goods & services	% y/y	1.6	6.4	-9.9	-3.8	0.6	40.3	% q/q 2.7	0.2	0.7

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	3.5	-3.4	2.6	2.6	13.4	11.6	11.6	3.1	:
Export	% y/y lc	8.1	4.9	5.1	5.1	20.1	28.9	28.9	14.6	:
Retail sales ¹	% y/y	5.5	9.3	3.4	3.4	9.1	12.1	12.1	7.6	:
Unemployment rate	%	3.3	3.0	3.3	3.4	3.3	3.0	3.0	3.1	:
Econ. sentiment indicator	eop	101.3	104.3	89.9	89.9	91.3	102.6	102.6	103.5	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	-9.4	-2.8	-11.0	-11.0	-2.5	-7.0	-7.0	-9.1	:
Trade Balance	bn. EUR	-14.8	-3.1	-9.7	-9.7	-3.1	-5.2	:	:	:
Capital & financ. acc. Balance	bn. EUR	-2.2	2.9	-3.2	-3.2	0.5	1.3	:	:	:
Int.reserves (stock)	bn. USD	42.0	41.6	51.8	51.8	48.2	50.3	:	:	:
External debt (stock)	bn. EUR	98.5	106.0	125.9	125.9	123.6	128.0	:	:	:
External debt (% of GDP)	%	49.0	47.8	58.2	58.2	:	:	:	:	:

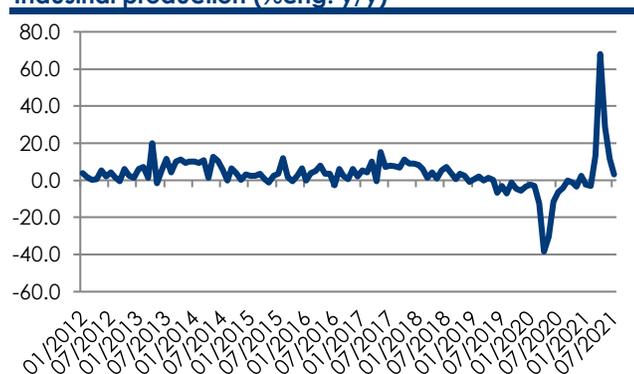
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	4.6	3.8	2.6	2.1	2.6	2.9	3.9	5.0	5.3
Core inflation	% y/y (avg)	2.5	3.7	3.3	3.3	2.8	2.9	2.9	3.0	:
Short term interest rate	avg	2.4	0.8	1.2	0.9	2.0	1.6	1.5	1.5	1.6
Long term interest rate	avg	4.0	3.4	4.0	4.0	4.4	3.3	3.4	3.6	3.9
Exchange rate (lc/Euro)	avg	4.8	4.5	4.6	4.6	4.6	4.9	4.9	4.9	4.9
Credit Default Swaps	bp	105.3	106.0	92.4	91.5	90.0	82.1	81.5	83.2	83.9

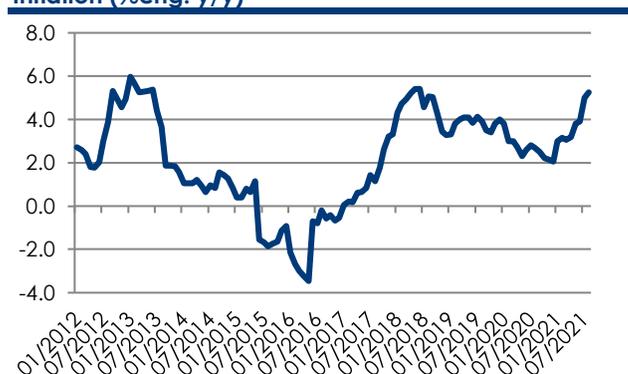
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-27.3	-48.3	-101.9	-101.9	-14.6	-33.8	-33.8	-34.0	:
Budget balance (% of GDP)	%	-2.9	-4.6	-9.8	-9.8	-1.3	-3.0	:	:	:
Public debt	bn. loc. cur.	330.1	373.5	498.4	590.4	591.8	:	:	:	:
Public debt (% of GDP)	%	35.1	35.4	47.7	55.9	51.8	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: NIS, National Bank of Romania



Romania

Contact data: Pacurari Marius

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	486.2	533.6	607.0	607.0	623.1	636.1	629.0	636.1	641.3
Assets	% y/y	5.7	9.7	13.8	13.8	11.6	13.4	10.7	13.4	13.7
Assets/GDP	%	51.7	50.3	57.6	:	:	:	:	:	:
Loans ² /GDP	%	25.9	24.6	26.0	:	:	:	:	:	:
Deposits ² /GDP	%	33.1	33.1	38.3	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	243.8	260.8	273.8	273.8	281.8	290.4	286.9	290.4	296.3
Loans	% y/y	7.9	7.0	5.0	5.0	6.9	10.9	9.9	10.9	12.2
Loans/Assets	%	50.1	48.9	45.1	45.1	45.2	45.6	45.6	45.6	46.2
Loans in fc	% y/y	-2.0	1.5	-2.7	-2.7	-2.9	-1.7	-2.1	-1.7	0.8
Loans fc/Loans ps	%	33.7	32.0	29.7	29.7	29.1	27.9	28.5	27.9	27.9
Loans to corp	% y/y	6.3	6.3	5.3	5.3	9.5	14.7	13.3	14.7	17.0
Loans corp/Loans ps	%	45.4	45.1	45.3	45.3	46.0	46.0	45.9	46.0	46.3
Loans to corp in fc	% y/y	6.2	9.5	1.8	1.8	1.7	4.6	3.8	4.6	8.6
Loans corp fc/Loans corp	%	40.5	41.7	40.3	40.3	39.8	38.7	39.6	38.7	39.0
Loans to hh	% y/y	9.2	7.6	4.8	4.8	4.9	7.8	7.1	7.8	8.4
Loans hh/Loans ps	%	54.6	54.9	54.7	54.7	54.0	54.0	54.1	54.0	53.7
Loans to hh in fc	% y/y	-10.4	-8.1	-9.0	-9.0	-9.8	-11.0	-10.9	-11.0	-10.9
Loans hh in fc/Loans hh	%	28.1	24.0	20.8	20.8	20.0	18.8	19.2	18.8	18.3
NPLs/Loans	%	5.0	4.1	3.8	3.8	3.9	3.8	3.9	3.8	3.7

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	311.0	350.3	404.2	404.2	413.4	419.3	418.7	419.3	423.7
Deposits	% y/y	9.2	12.6	15.4	15.4	15.3	14.9	14.5	14.9	15.7
Deposits/Assets	%	64.0	65.7	66.6	66.6	66.3	65.9	66.6	65.9	66.1
Deposits in fc	% y/y	13.0	16.3	17.9	17.9	11.0	11.6	10.8	11.6	13.8
Deposit ps fc/Deposit ps	%	33.3	34.4	35.2	35.2	35.4	35.4	35.2	35.4	35.7
Corp deposits	% y/y	5.8	13.9	15.3	15.3	16.7	20.1	19.6	20.1	21.2
Corp deposit/Deposit ps	%	36.1	36.5	36.5	36.5	36.0	36.0	36.3	36.0	36.2
Corp deposits in fc	% y/y	2.6	15.6	26.0	26.0	7.7	13.2	12.4	13.2	18.5
Corp deposit fc/Corp deposit	%	22.5	22.9	25.0	25.0	24.8	25.0	24.8	25.0	25.9
Hh deposits	% y/y	11.2	11.9	15.4	15.4	14.6	12.1	11.8	12.1	12.7
Hh deposit/Deposit ps	%	63.9	63.5	63.5	63.5	64.0	64.0	63.7	64.0	63.8
Hh deposits in fc	% y/y	16.8	16.5	15.3	15.3	12.1	11.0	10.3	11.0	12.2
Hh deposit fc/Hh deposit	%	39.4	41.0	41.0	41.0	41.3	41.2	41.1	41.2	41.3
Foreign liabilities	% y/y	-20.9	4.7	-6.2	-6.2	-5.8	2.3	-7.3	2.3	3.8
Foreign liabilities/Asset	%	7.4	7.1	5.9	5.9	5.6	5.8	5.6	5.8	5.8
Foreign liabilities/Deposit ps	%	11.6	10.8	8.8	8.8	8.5	8.8	8.5	8.8	8.8
LTD ratio	%	78.4	74.5	67.8	67.8	68.2	69.2	68.5	69.2	69.9
Loans in fc/Deposit ps in fc	%	79.3	69.2	57.2	57.2	56.1	54.6	55.6	54.6	54.6

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	7.0	7.3	6.2	5.7	5.8	5.7	5.7	5.6	5.4
Lending rate to hh	avg	8.2	8.2	7.4	7.0	7.1	6.8	6.7	6.7	6.5
Lending rate to corp	avg	5.6	6.0	5.0	4.6	4.4	4.2	4.1	4.2	4.0
Deposits interest rate	avg	1.7	2.2	1.9	1.6	1.2	1.1	1.1	1.0	1.1
Deposits rate to hh	avg	1.3	1.8	1.7	1.5	1.3	1.1	1.1	1.1	1.2
Deposits rate to corp	avg	1.9	2.3	1.9	1.6	1.1	1.1	1.1	1.0	1.1

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Romania



Russia

Contact data: Elizaveta Sklianina

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	705.9	749.9	726.1	:	:	:	:	:	:
GDP	nom. bn. lc	103,626.6	110,046.1	106,967.5	:	:	:	:	:	:
GDP real	% y/y	2.3	1.3	-3.0	-1.8	-0.7	:	% q/q 9.0	-17.9	:
Hous. cons. expenditure	% y/y	8.4	7.1	-3.7	-3.7	5.0	:	% q/q	:	:
Gov. cons. expenditure	% y/y	5.6	9.5	4.1	4.1	0.3	:	% q/q	:	:
Gross capital formation	% y/y	6.4	8.6	4.8	4.8	8.0	:	% q/q	:	:
Import goods & services	% y/y	-0.5	10.0	-5.5	-5.5	-2.1	:	% q/q	:	:
Export goods & services	% y/y	2.9	0.1	-6.5	-6.5	-2.4	:	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	-4.0	1.3	0.9	1.2	-1.7	9.8	10.4	6.8	:
Export	% y/y USD	-21.4	-16.8	25.9	18.7	24.5	61.1	72.9	:	:
Retail sales ¹	% y/y	-4.4	-4.6	1.1	2.1	3.0	:	:	:	:
Unemployment rate	%	5.8	5.5	5.2	5.0	5.1	5.0	4.8	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	51.7	47.5	49.7	49.7	51.1	49.2	49.2	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. USD	113.5	64.6	33.9	6.1	16.8	:	:	:	:
Trade Balance	bn. USD	194.4	164.3	91.8	10.3	:	:	:	:	:
Capital & financ. acc. Balance	bn. USD	113.6	61.2	33.4	3.9	:	:	:	:	:
Int.reserves (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. USD	453.7	490.8	467.9	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

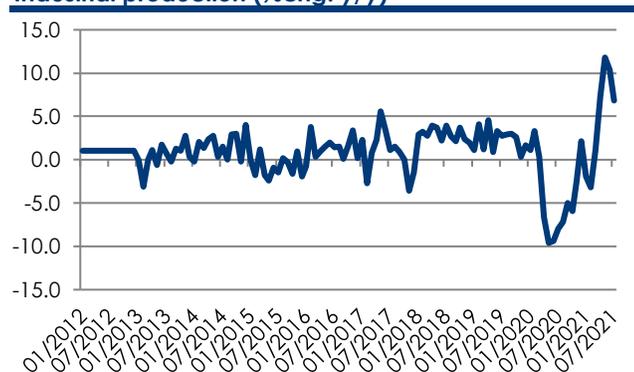
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.9	4.5	3.4	3.4	2.6	6.0	6.5	6.5	:
Core inflation	% y/y (avg)	3.7	3.1	4.2	4.2	5.4	6.6	6.6	:	:
Short term interest rate	avg	5.4	11.2	9.4	9.1	8.4	5.8	6.2	:	:
Long term interest rate	avg	6.1	8.9	7.8	7.7	7.6	7.2	7.2	:	:
Exchange rate (lc/USD)	avg	72.6	67.1	58.3	59.0	58.4	74.2	72.6	:	:
Credit Default Swaps	bp	102.5	235.0	143.2	142.4	120.7	91.5	83.9	:	:

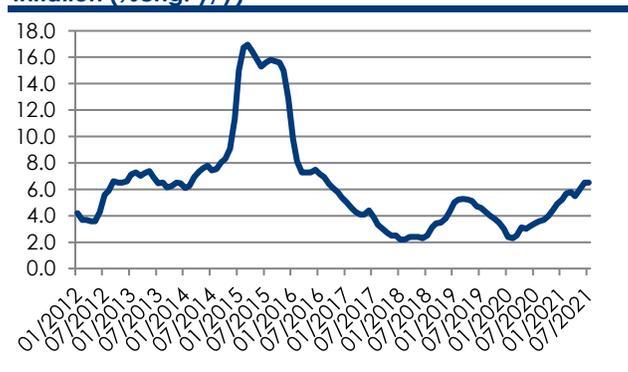
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	2,741.4	-67.8	-4,113.5	:	:	381.0	625.9	:	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	2,206.3	2,113.0	2,494.0	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Federal State Statistics Service, The Central Bank of the Russian Federation



Russia

Contact data: Elizaveta Sklianina

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	94,083.7	96,581.1	129,607.7	129,607.7	136,261.3	:	:	:	:
Assets	% y/y	10.4	2.7	34.2	34.2	30.4	:	:	:	:
Assets/GDP	%	90.8	87.8	121.2	:	:	:	:	:	:
Loans ² /GDP	%	51.1	51.5	60.6	:	:	:	:	:	:
Deposits ² /GDP	%	48.4	47.5	53.5	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	52,912.4	56,654.4	64,803.8	64,803.8	68,130.6	:	70,371.7	:	:
Loans	% y/y	15.0	7.1	14.4	14.4	12.9	:	17.6	:	:
Loans/Assets	%	56.2	58.7	50.0	50.0	50.0	:	:	:	:
Loans in fc	% y/y	11.3	-12.1	25.4	25.4	7.1	:	16.5	:	:
Loans fc/Loans ps	%	20.1	16.5	18.1	18.1	17.8	:	17.1	:	:
Loans to corp	% y/y	12.4	2.6	14.8	14.8	11.5	:	15.7	:	:
Loans corp/Loans ps	%	71.8	68.8	69.1	69.1	68.8	:	68.5	:	:
Loans to corp in fc	% y/y	11.4	-12.0	25.5	25.5	7.3	:	16.7	:	:
Loans corp fc/Loans corp	%	27.7	23.7	26.0	26.0	25.6	:	24.8	:	:
Loans to hh	% y/y	22.4	18.5	13.6	13.6	16.2	:	21.9	:	:
Loans hh/Loans ps	%	28.2	31.2	30.9	30.9	31.2	:	31.5	:	:
Loans to hh in fc	% y/y	2.3	-25.4	13.9	13.9	-7.4	:	-8.6	:	:
Loans hh in fc/Loans hh	%	0.7	0.5	0.5	0.5	0.4	:	0.4	:	:
NPLs/Loans	%	10.1	9.3	:	:	:	:	:	:	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	50,112.2	52,233.0	57,241.0	57,241.0	59,180.4	:	61,060.4	:	:
Deposits	% y/y	14.2	4.2	9.6	9.6	7.6	:	13.5	:	:
Deposits/Assets	%	53.3	54.1	44.2	44.2	43.4	:	:	:	:
Deposits in fc	% y/y	12.8	-10.3	18.0	18.0	-2.8	:	7.4	:	:
Deposit ps fc/Deposit ps	%	27.7	23.8	25.6	25.6	25.0	:	23.6	:	:
Corp deposits	% y/y	21.0	0.1	12.6	12.6	14.9	:	26.6	:	:
Corp deposit/Deposit ps	%	43.2	41.5	42.6	42.6	45.7	:	47.0	:	:
Corp deposits in fc	% y/y	11.7	-16.8	21.8	21.8	-4.1	:	7.7	:	:
Corp deposit fc/Corp deposit	%	35.8	29.8	32.2	32.2	29.4	:	26.7	:	:
Hh deposits	% y/y	9.5	7.3	7.5	7.5	2.1	:	3.9	:	:
Hh deposit/Deposit ps	%	56.8	58.5	57.4	57.4	54.3	:	53.0	:	:
Hh deposits in fc	% y/y	14.3	-2.2	13.8	13.8	-1.3	:	7.1	:	:
Hh deposit fc/Hh deposit	%	21.5	19.6	20.7	20.7	21.3	:	20.8	:	:
Foreign liabilities	% y/y	-0.4	-19.3	10.5	10.5	-2.5	10.2	9.0	10.2	:
Foreign liabilities/Asset	%	6.3	5.0	4.1	4.1	4.1	:	:	:	:
Foreign liabilities/Deposit ps	%	11.9	9.2	9.3	9.3	9.5	:	9.2	:	:
LTD ratio	%	105.6	108.5	113.2	113.2	115.1	:	115.2	:	:
Loans in fc/Deposit ps in fc	%	76.7	75.2	79.9	79.9	81.8	:	83.8	:	:

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	17.7	15.0	14.1	13.7	13.4	:	13.7	:	:
Lending rate to corp	avg	8.9	8.7	6.8	6.1	6.0	:	6.5	:	:
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	5.4	5.4	3.8	3.3	3.2	:	3.3	:	:
Deposits rate to corp	avg	6.1	6.1	3.9	3.3	3.3	:	3.9	:	:

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: The Central Bank of the Russian Federation



Serbia

Contact data: Tijana Matijasevic

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	726.5	780.1	:	:	:	:	:	:	:
GDP	nom. bn. lc	5,072.9	5,417.7	:	:	:	:	:	:	:
GDP real	% y/y	4.5	4.2	-1.0	-1.0	1.8	13.7	% q/q	:	:
Hous. cons. expenditure	% y/y	3.1	3.5	:	-2.6	-1.7	17.6	% q/q	:	:
Gov. cons. expenditure	% y/y	4.2	2.6	:	4.6	-0.6	-3.8	% q/q	:	:
Gross capital formation	% y/y	17.5	17.2	:	-4.1	9.0	22.5	% q/q	:	:
Import goods & services	% y/y	10.8	10.7	:	0.8	-1.0	42.9	% q/q	:	:
Export goods & services	% y/y	7.5	7.7	:	2.1	8.4	36.5	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	1.3	0.3	0.4	6.3	3.5	15.9	4.4	1.7	:
Export	% y/y lc	8.1	8.9	-2.8	12.7	7.9	47.6	29.0	24.8	:
Retail sales ¹	% y/y	4.2	7.7	3.3	3.7	2.3	19.9	5.8	11.1	:
Unemployment rate	%	12.7	10.4	9.0	10.7	12.8	11.1	:	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	-2.1	-3.2	-2.0	-0.2	0.1	-0.6	-0.3	:	:
Trade Balance	bn. EUR	-5.1	-5.6	-5.2	-1.4	-1.0	-1.6	:	:	:
Capital & financ. acc. Balance	bn. EUR	-1.8	-3.2	-2.2	0.0	0.1	-0.2	:	:	:
Int.reserves (stock)	bn. EUR	11.3	13.4	13.5	13.5	14.3	:	:	:	:
External debt (stock)	bn. EUR	26.7	28.3	30.8	30.8	32.3	:	:	:	:
External debt (% of GDP)	%	62.2	61.5	66.3	66.3	68.8	:	:	:	:

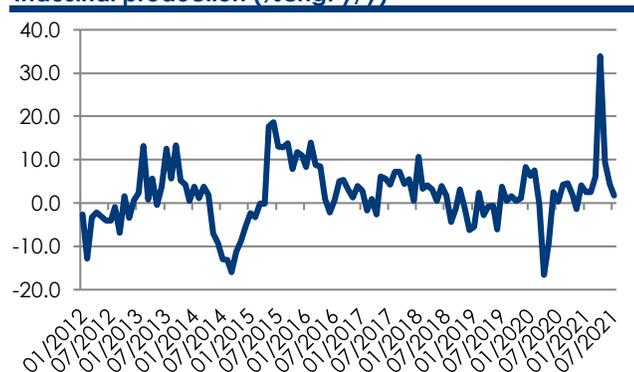
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.0	1.9	1.6	1.6	1.4	3.2	3.3	3.3	4.3
Core inflation	% y/y (avg)	1.0	1.1	1.6	2.0	1.9	1.9	2.0	1.9	:
Short term interest rate	avg	1.2	3.4	3.4	3.5	3.1	0.9	0.9	0.9	0.9
Long term interest rate	avg	4.8	13.0	13.0	13.0	13.0	2.5	2.5	2.5	2.5
Exchange rate (lc/Euro)	avg	117.6	123.1	121.4	119.8	119.1	117.6	117.6	117.6	117.6
Credit Default Swaps	bp	102.3	244.3	166.1	145.7	129.0	122.2	122.2	122.2	122.2

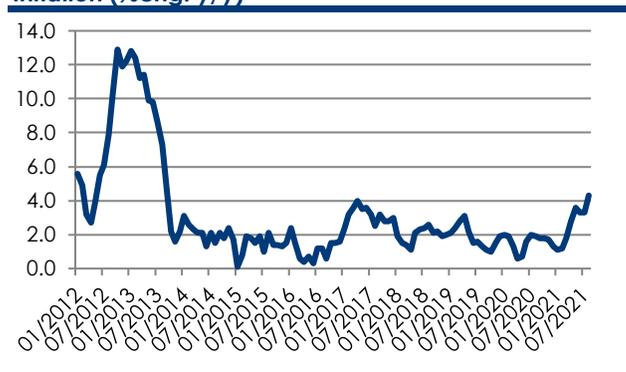
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	32.2	-11.1	-442.8	-82.0	-12.7	-26.1	24.5	32.8	:
Budget balance (% of GDP)	%	0.6	-0.2	-8.1	-5.5	-0.9	-1.7	:	:	:
Public debt	bn. loc. cur.	2,720.2	2,815.6	3,135.8	3,135.8	3,309.0	3,322.5	:	:	:
Public debt (% of GDP)	%	53.7	52.0	57.4	57.4	54.8	55.0	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Statistical Office of the Republic of Serbia, National Bank of Serbia



Serbia

Contact data: Tijana Matijasevic

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	3,971.4	4,270.7	4,806.4	4,806.4	4,883.9	4,991.2	4,940.7	4,991.2	5,006.3
Assets	% y/y	10.3	7.5	12.5	12.5	11.9	8.6	9.7	8.6	9.2
Assets/GDP	%	78.3	78.8	:	:	:	:	:	:	:
Loans ² /GDP	%	43.5	44.3	:	:	:	:	:	:	:
Deposits ² /GDP	%	44.9	45.3	:	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	2,205.3	2,402.3	2,667.9	2,667.9	2,694.3	2,760.3	2,721.4	2,760.3	2,808.1
Loans	% y/y	9.9	8.9	11.1	11.1	8.9	7.3	8.0	7.3	8.5
Loans/Assets	%	55.5	56.3	55.5	55.5	55.2	55.3	55.1	55.3	56.1
Loans in fc	% y/y	9.8	8.8	4.1	4.1	1.3	0.6	0.8	0.6	3.0
Loans fc/Loans ps	%	67.0	66.9	62.7	62.7	62.1	61.4	61.7	61.4	61.4
Loans to corp	% y/y	7.8	8.7	10.4	10.4	6.4	4.4	4.5	4.4	6.6
Loans corp/Loans ps	%	53.9	53.7	53.4	53.4	53.1	52.6	52.6	52.6	52.9
Loans to corp in fc	% y/y	10.5	10.5	1.3	1.3	-3.1	-4.6	-4.2	-4.6	-1.4
Loans corp fc/Loans corp	%	84.6	86.0	79.0	79.0	77.7	76.4	76.9	76.4	76.2
Loans to hh	% y/y	12.5	9.2	11.8	11.8	11.9	10.6	12.2	10.6	10.7
Loans hh/Loans ps	%	46.1	46.3	46.6	46.6	46.9	47.4	47.4	47.4	47.1
Loans to hh in fc	% y/y	8.3	5.0	10.3	10.3	11.2	12.2	11.9	12.2	12.6
Loans hh in fc/Loans hh	%	46.4	44.7	44.1	44.1	44.6	44.8	44.7	44.8	44.8
NPLs/Loans	%	5.7	4.1	3.7	3.7	3.9	3.6	:	3.6	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	2,275.8	2,452.6	2,880.4	2,880.4	2,933.3	3,006.3	2,971.7	3,006.3	3,013.3
Deposits	% y/y	14.9	7.8	17.4	17.4	18.3	11.6	13.2	11.6	11.9
Deposits/Assets	%	57.3	57.4	59.9	59.9	60.1	60.2	60.1	60.2	60.2
Deposits in fc	% y/y	12.5	3.2	8.4	8.4	13.6	11.6	11.2	11.6	11.4
Deposit ps fc/Deposit ps	%	68.3	65.4	60.4	60.4	62.3	61.9	61.5	61.9	61.8
Corp deposits	% y/y	25.2	1.3	26.3	26.3	24.9	9.7	14.3	9.7	9.6
Corp deposit/Deposit ps	%	38.8	36.4	39.2	39.2	38.9	38.3	38.3	38.3	37.7
Corp deposits in fc	% y/y	35.1	-10.0	17.3	17.3	28.7	15.7	14.6	15.7	12.1
Corp deposit fc/Corp deposit	%	46.9	41.7	38.7	38.7	42.6	41.9	40.6	41.9	41.5
Hh deposits	% y/y	9.2	11.9	12.4	12.4	14.5	12.9	12.5	12.9	13.3
Hh deposit/Deposit ps	%	61.2	63.6	60.8	60.8	61.1	61.7	61.7	61.7	62.3
Hh deposits in fc	% y/y	6.1	8.0	5.7	5.7	9.0	10.3	10.1	10.3	11.1
Hh deposit fc/Hh deposit	%	81.8	79.0	74.3	74.3	74.8	74.4	74.5	74.4	74.1
Foreign liabilities	% y/y	24.0	9.1	6.3	6.3	0.0	-4.2	-2.5	-4.2	-2.5
Foreign liabilities/Asset	%	12.5	12.7	12.0	12.0	11.6	11.3	11.2	11.3	11.3
Foreign liabilities/Deposit ps	%	21.8	22.1	20.0	20.0	19.3	18.8	18.6	18.8	18.8
LTD ratio	%	96.9	97.9	92.6	92.6	91.9	91.8	91.6	91.8	93.2
Loans in fc/Deposit ps in fc	%	95.1	100.2	96.2	96.2	91.6	91.0	91.8	91.0	92.6

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	8.6	8.0	5.9	6.2	6.2	6.4	6.3	6.4	5.8
Lending rate to hh	avg	10.3	9.8	8.6	8.6	8.7	8.7	8.8	8.4	8.7
Lending rate to corp	avg	5.0	4.7	3.3	3.3	2.8	3.2	3.1	3.2	2.6
Deposits interest rate	avg	2.7	2.5	1.6	1.5	1.4	1.3	1.3	1.4	1.3
Deposits rate to hh	avg	2.7	2.9	2.4	2.3	2.1	1.9	1.8	2.0	1.8
Deposits rate to corp	avg	2.7	2.4	1.5	1.4	1.3	1.3	1.2	1.3	1.3

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Serbia



Slovakia

Contact data: Zdenko Štefanides

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	16.5	17.3	16.7	:	:	:	:	:	:
GDP	nom. bn. lc	89.7	94.1	91.1	:	:	:	:	:	:
GDP real	% y/y	4.0	2.3	-5.2	-2.1	0.2	9.6	% q/q 0.5	-1.4	2.0
Hous. cons. expenditure	% y/y	3.9	2.1	-1.4	-2.3	-5.8	5.0	% q/q	:	:
Gov. cons. expenditure	% y/y	0.2	4.6	-2.3	3.1	-1.8	8.7	% q/q	:	:
Gross capital formation	% y/y	3.7	6.8	-22.4	-15.4	-10.0	23.5	% q/q	:	:
Import goods & services	% y/y	5.0	2.6	-8.5	0.6	5.4	39.6	% q/q	:	:
Export goods & services	% y/y	5.4	1.7	-7.2	1.8	10.0	40.0	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production	% y/y	-8.6	4.8	3.3	3.5	3.6	39.8	13.8	7.8	:
Export	% y/y lc	-5.0	3.7	6.8	7.6	7.1	57.3	17.1	10.9	:
Retail sales ¹	% y/y	-1.0	2.1	6.0	5.5	5.7	9.9	6.6	1.5	:
Unemployment rate	%	6.8	9.5	7.1	6.6	6.0	7.9	7.8	7.7	:
Econ. sentiment indicator	eop	97.5	97.7	85.4	85.4	85.6	107.0	107.0	100.8	99.2
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	-2.4	-2.8	-0.3	-0.3	0.2	:	:	:	:
Trade Balance	bn. EUR	-0.2	-0.7	0.6	:	:	:	:	:	:
Capital & financ. acc. Balance	bn. EUR	-0.7	-0.2	2.2	:	:	:	:	:	:
Int.reserves (stock)	bn. EUR	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. EUR	117.2	:	:	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

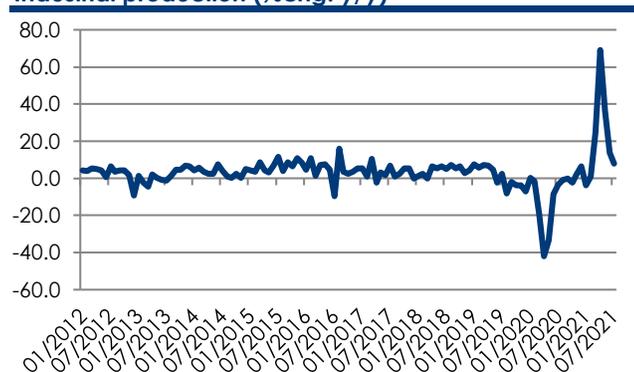
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	2.5	2.7	2.0	1.6	2.0	2.2	2.9	3.3	3.8
Core inflation	% y/y (avg)	2.0	0.1	2.1	2.2	2.7	2.7	3.5	3.9	:
Short term interest rate	avg	-0.4	-0.3	-0.3	-0.3	-0.3	-0.5	-0.5	-0.5	-0.5
Long term interest rate	avg	0.0	0.5	0.9	0.9	0.8	0.1	0.2	0.0	-0.1
Exchange rate (lc/USD)	avg	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2
Credit Default Swaps	bp	:	:	:	:	:	:	:	:	:

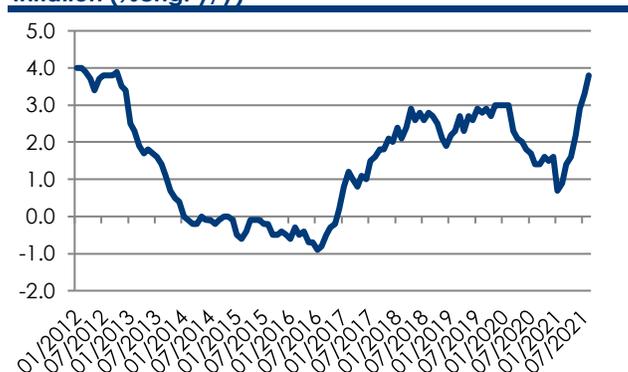
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-1.2	-2.2	-7.8	-0.9	-1.0	-3.2	-3.4	-3.7	-4.0
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	44.1	45.2	55.2	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: Statistical Office of the Slovak Republic, National Bank of Slovakia



Slovakia

Contact data: Zdenko Štefanides

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	80.0	84.7	91.6	91.6	97.4	99.9	98.0	99.9	100.5
Assets	% y/y	5.6	5.8	8.2	8.2	15.5	13.1	13.8	13.1	14.2
Assets/GDP	%	89.2	90.0	100.6	:	:	:	:	:	:
Loans ² /GDP	%	67.3	68.1	73.6	:	:	:	:	:	:
Deposits ² /GDP	%	66.4	66.3	72.8	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	60.4	64.1	67.0	67.0	68.0	68.5	67.9	68.5	69.4
Loans	% y/y	9.1	6.2	4.5	4.5	4.4	4.6	3.7	4.6	5.3
Loans/Assets	%	75.5	75.7	73.1	73.1	69.8	68.6	69.3	68.6	69.1
Loans in fc	% y/y	-4.5	-3.5	-13.1	-13.1	-21.8	3.3	-14.3	3.3	34.9
Loans fc/Loans ps	%	1.2	1.1	0.9	0.9	1.0	1.1	1.0	1.1	1.3
Loans to corp	% y/y	5.6	2.7	1.6	1.6	1.8	0.1	-1.5	0.1	1.7
Loans corp/Loans ps	%	41.7	40.3	39.2	39.2	39.2	38.2	38.2	38.2	38.5
Loans to corp in fc	% y/y	-4.4	-3.8	-13.1	-13.1	-21.8	3.7	-14.1	3.7	35.6
Loans corp fc/Loans corp	%	3.0	2.8	2.4	2.4	2.6	2.9	2.6	2.9	3.4
Loans to hh	% y/y	11.8	8.7	6.4	6.4	6.3	7.5	7.2	7.5	7.7
Loans hh/Loans ps	%	58.3	59.7	60.8	60.8	60.8	61.8	61.8	61.8	61.5
Loans to hh in fc	% y/y	-27.4	92.0	-3.4	-3.4	-23.3	-53.9	-53.6	-53.9	-52.2
Loans hh in fc/Loans hh	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NPLs/Loans	%	3.3	3.1	2.7	2.7	2.7	2.6	2.7	2.6	2.6

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	59.6	62.4	66.3	66.3	66.6	66.6	66.8	66.6	66.9
Deposits	% y/y	7.3	4.8	6.3	6.3	8.3	5.5	5.4	5.5	5.5
Deposits/Assets	%	74.4	73.7	72.4	72.4	68.4	66.7	68.2	66.7	66.6
Deposits in fc	% y/y	-8.3	2.7	2.6	2.6	6.6	0.4	-2.5	0.4	-1.6
Deposit ps fc/Deposit ps	%	3.2	3.1	3.0	3.0	3.1	3.1	2.9	3.1	3.1
Corp deposits	% y/y	8.4	1.6	3.6	3.6	6.1	-1.2	-1.1	-1.2	-0.4
Corp deposit/Deposit ps	%	40.9	39.6	38.6	38.6	37.0	35.9	36.4	35.9	36.3
Corp deposits in fc	% y/y	-11.7	5.1	8.1	8.1	10.2	1.2	-2.8	1.2	-2.3
Corp deposit fc/Corp deposit	%	4.1	4.3	4.4	4.4	4.9	5.1	4.6	5.1	5.0
Hh deposits	% y/y	6.5	7.0	8.0	8.0	9.6	9.7	9.5	9.7	9.1
Hh deposit/Deposit ps	%	59.1	60.4	61.4	61.4	63.0	64.1	63.6	64.1	63.7
Hh deposits in fc	% y/y	-4.2	0.0	-3.7	-3.7	2.0	-0.8	-2.1	-0.8	-0.6
Hh deposit fc/Hh deposit	%	2.5	2.4	2.1	2.1	2.1	2.0	2.0	2.0	2.0
Foreign liabilities	% y/y	-0.1	7.9	-18.9	-18.9	-1.9	46.8	-0.8	46.8	26.3
Foreign liabilities/Asset	%	3.4	3.5	2.6	2.6	3.0	3.4	3.0	3.4	3.0
Foreign liabilities/Deposit ps	%	4.6	4.8	3.6	3.6	4.4	5.1	4.4	5.1	4.5
LTD ratio	%	101.4	102.7	101.0	101.0	102.0	102.9	101.6	102.9	103.7
Loans in fc/Deposit ps in fc	%	39.7	37.3	31.6	31.6	32.9	37.4	34.4	37.4	44.2

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	2.7	2.4	1.9	1.8	1.8	1.8	1.8	1.8	1.8
Lending rate to hh	avg	3.2	2.7	2.0	1.9	1.7	1.8	1.8	1.8	1.9
Lending rate to corp	avg	2.2	1.9	1.9	1.7	1.9	2.0	1.9	1.9	1.6
Deposits interest rate	avg	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits rate to hh	avg	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits rate to corp	avg	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Slovakia



Slovenia

Contact data: Ivana Jovic

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k lc	22.1	23.2	22.3	:	:	:	:	:	:
GDP	nom. bn. lc	45.9	48.4	46.9	:	:	:	:	:	:
GDP real	% y/y	4.4	3.3	-4.2	-3.1	1.7	16.3	% q/q -0.2	1.5	1.9
Hous. cons. expenditure	% y/y	3.6	4.8	-6.6	-11.1	-0.3	18.8	% q/q 10.4	4.3	4.6
Gov. cons. expenditure	% y/y	3.0	2.0	4.2	3.5	0.5	1.4	% q/q -0.8	1.0	-0.3
Gross capital formation	% y/y	10.6	0.6	-7.3	12.0	6.0	35.9	% q/q 22.0	-2.3	12.2
Import goods & services	% y/y	7.1	4.7	-9.6	-0.8	0.9	34.9	% q/q 8.4	4.7	4.1
Export goods & services	% y/y	6.2	4.5	-8.7	-0.7	1.4	30.2	% q/q 7.1	3.3	1.1

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production	% y/y	5.1	3.1	-5.2	1.4	3.7	26.7	20.3	8.9	:
Export	% y/y lc	9.2	8.7	-1.9	3.3	6.3	34.6	21.4	17.3	:
Retail sales	% y/y	4.6	3.4	-8.9	-12.0	3.5	17.2	14.4	7.8	:
Unemployment rate	%	8.3	7.7	8.7	8.7	9.0	7.7	7.3	:	:
Econ. sentiment indicator	eop	108.5	102.1	89.0	89.0	98.6	108.1	108.1	106.3	103.5
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. EUR	2.7	2.9	3.5	1.0	0.8	0.6	:	:	:
Trade Balance	bn. EUR	1.3	1.3	2.4	0.5	0.5	0.2	:	:	:
Capital & financ. acc. Balance	bn. EUR	2.3	1.9	2.8	0.8	0.9	0.1	:	:	:
Int.reserves (stock)	bn. EUR	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. EUR	42.1	43.8	47.8	47.8	50.2	50.0	:	:	:
External debt (% of GDP)	%	91.9	90.5	101.9	101.9	106.2	101.3	:	:	:

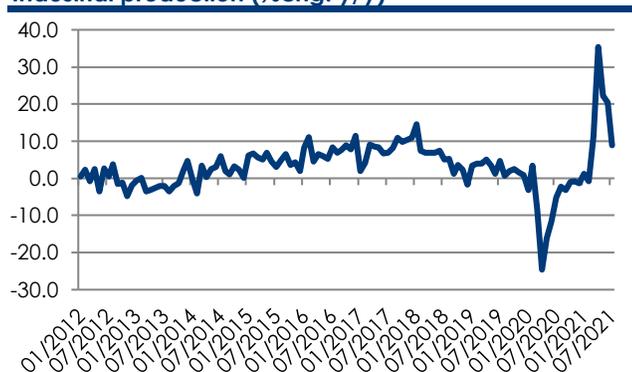
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	1.9	1.7	-0.3	-0.9	-0.6	2.1	1.7	2.0	2.1
Core inflation	% y/y (avg)	1.0	1.9	0.8	0.3	-0.2	0.4	0.8	1.3	1.6
Short term interest rate	avg	-0.4	-0.3	-0.3	-0.3	-0.3	-0.5	-0.5	-0.5	-0.5
Long term interest rate	avg	0.2	1.2	1.0	1.1	0.8	0.1	0.1	0.0	-0.1
Exchange rate (lc/USD)	avg	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2
Credit Default Swaps	bp	67.9	95.1	72.6	66.9	61.0	64.3	64.3	64.3	64.3

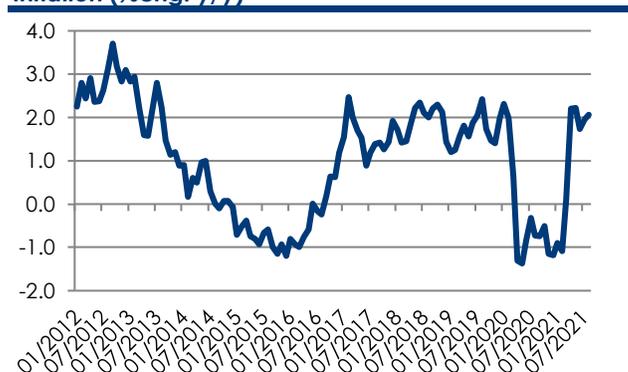
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	0.3	0.2	-3.9	-1.1	-1.0	:	:	:	:
Budget balance (% of GDP)	%	0.7	0.4	-8.4	-9.3	-8.3	:	:	:	:
Public debt	bn. loc. cur.	32.2	31.7	37.4	37.4	40.2	:	:	:	:
Public debt (% of GDP)	%	70.3	65.6	80.8	80.8	86.0	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Source: Statistical Office of the Republic of Slovenia, Bank of Slovenia



Slovenia

Contact data: Ivana Jovic

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	40.6	42.7	46.2	46.2	47.5	49.1	47.7	49.1	49.1
Assets	% y/y	0.4	5.0	8.2	8.2	8.8	9.7	7.5	9.7	8.5
Assets/GDP	%	88.6	88.2	98.4	:	:	:	:	:	:
Loans ² /GDP	%	42.6	41.9	42.8	:	:	:	:	:	:
Deposits ² /GDP	%	56.6	57.0	66.0	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	19.5	20.3	20.1	20.1	20.4	20.4	20.4	20.4	20.5
Loans	% y/y	2.6	3.7	-0.9	-0.9	-1.7	0.7	-0.1	0.7	1.4
Loans/Assets	%	48.1	47.5	43.5	43.5	42.9	41.5	42.7	41.5	41.8
Loans in fc	% y/y	-13.3	-12.3	-15.8	-15.8	-20.1	-20.4	-19.5	-20.4	-17.9
Loans fc/Loans ps	%	2.1	1.8	1.5	1.5	1.4	1.3	1.3	1.3	1.3
Loans to corp	% y/y	-1.4	1.2	-2.1	-2.1	-4.3	-1.7	-2.5	-1.7	-0.5
Loans corp/Loans ps	%	46.9	45.8	45.3	45.3	45.9	45.4	45.5	45.4	45.4
Loans to corp in fc	% y/y	-53.2	-2.5	-45.3	-45.3	-39.6	-40.7	-30.6	-40.7	-24.0
Loans corp fc/Loans corp	%	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Loans to hh	% y/y	6.5	5.9	0.1	0.1	0.7	2.9	2.1	2.9	3.1
Loans hh/Loans ps	%	53.1	54.2	54.7	54.7	54.1	54.6	54.5	54.6	54.6
Loans to hh in fc	% y/y	-10.9	-12.6	-14.8	-14.8	-19.4	-19.7	-19.1	-19.7	-17.7
Loans hh in fc/Loans hh	%	3.9	3.2	2.7	2.7	2.5	2.4	2.4	2.4	2.3
NPLs/Loans	%	2.2	2.2	1.9	1.9	1.8	1.4	1.4	1.4	:

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	26.0	27.6	31.0	31.0	32.1	32.4	32.1	32.4	32.6
Deposits	% y/y	6.7	6.3	12.2	12.2	13.8	10.2	11.0	10.2	10.1
Deposits/Assets	%	63.9	64.7	67.1	67.1	67.6	66.0	67.3	66.0	66.3
Deposits in fc	% y/y	5.1	-1.1	14.3	14.3	12.5	15.0	20.3	15.0	15.7
Deposit ps fc/Deposit ps	%	2.1	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1
Corp deposits	% y/y	6.3	-0.8	19.5	19.5	20.6	11.3	14.1	11.3	11.1
Corp deposit/Deposit ps	%	27.0	25.2	26.8	26.8	27.5	26.0	26.9	26.0	26.2
Corp deposits in fc	% y/y	6.8	-9.4	59.3	59.3	37.5	39.4	63.6	39.4	36.3
Corp deposit fc/Corp deposit	%	2.4	2.2	3.0	3.0	3.1	3.2	3.4	3.2	3.3
Hh deposits	% y/y	6.8	8.8	10.1	10.1	11.7	10.0	10.3	10.0	10.0
Hh deposit/Deposit ps	%	73.7	75.4	74.0	74.0	73.3	74.9	74.0	74.9	74.7
Hh deposits in fc	% y/y	4.3	2.6	-3.4	-3.4	0.0	3.0	0.6	3.0	4.8
Hh deposit fc/Hh deposit	%	2.0	1.9	1.7	1.7	1.7	1.7	1.7	1.7	1.6
Foreign liabilities	% y/y	-14.6	9.7	2.0	2.0	2.0	11.9	7.5	11.9	0.5
Foreign liabilities/Asset	%	8.3	8.7	8.2	8.2	8.2	8.2	8.3	8.2	8.0
Foreign liabilities/Deposit ps	%	13.0	13.4	12.2	12.2	12.2	12.4	12.3	12.4	12.0
LTD ratio	%	75.3	73.4	64.9	64.9	63.5	62.9	63.5	62.9	63.1
Loans in fc/Deposit ps in fc	%	74.4	65.9	48.5	48.5	42.7	40.1	40.2	40.1	39.8

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	:	:	:	:	:	:	:	:	:
Lending rate to hh	avg	7.8	7.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7
Lending rate to corp	avg	2.2	2.1	2.1	2.2	2.1	2.1	2.2	2.2	2.1
Deposits interest rate	avg	:	:	:	:	:	:	:	:	:
Deposits rate to hh	avg	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deposits rate to corp	avg	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business in domestic currency

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: Bank of Slovenia



Ukraine

Contact data: Artem Krasovskyi

National accounts

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Q4 '20	Q1 '21	Q2 '21
GDP per head	nom. k l.c	84.2	94.6	100.5	:	:	:	:	:	:
GDP	nom. bn. l.c	3,560.3	3,977.2	4,194.1	:	:	:	:	:	:
GDP real	% y/y	3.4	3.2	-4.0	-0.6	:	:	% q/q	:	:
Hous. cons. expenditure	% y/y	9.3	10.9	1.6	5.3	4.4	:	% q/q	:	:
Gov. cons. expenditure	% y/y	-0.1	-13.6	-2.9	4.1	3.2	:	% q/q	:	:
Gross capital formation	% y/y	16.6	11.7	-24.4	-26.5	-7.8	:	% q/q	:	:
Import goods & services	% y/y	2.8	5.7	-9.5	-4.0	3.7	:	% q/q	:	:
Export goods & services	% y/y	-1.4	7.3	-5.6	-9.2	-17.4	:	% q/q	:	:

Business Cycle indicators

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Industrial production ¹	% y/y	-4.5	3.9	1.2	1.6	0.4	6.6	1.3	0.2	:
Export	% y/y USD	-3.3	-12.4	26.4	21.4	20.2	25.1	30.6	33.4	:
Retail sales ¹	% y/y	7.0	4.7	7.3	8.2	9.0	21.8	13.4	10.7	:
Unemployment rate	%	9.0	8.5	9.2	9.5	10.5	:	:	:	:
Econ. sentiment indicator	eop	:	:	:	:	:	:	:	:	:
Purch. Managers' Index - PMI	eop	:	:	:	:	:	:	:	:	:

External sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Current account balance	bn. USD	-6.4	-4.1	5.2	0.7	-0.9	0.2	:	:	:
Trade Balance	bn. USD	-12.7	-14.3	-6.9	-2.4	-1.9	:	:	:	:
Capital & financ. acc. Balance	bn. USD	-7.6	-8.9	3.9	-1.8	0.1	:	:	:	:
Int.reserves (stock)	bn. USD	:	:	:	:	:	:	:	:	:
External debt (stock)	bn. USD	114.7	121.7	125.7	:	:	:	:	:	:
External debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

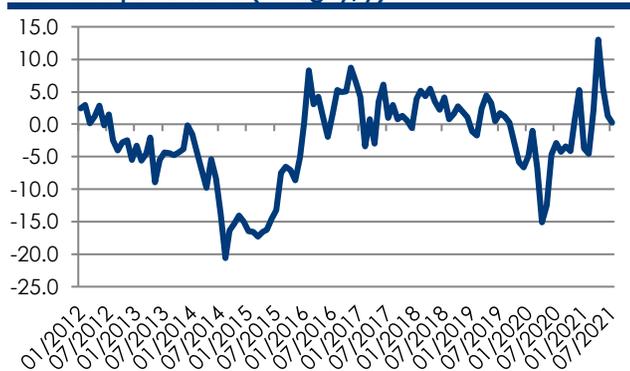
Prices, Money and Finance

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Inflation	% y/y (avg)	11.0	7.9	2.7	16.2	14.0	9.1	9.5	10.2	10.2
Core inflation	% y/y (avg)	:	:	:	:	:	:	:	:	:
Short term interest rate	avg	12.2	20.9	16.8	16.1	16.7	10.6	10.6	10.8	11.0
Long term interest rate	avg	13.4	19.7	15.5	15.2	15.4	12.9	12.7	13.0	13.3
Exchange rate (l.c/USD)	avg	26.9	25.5	26.6	25.9	26.8	27.7	27.4	27.4	26.9
Credit Default Swaps	bp	553.9	12,849.1	694.1	606.4	498.1	398.2	390.2	370.3	394.2

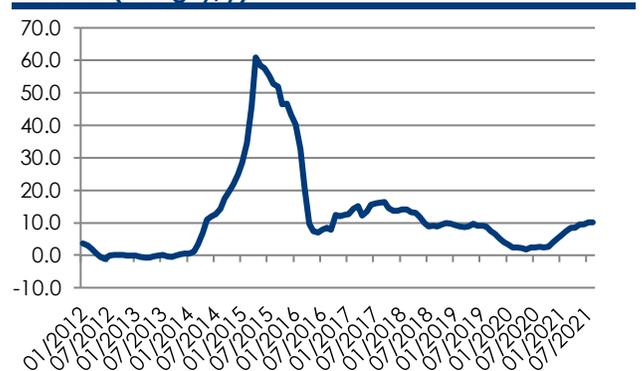
Fiscal sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	Jun '21	Jul '21	Aug '21
Budget balance	bn. loc. cur.	-53.5	-71.1	-10.2	-26.8	13.7	35.3	43.2	53.4	:
Budget balance (% of GDP)	%	:	:	:	:	:	:	:	:	:
Public debt	bn. loc. cur.	2,147.3	1,938.2	2,484.8	:	:	:	:	:	:
Public debt (% of GDP)	%	:	:	:	:	:	:	:	:	:

Industrial production (%chg. y/y)



Inflation (%chg. y/y)



Note:

¹ Raw data, not seasonally adjusted

Source: State Statistics Service of Ukraine, National Bank of Ukraine



Ukraine

Contact data: Artem Krasovskyi

Assets

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Assets	bn. lc	1,360.8	1,494.5	1,822.8	1,822.8	1,836.0	1,892.5	:	1,892.5	:
Assets	% y/y	1.3	9.8	22.0	22.0	17.3	19.0	:	19.0	:
Assets/GDP	%	38.2	37.6	43.5	:	:	:	:	:	:
Loans ² /GDP	%	27.4	22.5	20.8	:	:	:	:	:	:
Deposits ² /GDP	%	22.6	22.2	28.1	:	:	:	:	:	:

Loans to the private sector

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Loans	bn. lc	974.1	896.3	871.1	871.1	868.2	898.7	889.2	898.7	905.7
Loans	% y/y	6.3	-8.0	-2.8	-2.8	-9.3	-1.8	-3.2	-1.8	-3.7
Loans/Assets	%	71.6	60.0	47.8	47.8	47.3	47.5	:	47.5	:
Loans in fc	% y/y	3.7	-19.9	-6.4	-6.4	-22.7	-22.6	-20.6	-22.6	-27.1
Loans fc/Loans ps	%	41.6	36.2	34.9	34.9	33.1	29.8	31.3	29.8	29.1
Loans to corp	% y/y	4.1	-11.5	-2.8	-2.8	-10.7	-3.6	-5.0	-3.6	-6.3
Loans corp/Loans ps	%	79.4	76.3	76.3	76.3	75.4	74.7	75.0	74.7	74.5
Loans to corp in fc	% y/y	6.6	-16.6	-5.3	-5.3	-21.3	-21.0	-18.8	-21.0	-25.6
Loans corp fc/Loans corp	%	44.5	42.0	40.9	40.9	39.4	35.8	37.5	35.8	35.2
Loans to hh	% y/y	15.5	5.7	-2.8	-2.8	-4.9	4.1	2.4	4.1	4.5
Loans hh/Loans ps	%	20.6	23.7	23.7	23.7	24.6	25.3	25.0	25.3	25.5
Loans to hh in fc	% y/y	-10.0	-38.3	-15.0	-15.0	-33.4	-34.5	-33.2	-34.5	-38.8
Loans hh in fc/Loans hh	%	30.4	17.7	15.5	15.5	13.8	12.0	12.7	12.0	11.3
NPLs/Loans	%	52.9	48.4	41.0	41.0	39.9	37.2	37.9	37.2	36.3

Deposits from the private sector and liquidity

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Deposits	bn. lc	804.0	881.3	1,177.2	1,177.2	1,162.1	1,203.7	1,181.3	1,203.7	1,220.4
Deposits	% y/y	7.9	9.6	33.6	33.6	21.8	19.7	21.5	19.7	16.7
Deposits/Assets	%	59.1	59.0	64.6	64.6	63.3	63.6	:	63.6	:
Deposits in fc	% y/y	2.8	-1.6	37.8	37.8	10.1	12.7	14.8	12.7	5.9
Deposit ps fc/Deposit ps	%	39.6	35.5	36.7	36.7	37.1	35.0	36.1	35.0	34.9
Corp deposits	% y/y	9.6	11.5	46.5	46.5	34.4	30.8	36.5	30.8	28.1
Corp deposit/Deposit ps	%	34.0	34.6	38.0	38.0	36.9	37.7	37.6	37.7	39.1
Corp deposits in fc	% y/y	16.1	-1.7	76.8	76.8	29.7	30.1	36.1	30.1	21.1
Corp deposit fc/Corp deposit	%	28.3	24.9	30.1	30.1	32.3	30.4	31.4	30.4	30.2
Hh deposits	% y/y	7.1	8.7	26.8	26.8	15.5	13.9	13.9	13.9	10.4
Hh deposit/Deposit ps	%	66.0	65.4	62.0	62.0	63.1	62.3	62.4	62.3	60.9
Hh deposits in fc	% y/y	-0.8	-1.6	25.3	25.3	2.7	5.8	6.7	5.8	-0.5
Hh deposit fc/Hh deposit	%	45.4	41.1	40.7	40.7	40.0	37.9	39.0	37.9	37.9
Foreign liabilities	% y/y	-7.5	-28.1	-5.4	-5.4	-18.4	-18.3	-14.7	-18.3	-18.0
Foreign liabilities/Asset	%	12.0	7.9	6.1	6.1	5.4	5.1	:	5.1	:
Foreign liabilities/Deposit ps	%	20.3	13.3	9.4	9.4	8.5	8.1	8.4	8.1	8.4
LTD ratio	%	121.2	101.7	74.0	74.0	74.7	74.7	75.3	74.7	74.2
Loans in fc/Deposit ps in fc	%	127.4	103.8	70.5	70.5	66.6	63.5	65.2	63.5	61.9

Interest rates

		2018	2019	2020	Q4 '20	Q1 '21	Q2 '21	May '21	Jun '21	Jul '21
Lending interest rate	avg	19.0	19.8	14.3	12.5	12.6	13.3	13.7	13.6	13.6
Lending rate to hh	avg	30.2	34.4	37.6	36.2	35.9	35.8	35.9	35.8	35.3
Lending rate to corp	avg	17.7	17.6	9.9	8.1	7.8	8.3	8.4	8.5	8.7
Deposits interest rate	avg	12.0	12.9	6.1	4.4	4.3	4.4	4.4	4.4	4.5
Deposits rate to hh	avg	13.7	15.0	10.9	8.8	7.9	7.3	7.4	7.2	7.1
Deposits rate to corp	avg	12.7	13.5	5.4	3.9	4.0	4.2	4.2	4.2	4.3

Note:

¹ Outstanding, last month of the period² Loans to and deposits from the private sector³ New business, in domestic currency, lending and deposit rate to residents (ex banks)

The private sector is composed by corporates and households

Abbreviations: corp = corporates, hh = households, p.s. = private sector, fc = foreign currency

Source: National Bank of Ukraine

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Intesa Sanpaolo Research Department – Head of Research Gregorio De Felice**Coordination International Research Network**

e-mail address

Giovanni Barone (Head) and Gianluca Salsecci (Head)

giovanni.barone1@intesasnpaolo.com

gianluca.salsecci@intesasnpaolo.com

ISP Research Department (Headquarter Team)**Macroeconomic Research**

Silvia Guizzo (Asia ex-Japan)

silvia.guizzo@intesasnpaolo.com

Debora Palmieri (Latin America and Sub-Saharan Africa)

debora.palmieri@intesasnpaolo.com

Francesca Pascali (MENA and CIS)

francesca.pascali@intesasnpaolo.com

Antonio Pesce (CEE and SEE Countries and Quantitative Analysis)

antonio.pesce@intesasnpaolo.com

Francesco Martinelli (Data Base and Quantitative Analysis)

francesco.martinelli@intesasnpaolo.com

Trade & Industry, Banking and Market Research

Wilma Vergi (Trade and Industry)

wilma.vergi@intesasnpaolo.com

Vincenzo Petrignano (Financial Markets)

vincenzo.petrignano@intesasnpaolo.com

Davidia Zucchelli (Banking)

davidia.zucchelli@intesasnpaolo.com

ISP International Subsidiaries Research Departments:**VUB (Slovakia, Czech Republic and Poland)**

Zdenko Štefanides (Head)

zstefanides@vub.sk

Michal Lehuta

mlehuta1@vub.sk

Jacob Obst

jobst@vub.sk

CIB (Hungary)

Mariann Trippon (Head)

trippon.mariann@cib.hu

Andras Bukovszki

bukovszki.andras@cib.hu

PBZ (Croatia, Bosnia I Hercegovina and Slovenia)

Ivana Jovic (Head)

ivana.jovic@pbz.hr

Ana Lokin

ana.lokin@pbz.hr

Ivan Odrčić

ivan.odrcic@pbz.hr

Banca Intesa (Serbia)

Marija Savic (Head)

marija.v.savic@bancaintesa.rs

Tijana Matijasevic

tijana.matijasevic@bancaintesa.rs

Milos Drezga

milos.drezga@bancaintesa.rs

Jelena Draskovic

jelena.draskovic@bancaintesa.rs

Alexbank (Egypt)

Samer Halim (Head)

samer.halim@alexbank.com

Mariam Massoud

mariam.massoud@alexbank.com

Aly Fayad

aly.fayad@alexbank.com

Mayada Hassan

mayada.hassan@alexbank.com

ISP International Subsidiaries Research Contacts:**Banca Intesa (Russia)**

Valeriya Zubkova

valeriya.zubkova@bancaintesa.ru

Intesa Sanpaolo Bank (Albania)

Kledi Gjordeni

kledi.gjordeni@intesasnpaolobank.al

Intesa Sanpaolo Bank (Romania)

Marius Pacurari (Head)

marius.pacurari@intesasnpaolo.ro

Pravex Bank (Ukraine)

Artem Krasovskyi

artem.krasovskyi@pravex.ua

Eduard Nazarenko

eduard.nazarenko@pravex.ua

Eximbank (Moldova)

Natalia Mihalas

natalia.mihalas@eximbank.com

Olga Pisla

olga.pisla@eximbank.com

This Report has been prepared with the information available as of 28th September 2021