

Report

of Real Estate Market in the Federation of BiH for Year 2019

April
2020

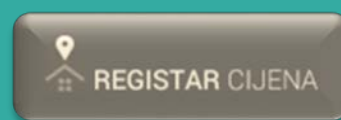


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1. Introduction

1.1. The “Capacity Building for Improvement of Land Administration and Procedures in Bosnia and Herzegovina” – CILAP project

The Sales Price Register of the Federation of Bosnia and Herzegovina (SPR FBH) is the result of the cooperation between the Federal Administration for Geodetic and Real Property Affairs (FGA) and the Tax Administration of the Federation of BH (TA FBiH), and the Local Self-Government Units (LSG) in the Federation of Bosnia and Herzegovina in implementing CILAP project activities. The “Capacity Building for Improvement of Land Administration and Procedures in Bosnia and Herzegovina” – CILAP project, is a long term project aimed to build capacity and transfer knowledge with the overall objective to increase the effectiveness and reliability of land administration processes in Bosnia and Herzegovina (BH).

The project contributes to the expected long- term impact:

- By efficient land administration contribute to economic and social development, sustainable market and usage of real estates, and BH accession to EU.

The project main goal is:

- Make the Land Administration system more efficient, secure and reliable.

In order to achieve the project goal, as initial project design, a process of the key identification components was made for both geodetic authorities that need to be achieved in order to operate more efficiently, securely and reliably. During 2016-2019, the Project has succeeded to fulfil the main goal, and an effort during the phasing out will be focused on the assurance of results’ sustainability. CILAP phasing out 2020 – 2021 will contain four (4) components:

1. Support to the continuous organizational strengthening, institutionalization and intensified collaboration with stakeholders to make the programme sustainable beyond 2021,
2. Support to the continuous establishment, interoperability and sustainability of Address Register,
3. Support to the Sales Price Register maintenance and strengthening of institutional cooperation with Tax authorities,
4. Support to the improvement of geodetic infrastructure in line with EU norms and standards.

1.2. The development of the Sales Price Register

Through the realization of the 3rd component of the CILAP project, during 2016 and 2017, the development of the IT system of the Sales Price Register of the Federation BH was carried out. Considering of current legal and institutional frameworks, the Sales Price Register system has been developed in close cooperation with the Tax Administration of the Federation of BH, whose employees are internal users of the system with the Real Property Valuation Commissions on behalf of the Local Self-Government Units in the Federation of Bosnia and Herzegovina. Complex work processes required a flexible development of the SPR IT system to implement business processes within the existing legal framework and organization. Real Property Valuation Commissions of Local Self-Government Units together with Tax officers in the FBiH collect all necessary data for entry into SPR through a harmonized form of the Minutes during the process of estimation of real estate value that are the subject of the sale.

The basis for cooperation between the TA FBiH, LSG and FGA was a memorandum of understanding between the federal administrations signed on 3 November 2016, and ongoing process of signing individual agreements of FGA with each of the local government units in the FBH starting from March 21,2018.

The Sales Price Register is in service to provide relevant information to real estate market participants, FGA as well as TA FBH and LSG. At the time of writing this Report the system is in use in 72 local self-government units, out of a total of 79 and in 77 tax offices, out of a total of 77 in the Federation of BiH.

The excellent cooperation of the Federal Administration for Geodetic and Real Property Affairs and Tax Administration of the Federation of Bosnia and Herzegovina during the realization of the CILAP project resulted in a functional and up-to-date Sales Price Register of the Federation of Bosnia and Herzegovina and by development of a public presentation of SPR data (Public Access).

The purpose of establishing and maintaining the SPR is the records of legal transactions related to real estates (such as buying, selling, replacing real estate, inheritance, divisions etc.), as well as planned price monitoring and real estate market analysis based on data obtained from the sales.

The main objective of public presentation of Sales Price Register data of the Federation of BiH is to provide realistic insight of real estate market and its developments/ trends and at the same time data on real estate prices (purchases) at different locations in order to achieve transparency and security of the real estate market. Public access to SPR FBH data is available from June 05, 2018 on the portal katastar.ba.

1.3. Methodology of data collection

In the Federation of Bosnia and Herzegovina, internal users of the SPR system are the Tax officers together the Real Property Valuation Commissions on behalf of the Local Self-Government Units in the Federation of Bosnia and Herzegovina and the Federal Administration for Geodetic and Property Legal Affairs.

The process of collecting data start by initiating an case in the SPR by a tax officer. The Tax Officer, when receiving a request for a real estate transaction taxation, uses the functionalities of the SPR application to enter the general contract data (municipality, number of protocol, date of contract, notary, contract number, total price from the contract, type of transaction, and buyer and seller data) and uploads the scanned contract with all the attachments (land registry folio and cadastral data extract). After entering the general data the case is available for processing by LSG.

The Municipal Commission, upon receipt of a request from a tax officer, take case from SPR, carry out field inspection of the property, locates the property and fill out the minutes that is the subject to transaction. After recording all the required data, and estimation of the value of the real estate itself, the commission returns to the office where they scan minutes and enter data from the same into SPR. The Municipal Commission collect all necessary data for SPR through the harmonized form of the Minutes during the process of assessing the value of real estate. The final conclusion of the case is carried out by employees of the Tax Office at the same time SPR data is also recorded in the TA internal business system for the purpose of taxation on real estates.

After entering data into SPR transactions are archived for the purpose of for the purpose of analysing the data, i.e. the separation of quality data for analysis. These activities are carried out at the central level by the FGA. Another activity is public display of basic sales data for the purpose of transparency and the analysis of data for the purpose of creating reports from the market.

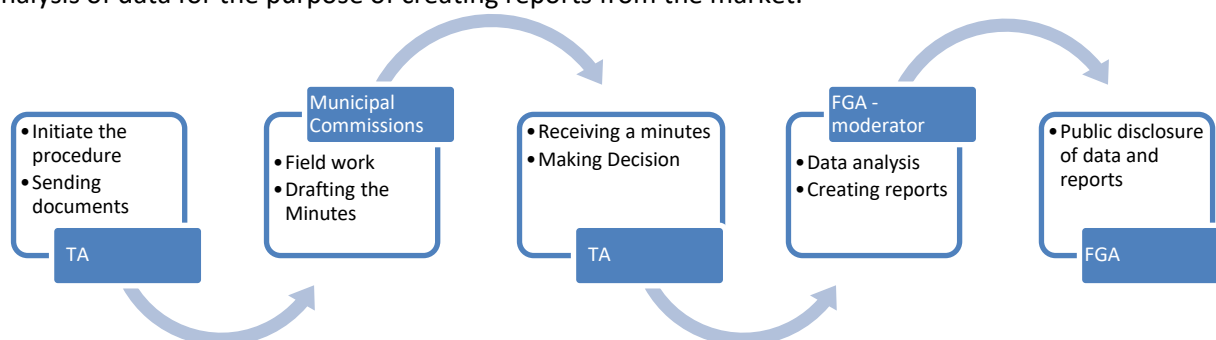


Figure 1: SPR Process Model in the Federation of BiH

1.4. Methodology used for the preparation of Report

The input data for the analysis of real estate market in Year 2019 are data from sale contracts and the Minutes made by the municipal commission for the purposes of taxation on real estate, which are entered into a SPR database.

The Annual Real Estate Market Report is primarily based on the principle of transparency, which seeks to ensure that the results are clear, publicly available and resulting from the minimum data manipulation in cases where there was no representative sample. This principle directed the entire process of reviewing the sales and analysis of data for the Annual Report. The value of the statistical indicators depends mainly on the size and representativity of the sample.

Types of contract: When viewing the statistical data for market analysis, only the sales contracts that were in the secondary market (i.e. the second and the next real estate transaction – does not include the first sale) were taken into account and for which it was established that they have the data quality and the individual price if the contract contains more real estate. The data published in the Report depends on the maturity of the Real Estate Market that is reflected in the quality of the data from a sale contracts.

Date: All sales contracts concluded in Year 2019, and the number of registered in SPR for that period represents the size of the sample.

Volume: Despite a large number of LSG units who recorded data in SPR during 2019, the number of transactions is statistically still insufficient for more detailed market analyses due to the relatively small size of the market and the gradual inclusion of LSG units throughout the Year. Exceptions are apartments and agricultural land. Accordingly, more detailed analysis of market activity by real estate type or smaller analytical area depends entirely on data entry in all Year 2019, and on the market volume for certain types of real estate. The statistical indicators of certain types of real estate are based on the classifications collected from the sales contracts and minutes for real estate valuation.

Types of real estate: The Real Estate Market Report will therefore describe a housing market that includes apartments, dwellings and garages, an overview of agricultural and construction land and business real estates. For certain types of real estate for which, during the review of contract was found not to belong to the registered classification, a change was made in the actual property type. Properties that have good quality data are those for which contracts contain current status on the field.

Analytical areas: Depending on the number of representative samples, the individual real estate type were analysed only on the Entity level, and some on the local level of self-government units. In this Report, the analytical areas listed for apartments do not reflect the boundaries of local real estate markets, but the administrative boundaries. The statistical indicators are presented for those specific areas that have a relevant number of recorded transactions available in the observed period, and data entry was made throughout the Year 2019.

Price: The price per unit area of real estate (BAM/m²) is presented for special parts of buildings, which include apartments, garages and business premises. In the case of objects involving residential and business buildings, the price per living area of the object (BAM/m²) is presented.

2. The annual review of the Real Estate Market

2.1. The volume and money assets of the Real Estate Market in the Federation of Bosnia and Herzegovina

Total number of sales contracts registered in the period from 01.01.- 31.12.2019, in the territory of the Federation of BiH, is **16 228**, while the realized value from the sales contracts is **992 246 415 BAM**. Out of this number, **15 447** contracts with realized value of **919 819 925 BAM** refer to the secondary market, while **781** contracts with realized value of **72 426 490 BAM** refer to first sales.

An overview table containing the reference dates for data recording for each LSG unit and the number of registered contracts with contract values per LSG is given in *Appendix 1*. In *Appendix 2* is given an overview of registered contracts per real estate sub-market, at the local and cantonal level, that are processed by the LSG and which do not include mixed contracts¹.

Of the 16 228 registered sale contracts, the subject of taxation were 14 492, of which Municipal Commission entered data for 10 966 sale contracts in SPR, and only such transactions were taken in preparation for real estate market analysis. Out of 10 966 sales contracts, 624 refers to mixed contracts and the value of such is 50 040 987 BAM.

During the preparation for the analyses, FGA performed professional data processing and for analysis extracted only quality transactions. Professional processing implies an overview of each sales supplemented by the commissions: additional control of data entry and assessment of the quality of sales on the basis of statistical analysis. Only sales that are rated as quality sales enter into analysis for Real Estate Market interpretation. Mixed sales is not taken into analysis of individual real estate sub-markets.

Figure 2 shows the number of sales contracts divided according to the individual sub-market, and Figure 3 shows the value of the same contracts at the FBH level. There are three dominant categories of real estate according to the number of transactions: agricultural land, apartments and building land. The value of contracts prevails over the apartments, commercial properties and house markets.

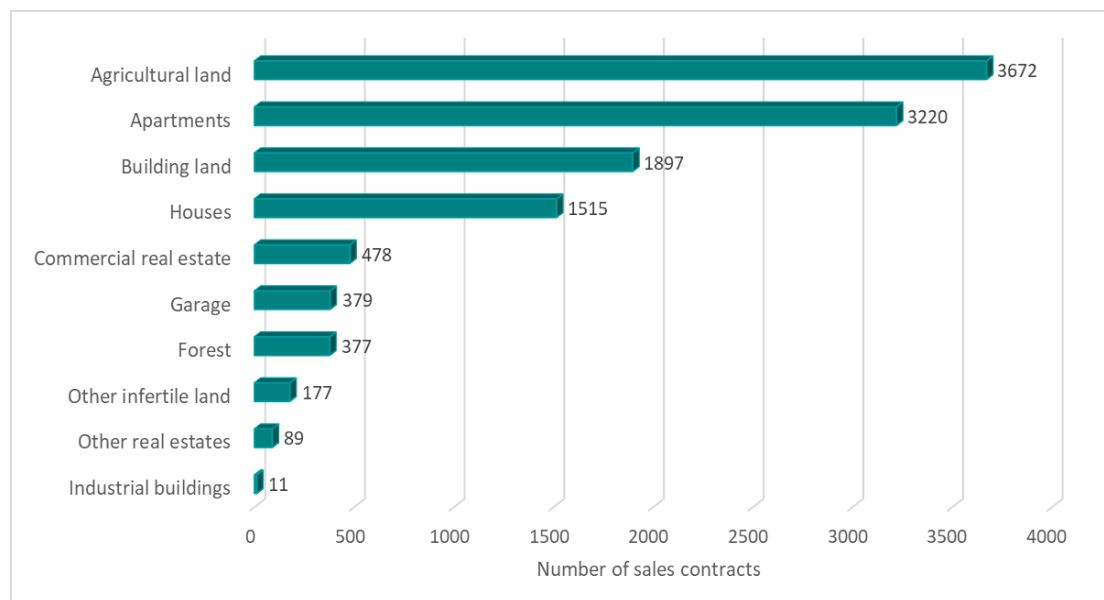


Figure 2: The number of sales contracts divided according to the real estate market

¹ The mixed contract contains multiple real estates of different classifications and no individual prices for each property.

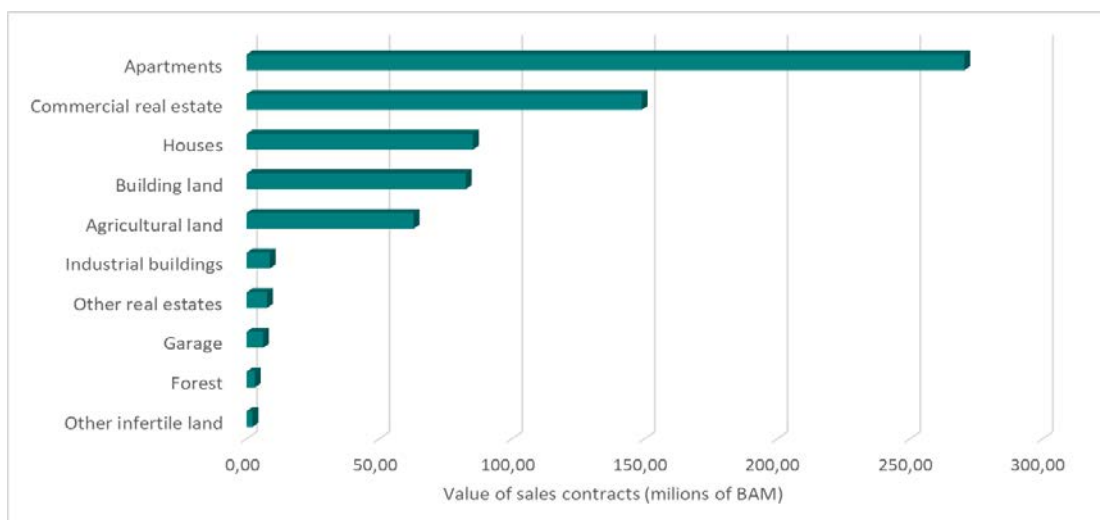


Figure 3: The value of transferred real estates divided according to the real estate market

Figure 4 shows the number of registered sales contracts in Year 2019 according to the most frequent types of real estates classified per cantons and in *Appendix 5* there is a spatial representation at the level of the Federation of BiH.

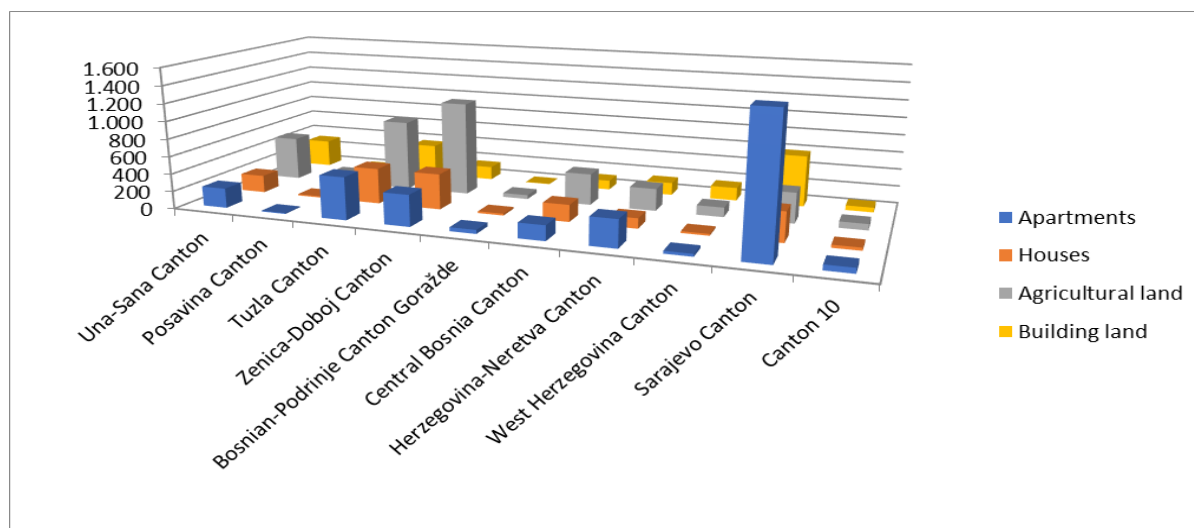


Figure 4: Number of registered sales contracts according to the most frequent types of real estates classified per cantons

2.2. Real Estate Market in the Federation of BiH from the point of view of the gender structure

From the point of the gender structure in the total number of sales contracts, 74% of men and 26% of women participated as buyer. If we observe different types of markets, overview of the most represented is given in Table 1 below, and for all markets in *Appendix 4*.

Purchase of real estate				
Market	Men		Women	
	Alone in sale	Participant in sale	Alone in sale	Participant in sale
Land	6248	1081	1245	316
	81 %		19 %	
House	1239	233	386	83
	73 %		27 %	
Apartments	1797	461	1343	256
	55 %		45 %	

Table 1: The representation of gender structure for land, houses and apartments

3. Market overview

The total number of real estates in sales contracts registered in the period from 01.01.-31.12.2019, and recorded by the municipal commission for real estate valuation is **18 082**. Of the total number of real estates that have been registered in the SPR, the percentage of share of certain types of real estate market, based on data from a contract (see Figure above) and based on data collected from the field by Municipal Commission (see Figure below) is shown in Figure 5 on Federation BH level. As can be seen in Figure 5, for certain types of real estate for which, during the review of contract was found not to belong to the registered classification, the classification was changed to the actual real estate type.

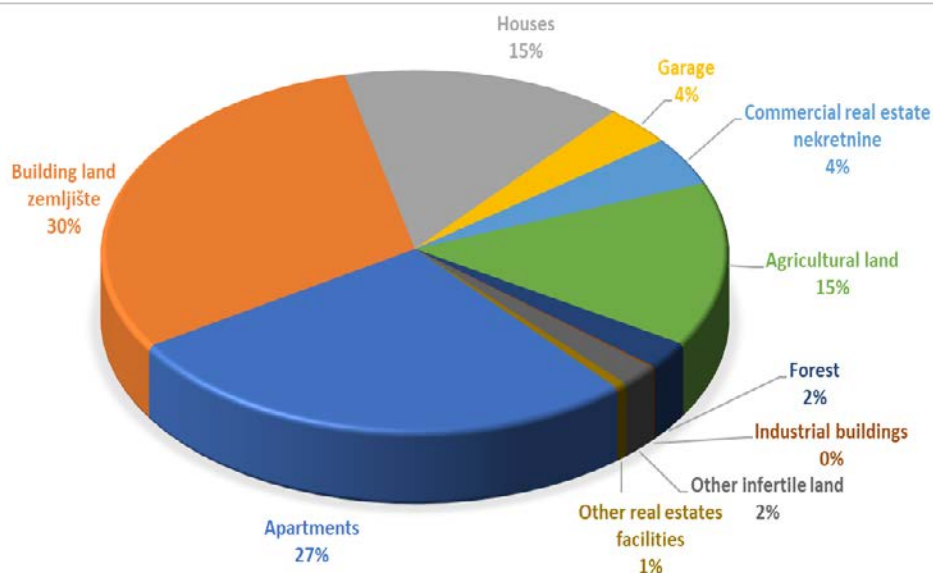
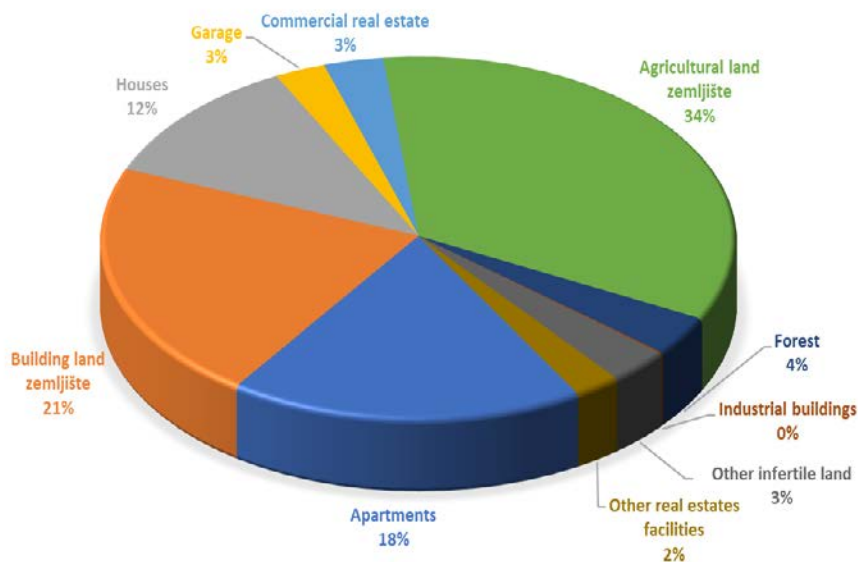


Figure 5: Participation of certain types of real estate on the market at the level of the Federation of BiH based on data from a contract (see Figure above) and based on data collected from the field by Municipal Commission (see Figure below)

3.1. Overview of the Housing Market

3.1.1. Apartments

The total number of registered sales, which refers to apartment and apartment in the house is 2956, and in those contracts are 2911 of real estate classified as apartment and 52 classified as apartment in the house. Analyses for apartments in the house were not performed because of the small number of transactions.

The largest volume of apartments transactions in 2019 were registered in Municipality Novo Sarajevo, Municipality Centar Sarajevo, City of Tuzla, City of Zenica and City of Mostar. Local Self-Government Units with the most transactions of apartments are shown in Figure 6.

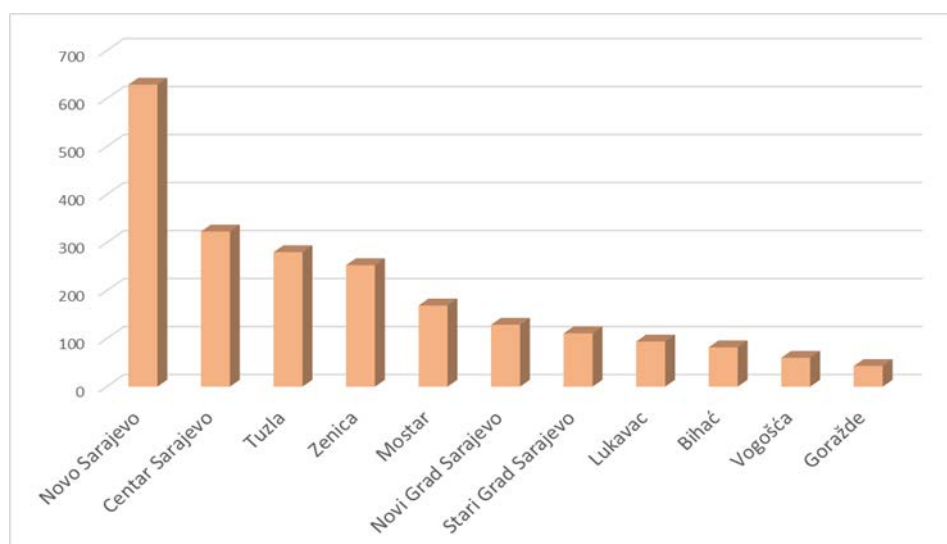


Figure 6: Graphical representation of the number of sales related to apartments

Analysis of prices and areas of sold apartments were made on a sample of 2463 contracts, where the number of municipalities with the most sales is shown in Figure 6, while the statistical parameters of the price are calculated on the basis of the samples presented in Table 2. In accordance with the available data, the average price of the apartment in the Federation of BiH is 1600 BAM/m².

Municipality	Average value [BAM/m ²]	Price range		Number of data
		Min [BAM /m ²]	Max [BAM /m ²]	
Novo Sarajevo	2.050	1.000	3.250	575
Centar Sarajevo	2.300	1.200	4.800	282
Tuzla	1.400	800	3.000	267
Zenica	1.250	900	2.250	224
Mostar	1.400	500	2.200	145
Novi Grad Sarajevo	1.700	1.100	3.200	119
Stari Grad Sarajevo	2.500	1.150	5.500	92
Lukavac	900	400	1.550	80
Bihać	1.300	1.000	1.900	71
Vogošća	1.500	1.000	2.000	50
Goražde	1.100	800	1.400	41

Table 2: Statistical parameters of apartment price in the Federation BH

The highest prices of apartments in the Federation of Bosnia and Herzegovina are in the municipalities of Centar Sarajevo and Stari Grad Sarajevo. The most expensive apartment in the Federation of Bosnia and Herzegovina in the Year 2019 was in the Municipality of Centar Sarajevo and its total paid price was 750

000 BAM. Figure 7 shows the cadastral municipalities of the City of Sarajevo, divided into three categories, depending on the realized average price. We can see that the highest prices of apartments were realized in cadastral municipalities Sarajevo I, Sarajevo XI, Sarajevo IX (Stari Grad Municipality) and Sarajevo IV, Sarajevo VII and Sarajevo VIII (municipality Centar Sarajevo).

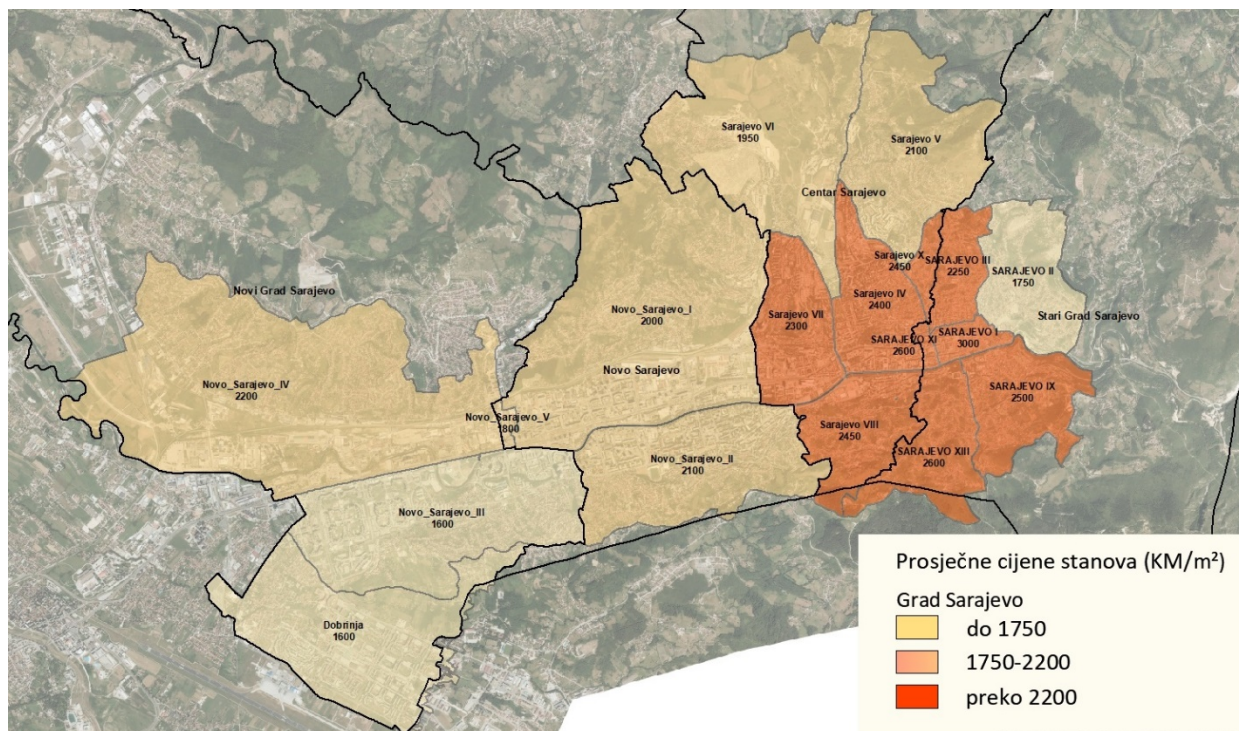


Figure 7: Graphic representation of cadastral municipalities of the City of Sarajevo in two levels of price

The following graph on Figure 8 shows the apartments sold according to the different squares of the apartment. Most of the apartments sold are between 40 and 70 m², and at least apartments over 100 m².

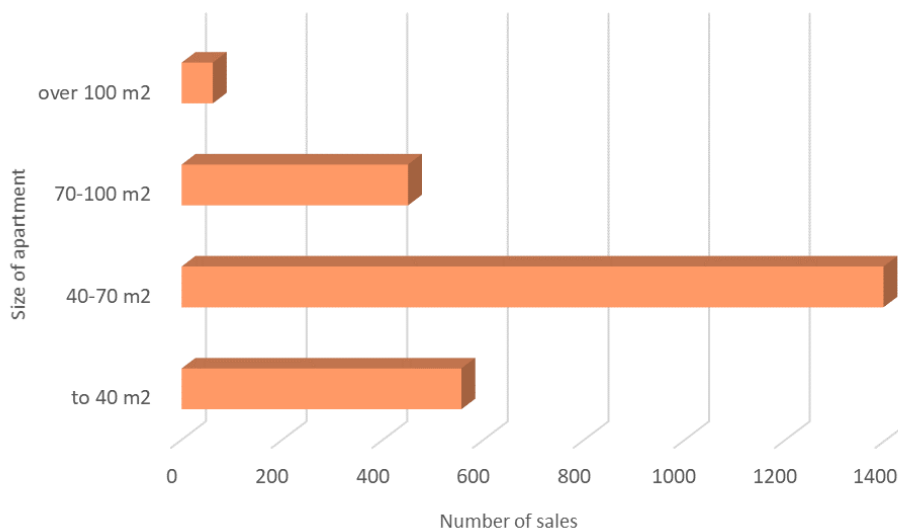


Figure 8: Graphical presentation of the apartments sold according to the area

3.1.2. Residential buildings

The total number of registered sales contracts, which refers to residential buildings, is 1673 and in those contracts there are 1681 real estates classified as residential buildings market. The residential real buildings market includes the following classifications of real estate: house, duplex house and cottage. Table 3 gives an overview of the prices at the level of the Federation of BH, while a review of the registered prices for residential buildings by cantons of the Federation of BH is given in Annex 3.

Type of residential building	Number of real estate	Minimum realized price (BAM/m ²)	Location	Maximum realized price (BAM/m ²)	Location
House	1501	40	Tešanj	8.360	Neum
Terraced house	13	275	Zenica	880	Novo Sarajevo
Duplex house	18	298	Banovići	4.000	Neum
Summer house	149	80	Bosanski Petrovac	3.780	Vogošća

Table 3: Statistical parameters of residential buildings price in the Federation BH

3.1.3. Garages

The total number of registered sales contracts, which relates to garages, is 343 and in these contracts there are 359 real estates classified as the garage market. The garage market includes the following classifications of real estate: a garage or a garage place in the building, a garage in a row or freestanding and garage/parking place outdoor. Table 4 gives an overview of the prices of garages at the FBiH level.

Type of garage	Number of real estate	Minimum realized price [BAM/m ²]	Location	Maximum realized price [BAM/m ²]	Location
Garage or garage place in the building	158	235	Vareš	2.700	Novo Sarajevo
Garage in a row or freestanding	184	85	Vareš	2.135	Novi Grad Sarajevo
Garage/Parking place outdoor	17	260	Čapljina and Tuzla	3.040	Centar Sarajevo

Table 4: Statistical parameters of garage price in the Federation BH

Also, the following graph on Figure 9 shows sold garages according to the different square meters of the garage. Most of the sold garages are between 10 and 20 m², and at least garages are below 10 m².

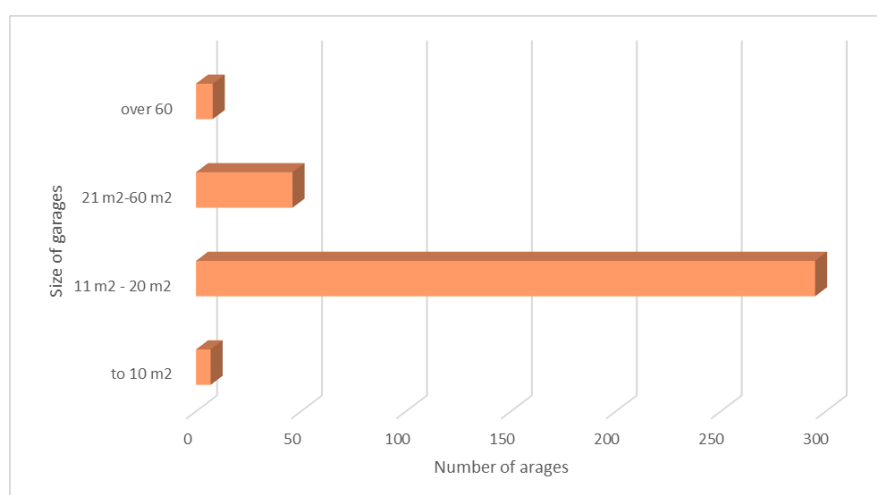


Figure 9: Graphical presentation of the garages sold according to the area

3.2. Overview of the land

The land market in Federation of BiH has not been regulated and often in the contracts it is stated that it is one type of land sub-market whereby in reality another land type or even a different market classification is sold. Due to the aforementioned, the FGA have put more attention to the classification of real estate in the previous period, in order to divert sales of agricultural land from non-agricultural land and to present a realistic picture of the participation of the individual sub-markets of real estate in the total turnover. For comparison, an analysis of what was registered within the contracts and what Municipal Commission recorded on the ground will be presented.

The total number of registered sales contracts relating to land, in the Federation of Bosnia and Herzegovina in Year 2019 is 5 251 and in these contracts there are recorded 5 278 real estates. Figure 10 shows the number of registered sales contracts according to the type of land market in contracts (see Figure left) and Municipal Commission recorded on the ground (see Figure right).

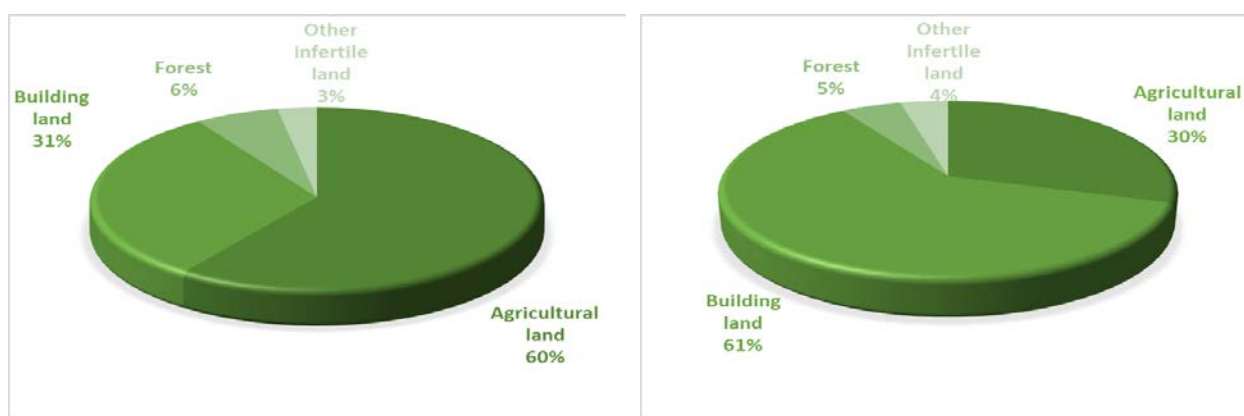


Figure 10: Graphical representation of the number of sales according to the type of land market

Table 5 gives an overview of land prices in the Federation level

Type of Land	Number of real estate	Minimum realized price [BAM/m ²]	Location	Maximum realized price [BAM/m ²]	Location
Agricultural land	950	0.2	Orašje	13	Bihać
Forest	151	0.3	Gradačac	4	Vogošća
Other infertile land	98	2.2	Orašje	86	Sanski Most

Table 5: Statistical parameters of land price in the Federation of BiH

Regarding the building land market, the following classifications of real estate includes: building land with existing infrastructure, building land without infrastructure and building land with building permit. Prices of building land depend solely on the locations and the granted permits. At the same time price growth may also be conditioned by conversion of classification of land. Based on a sample of 1,985 contracts, the minimum realized price in the rural area is 3 BAM/m² and the maximum is 70 BAM/m². In suburban areas, the minimum realized price of construction land is 24 BAM/m² and the maximum is 170 BAM/m². In urban settlements, the minimum realized price of construction land is 50 BAM/m², and the maximum is 1800 BAM/m².

Statistical parameters of the prices of agricultural land on the territory of the Federation of BH were calculated on the basis of the price from the sales contracts registered in the period 01.01-31.12.2019. The total separated sample for the analysis includes 950 contracts, which were found to be actually agricultural land. Therefore, during this analysis, the sample did not include sales contracts in which the share of real estate is sold, real estate located in the building area, as well as the land where it was established that there is a built object. On the basis of this sample, the average price of agricultural land at the level of the Federation of BiH is 2,6 BAM/m², the minimum price of 0,11 BAM/m² is realized in Municipality Orašje and the maximum price of 13,0 BAM/m² in the Municipality of Bihać. The largest share in the contracts related to the purchase of land is agricultural land with 60% (see Figure 10, left). The largest volume of agricultural land in Year 2019 was registered in Tešanj, Visoko, Gračanica, Gradačac and Zenica (Figure 11, above). However, as can be seen in Figure 10, the largest share in the contracts related to sales of land, based on the collected data from the field by Municipal Commissions, is building land with 61%. In this regard, the municipalities, where the largest volume of agricultural land is realized, also differs. Based on field data collected by Municipal Commissions that are Visoko, Orašje, Tešanj, Gračanica and Žepče (Figure 11, below).

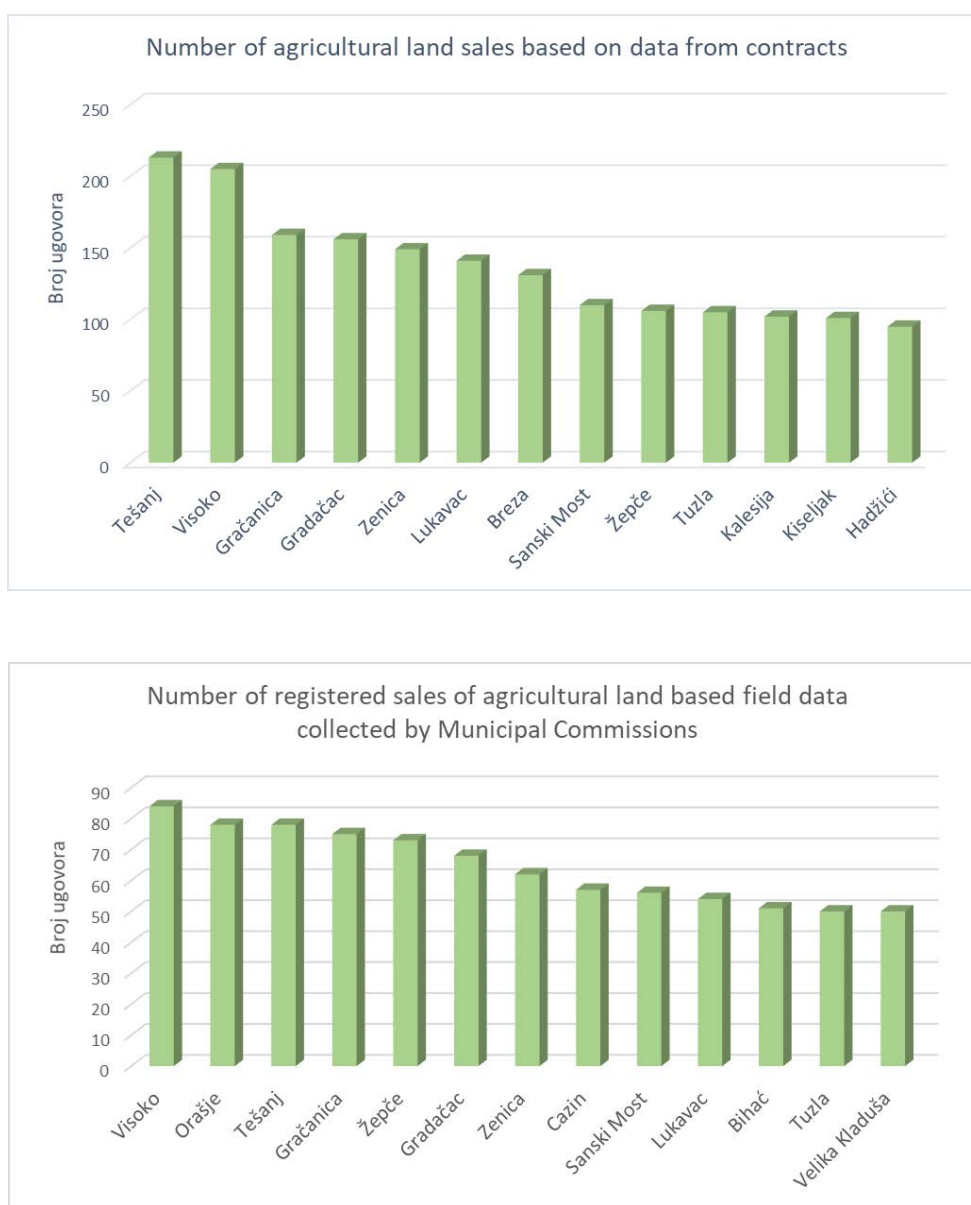


Figure 11: Graphical presentation of the number of sales of agricultural land based on data from contracts and data collected on field by Municipal Commissions

3.3. Overview of commercial real estate

The commercial real estate market consists of business building and business premises. The business building market includes the following classifications of real estate: object of business services, tourist object, restaurant, merchant object, object for sport and recreation and residential-business building, and business premises market for special parts of the buildings includes business-office premises and business-commercial premises.

The total number of registered sales contracts for commercial real estates in Year 2019 is 487 in the territory of the Federation of Bosnia and Herzegovina, and there are 505 registered properties. Figure 12 shows the number of commercial real estate depending on the type of real estate. The largest share in the contracts related to the sale of commercial real estate has special parts of the buildings including business-commercial and offices premises, and the object of business service.

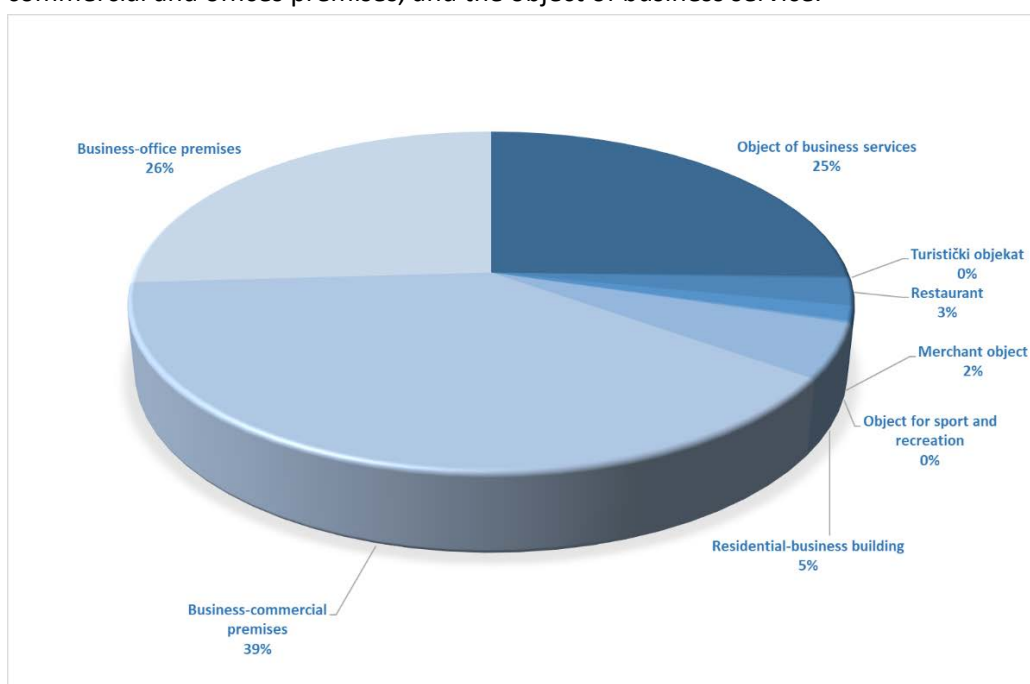


Figure 12: Graphical presentation of commercial real estate by type

Table 6 gives an overview of the prices of business buildings at the level of the Federation of BH, and in Table 7 an overview of prices for business special parts of the buildings (premises).

Business buildings	Number of real estate	Minimum realized price [BAM/m ²]	Location	Maximum realized price [BAM/m ²]	Location
Object of business services	128	153	Bihać	29.100	Stari Grad Sarajevo
Tourist object	1	107	Visoko	107	Visoko
Restaurant	13	186	Vogošća	15.300	Stari Grad Sarajevo
Merchant object	7	250	Kalesija	19.450	Stari Grad Sarajevo
Object for sport and recreation	1	35	Vareš	35	Vareš
Residential-business building	26	196	Vitez	2.700	Stari Grad Sarajevo

Table 6: Statistical parameters of the prices of business buildings in the Federation of BiH

Business premises	Number of real estate	Minimum realized price [BAM/m ²]	Location	Maximum realized price [BAM/m ²]	Location
Business-commercial premises	198	126	Lukavac	12.000	Stari Grad Sarajevo
Business-office premises	131	300	Novi Travnik	16.300	Centar Sarajevo

Table 7: Statistical parameters of the prices of business special parts of the buildings (premises) in the Federation of BiH

Also, Figures 13 and 14, show business-commercial premises and business-office premises sold according to the different square meters. Most of the sold business-commercial premises are up to 40 m², and business-office premises over 60 m².

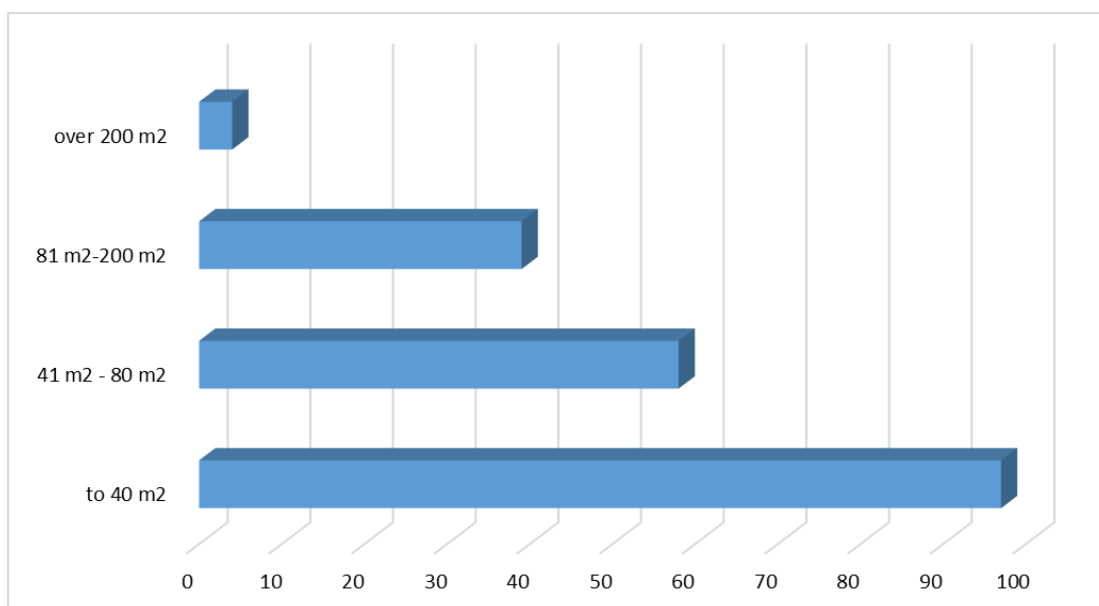


Figure 13: Graphical presentation of the business-commercial premises sold according to the area

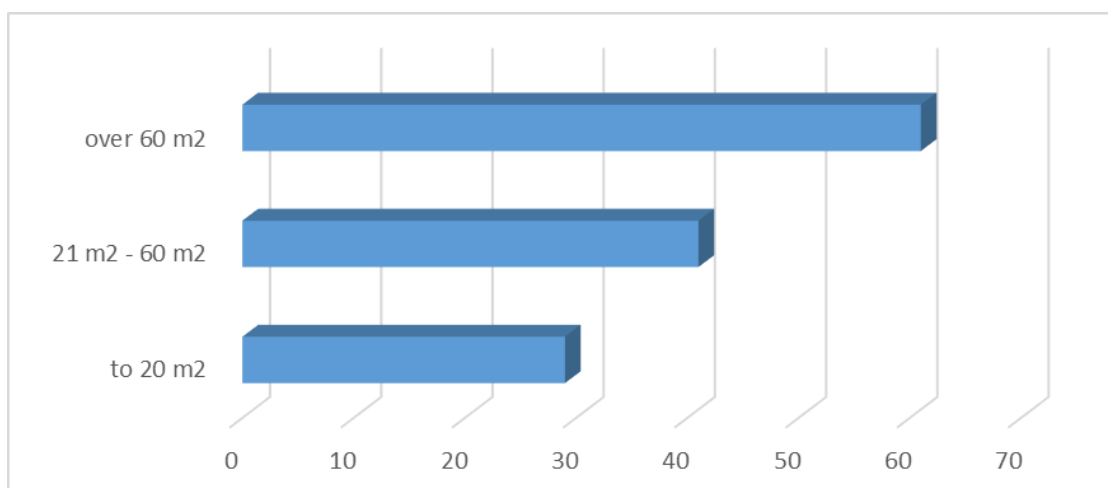


Figure 14: Graphical presentation of the business-office premises sold according to the area

4. Public access of Sales Price Register data of the Federation of BiH”

A Public Access into the Sales price register data provides information to the public and all market participants with accurate and reliable information on real estate transactions from sales contracts. You can start a data viewer from your computer, tablet, mobile or other device by visiting www.katastar.ba/rcn and clicking on the REVIEW. The content is adapted to all currently available device platforms.

Number of public access to the data of SPR in the period 01.01.- 31.12.2019 is 12 060, out of which 10 063 was generated from Bosnia and Herzegovina and the rest from 43 different countries, as shown in the Figure below.

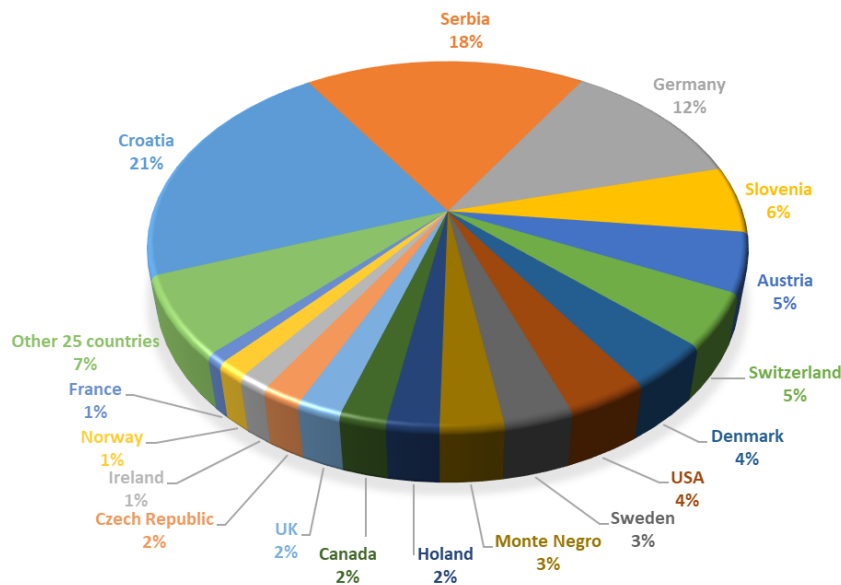


Figure 15: Graphical overview of the insights into the SPR data by country

Comparing the number of data reviews of SPR and sales made in the same time period, it was concluded that the most transactions were recorded in the month of April, and the largest review of Sales Price Register data was achieved between March and April in 2019 (Figure 16).

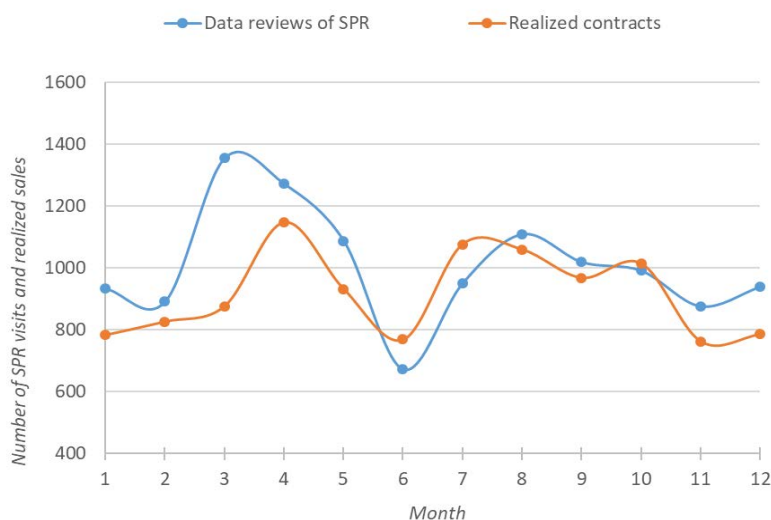


Figure 16: Graphical timeline overview of the SPR data page visit and sales contracts realized

APPENDICES

APPENDIX 1: Number and value of registered contracts per LSG unit

Canton	LSG unit	SPR entry start	Number of contracts	The sum of money realized
Unsko-sanski	Bihać	04.01.2018	419	24,894,384.23
	Bosanska Krupa	04.01.2018	182	3,572,329.32
	Bosanski Petrovac	25.05.2018	67	2,097,314.00
	Bužim	20.12.2017	70	2,225,458.31
	Cazin	12.09.2017	347	10,019,514.00
	Ključ	15.01.2018	107	4,594,937.30
	Sanski Most	19.12.2017	288	10,634,216.84
	Velika Kladuša	20.12.2017	261	9,470,057.75
TOTAL			1741	67,508,211.75
Posavski	Domaljevac-Šamac	19.10.2018	40	315,550.00
	Odžak	01.10.2018	165	4,330,100.94
	Orašje	15.10.2018	176	4,220,795.13
TOTAL			381	8,866,446.07
Tuzlanski	Banovići	30.04.2018	260	11,872,932.54
	Čelić	14.08.2018	64	676,130.98
	Doboj-Istok	15.02.2018	43	2,720,885.50
	Gračanica	23.07.2018	345	12,316,934.38
	Gradačac	13.02.2018	333	13,597,873.73
	Kalesija	27.07.2018	204	4,904,388.00
	Kladanj	03.05.2018	44	674,190.00
	Lukavac	08.08.2018	431	20,575,325.64
	Sapna	06.08.2018	31	371,700.00
	Srebrenik	03.07.2018	122	3,116,713.98
	Teočak	06.11.2018	19	156,449.96
	Tuzla	05.09.2018	856	61,581,503.86
Živinice	16.01.2018	34	1,312,110.53	
TOTAL			2786	133,877,139.10
Zeničko-dobojski	Breza	19.02.2018	227	8,002,846.73
	Doboj-Jug	15.01.2018	42	1,183,765.63
	Kakanj	06.02.2018	259	11,045,098.78
	Maglaj	20.02.2018	125	3,537,388.73
	Olovo	10.07.2018	88	3,601,078.01
	Tešanj	17.05.2017	385	10,794,298.46
	Usora	12.12.2017	10	3,886,878.30
	Vareš	26.02.2018	85	2,173,090.98
	Visoko	22.03.2018	574	28,883,107.78
	Zavidovići	12.02.2018	244	4,262,389.60
	Zenica	05.10.2017	1129	70,997,308.89
	Žepče	16.02.2018	176	3,719,283.12
TOTAL			3344	152,086,535.01
Bosansko-podrinjski kanton Goražde	Foča-Ustikolina	06.02.2018	20	128,224.00
	Goražde	08.03.2018	112	5,799,977.50
	Pale-Prača	12.03.2018	11	633,261.00
TOTAL			143	6,561,462.50

Kanton	JLS	Početak rada	Broj ugovora	Ostvarena suma novca
Srednjobosanski	Bugojno	19.09.2017	123	3,108,351.02
	Busovača	09.11.2017	129	1,810,877.53
	Dobretići	12.01.2018	5	4,200.00
	Donji Vakuf	11.10.2017	97	1,865,066.85
	Fojnica	24.01.2018	84	2,758,048.24
	Gornji Vakuf-Uskoplje	16.11.2017	35	1,398,820.86
	Jajce	02.11.2017	86	2,394,046.43
	Kiseljak	02.11.2017	230	8,725,336.02
	Kreševo	04.10.2017	32	1,452,150.42
	Novi Travnik	15.02.2018	135	4,284,999.56
	Travnik	18.09.2017	446	13,298,072.33
	Vitez	14.09.2017	145	5,703,938.90
	TOTAL			1547
Hercegovačko-neretvanski	Čapljina	28.07.2017	223	10,802,620.73
	Čitluk	03.04.2018	46	4,034,224.98
	Jablanica	13.02.2018	87	2,070,063.81
	Konjic	04.05.2018	209	5,345,090.49
	Mostar	09.10.2017	648	57,960,233.55
	Neum	23.10.2018	75	10,650,973.28
	Prozor-Rama	09.07.2018	39	1,348,815.47
	Ravno	20.12.2019	4	252,953.63
	Stolac	-	2	25,300.00
TOTAL			1333	92,490,275.94
Zapadnohercegovački	Grude	29.08.2018	78	2,921,411.80
	Ljubuški	16.07.2018	149	12,799,377.42
	Posušje	26.03.2018	113	3,052,761.57
	Široki Brijeg	05.07.2018	106	3,053,208.52
TOTAL			446	21,826,759.31
Kanton Sarajevo	Centar Sarajevo	23.01.2017	811	133,371,488.36
	Hadžići	16.05.2017	455	23,667,781.48
	Ilidža	23.01.2018	326	41,087,612.92
	Ilijaš	13.10.2017	352	16,739,286.25
	Novi Grad Sarajevo	25.10.2019	439	51,882,726.89
	Novo Sarajevo	16.03.2017	919	106,342,659.57
	Stari Grad Sarajevo	07.11.2017	324	39,845,216.34
	Trnovo	30.05.2018	166	8,798,908.22
	Vogošća	13.09.2018	365	32,962,294.09
TOTAL			4157	454,697,974.12
Kanton 10	Bosansko Grahovo	17.05.2018	10	100,222.49
	Drvar	17.05.2018	20	379,180.00
	Glamoč	04.07.2018	25	196,089.33
	Kupres	01.01.2019	66	1,597,329.23
	Livno	01.01.2019	91	3,023,190.51
	Tomislavgrad	19.02.2018	138	2,231,691.05
TOTAL			350	7,527,702.61

Note: The above table are indicated LSG in which registration of the contract was made throughout 2019.

APPENDIX 2: Overview of total registered contracts per real estate market with contract values that are processed by the LSG in Federation BH²

LSG unit		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL by LSG unit
Banovići	Volume	39	14	3	35	33	1	1	6		2	134
	Price	1,470,100	457,658	10,500	155,950	1,266,500	3,500	500	779,000		7,500	4,151,208
Bihać	Volume	82	39	5	66	120	1	3	10		2	328
	Price	5,771,780	2,579,360	78,000	582,229	4,358,329	2,000	77,760	1,878,313		1,200	15,328,970
Bosanska Krupa	Volume	13	25		73	18	10	4	1		1	145
	Price	524,230	769,300		472,716	831,908	30,200	3,400	120,000		5,000	2,756,754
Bosanski Petrovac	Volume	11	13		15	3	1		3	1		47
	Price	126,027	244,558		56,850	10,228	136,864		27,000	240,000		841,527
Bosansko Grahovo	Volume	5	3			1						9
	Price	52,867	39,050			6,500						98,417
Breza	Volume	9	24		131	7	2	7	1			181
	Price	326,000	996,490		4,191,455	172,437	61,581	60,750	19,500			5,828,213
Bugojno	Volume											
	Price											
Busovača	Volume	6	38		43	3	8	11	5	1	1	116
	Price	234,000	682,886		237,116	19,126	21,500	102,660	387,242	17,347	20,000	1,721,878
Bužim	Volume	1	5		42	1	9	2	1			61
	Price	60,000	112,000		342,418	20,000	17,975	895	1,272,671			1,825,958
Cazin	Volume	37	30	11	63	138	11		10			300
	Price	1,894,460	2,027,733	828,800	283,694	2,254,703	69,080		1,358,750			8,717,221
Centar Sarajevo	Volume	430	21	34	23	23			44		1	576
	Price	59,631,231	4,004,589	521,202	4,536,870	6,983,189			21,989,510		396	97,666,987
Čapljina	Volume	16	14	3	52	93	3		11		2	194
	Price	684,978	466,908	606,028	373,649	1,064,807	8,500		4,020,104		60,714	7,285,688
Čelić	Volume		9		26	1	2	3				41
	Price		186,500		243,728	5,000	1,500	15,500				452,228
Čitluk	Volume	8	1	1	11	8			3			32
	Price	695,733	15,000	15,000	1,530,708	395,264			101,072			2,752,777

² Appendix 2 applies to contracts having a single price for each property in the contract (not containing mixed contracts) and LSG in red are one which dont have data entered.

LSG unit		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL by LSG unit
Doboj-Istok	Volume		8		17		8	1	2			36
	Price		354,075		377,952		25,359	500	1,817,000			2,574,886
Doboj-Jug	Volume	1	3		2	23	4					33
	Price	50,000	45,000		10,000	810,856	4,900					920,756
Dobretići	Volume											
	Price											
Domaljevac-Šamac	Volume		3		20	5						28
	Price		67,850		98,200	49,500						215,550
Donji Vakuf	Volume	3	3		26	3	2	1	1			39
	Price	160,000	110,000		135,262	6,622	14,500	2,000	10,000			438,384
Drvar	Volume	14	4						1			19
	Price	280,180	59,000						30,000			369,180
Foča u FBiH	Volume		1		15	1	2	1			1	21
	Price		365		112,937	5,600	4,388	4,251			184	127,724
Fojnica	Volume	9	16	1	22	9	1		2			60
	Price	297,000	581,971	10,000	223,629	135,611	15,000		1,151,337			2,414,548
Glamoč	Volume	4	3		8							15
	Price	22,000	53,000		22,300							97,300
Goražde	Volume	44	19		25	3	2		5			98
	Price	2,243,105	849,000		196,550	49,000	4,900		1,799,348			5,141,903
Gornji Vakuf-Uskoplje	Volume	6	6		12			1	3			28
	Price	263,081	185,000		110,870			1,000	379,247			939,198
Gračanica	Volume	17	48	4	159	20	18	12	13		1	292
	Price	720,500	1,726,992	34,625	2,447,592	505,600	54,500	21,590	3,537,700		10,000	9,059,099
Gradačac	Volume	23	2		156	36	42		10		3	272
	Price	1,119,352	391,350		3,874,299	1,775,066	209,136		3,089,609		70,500	10,529,312
Grude	Volume		4		9	28			1			42
	Price		125,733		105,505	554,633			436,100			1,221,971
Hadžići	Volume	33	83	4	95	164	10	13	4	1	3	410
	Price	2,040,061	5,602,008	22,500	2,805,788	7,744,178	164,059	31,270	212,500	900,000	29,800	19,552,163
Ilidža	Volume	30	6	5	34	3	6		2			86
	Price	2,445,710	1,241,000	61,900	2,579,277	21,000	359,156		116,000			6,824,043

LSG unit		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL by LSG unit
Ilijaš	Volume	20	44	2	1	235	6		1		1	310
	Price	1,203,150	3,142,198	9,500	9,000	8,712,995	41,565		60,000		68,500	13,246,907
Jablanica	Volume	11	9	5	24	18	7		1		1	75
	Price	531,699	400,717	36,000	255,833	495,684	80,624		15,000		63,000	1,878,557
Jajce	Volume											
	Price											
Kakanj	Volume	29	41	9	95	43	2		12		2	233
	Price	1,298,505	1,370,240	200,701	878,834	1,315,915	6,000		1,644,820		3,500	6,718,515
Kalesija	Volume	4	11	2	102	15	13	10	2			159
	Price	269,000	402,250	20,000	1,232,000	170,135	60,720	28,748	2,060,000			4,242,853
Kiseljak	Volume	11	28	2	101	27	1	4	15		2	191
	Price	459,000	1,369,315	23,335	1,857,699	898,235	40,000	15,032	1,798,650		134,375	6,595,640
Kladanj	Volume	5	10		22	1	1					39
	Price	142,000	209,000		153,500	3,000	2,000					509,500
Ključ	Volume	23	13		36	6			4			82
	Price	758,767	463,105		153,272	55,570			2,174,000			3,604,715
Konjic	Volume	39	36	6	89		14	4	5		4	197
	Price	1,745,385	1,679,146	71,970	1,064,981		82,931	59,750	148,000		97,500	4,949,663
Kreševo	Volume		6		9	1		3			1	20
	Price		326,433		272,828	30,000		242,600			3,000	874,861
Kupres	Volume	7	2		7	4			4			24
	Price	204,092	26,700		94,000	85,140			204,024			613,956
Livno	Volume	22	8	4	11	10			4			59
	Price	1,015,511	280,422	24,890	67,600	237,746			265,583			1,891,752
Ljubuški	Volume	21	7	1	21	58	10	2	5		1	126
	Price	1,287,615	357,608	3,800	150,642	1,049,119	66,606	151,500	7,767,423		20,000	10,854,313
Lukavac	Volume	94	64	14	141	4	20	9	9			355
	Price	5,118,724	1,636,952	189,572	1,869,179	17,000	94,600	59,970	7,339,439			16,325,436
Maglaj	Volume	17	30	6	49	2	2	2	4			112
	Price	659,000	1,111,108	47,500	421,781	3,200	3,800	600	796,500			3,043,489
Mostar	Volume	218	43	18	58	15	3	3	18	1	4	381
	Price	16,368,122	4,329,503	195,478	1,336,224	2,248,962	48,000	79,300	11,157,789	3,800,000	14,236	39,577,614

LSG unit		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL by LSG unit
Neum	Volume	14	7			5	1	5	2			34
	Price	1,452,061	2,789,475			423,700	57,980	169,700	345,000			5,237,916
Novi Grad Sarajevo	Volume	131	8	9	25	20	6	1	11		2	213
	Price	11,063,285	932,400	120,438	962,850	729,980	77,109	10,000	13,590,870		115,000	27,601,932
Novi Travnik	Volume	42	14	11	22	8	2	1	5	1	1	107
	Price	1,345,820	235,476	46,500	116,033	171,260	4,000	2,000	315,880	300,000	27,350	2,564,319
Novo Sarajevo	Volume	625	61	52	3	36			50		3	830
	Price	66,675,938	8,596,920	871,846	192,501	1,719,592			16,772,197		56,000	94,884,994
Odžak	Volume											
	Price											
Olovo	Volume	3	2		62	2	1		2			72
	Price	123,830	180,000		1,487,137	54,000	5,000		1,144,500			2,994,468
Orašje	Volume	10	12	1	94	15	1		7			140
	Price	450,870	326,100	15,000	800,601	221,305	3,500		1,002,755			2,820,131
Pale-Prača	Volume		1		6		1					8
	Price		4,000		161,684		4,000					169,684
Posušje	Volume	8	7	1	51	23	8		4		1	103
	Price	454,640	503,833	18,600	283,065	616,301	58,529		810,191		173,787	2,918,945
Prozor-Rama	Volume	4	5		17	4		1	4			35
	Price	160,000	135,000		78,323	149,779		400	459,100			982,602
Ravno	Volume	1			1	1						3
	Price	43,582			68,454	50,949						162,985
Sanski Most	Volume	37	26	9	110	14	8	6	6		1	217
	Price	1,888,160	1,136,656	91,177	1,568,786	2,073,180	93,500	234,255	1,480,154		30,000	8,595,868
Sapna	Volume	1	1		24		3					29
	Price	118,000	77,000		149,400		9,500					353,900
Srebrenik	Volume				1			1				2
	Price				3,000			1,000				4,000
Stari Grad Sarajevo	Volume	125	83	3	37	13	2	2	15		1	281
	Price	19,184,915	6,361,831	39,101	1,655,129	455,576	29,718	40,450	4,095,778		35,000	31,897,498
Stolac	Volume		1		1							2
	Price		24,000		1,300							25,300

LSG unit		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL by LSG unit
Široki Brijeg	Volume	1	2	2	28	40	15	1	3			92
	Price	83,407	423,249	48,000	276,423	1,036,690	173,045	4,522	105,627			2,150,962
Teočak	Volume		3		7	7	1					18
	Price		61,500		18,500	72,950	1,500					154,450
Tešanj	Volume	13	47	22	213	19	18	25	9			366
	Price	781,153	1,970,175	344,480	4,317,371	564,641	81,502	343,983	1,620,000			10,023,306
Tomislavgrad	Volume	8	13	1	45	39		7	3	1		117
	Price	273,711	403,225	22,000	321,800	305,946		19,704	49,000	125,000		1,520,385
Travnik	Volume	70	65	7	87	27	4	7	13			280
	Price	2,962,317	2,723,686	41,300	609,498	249,135	23,500	12,100	680,109			7,301,644
Trnovo	Volume	26	5	5	73	15	1				3	128
	Price	3,183,834	199,400	165,000	853,542	957,187	115,450				7,700	5,482,113
Tuzla	Volume	296	5	58	105	249	14	2	41		26	796
	Price	21,339,554	397,500	844,183	1,296,816	20,718,984	102,392	53,000	12,186,964		340,610	57,280,003
Usora	Volume		2		1	1	1		1	1	1	8
	Price		31,000		48,250	40,000	43,028		520,000	195,000	3,000,000	3,877,278
Vareš	Volume	18	5	8	21		2		2			56
	Price	339,500	56,000	14,300	1,092,206		35,450		53,500			1,590,956
Velika Kladuša	Volume	20	48	13	93	16	24	9	5			228
	Price	1,203,458	2,424,407	219,901	965,180	193,470	79,100	52,375	3,448,240			8,586,131
Visoko	Volume	8	71	1	194	19	17		13		9	332
	Price	466,750	3,905,411	12,000	3,286,213	449,700	255,745		1,140,578		33,604	9,550,002
Vitez	Volume	24	17	3	37	29	4	2	12		2	130
	Price	979,380	456,358	8,900	894,803	542,391	9,500	9,550	1,418,753		460,900	4,780,534
Vogošća	Volume	110	26	7	55	75	1	4	11		4	293
	Price	8,815,405	2,234,709	35,500	2,129,852	4,993,459	10,000	129,940	3,154,481		1,852,700	23,356,047
Zavidovići	Volume	8	11	1	50	1	7		1			79
	Price	297,000	354,735	6,500	352,245	325,663	16,150		35,020			1,387,313
Zenica	Volume	247	139	25	149	34	7	1	30	4	4	640
	Price	14,276,887	6,391,122	231,367	1,898,361	1,095,224	100,700	10,600	3,943,393	3,181,000	952,653	32,081,308
Žepče	Volume	3	31		106	3	6	5	4			158
	Price	41,500	937,003		1,120,961	46,500	14,550	168,800	551,000			2,880,314
Živinice	Volume	5			8				1			14
	Price	355,206			25,070				20,000			400,276
TOTAL IN FBIH	Volume	3,220	1,515	379	3,672	1,897	377	177	478	11	89	11,815
	Price	270,533,127	85,351,245	6,207,395	62,960,274	82,625,918	3,139,891	2,221,955	148,906,320	8,758,347	7,694,708	678,399,179

CANTON		Apartments	House	Garage	Agricultural land	Building land	Forest	Other land-infertile	Commercial real estate	Industrial buildings	Other real estate	TOTAL PER CKANTON
Una-Sana Canton	Volume	224	199	38	498	316	64	24	40	1	4	1408
	Price	12,226,882	9,757,120	1,217,878	4,425,146	9,797,388	428,719	368,685	11,759,128	240,000	36,200	50,257,146
Posavina Canton	Volume	10	15	1	114	20	1	0	7	0	0	168
	Price	450,870	393,950	15,000	898,801	270,805	3,500	0	1,002,755	0	0	3,035,681
Tuzla Canton	Volume	484	406	81	803	366	123	39	84	0	32	2418
	Price	30,652,436	5,900,777	1,098,880	11,846,987	24,534,235	564,707	180,808	30,829,712	0	428,610	106,037,152
Zenica-Doboj Canton	Volume	356	406	72	1,073	154	69	40	79	5	16	2270
	Price	18,660,125	17,348,284	856,848	19,104,815	4,878,135	628,407	584,733	11,468,812	3,376,000	3,989,757	80,895,917
Bosnian-Podrinje Canton Goražde	Volume	44	21	0	46	4	5	1	5	0	1	127
	Price	2,243,105	853,365	0	471,171	54,600	13,288	4,251	1,799,348	0	184	5,439,311
Central Bosnia Canton	Volume	171	193	24	359	107	22	30	56	2	7	971
	Price	6,700,598	6,671,124	130,035	4,457,738	2,052,380	128,000	386,942	6,141,217	317,347	645,625	27,631,006
Herzegovina-Neretva Canton	Volume	311	116	33	253	144	28	13	44	1	11	954
	Price	21,681,560	9,839,749	924,476	4,709,472	4,829,146	278,035	309,150	16,246,065	3,800,000	235,450	62,853,103
West Herzegovina Canton	Volume	30	20	4	109	149	33	3	13	0	2	363
	Price	1,825,662	1,410,423	70,400	815,635	3,256,742	298,180	156,022	9,119,341	0	193,787	17,146,191
Sarajevo Canton	Volume	1,530	337	121	346	584	32	20	138	1	18	3127
	Price	174,243,528	32,315,055	1,846,987	15,724,810	32,317,155	797,057	211,660	59,991,335	900,000	2,165,096	320,512,684
Canton 10	Volume	60	33	5	71	54	0	7	12	1	0	243
	Price	1,848,361	861,397	46,890	505,700	635,331	0	19,704	548,607	125,000	0	4,590,989
TOTAL FBiH	Volume	3,220	1,515	379	3,672	1,897	377	177	478	11	89	11,815
	Price	270,533,127	85,351,245	6,207,395	62,960,274	82,625,918	3,139,891	2,221,955	148,906,320	8,758,347	7,694,708	678,399,179

APPENDIX 3: Overview of Registered Prices for Residential Buildings by Cantons of the Federation of BH

Canton	Type of residential building	Number of real estate	Minimum realized		Maximum realized	
			Price (BAM)	Location	Price (BAM)	Location
Una-Sana Canton	House	205	75	Cazin	2.720	Bihać
	Terraced house	1	188	Bosanski Petrovac	188	Bosanski Petrovac
	Duplex house	2	45	Sanski Most	100	Velika Kladuša
	Summer house	10	80	Bosanski Petrovac	1.260	Bihać
Posavina Canton	House	26	97	Orašje	220	Orašje
	Terraced house	0				
	Duplex house	0				
	Summer house	0				
Tuzla Canton	House	320	120	Kalesija i Lukavac	2.720	Banovići
	Terraced house	2	417	Tuzla	417	Tuzla
	Duplex house	7	265	Tuzla	570	Tuzla
	Summer house	56	115	Teočak	1.230	Lukavac
Zenica-Doboj Canton	House	402	40	Tešanj	3.220	Zenica
	Terraced house	5	260	Žepče	275	Zenica
	Duplex house	2	390	Maglaj	622	Zenica
	Summer house	24	220	Zenica	1.324	Breza
Bosnian-Podrinje Canton Goražde	House	18	160	Goražde	940	Goražde
	Terraced house	0				
	Duplex house	1	580	Goražde	580	Goražde
	Summer house	0				
Central Bosnia Canton	House	119	60	Novi Travnik	3.750	Travnik
	Terraced house	1	170	Vitez	170	Vitez
	Duplex house	1	910	Fojnica	910	Fojnica
	Summer house	24	270	Busovača	2.380	Kiseljak
Herzegovina-Neretva Canton	House	88	100	Konjic	8.360	Neum
	Terraced house	1	1.600	Konjic	1.600	Konjic
	Duplex house	2	1.785	Neum	4.000	Neum
	Summer house	9	1.200	Konjic	2.150	Konjic
West Herzegovina Canton	House	21	500	Ljubuški	1.160	Ljubuški
	Terraced house	1	100	Ljubuški	100	Ljubuški
	Duplex house	0				
	Summer house	0				
Sarajevo Canton	House	280	170	Novi Grad Sarajevo	4.580	Stari Grad Sarajevo
	Terraced house	2	690	Novo Sarajevo	880	Novo Sarajevo
	Duplex house	2	200	Vogošća	1.716	Novo Sarajevo
	Summer house	25	280	Hadžići	3.780	Vogošća
Canton 10	House	22	140	Drvar	1.100	Tomislavgrad
	Terraced house	0				
	Duplex house	1	525	Livno	525	Livno
	Summer house	1	190	Livno	190	Livno

APPENDIX 4: Overview of Real Estate Market in the Federation of BiH from the point of view of the gender structure

Purchase of real estate (new owners)				
Market	Men		Women	
	Alone in purchase	Participant in purchase	Alone in purchase	Participant in purchase
Land	6248	1081	1245	439
	81 %		19 %	
House	1239	233	386	154
	73 %		27 %	
Apartments	1797	461	1343	495
	55 %		45 %	
Commercial real estate	239	20	90	10
	72%		28%	
Garage	285	30	96	22
	73%		27%	
Forest	461	70	66	15
	87%		13%	

Sales of real estates (former owners)				
Market	Men		Women	
	Alone in sale	Participant in sale	Alone in sale	Participant in sale
Land	4513	2632	2232	2581
	60%		40%	
House	889	471	544	623
	54%		46%	
Apartments	1507	595	1218	615
	53%		47%	
Commercial real estate	206	39	60	24
	74%		26%	
Garage	157	39	97	37
	59%		41%	
Forest	335	189	133	195
	62%		38%	

APPENDIX 5: Spatial representation of the most represented real estate markets in the Federation of BiH

