

A large, stylized graphic of a key, colored in shades of yellow and blue, positioned vertically in the background of the slide.

STATISTICS

IMPLEMENTATION OF THE PROPERTY LAWS IN BOSNIA AND HERZEGOVINA

30 April 2002

EXPLANATORY NOTE

- **These statistics reflect the implementation of the property laws in Bosnia and Herzegovina since the passing of the property laws as amended in October 1999.**
- **These statistics are collected every month by staff of OSCE, UNHCR and OHR in the field on the basis of information provided to them by local authorities.**
- **The number of claims is equal to the total number of properties on which a claim was filed with the Municipal authorities.**
- **The number of decisions is the total number of decisions issued by the Municipal authorities.**
- **The number of repossessions is the total number of occupancy right holders or owners that have collected their keys from the municipal authorities.**
- **The implementation ratio is the total number of repossessions divided by the total number of claims expressed in percentage form.**
- **These statistics do not include information on decisions and repossessions on destroyed property, business premises or land.**
- **In some municipalities, the current implementation ratio is lower than the implementation ratio as at the end of 2000. This is due to the exclusion of destroyed property from the number of repossessions, but not from the number of claims.**
- **In some municipalities, the number of claims for socially owned property has increased since last month regardless of the deadline for submission of claims for socially owned property. This is due to the filing of requests for the enforcement of CRPC claims .**

REVIEW OF IMPLEMENTATION OF THE PROPERTY LAWS IN FEDERATION OF BiH

30 April 2002

MUNICIPALITIES / CANTONS	Socially Owned Property			Private Property			Total			Implement- ation Ratio*	Previous Impl. Ratio	Implementatin Ratio		Last Update
	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions			end 2001	end 2000	
Bihac	1,620	1,618	1,027	1,295	1,007	522	2,915	2,625	1,549	53.14%	52.84%	56.26%	38.31%	Apr-02
Bosanska Krupa	483	452	371	1,866	1,168	786	2,349	1,620	1,157	49.26%	48.11%	55.67%	29.29%	Apr-02
Bosanski Petrovac	420	420	318	1,138	1,021	803	1,558	1,441	1,121	71.95%	77.79%	76.92%	45.51%	Apr-02
Buzim	7	7	7	1	1	1	8	8	8	100.00%	100.00%	100.00%	25.00%	Aug-01
Cazin	107	107	70	62	58	45	169	165	115	68.05%	65.97%	66.29%	60.47%	Apr-02
Kljuc	821	802	506	816	669	503	1,637	1,471	1,009	61.64%	48.53%	47.09%	24.46%	Apr-02
Sanski Most	988	928	690	2,903	1,498	1,189	3,891	2,426	1,879	48.29%	41.99%	41.51%	24.90%	Apr-02
Velika Kladusa	440	427	279	49	39	36	489	466	315	64.42%	63.17%	70.92%	70.92%	Apr-02
Total UNA-SANA:	4,886	4,761	3,268	8,130	5,461	3,885	13,016	10,222	7,153	54.96%	51.30%	53.12%	32.80%	
Domaljevac - Samac	9	9	9	4	4	3	13	13	12	92.31%	92.31%	83.33%	33.33%	Apr-02
Odzak	234	232	206	195	156	125	429	388	331	77.16%	72.38%	77.69%	28.04%	Apr-02
Orasje	159	159	147	152	152	122	311	311	269	86.50%	83.60%	64.62%	43.75%	Apr-02
Total POSAVINA:	402	400	362	351	312	250	753	712	612	81.27%	77.23%	72.01%	34.06%	
Banovici	1,025	1,066	758	72	72	46	1,097	1,138	804	73.29%	71.38%	63.43%	31.69%	Apr-02
Celic	40	40	30	182	182	176	222	222	206	92.79%	93.21%	77.00%	69.15%	Apr-02
Doboj - East	0	0	0	10	10	10	10	10	10	100.00%	100.00%	100.00%	55.56%	Oct-01
Gracanica	246	232	213	444	444	378	690	676	591	85.65%	68.76%	68.16%	43.62%	Apr-02
Gradacac	251	251	231	374	364	230	625	615	461	73.76%	68.15%	69.33%	53.14%	Apr-02
Kalesija	111	111	104	979	979	832	1,090	1,090	936	85.87%	85.82%	83.86%	32.57%	Apr-02
Kladanj	171	171	129	167	90	35	338	261	164	48.52%	45.10%	44.65%	16.31%	Apr-02
Lukavac	794	791	756	1,424	847	106	2,218	1,638	862	38.86%	38.41%	37.17%	31.65%	Apr-02
Sapna	23	23	15	117	117	77	140	140	92	65.71%	45.00%	43.07%	40.16%	Apr-02
Srebrenik	78	78	51	976	713	240	1,054	791	291	27.61%	24.93%	17.78%	21.46%	Apr-02
Teocak	7	6	5	8	7	6	15	13	11	73.33%	73.33%	29.63%	6.67%	Apr-02
Tuzla	5,487	4,420	3,236	2,416	1,670	1,133	7,903	6,090	4,369	55.28%	52.62%	48.10%	23.20%	Apr-02
Zivinice	414	388	333	516	366	334	930	754	667	71.72%	60.06%	62.78%	42.39%	Apr-02
Total TUZLA:	8,647	7,577	5,861	7,685	5,861	3,603	16,332	13,438	9,464	57.95%	54.69%	50.48%	29.30%	
Breza	238	238	175	385	307	129	623	545	304	48.80%	47.16%	53.97%	55.44%	Apr-02
Doboj - South	0	0	0	15	15	14	15	15	14	93.33%	93.33%	93.33%	73.33%	Oct-01
Kakanj	1,089	906	674	1,101	713	416	2,190	1,619	1,090	49.77%	45.59%	48.52%	37.28%	Apr-02
Maglaj	619	619	605	1,875	1,534	1,294	2,494	2,153	1,899	76.14%	75.34%	75.42%	27.77%	Apr-02
Olovo	227	227	130	212	142	67	439	369	197	44.87%	44.60%	45.60%	16.33%	Apr-02
Tesanj	157	157	125	469	449	340	626	606	465	74.28%	71.68%	70.68%	46.20%	Apr-02
Usora	3	3	3	10	9	9	13	12	12	92.31%	92.31%	76.92%	87.50%	Feb-02
Vares	960	960	794	33	33	27	993	993	821	82.68%	81.41%	76.35%	52.96%	Apr-02
Visoko	334	333	225	1,747	1,522	382	2,081	1,855	607	29.17%	26.32%	29.58%	30.81%	Apr-02
Zavidovici	1,180	1,025	844	2,741	873	808	3,921	1,898	1,652	42.13%	41.14%	30.82%	22.30%	Apr-02
Zenica	5,775	4,409	3,155	1,731	1,179	552	7,506	5,588	3,707	49.39%	47.02%	44.40%	21.45%	Apr-02
Zepce	322	322	321	1,250	1,229	1,186	1,572	1,551	1,507	95.87%	93.10%	84.05%	84.05%	Apr-02
Total ZENICA-DOBOJ:	10,904	9,199	7,051	11,569	8,005	5,224	22,473	17,204	12,275	54.62%	52.53%	50.84%	32.19%	
Foca - Ustikolina	50	50	44	92	90	64	142	140	108	76.06%	76.26%	16.52%	5.91%	Apr-02
Gorazde	1,246	1,246	769	272	272	189	1,518	1,518	958	63.11%	59.72%	51.06%	19.98%	Apr-02
Pale - Praca	2	2	2	5	5	5	7	7	7	100.00%	100.00%	100.00%	22.73%	Jun-01
Total BOSNIA-PODRINJE:	1,298	1,298	815	369	367	258	1,667	1,665	1,073	64.37%	61.27%	43.10%	17.69%	
Bugojno	1,060	894	839	2,631	2,391	2,105	3,691	3,285	2,944	79.76%	78.97%	82.09%	56.34%	Apr-02
Busovaca	102	102	102	683	675	654	785	777	756	96.31%	96.79%	98.68%	70.27%	Apr-02
Donji Vakuf	339	338	226	773	513	206	1,112	851	432	38.85%	36.26%	32.18%	26.24%	Apr-02

Source: Local Authorities / PLIP (Property Legislation Implementation Plan) Focal Points

REVIEW OF IMPLEMENTATION OF THE PROPERTY LAWS IN FEDERATION OF BiH

30 April 2002

MUNICIPALITIES / CANTONS	Socially Owned Property			Private Property			Total			Implement- ation Ratio*	Previous Impl. Ratio	Implementatin Ratio		Last Update
	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions			end 2001	end 2000	
Fojnica	236	236	220	454	419	416	690	655	636	92.17%	92.16%	87.37%	81.59%	Apr-02
Gornji Vakuf - Uskoplje	174	158	138	171	150	92	345	308	230	66.67%	64.52%	56.79%	36.58%	Apr-02
Jajce	1,595	1,129	886	1,638	725	633	3,233	1,854	1,519	46.98%	43.98%	47.05%	26.93%	Apr-02
Kiseljak	112	110	70	1,934	1,947	1,871	2,046	2,057	1,941	94.87%	94.57%	93.46%	81.57%	Apr-02
Kresevo	18	18	18	130	130	126	148	148	144	97.30%	97.30%	95.95%	88.81%	Apr-02
Novi Travnik	2,090	2,029	1,661	316	314	283	2,406	2,343	1,944	80.80%	78.98%	71.75%	40.91%	Apr-02
Travnik	1,467	1,450	994	1,604	1,211	1,077	3,071	2,661	2,071	67.44%	65.48%	69.89%	63.37%	Apr-02
Vitez	592	539	518	726	717	704	1,318	1,256	1,222	92.72%	92.31%	91.91%	67.34%	Apr-02
Total CENTRAL BOSNIA:	7,785	7,003	5,672	11,060	9,192	8,167	18,845	16,195	13,839	73.44%	72.00%	73.26%	55.81%	
Capljina	740	442	373	1,041	589	557	1,781	1,031	930	52.22%	49.83%	44.72%	7.25%	Apr-02
Citluk	5	5	5	3	3	3	8	8	8	100.00%	100.00%	100.00%	100.00%	Sep-00
Jablanica	170	164	103	302	112	86	472	276	189	40.04%	38.22%	59.35%	40.61%	Apr-02
Konjic	841	817	779	1,005	898	675	1,846	1,715	1,454	78.76%	69.85%	68.52%	41.92%	Apr-02
Mostar - North	76	58	22	1,538	792	666	1,614	850	688	42.63%	37.89%	28.86%	4.05%	Apr-02
Mostar - South	24	20	0	281	236	64	305	256	64	20.98%	20.07%	21.76%	48.37%	Apr-02
Mostar - West	2,457	1,465	1,229	169	25	21	2,626	1,490	1,250	47.60%	44.40%	36.96%	11.29%	Apr-02
Mostar Central Zone	510	445	121	106	53	37	616	498	158	25.65%	23.81%	21.63%	12.09%	Apr-02
Mostar Old Town	1,548	1,203	719	1,076	913	381	2,624	2,116	1,100	41.92%	39.51%	33.26%	35.38%	Apr-02
Mostar South-East	3	1	0	641	470	278	644	471	278	43.17%	41.89%	61.23%	8.65%	Apr-02
Mostar South-West	3,801	2,400	1,724	305	127	92	4,106	2,527	1,816	44.23%	40.99%	32.56%	10.14%	Apr-02
Neum	28	28	21	169	158	149	197	186	170	86.29%	85.20%	82.45%	59.88%	Apr-02
Prozor / Rama	210	210	201	171	171	145	381	381	346	90.81%	89.50%	88.92%	76.53%	Apr-02
Stolac	389	360	281	578	421	379	967	781	660	68.25%	58.18%	50.85%	1.64%	Apr-02
Total HERZEGOVINA-NERETVA:	10,802	7,618	5,578	7,385	4,968	3,533	18,187	12,586	9,111	50.10%	46.31%	41.11%	16.84%	
Grude	5	2	0	0	0	0	5	2	0	0.00%	0.00%	0.00%	0.00%	Apr-02
Ljubuski	69	59	50	239	237	178	308	296	228	74.03%	70.59%	65.55%	43.25%	Apr-02
Posusje	5	3	2	0	0	0	5	3	2	40.00%	40.00%	40.00%	16.67%	Apr-02
Siroki Brijeg	0	0	0	3	0	0	3	0	0	0.00%	0.00%	0.00%	0.00%	Apr-02
Total WEST HERZEGOVINA:	79	64	52	242	237	178	321	301	230	71.65%	68.34%	65.25%	42.91%	
Centar / Stari Grad	5,873	3,774	2,453	1,076	989	359	6,949	4,763	2,812	40.47%	38.37%	33.24%	13.22%	Apr-02
Ilidza / Hadzici	4,240	4,240	1,738	3,548	2,718	1,200	7,788	6,958	2,938	37.72%	35.93%	35.77%	22.14%	Apr-02
Novi Grad	10,220	10,133	5,374	2,000	1,682	1,282	12,220	11,815	6,656	54.47%	52.11%	49.54%	24.42%	Apr-02
Novo Sarajevo	9,453	9,453	4,096	1,219	1,171	821	10,672	10,624	4,917	46.07%	44.26%	42.75%	22.26%	Apr-02
Vogosca / Ilijas	3,389	3,389	976	2,954	2,515	977	6,343	5,904	1,953	30.79%	28.98%	33.74%	23.05%	Apr-02
Total SARAJEVO:	33,175	30,989	14,637	10,797	9,075	4,639	43,972	40,064	19,276	43.84%	41.84%	40.92%	21.44%	
Bosansko Grahovo	41	38	31	156	25	24	197	63	55	27.92%	27.92%	27.92%	42.19%	Sep-01
Drvar	1,241	855	533	1,832	1,426	1,010	3,073	2,281	1,543	50.21%	44.78%	37.39%	5.53%	Apr-02
Glamoc	439	285	183	604	250	191	1,043	535	374	35.86%	32.37%	29.05%	4.59%	Apr-02
Kupres	275	217	153	201	190	149	476	407	302	63.45%	63.83%	59.77%	10.40%	Apr-02
Livno	330	296	258	304	268	250	634	564	508	80.13%	78.40%	76.67%	53.75%	Apr-02
Tomislavgrad	59	42	40	91	82	79	150	124	119	79.33%	79.62%	71.34%	46.67%	Apr-02
Total CANTON 10:	2,385	1,733	1,198	3,188	2,241	1,703	5,573	3,974	2,901	52.05%	48.21%	42.83%	12.90%	

Total FEDERATION :	80,363	70,642	44,494	60,776	45,719	31,440	141,139	116,361	75,934	53.80%	51.25%	49.40%	28.75%	
%		88%	55%		75%	52%		82%	54%					

* Implementation Ratio = Total number of repossessions / Total number of claims expressed in percentage form

Source: Local Authorities / PLIP (Property Legislation Implementation Plan) Focal Points

REVIEW OF IMPLEMENTATION OF THE PROPERTY LAWS IN REPUBLIKA SRPSKA

30 April 2002

MUNICIPALITIES	Socially Owned Property			Private Property			Total			Implement- ation Ratio*	Previous Impl. Ratio	Implementation Ratio		Last Update
	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions			end 2001	end 2000	
Banja Luka	9,222	4,330	2,864	7,670	2,956	2,383	16,892	7,286	5,247	31.06%	28.95%	24.86%	8.56%	Apr-02
B.Dubica / Kozarska Dubica	207	169	107	1,126	922	648	1,333	1,091	755	56.64%	54.70%	49.96%	17.95%	Apr-02
B.Gradiska / Gradiska	400	397	254	4,449	3,227	2,104	4,849	3,624	2,358	48.63%	45.98%	42.17%	22.85%	Apr-02
B.Novi / Novi Grad	505	457	355	1,210	1,115	875	1,715	1,572	1,230	71.72%	69.84%	65.13%	16.84%	Apr-02
B.Samac / Samac	407	346	316	1,268	823	639	1,675	1,169	955	57.01%	53.02%	47.33%	18.77%	Apr-02
Berkovici	1	1	1	5	5	4	6	6	5	83.33%	83.33%	80.00%	0.00%	Apr-02
Bijeljina	641	426	287	8,246	3,789	3,661	8,887	4,215	3,948	44.42%	41.91%	36.96%	15.68%	Apr-02
Bileca	134	134	95	295	275	179	429	409	274	63.87%	62.41%	61.03%	23.44%	Apr-02
Bosanska / Srpska Kostajnica	27	27	9	334	332	252	361	359	261	72.30%	71.39%	69.01%	47.60%	Apr-02
Bosanski / Srpski Brod	1,013	886	477	1,482	580	381	2,495	1,466	858	34.39%	44.02%	21.48%	12.93%	Apr-02
Bratunac	166	143	103	1,812	842	485	1,978	985	588	29.73%	19.45%	15.77%	3.54%	Apr-02
Cajnice	94	89	59	220	213	81	314	302	140	44.59%	44.59%	39.20%	4.45%	Apr-02
Celinac	59	55	40	249	252	144	308	307	184	59.74%	57.65%	51.48%	34.60%	Apr-02
Derвента	1,102	726	710	4,615	3,118	2,918	5,717	3,844	3,628	63.46%	28.92%	24.27%	9.32%	Apr-02
Doboj	2,788	1,766	1,743	6,243	2,938	2,054	9,031	4,704	3,797	42.04%	40.07%	37.91%	15.60%	Apr-02
Foca / Srbinje	1,048	1,077	575	1,920	1,040	355	2,968	2,117	930	31.33%	26.73%	24.20%	2.04%	Apr-02
Gacko	272	239	195	330	231	78	602	470	273	45.35%	43.70%	39.68%	14.23%	Apr-02
Han Pijesak	59	58	40	2	1	0	61	59	40	65.57%	65.00%	56.25%	10.19%	Apr-02
Kalinovik	64	64	49	29	29	17	93	93	66	70.97%	69.57%	64.13%	39.19%	Apr-02
Kotor Varos	286	286	183	1,489	1,231	769	1,775	1,517	952	53.63%	49.14%	47.96%	63.65%	Apr-02
Laktasi	31	31	20	559	539	326	590	570	346	58.64%	56.60%	55.45%	37.14%	Apr-02
Ljubinja	12	12	11	41	40	21	53	52	32	60.38%	38.10%	22.37%	14.52%	Apr-02
Lopare	95	95	86	727	726	668	822	821	754	91.73%	90.35%	90.35%	33.07%	Apr-02
Milici	62	59	35	172	172	65	234	231	100	42.74%	40.00%	7.86%	7.86%	Apr-02
Modrica	524	524	267	2,299	2,299	1,001	2,823	2,823	1,268	44.92%	42.26%	39.01%	10.13%	Apr-02
Mrkonjic Grad	182	175	165	705	656	455	887	831	620	69.90%	66.74%	61.27%	18.69%	Apr-02
Nevesinje	33	31	30	541	486	455	574	517	485	84.49%	50.00%	33.92%	24.81%	Apr-02
Odzak / Vukosavlje	0	0	0	467	467	382	467	467	382	81.80%	81.29%	77.92%	19.90%	Apr-02
Osmaci	3	3	2	271	270	194	274	273	196	71.53%	60.36%	30.29%	8.58%	Apr-02
Pale	209	209	146	572	564	317	781	773	463	59.28%	56.79%	53.34%	19.44%	Apr-02
Pelagicevo	7	7	3	154	154	56	161	161	59	36.65%	32.30%	22.36%	16.39%	Apr-02
Petrovo	33	33	25	69	67	53	102	100	78	76.47%	74.49%	66.29%	51.47%	Apr-02
Prijedor	2,018	1,391	1,066	8,638	5,425	2,780	10,656	6,816	3,846	36.09%	34.01%	24.52%	8.94%	Apr-02
Prnjavor	155	131	84	2,073	1,244	756	2,228	1,375	840	37.70%	37.70%	33.48%	15.60%	Mar-02
Ribnik / Kljuc	25	22	21	8	6	4	33	28	25	75.76%	75.76%	80.65%	73.08%	Apr-02
Rogatica	390	388	243	1,767	619	415	2,157	1,007	658	30.51%	28.08%	24.32%	6.61%	Apr-02
Rudo	170	170	140	684	555	179	854	725	319	37.35%	35.80%	32.07%	3.49%	Apr-02
Sekovici	51	51	40	97	97	71	148	148	111	75.00%	72.30%	70.63%	38.41%	Apr-02
Sipovo	108	98	39	486	371	192	594	469	231	38.89%	36.89%	37.79%	28.66%	Apr-02
Skender Vakuf / Knezevo	78	78	24	269	258	178	347	336	202	58.21%	54.20%	49.57%	23.17%	Apr-02
Sokolac	81	77	41	513	482	179	594	559	220	37.04%	33.33%	26.57%	11.27%	Apr-02
Srbac	60	60	58	156	156	130	216	216	188	87.04%	84.72%	78.87%	53.88%	Apr-02
Srebrenica	535	470	332	1,932	640	186	2,467	1,110	518	21.00%	19.43%	8.29%	2.18%	Apr-02
Srpska Ilidza	262	274	148	623	603	304	885	877	452	51.07%	45.41%	23.78%	9.31%	Apr-02
Srpsko Gorazde	12	11	6	374	380	119	386	391	125	32.38%	29.24%	21.20%	3.61%	Apr-02
Srpsko Novo Sarajevo	8	6	2	370	361	285	378	367	287	75.93%	74.25%	73.31%	33.81%	Apr-02

Source: Local Authorities / PLIP (Property Legislation Implementation Plan) Focal Points

REVIEW OF IMPLEMENTATION OF THE PROPERTY LAWS IN REPUBLIKA SRPSKA

30 April 2002

MUNICIPALITIES	Socially Owned Property			Private Property			Total			Implement- ation Ratio*	Previous Impl. Ratio	Implementation Ratio		Last Update
	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions	No.of Claims	No.of Decisions	Repossessions			end 2001	end 2000	
Srpsko Orasje	1	1	1	16	16	16	17	17	17	100.00%	100.00%	100.00%	100.00%	Apr-02
Teslic	741	594	513	1,871	1,377	1,174	2,612	1,971	1,687	64.59%	59.26%	34.10%	12.08%	Apr-02
Trebinje	740	685	483	1,050	468	427	1,790	1,153	910	50.84%	49.47%	42.18%	12.81%	Apr-02
Trnovo RS	89	84	51	313	308	247	402	392	298	74.13%	73.13%	44.16%	41.23%	Apr-02
Ugljevik	133	132	113	563	472	248	696	604	361	51.87%	48.90%	38.55%	9.20%	Apr-02
Visegrad	497	480	317	2,037	560	459	2,534	1,040	776	30.62%	28.05%	22.20%	3.67%	Apr-02
Vlasenica	347	312	243	1,417	920	529	1,764	1,232	772	43.76%	42.11%	21.88%	16.58%	Apr-02
Zvornik	1,171	769	547	5,036	1,581	1,136	6,207	2,350	1,683	27.11%	23.97%	16.18%	3.15%	Apr-02
Total RS :	27,358	19,139	13,764	79,864	47,258	32,034	107,222	66,397	45,798	42.71%	38.36%	30.64%	13.21%	
%		70%	50%		59%	40%		62%	43%					

* Implementation Ratio = Total number of repossessions / Total number of claims expressed in percentage form

IMPLEMENTATION OF THE PROPERTY LAWS IN BOSNIA AND HERZEGOVINA - SUMMARY

30 April 2002

Bosnia and Herzegovina	Socially Owned Property			Private Property			Total			Implement- ation Ratio*	Previous Implement. Ratio	Implementation Ratio	
	No. of Claims	No. of Decisions	No. of Repossession s	No. of Claims	No. of Decisions	No. of Repossession s	No. of Claims	No. of Decisions	No. of Repossession s			as at end 2001	as at end 2000
Total FEDERATION :	80,363	70,642	44,494	60,776	45,719	31,440	141,139	116,361	75,934	54%	51%	49%	29%
%		88%	55%		75%	52%		82%	54%				
Total REPUBLIKA SRPSKA :	27,358	19,139	13,764	79,864	47,258	32,034	107,222	66,397	45,798	43%	38%	31%	13%
%		70%	50%		59%	40%		62%	43%				
BRCKO DISTRICT :	2,092	1,401	1,292	4,784	2,732	2,248	6,876	4,133	3,540	51%	47%	39%	14%
%		67%	62%		57%	47%		60%	51%				
GRAND TOTAL :	109,813	91,182	59,550	145,424	95,709	65,722	255,237	186,891	125,272	49%	46%	41%	21%
%		83%	54%		66%	45%		73%	49%				

* Implementation Ratio = Total number of repossession / Total number of claims expressed in percentage form

