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Ta publikacija je na voljo tudi v slovenščini.

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# REPUBLIC OF SLOVENIA:

## GENERAL INFORMATION

	1995	1996	1997 latest actual
Area (sq.km)		20,253	
Population		1,982,265	
Population growth (in %)		-0.1	
Density (persons/sq.km)		97.9	
Population of Ljubljana		263,043	
Origin of value added (in %):			
Agriculture		4.5	
Industry		32.8	
Construction		5.7	
Services		59.5	
GDP real annual change (in %)	4.1	3.1	2.9*
Industrial production annual change (in %)	2.0	1.0	1.3
Total employment annual change (in %)	-0.3	-0.7	0.2
Standardised unemployment rate (in %)	7.4	7.3	7.1
Inflation rate (in %)	8.6	8.8	9.4
General government:			
revenue (as % of GDP)	46.2	46.2	...
surplus/deficit ( as % of GDP)	-0.0	0.3	...
Trade balance (in USD million)	-1,176	-1,112	-979
Current account (in USD million)	-23	39	70.1
Current account receipts as % of GDP	59	60	...
Foreign exchange reserves (in USD million)	3,426	4,130	4,424
Foreign debt (in USD million)	2,790	4,010	4,176
Debt servicing ratio (in %)	7.2	8.9	...
Currency unit: Slovenian tolar (SIT)			
Latest BS exchange rates:    tolars/1 USD			171.3323
(February 13, 1998)        tolars/1 DEM			94.4136

# REVIEW OF CURRENT DEVELOPMENTS: GRAPHS

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2. Public Finance
3. External Transactions
4. Money and Banks
5. Financial Markets

Graphs are not available for Internet yet

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**Legend:**

- no occurrence
  - ... not available
  - . provisional or estimated
  - \* corrected data
  - / average
  - 0 value less than 0.5
  - 1,2,3,... footnote, explained in Notes on Methodology
- Sums of part figures may differ from totals due to roundings.

## 1.1. Main money aggregates (Statistical Definitions)

Millions of Tolars	Currency in circulation	Bank reserves	Demand deposits at BS	Government time deposits at BS	Demand deposits at banks	Tolar time and savings deposits at banks	Foreign currency deposits at banks	Base money	M1	M2	M3	
Column Code	1	2	3	4	5	6	7	8	9	10	11	
1993	Feb.	22,858	11,492	4,279	-	51,266	125,090	113,097	38,629	78,403	203,493	316,590
	Mar.	24,265	11,456	3,654	-	53,481	131,416	117,525	39,374	81,399	212,816	330,341
	Apr.	25,176	11,944	3,434	-	55,594	139,063	122,929	40,554	84,204	223,267	346,196
	May	25,545	12,354	3,598	-	55,976	143,086	130,337	41,497	85,119	228,205	358,542
	Jun.	27,350	12,492	3,815	-	58,800	144,092	137,767	43,656	89,965	234,057	371,824
	Jul.	28,212	12,605	4,659	-	63,439	149,150	142,908	45,476	96,310	245,461	388,369
	Aug.	28,171	13,347	4,659	-	64,528	163,736	147,186	46,177	97,359	261,094	408,280
	Sep.	28,881	13,737	4,536	-	63,640	174,713	149,496	47,154	97,057	271,770	421,266
	Oct.	29,857	14,458	4,370	-	66,450	182,584	153,624	48,685	100,677	283,261	436,885
	Nov.	29,236	14,548	4,843	-	66,304	190,804	160,677	48,626	100,383	291,186	451,863
	Dec.	30,763	15,360	5,185	-	71,144	194,596	168,452	51,309	107,093	301,688	470,140
1994	Jan.	29,850	16,821	4,882	-	73,026	207,466	180,213	51,554	107,759	315,225	495,438
	Feb.	30,276	17,477	4,914	-	72,755	216,588	187,818	52,668	107,945	324,533	512,351
	Mar.	31,881	17,761	4,516	-	75,614	226,132	192,185	54,158	112,011	338,144	530,328
	Apr.	33,507	18,279	4,879	-	78,418	235,515	194,986	56,666	116,805	352,320	547,306
	May	35,453	19,255	5,081	-	82,007	245,770	198,746	59,789	122,541	368,311	567,058
	Jun.	36,966	20,182	5,532	-	85,857	259,866	201,276	62,680	128,356	388,222	589,498
	Jul.	38,393	21,678	6,177	-	88,814	271,720	203,585	66,247	133,384	405,104	608,690
	Aug.	38,755	22,683	6,955	-	89,852	283,518	206,877	68,393	135,562	419,080	625,958
	Sep.	39,618	23,891	6,760	-	89,058	290,918	210,701	70,269	135,437	426,355	637,055
	Oct.	40,852	24,758	7,238	-	92,219	297,119	214,810	72,848	140,309	437,428	652,238
	Nov.	40,814	29,832	8,633	-	95,603	308,770	217,537	79,278	145,050	453,820	671,357
	Dec.	43,980	32,418	9,151	-	106,501	329,692	219,536	85,549	159,632	489,324	708,860
1995	Jan.	43,429	33,036	9,526	-	108,144	341,664	226,437	85,991	161,099	502,763	729,200
	Feb.	43,807	32,015	9,308	-	105,605	355,866	229,117	85,130	158,721	514,587	743,704
	Mar.	45,173	32,801	8,615	-	107,605	371,290	231,593	86,589	161,393	532,683	764,276
	Apr.	47,748	35,308	7,678	-	111,601	386,859	233,927	90,734	167,027	553,886	787,814
	May	49,605	36,420	7,432	-	117,232	394,222	238,499	93,457	174,269	568,491	806,990
	Jun.	53,807	36,974	8,371	-	122,298	394,392	249,414	99,152	184,477	578,869	828,282
	Jul.	54,917	37,047	7,604	-	125,694	404,165	254,585	99,568	188,215	592,380	846,966
	Aug.	54,841	37,335	7,564	1,375	125,532	413,996	258,635	99,741	187,937	603,309	861,943
	Sep.	54,821	37,327	6,864	4,600	122,292	421,368	266,250	99,012	183,976	609,945	876,195
	Oct.	55,242	37,698	6,106	13,545	121,539	428,705	273,738	99,046	182,887	625,137	898,875
	Nov.	54,640	37,721	6,365	21,150	123,968	431,948	284,825	98,726	184,972	638,071	922,896
	Dec.	56,563	37,284	6,614	14,290	128,245	434,205	297,593	100,462	191,423	639,918	937,511
1996	Jan.	55,986	38,948	6,405	1,603	135,352	452,846	311,410	101,339	197,744	652,193	963,603
	Feb.	55,925	38,711	5,510	600	129,278	464,535	322,937	100,146	190,714	655,848	978,786
	Mar.	56,283	39,151	4,774	3,600	129,411	471,357	328,908	100,208	190,468	665,425	994,333
	Apr.	57,043	39,455	5,114	4,100	127,558	487,119	333,532	101,611	189,715	680,933	1,014,466
	May	57,334	40,122	4,794	7,013	128,876	501,875	335,825	102,249	191,003	699,891	1,035,717
	Jun.	61,124	42,338	5,414	6,510	136,916	508,937	336,486	108,876	203,453	718,901	1,055,387
	Jul.	62,334	42,708	5,480	6,994	139,679	501,162	336,792	110,521	207,492	715,648	1,052,440
	Aug.	61,640	43,524	5,295	15,244	141,699	502,220	336,721	110,459	208,634	726,098	1,062,819
	Sep.	62,167	42,633	4,748	19,990	138,203	504,422	340,281	109,548	205,118	729,530	1,069,811
	Oct.	62,805	42,863	5,129	14,847	140,148	517,884	345,768	110,797	208,082	740,814	1,086,583
	Nov.	62,358	43,496	5,844	10,274	142,707	528,948	351,831	111,698	210,910	750,131	1,101,962
	Dec.	65,283	46,586	5,617	2,295	153,576	536,303	356,083	117,486	224,476	763,074	1,119,157
1997	Jan.	64,157	46,791	5,081	4,206	152,559	556,617	359,332	116,029	221,797	782,621	1,141,952
	Feb.	64,663	46,281	5,081	2,100	149,679	570,496	358,873	116,025	219,424	792,019	1,150,893
	Mar.	67,189	46,992	4,895	261	153,677	587,085	357,763	119,076	225,761	813,107	1,170,870
	Apr.	68,316	48,703	4,779	930	156,648	606,884	356,072	121,798	229,744	837,557	1,193,629
	May	69,705	48,234	4,445	3,806	158,915	618,585	355,160	122,384	233,064	855,455	1,210,616
	Jun.	71,392	50,156	4,629	11,533	163,521	628,757	352,064	126,177	239,542	879,832	1,231,896
	Jul.	74,292	51,595	4,904	5,597	169,847	643,241	352,486	130,791	249,043	897,881	1,250,367
	Aug.	74,389	51,937	4,989	5,177	170,663	665,694	359,747	131,316	250,042	920,912	1,280,659
	Sep.	75,005	53,434	4,960	3,650	169,473	687,078	364,939	133,400	249,439	940,167	1,305,105
	Oct.	76,465	52,776	5,064	12,368	170,294	697,002	368,624	134,305	251,824	961,193	1,329,817
	Nov.	76,002	53,500	5,582	7,353	173,123	717,890	371,343	135,083	254,707	979,950	1,351,293



## 1.2. Monetary Survey - Consolidated Balance Sheet of the Monetary System

Millions of Tolars	Assets								
	Foreign assets			Domestic assets					
	Bank of Slovenia	Deposit money banks	Total	Claims of BS on central government	Claims of banks on general government				Total
					Central government		Other general government		
Column	1	2	3=1+2	4	5	6	7	8	9=5+6+7+8
Code					Loans etc.	Securities	Loans	Securities	
1991 31. Dec.	6,499	112,806	119,305	8,650	5,582	3,495	2,154	91	11,322
1992 31. Dec.	70,769	203,903	274,671	8,880	13,061	8,771	2,198	149	24,179
1993 31. Dec.	104,006	188,794	292,801	18,783	16,401	188,670	2,842	162	208,076
1994 31. Dec.	190,058	291,049	481,107	15,650	25,083	224,939	5,148	40	255,210
1995 31. Dec.	250,853	301,750	552,603	15,283	43,367	264,609	7,511	28	315,515
1996 31. Mar.	233,403	345,238	578,642	15,545	46,125	267,952	7,418	29	321,523
30. Apr.	241,778	349,299	591,077	15,567	48,457	268,230	7,940	29	324,656
31. May	233,822	361,998	595,820	15,755	48,209	269,227	8,478	29	325,943
30. Jun.	227,876	370,613	598,489	15,830	30,162	271,236	8,548	29	309,974
31. Jul.	234,843	369,216	604,059	15,794	31,058	273,033	9,038	22	313,151
31. Aug.	303,521	359,991	663,513	15,678	30,466	273,367	8,994	22	312,850
30. Sep.	314,996	363,208	678,205	15,697	31,364	274,701	9,158	22	315,245
31. Oct.	329,709	369,578	699,288	15,205	31,920	276,228	9,308	23	317,478
30. Nov.	340,905	368,616	709,522	15,262	32,056	276,398	9,409	23	317,887
31. Dec.	329,814	365,175	694,989	15,518	30,055	278,714	10,597	23	319,389
1997 31. Jan.	342,634	355,970	698,604	15,517	31,529	282,319	9,946	23	323,817
28. Feb.	383,839	329,437	713,275	15,664	31,654	283,592	9,822	23	325,091
31. Mar.	385,987	333,427	719,414	15,799	32,040	284,974	9,890	23	326,927
30. Apr.	399,535	327,799	727,334	15,869	35,245	287,293	15,698	23	338,259
31. May	423,580	320,213	743,793	16,026	35,973	287,079	16,216	23	339,291
30. Jun.	455,411	315,858	771,269	16,100	38,542	287,790	17,875	23	344,229
31. Jul.	502,902	295,821	798,723	16,224	40,420	294,372	17,625	16	352,434
31. Aug.	524,990	296,078	821,068	16,530	40,247	296,491	18,220	17	354,976
30. Sep.	545,996	291,270	837,266	16,526	40,575	297,195	18,922	17	356,709
31. Oct.	553,005	294,607	847,612	15,411	40,241	301,314	19,051	17	360,623
30. Nov.	564,160	297,774	861,934	15,553	41,202	303,183	18,606	17	363,009

Millions of Tolars	Liabilities										
	Foreign liabilities			M1						M2	
	Bank of Slovenia	Deposit money banks	Total	Currency in circulation	Demand deposits at banks	Demand deposits at BS			Total	Total	Tolar savings and time deposits at banks
						Enterprises and NFI	Central government	Total			
Column	1	2	3=1+2	4	5	6	7	8=6+7	9=4+5+8	10	
Code											
1991 31. Dec.	0	72,693	72,693	9,176	29,496	60	4	64	38,736	35,407	
1992 31. Dec.	0	116,809	116,809	24,183	53,844	862	2,573	3,436	81,463	104,662	
1993 31. Dec.	1,541	139,615	141,156	32,721	79,430	909	2,596	3,506	115,657	186,962	
1994 31. Dec.	924	159,153	160,077	47,284	115,894	1,104	5,954	7,059	170,237	316,988	
1995 31. Dec.	522	186,869	187,392	59,965	139,961	1,370	2,607	3,977	203,903	402,797	
1996 31. Mar.	530	201,501	202,030	55,759	127,948	1,240	2,594	3,835	187,542	441,966	
30. Apr.	362	219,395	219,757	56,112	128,089	1,287	3,387	4,673	188,875	450,965	
31. May	362	220,664	221,026	56,287	128,788	1,429	2,580	4,009	189,083	472,315	
30. Jun.	384	168,900	169,284	61,868	138,769	1,455	3,273	4,727	205,365	474,772	
31. Jul.	384	182,407	182,790	58,734	137,663	2,585	2,830	5,415	201,812	467,902	
31. Aug.	384	185,855	186,239	61,608	138,651	1,498	2,520	4,018	204,277	467,339	
30. Sep.	384	192,945	193,329	59,463	139,500	1,805	3,254	5,058	204,022	472,938	
31. Oct.	206	198,561	198,768	62,508	136,838	1,621	3,272	4,894	204,240	487,350	
30. Nov.	206	199,467	199,674	62,304	143,689	1,443	3,477	4,920	210,913	499,357	
31. Dec.	222	206,358	206,581	66,838	163,327	1,647	3,325	4,972	235,137	513,029	
1997 31. Jan.	222	195,458	195,681	61,840	144,320	1,513	3,006	4,519	210,679	529,026	
28. Feb.	222	197,787	198,009	63,596	147,514	1,861	2,653	4,514	215,624	543,586	
31. Mar.	40	193,674	193,714	69,118	151,254	2,033	2,657	4,691	225,062	561,126	
30. Apr.	40	192,886	192,925	68,054	153,658	1,536	2,440	3,976	225,689	575,660	
31. May	40	186,636	186,676	69,852	158,314	1,638	2,423	4,060	232,226	585,408	
30. Jun.	40	187,226	187,266	69,962	176,525	1,989	2,586	4,575	251,062	588,299	
31. Jul.	40	194,624	194,664	70,836	168,649	1,736	2,923	4,660	244,145	609,005	
31. Aug.	40	195,410	195,450	73,936	168,367	1,947	2,933	4,880	247,182	625,957	
30. Sep.	40	195,627	195,667	72,215	173,173	2,330	2,983	5,313	250,701	644,809	
31. Oct.	40	196,643	196,682	76,677	172,561	2,109	2,963	5,072	254,310	655,182	
30. Nov.	40	198,105	198,145	75,390	172,818	1,919	3,587	5,507	253,715	676,136	

Domestic assets							Assets		Total
Claims of banks on other sectors					Total	Total	Other assets	Total	
Enterprises		Individuals	Nonmon. fin. institutions						Total
Loans etc.	Securities		Loans etc.	Securities	Loans etc.	Securities	Loans etc.	Securities	
10	11	12	13	14	15=10+...+14	16=4+9+15	17	18=3+16+17	
109,176	2,467	10,371	418	82	122,514	142,486	35,597	297,388	
188,514	26,329	22,016	393	516	237,768	270,826	59,411	604,908	
237,781	23,446	55,225	1,639	394	318,484	545,342	72,319	910,462	
290,987	34,903	91,569	3,228	1,767	422,454	693,314	95,553	1,269,974	
397,226	36,341	160,491	6,986	4,529	605,572	936,370	111,693	1,600,666	
429,750	38,015	176,523	3,345	4,126	651,760	988,828	120,277	1,687,747	
445,271	38,019	182,521	3,357	4,355	673,523	1,013,746	121,692	1,726,515	
454,933	39,263	194,631	3,985	4,383	697,194	1,038,892	121,351	1,756,063	
464,180	39,807	197,863	3,582	4,439	709,871	1,035,675	123,814	1,757,978	
450,224	36,738	201,317	2,828	3,708	694,814	1,023,758	121,214	1,749,031	
454,494	36,847	201,820	3,077	3,643	699,880	1,028,409	119,170	1,811,091	
458,289	35,908	204,634	6,355	4,027	709,213	1,040,155	122,476	1,840,836	
459,738	36,197	207,738	6,268	3,766	713,708	1,046,391	123,148	1,868,826	
467,670	35,471	207,442	5,988	2,769	719,341	1,052,490	126,011	1,888,023	
471,569	38,016	207,225	5,381	2,897	725,089	1,059,996	109,882	1,864,867	
466,655	38,152	206,710	5,340	2,886	719,743	1,059,077	122,591	1,880,272	
471,228	38,701	207,369	5,697	2,892	725,887	1,066,641	123,893	1,903,809	
476,240	38,669	209,503	5,765	2,907	733,084	1,075,810	133,082	1,928,306	
475,960	38,877	214,996	7,136	2,983	739,953	1,094,081	132,851	1,954,266	
474,707	39,425	220,403	8,027	2,820	745,382	1,100,700	134,128	1,978,620	
481,282	38,558	223,459	7,528	2,828	753,655	1,113,984	139,914	3,025,167	
492,671	38,729	228,890	7,642	2,853	770,785	1,139,442	142,278	2,080,443	
491,241	38,384	230,497	8,076	2,870	771,068	1,142,574	149,967	2,113,608	
492,264	39,211	235,752	8,566	2,820	778,613	1,151,848	157,266	2,146,380	
502,806	37,891	237,801	9,102	2,832	790,432	1,166,466	155,666	2,169,745	
510,781	38,207	238,360	10,136	2,758	800,242	1,178,804	153,840	2,194,578	

Liabilities										
Government time deposits at BS	Total	M3		Securities			Other for. curr. liabil. to cent. government	Restricted deposits	Other liabilities	Total
		Foreign curr. deposits at banks	Total	Tolar	Foreign currency	Total				
11	12=9+10+11	13	14=12+13	15	16	17=15+16	18	19	20	21
-	74,143	63,181	137,324	2,649	0	2,649	1,640	1,063	82,018	297,388
-	186,125	128,207	314,332	3,919	15,446	19,365	3,209	1,280	149,913	604,908
-	302,618	210,311	512,929	6,755	24,391	31,146	3,395	1,887	219,950	910,462
-	487,225	245,455	732,680	12,553	24,229	36,782	21,460	6,086	312,889	1,269,974
7,800	614,500	325,422	939,922	29,266	27,804	57,070	37,105	5,740	373,438	1,600,666
3,600	633,107	352,808	985,916	28,683	28,518	57,201	27,615	5,864	409,121	1,687,747
6,900	646,740	358,517	1,005,257	27,438	24,517	51,955	28,276	5,077	416,192	1,726,515
7,600	668,999	357,941	1,026,940	28,881	20,040	48,921	27,612	4,460	427,104	1,756,063
4,900	685,037	361,679	1,046,717	24,790	17,642	42,432	71,256	5,722	422,568	1,757,978
15,900	685,614	356,821	1,042,435	23,207	18,052	41,259	69,495	4,043	409,009	1,749,031
21,670	693,285	360,264	1,053,549	25,284	22,927	48,212	107,946	5,048	410,097	1,811,091
21,794	698,754	367,629	1,066,383	27,481	29,477	56,958	101,828	4,035	418,303	1,840,836
18,342	709,932	372,639	1,082,571	27,114	27,682	54,796	101,328	4,822	426,541	1,868,826
8,587	718,857	376,446	1,095,303	28,340	26,777	55,116	102,463	4,419	431,048	1,888,023
0	748,166	384,410	1,132,576	27,408	24,747	52,155	69,598	3,935	400,021	1,864,867
8,200	747,906	382,981	1,130,887	27,848	25,266	53,114	69,398	3,436	427,757	1,880,272
1,800	761,009	380,879	1,141,889	28,842	23,827	52,668	65,552	3,800	441,891	1,903,809
1,100	787,288	383,893	1,171,181	29,510	19,481	48,991	63,052	4,003	447,366	1,928,306
6,000	807,349	382,347	1,189,696	29,214	18,864	48,077	64,439	4,407	454,721	1,954,266
5,000	822,634	377,577	1,200,211	34,211	17,511	51,723	75,423	6,690	457,899	1,978,620
7,500	846,861	378,769	1,225,630	36,620	18,039	54,658	85,176	4,712	467,724	2,025,167
11,500	864,650	383,872	1,248,522	38,693	26,026	64,720	86,415	4,505	481,618	2,080,443
7,500	880,639	388,652	1,269,291	42,112	23,127	65,238	82,527	4,381	496,722	2,113,608
7,200	902,710	391,745	1,294,455	40,414	24,347	64,761	79,584	5,105	506,810	2,146,380
12,400	921,892	393,582	1,315,474	41,620	22,832	64,451	76,976	5,203	510,958	2,169,745
10,100	939,951	395,733	1,335,684	42,107	17,928	60,036	76,030	6,575	518,108	2,194,578

## 1.3. Balance Sheet of the Bank of Slovenia

Millions of Tolars	Assets									
	Foreign assets									Claims on general government
	International monetary reserves (exc. Forex. Repos)						Total	Other claims	Total	
	Gold	Reserve position with IMF	SDRs	Currency	Deposits	Securities				
Column Code	1	2	3	4	5	6	7=1+...+6	8	9=7+8	10
1991 31. Dec.	6	-	-	177	6,180	0	6,364	135	6,499	8,650
1992 31. Dec.	10	-	-	19	70,047	559	70,635	134	70,769	8,850
1993 31. Dec.	17	2,314	6	51	94,750	6,727	103,864	142	104,006	18,599
1994 31. Dec.	16	2,377	8	46	162,992	11,559	176,998	13,060	190,058	15,366
1995 31. Dec.	16	2,411	8	37	200,671	26,275	229,417	21,435	250,853	14,862
1996 30. Apr.	16	3,624	54	37	179,618	32,767	216,117	25,660	241,778	15,132
31. May	16	4,257	9	44	170,825	33,114	208,265	25,557	233,822	15,318
30. Jun.	16	2,483	9	47	187,182	33,980	223,717	4,159	227,876	15,392
31. Jul.	16	2,282	68	33	192,906	35,500	230,804	4,039	234,843	15,356
31. Aug.	16	1,348	22	94	260,045	37,883	299,408	4,114	303,521	15,240
30. Sep.	16	1,452	22	75	266,838	42,329	310,731	4,265	314,996	15,259
31. Oct.	16	2,397	63	42	278,352	44,533	325,403	4,307	329,709	14,766
30. Nov.	16	2,290	18	26	287,557	46,591	336,497	4,408	340,905	14,814
31. Dec.	17	2,619	19	37	267,619	54,735	325,046	4,768	329,814	15,054
1997 31. Jan.	17	2,614	51	28	275,493	58,640	336,842	5,792	342,634	15,053
28. Feb.	17	3,338	7	32	307,070	67,392	377,856	5,983	383,839	15,199
31. Mar.	17	3,949	6	27	307,800	68,215	380,014	5,973	385,987	15,316
30. Apr.	17	2,151	59	28	313,517	77,586	393,358	6,177	399,535	15,387
31. May	17	2,733	14	26	334,195	80,487	417,473	6,107	423,580	15,543
30. Jun.	17	2,787	15	30	352,104	94,170	449,123	6,288	455,411	15,588
31. Jul.	17	3,435	59	39	387,544	105,132	496,226	6,677	502,902	15,704
31. Aug.	17	4,816	12	19	402,766	110,704	518,335	6,655	524,990	16,010
30. Sep.	17	2,904	12	47	395,898	140,476	539,354	6,642	545,996	15,991
31. Oct.	17	2,888	62	24	389,525	153,906	546,422	6,584	553,005	14,876
30. Nov.	17	2,922	12	26	377,053	177,346	557,377	6,783	564,160	15,017

Millions of Tolars	Liabilities											
	Notes issue	Deposits								Other demand deposits		
		Deposits of banks			General government deposits				Total		Enterprises	Nonmonetary financial institutions
		Giro and reserves accounts	Foreign currency deposits	Total	Demand deposits	Time deposits	Foreign currency deposits	Total				
Column Code	1	2	3	4=2+3	5	6	7	8=5+6+7	9	10		
1991 31. Dec.	9,769	6,089	0	6,089	4	-	1,640	1,644	42	18		
1992 31. Dec.	25,532	6,335	4,381	10,716	2,573	-	3,209	5,782	109	753		
1993 31. Dec.	34,612	10,483	5,112	15,595	2,596	-	3,395	5,991	197	712		
1994 31. Dec.	50,618	27,466	1,047	28,513	5,954	-	21,460	27,414	0	1,104		
1995 31. Dec.	63,904	33,681	1,494	35,175	2,607	7,800	37,105	47,512	0	1,370		
1996 30. Apr.	60,014	34,025	1,545	35,570	3,387	6,900	28,276	38,563	0	1,287		
31. May	60,411	34,836	2,260	37,097	2,580	7,600	27,612	37,792	0	1,429		
30. Jun.	65,665	34,137	2,836	36,974	3,273	4,900	22,229	30,402	104	1,351		
31. Jul.	62,474	35,543	1,614	37,157	2,830	15,900	21,861	40,591	81	2,504		
31. Aug.	65,217	35,201	1,178	36,379	2,520	21,670	60,321	84,511	58	1,439		
30. Sep.	63,211	35,557	1,184	36,741	3,254	21,794	52,854	77,902	54	1,751		
31. Oct.	67,056	34,306	1,198	35,504	3,272	18,342	52,085	73,699	28	1,594		
30. Nov.	66,224	39,351	1	39,352	3,477	8,587	52,378	64,442	28	1,415		
31. Dec.	71,440	43,093	0	43,093	3,325	0	18,972	22,297	34	1,613		
1997 31. Jan.	66,602	38,005	0	38,005	3,006	8,200	18,193	29,399	114	1,399		
28. Feb.	68,456	41,023	0	41,023	2,653	1,800	13,027	17,480	192	1,669		
31. Mar.	73,564	41,306	0	41,306	2,657	1,100	10,758	14,516	20	2,013		
30. Apr.	73,864	39,550	0	39,550	2,440	6,000	9,496	17,936	1	1,535		
31. May	74,348	35,873	0	35,873	2,423	5,000	21,653	29,076	0	1,638		
30. Jun.	74,269	50,714	0	50,714	2,586	7,500	33,050	43,136	0	1,989		
31. Jul.	76,092	43,293	0	43,293	2,923	11,500	31,092	45,516	0	1,736		
31. Aug.	78,692	43,178	0	43,178	2,933	7,500	27,683	38,116	0	1,947		
30. Sep.	77,240	48,913	0	48,913	2,983	7,200	24,929	35,112	0	2,330		
31. Oct.	82,471	49,244	0	49,244	2,963	12,400	23,046	38,409	0	2,109		
30. Nov.	80,612	50,424	0	50,424	3,587	10,100	21,081	34,768	0	1,919		

Assets										Total
Claims on domestic banks									Other assets	
Loans					Total	Deposits	Other claims	Total		Other assets
Rediscounts	Lombard loans	Liquidity loans	Repurchase agreements	Other loans						
11	12	13	14	15	16=11+...+15	17	18	19=16+...+18	20	21
934	0	0	1,005	458	2,396	447	977	3,821	336	19,307
-	152	15,000	0	443	15,595	99	600	16,295	1,988	97,902
-	351	13,611	1,488	395	15,845	147	10	16,002	1,506	140,113
-	0	13,784	12,574	3,281	29,639	252	8	29,899	4,865	240,189
-	66	7,667	16,804	18,295	42,832	223	1	43,056	3,620	312,391
-	419	2,488	17,823	13,054	33,784	205	3,159	37,147	2,376	296,433
-	200	8,446	17,992	11,553	38,190	210	4	38,403	2,854	290,397
-	286	5,089	15,987	6,645	28,007	229	4	28,240	2,722	274,229
-	203	438	19,208	17,660	37,509	204	4	37,717	3,716	291,632
-	0	2,972	20,849	19,775	43,596	216	4	43,815	4,125	366,701
-	336	550	18,398	23,267	42,552	215	408	43,175	4,336	377,766
-	0	550	17,888	17,660	36,098	209	0	36,307	4,475	385,258
-	0	661	17,686	8,124	26,471	217	0	26,688	4,254	386,661
-	209	1,269	13,650	291	15,418	298	0	15,716	3,540	364,124
-	0	1,780	15,229	5,494	22,503	241	0	22,744	3,783	384,213
-	796	800	12,044	1,581	15,221	223	619	16,063	3,883	418,984
-	977	550	11,258	951	13,736	223	25	13,984	4,443	419,730
-	0	0	11,392	3,905	15,297	228	0	15,525	4,424	434,871
-	1,208	1,700	13,737	4,253	20,899	222	0	21,121	4,003	464,247
-	941	250	11,727	5,325	18,242	223	0	18,465	4,079	493,543
-	0	0	9,798	8,582	18,380	230	0	18,611	4,834	542,051
-	0	0	7,649	5,529	13,177	239	0	13,416	4,994	559,410
-	0	700	6,954	3,660	11,314	238	1,067	12,619	5,304	579,909
-	0	0	6,454	8,203	14,657	239	4	14,900	4,425	587,207
-	0	0	7,733	4,888	12,622	235	0	12,857	5,162	597,196

Liabilities											Total
Deposits		Bank of Slovenia bills			Restricted deposits	Money transfers in transit	Deposits and loans of IFO	Allocation of SDRs	Capital and reserves	Other liabilities	
Total	Total	Tolar bills	Foreign currency bills	Total							
11=9+10	12=4+8+11	13	14	15=13+14	16	17	18	19	20	21	22
60	7,793	0	0	0	54	0	-	-	1,390	302	19,307
862	17,361	2,443	38,317	40,760	38	521	-	-	8,293	5,396	97,902
909	22,496	2,827	47,558	50,385	365	332	1,541	4,572	19,741	6,069	140,113
1,104	57,031	12,447	87,321	99,768	1,823	156	924	4,695	21,090	4,085	240,189
1,370	84,057	6,623	120,049	126,671	1,915	421	522	4,763	26,291	3,847	312,391
1,287	75,420	9,352	103,806	113,158	1,097	3,530	362	4,968	26,291	11,595	296,433
1,429	76,317	13,764	91,926	105,690	386	3,944	362	5,075	26,291	11,922	290,397
1,455	68,830	2,999	90,870	93,869	480	3,748	384	5,057	26,291	9,906	274,229
2,585	80,333	6,569	98,469	105,038	486	3,372	384	5,022	26,291	8,232	291,632
1,498	122,387	11,447	125,239	136,686	801	2,226	384	4,865	26,291	7,846	366,701
1,805	116,447	12,190	139,422	151,612	682	3,723	384	4,882	26,291	10,534	377,766
1,621	110,824	10,410	147,344	157,754	674	4,509	206	5,042	26,291	12,902	385,258
1,443	105,237	13,376	153,091	166,467	586	2,154	206	5,024	26,291	14,472	386,661
1,647	67,037	16,317	162,130	178,447	813	177	222	5,174	36,734	4,080	364,124
1,513	68,917	26,384	168,480	194,864	324	3,962	222	5,173	36,734	7,416	384,213
1,861	60,364	25,771	208,193	233,964	218	3,885	222	5,295	36,734	9,846	418,984
2,033	57,854	26,887	205,485	232,372	779	1,557	40	5,398	36,734	11,432	419,730
1,536	59,023	28,165	213,886	242,051	1,058	4,371	40	5,380	36,734	12,351	434,871
1,638	66,587	42,914	220,876	263,790	2,391	4,376	40	5,479	36,734	10,503	464,247
1,989	95,840	36,451	227,568	264,019	792	5,297	40	5,488	36,734	11,065	493,543
1,736	90,545	41,542	268,767	310,309	1,110	3,880	40	5,597	36,734	17,743	542,051
1,947	83,242	49,501	279,665	329,166	1,001	4,398	40	5,831	36,734	20,306	559,410
2,330	86,355	57,424	290,431	347,855	1,471	4,378	40	5,735	36,734	20,102	579,909
2,109	89,763	62,702	291,455	354,158	1,840	0	40	5,705	36,734	16,498	587,207
1,919	87,112	71,408	291,438	362,846	3,359	0	40	5,771	36,734	20,723	597,196

## 1.4. Balance Sheet of Deposit Money Banks

Millions of Tolars	Assets									
	Domestic assets									
	Reserves		Claims on the monetary system				Claims on non-monetary sectors			
	Cash	Deposits with BS	Deposits, loans and other	BS bills	Banks' securities	Total	Overdrafts and advances	Loans-up to 1 year <sup>1</sup>	Loans-over 1 year	Commercial papers and bonds
Column Code	1	2	3	4	5	6=3+4+5	7	8	9	10
1991 31. Dec.	593	6,109	32,281	0	3,032	35,313	7,496	36,419	83,786	5,003
1992 31. Dec.	1,349	6,334	61,470	31,794	3,268	96,533	10,555	75,892	139,734	28,986
1993 31. Dec.	2,065	10,483	92,996	38,077	2,406	133,479	18,651	99,112	196,125	206,485
1994 31. Dec.	3,592	27,475	76,661	82,418	2,993	162,072	26,456	163,280	226,279	242,354
1995 31. Dec.	4,278	33,681	67,605	106,958	9,263	183,827	33,707	230,573	351,301	283,557
1996 30. Apr.	4,262	34,025	66,333	94,323	7,985	168,641	36,198	248,554	402,794	287,626
31. May	4,491	34,859	70,188	90,332	6,971	167,491	43,100	250,257	416,879	288,924
30. Jun.	4,172	34,137	75,174	84,147	6,283	165,604	42,546	235,554	426,235	291,134
31. Jul.	4,123	35,543	69,496	94,113	7,817	171,425	42,950	225,275	426,239	290,446
31. Aug.	4,000	35,201	65,087	120,263	7,504	192,853	41,938	228,249	428,663	290,707
30. Sep.	4,143	35,557	59,464	129,991	6,069	195,523	42,446	233,777	433,577	292,058
31. Oct.	4,949	34,306	59,126	136,883	5,356	201,365	43,420	234,699	436,853	293,822
30. Nov.	4,329	39,350	63,076	144,874	5,406	213,356	45,808	236,134	440,624	294,187
31. Dec.	5,016	43,093	67,888	160,917	6,102	234,907	39,402	240,022	445,402	298,406
1997 31. Jan.	5,180	38,005	58,617	175,307	5,718	239,642	40,488	233,598	446,094	301,852
28. Feb.	5,283	41,024	58,728	216,615	5,130	280,473	39,891	237,193	448,686	303,168
31. Mar.	4,875	41,306	55,905	218,786	6,069	280,760	40,050	241,469	451,920	304,568
30. Apr.	6,244	39,550	54,717	228,650	6,034	289,400	41,807	244,496	462,732	306,693
31. May	4,938	35,873	62,341	247,185	6,038	315,565	45,732	245,743	463,851	306,093
30. Jun.	4,754	50,714	67,541	248,660	5,897	322,098	44,782	248,346	475,557	306,251
31. Jul.	5,711	43,293	68,333	287,761	6,499	362,593	47,511	252,203	487,533	313,318
31. Aug.	5,219	43,178	61,758	307,071	10,017	378,846	48,524	251,172	488,586	314,980
30. Sep.	5,494	48,913	56,567	323,512	14,347	394,426	50,967	252,488	492,623	315,745
31. Oct.	6,271	49,244	53,294	332,198	12,677	398,168	50,320	257,409	501,272	318,307
30. Nov.	5,704	50,413	50,936	340,252	14,349	405,538	51,529	257,643	509,913	320,030

Millions of Tolars	Liabilities									
	Domestic liabilities									
	Liabilities to the monetary system				Liabilities to non-monetary sectors					
	Deposits	Loans from BS	Loans from banks	Total	Tolar deposits				Total	Foreign currency deposits
Column Code	1	2	3	4=1+2+3	5	6	7	8	9=5+6+7+8	10
1991 31. Dec.	1,922	1,398	34,161	37,480	29,496	7,133	28,274	1,009	65,912	63,181
1992 31. Dec.	3,526	15,606	58,986	78,118	53,844	20,382	84,280	1,241	159,747	128,207
1993 31. Dec.	43,349	15,479	53,241	112,069	79,430	29,873	157,088	1,521	267,913	210,311
1994 31. Dec.	32,218	29,639	52,485	114,342	115,894	41,893	275,094	4,263	437,145	245,455
1995 31. Dec.	30,729	41,665	39,329	111,723	139,961	54,676	348,122	3,825	546,583	325,422
1996 30. Apr.	33,136	34,016	37,442	104,594	128,089	58,951	392,014	3,980	583,035	358,517
31. May	32,342	37,942	40,649	110,933	128,788	62,581	409,734	4,074	605,177	357,941
30. Jun.	35,171	28,490	42,606	106,268	138,769	65,078	409,695	5,242	618,784	361,679
31. Jul.	32,542	39,663	37,655	109,861	137,663	63,941	403,961	3,556	609,121	356,821
31. Aug.	33,302	46,735	34,534	114,571	138,651	64,292	403,047	4,247	610,238	360,264
30. Sep.	33,422	42,528	32,543	108,494	139,500	65,823	407,114	3,353	615,791	367,629
31. Oct.	34,168	35,679	32,420	102,267	136,838	63,446	423,904	4,148	628,336	372,639
30. Nov.	37,308	26,471	34,664	98,442	143,689	64,293	435,064	3,833	646,878	376,446
31. Dec.	36,822	15,277	38,673	90,773	163,327	65,159	447,870	3,122	679,478	384,410
1997 31. Jan.	38,587	21,011	29,753	89,351	144,320	67,904	461,122	3,112	676,459	382,981
28. Feb.	37,516	14,431	30,636	82,583	147,514	70,549	473,037	3,582	694,682	380,879
31. Mar.	34,320	13,736	31,538	79,594	151,254	73,227	487,898	3,224	715,604	383,893
30. Apr.	32,165	15,297	32,493	79,956	153,658	73,734	501,927	3,350	732,668	382,347
31. May	33,626	20,899	38,504	93,029	158,314	75,672	509,737	4,299	748,021	377,577
30. Jun.	31,564	18,242	46,151	95,957	176,525	81,778	506,521	3,920	768,744	378,769
31. Jul.	30,255	18,380	48,309	96,944	168,649	80,171	528,834	3,395	781,049	383,872
31. Aug.	29,884	13,177	42,605	85,666	168,367	81,169	544,789	3,380	797,704	388,652
30. Sep.	29,201	11,314	38,703	79,219	173,173	80,297	564,512	3,633	821,615	391,745
31. Oct.	29,356	14,657	37,376	81,389	172,561	79,609	575,573	3,363	831,106	393,582
30. Nov.	24,014	12,621	41,411	78,047	172,818	80,441	595,695	3,216	852,170	395,733

Assets										
Domestic assets				Foreign assets					Total	Total
Shares and participations	Total	Other assets	Total	Claims on banks		Securities	Loans to non-monetary sectors	Other claims (on NBY)		
				Currency and deposits	Loans					
11	12=7+...+11	13	14=1+2+6+12	15	16	17	18	19	20=15+...+19	21
1,132	133,836	36,659	212,510	17,079	13,052	2,974	9,131	70,569	112,806	325,316
6,779	261,946	54,128	420,289	44,247	19,741	6,226	15,822	117,866	203,903	624,192
6,186	526,559	71,206	743,792	105,169	18,189	7,597	5,220	52,620	188,794	932,587
19,294	677,664	91,237	962,040	169,189	26,599	13,539	29,990	51,732	291,049	1,253,089
21,949	921,087	108,313	1,251,187	193,118	25,995	19,601	32,961	30,074	301,750	1,552,937
23,008	998,179	119,394	1,324,500	227,795	28,121	27,135	35,339	30,909	349,299	1,673,800
23,977	1,023,137	118,053	1,348,031	238,292	28,240	27,853	36,805	30,809	361,998	1,710,030
24,376	1,019,845	120,922	1,344,681	245,895	28,717	27,120	38,168	30,713	370,613	1,715,294
23,055	1,007,964	117,595	1,336,651	247,874	27,475	26,431	36,898	30,537	369,216	1,705,867
23,173	1,012,730	114,985	1,359,769	239,135	27,472	26,060	36,833	30,491	359,991	1,719,760
22,601	1,024,458	118,106	1,377,786	241,213	27,280	27,689	36,365	30,662	363,208	1,740,995
22,392	1,031,186	118,620	1,390,426	248,823	28,077	24,472	37,192	31,015	369,578	1,760,004
20,476	1,037,228	121,652	1,415,915	252,239	28,746	18,874	37,586	31,172	368,616	1,784,532
21,245	1,044,478	106,448	1,433,941	252,458	29,282	20,218	32,075	31,141	365,175	1,799,116
21,528	1,043,560	119,040	1,445,428	238,062	28,776	22,559	35,440	31,134	355,970	1,801,398
22,040	1,050,977	119,865	1,497,622	211,395	29,120	21,171	36,556	31,194	329,437	1,827,059
22,004	1,060,011	128,342	1,515,293	215,359	29,664	22,568	34,608	31,228	333,427	1,848,720
22,483	1,078,211	128,497	1,541,903	207,370	29,447	23,739	36,034	31,209	327,799	1,869,702
23,254	1,084,674	130,039	1,571,088	201,955	29,132	22,460	35,544	31,122	320,213	1,891,301
22,948	1,097,884	135,828	1,611,278	195,150	29,094	22,807	37,781	31,026	315,858	1,927,136
22,653	1,123,218	137,497	1,672,312	175,642	29,738	20,228	38,948	31,265	295,821	1,968,134
22,782	1,126,044	146,448	1,699,736	174,179	31,352	19,568	39,284	31,695	296,078	1,995,814
23,499	1,135,322	153,574	1,737,730	169,291	30,781	19,206	39,954	32,038	291,270	2,029,000
23,747	1,151,055	151,223	1,755,962	173,957	30,405	18,231	39,750	32,263	294,607	2,050,568
24,136	1,163,251	148,266	1,773,171	175,025	30,268	19,350	40,806	32,325	297,774	2,070,945

Liabilities										
Domestic liabilities					Foreign liabilities				Total	Total
Other for. curr. liabilities to govt. <sup>1</sup>	Total	Securities issued	Capital and reserves	Other liabilities	Total	Liabilities to banks		Liabilities to non-monetary sectors		
						Deposits	Borrowings <sup>1</sup>			
11	12=9+10+11	13	14	15	16=4+12+...+15	17	18	19	20=17+18+19	21
0	129,093	2,679	62,921	20,449	252,623	7,694	59,698	5,301	72,693	325,316
0	287,955	10,657	102,750	27,903	507,382	11,195	89,231	16,384	116,809	624,192
0	478,224	19,008	141,773	41,899	792,972	4,729	109,945	24,941	139,615	932,587
0	682,600	20,782	219,691	56,520	1,093,936	6,224	122,389	30,540	159,153	1,253,089
0	872,005	45,066	262,841	74,432	1,366,068	2,650	144,259	39,960	186,869	1,552,937
0	941,552	38,896	269,309	100,053	1,454,404	3,079	177,446	38,871	219,395	1,673,800
0	963,118	38,180	269,144	107,990	1,489,366	2,759	176,997	40,908	220,664	1,710,030
49,027	1,029,490	36,651	269,477	104,509	1,546,394	3,369	125,028	40,503	168,900	1,715,294
47,634	1,013,576	34,198	266,018	99,807	1,523,460	3,652	139,506	39,249	182,407	1,705,867
47,626	1,018,127	35,332	267,416	98,458	1,533,905	7,992	136,935	40,929	185,555	1,719,760
48,973	1,032,393	37,452	269,837	99,874	1,548,049	9,405	140,079	43,462	192,945	1,740,995
49,243	1,050,218	35,427	269,922	103,609	1,561,443	8,563	141,307	48,691	198,561	1,760,004
50,085	1,073,409	35,148	268,823	109,241	1,585,064	8,808	139,622	51,037	199,467	1,784,532
50,626	1,114,514	37,082	285,245	65,144	1,592,757	18,515	137,721	50,123	206,358	1,799,116
51,204	1,110,644	36,683	281,258	88,003	1,605,939	9,924	135,595	49,940	195,458	1,801,398
52,525	1,128,086	38,003	291,776	88,824	1,629,272	9,238	135,671	52,879	197,787	1,827,059
52,293	1,151,790	38,978	291,775	92,909	1,655,046	9,219	132,226	52,228	193,674	1,848,720
54,943	1,169,958	38,182	295,826	92,895	1,676,817	8,456	132,425	52,005	192,886	1,869,702
53,769	1,179,367	38,595	296,700	96,974	1,704,665	8,796	125,721	52,119	186,636	1,891,301
52,126	1,199,638	42,375	295,786	106,153	1,739,910	8,915	125,688	52,623	187,226	1,927,136
55,323	1,220,244	45,181	301,394	109,747	1,773,510	9,120	128,214	57,291	194,624	1,968,134
54,843	1,241,198	48,945	301,408	123,187	1,800,404	9,320	128,440	57,650	195,410	1,995,814
54,655	1,268,015	50,559	301,916	133,664	1,833,373	10,391	129,607	55,629	195,627	2,029,000
53,930	1,278,618	50,939	303,691	139,289	1,853,926	9,522	131,160	55,961	196,643	2,050,568
54,949	1,302,852	47,539	305,631	138,771	1,872,840	9,801	132,598	55,706	198,105	2,070,945



## 1.5. Deposit Money Banks Claims on Domestic Non-monetary Sectors

Millions of Tolars	Claims								
	Tolar claims								Total
	Tolar loans				Commercial papers and bonds			Shares and participations	
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total		
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8
	<b>Total</b>								
1991 31. Dec.	5,858	31,957	30,595	68,410	1,870	3,133	5,003	1,132	74,545
1992 31. Dec.	8,634	69,157	61,399	139,190	11,543	17,443	28,986	6,779	174,955
1993 31. Dec.	16,172	91,359	110,255	217,786	11,914	188,257	200,172	6,186	424,143
1994 31. Dec.	25,176	141,357	151,655	318,188	6,222	229,843	236,065	19,294	573,547
1995 31. Dec.	33,692	200,929	267,680	502,301	12,095	266,913	279,007	21,949	803,258
1996 30. Sep.	42,214	224,372	337,401	603,987	8,395	278,078	286,473	22,601	913,061
31. Oct.	43,255	226,811	340,869	610,934	7,874	280,287	288,161	22,392	921,487
30. Nov.	43,915	228,748	344,538	617,201	7,473	279,033	286,506	20,476	924,182
31. Dec.	39,016	223,110	363,776	625,903	8,307	281,998	290,306	21,245	937,453
1997 31. Jan.	40,240	226,189	364,675	631,103	8,358	282,694	291,052	21,528	943,683
28. Feb.	39,615	229,893	369,057	638,565	8,297	284,026	292,323	22,040	952,928
31. Mar.	39,741	234,283	372,891	646,915	8,005	285,746	293,751	22,004	962,671
30. Apr.	41,435	237,291	383,305	662,032	7,227	287,637	294,864	22,483	979,379
31. May	44,882	238,140	388,405	671,427	8,970	285,224	294,195	23,254	988,876
30. Jun.	44,340	239,801	401,966	686,107	8,835	285,869	294,703	22,948	1,003,759
31. Jul.	47,050	241,213	410,833	699,096	12,805	288,485	301,290	22,653	1,023,039
31. Aug.	47,626	239,474	413,149	700,249	11,546	291,415	302,961	22,782	1,025,992
30. Sep.	50,024	240,599	420,614	711,236	13,212	290,435	303,647	23,499	1,038,382
31. Oct.	49,287	244,073	429,597	722,957	12,691	293,672	306,362	23,747	1,053,067
30. Nov.	50,355	242,799	434,856	728,010	12,486	295,558	308,044	24,136	1,060,190
	<b>Enterprises and non-profit institutions</b>								
1991 31. Dec.	2,277	30,895	21,377	54,549	1,333	165	1,499	968	57,016
1992 31. Dec.	4,036	64,992	42,453	111,481	5,145	15,066	20,211	6,118	137,810
1993 31. Dec.	2,902	82,795	69,115	154,812	2,519	15,279	17,799	5,647	178,257
1994 31. Dec.	6,248	129,730	78,680	214,658	1,952	15,423	17,375	17,527	249,561
1995 31. Dec.	7,109	188,829	131,812	327,749	1,913	16,703	18,616	17,725	364,090
1996 30. Sep.	10,445	209,604	157,705	377,755	1,740	14,992	16,732	19,176	413,663
31. Oct.	9,771	211,674	161,838	383,283	1,864	15,128	16,992	19,205	419,480
30. Nov.	9,786	214,354	166,214	390,354	1,975	15,210	17,185	18,286	425,825
31. Dec.	5,554	208,974	185,655	400,183	2,721	16,379	19,100	18,917	438,200
1997 31. Jan.	6,747	212,634	186,949	406,330	2,708	16,261	18,969	19,183	444,482
28. Feb.	7,249	216,378	189,254	412,881	2,716	16,294	19,010	19,691	451,581
31. Mar.	7,037	220,719	190,781	418,536	2,712	16,315	19,027	19,642	457,205
30. Apr.	7,622	221,443	190,312	419,377	2,623	16,206	18,829	20,048	458,254
31. May	7,968	220,836	191,744	420,547	3,029	15,574	18,603	20,822	459,972
30. Jun.	7,571	222,787	197,509	427,867	3,296	14,756	18,052	20,506	466,425
31. Jul.	8,596	224,225	203,442	436,263	3,658	14,881	18,539	20,190	474,992
31. Aug.	8,203	222,252	204,098	434,554	3,245	14,834	18,079	20,305	472,938
30. Sep.	8,093	222,626	207,500	438,219	3,147	15,068	18,215	20,996	477,430
31. Oct.	7,093	225,797	214,608	447,498	3,105	13,551	16,656	21,235	485,389
30. Nov.	7,668	225,173	218,594	451,435	3,044	13,464	16,508	21,699	489,643
	<b>Central government</b>								
1991 31. Dec.	73	0	845	918	536	2,959	3,495	-	4,414
1992 31. Dec.	121	0	3,086	3,106	6,398	2,373	8,771	-	11,878
1993 31. Dec.	172	100	3,004	3,276	9,395	172,961	182,357	-	185,633
1994 31. Dec.	758	0	2,837	3,594	4,270	214,380	218,650	-	222,244
1995 31. Dec.	210	0	2,524	2,735	10,182	249,877	260,059	-	262,793
1996 30. Sep.	1,593	1	4,763	6,356	6,654	262,462	269,116	-	275,472
31. Oct.	1,687	0	2,836	4,523	6,010	264,557	270,567	-	275,090
30. Nov.	1,714	0	2,728	4,442	5,498	263,220	268,717	-	273,160
31. Dec.	369	0	2,919	3,288	5,587	265,028	270,614	-	273,902
1997 31. Jan.	781	0	2,768	3,549	5,650	265,869	271,519	-	275,067
28. Feb.	815	237	2,669	3,721	5,581	267,166	272,747	-	276,468
31. Mar.	997	237	2,870	4,104	5,293	268,864	274,157	-	278,261
30. Apr.	1,153	237	5,185	6,574	4,604	270,860	275,464	-	282,038
31. May	2,412	237	5,203	7,852	5,941	269,239	275,181	-	283,033
30. Jun.	2,875	237	8,142	11,254	5,539	270,703	276,242	-	287,496
31. Jul.	2,964	236	8,130	11,331	9,147	273,197	282,345	-	293,675
31. Aug.	3,337	236	8,199	11,773	8,301	276,171	284,472	-	296,245
30. Sep.	3,873	188	8,371	12,432	10,065	275,032	285,097	-	297,529
31. Oct.	4,383	87	8,129	12,599	9,586	279,784	289,370	-	301,968
30. Nov.	4,610	87	8,183	12,880	9,442	281,756	291,197	-	304,078

## 1.5. Deposit Money Banks Claims on Domestic Non-monetary Sectors (continued)

Claims						
Foreign currency claims						Total
Foreign currency loans				Foreign currency securities	Total	
Overdrafts etc.	Up to 1 year	Over 1 year	Total			14
10	11	12	13=10+11+12			
<b>Total</b>						
1,638	4,461	53,191	59,290	0	59,290	133,836
1,921	6,735	78,336	86,991	0	86,991	261,946
2,479	7,753	85,870	96,102	6,314	102,416	526,559
1,281	21,923	74,625	97,828	6,289	104,118	677,664
15	29,644	83,621	113,280	4,550	117,829	921,087
232	9,404	96,176	105,812	5,585	111,397	1,024,458
166	7,888	95,984	104,038	5,661	109,699	1,031,186
1,893	7,386	96,086	105,365	7,681	113,046	1,037,228
386	16,912	81,626	98,924	8,100	107,025	1,044,478
249	7,409	81,419	89,077	10,800	99,877	1,043,560
275	7,300	79,629	87,204	10,845	98,049	1,050,977
309	7,186	79,029	86,523	10,817	97,340	1,060,011
372	7,205	79,426	87,003	11,829	98,832	1,078,211
850	7,603	75,447	83,900	11,898	95,798	1,084,674
442	8,545	73,591	82,578	11,548	94,126	1,097,884
461	10,990	76,700	88,151	12,028	100,179	1,123,218
898	11,698	75,437	88,033	12,019	100,052	1,126,044
944	11,889	72,010	84,843	12,098	96,941	1,135,322
1,034	13,336	71,674	86,044	11,944	97,989	1,151,055
1,174	14,844	75,057	91,075	11,986	103,061	1,163,251
<b>Enterprises and non-profit institutions</b>						
1,638	4,461	48,528	54,627	0	54,627	111,643
1,917	6,735	68,381	77,033	0	77,033	214,843
2,471	7,753	72,745	82,969	0	82,969	261,227
1,270	12,187	62,872	76,329	0	76,329	325,890
2	11,071	58,403	69,476	0	69,476	433,567
216	9,088	71,230	80,534	0	80,534	494,197
147	7,659	68,649	76,455	0	76,455	495,935
1,875	6,907	68,535	77,316	0	77,316	503,142
368	16,094	54,924	71,386	0	71,386	509,585
219	6,600	53,506	60,325	0	60,325	504,807
257	6,325	51,765	58,347	0	58,347	509,929
273	6,270	51,161	57,704	0	57,704	514,909
266	5,489	50,827	56,582	0	56,582	514,837
744	6,021	47,395	54,160	0	54,160	514,133
353	6,759	46,303	53,415	0	53,415	519,839
348	8,449	47,611	56,408	0	56,408	531,400
784	8,941	46,963	56,687	0	56,687	529,625
834	9,344	43,867	54,045	0	54,045	531,475
911	10,365	44,032	55,308	0	55,308	540,697
1,081	11,529	46,735	59,345	0	59,345	548,988
<b>Central government</b>						
-	0	4,663	4,663	0	4,663	9,077
-	0	9,955	9,955	0	9,955	21,832
-	0	13,125	13,125	6,314	19,439	205,072
-	9,736	11,753	21,489	6,289	27,778	250,022
-	15,415	25,218	40,632	4,550	45,182	307,976
-	62	24,946	25,008	5,585	30,593	306,065
-	62	27,335	27,397	5,661	33,058	308,148
-	63	27,551	27,614	7,681	35,295	308,455
-	64	26,703	26,767	8,100	34,867	308,769
-	67	27,913	27,980	10,800	38,781	313,848
-	69	27,864	27,933	10,845	38,778	315,246
-	69	27,867	27,936	10,817	38,753	317,014
-	71	28,600	28,671	11,829	40,500	322,538
-	70	28,052	28,122	11,898	40,020	323,052
-	0	27,288	27,288	11,548	38,835	326,331
-	0	29,089	29,089	12,028	41,117	334,793
-	0	28,475	28,475	12,019	40,494	336,739
-	0	28,143	28,143	12,098	40,241	337,770
-	0	27,642	27,642	11,944	39,587	341,555
-	0	28,322	28,322	11,986	40,308	344,386



1.5. Deposit Money Banks Claims on Domestic Non-monetary Sectors  
(continued)

Millions of Tolars	Claims											
	Tolar claims										Foreign currency claims	Total
	Tolar loans				Commercial papers and bonds			Shares and participations	Total			
	Overdrafts etc.	Up to 1 year	Over 1 year	Total	Marketable	Investment	Total					
Column Code	1	2	3	4=1+2+3	5	6	7=5+6	8	9=4+7+8	10	11=9+10	
	<b>Individuals</b>											
1991 31. Dec.	3,380	758	6,233	10,371	-	-	-	-	10,371	0	10,371	
1992 31. Dec.	4,502	3,492	14,018	22,012	-	-	-	-	22,012	4	22,016	
1993 31. Dec.	12,954	6,989	35,274	55,217	-	-	-	-	55,217	7	55,225	
1994 31. Dec.	17,790	8,402	65,366	91,558	-	-	-	-	91,558	11	91,569	
1995 31. Dec.	26,289	7,298	126,890	160,477	-	-	-	-	160,477	13	160,491	
1996 30. Sep.	30,100	6,359	168,159	204,618	-	-	-	-	204,618	16	204,634	
31. Oct.	31,682	6,383	169,654	207,719	-	-	-	-	207,719	19	207,738	
30. Nov.	32,318	6,197	168,909	207,424	-	-	-	-	207,424	18	207,442	
31. Dec.	33,001	5,894	168,312	207,207	-	-	-	-	207,207	18	207,225	
1997 31. Jan.	32,625	5,832	168,223	206,681	-	-	-	-	206,681	29	206,710	
28. Feb.	31,299	5,696	170,356	207,350	-	-	-	-	207,350	19	207,369	
31. Mar.	31,429	5,622	172,416	209,467	-	-	-	-	209,467	36	209,503	
30. Apr.	32,449	6,179	176,263	214,891	-	-	-	-	214,891	105	214,996	
31. May	34,243	6,123	179,932	220,297	-	-	-	-	220,297	106	220,403	
30. Jun.	33,793	6,103	183,475	223,370	-	-	-	-	223,370	89	223,459	
31. Jul.	35,376	6,507	186,893	228,776	-	-	-	-	228,776	113	228,890	
31. Aug.	35,953	6,193	188,237	230,383	-	-	-	-	230,383	114	230,497	
30. Sep.	37,768	6,410	191,464	235,643	-	-	-	-	235,643	109	235,752	
31. Oct.	37,620	6,477	193,581	237,678	-	-	-	-	237,678	123	237,801	
30. Nov.	37,964	6,241	194,062	238,268	-	-	-	-	238,268	92	238,360	
	<b>Other general government</b>											
1991 31. Dec.	-	52	2,102	2,154	0	9	9	82	2,245	-	2,245	
1992 31. Dec.	-	416	1,781	2,198	0	3	3	145	2,346	-	2,346	
1993 31. Dec.	-	535	2,308	2,842	0	16	16	145	3,004	-	3,004	
1994 31. Dec.	-	1,612	3,536	5,148	0	40	40	0	5,188	-	5,188	
1995 31. Dec.	-	2,081	5,430	7,511	0	28	28	0	7,539	-	7,539	
1996 30. Sep.	-	2,728	6,430	9,158	0	22	22	0	9,180	-	9,180	
31. Oct.	-	3,112	6,196	9,308	0	23	23	0	9,330	-	9,330	
30. Nov.	-	3,018	6,391	9,409	0	23	23	0	9,433	-	9,433	
31. Dec.	-	3,969	6,628	10,597	0	23	23	0	10,620	-	10,620	
1997 31. Jan.	-	3,455	6,491	9,946	0	23	23	0	9,969	-	9,969	
28. Feb.	-	3,262	6,559	9,822	0	23	23	0	9,845	-	9,845	
31. Mar.	-	3,293	6,597	9,890	0	23	23	0	9,913	-	9,913	
30. Apr.	-	4,854	10,843	15,698	0	23	23	0	15,721	-	15,721	
31. May	-	5,333	10,883	16,216	0	23	23	0	16,239	-	16,239	
30. Jun.	-	5,679	12,196	17,875	0	23	23	0	17,898	-	17,898	
31. Jul.	-	5,895	11,729	17,625	0	16	16	0	17,641	-	17,641	
31. Aug.	-	6,340	11,881	18,220	0	16	16	0	18,237	-	18,237	
30. Sep.	-	6,394	12,528	18,922	0	17	17	0	18,939	-	18,939	
31. Oct.	-	6,540	12,511	19,051	0	17	17	0	19,068	-	19,068	
30. Nov.	-	6,069	12,537	18,606	0	17	17	0	18,623	-	18,623	
	<b>Nonmonetary financial institutions</b>											
1991 31. Dec.	128	252	38	418	0	0	0	82	500	0	500	
1992 31. Dec.	76	256	61	393	0	0	0	516	909	0	909	
1993 31. Dec.	145	939	555	1,639	0	0	0	394	2,032	0	2,032	
1994 31. Dec.	379	1,613	1,237	3,228	0	0	0	1,767	4,995	0	4,995	
1995 31. Dec.	84	2,721	1,024	3,829	0	305	305	4,224	8,358	3,157	11,515	
1996 30. Sep.	75	5,681	345	6,101	0	602	602	3,425	10,127	254	10,382	
31. Oct.	115	5,642	345	6,102	0	579	579	3,187	9,868	166	10,035	
30. Nov.	97	5,178	297	5,572	0	580	580	2,189	8,341	416	8,757	
31. Dec.	92	4,273	262	4,627	0	569	569	2,328	7,524	754	8,278	
1997 31. Jan.	86	4,268	244	4,598	0	542	542	2,345	7,485	742	8,226	
28. Feb.	252	4,320	219	4,792	0	543	543	2,349	7,684	905	8,589	
31. Mar.	278	4,413	227	4,918	0	544	544	2,362	7,825	847	8,672	
30. Apr.	212	4,578	702	5,492	0	548	548	2,435	8,475	1,645	10,120	
31. May	259	5,611	644	6,515	0	388	388	2,432	9,335	1,512	10,847	
30. Jun.	102	4,994	645	5,742	0	387	387	2,442	8,570	1,786	10,356	
31. Jul.	113	4,350	639	5,101	0	390	390	2,463	7,955	2,540	10,495	
31. Aug.	133	4,453	733	5,319	0	393	393	2,477	8,189	2,757	10,946	
30. Sep.	289	4,980	751	6,020	0	318	318	2,502	8,841	2,545	11,386	
31. Oct.	191	5,173	768	6,132	0	320	320	2,512	8,964	2,971	11,935	
30. Nov.	113	5,228	1,480	6,820	0	321	321	2,437	9,578	3,315	12,894	

## 1.6. Deposit Money Banks Liabilities to Domestic Non-monetary Sectors

Millions of Tolars	Liabilities											
	Tolar deposits										Foreign currency liabilities	Total
	Tolar demand deposits	Tolar time deposits					Total	Tolar restricted deposits	Total			
		1-30 days	31-90 days	91 days-1 year	Other short-term	Over 1 year						
Column Code	1	2	3	4	5	6	7=2+...+6	8	9=1+7+8	10	11=9+10	
	<b>Total general government</b>											
1991 31. Dec.	10,372	167	972	892	251	748	3,030	51	13,454	27	13,480	
1992 31. Dec.	14,542	10,889	8,887	1,608	1,244	1,736	24,364	115	39,021	64	39,085	
1993 31. Dec.	22,442	19,686	14,713	5,415	1,049	3,646	44,509	121	67,071	122	67,193	
1994 31. Dec.	31,084	25,136	21,713	6,279	1,334	4,875	59,337	418	90,839	170	91,009	
1995 31. Dec.	35,103	20,432	15,643	15,009	6,174	8,290	65,549	94	100,746	202	100,948	
1996 30. Sep.	29,204	13,736	28,779	10,022	2,599	11,576	66,711	272	96,187	49,205	145,392	
31. Oct.	27,188	13,797	27,928	11,169	1,861	11,337	66,092	274	93,555	49,478	143,032	
30. Nov.	30,201	15,986	28,065	10,967	1,817	11,762	68,597	178	98,975	50,319	149,295	
31. Dec.	34,410	16,290	23,514	10,803	2,059	12,344	65,010	260	99,679	50,871	150,550	
1997 31. Jan.	29,970	9,717	31,217	10,131	2,555	12,869	66,489	245	96,704	51,446	148,150	
28. Feb.	31,174	12,844	29,320	11,237	3,059	14,441	70,901	260	102,335	52,767	155,102	
31. Mar.	28,198	16,041	26,737	12,810	4,315	14,891	74,794	263	103,255	52,568	155,823	
30. Apr.	26,550	22,842	23,076	14,447	5,813	13,064	79,241	258	106,050	55,228	161,277	
31. May	26,089	25,769	23,809	15,823	6,609	13,415	85,425	176	111,691	54,052	165,743	
30. Jun.	30,590	17,495	21,412	14,734	7,145	13,101	73,887	201	104,678	52,420	157,098	
31. Jul.	28,941	19,740	22,585	15,694	7,395	14,015	79,429	172	108,542	55,571	164,113	
31. Aug.	29,887	17,048	29,273	14,229	8,182	13,948	82,680	170	112,737	55,087	167,824	
30. Sep.	30,102	20,226	26,702	13,931	8,620	14,353	83,833	205	114,140	54,899	169,040	
31. Oct.	30,558	15,211	25,204	12,203	9,624	13,643	75,886	168	106,612	54,175	160,787	
30. Nov.	30,708	17,935	24,301	12,124	9,914	14,027	78,300	167	109,175	55,193	164,369	
	<b>Nonmonetary financial institutions</b>											
1991 31. Dec.	35	26	0	19	157	42	244	-	279	2,732	3,011	
1992 31. Dec.	133	107	0	2	1,318	79	1,505	-	1,638	4,363	6,000	
1993 31. Dec.	219	168	0	1	4,110	572	4,850	-	5,069	4,853	9,922	
1994 31. Dec.	658	328	0	565	9,992	1,531	12,417	-	13,074	1,637	14,711	
1995 31. Dec.	759	1,424	395	6,088	14,185	3,745	25,837	-	26,596	673	27,268	
1996 30. Sep.	2,039	510	45	9,311	18,763	7,564	36,193	-	38,232	366	38,598	
31. Oct.	1,858	822	200	9,990	19,299	8,241	38,552	-	40,410	370	40,780	
30. Nov.	1,373	1,271	212	10,034	21,782	8,688	41,988	-	43,361	372	43,733	
31. Dec.	1,496	1,387	194	10,215	21,759	9,147	42,702	-	44,198	364	44,562	
1997 31. Jan.	1,646	2,157	114	10,400	20,955	10,465	44,091	-	45,737	307	46,044	
28. Feb.	1,297	1,823	64	11,282	18,175	11,905	43,249	-	44,546	308	44,854	
31. Mar.	763	4,203	180	11,657	15,347	13,009	44,395	-	45,158	308	45,466	
30. Apr.	2,443	1,272	49	11,858	23,543	22,102	58,823	-	61,267	308	61,574	
31. May	3,359	1,778	15	12,056	22,662	23,230	59,740	-	63,099	307	63,406	
30. Jun.	4,970	971	15	12,356	22,194	23,559	59,095	-	64,065	298	64,363	
31. Jul.	4,417	2,155	13	11,648	23,507	25,739	63,062	-	67,479	244	67,722	
31. Aug.	3,550	2,416	21	11,864	26,629	26,372	67,302	-	70,852	247	71,099	
30. Sep.	3,916	1,686	13	11,438	27,631	27,392	68,159	-	72,075	140	72,216	
31. Oct.	3,438	1,769	12	11,262	24,474	30,665	68,181	-	71,618	141	71,760	
30. Nov.	3,359	2,259	42	11,305	24,151	34,936	72,693	-	76,052	142	76,194	

1.6. Deposit Money Banks Liabilities to Domestic Non-monetary Sectors  
(continued)

Millions of Tolars	Liabilities									
	Tolar deposits									
	Tolar demand deposits	Tolar savings deposits	Tolar time deposits					Total	Tolar restricted deposits	Total
			1-30 days	31-90 days	91 days-1 year	Other short- term	Over 1 year			
Column Code	1	2	3	4	5	6	7	8=3+...+7	9	10=1+2+8+9
	<b>Total</b>									
1991 31. Dec.	29,496	7,133	1,172	12,720	7,504	1,781	5,097	28,274	1,009	65,912
1992 31. Dec.	53,844	20,382	15,306	32,641	18,245	6,604	11,485	84,280	1,241	159,747
1993 31. Dec.	79,430	29,873	28,992	53,526	44,326	10,899	19,345	157,088	1,521	267,913
1994 31. Dec.	115,894	41,893	45,491	98,620	81,541	11,405	38,037	275,094	4,263	437,145
1995 31. Dec.	139,961	54,676	39,626	94,764	125,306	20,446	67,979	348,122	3,825	546,583
1996 30. Sep.	139,500	65,823	36,844	139,848	124,162	21,528	84,732	407,114	3,353	615,791
31. Oct.	136,838	63,446	38,393	146,892	127,667	21,326	89,627	423,904	4,148	628,336
30. Nov.	143,689	64,293	39,613	145,559	131,318	23,686	94,888	435,064	3,833	646,878
31. Dec.	163,327	65,159	42,915	143,509	131,798	23,818	105,832	447,870	3,122	679,478
1997 31. Jan.	144,320	67,904	35,515	156,029	134,793	23,510	111,275	461,122	3,112	676,459
28. Feb.	147,514	70,549	36,797	160,694	137,306	21,234	117,006	473,037	3,582	694,682
31. Mar.	151,254	73,227	43,423	151,189	148,050	19,661	125,575	487,898	3,224	715,604
30. Apr.	153,658	73,734	50,005	142,525	151,000	29,356	129,041	501,927	3,350	732,668
31. May	158,314	75,672	52,649	140,977	154,463	29,271	132,377	509,737	4,299	748,021
30. Jun.	176,525	81,778	45,933	138,938	157,437	29,338	134,875	506,521	3,920	768,744
31. Jul.	168,649	80,171	52,173	146,437	158,389	30,902	140,934	528,834	3,395	781,049
31. Aug.	168,367	81,169	45,921	161,471	159,128	34,811	143,458	544,789	3,380	797,704
30. Sep.	173,173	80,297	52,062	168,625	159,568	36,251	148,006	564,512	3,633	821,615
31. Oct.	172,561	79,609	49,617	174,781	162,542	34,098	154,535	575,573	3,363	831,106
30. Nov.	172,818	80,441	52,468	176,510	172,174	34,065	160,479	595,695	3,216	852,170
	<b>Enterprises and non-profit institutions</b>									
1991 31. Dec.	13,730	-	938	3,943	5,364	1,372	4,022	15,639	956	30,325
1992 31. Dec.	24,794	-	4,244	19,458	13,651	4,042	7,894	49,289	1,111	75,194
1993 31. Dec.	36,041	-	9,104	30,990	33,017	5,740	11,574	90,425	1,349	127,815
1994 31. Dec.	49,491	-	14,115	46,875	52,290	79	20,308	133,667	3,792	186,950
1995 31. Dec.	58,836	-	12,543	46,785	70,020	87	38,014	167,448	3,672	229,957
1996 30. Sep.	56,430	-	16,329	64,517	65,407	166	44,434	190,854	3,001	250,284
31. Oct.	55,457	-	17,431	72,107	65,136	166	46,357	201,198	3,870	260,525
30. Nov.	59,231	-	15,662	69,614	67,202	87	48,423	200,988	3,650	263,869
31. Dec.	70,223	-	18,440	70,439	65,998	0	54,810	209,687	2,858	282,767
1997 31. Jan.	55,216	-	16,690	70,487	67,480	0	56,693	211,349	2,859	269,424
28. Feb.	55,102	-	15,034	74,165	67,065	0	58,087	214,351	3,307	272,760
31. Mar.	58,751	-	15,832	67,849	72,806	0	63,351	219,838	2,950	281,539
30. Apr.	58,653	-	18,310	61,060	71,547	0	59,039	209,956	3,087	271,697
31. May	60,723	-	17,302	57,792	72,118	0	60,072	207,284	4,117	272,124
30. Jun.	68,246	-	19,363	56,117	73,760	0	61,697	210,937	3,708	282,892
31. Jul.	63,323	-	22,105	57,351	72,168	0	63,692	215,316	3,219	281,858
31. Aug.	63,973	-	18,107	63,409	72,997	0	64,726	219,239	3,191	286,402
30. Sep.	68,440	-	21,447	67,436	72,840	0	66,689	228,413	3,425	300,278
31. Oct.	66,510	-	23,878	71,292	74,138	0	69,881	239,189	3,187	308,886
30. Nov.	67,366	-	23,258	68,708	77,854	0	70,899	240,719	3,028	311,114
	<b>Individuals</b>									
1991 31. Dec.	5,359	7,133	41	7,805	1,229	-	286	9,360	2	21,854
1992 31. Dec.	14,375	20,382	66	4,296	2,984	-	1,776	9,122	15	43,894
1993 31. Dec.	20,728	29,873	34	7,822	5,894	-	3,554	17,305	52	67,957
1994 31. Dec.	34,661	41,893	5,912	30,032	22,407	-	11,323	69,674	54	146,283
1995 31. Dec.	45,263	54,676	5,227	31,942	34,188	-	17,930	89,287	59	189,285
1996 30. Sep.	51,828	65,823	6,268	46,507	39,423	-	21,159	113,357	80	231,087
31. Oct.	52,334	63,446	6,343	46,657	41,371	-	23,692	118,063	3	233,846
30. Nov.	52,884	64,293	6,694	47,668	43,115	-	26,015	123,492	4	240,674
31. Dec.	57,198	65,159	6,797	49,362	44,782	-	29,531	130,472	5	252,833
1997 31. Jan.	57,487	67,904	6,951	54,211	46,783	-	31,249	139,194	9	264,594
28. Feb.	59,940	70,549	7,097	57,146	47,722	-	32,572	144,536	15	275,040
31. Mar.	63,542	73,227	7,347	56,423	50,777	-	34,324	148,872	12	285,652
30. Apr.	66,011	73,734	7,581	58,341	53,148	-	34,836	153,906	4	293,655
31. May	68,142	75,672	7,800	59,361	54,466	-	35,660	157,287	6	301,107
30. Jun.	72,719	81,778	8,103	61,394	56,588	-	36,517	162,602	11	317,110
31. Jul.	71,969	80,171	8,173	66,487	58,879	-	37,488	171,027	5	323,171
31. Aug.	70,957	81,169	8,351	68,768	60,037	-	38,413	175,569	19	327,713
30. Sep.	70,715	80,297	8,703	74,474	61,358	-	39,572	184,106	3	335,121
31. Oct.	72,055	79,609	8,759	78,274	64,938	-	40,346	192,318	8	343,991
30. Nov.	71,385	80,441	9,016	83,460	70,890	-	40,616	203,982	21	355,829

## 1.6. Deposit Money Banks Liabilities to Domestic Non-monetary Sectors (continued)

Liabilities							
Foreign currency liabilities							Total
Foreign currency demand deposits	Foreign currency savings deposits	Foreign currency time deposits		Total	Foreign currency restricted deposits etc.	Total	
		Short-term	Long-term				
11	12	13	14	15=13+14	16	17=11+12+15+16	18=10+17
<b>Total</b>							
7,376	30,031	2,611	15,202	17,812	7,962	63,181	129,093
25,784	36,296	28,594	25,829	54,423	11,704	128,207	287,955
40,068	39,989	63,870	47,872	111,742	18,512	210,311	478,224
49,912	55,231	87,428	41,054	128,482	11,831	245,455	682,600
64,145	85,335	111,633	53,333	164,966	10,977	325,422	872,005
68,297	106,546	140,286	37,279	177,565	64,195	416,602	1,032,393
66,962	109,682	144,497	36,001	180,498	64,740	421,882	1,050,218
67,144	112,123	147,694	34,674	182,368	64,895	426,531	1,073,409
68,188	115,019	149,559	33,437	182,996	68,833	435,035	1,114,514
66,023	112,143	154,985	33,273	188,258	67,762	434,185	1,110,644
66,557	113,135	152,642	33,419	186,062	67,650	433,405	1,128,086
66,040	114,188	149,830	33,173	183,003	72,955	436,186	1,151,790
67,379	114,427	147,909	33,176	181,084	74,400	437,290	1,169,958
66,113	112,952	147,715	33,155	180,870	71,411	431,346	1,179,367
67,663	113,624	144,997	32,412	177,409	72,199	430,895	1,199,638
68,515	115,441	150,309	32,372	182,680	72,559	439,195	1,220,244
68,154	117,921	152,739	32,873	185,612	71,807	443,495	1,241,198
67,736	117,573	156,565	33,050	189,615	71,476	446,400	1,268,015
66,634	118,286	158,311	33,372	191,683	70,909	447,512	1,278,618
65,036	115,998	163,253	34,123	197,376	72,273	450,682	1,302,852
<b>Enterprises and non-profit institutions</b>							
1,051	-	0	0	0	7,956	9,007	39,332
3,785	-	247	95	342	11,633	15,759	90,953
4,327	-	3,676	149	3,825	18,512	26,663	154,479
5,739	-	934	249	1,183	11,831	18,753	205,702
4,016	-	505	166	671	10,977	15,664	245,620
7,176	-	379	133	512	15,222	22,909	273,194
5,508	-	481	124	606	15,497	21,611	282,136
5,357	-	363	119	482	14,810	20,649	284,518
5,706	-	347	116	463	18,207	24,377	307,144
5,247	-	215	128	343	16,558	22,148	291,572
5,364	-	272	123	395	15,125	20,884	293,644
5,132	-	377	102	479	20,661	26,272	307,811
5,517	-	388	97	485	19,457	25,459	297,156
5,866	-	350	95	444	17,642	23,952	296,076
7,152	-	253	88	341	20,073	27,567	310,458
7,022	-	458	85	543	17,237	24,801	306,659
6,083	-	588	81	668	16,964	23,715	310,117
6,129	-	423	77	501	16,821	23,450	323,728
4,939	-	456	70	526	16,979	22,444	331,329
4,240	-	476	65	541	17,323	22,104	333,218
<b>Individuals</b>							
6,298	30,031	2,611	12,470	15,081	6	51,416	73,271
21,935	36,296	28,347	21,372	49,719	72	108,022	151,916
35,619	39,989	60,195	42,869	103,064	-	178,673	246,630
44,002	55,231	86,494	39,168	125,662	-	224,895	371,178
59,927	85,335	111,127	52,494	163,622	-	308,884	498,169
60,900	106,546	139,896	36,780	176,676	-	344,122	575,210
61,231	109,682	144,004	35,507	179,511	-	350,424	584,270
61,564	112,123	147,320	34,183	181,503	-	355,190	595,864
62,248	115,019	149,200	32,957	182,158	-	359,424	612,257
60,539	112,143	154,764	32,839	187,602	-	360,284	624,878
60,957	113,135	152,365	32,989	185,354	-	359,446	634,486
60,639	114,188	149,448	32,763	182,211	-	357,037	642,690
61,582	114,427	147,515	32,771	180,286	-	356,295	649,951
59,970	112,952	147,360	32,753	180,113	-	353,035	654,142
60,222	113,624	144,739	32,026	176,764	-	350,610	667,719
61,250	115,441	149,845	32,043	181,888	-	358,579	681,750
61,834	117,921	152,146	32,545	184,691	-	364,446	692,159
61,368	117,573	156,135	32,832	188,968	-	367,910	703,031
61,456	118,286	157,849	33,161	191,010	-	370,752	714,742
60,552	115,998	162,777	33,916	196,693	-	373,243	729,072

## 1.7. Bank of Slovenia Interest Rates

Column Code	Discount rate	Lombard rate	Interest rate on banks'	Liquidity Loans				Short Term Loans							
				Overnight	Of last resort	3 days	5 days	Ordinarily	Additional						
									30 days	2 days	7 days	12 days	14 days	30 days	60 days
				n	n	n	n	n	n	n	n	n	n	n	n
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1992	25.00	26.00	1.00	...	-	...	-	-	-	-	-	-	-	-	-
1993	20.33	21.33	1.00	34.40	-	29.50	-	-	-	-	-	-	-	-	-
1994	16.00	17.00	1.00	25.71	-	27.14	-	...	-	-	-	-	-	-	-
1995	11.50	12.50	1.00	11.70	...	11.20	...	11.35	...	...	...	...	...	...	...
1996	10.00	11.00	1.00	11.67	27.76	7.71	9.92	11.42	3.50	5.75	...	6.63	8.92	4.25	14.42
1997	10.00	11.00	1.00	10.50	26.80	7.00	9.50	10.00	6.00	7.50	8.50	8.50	11.30	5.70	15.30
1996 Jul.	10.00	11.00	1.00	13.00	29.16	8.00	11.25	12.50	3.50	6.00	-	7.00	10.25	4.50	16.16
Avg.	10.00	11.00	1.00	13.00	26.58	8.00	11.25	12.50	3.50	6.00	-	7.00	10.25	4.50	13.47
Sep.	10.00	11.00	1.00	13.00	24.27	8.00	11.25	12.50	3.50	6.00	7.00	7.00	10.25	4.50	11.06
Oct.	10.00	11.00	1.00	10.50	22.83	8.00	9.50	12.50	3.50	5.00	6.00	6.00	8.50	4.50	9.54
Nov.	10.00	11.00	1.00	10.50	24.27	7.00	9.50	10.00	3.50	5.00	6.00	6.00	8.50	4.50	11.06
Dec.	10.00	11.00	1.00	10.50	24.07	7.00	9.50	10.00	3.50	5.00	6.00	6.00	8.50	4.50	10.84
1997 Jan.	10.00	11.00	1.00	10.50	24.05	7.00	9.50	10.00	3.50	5.00	6.00	6.00	8.50	4.50	10.82
Feb.	10.00	11.00	1.00	10.50	26.11	7.00	9.50	10.00	4.50	6.00	7.00	7.00	9.50	5.50	14.06
Mar.	10.00	11.00	1.00	10.50	26.56	7.00	9.50	10.00	4.50	6.00	7.00	7.00	9.50	5.50	14.53
1997 Apr.	10.00	11.00	1.00	10.50	25.55	7.00	9.50	10.00	4.50	6.00	7.00	7.00	9.50	5.50	13.47
Maj	10.00	11.00	1.00	10.50	26.56	7.00	9.50	10.00	4.50	6.00	7.00	7.00	10.00	6.00	15.07
Jun.	10.00	11.00	1.00	10.50	26.86	7.00	9.50	10.00	4.50	6.00	7.00	7.00	10.00	6.00	15.39
Jul.	10.00	11.00	1.00	10.50	26.56	7.00	9.50	10.00	6.50	8.00	9.00	9.00	12.00	6.00	15.07
Avg.	10.00	11.00	1.00	10.50	27.84	7.00	9.50	10.00	7.00	8.50	9.50	9.50	12.50	6.25	16.71
Sep.	10.00	11.00	1.00	10.50	28.18	7.00	9.50	10.00	7.50	9.00	10.00	10.00	13.00	6.25	17.07
Oct.	10.00	11.00	1.00	10.50	27.84	7.00	9.50	10.00	8.00	9.50	10.50	10.50	13.50	-	17.00
Nov.	10.00	11.00	1.00	10.50	28.18	7.00	9.50	10.00	8.00	9.50	10.50	10.50	13.50	-	17.00
Dec.	10.00	11.00	1.00	10.50	27.84	7.00	10.00	10.00	8.50	10.00	11.00	11.00	14.00	-	17.00
1998 Jan.	10.00	11.00	1.00	10.50	27.84	7.00	10.00	10.00	8.40	9.80	10.50	10.70	13.20	-	16.50

## 1.8. Interbank Money Market Rates, Revaluation Clauses and General Legal Penal Rate

Column Code	Interbank Market			Revaluation Clauses						General Legal Penal Rate
	Day	Overnight	Average	Tolar Revaluation Clause TOM		Foreigh Exchange Clauses				
						DEM		USD		
	n	n	n	monthly	annualized	monthly	annualized	monthly	annualized	
1	2	3	4	5	6	7	8	9	10	
1992	...	...	...	6.5	138.87	4.4	220.8	5.1	297.8	110.20
1993	39.5	38.5	39.1	1.7	23.34	1.9	26.0	2.5	45.1	55.31
1994	29.2	28.6	29.1	1.4	18.83	0.6	7.0	-0.3	-0.7	48.53
1995	12.3	12.0	12.2	0.7	8.31	0.6	8.2	0.0	7.1	32.21
1996	14.0	13.8	14.0	0.8	9.76	0.3	3.9	1.0	16.1	27.76
1997	9.7	9.6	9.7	0.7	8.84	0.3	3.9	1.5	27.0	26.84
1996 Jul.	16.7	16.7	16.7	0.9	11.16	-0.6	-6.5	-3.4	-33.6	29.16
Avg.	13.0	13.0	13.0	0.7	8.58	-0.2	-1.8	0.0	0.2	26.58
Sep.	10.5	10.4	10.5	0.5	6.27	0.6	7.0	3.4	50.7	24.27
Oct.	9.9	9.7	9.9	0.4	4.83	1.2	14.5	0.4	4.8	22.83
Nov.	11.5	11.4	11.5	0.5	6.27	0.5	6.3	2.0	27.6	24.27
Dec.	10.3	9.4	10.2	0.5	6.07	-0.1	-1.4	1.2	15.3	24.07
1997 Jan.	9.1	8.8	9.0	0.5	6.05	0.0	-0.3	5.5	87.5	24.05
Feb.	10.2	9.8	10.1	0.6	8.11	0.2	2.6	3.2	50.5	26.11
Mar.	9.9	9.5	9.8	0.7	8.56	0.1	1.5	-0.6	-6.5	26.56
Apr.	8.6	8.6	8.6	0.6	7.55	-0.1	-0.7	3.2	46.1	25.55
Maj	9.5	9.4	9.5	0.7	8.56	-0.3	-3.2	-2.1	-22.3	26.56
Jun.	9.6	9.6	9.6	0.7	8.86	-0.3	-3.7	1.5	19.1	26.86
Jul.	9.2	9.2	9.2	0.7	8.56	0.8	9.5	7.4	131.8	26.56
Avg.	10.3	10.4	10.3	0.8	9.84	1.4	17.4	-1.4	-14.9	27.84
Sep.	10.4	10.3	10.4	0.8	10.18	1.1	14.0	-0.7	-7.9	28.18
Oct.	9.9	9.9	9.9	0.8	9.84	0.7	8.6	-1.8	-19.3	27.84
Nov.	10.2	10.2	10.2	0.8	10.18	0.2	2.3	2.8	39.9	28.18
Dec.	9.8	9.8	9.8	0.8	9.84	-0.1	-0.9	1.5	19.6	27.84
1998 Jan.	9.4	9.4	9.4	0.8	9.84	0.0	-0.3	1.9	24.8	27.84



## 1.10.1 Average Commercial Banks Interest Rates (Tolar Revaluation Clause)

Column Code	Lending												Deposits																
	Short term loans						Long term loans						Demand deposits	Time deposits															
	Working capital loans			Consumer credits			For capital assets			For population housing programme				Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year			
	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	n	Spread	n	Spread	r	Spread	n	r	Spread	n	r	Spread	n	r	Spread	n	
1992	23.7	2.7	195.1	18.8	1.3	182.9	27.4	2.6	203.8	12.9	2.3	168.7	38.4	...	135.4	0.9	6.5	1.0	153.0	7.1	1.7	154.3	8.8	1.6	158.3	9.6	1.1	159.9	
1993	20.4	4.4	48.6	19.3	3.1	47.2	21.2	3.2	49.6	14.9	1.4	41.7	9.4	...	23.2	0.4	7.9	1.2	33.0	8.8	1.5	34.2	10.2	1.2	35.9	11.2	1.1	37.1	
1994	16.9	4.0	38.9	16.3	2.1	38.2	17.3	3.3	39.4	13.8	2.2	35.2	8.3	...	19.2	0.5	7.8	1.0	28.1	8.6	1.2	29.0	9.7	1.0	30.3	11.0	0.7	31.9	
1995	13.9	3.6	23.4	13.0	1.4	22.4	15.2	3.1	24.8	12.4	1.8	21.8	3.4	...	8.6	0.7	6.5	0.7	15.4	7.3	0.7	16.2	7.9	0.6	16.9	9.7	0.5	18.9	
1996	11.7	2.8	22.6	10.7	1.1	21.5	12.7	2.4	23.7	11.1	1.7	21.9	1.4	0.4	8.2	1.1	4.9	0.5	15.1	5.3	0.4	15.6	5.6	0.3	16.0	7.2	0.3	17.6	
1997	10.3	2.7	20.0	8.9	1.6	18.5	11.5	2.3	21.3	9.9	1.9	19.6	1.1	0.1	7.4	1.2	4.0	0.3	13.2	4.5	0.3	13.7	4.9	0.3	14.2	6.4	0.7	15.8	
1996	Apr.	11.7	2.8	26.1	10.7	1.0	24.9	12.7	2.3	27.2	11.1	1.7	25.4	1.4	0.4	10.9	1.6	4.8	0.4	18.4	5.3	0.4	18.9	5.7	0.3	19.3	7.2	0.3	21.0
	May	11.6	2.8	27.0	10.6	1.1	25.9	12.7	2.3	28.2	11.0	1.7	26.3	1.4	0.4	11.3	1.8	4.9	0.5	19.3	5.3	0.4	19.8	5.7	0.3	20.2	7.2	0.3	22.0
	Jun.	11.6	2.8	26.0	10.6	1.1	24.9	12.7	2.4	27.2	11.0	1.7	25.3	1.4	0.4	10.8	1.7	4.9	0.5	18.4	5.3	0.4	18.9	5.7	0.3	19.3	7.2	0.3	21.0
	Jul.	11.5	2.8	24.0	10.6	1.1	22.9	12.6	2.4	25.2	11.0	1.7	23.3	1.4	0.4	9.6	1.2	4.9	0.5	16.6	5.3	0.4	17.1	5.7	0.3	17.5	7.2	0.3	19.2
	Aug.	11.6	2.8	21.2	10.7	1.1	20.2	12.6	2.4	22.3	10.9	1.7	20.5	1.4	0.4	7.3	1.0	4.9	0.5	13.9	5.3	0.4	14.4	5.7	0.3	14.7	7.2	0.3	16.4
	Sep.	11.6	2.9	18.6	10.8	1.2	17.8	12.6	2.5	19.7	10.9	1.7	17.9	1.4	0.4	5.3	0.7	4.9	0.5	11.5	5.3	0.4	11.9	5.6	0.3	12.3	7.2	0.3	13.9
	Oct.	11.7	2.9	17.1	10.7	1.1	16.1	12.6	2.5	18.1	11.0	1.7	16.4	1.4	0.4	4.1	0.5	4.9	0.5	9.9	5.3	0.4	10.4	5.6	0.3	10.7	7.2	0.3	12.3
	Nov.	11.7	2.7	18.7	10.7	1.1	17.7	12.7	2.5	19.7	11.0	1.7	18.0	1.4	0.4	4.9	0.7	4.9	0.5	11.5	5.3	0.4	12.0	5.6	0.3	12.3	7.1	0.4	13.9
	Dec.	11.5	2.7	18.3	10.3	1.5	17.0	12.5	2.5	19.3	10.9	1.7	17.6	1.4	0.4	5.2	0.7	4.9	0.5	11.2	5.4	0.4	11.7	5.6	0.3	12.0	7.1	0.4	13.6
1997	Jan.	11.3	2.9	18.0	10.2	1.5	16.9	12.4	2.5	19.2	10.8	1.7	17.5	1.4	0.4	5.1	0.7	4.9	0.5	11.3	5.4	0.4	11.8	5.7	0.3	12.0	7.1	0.4	13.6
	Feb.	11.2	2.8	20.2	10.1	1.4	19.0	12.3	2.5	21.4	10.7	1.7	19.7	1.4	0.4	6.9	1.0	4.9	0.5	13.4	5.4	0.4	13.9	5.6	0.3	14.2	7.1	0.4	15.8
	Mar.	11.1	2.8	20.7	9.9	1.4	19.3	12.2	2.5	21.8	10.7	1.6	20.2	1.4	0.4	7.3	0.9	4.9	0.5	13.9	5.4	0.4	14.4	5.6	0.3	14.7	7.1	0.4	16.3
	Apr.	10.5	2.8	18.9	9.5	1.4	17.8	11.7	2.4	20.2	10.3	1.5	18.6	1.0	0.0	6.5	0.8	3.7	0.3	11.5	4.1	0.2	12.0	4.7	0.2	12.6	6.3	0.7	14.3
	May	10.1	2.8	19.5	8.7	1.5	18.0	11.4	2.3	20.9	9.7	1.9	19.1	1.0	0.0	7.2	1.1	3.7	0.2	12.6	4.1	0.2	13.1	4.7	0.3	13.6	6.2	0.8	15.3
	Jun.	10.1	2.6	19.8	8.6	1.7	18.2	11.3	2.2	21.2	9.4	1.9	19.1	1.0	0.0	7.3	1.3	3.7	0.2	12.9	4.1	0.2	13.4	4.7	0.3	13.9	6.2	0.8	15.6
	Jul.	10.0	2.6	19.5	8.5	1.7	17.8	11.3	2.2	20.8	9.5	2.1	18.9	1.0	0.0	7.1	1.2	3.7	0.2	12.6	4.1	0.2	13.1	4.7	0.3	13.6	6.2	0.8	15.3
	Aug.	9.9	2.7	20.8	8.3	1.7	19.0	11.1	2.4	22.1	9.4	2.1	20.2	1.0	0.0	8.2	1.4	3.7	0.2	13.9	4.1	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
	Sep.	9.9	2.7	21.1	8.3	1.7	19.3	11.0	2.3	22.4	9.4	2.2	20.6	1.0	0.0	8.3	1.5	3.7	0.2	14.2	4.2	0.2	14.8	4.7	0.3	15.3	6.2	0.8	17.0
	Oct.	9.8	2.6	20.6	8.3	1.6	18.9	11.0	2.3	21.9	9.5	2.0	20.3	1.0	0.0	8.1	1.4	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.7
	Nov.	9.7	2.7	20.9	8.2	1.6	19.2	10.9	2.3	22.2	9.4	2.1	20.6	1.0	0.0	8.4	1.4	3.7	0.2	14.2	4.2	0.2	14.8	4.7	0.3	15.3	6.2	0.8	17.0
	Dec.	9.6	2.7	20.3	8.0	1.6	18.7	10.7	2.2	21.6	9.4	2.0	20.2	1.0	0.0	8.1	1.5	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.6
1998	Jan.	9.4	2.7	20.1	7.5	0.6	18.0	10.5	2.2	21.4	8.8	1.4	19.5	1.0	0.0	8.0	1.5	3.7	0.2	13.9	4.2	0.2	14.4	4.7	0.3	15.0	6.2	0.8	16.6

## 1.10.2 Average Commercial Banks Interest Rates (Foreign Exchange Revaluation Clause)

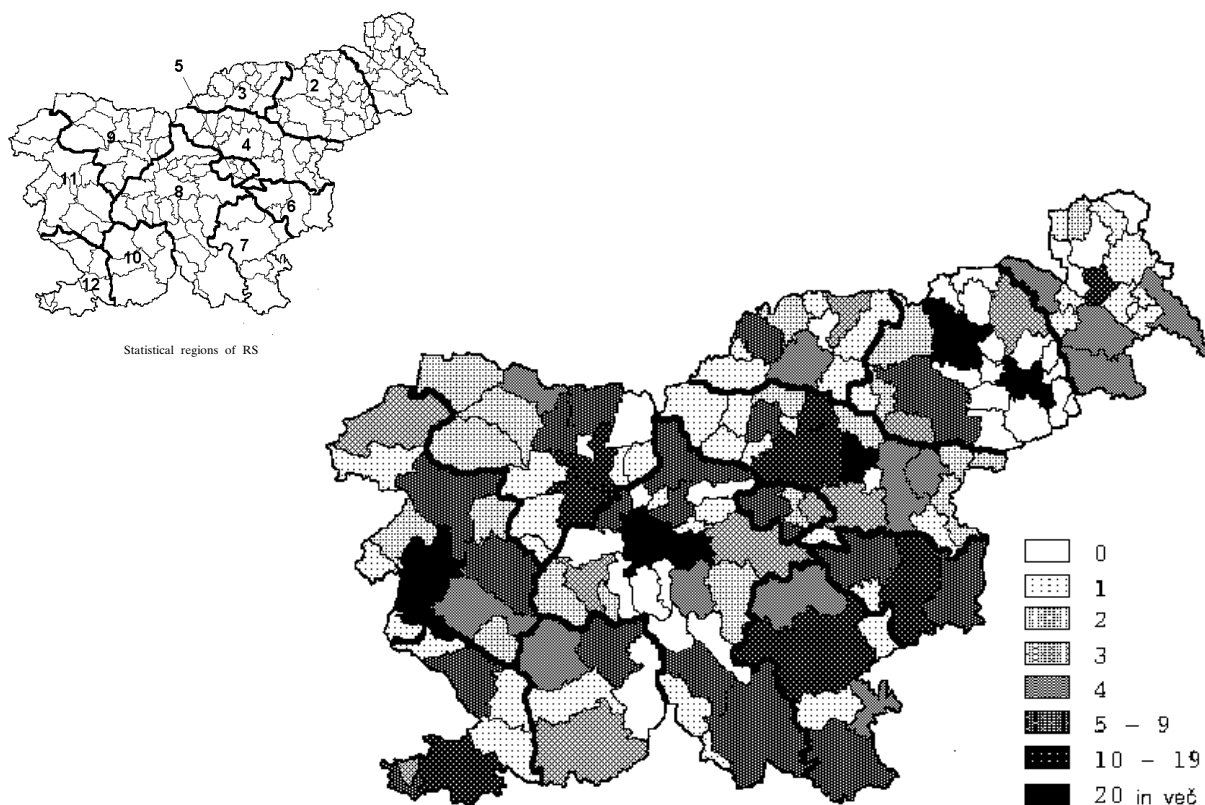
Column Code	Lending						Deposits																		
	Short term working capital loans			Long term loans for capital assets			Foreign exchange deposits (DEM)				Time deposits														
	r(D)	Spread	n	r(D)	Spread	n	Demand		Time		Till 30 days			31 - 90 days			91 - 180 days			181 days - 1 year			Over 1 year		
							r(D)	Spread	r(D)	Spread	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n	r(D)	Spread	n
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
1992	22.0	3.4	289.3	26.0	2.8	303.4	2.9	0.7	7.9	1.1	...	...	...	6.0	0.2	238.2	7.8	0.1	244.6	9.1	0.2	247.4	9.8	0.0	250.8
1993	19.4	3.7	50.5	19.7	3.3	50.8	2.9	1.0	6.5	0.9	...	...	...	7.7	1.4	35.7	8.6	0.8	36.8	9.9	0.8	38.4	9.9	0.9	38.4
1994	16.8	3.8	25.0	17.1	3.7	25.3	2.6	0.5	5.2	0.7	...	...	...	7.5	2.0	15.1	8.3	1.6	15.9	9.0	1.8	16.6	10.7	1.1	18.4
1995	14.3	2.7	23.6	15.3	2.8	24.7	2.3	0.5	4.8	0.9	2.8	0.0	11.2	5.8	1.4	14.5	6.5	1.3	15.1	7.4	0.9	16.1	8.8	0.8	17.7
1996	12.2	3.1	16.6	13.1	2.7	17.6	1.5	0.3	3.1	0.4	0.5	0.0	4.4	3.9	1.2	8.0	4.4	1.1	8.5	5.1	0.7	9.2	6.4	0.9	10.5
1997	11.2	2.9	15.6	12.3	2.6	16.7	1.4	0.3	3.1	0.5	0.2	0.0	4.1	3.3	0.8	7.3	3.8	0.8	7.9	4.3	0.8	8.4	5.7	1.3	9.8
1996 Apr.	12.3	2.9	8.9	13.2	2.6	9.8	1.5	0.3	3.1	0.3	0.5	0.0	-2.5	4.0	1.1	0.8	4.4	1.1	1.2	5.2	0.7	2.1	6.5	0.8	3.3
1996 May	12.2	2.9	7.5	13.1	2.6	8.3	1.4	0.3	3.0	0.3	0.5	0.0	-3.7	4.0	1.1	-0.4	4.3	1.2	-0.1	5.2	0.7	0.8	6.4	0.9	1.9
1996 Jun.	12.1	2.9	8.0	13.1	2.7	8.9	1.5	0.3	3.0	0.4	0.5	0.0	-3.2	4.0	1.1	0.1	4.4	1.2	0.5	5.2	0.7	1.3	6.4	0.9	2.4
1996 Jul.	12.0	3.0	4.7	13.0	2.8	5.6	1.4	0.3	3.2	0.5	0.5	0.0	-6.1	3.9	1.2	-2.9	4.4	1.0	-2.4	5.1	0.6	-1.7	6.3	0.8	-0.7
1996 Aug.	12.0	3.0	10.0	12.7	2.5	10.7	1.4	0.3	3.1	0.5	0.5	0.0	-1.3	4.0	1.2	2.1	4.4	1.0	2.6	5.1	0.7	3.2	6.2	0.8	4.4
1996 Sep.	11.9	3.1	19.8	13.0	2.9	21.0	1.4	0.3	3.1	0.4	0.5	0.0	7.5	3.9	1.2	11.3	4.4	1.0	11.8	5.0	0.8	12.4	6.2	0.8	13.7
1996 Oct.	11.9	3.1	28.1	13.0	2.9	29.3	1.4	0.3	2.9	0.4	0.4	0.0	14.9	3.8	1.3	18.8	4.4	1.1	19.5	5.0	0.8	20.2	6.3	1.0	21.7
1996 Nov.	12.0	3.2	19.1	13.0	2.9	20.2	1.4	0.3	2.8	0.3	0.5	0.0	6.9	3.8	1.2	10.4	4.4	1.1	11.0	5.0	0.9	11.7	6.3	1.0	13.0
1996 Dec.	11.9	3.3	10.3	13.0	2.8	11.5	1.4	0.3	3.0	0.4	0.5	0.0	-0.9	3.8	1.2	2.4	4.5	1.0	3.0	4.9	1.0	3.5	6.2	1.1	4.8
1997 Jan.	11.8	3.2	11.5	12.9	3.0	12.6	1.4	0.3	3.0	0.4	0.5	0.0	0.2	3.8	1.2	3.5	4.5	1.0	4.2	4.9	1.0	4.6	6.2	1.1	5.9
1997 Feb.	11.7	3.1	14.6	12.9	3.0	15.8	1.4	0.3	2.9	0.4	0.5	0.0	3.0	3.8	1.2	6.5	4.5	1.0	7.2	4.9	1.0	7.6	6.1	1.2	8.9
1997 Mar.	11.6	3.1	13.3	12.7	3.0	14.5	1.4	0.3	2.9	0.4	0.4	0.0	2.0	3.9	1.1	5.4	4.4	1.1	6.0	4.8	1.0	6.4	6.1	1.2	7.7
1997 Apr.	11.9	3.1	11.1	13.2	2.8	12.4	1.4	0.3	3.0	0.4	0.1	0.0	-0.6	3.1	0.7	2.3	3.6	0.8	2.8	4.1	0.7	3.3	5.4	1.3	4.7
1997 May	11.5	3.1	7.9	12.9	2.7	9.3	1.4	0.3	3.0	0.5	0.1	0.0	-3.1	3.1	0.7	-0.2	3.6	0.8	0.3	4.1	0.8	0.7	5.6	1.3	2.2
1997 Jun.	11.6	2.8	7.5	12.9	2.4	8.8	1.4	0.3	3.0	0.4	0.1	0.0	-3.6	3.1	0.8	-0.7	3.6	0.8	-0.3	4.1	0.8	0.2	5.6	1.3	1.7
1997 Jul.	10.9	2.3	21.3	11.7	1.9	22.2	1.4	0.2	2.9	0.4	0.1	0.0	9.6	3.1	0.8	12.8	3.5	0.8	13.3	4.1	0.8	13.9	5.5	1.3	15.5
1997 Aug.	10.9	2.9	30.3	11.9	2.6	31.3	1.4	0.3	3.0	0.5	0.1	0.0	17.5	3.1	0.7	21.0	3.5	0.8	21.6	4.1	0.8	22.2	5.5	1.3	23.9
1997 Sep.	10.9	2.9	26.4	11.8	2.6	27.5	1.4	0.3	3.1	0.5	0.1	0.0	14.1	3.1	0.8	17.5	3.6	0.7	18.1	4.1	0.8	18.7	5.5	1.3	20.3
1997 Oct.	10.7	2.9	20.2	11.8	2.6	21.4	1.4	0.3	3.2	0.6	0.1	0.0	8.7	3.1	0.7	11.9	3.6	0.7	12.5	4.1	0.8	13.1	5.5	1.4	14.6
1997 Nov.	10.6	2.9	13.2	11.7	2.6	14.3	1.5	0.3	3.6	0.7	0.1	0.0	2.5	3.1	0.7	5.5	3.6	0.7	6.0	4.1	0.7	6.6	5.5	1.4	8.0
1997 Dec.	10.5	2.9	9.6	11.6	2.4	10.6	1.5	0.3	3.6	0.6	0.1	0.0	-0.8	3.1	0.7	2.2	3.6	0.8	2.7	4.1	0.8	3.2	5.5	1.4	4.6
1998 Jan.	10.7	3.1	10.4	11.6	2.4	11.3	1.5	0.3	3.5	0.6	0.1	0.0	-0.2	3.1	0.7	2.9	3.6	0.7	3.3	4.2	0.7	3.9	5.5	1.3	5.3



### 1.11. Network of Commercial Banks

No.	Region <sup>1</sup>	Commercial banks (Head offices)				Number of employees			
		1993	1994	1995	1996	1993	1994	1995	1996
1	Pomurska	1	1	1	1	418	427	431	442
2	Podravska	4	4	3	3	1,256	1,277	1,379	1,348
3	Koroška	1	1	1	1	250	255	271	275
4	Savinjska	4	4	3	3	935	963	951	968
5	Zasavska	1	1	1	1	193	192	189	188
6	Spodnjeposavska	2	2	2	1	183	160	178	201
7	Dolenjska	1	1	1	1	399	415	419	421
8	Osrednjeslovenska	14	17	18	17	4,338	4,328	4,564	4,632
9	Gorenjska	1	1	1	1	593	580	544	574
10	Notranjsko-kraška	0	0	0	0	104	101	105	106
11	Goriška	2	2	1	1	498	504	510	550
12	Obalno-kraška	1	1	1	1	512	546	596	612
	TOTAL	32	35	33	31	9,679	9,748	10,137	10,317

No.	Region <sup>1</sup>	Network <sup>2</sup> (31.12.1996)				Total	ATMs (31.12.1997)	EFT POS (31.12.1997)	Number of employees (31.12.1996)				Total	Memo item: population <sup>3</sup> (31.12.1996)
		H.office	Branch	Agency					H.office	Branch	Agency			
1	Pomurska	1	31	7	39	29	215	140	288	14	442	143,999		
2	Podravska	3	40	31	74	59	1,088	532	703	113	1,348	324,911		
3	Koroška	1	9	6	16	12	136	142	114	19	275	73,965		
4	Savinjska	3	33	47	83	65	885	425	458	85	968	234,131		
5	Zasavska	1	3	8	12	9	86	123	44	21	188	46,901		
6	Spodnjeposavska	1	6	24	31	14	281	11	89	101	201	73,277		
7	Dolenjska	1	12	21	34	23	362	186	167	68	421	108,919		
8	Osrednjeslovenska	17	48	84	149	161	2,625	3,302	552	778	4,632	511,282		
9	Gorenjska	1	10	39	50	42	731	161	214	199	574	195,372		
10	Notranjsko-kraška	0	5	9	14	13	231	0	71	35	106	50,343		
11	Goriška	1	20	37	58	47	408	66	390	94	550	120,862		
12	Obalno-kraška	1	15	22	38	27	1,025	268	263	81	612	103,027		
	Total	31	232	335	598	501	8,073	5,356	3,353	1,608	10,317	1,986,989		



## 1.12. The Ljubljana Stock Exchange: Turnover by Market Segment and by Type of Securities

Column Code	No. of Trading Days	Turnover by Market Segment and by Type of Securities												
		Total		Official Market		OTC Market		Shares		Bonds		Short-Term Securities		
		Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	Mio SIT	%	
1	2	3	4	5	6	7	8	9	10	11	12	13		
1992	106	13,583	100.0	-	-	-	-	274	2.0	8,154	60.0	5,155	38.0	
1993	251	87,227	100.0	-	-	-	-	34,795	39.9	36,360	41.7	16,073	18.4	
1994	252	112,830	100.0	-	-	-	-	53,352	47.3	33,014	29.3	26,464	23.5	
1995	247	88,092	100.0	61,726	70.1	26,366	29.9	45,216	51.3	22,738	25.8	20,138	22.9	
1996	240	87,004	100.0	64,716	74.4	22,288	25.6	67,081	77.1	13,221	15.2	6,702	7.7	
1997	249	108,296	100.0	62,931	58.1	45,366	41.9	87,555	80.8	11,526	10.6	9,216	8.5	
1994	Jan.	21	8,433	100.0	-	-	-	3,437	40.8	4,232	5.0	765	9.1	
	Feb.	19	5,418	100.0	-	-	-	3,608	66.6	1,388	25.6	421	7.8	
	Mar.	23	8,266	100.0	-	-	-	4,989	60.4	3,018	36.5	260	3.1	
	Apr.	19	10,565	100.0	-	-	-	7,110	67.3	3,333	31.5	122	1.2	
	May	21	9,722	100.0	-	-	-	6,701	68.9	2,950	30.3	70	0.7	
	Jun.	22	10,825	100.0	-	-	-	7,723	71.3	3,085	28.5	17	0.2	
	Jul.	21	7,424	100.0	-	-	-	3,579	48.2	3,200	43.1	645	8.7	
	Aug.	22	11,570	100.0	-	-	-	887	7.7	1,405	12.1	9,278	80.2	
	Sep.	22	12,719	100.0	-	-	-	1,485	11.7	2,838	22.3	8,397	66.0	
	Oct.	20	6,925	100.0	-	-	-	1,812	26.2	1,202	17.4	3,911	56.5	
	Nov.	21	10,182	100.0	-	-	-	5,330	52.4	2,280	22.4	2,571	25.3	
	Dec.	21	10,782	100.0	-	-	-	6,691	62.1	4,083	37.9	8	0.1	
1995	Jan.	21	3,988	100.0	3,072	77.0	915	23.0	2,021	50.7	1,183	29.7	783	19.6
	Feb.	19	9,058	100.0	4,614	50.9	4,444	49.1	3,194	35.3	1,619	17.9	4,245	46.9
	Mar.	23	9,604	100.0	2,966	30.9	6,638	69.1	1,231	12.8	1,953	20.3	6,419	66.8
	Apr.	17	6,548	100.0	2,731	41.7	3,817	58.3	1,067	16.3	1,760	26.9	3,722	56.8
	May	21	5,650	100.0	3,625	64.2	2,026	35.8	2,362	41.8	1,405	24.9	1,883	33.3
	Jun.	22	6,597	100.0	4,702	71.3	1,895	28.7	2,752	41.7	2,647	40.1	1,197	18.1
	Jul.	21	2,542	100.0	1,850	72.8	692	27.2	1,209	47.6	948	37.3	385	15.2
	Aug.	22	5,843	100.0	4,512	77.2	1,331	22.8	4,462	76.4	1,067	18.3	314	5.4
	Sep.	21	5,100	100.0	4,048	79.4	1,052	20.6	2,689	52.7	1,755	34.4	655	12.8
	Oct.	21	8,735	100.0	8,017	91.8	718	8.2	6,736	77.1	1,664	19.1	335	3.8
	Nov.	21	11,415	100.0	10,417	91.3	998	8.7	7,792	68.3	3,569	31.3	55	0.5
	Dec.	18	13,012	100.0	11,171	85.9	1,841	14.2	9,699	74.5	3,169	24.4	144	1.1
1996	Jan.	21	6,630	100.0	6,296	95.0	334	5.0	4,616	69.6	1,923	29.0	91	1.4
	Feb.	20	8,130	100.0	7,047	86.7	1,082	13.3	5,341	65.7	1,947	24.0	842	10.4
	Mar.	21	14,379	100.0	11,103	77.2	3,275	22.8	11,076	77.0	1,521	10.6	1,782	12.4
	Apr.	21	7,406	100.0	4,038	54.5	3,368	45.5	4,776	64.5	837	11.3	1,793	24.2
	May	14	4,051	100.0	2,724	67.2	1,327	32.8	3,222	79.5	458	11.3	371	9.2
	Jun.	19	5,477	100.0	3,333	60.9	2,143	39.1	4,387	80.1	906	16.5	184	3.4
	Jul.	23	3,401	100.0	1,849	54.4	1,552	45.6	1,895	55.7	895	26.3	612	18.0
	Aug.	20	3,320	100.0	2,190	66.0	1,130	34.0	2,140	64.4	735	22.1	446	13.4
	Sep.	21	5,400	100.0	4,096	75.8	1,305	24.2	4,597	85.1	639	11.8	164	3.0
	Oct.	22	14,546	100.0	11,078	76.2	3,468	23.8	13,579	93.4	756	5.2	210	1.4
	Nov.	20	7,125	100.0	5,509	77.3	1,616	22.7	5,928	83.2	1,089	15.3	109	1.5
	Dec.	18	7,140	100.0	5,454	76.4	1,686	23.6	5,525	77.4	1,517	21.2	98	1.4
1997	Jan.	20	13,487	100.0	10,329	76.6	3,158	23.4	12,511	92.8	849	6.3	128	0.9
	Feb.	20	14,782	100.0	8,180	55.3	6,603	44.7	13,701	92.7	981	6.6	100	0.7
	Mar.	20	4,014	100.0	2,109	52.5	1,906	47.5	3,098	77.2	742	18.5	174	4.3
	Apr.	22	4,734	100.0	2,623	55.4	2,110	44.6	2,680	56.6	1,379	29.1	674	14.2
	May	20	4,273	100.0	2,579	60.4	1,694	39.6	2,857	66.9	939	22.0	477	11.2
	Jun.	20	4,510	100.0	2,242	49.7	2,268	50.3	2,863	63.5	1,119	24.8	528	11.7
	Jul.	23	16,803	100.0	8,979	53.4	7,824	46.6	16,121	95.9	433	2.6	249	1.5
	Aug.	20	8,339	100.0	4,579	54.9	3,761	45.1	7,558	90.6	574	6.9	207	2.5
	Sep.	22	7,788	100.0	4,619	59.3	3,169	40.7	6,903	88.6	782	10.0	103	1.3
	Oct.	22	7,443	100.0	3,900	52.4	3,542	47.6	6,118	82.2	566	7.6	758	10.2
	Nov.	20	5,706	100.0	4,439	77.8	1,267	22.2	5,244	91.9	409	7.2	53	0.9
	Dec.	20	16,417	100.0	8,361	50.9	8,055	49.1	7,901	48.1	2,752	16.8	5,764	35.1
1998	Jan.	20	4,570	100.0	3,573	78.2	997	21.8	3,235	70.8	890	19.5	445	9.7

Source: The Ljubljana Stock Exchange and computations in BS.

### 1.13. The Ljubljana Stock Exchange: Market Capitalization and Turnover Ratio

Column Code	Market Capitalization and Turnover Ratio										
	Total		Official Market		OTC Market		Shares		Bonds		
	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	Mio SIT	Ratio	
1	2	3	4	5	6	7	8	9	10		
1992	33,356	0.253	-	-	-	-	2,538	0.108	30,818	0.265	
1993	62,869	1.132	-	-	-	-	18,593	1.871	44,276	0.821	
1994	75,579	1.143	-	-	-	-	27,642	1.930	47,937	0.689	
1995	100,701	0.675	95,071	0.649	5,630	1.106	40,477	1.117	60,224	0.378	
1996	177,183	0.453	140,101	0.462	37,081	0.420	124,990	0.537	52,192	0.253	
1997	399,345	0.248	337,086	0.187	62,258	0.581	315,945	0.277	83,400	0.138	
1995	Jan.	72,692	0.044	72,692	0.042	6,452	0.020	28,534	0.071	50,610	0.023
	Feb.	73,366	0.066	67,032	0.069	6,333	0.031	27,153	0.118	46,213	0.035
	Mar.	71,807	0.044	65,418	0.045	6,388	0.034	26,035	0.047	45,772	0.043
	Apr.	71,742	0.039	65,062	0.042	6,680	0.014	25,263	0.042	46,478	0.038
	May	76,816	0.049	70,129	0.052	6,687	0.021	29,957	0.079	46,860	0.030
	Jun.	73,374	0.074	65,388	0.072	7,986	0.087	28,049	0.098	45,325	0.058
	Jul.	77,367	0.028	69,250	0.027	8,117	0.038	28,368	0.043	48,999	0.019
	Aug.	80,455	0.069	72,979	0.062	7,476	0.136	30,706	0.145	49,749	0.021
	Sep.	83,434	0.053	76,094	0.053	7,340	0.054	32,310	0.083	51,124	0.034
	Oct.	98,247	0.086	91,783	0.087	6,464	0.059	39,426	0.171	58,821	0.028
	Nov.	103,414	0.110	95,977	0.109	7,437	0.127	42,044	0.185	61,370	0.058
	Dec.	100,701	0.128	95,071	0.117	5,630	0.301	40,477	0.240	60,224	0.053
1996	Jan.	104,825	0.062	99,294	0.063	5,531	0.044	46,027	0.100	58,798	0.033
	Feb.	110,066	0.066	104,448	0.067	5,619	0.043	51,602	0.103	58,465	0.033
	Mar.	108,357	0.116	102,121	0.109	6,236	0.239	49,280	0.225	59,077	0.026
	Apr.	116,500	0.048	94,750	0.043	21,751	0.072	57,709	0.083	58,791	0.014
	May	120,410	0.031	98,600	0.028	21,811	0.044	61,018	0.053	59,392	0.008
	Jun.	119,399	0.044	91,710	0.036	27,689	0.071	61,386	0.071	58,012	0.016
	Jul.	120,040	0.023	92,197	0.020	27,843	0.034	59,077	0.032	60,963	0.015
	Aug.	121,286	0.024	94,346	0.023	26,940	0.025	60,855	0.035	60,430	0.012
	Sep.	157,512	0.033	125,498	0.033	32,014	0.036	102,719	0.045	54,793	0.012
	Oct.	173,411	0.083	137,116	0.081	36,295	0.090	116,571	0.116	56,840	0.013
	Nov.	179,317	0.039	141,059	0.039	38,258	0.039	122,895	0.048	56,421	0.019
	Dec.	177,182	0.040	140,101	0.039	37,081	0.043	124,990	0.044	52,192	0.029
1997	Jan.	227,961	0.059	181,468	0.057	46,493	0.065	174,277	0.072	53,684	0.016
	Feb.	311,355	0.047	193,169	0.042	118,185	0.055	245,139	0.056	66,216	0.015
	Mar.	276,512	0.014	171,065	0.012	105,447	0.016	210,442	0.015	66,071	0.011
	Apr.	308,317	0.013	183,517	0.014	124,800	0.012	226,295	0.012	82,022	0.017
	May	338,032	0.011	213,342	0.012	124,690	0.010	256,993	0.011	81,039	0.012
	Jun.	332,717	0.012	220,646	0.010	112,071	0.016	254,591	0.011	78,126	0.014
	Jul.	397,789	0.042	254,790	0.035	142,999	0.053	317,129	0.051	80,660	0.005
	Aug.	418,524	0.019	272,252	0.017	146,272	0.024	335,303	0.023	83,221	0.007
	Sep.	412,365	0.019	267,946	0.017	144,420	0.021	328,056	0.021	84,309	0.009
	Oct.	400,200	0.017	262,647	0.015	137,553	0.020	315,203	0.019	84,997	0.007
	Nov.	373,224	0.015	302,996	0.015	70,228	0.017	288,634	0.018	84,590	0.005
	Dec.	399,344	0.027	337,086	0.025	62,258	0.037	315,945	0.025	83,400	0.033
1998	Jan.	422,957	0.010	360,587	0.010	62,370	0.009	336,045	0.010	86,912	0.010

Source: The Ljubljana Stock Exchange and computations in BS.

## 1.14. The Ljubljana Stock Exchange: Slovenian Stock Exchange Index and Bond Index

	Slovenian Stock Exchange Index (SBI)					Bond Index (BIO)				
	SBI	dT	d%	min	max	BIO	dT	d%	min	max
Column	1	2	3	4	5	6	7	8	9	10
Code										
1994	1,396.8	-171.0	-10.9	1,131.2	1,598.0	-	-	-	-	-
1995	1,448.8	51.9	3.7	1,017.0	1,590.2	111.7	11.1	11.1	100.5	113.5
1996	1,183.3	-265.5	-18.3	891.9	1,589.2	107.9	-3.8	-3.4	106.6	112.0
1997	1,404.7	221.4	18.7	1,156.1	1,655.4	107.3	-0.6	-0.5	104.9	111.0
1994	Jun.	1,574.1	6.2	0.4	1,485.9	1,598.0	-	-	-	-
	Jul.	1,396.3	-177.8	-11.3	1,354.3	1,592.0	-	-	-	-
	Aug.	1,480.4	84.1	6.0	1,385.5	1,497.6	-	-	-	-
	Sep.	1,336.5	-143.9	-9.7	1,336.5	1,476.4	-	-	-	-
	Oct.	1,314.4	-22.1	-1.7	1,131.2	1,314.4	-	-	-	-
	Nov.	1,482.7	168.4	12.8	1,300.7	1,576.4	-	-	-	-
	Dec.	1,396.8	-85.9	-5.8	1,360.4	1,501.4	-	-	-	-
1995	Jan.	1,294.0	-102.9	-7.4	1,294.0	1,406.7	-	-	-	-
	Feb.	1,225.6	-68.4	-5.3	1,215.8	1,336.5	-	-	-	-
	Mar.	1,165.4	-60.3	-4.9	1,155.0	1,240.3	-	-	-	-
	Apr.	1,115.4	-49.9	-4.3	1,091.1	1,166.3	-	-	-	-
	May	1,179.0	63.6	5.7	1,111.1	1,194.3	-	-	-	-
	Jun.	1,042.0	-137.0	-11.6	1,031.6	1,175.7	-	-	-	-
	Jul.	1,043.9	1.8	0.2	1,017.0	1,064.1	102.7	2.1	2.1	100.5
	Aug.	1,142.5	98.6	9.4	1,048.2	1,175.0	103.8	1.1	1.1	103.1
	Sep.	1,192.2	49.8	4.4	1,137.3	1,232.8	105.8	2.0	1.9	103.9
	Oct.	1,420.3	228.0	19.1	1,190.5	1,420.3	108.0	2.3	2.1	105.9
	Nov.	1,549.9	129.7	9.1	1,470.0	1,590.2	112.0	4.0	3.7	107.3
	Dec.	1,448.8	-101.2	-6.5	1,437.0	1,559.4	111.7	-0.3	-0.3	109.1
1996	Jan.	1,434.9	-13.8	-1.0	1,282.6	1,434.9	110.7	-1.0	-0.9	110.7
	Feb.	1,519.7	84.8	5.9	1,453.2	1,519.7	107.8	-2.9	-2.6	107.8
	Mar.	1,306.1	-213.6	-14.1	1,306.1	1,589.2	106.9	-0.9	-0.9	106.9
	Apr.	1,077.7	-228.5	-17.5	1,077.6	1,281.4	107.4	0.5	0.4	106.9
	May	1,122.2	44.5	4.1	1,000.1	1,142.1	109.5	2.1	2.0	107.1
	Jun.	992.7	-129.4	-11.5	955.4	1,125.5	106.6	-2.9	-2.6	106.6
	Jul.	918.0	-74.7	-7.5	910.7	996.7	110.3	3.7	3.5	106.6
	Aug.	982.4	64.4	7.0	935.8	993.6	110.8	0.5	0.4	109.7
	Sep.	1,036.5	54.1	5.5	891.9	1,036.5	111.3	0.4	0.4	110.6
	Oct.	1,192.1	155.6	15.0	1,057.4	1,298.3	110.6	-0.7	-0.6	110.3
	Nov.	1,160.1	-32.0	-2.7	1,141.6	1,223.9	109.9	-0.7	-0.6	109.3
	Dec.	1,183.3	23.2	2.0	1,158.4	1,192.8	107.9	-2.0	-1.8	107.1
1997	Jan.	1,573.5	390.2	33.0	1,156.1	1,622.6	105.4	-2.5	-2.3	104.9
	Feb.	1,431.1	-142.4	-9.1	1,295.3	1,655.4	107.8	2.4	2.3	106.1
	Mar.	1,274.0	-157.1	-11.0	1,260.8	1,412.1	107.9	0.2	0.1	107.5
	Apr.	1,316.6	42.6	3.3	1,281.5	1,356.3	109.5	1.5	1.4	108.2
	May	1,323.3	6.8	0.5	1,297.8	1,361.8	107.9	-1.6	-1.4	107.8
	Jun.	1,262.4	-60.9	-4.6	1,190.5	1,321.1	108.4	0.5	0.5	106.3
	Jul.	1,554.2	291.7	23.1	1,340.7	1,582.2	110.1	1.7	1.5	108.3
	Aug.	1,563.3	9.1	0.6	1,534.8	1,611.1	109.8	-0.3	-0.3	109.7
	Sep.	1,498.3	-65.0	-4.2	1,470.8	1,546.9	109.5	-0.3	-0.3	109.5
	Oct.	1,433.8	-64.4	-4.3	1,385.1	1,527.9	108.4	-1.1	-1.0	108.1
	Nov.	1,313.6	-120.3	-8.4	1,307.1	1,430.1	108.2	-0.2	-0.2	108.2
	Dec.	1,404.7	91.1	6.9	1,314.0	1,427.8	107.3	-0.9	-0.8	106.8
1998	Jan.	1,415.5	10.8	0.8	1,378.5	1,431.4	106.4	-1.0	-0.9	104.0

Source: The Ljubljana Stock Exchange and computations in BS.

## 1.15.1.a. Bank of Slovenia Exchange Rates - Average rates

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	11
Code											
1992	7.4079	15.3806	52.1280	6.5964	57.9490	142.7462	81.2870	105.0788	2.1357	0.4271	-
1993	9.7263	19.9697	68.4290	7.2000	76.6669	170.0252	113.2419	132.2802	6,858.4515	0.0491	4.4414
1994	11.2826	23.2075	79.3740	7.9863	94.2149	197.0006	128.8086	152.3622	76.0389	21.2188	2.9163
1995	11.7496	23.7403	82.6606	7.2839	100.2418	186.9737	118.5185	153.1177	77.4131	22.5009	3.1071
1996	12.7891	26.4599	89.9759	8.7756	109.6247	211.4174	135.3654	169.5098	27.1919	24.8883	3.3843
1997	13.0900	27.3646	92.1182	9.3789	110.0789	261.5308	159.6893	180.3985	27.8720	25.9223	3.2457
1996 Mar.	12.8609	26.4100	90.4458	8.5502	111.6769	204.1132	133.6080	167.5738	27.3430	24.4368	3.4245
Apr.	12.8718	26.6608	90.5258	8.6814	111.7733	206.1758	135.9101	169.2281	27.4535	24.4859	3.3942
May	12.8169	26.6475	90.1849	8.8736	110.2814	209.3527	138.2419	169.7716	27.3802	24.8079	3.4194
Jun.	12.7767	26.5312	89.9163	8.9012	109.3065	211.8294	137.3628	170.0858	27.2811	25.0144	3.3983
Jul.	12.7184	26.4344	89.5034	8.8312	109.0777	209.4886	134.8631	169.1561	27.2002	25.1070	3.3671
Aug.	12.6665	26.1165	89.1311	8.7106	109.8499	204.8084	132.1250	167.6392	27.0441	25.1321	3.3357
Sep.	12.6933	26.2240	89.3146	8.8436	109.2665	209.5241	134.3786	169.2213	27.0040	25.1234	3.3561
Oct.	12.8136	26.6553	90.1458	9.0414	109.5741	218.0003	137.9130	172.6669	27.1767	25.3305	3.3780
Nov.	12.9268	26.8805	90.9677	9.0826	107.9661	228.3263	137.4382	174.6631	27.4677	25.5283	3.4089
Dec.	12.9401	26.9410	91.0565	9.2422	106.6096	234.8238	141.1530	175.5410	27.6067	25.5788	3.4330
1997 Jan.	12.9298	26.9550	90.9676	9.3170	104.9181	242.2864	145.6617	176.5842	27.5760	25.5566	3.4107
Feb.	12.9404	26.9745	91.0690	9.2201	104.9489	247.0988	152.1946	176.7141	27.5693	25.5507	3.4014
Mar.	12.9603	27.0388	91.2147	9.1396	105.5690	248.7360	154.7462	177.1236	27.6218	25.5521	3.4254
Apr.	12.9667	27.0936	91.2617	9.2160	106.7726	254.0099	155.9310	177.9949	27.6567	25.5561	3.4257
May	12.9407	27.0129	91.0828	9.2228	108.3855	253.7314	155.2447	177.5799	27.6371	25.5422	3.4449
Jun.	12.9016	26.8971	90.7940	9.2449	108.7652	257.3874	156.7438	177.3041	27.5634	25.4864	3.4073
Jul.	12.9275	26.9597	90.9580	9.3455	109.9174	272.0948	162.6400	179.3672	27.4793	25.5160	3.4297
Aug.	13.0762	27.2989	92.0112	9.4203	111.8998	271.8127	169.4761	181.0379	27.6991	25.8738	2.9381
Sep.	13.2369	27.7085	93.1529	9.5457	113.1564	266.8780	166.8074	182.7346	28.0701	26.2436	2.9706
Oct.	13.3583	28.0193	94.0174	9.6014	113.5775	269.4074	165.5936	184.6936	28.3885	26.5785	3.0341
Nov.	13.4194	28.2057	94.4493	9.6391	116.2822	276.0143	163.5840	186.8105	28.5738	26.8011	3.0115
Dec.	13.4220	28.2107	94.4404	9.6342	116.7544	278.9127	167.6490	186.8369	28.6285	26.8101	3.0492
1998 Jan.	13.4154	28.1837	94.3813	9.5908	116.1845	280.4598	171.3025	186.4228	28.6073	26.8436	3.0812

## 1.15.1.b. Bank of Slovenia Exchange Rates - End of month rates

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD
	Tolars per 1 unit of currency, unless indicated otherwise										
Column	1	2	3	4	5	6	7	8	9	10	11
Code											
1992 31. Dec.	8.6916	17.9544	61.1527	6.6932	67.5004	149.2738	98.7005	119.4741	0.1100	0.1300	0.0800
1993 31. Dec.	10.8632	22.4726	76.3726	7.7251	89.8447	195.2084	131.8420	147.8001	0.0001	0.0200	3.5436
1994 31. Dec.	11.6039	23.6594	81.6488	7.7877	96.5088	197.6472	126.4576	155.1327	82.1673	22.0000	3.1222
1995 31. Dec.	12.4927	25.7104	87.8899	7.9496	109.4581	194.5444	125.9902	161.4538	26.1913	23.6770	3.2630
1996 31. Dec.	12.9313	26.9691	90.9951	9.2578	104.6444	239.0169	141.4792	175.4113	27.6067	25.5786	3.4233
1997 31. Dec.	13.4175	28.2104	94.4028	9.6074	116.3514	281.5091	169.1792	186.7334	28.6285	26.8496	3.0492
1996 31. Mar.	12.8828	26.5774	90.5965	8.5215	112.3306	203.9780	133.6932	167.8979	27.3430	24.4780	3.4245
30. Apr.	12.8444	26.7659	90.3705	8.8048	111.7883	207.8431	137.5077	169.9372	27.4535	24.6222	3.3942
31. May	12.7966	26.5989	90.0405	8.9041	109.7819	211.4602	137.6720	169.7804	27.3802	24.9207	3.4194
30. Jun.	12.7542	26.5361	89.7613	8.9097	109.1857	211.6393	136.6078	170.2279	27.2811	25.1152	3.3983
31. Jul.	12.6813	26.2944	89.2484	8.6410	109.6060	205.5660	131.9449	167.7603	27.2002	25.1033	3.3671
31. Aug.	12.6639	26.0372	89.1137	8.7251	109.9217	205.4694	131.9684	167.8278	27.0441	25.0966	3.3357
30. Sep.	12.7374	26.5143	89.6118	8.9845	108.8738	213.1685	136.4787	170.8090	27.0040	25.1720	3.3561
31. Oct.	12.8822	26.7987	90.6433	9.0090	109.1173	222.5747	137.0255	173.6635	27.1767	25.4468	3.3780
30. Nov.	12.9465	26.8013	91.1018	9.2368	107.6733	234.9517	139.7867	175.8129	27.4677	25.5730	3.4089
31. Dec.	12.9313	26.9691	90.9951	9.2578	104.6444	239.0169	141.4792	175.4113	27.6067	25.5786	3.4233
1997 31. Jan.	12.9281	26.9524	90.9726	9.2774	104.5275	241.9415	149.2405	176.3094	27.5760	25.5476	3.4107
28. Feb.	12.9505	27.0304	91.1497	9.1687	104.3162	250.7072	153.9974	177.0993	27.5693	25.5443	3.4014
31. Mar.	12.9681	27.0797	91.2664	9.1431	105.4739	249.2943	153.1268	177.3718	27.6218	25.5598	3.4254
30. Apr.	12.9592	27.0558	91.2108	9.2041	107.2310	256.3934	157.9770	178.0844	27.6567	25.5371	3.4257
31. May	12.9235	26.9121	90.9592	9.1550	109.5876	253.5305	154.6306	177.0475	27.6371	25.5189	3.4449
30. Jun.	12.8872	26.8652	90.6780	9.2700	108.8135	261.7147	156.8729	177.7696	27.5634	25.4537	3.4073
31. Jul.	12.9874	27.1052	91.3770	9.3771	110.5388	273.9939	168.4809	180.1498	27.4793	25.6355	3.4297
31. Aug.	13.1629	27.5161	92.6313	9.4632	112.0654	269.6405	166.1806	181.9742	27.6991	26.0848	2.9381
30. Sep.	13.3058	27.8831	93.6366	9.5687	113.3377	266.5646	165.0625	183.4762	28.0701	26.4015	2.9706
31. Oct.	13.3972	28.1391	94.2937	9.5991	115.7549	269.8685	162.0908	185.3766	28.3885	26.7535	3.0341
30. Nov.	13.4228	28.2316	94.4738	9.6448	116.8074	279.4914	166.6235	187.2329	28.5738	26.7874	3.0115
31. Dec.	13.4175	28.2104	94.4028	9.6074	116.3514	281.5091	169.1792	186.7334	28.6285	26.8496	3.0492
1998 31. Jan.	13.4145	28.1645	94.3819	9.5665	116.8212	282.2018	172.3885	186.2768	28.6073	26.8474	3.0812

## 1.15.2. Bank of Slovenia Exchange Rates: Daily data

	ATS	FRF	DEM	ITL (100)	CHF	GBP	USD	XEU	YUD	HRK	MKD	
Tolars per 1 unit of currency, unless indicated otherwise												
Column	1	2	3	4	5	6	7	8	9	10	11	
Code												
Oct.	29	13.3950	28.1365	94.2848	9.6010	115.4046	272.8320	163.3484	185.6421	28.3885	26.7414	3.0341
	30	13.3955	28.1516	94.2880	9.6230	114.8663	273.6237	164.1082	185.9312	28.3885	26.7442	3.0341
	31	13.3972	28.1391	94.2937	9.5991	115.7549	269.8685	162.0908	185.3766	28.3885	26.7535	3.0341
Nov.	4	13.4078	28.1708	94.3683	9.6397	115.9125	275.0174	164.3895	186.1650	28.5738	26.7766	3.0115
	5	13.4112	28.1827	94.3922	9.6346	115.8636	273.6431	162.6378	186.3444	28.5738	26.7853	3.0115
	6	13.4114	28.1801	94.3931	9.6404	115.6551	274.2874	163.3283	186.5821	28.5738	26.7951	3.0115
	7	13.4117	28.1865	94.3956	9.6359	115.7478	274.3135	163.0872	186.4548	28.5738	26.7958	3.0115
	8	13.4135	28.1941	94.4145	9.6275	115.9599	272.5276	160.9579	186.1619	28.5738	26.8012	3.0115
	11	13.4201	28.2051	94.4609	9.6407	115.9886	272.7088	162.1517	186.4423	28.5738	26.8220	3.0115
	12	13.4226	28.2103	94.4719	9.6380	115.8037	275.4613	161.4053	186.7002	28.5738	26.8232	3.0115
	13	13.4224	28.2033	94.4706	9.6464	116.3028	276.4589	161.7337	186.8393	28.5738	26.8210	3.0115
	14	13.4224	28.2042	94.4706	9.6530	116.1989	277.2524	162.7540	186.9574	28.5738	26.8210	3.0115
	15	13.4232	28.2116	94.4763	9.6536	116.6121	277.1934	163.8880	187.0300	28.5738	26.8187	3.0115
	18	13.4244	28.2142	94.4850	9.6488	116.1599	277.5025	164.3472	187.0803	28.5738	26.8135	3.0115
	19	13.4244	28.2198	94.4847	9.6507	115.9706	276.4340	163.3736	186.9522	28.5738	26.8097	3.0115
	20	13.4240	28.2218	94.4820	9.6466	116.7089	276.2655	163.6996	187.0508	28.5738	26.8089	3.0115
	21	13.4238	28.2195	94.4807	9.6370	116.5372	277.3386	163.3760	187.1709	28.5738	26.8046	3.0115
	22	13.4248	28.2204	94.4806	9.6332	116.2868	278.6517	165.0482	187.3598	28.5738	26.7989	3.0115
	25	13.4248	28.2185	94.4807	9.6342	116.8065	277.3008	163.7161	187.2418	28.5738	26.7951	3.0115
	26	13.4237	28.2239	94.4798	9.6398	116.8904	277.7989	164.5932	187.2249	28.5738	26.7993	3.0115
	27	13.4245	28.2255	94.4786	9.6406	117.0401	277.3514	165.9800	187.3133	28.5738	26.7940	3.0115
	28	13.4242	28.2279	94.4771	9.6404	116.9059	279.1042	166.9410	187.2205	28.5738	26.7826	3.0115
	29	13.4228	28.2316	94.4738	9.6448	116.8074	279.4914	166.6235	187.2329	28.5738	26.7874	3.0115
Dec.	2	13.4241	28.2302	94.4692	9.6434	117.1324	281.7827	167.7112	187.3372	28.6285	26.7861	3.0492
	3	13.4237	28.2256	94.4664	9.6469	117.2706	281.6233	167.2150	187.3222	28.6285	26.7853	3.0492
	4	13.4243	28.2250	94.4644	9.6448	116.9611	281.4284	167.4477	187.2521	28.6285	26.7847	3.0492
	5	13.4240	28.2129	94.4618	9.6342	116.8350	280.9199	167.4713	187.3271	28.6285	26.7840	3.0492
	6	13.4237	28.2209	94.4602	9.6368	116.9511	278.5631	167.3268	187.1587	28.6285	26.7835	3.0492
	9	13.4239	28.2249	94.4546	9.6514	116.4521	279.4722	168.9037	187.2798	28.6285	26.8049	3.0492
	10	13.4225	28.2231	94.4517	9.6482	116.0623	277.9053	168.9269	186.8633	28.6285	26.8080	3.0492
	11	13.4223	28.2188	94.4498	9.6509	116.5936	277.7391	168.4512	186.7084	28.6285	26.8074	3.0492
	12	13.4240	28.2062	94.4488	9.6479	116.7179	277.3677	167.7694	186.9472	28.6285	26.8071	3.0492
	13	13.4234	28.1888	94.4443	9.6390	116.6860	277.1752	166.6754	186.6031	28.6285	26.8096	3.0492
	16	13.4224	28.1943	94.4374	9.6354	116.7813	274.7939	167.7964	186.3486	28.6285	26.8115	3.0492
	17	13.4219	28.1951	94.4339	9.6370	117.0319	274.2644	168.2151	186.3370	28.6285	26.8220	3.0492
	18	13.4227	28.1940	94.4332	9.6322	116.3606	275.4616	166.6085	186.3922	28.6285	26.8237	3.0492
	19	13.4215	28.1971	94.4309	9.6263	116.3974	277.4379	167.6620	186.5246	28.6285	26.8230	3.0492
	20	13.4209	28.1988	94.4272	9.6212	116.6157	279.4761	166.9473	186.6684	28.6285	26.8219	3.0492
	23	13.4197	28.2057	94.4187	9.6288	117.0792	279.7625	168.1408	186.7129	28.6285	26.8215	3.0492
	24	13.4201	28.2139	94.4144	9.6237	116.9039	280.1275	167.8310	186.6620	28.6285	26.8222	3.0492
	25	13.4201	28.2140	94.4147	9.6237	116.9043	280.1285	167.8316	186.6626	28.6285	26.8223	3.0492
	30	13.4169	28.2130	94.4051	9.6095	116.8075	281.0440	167.7107	186.7569	28.6285	26.8502	3.0492
	31	13.4175	28.2104	94.4028	9.6074	116.3514	281.5091	169.1792	186.7334	28.6285	26.8496	3.0492
Jan.	1	13.4176	28.2106	94.4035	9.6074	116.3523	281.5112	169.1805	186.7348	28.6073	26.8498	3.0812
	6	13.4169	28.2015	94.3920	9.6082	116.1183	281.2600	171.1800	186.6603	28.6073	26.8426	3.0812
	7	13.4164	28.1901	94.3886	9.6097	116.5511	280.2871	172.3348	186.6677	28.6073	26.8417	3.0812
	8	13.4162	28.1992	94.3875	9.6086	116.7007	279.8117	172.4742	186.6843	28.6073	26.8413	3.0812
	9	13.4160	28.1977	94.3857	9.6085	116.7551	279.5231	172.3671	186.6712	28.6073	26.8447	3.0812
	10	13.4165	28.1949	94.3824	9.6044	116.4113	277.9091	171.4551	186.4289	28.6073	26.8476	3.0812
	13	13.4157	28.1941	94.3768	9.5962	116.3949	276.8072	171.3694	186.3706	28.6073	26.8460	3.0812
	14	13.4153	28.1859	94.3746	9.5951	116.2223	280.6889	171.7429	186.5880	28.6073	26.8453	3.0812
	15	13.4165	28.1844	94.3759	9.5905	116.0919	280.6457	172.3305	186.5576	28.6073	26.8400	3.0812
	16	13.4158	28.1802	94.3774	9.5982	116.0370	281.2919	172.1444	186.5464	28.6073	26.8404	3.0812
	17	13.4156	28.1704	94.3762	9.5905	115.4598	281.4770	172.6235	186.5865	28.6073	26.8381	3.0812
	20	13.4144	28.1755	94.3746	9.5894	115.5994	284.3034	173.8851	186.7720	28.6073	26.8377	3.0812
	21	13.4135	28.1861	94.3751	9.6036	115.8454	283.0780	173.4331	186.7022	28.6073	26.8359	3.0812
	22	13.4146	28.1779	94.3762	9.6018	115.7430	280.6937	172.8594	186.3316	28.6073	26.8343	3.0812
	23	13.4138	28.1725	94.3772	9.5840	116.0556	280.1114	170.5584	186.1023	28.6073	26.8403	3.0812
	24	13.4147	28.1781	94.3768	9.5811	115.7248	280.5067	169.5951	186.0638	28.6073	26.8459	3.0812
	27	13.4145	28.1767	94.3754	9.5564	116.1383	279.9928	167.8749	186.0186	28.6073	26.8455	3.0812
	28	13.4146	28.1703	94.3761	9.5603	116.3836	278.4849	168.6878	185.8689	28.6073	26.8477	3.0812
	29	13.4141	28.1665	94.3792	9.5653	116.3668	278.9850	170.4678	185.9790	28.6073	26.8486	3.0812
	30	13.4135	28.1625	94.3815	9.5599	116.8915	280.5207	170.7550	186.1439	28.6073	26.8473	3.0812
	31	13.4145	28.1645	94.3819	9.5665	116.8212	282.2018	172.3885	186.2768	28.6073	26.8474	3.0812



## 1.16.1. Turnover and Exchange Rates on the Foreign Exchange Market

Column Code	Exchange rate (DEM)			Turnover				Exchange offices				
	Enterprises- Banks	Banks- Enterprises	Total	Enterprises- Banks	Banks- Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance	
	Tolars per 1 DEM			Millions of DEM				SIT per DEM	Millions of DEM			
	1	2	3	4	5	6	7	8	9	10	11	
1992	53.9384	54.5135	54.1253	3,922.4	2,447.5	1,474.9	7,235.1	55.0691	1,654.3	1,941.0	-286.7	
1993	69.6792	69.8308	69.7407	5,239.5	4,375.5	864.0	10,114.6	69.6666	2,735.1	2,840.3	-105.2	
1994	79.8291	79.6240	79.7195	6,649.8	5,418.3	1,231.5	12,419.1	78.2783	3,726.1	3,126.2	599.9	
1995	83.0970	83.3116	83.2063	7,423.2	6,936.2	487.0	15,031.2	83.2031	3,510.1	3,722.9	-212.8	
1996	90.0975	90.2054	90.1456	8,231.5	7,743.3	488.2	16,803.9	90.0128	3,954.1	3,805.2	148.9	
1997	92.3510	92.4408	92.3913	9,748.9	9,092.0	656.9	19,956.6	91.9805	4,737.8	3,867.7	870.1	
1993	Aug.	70.4981	70.7523	70.6105	457.5	362.8	94.7	847.1	70.1167	243.4	216.2	27.1
	Sep.	72.1539	72.3361	72.2526	422.4	384.2	38.2	853.3	71.5657	253.4	227.3	26.1
	Oct.	73.9209	74.0745	73.9909	434.7	369.9	64.8	841.4	73.3846	236.7	227.6	9.1
	Nov.	75.8399	75.8945	75.8568	463.3	404.0	59.4	884.2	75.6219	276.5	252.1	24.4
	Dec.	76.8755	76.8622	76.8625	542.8	394.1	148.7	958.3	76.4715	318.9	287.3	31.6
1994	Jan.	77.6255	77.6173	77.6163	412.4	345.7	66.7	793.3	77.1905	269.2	247.4	21.7
	Feb.	78.1908	78.2752	78.2281	404.8	335.0	69.7	758.3	77.8637	251.7	214.4	37.3
	Mar.	78.7753	78.8572	78.8121	505.6	448.9	56.7	970.6	78.3706	317.1	254.1	63.0
	Apr.	79.2839	79.3096	79.2927	467.7	355.2	112.5	844.3	78.7385	305.4	254.9	50.5
	May	79.4176	79.4922	79.4446	531.3	421.6	109.7	974.6	78.6289	324.0	250.9	73.1
	Jun.	79.6280	79.5903	79.5967	611.6	484.0	127.6	1,119.9	78.0150	347.2	257.2	90.0
	Jul.	79.6922	79.4408	79.5639	562.1	495.1	66.9	1,073.3	77.3382	321.1	263.8	57.2
	Aug.	80.1388	79.5888	79.8777	598.9	464.3	134.6	1,077.1	76.5588	346.5	268.7	77.8
	Sep.	80.6865	79.8921	80.2441	606.8	509.6	97.2	1,176.8	77.6025	315.6	328.0	-12.4
	Oct.	81.0834	80.5935	80.8366	580.5	487.6	92.8	1,102.2	79.4110	293.5	242.4	51.1
	Nov.	81.5353	81.0696	81.3000	686.1	534.8	151.3	1,262.1	79.2706	317.9	257.1	60.9
	Dec.	81.8921	81.7612	81.8211	682.2	536.4	145.8	1,266.5	80.3510	316.9	287.3	29.6
1995	Jan.	82.0528	81.8369	81.9461	621.4	560.0	61.5	1,199.8	81.0552	281.9	241.6	40.3
	Feb.	81.5382	81.6190	81.5724	606.6	483.8	122.8	1,102.5	80.4081	291.6	235.9	55.6
	Mar.	81.4397	81.4189	81.4169	668.1	603.8	64.4	1,314.5	80.8705	297.9	304.5	-6.6
	Apr.	81.2309	81.2750	81.2463	571.9	509.3	62.7	1,130.2	80.8344	274.4	256.5	17.9
	May	81.2006	81.3630	81.2817	610.7	685.8	-75.1	1,420.5	80.9650	312.1	322.8	-10.7
	Jun.	81.3185	81.5183	81.4231	653.5	637.7	15.8	1,390.9	81.5343	299.1	340.1	-41.0
	Jul.	81.3633	81.5423	81.4582	622.5	600.5	22.0	1,313.7	81.6665	292.5	321.7	-29.2
	Aug.	81.9586	82.3164	82.1402	636.8	584.9	51.8	1,263.0	82.6086	306.2	353.3	-47.1
	Sep.	83.8710	84.4693	84.1946	583.5	557.9	25.6	1,190.1	84.9435	289.0	330.6	-41.7
	Oct.	85.5687	86.0590	85.8172	573.8	573.9	-0.1	1,206.7	85.6723	296.9	309.0	-12.1
	Nov.	86.8520	87.3352	87.0993	605.4	590.3	15.1	1,237.3	87.2549	281.6	376.1	-94.5
	Dec.	88.7691	88.9863	88.8794	668.9	548.5	120.5	1,262.0	90.6238	287.0	330.7	-43.7
1996	Jan.	89.7828	90.0302	89.9036	612.1	571.7	40.4	1,269.3	92.2398	265.4	298.9	-33.5
	Feb.	90.4691	90.6646	90.5684	542.8	582.2	-39.4	1,193.1	91.9384	269.4	265.7	3.7
	Mar.	90.5170	90.6894	90.6034	605.5	596.1	9.4	1,255.5	90.0204	306.9	285.3	21.6
	Apr.	89.9836	90.1279	90.0578	654.0	653.7	0.2	1,345.8	89.5650	351.7	347.1	4.6
	May	89.8780	90.0402	89.9545	692.4	652.5	40.0	1,380.8	88.8249	354.2	297.4	56.8
	Jun.	89.3607	89.4786	89.4096	672.9	619.3	53.6	1,324.8	88.6318	323.4	310.6	12.8
	Jul.	88.9684	89.0850	89.0089	762.7	750.8	11.9	1,602.1	88.8666	382.0	372.7	9.3
	Aug.	89.1649	89.2291	89.1812	649.7	599.3	50.4	1,331.3	88.6199	358.2	336.0	22.2
	Sep.	90.0390	90.2744	90.1657	696.8	656.4	40.4	1,489.6	90.8510	353.9	351.9	2.0
	Oct.	91.0338	91.1240	91.0654	729.9	684.6	45.3	1,492.5	90.4459	355.9	322.3	33.6
	Nov.	91.0530	90.9817	91.0062	717.7	644.2	73.5	1,411.9	90.3662	313.9	300.8	13.2
	Dec.	90.9191	90.7393	90.8221	895.0	732.5	162.5	1,707.2	89.7840	319.3	316.5	2.8
1997	Jan.	91.0324	91.1043	91.0656	715.1	702.7	12.5	1,535.2	90.2881	301.2	260.8	40.5
	Feb.	91.1724	91.3080	91.2397	689.8	635.2	54.6	1,402.1	90.3615	345.0	265.6	79.4
	Mar.	91.1994	91.3120	91.2554	760.9	719.5	41.4	1,533.4	90.3385	394.3	281.9	112.4
	Apr.	91.0770	91.0325	91.0472	830.4	841.2	-10.9	1,736.4	90.1317	436.1	328.1	108.0
	May	90.8376	90.6797	90.7493	830.3	755.5	74.8	1,664.6	89.7208	409.6	304.9	104.7
	Jun.	90.6068	90.6198	90.6019	826.5	780.2	46.3	1,725.9	90.1924	414.9	327.4	87.5
	Jul.	92.0103	92.2754	92.1472	935.7	895.9	39.8	1,913.2	92.3677	417.5	428.3	-10.8
	Aug.	93.1009	93.3483	93.2156	813.4	663.1	150.3	1,542.8	93.2149	413.3	336.5	76.8
	Sep.	94.0371	94.2253	94.1303	818.6	751.0	67.6	1,657.9	93.9961	416.4	336.7	79.7
	Oct.	94.4193	94.5674	94.4898	814.1	773.7	40.4	1,703.7	94.4323	400.1	342.4	57.8
	Nov.	94.3910	94.4524	94.4213	800.3	717.9	82.4	1,611.8	94.3842	370.3	301.9	68.4
	Dec.	94.3276	94.3639	94.3326	913.7	856.0	57.8	1,929.7	94.3373	419.1	353.3	65.8
1998	Jan.	94.3360	94.4574	94.3988	759.2	787.9	-28.7	1,672.8	94.4014	353.0	316.9	36.1

## 1.16.2. Turnover and Exchange Rates on the Foreign Exchange Market - Daily data

Column	Code	Exchange rate (DEM)			Turnover				Exchange offices			
		Enterprises-Banks	Banks-Enterprises	Total	Enterprises-Banks	Banks-Enterprises	Balance	Total	Middle rate	Purchases	Sales	Balance
		Tolars per 1 DEM			Millions of DEM				SIT per DEM	Millions of DEM		
	1	2	3	4	5	6	7	8	9	10	11	
Oct.	28	94.1766	94.5689	94.4135	35.1	54.2	-19.0	105.6	94.4197	15.8	12.7	3.1
	29	94.4224	94.6357	94.5276	35.5	46.8	-11.3	91.1	94.4294	17.2	14.3	2.9
	30	94.4259	94.3887	94.4087	51.5	47.4	4.2	100.9	94.3927	19.7	20.1	-0.4
Nov.	3	94.4470	94.7036	94.6060	32.2	38.5	-6.3	73.5	94.4112	23.0	17.7	5.3
	4	94.4156	94.4203	94.4245	56.1	37.3	18.8	94.2	94.3908	16.4	12.8	3.6
	5	94.4300	94.5558	94.4686	42.6	28.3	14.3	80.2	94.4389	15.5	14.0	1.5
	6	94.3730	94.5250	94.4340	38.7	31.3	7.5	74.6	94.4387	15.5	13.5	2.0
	7	94.3278	94.4029	94.3684	38.6	29.9	8.7	73.6	94.4094	17.2	14.8	2.4
	10	94.4283	94.6032	94.5020	35.9	29.1	6.8	73.9	94.4172	18.7	14.9	3.8
	11	94.3905	94.3280	94.3579	33.7	42.2	-8.5	79.9	94.4137	14.8	12.2	2.6
	12	94.4029	94.4038	94.4026	35.0	39.3	-4.3	78.9	94.3888	14.6	11.2	3.4
	13	94.4151	94.4631	94.4332	39.8	35.2	4.5	79.1	94.3916	14.4	11.8	2.7
	14	94.3930	94.5040	94.4796	40.2	28.5	11.7	79.6	94.3618	19.8	16.5	3.3
	17	94.4099	94.4178	94.4115	53.8	36.4	17.5	91.4	94.3674	20.0	16.3	3.7
	18	94.3648	94.4039	94.3786	44.3	32.2	12.2	79.8	94.3921	17.1	14.3	2.8
	19	94.3823	94.5334	94.4381	40.3	34.5	5.8	81.4	94.3861	15.8	12.4	3.4
	20	94.4155	94.4327	94.4189	45.4	35.6	9.8	87.4	94.3557	16.7	14.5	2.2
	21	94.3832	94.5242	94.4384	36.1	25.8	10.4	64.4	94.3672	17.3	15.1	2.2
	24	94.3430	94.2523	94.2967	40.3	40.0	0.3	82.4	94.3747	19.1	14.0	5.1
	25	94.3846	94.5281	94.4556	34.1	41.7	-7.6	82.8	94.3676	17.3	12.9	4.4
	26	94.3569	94.4325	94.4019	43.5	52.0	-8.5	99.5	94.3865	16.2	12.5	3.7
	27	94.3937	94.3971	94.3904	31.9	40.6	-8.7	75.1	94.3545	17.0	13.5	3.5
	28	94.3578	94.3443	94.3469	37.6	39.5	-2.0	80.1	94.3685	18.7	15.6	3.2
Dec.	1	94.3671	94.5011	94.3934	28.9	41.2	-12.3	89.1	94.3679	19.9	15.1	4.8
	2	94.3715	94.3210	94.3443	42.8	51.3	-8.5	101.8	94.3803	15.6	12.1	3.5
	3	94.3460	94.4193	94.3677	39.0	38.4	0.6	88.0	94.3544	14.9	11.8	3.1
	4	94.3439	94.4242	94.3729	40.9	34.2	6.7	84.0	94.3546	15.6	12.6	3.0
	5	94.3587	94.2976	94.3265	46.7	29.5	17.3	83.3	94.3433	16.3	15.0	1.4
	8	94.3338	94.4671	94.3703	26.5	33.8	-7.3	71.5	94.3410	20.7	15.4	5.3
	9	94.3260	94.3730	94.3336	33.8	43.5	-9.6	90.3	94.3716	15.9	11.8	4.1
	10	94.3510	94.4338	94.4029	39.5	37.5	2.1	80.1	94.3877	16.4	12.6	3.8
	11	94.3519	94.3369	94.3421	39.5	48.7	-9.2	92.3	94.3695	15.4	11.4	4.0
	12	94.3077	94.3454	94.3181	42.6	31.8	10.8	80.2	94.3568	17.2	15.2	2.0
	15	94.3136	94.5006	94.3845	37.4	32.6	4.8	77.5	94.3256	21.9	17.1	4.8
	16	94.2787	94.3366	94.3076	50.5	54.7	-4.1	107.0	94.3621	17.2	13.9	3.3
	17	94.3425	94.1138	94.2294	48.1	46.4	1.7	101.9	94.3469	16.9	14.1	2.8
	18	94.2918	94.4968	94.3724	42.5	38.7	3.9	90.3	94.3152	16.8	14.1	2.7
	19	94.3158	94.3567	94.2196	47.5	32.5	15.0	85.9	94.3264	17.9	17.6	0.3
	22	94.3698	94.3856	94.3731	56.2	42.2	14.0	101.0	94.2979	24.2	20.3	3.9
	23	94.3074	94.3252	94.3194	55.6	49.8	5.8	119.4	94.3304	21.9	18.1	3.8
	24	94.2794	94.2748	94.2706	56.2	53.5	2.7	118.1	94.3627	20.6	24.5	-3.9
	29	94.3050	94.2856	94.2831	30.6	51.5	-20.9	88.8	94.2908	29.9	24.4	5.5
	30	94.3359	94.4321	94.3754	51.8	45.2	6.6	101.9	94.3367	21.4	19.4	1.9
	31	94.3131	94.3716	94.3252	55.1	18.2	36.9	74.8	94.3161	12.9	11.4	1.4
Jan.	5	94.2976	94.3817	94.3408	28.3	44.0	-15.6	76.6	94.3312	20.0	15.2	4.8
	6	94.3315	94.4778	94.3947	48.8	58.1	-9.4	116.0	94.3299	16.0	18.0	-2.0
	7	94.2894	94.2046	94.2399	38.9	48.2	-9.3	97.6	94.3638	16.0	13.9	2.0
	8	94.3110	94.4053	94.3678	33.6	32.3	1.3	70.1	94.3593	14.5	13.2	1.3
	9	94.2966	94.1879	94.2296	26.2	40.1	-13.9	70.6	94.3911	16.0	14.3	1.8
	12	94.3422	94.4347	94.3961	34.9	36.8	-1.8	76.3	94.3745	17.4	14.1	3.3
	13	94.3447	94.4782	94.4119	41.4	43.2	-1.8	94.4	94.3616	14.2	12.3	1.9
	14	94.3537	94.4740	94.4196	44.6	34.0	10.7	82.7	94.3492	15.0	12.5	2.5
	15	94.3296	94.4647	94.3943	42.7	31.9	10.8	75.9	94.4109	16.6	18.2	-1.6
	16	94.3450	94.5047	94.4366	41.4	31.8	9.6	76.2	94.3926	16.2	17.6	-1.4
	19	94.3565	94.5233	94.4269	43.0	29.4	13.7	73.9	94.3674	20.0	15.2	4.8
	20	94.3840	94.4156	94.3984	46.9	34.6	12.3	83.3	94.4490	15.3	15.9	-0.6
	21	94.3555	94.5033	94.4156	39.6	27.7	11.9	70.0	94.4604	15.4	13.4	2.0
	22	94.1433	94.2689	94.2155	37.9	35.4	2.5	77.0	94.4712	15.7	13.9	1.7
	23	94.3789	94.5251	94.4450	37.2	30.8	6.5	68.2	94.4553	17.7	16.2	1.6
	26	94.2242	94.4225	94.3263	32.7	36.0	-3.3	74.5	94.4457	17.2	12.7	4.4
	27	94.3954	94.5103	94.4581	34.2	43.9	-9.7	81.1	94.4547	14.1	12.1	2.0
	28	94.3833	94.5733	94.5009	35.9	62.4	-26.5	114.2	94.4473	16.0	12.0	4.0
	29	94.4164	94.5520	94.4675	35.8	40.4	-4.6	99.5	94.5000	14.9	13.7	1.2
	30	94.4031	94.7800	94.6002	35.1	47.0	-11.9	94.6	94.4750	15.9	16.4	-0.5



## 2

## 2.1. Balance of Payments

## BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars	1995	1996	1997	I-1997*	II-1997*	III-1997*	IV-1997*
<b>I. Current account</b>	-22.8	39.0	70.1	-32.1	-53.6	83.9	71.9
<b>1. Goods<sup>1</sup></b>	-954.3	-881.7	-766.9	-245.1	-296.9	-93.8	-131.2
1.1. Export of goods	8,350.2	8,370.0	8,407.3	1,947.0	2,188.7	2,029.1	2,242.6
- Export f.o.b. <sup>1</sup>	8,315.8	8,309.8	8,372.4	1,938.0	2,179.5	2,020.2	2,234.8
- Coverage adjustment	34.4	60.2	34.9	9.0	9.2	8.9	7.8
1.2. Import of goods	-9,304.5	-9,251.7	-9,174.2	-2,192.0	-2,485.6	-2,122.9	-2,373.7
- Import c.i.f. <sup>1</sup>	-9,491.7	-9,421.4	-9,358.3	-2,236.1	-2,537.0	-2,161.9	-2,423.3
- Valuation adjustment	385.2	382.4	379.8	90.7	103.0	87.7	98.3
- Coverage adjustment	-198.1	-212.7	-195.7	-46.7	-51.5	-48.8	-48.7
<b>2. Services</b>	631.1	704.2	612.9	157.7	197.7	124.2	133.4
2.1. Export of services	2,022.9	2,126.9	2,032.3	446.3	538.4	552.6	495.0
2.2. Import of services	-1,391.8	-1,422.6	-1,419.4	-288.6	-340.7	-428.4	-361.7
<b>3. Income</b>	209.5	154.9	133.3	33.3	28.0	38.5	33.5
3.1. Receipts	439.0	419.5	416.8	103.5	102.3	103.6	107.4
3.2. Expenditures	-229.4	-264.6	-283.5	-70.2	-74.3	-65.1	-74.0
<b>4. Current transfers</b>	90.8	61.6	90.8	22.0	17.6	15.0	36.2
4.1. In Slovenia	250.1	206.7	213.0	47.0	52.0	46.5	67.5
4.2. Abroad	-159.3	-145.1	-122.2	-25.1	-34.3	-31.5	-31.3
<b>II. Capital and financial account</b>	168.2	-46.8	51.6	37.0	98.3	-59.4	-24.4
<b>A. Capital account</b>	-17.9	-4.9	-4.0	-0.5	-2.5	-0.3	-0.7
1. Capital transfers	-15.6	-2.4	-2.8	0.2	-2.3	-0.2	-0.6
2. Nonproduced nonfinancial assets	-2.3	-2.5	-1.2	-0.8	-0.2	-0.1	-0.1
<b>B. Financial account</b>	186.0	-41.9	55.6	37.6	100.9	-59.1	-23.8
<b>1. Direct investment<sup>2</sup></b>	170.5	177.7	295.3	75.4	96.4	54.6	68.9
1.1. Abroad	-5.5	-7.7	-25.5	-8.7	-0.5	-9.8	-6.5
1.2. In Slovenia <sup>2</sup>	176.0	185.5	320.8	84.1	96.9	64.4	75.4
<b>2. Portfolio investment<sup>3,4</sup></b>	-13.5	636.9	235.5	-22.9	200.0	74.7	-16.3
<b>3. Other investment</b>	264.5	-269.7	811.9	289.7	248.9	267.0	6.3
3.1. Assets	-351.0	-425.6	451.2	229.8	163.1	134.4	-76.1
a) Trade credits <sup>5,6</sup>	0.0	-161.6	-93.3	9.6	28.8	-91.5	-40.2
- Long-term	16.5	2.8	1.8	-0.2	-0.1	1.8	0.3
- Short-term <sup>5,6</sup>	-16.5	-164.3	-95.1	9.8	28.9	-93.3	-40.5
b) Loans	-14.4	-7.2	-76.5	-14.3	-23.6	-14.0	-24.7
Banks	-12.9	-5.5	-71.9	-12.2	-23.8	-12.7	-23.1
Other sectors	-1.5	-1.7	-4.7	-2.0	0.3	-1.3	-1.6
c) Currency and deposits	-181.9	-414.3	680.4	241.7	162.3	244.6	31.7
Banks	-194.7	-339.3	598.1	247.3	135.9	218.5	-3.5
Other sectors	12.8	-75.1	82.3	-5.6	26.4	26.1	35.3
- Households	6.2	-103.3	73.8	-3.7	24.2	25.7	27.6
- Acc.'s abroad	6.6	28.3	8.5	-1.8	2.2	0.5	7.7
d) Other assets	-154.7	157.5	-59.3	-7.3	-4.4	-4.7	-42.9
Bank of Slovenia <sup>7</sup>	-66.8	131.4	-7.6	-5.5	-1.0	0.0	-1.0
Banks	-86.0	27.1	-52.3	-2.0	-3.5	-4.6	-42.2
Other sectors	-1.8	-1.0	0.5	0.2	0.1	-0.1	0.3
3.2. Liabilities	615.4	155.9	360.7	60.0	85.8	132.5	82.4
a) Trade credits <sup>5</sup>	-3.7	17.2	13.3	-2.1	9.2	8.7	-2.5
b) Loans	572.2	-11.6	326.3	57.8	72.9	108.9	86.6
Bank of Slovenia <sup>8</sup>	-3.5	-2.6	-1.2	-1.2	0.0	0.0	0.0
General government	130.5	-74.1	-10.1	9.1	-23.0	33.1	-29.2
Banks <sup>3</sup>	208.2	-177.6	3.0	-14.5	-16.6	-1.4	35.6
Other sectors	237.0	242.7	334.6	64.5	112.6	77.2	80.3
c) Deposits	39.2	154.9	20.4	4.9	2.5	14.4	-1.3
d) Other liabilities	7.7	-4.6	0.7	-0.7	1.3	0.5	-0.4
<b>4. Reserve assets<sup>9</sup></b>	-235.4	-586.8	-1,287.1	-304.6	-444.5	-455.4	-82.6
4.1. Gold, SDR's and Reserve position in IMF	0.0	-0.1	0.1	0.1	-0.1	0.0	0.0
4.2. Currency and deposits <sup>3,7</sup>	-119.9	-391.9	-508.0	-224.7	-278.9	-198.1	193.7
4.3. Securities	-115.5	-194.8	-779.2	-80.0	-165.5	-257.3	-276.3
<b>III. Net errors and omissions<sup>6</sup></b>	-145.4	7.7	-121.7	-5.0	-44.8	-24.5	-47.5

## 2.2. Balance of Payments 1988-1992

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Millions of US Dollars	1988	1989	1990	1991	1992
<b>I. Current account</b>	1,351.8	1,088.5	518.4	129.1	758.7
<b>1. Trade balance</b>	364.8	192.1	-608.7	-262.2	49.5
1.1. Exports f.o.b.	3,278.4	3,408.5	4,117.8	3,869.1	4,184.1
1.2. Imports c.i.f.	-2,913.6	-3,216.3	-4,726.6	-4,131.3	-4,134.6
<b>2. Services</b>	965.7	922.3	1,139.5	482.9	754.4
2.1. Exports	1,340.8	1,355.4	1,699.4	1,012.6	1,369.9
2.1.2 Processing	123.2	128.5	162.3	152.8	179.6
2.2 Imports	-375.2	-433.1	-560.0	-529.7	-615.5
2.2.2. Processing	-4.9	-7.8	-6.2	-25.6	-4.0
<b>3. Income</b>	-93.9	-99.8	-118.7	-106.3	-91.3
3.1. Receipts	24.4	25.3	59.7	41.5	69.8
3.2. Expenditure	-118.3	-125.1	-178.4	-147.8	-161.1
<b>4. Current transfers</b>	115.2	73.8	106.4	14.7	46.0
4.1. Receipts	129.8	97.4	134.5	49.7	93.0
4.2. Expenditure	-14.5	-23.6	-28.2	-35.0	-47.0
<b>II. Capital and financial account</b>	-113.4	103.4	-48.0	-290.6	-649.8
<b>A. Capital account</b>					
<b>B. Financial account</b>	-113.4	103.4	-48.0	-290.6	-649.8
<b>1. Direct investment</b>	-5.4	-14.3	-2.1	-41.3	112.9
1.1. Foreign in Slovenia	-0.2	3.0	4.3	64.9	111.0
1.2. Domestic abroad	-5.2	-17.3	-6.5	-23.5	1.8
<b>2. Portfolio investment</b>	0.2	0.1	2.5		-8.9
<b>3. Other investment</b>	-108.3	117.6	-48.4	-225.1	-121.3
3.1. Assets	67.5	-91.0	-179.0	-108.7	-155.9
a) Commercial credits (other sectors)		-54.6	30.1	-41.8	6.6
- Long-term		-20.6	26.6	-21.3	6.6
- Short-term		-34.0	3.5	-20.5	
b) Loans (Banks)	-2.4	-0.1	-0.3	-4.7	-28.9
- Long-term	-2.4	-0.1	-0.3	0.0	-30.5
- Short-term				-4.7	1.5
c) Currency and deposits	61.2	-46.7	-242.8	-73.3	-139.5
Banks	-54.3	-251.2	134.3	18.8	-148.7
Other sectors (households)	115.5	204.5	-377.1	-92.0	9.2
d) Other assets	8.7	10.4	34.0	11.0	5.9
3.2. Liabilities	-175.8	208.6	130.6	-116.4	34.7
a) Commercial credits (long-term)	4.7	14.8	0.4	-18.2	-12.9
General government <sup>1</sup>			-0.8	2.7	-1.4
Other sectors <sup>1</sup>	4.7	14.8	1.2	-20.9	-11.5
b) Loans	17.3	48.0	120.5	-47.4	32.9
General government <sup>1</sup>			65.3	11.2	-16.8
Banks	27.7	-24.5	0.1	-44.0	-9.1
- Long-term	57.3	21.6	-3.0	-23.9	-6.8
- Short-term	-29.6	-46.1	3.1	-20.1	-2.4
Other sectors <sup>1</sup>	-10.4	72.5	55.1	-14.6	58.8
- Long-term	-11.2	66.9	60.7	-18.3	52.1
- Short-term	0.9	5.6	-5.6	3.7	6.7
c) Deposits	-194.3	132.8	-64.8	-61.7	7.9
d) Other liabilities	-3.5	13.0	74.5	10.9	6.8
<b>4. International reserves<sup>3</sup></b>				-106.8	-632.6
Currency and deposits				-106.8	-632.6
<b>III. Statistical error and multilateral settlements<sup>2</sup></b>	-1,238.4	-1,191.8	-470.4	161.5	-108.9

## 2

## 2.3. Balance of Payments - Current Account

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars	Current account			Goods <sup>1</sup>			Services		
	Balance	Receipts	Expenditure	Balance	Exports	Imports	Balance	Exports	Imports
Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9
1992	926.2	8,065.0	-7,138.9	791.1	6,682.9	-5,891.8	180.3	1,219.3	-1,039.0
1993	191.9	7,745.2	-7,553.3	-154.2	6,082.9	-6,237.1	375.3	1,392.7	-1,017.3
1994	600.1	9,207.4	-8,607.3	-337.5	6,830.3	-7,167.8	675.8	1,804.3	-1,128.5
1995	-22.8	11,062.2	-11,085.0	-954.3	8,350.2	-9,304.5	631.1	2,022.9	-1,391.8
1996	39.0	11,123.1	-11,084.1	-881.7	8,370.0	-9,251.7	704.2	2,126.9	-1,422.6
1997	70.1	11,069.4	-10,999.3	-766.9	8,407.3	-9,174.2	612.9	2,032.3	-1,419.4
1996									
May	-82.6	912.4	-995.0	-148.3	683.3	-831.7	54.9	177.4	-122.5
Jun.	-14.7	924.7	-939.4	-99.5	699.1	-798.5	68.1	174.4	-106.3
Jul.	27.2	1,031.4	-1,004.2	-47.6	779.0	-826.6	52.9	202.2	-149.3
Aug.	29.2	797.6	-768.4	-83.0	524.0	-607.0	81.4	218.4	-137.0
Sep.	52.9	1,006.5	-953.6	-33.0	756.8	-789.8	72.0	196.8	-124.7
Oct.	52.5	1,013.1	-960.6	-37.2	774.7	-811.9	60.4	184.6	-124.3
Nov.	-71.2	910.9	-982.1	-154.3	690.6	-844.9	55.6	168.7	-113.0
Dec.	-16.6	906.9	-923.4	-62.4	662.3	-724.7	58.3	185.8	-127.5
1997									
Jan.	38.0	829.2	-791.2	-33.2	628.3	-661.5	47.4	148.4	-101.0
Feb.	-14.3	834.1	-848.4	-77.4	641.4	-718.8	49.7	144.2	-94.5
Mar.	-55.8	880.4	-936.2	-134.4	677.3	-811.7	60.5	153.6	-93.0
Apr.	-44.5	982.8	-1,027.2	-127.6	756.0	-883.6	59.8	173.9	-114.2
May	4.7	917.2	-912.5	-93.3	682.8	-776.2	69.2	182.8	-113.6
Jun.	-13.7	981.4	-995.1	-76.0	749.9	-825.8	68.8	181.7	-112.9
Jul.	12.0	1,011.8	-999.8	-37.8	768.7	-806.5	26.4	190.9	-164.5
Aug.	-12.3	733.5	-745.8	-68.8	498.2	-567.0	44.4	188.4	-144.0
Sep.	84.2	986.5	-902.3	12.8	762.2	-749.3	53.4	173.3	-120.0
Oct.	29.2	1,022.5	-993.3	-53.8	798.9	-852.7	57.6	172.2	-114.5
Nov.	47.5	956.5	-909.0	-35.4	746.0	-781.4	48.9	152.2	-103.4
Dec.	-4.8	933.6	-938.4	-41.9	697.7	-739.6	26.9	170.6	-143.8

Millions of US Dollars	Services						Income				
	Business etc. services			Others services			Balance	Labor income			Balance
	Balance	Exports	Imports	Balance	Exports	Imports		Balance	Receipts	Expenditures	
Column Code	1=2+3	2	3	4=5+6	5	6	7	8=9+10	9	10	11=12+16
1992	-6.3	5.2	-11.4	-132.8	136.2	-269.0	-91.3	-1.5	-	-1.5	-89.8
1993	-1.4	108.7	-110.1	-85.8	57.7	-143.5	-51.4	-7.7	8.0	-15.7	-43.6
1994	32.6	152.5	-119.9	-95.5	48.6	-144.1	169.6	201.1	217.1	-16.1	-31.5
1995	-37.8	124.8	-162.6	-102.7	65.9	-168.5	209.5	209.9	235.1	-25.3	-0.3
1996	-84.4	108.0	-192.4	-76.9	91.6	-168.5	154.9	209.7	233.6	-24.0	-54.8
1997	-77.3	104.5	-181.8	-105.7	102.5	-208.2	133.3	208.6	234.2	-25.6	-75.3
1996											
May	-10.8	8.5	-19.3	-8.4	6.1	-14.4	8.4	16.6	19.4	-2.8	-8.2
Jun.	-1.5	9.3	-10.8	-2.8	9.2	-12.0	8.3	17.4	19.3	-1.9	-9.1
Jul.	-7.2	9.6	-16.8	-4.1	11.1	-15.2	17.1	18.0	19.9	-1.9	-0.9
Aug.	-4.8	9.0	-13.7	-6.9	8.0	-14.9	18.6	17.7	19.6	-1.9	0.9
Sep.	-5.2	9.3	-14.5	-7.3	7.5	-14.7	11.7	17.6	19.4	-1.8	-5.9
Oct.	-6.9	9.5	-16.4	-6.0	8.5	-14.5	20.2	17.6	19.5	-2.0	2.7
Nov.	-6.8	8.5	-15.4	-4.7	7.1	-11.7	20.7	17.7	19.6	-1.9	3.0
Dec.	-10.2	9.4	-19.6	-8.8	8.4	-17.2	-16.6	17.5	19.7	-2.2	-34.1
1997											
Jan.	-7.1	9.0	-16.1	-12.3	7.5	-19.7	15.9	17.6	19.5	-1.9	-1.7
Feb.	-6.5	6.8	-13.2	-3.5	9.2	-12.8	6.9	17.5	19.5	-1.9	-10.6
Mar.	-5.1	7.2	-12.3	-5.0	6.2	-11.1	10.5	17.7	19.4	-1.7	-7.2
Apr.	-5.5	10.0	-15.4	-7.9	6.9	-14.8	16.9	17.5	19.5	-2.0	-0.6
May	-5.9	7.7	-13.7	-5.4	8.2	-13.7	21.0	17.3	19.5	-2.2	3.7
Jun.	-4.6	8.1	-12.7	-5.2	9.2	-14.4	-9.9	16.3	19.5	-3.2	-26.2
Jul.	-8.8	11.1	-19.9	-6.0	8.9	-14.9	17.0	17.4	19.6	-2.2	-0.5
Aug.	-4.7	7.2	-12.0	-9.7	7.5	-17.3	8.2	17.5	19.5	-2.0	-9.3
Sep.	-3.2	8.7	-11.8	-6.6	11.6	-18.2	13.3	17.4	19.5	-2.1	-4.0
Oct.	-6.9	9.8	-16.7	-7.5	8.8	-16.3	20.3	17.4	19.5	-2.1	2.9
Nov.	-5.6	9.1	-14.7	-7.0	7.6	-14.7	19.7	17.4	19.5	-2.0	2.3
Dec.	-13.3	9.9	-23.3	-29.6	10.8	-40.4	-6.6	17.7	19.8	-2.1	-24.2

Services											
Transport			Travel			Construction services			Merchanting		
Balance	Export	Import	Balance	Export	Import	Balance	Export	Import	Balance	Export	Import
10=11+12	11	12	13=14+15	14	15	16=17+18	17	18	19=20+21	20	21
-163.8	275.6	-439.4	389.0	671.0	-281.9	...	...	...	94.0	131.3	-37.3
56.7	446.2	-389.5	428.9	734.1	-305.2	...	...	...	-22.9	46.1	-69.0
67.9	486.3	-418.4	537.3	911.3	-374.0	121.8	125.1	-3.3	11.7	80.5	-68.8
69.8	504.8	-435.0	558.1	1,082.4	-524.3	112.0	135.5	-23.5	31.7	109.5	-77.8
75.8	480.4	-404.7	687.5	1,229.9	-542.5	58.2	93.6	-35.5	44.2	123.2	-79.0
99.5	464.1	-364.6	638.5	1,182.7	-544.2	37.9	76.2	-38.3	20.0	102.4	-82.4
5.3	43.3	-37.9	57.2	99.6	-42.4	8.0	9.7	-1.7	3.4	10.2	-6.8
6.9	38.5	-31.5	54.2	98.5	-44.4	7.8	9.1	-1.3	3.5	9.8	-6.3
8.0	43.9	-35.8	49.6	120.5	-70.9	2.0	6.5	-4.5	4.6	10.8	-6.1
10.6	38.5	-27.9	72.6	144.5	-72.0	2.4	5.6	-3.2	7.6	12.8	-5.3
9.1	44.9	-35.8	64.3	114.5	-50.3	8.8	11.8	-3.0	2.3	8.7	-6.4
6.1	39.7	-33.6	59.6	105.1	-45.5	2.6	9.2	-6.6	5.0	12.6	-7.6
2.4	38.1	-35.7	57.0	95.1	-38.1	2.1	7.2	-5.1	5.7	12.8	-7.1
4.8	44.1	-39.3	65.3	104.7	-39.3	4.6	9.7	-5.0	2.5	9.6	-7.1
8.4	30.8	-22.4	56.7	87.7	-31.0	0.8	5.0	-4.2	0.9	8.5	-7.6
4.0	32.8	-28.8	51.5	82.9	-31.4	3.4	5.9	-2.5	0.7	6.6	-5.9
10.2	33.0	-22.8	56.8	93.7	-37.0	4.8	7.4	-2.7	-1.1	6.1	-7.1
10.3	38.5	-28.2	60.7	103.2	-42.5	1.8	6.7	-4.9	0.4	8.7	-8.3
6.1	37.9	-31.8	59.2	103.2	-44.0	3.0	7.3	-4.3	12.2	18.5	-6.3
9.7	40.6	-31.0	61.9	107.6	-45.7	4.8	7.2	-2.4	2.2	8.9	-6.8
5.3	40.6	-35.4	34.4	117.5	-83.2	3.4	7.5	-4.1	-1.8	5.3	-7.1
9.4	37.3	-27.9	47.4	126.9	-79.5	1.2	3.4	-2.2	0.8	6.0	-5.2
6.4	38.4	-32.0	53.1	100.6	-47.4	1.1	4.8	-3.7	2.6	9.4	-6.8
12.0	41.3	-29.2	53.8	96.6	-42.9	8.2	10.1	-1.9	-2.0	5.6	-7.5
10.6	42.0	-31.4	44.3	77.6	-33.2	3.5	6.2	-2.7	3.0	9.8	-6.7
7.2	51.0	-43.8	58.7	85.1	-26.4	1.9	4.7	-2.8	2.0	9.1	-7.1

Income								Current transfers				
Investment income								Balance	In Slovenia		Abroad	
Total	Receipts			Total	Expenditures				General govern.	Other sectors	General govern.	Other sectors
	Direct investment income	On debt	From securities		Direct investment income	On debt	From securities					
12=13+...+15	13	14	15	16=17+...+19	17	18	19	20	21	22	23	24
69.8	7.6	62.2	...	-159.6	-1.4	-158.2	...	46.0	13.3	79.7	-43.9	-3.0
106.7	2.8	103.9	...	-150.3	-3.4	-146.9	...	22.2	62.0	93.1	-120.8	-12.1
117.2	7.9	109.2	0.0	-148.6	-6.4	-142.2	0.0	92.2	11.3	227.3	-120.1	-26.1
203.9	13.8	176.3	13.8	-204.2	-21.1	-175.3	-7.7	90.8	19.1	231.0	-101.2	-58.1
185.9	4.7	161.4	19.8	-240.6	-18.6	-194.9	-27.2	61.6	17.6	189.1	-96.7	-48.4
182.6	7.3	144.4	30.9	-257.9	-20.7	-206.5	-30.7	90.8	30.2	182.8	-95.7	-26.4
19.4	0.2	17.9	1.3	-27.6	-3.0	-24.6	0.0	2.4	1.4	11.5	-8.8	-1.7
14.1	1.6	12.3	0.2	-23.2	-2.4	-20.8	-	8.3	1.1	16.7	-7.8	-1.6
13.9	0.5	12.6	0.9	-14.8	-0.6	-13.9	-0.3	4.8	1.5	14.8	-8.4	-3.2
14.7	0.2	13.3	1.2	-13.8	-0.8	-13.0	0.0	12.1	1.5	19.3	-7.6	-1.1
15.2	0.6	13.9	0.8	-21.1	-0.8	-20.2	-0.1	2.2	1.0	17.4	-8.5	-7.7
14.6	0.1	13.4	1.0	-11.9	-1.1	-10.8	0.0	9.2	1.2	18.5	-8.7	-1.8
16.5	0.5	14.1	1.8	-13.5	-1.0	-12.5	0.0	6.7	1.3	14.2	-7.5	-1.3
16.9	0.4	13.0	3.5	-51.0	-1.9	-24.1	-25.0	4.1	2.3	19.9	-7.8	-10.3
17.0	0.2	13.9	2.9	-18.7	-0.6	-18.0	-0.1	7.9	0.6	15.4	-6.6	-1.5
12.5	0.1	10.5	2.0	-23.1	-0.5	-11.2	-11.4	6.5	1.3	15.1	-8.7	-1.3
15.6	0.2	10.5	4.9	-22.8	-0.4	-22.4	0.0	7.6	1.4	13.2	-5.7	-1.3
14.5	1.3	11.9	1.3	-15.1	-4.5	-10.5	0.0	6.4	4.7	14.1	-9.6	-2.9
14.5	0.2	11.4	2.8	-10.8	-0.6	-10.2	0.0	7.9	2.6	15.0	-7.6	-2.2
14.8	0.5	11.8	2.4	-40.9	-4.1	-18.2	-18.7	3.3	1.5	14.0	-11.1	-1.0
16.4	1.9	12.7	1.8	-16.9	-3.8	-12.9	-0.3	6.4	2.4	13.7	-7.2	-2.5
13.4	0.7	11.6	1.1	-22.7	-0.7	-22.0	-	3.9	0.8	13.1	-7.7	-2.3
15.1	0.2	12.3	2.6	-19.2	-0.4	-18.7	0.0	4.7	1.3	15.1	-7.0	-4.7
15.1	1.1	12.6	1.4	-12.2	-0.5	-11.6	-0.2	5.0	1.7	15.1	-8.8	-3.0
15.3	0.6	12.5	2.3	-13.0	-0.7	-12.4	-	14.4	7.5	15.9	-7.6	-1.4
18.2	0.1	12.7	5.4	-42.4	-3.8	-38.5	-0.1	16.8	4.2	23.0	-8.2	-2.2

## 2

## 2.4. Balance of Payments - Capital and Financial Account

BALANCE OF PAYMENTS

Millions of US Dollars	Capital and financial account	Capital account	Capital transfers	Nonproduced nonfinancial assets	Financial account	Direct investment <sup>2</sup>	Abroad	In Slovenia <sup>2</sup>	Portfolio investment <sup>3,4</sup>	Other investment
Column Code	1	2	3	4	5	6	7	8	9	10
1992	-645.4	...	...	...	-645.4	112.9	1.8	111.0	-8.9	-116.8
1993	-201.7	4.1	4.7	-0.6	-205.8	111.3	-1.3	112.6	3.1	-209.2
1994	-523.6	-4.4	-2.8	-1.6	-519.2	131.0	2.9	128.1	-32.5	27.3
1995	168.2	-17.9	-15.6	-2.3	186.0	170.5	-5.5	176.0	-13.5	264.5
1996	-46.8	-4.9	-2.4	-2.5	-41.9	177.7	-7.7	185.5	636.9	-269.7
1997	51.6	-4.0	-2.8	-1.2	55.6	295.3	-25.5	320.8	235.5	811.9
1996										
May	71.2	-0.6	-0.2	-0.3	71.8	9.2	-2.0	11.2	-5.5	2.6
Jun.	30.3	0.5	0.5	0.0	29.9	7.6	-0.2	7.8	470.1	-312.0
Jul.	-21.2	0.3	0.3	0.0	-21.5	-3.4	0.0	-3.4	6.4	50.0
Aug.	-38.2	-0.5	-0.1	-0.3	-37.7	11.5	-0.3	11.8	326.4	160.4
Sep.	-48.3	-0.4	-0.3	-0.1	-47.9	50.4	-0.1	50.5	-2.2	-72.8
Oct.	-53.7	-0.2	-0.2	0.0	-53.5	34.8	-1.2	36.0	23.7	-32.6
Nov.	89.2	-0.4	-0.4	0.0	89.6	18.4	-2.8	21.2	41.1	86.4
Dec.	8.0	-0.6	-0.5	-0.1	8.6	25.0	-0.6	25.6	-170.8	67.1
1997										
Jan.	-23.0	0.3	0.4	-0.1	-23.2	20.4	-3.3	23.7	-25.5	32.5
Feb.	16.0	-0.9	-0.5	-0.5	17.0	42.2	-0.5	42.7	15.3	202.5
Mar.	44.0	0.1	0.3	-0.2	43.8	12.7	-4.9	17.6	-12.6	54.7
Apr.	46.8	-0.6	-0.6	0.0	47.4	20.4	0.0	20.4	-5.2	111.5
May	16.4	0.1	0.1	0.0	16.3	20.2	-0.2	20.3	0.9	163.8
Jun.	35.1	-2.0	-1.8	-0.2	37.1	55.8	-0.3	56.2	204.3	-26.3
Jul.	-1.9	0.0	0.1	-0.1	-1.9	34.1	-9.8	43.9	47.5	136.3
Aug.	18.8	-0.3	-0.3	0.0	19.1	4.2	-0.2	4.4	19.2	98.5
Sep.	-76.3	0.0	0.0	-0.1	-76.3	16.3	0.2	16.1	8.0	32.1
Oct.	2.3	-0.1	-0.1	0.0	2.4	21.2	0.0	21.2	10.6	6.0
Nov.	-32.3	-0.2	-0.2	0.0	-32.0	21.7	-0.6	22.2	-9.8	8.8
Dec.	5.5	-0.3	-0.2	-0.1	5.9	26.1	-5.9	32.0	-17.1	-8.5

AND EXTERNAL POSITION

Millions of US Dollars	Assets			Liabilities						
	Other assets			Total	Trade credits <sup>5</sup>	Total	Loans			
	Bank of Slovenia <sup>7</sup>	Banks	Other sectors				Bank of Slovenia <sup>8</sup>	General government	Total	Banks <sup>3</sup>
Column Code	1	2	3	4	5	6	7	8	9=10+11	10
1992	0.6	5.7	-0.1	40.6	-12.9	32.9	...	-16.8	-9.1	-6.8
1993	0.1	-34.4	-0.3	104.3	-13.0	161.2	-13.9	78.6	1.7	-2.4
1994	-98.3	-12.0		333.5	-11.1	325.9	-5.2	82.1	92.1	91.4
1995	-66.8	-86.0	-1.8	615.4	-3.7	572.2	-3.5	130.5	208.2	206.2
1996	131.4	27.1	-1.0	155.9	17.2	-11.6	-2.6	-74.1	-177.6	-174.5
1997	-7.6	-52.3	0.5	360.7	13.3	326.3	-1.2	-10.1	3.0	3.0
1996										
May	-0.2	-0.6	-0.7	19.8	-0.9	8.7	-	-17.2	16.7	18.0
Jun.	154.6	0.7	-0.2	-402.8	1.8	-414.3	-	-1.1	-429.0	-427.7
Jul.	-0.1	-0.5	-0.1	171.1	2.4	159.6	-	13.5	110.2	110.8
Aug.	-0.1	3.4	-0.1	43.4	1.2	2.7	-	-6.5	-6.8	-6.8
Sep.	-0.1	6.4	0.0	27.1	3.9	-11.7	-	-39.6	9.9	9.9
Oct.	-0.2	-1.7	0.0	37.4	0.8	10.5	-1.3	-7.7	-5.3	-5.3
Nov.	-0.1	-2.3	0.0	24.7	2.7	13.5	-	-7.4	-5.3	-5.3
Dec.	-2.2	-7.1	0.0	112.8	9.3	91.8	-	-0.1	-1.1	-1.1
1997										
Jan.	-5.2	0.1	0.1	20.2	-0.9	26.0	-	12.2	-12.4	-12.4
Feb.	-0.1	-2.0	0.1	36.1	-1.2	26.4	-	-3.6	-0.8	-0.8
Mar.	-0.1	-0.1	0.0	3.6	0.0	5.4	-1.2	0.5	-1.3	-1.3
Apr.	-0.2	-4.4	0.2	24.1	1.2	29.6	-	12.6	-2.8	-2.8
May	-0.2	3.2	0.3	130.8	5.0	118.0	-	84.2	-16.0	-16.0
Jun.	-0.6	-2.2	-0.4	-69.1	2.9	-74.7	-	-119.8	2.2	2.2
Jul.	0.3	-4.4	-0.1	52.9	3.2	31.0	-	7.4	-2.5	-2.5
Aug.	-0.2	-3.8	0.1	42.6	1.7	37.8	-	17.2	-1.5	-1.5
Sep.	-0.1	3.6	0.0	37.0	3.8	40.1	-	8.5	2.7	2.7
Oct.	-0.2	-1.6	0.1	51.2	-0.1	52.9	-	1.2	9.1	9.1
Nov.	-0.2	-1.7	0.0	11.3	-0.7	13.6	-	-12.4	15.5	15.5
Dec.	-0.6	-38.9	0.2	19.9	-1.7	20.2	-	-18.1	10.9	10.9

Total	Assets											
	Total	Trade credits <sup>5,6</sup>		Total	Loans			Currency and deposits				
		Long-term	Short-term <sup>5,6</sup>		Total	Banks		Other sectors	Total	Banks	Other sectors	
						Long-term	Short-term				Households	Acc.'s abroad
11	12=13+14	13	14	15=16+..+18	16	17	18	19=20+..+22	20	21	22	
-157.5	6.6	6.6	...	-30.8	-36.7	6.0	...	-139.5	-148.7	9.2	...	
-313.5	93.3	5.3	88.0	11.5	21.7	-10.2	...	-383.7	-450.8	86.7	-19.6	
-306.3	-0.1	2.4	-2.6	-10.8	-5.6	-5.6	0.4	-185.1	-335.5	153.3	-2.9	
-351.0	0.0	16.5	-16.5	-14.4	-5.9	-7.0	-1.5	-181.9	-194.7	6.2	6.6	
-425.6	-161.6	2.8	-164.3	-7.2	-2.1	-3.4	-1.7	-414.3	-339.3	-103.3	28.3	
451.2	-93.3	1.8	-95.1	-76.5	-28.8	-43.0	-4.7	680.4	598.1	73.8	8.5	
-17.3	71.5	-2.8	74.3	-5.5	-1.9	-3.6	-	-81.7	-87.5	2.7	3.1	
90.8	13.7	-2.6	16.3	-1.9	-1.7	-0.8	0.6	-76.2	-62.5	-15.7	1.9	
-121.2	-73.2	1.9	-75.0	2.2	1.2	1.0	-	-49.4	-37.2	-11.4	-0.8	
116.9	41.7	-0.7	42.4	0.1	0.0	0.0	0.0	72.0	72.6	0.9	-1.5	
-99.9	-77.0	-2.2	-74.8	1.1	0.5	0.2	0.4	-30.3	-17.3	-18.6	5.7	
-69.9	-26.4	-0.8	-25.6	-0.7	-0.7	0.0	-	-41.1	-46.6	3.4	2.2	
61.7	81.9	-1.9	83.8	-0.3	0.2	-0.5	0.0	-17.5	-12.7	-8.4	3.6	
-45.8	-40.4	4.7	-45.1	-1.0	-0.1	0.9	-1.7	4.8	18.4	-19.3	5.8	
12.3	-59.6	0.9	-60.5	-1.3	0.7	-0.3	-1.7	78.2	93.4	-14.4	-0.8	
166.4	-6.0	0.1	-6.2	-3.9	-8.4	4.9	-0.4	178.4	178.8	-2.4	1.9	
51.1	75.2	-1.2	76.5	-9.0	-2.1	-6.9	0.0	-14.8	-24.9	13.1	-3.0	
87.3	16.3	1.3	15.0	-3.8	-1.5	-2.2	-0.2	79.3	61.3	16.5	1.5	
33.0	2.0	-1.0	3.1	-6.6	-2.0	-3.0	-1.6	34.3	31.8	5.0	-2.5	
42.8	10.5	-0.3	10.8	-13.2	-1.5	-13.6	2.0	48.7	42.8	2.7	3.2	
83.4	-48.9	2.0	-50.9	-6.1	0.3	-4.8	-1.6	142.6	150.9	-7.1	-1.1	
55.9	30.7	0.7	30.0	-4.9	-0.8	-4.4	0.3	34.1	10.9	25.8	-2.7	
-4.9	-73.3	-0.9	-72.3	-2.9	-4.0	1.0	0.1	67.9	56.6	7.0	4.3	
-45.2	-9.0	0.0	-9.0	0.1	1.0	-0.9	0.0	-34.6	-39.7	4.5	0.6	
-2.5	-31.5	0.2	-31.8	-3.1	-1.0	-0.5	-1.6	34.0	20.0	11.7	2.3	
-28.4	0.3	0.1	0.3	-21.7	-9.4	-12.3	0.0	32.4	16.2	11.4	4.8	

Liabilities											Reserve assets <sup>9</sup>	Gold, SDR's and Reserve position in IMF	Currency and deposits <sup>3,7</sup>	Securities	Net errors and omissions <sup>6</sup>
Loans				Deposits	Other liabilities	17	18	19	20	21					
Banks <sup>3</sup>	Total	Other sectors													
		Long-term	Short-term												
11	12=13+14	13	14	15	16	17	18	19	20	21					
-2.4	58.8	52.1	6.7	13.8	7.4	-632.6	-	-627.0	-5.6	-280.8					
4.1	94.7	27.3	67.5	-40.3	-3.7	-111.1	-17.8	-48.0	-45.3	9.7					
0.8	156.8	143.9	12.9	32.3	-13.5	-644.9	0.0	-604.7	-40.2	-76.5					
2.0	237.0	279.6	-42.5	39.2	7.7	-235.4	0.0	-119.9	-115.5	-145.4					
-3.2	242.7	238.6	4.1	154.9	-4.6	-586.8	-0.1	-391.9	-194.8	7.7					
0.0	334.6	241.9	92.7	20.4	0.7	-1,287.1	0.1	-508.0	-779.2	-121.7					
-1.3	9.2	8.2	1.0	12.2	-0.2	65.5	0.3	68.2	-3.0	11.4					
-1.3	15.8	17.1	-1.3	10.2	-0.4	-135.9	0.0	-128.5	-7.3	-15.6					
-0.6	35.9	36.9	-1.0	1.5	7.6	-74.5	-0.5	-58.9	-15.1	-6.0					
0.0	16.0	16.2	-0.2	52.3	-12.8	-536.0	0.4	-518.1	-18.3	9.0					
0.0	18.1	14.7	3.4	33.3	1.6	-23.3	0.0	5.5	-28.8	-4.6					
0.0	24.8	23.0	1.8	26.6	-0.5	-79.4	-0.3	-66.4	-12.8	1.2					
0.0	26.2	23.7	2.5	9.0	-0.5	-56.4	0.3	-44.9	-11.8	-18.0					
0.0	93.0	92.8	0.2	9.7	2.1	87.4	0.0	146.7	-59.3	8.6					
0.0	26.2	26.0	0.1	-4.8	-0.1	-50.7	-0.2	-29.2	-21.3	-15.0					
0.0	30.8	29.2	1.6	10.9	0.0	-243.0	0.3	-189.6	-53.7	-1.7					
0.0	7.5	4.8	2.7	-1.2	-0.6	-11.0	0.0	-5.9	-5.0	11.8					
0.0	19.8	13.9	5.9	-6.5	-0.2	-79.3	-0.3	-21.9	-57.1	-2.3					
0.0	49.9	32.5	17.4	6.2	1.5	-168.5	0.3	-147.0	-21.8	-21.1					
0.0	42.9	17.9	25.1	2.8	-0.1	-196.7	0.0	-110.0	-86.7	-21.4					
0.0	26.1	37.7	-11.6	19.5	-0.8	-219.9	-0.2	-163.7	-55.9	-10.1					
0.0	22.2	16.5	5.7	2.6	0.5	-102.8	0.3	-75.6	-27.4	-6.5					
0.0	29.0	26.4	2.5	-7.8	0.9	-132.8	0.0	41.2	-174.0	-7.9					
0.0	42.5	21.7	20.9	-1.3	-0.2	-35.3	-0.3	54.2	-89.2	-31.5					
0.0	10.4	3.9	6.5	-1.1	-0.5	-52.7	0.3	80.7	-133.7	-15.2					
0.0	27.3	11.3	16.0	1.2	0.3	5.4	0.0	58.8	-53.4	-0.7					

## 2

## 2.5. Merchandise Trade; The Effective Exchange Rate

Column Code	Export	Imports	Balance	Nominal effective exchange rate	Real effective exchange rate; deflator		
					Retail prices	Industrial producers prices	Unit labour costs
					1993=100		
Millions of USD Dollars							
1	2	3=1-2	4	5	6	7	
1992	6,681	6,141	540	126.7	98.9	104.3	89.0
1993	6,083	6,501	-418	100.0	100.0	100.0	100.0
1994	6,828	7,304	-476	87.9	102.8	102.4	101.9
1995	8,316	9,492	-1,176	88.6	113.8	112.8	118.8
1996	8,310	9,421	-1,112	79.4	109.3	107.3	108.1
1995 Aug.	528	603	-75	89.4	114.1	112.8	113.7
Sep.	736	762	-27	86.8	112.2	110.7	111.3
Oct.	740	783	-43	86.3	112.8	111.4	111.6
Nov.	729	853	-124	84.8	112.3	110.9	109.5
Dec.	640	844	-204	82.6	109.3	109.2	108.3
1996 Jan.	653	620	33	81.1	108.2	107.3	107.3
Feb.	676	765	-89	80.3	107.5	107.4	107.0
Mar.	730	865	-135	79.9	108.1	106.6	107.6
Apr.	724	830	-106	79.8	109.0	106.8	108.8
May	674	849	-176	79.3	108.8	105.3	108.2
Jun.	694	816	-122	79.7	109.7	106.9	109.4
Jul.	774	843	-69	80.4	110.9	108.3	110.6
Aug.	517	609	-92	80.7	111.3	109.1	111.6
Sep.	751	804	-52	79.4	110.0	107.9	108.9
Oct.	771	830	-59	78.0	109.0	106.9	106.8
Nov.	688	860	-172	78.4	109.9	107.8	106.6
Dec.	660	732	-72	77.9	109.8	108.3	106.3
1997 Jan.	625	673	-48	77.0	109.3	107.2	107.5
Feb.	639	734	-95	76.3	108.4	107.0	107.5
Mar.	674	829	-154	76.1	108.4	106.3	110.1
Apr.	753	904	-150	76.0	110.4	106.6	109.8
May	680	791	-111	76.3	112.0	107.2	112.2
Jun.	745	843	-97	76.2	112.2	107.8	112.8
Jul.	765	822	-57	74.1	110.1	105.0	109.6
Aug.	495	577	-81	72.9	108.4	103.3	107.4
Sep.	759	763	-3	72.6	109.0	104.3	108.1
Oct.	795	867	-72	72.6	109.4	106.0	108.2
Nov.	744	800	-56	72.9	110.4	106.6	107.7
Dec.	696	751	-55	72.5	110.2	107.0	...

Source: Statistical Office of RS

## 2.6. Merchandise Trade by sections of SITC and by end use

Millions of US Dollars	Export				Imports			
	1995	1996	January - December		1995	1996	January - December	
			1996	1997			1996	1997
Total	8,316	8,310	8,310	8,371	9,492	9,421	9,421	9,353
0 Food and live animals	263	264	264	240	637	637	637	592
1 Beverages and tobacco	51	72	72	71	61	60	60	58
2 Crude materials except fuels	171	139	139	166	620	476	476	487
3 Mineral fuels and lubricants	99	77	77	101	624	755	755	774
4 Animal and vegetable oils and fats	7	9	9	16	38	39	39	41
5 Chemical products	871	881	881	941	1,145	1,125	1,125	1,134
6 Manufactured goods classified by material	2,373	2,277	2,277	2,266	1,876	1,856	1,856	1,920
7 Machinery and transport equipment	2,614	2,773	2,773	2,815	3,205	3,175	3,175	3,094
8 Miscellaneous manufactures articles	1,848	1,815	1,815	1,753	1,009	1,289	1,289	1,241
9 Other commodities and transactions	18	1	1	1	277	10	10	10
Intermediate goods	3,927	3,745	3,745	3,811	5,744	5,398	5,398	5,447
Capital goods	942	1,001	1,001	1,060	1,608	1,520	1,520	1,508
Consumption goods	3,447	3,564	3,564	3,500	2,140	2,503	2,503	2,398

Source: Statistical Office of RS.

## 2.7. Direction of Trade

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BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars	Exports				Imports			
	1995	1996	January - December		1995	1996	January - December	
			1996	1997			1996	1997
<b>Total</b>	8,316	8,310	8,310	8,371	9,492	9,421	9,421	9,353
<b>European union</b>	5,575	5,367	5,367	5,321	6,532	6,360	6,360	6,304
Austria	535	551	551	565	919	835	835	789
Belgium	71	76	76	85	144	145	145	149
Denmark	42	47	47	54	46	42	42	46
Finland	18	20	20	18	40	39	39	41
France	681	598	598	463	798	924	924	979
Greece	32	23	23	24	11	13	13	15
Ireland	17	4	4	5	20	29	29	26
Italy	1,212	1,103	1,103	1,248	1,611	1,593	1,593	1,550
Luxembourg	2	2	2	1	10	8	8	10
Germany	2,508	2,545	2,545	2,462	2,206	2,044	2,044	1,936
Netherlands	117	125	125	123	207	194	194	200
Portugal	9	13	13	13	5	5	5	11
Spain	42	44	44	53	225	170	170	199
Sweden	58	54	54	56	101	111	111	110
United Kingdom	229	162	162	150	190	208	208	241
<b>EFTA</b>	87	83	83	87	237	249	249	194
Iceland	0	0	0	0	0	1	1	1
Liechtenstein	3	3	3	2	4	2	2	1
Norway	12	12	12	14	34	68	68	30
Switzerland	71	68	68	70	199	178	178	162
<b>CEFTA</b>	403	451	451	480	634	616	616	688
Czech Republic	132	147	147	147	247	237	237	234
Hungary	115	105	105	120	267	239	239	293
Poland	105	142	142	155	38	48	48	58
Slovak Republic	52	57	57	56	82	92	92	103
<b>Countries of former Yugoslavia</b>	1,209	1,385	1,385	1,387	671	709	709	593
Bosnia and Herzegovina	119	264	264	288	8	15	15	30
Croatia	891	855	855	837	576	590	590	465
Macedonija	189	171	171	149	86	71	71	56
FR Yugoslavia	9	96	96	112	2	32	32	42
<b>Other Europe</b>								
Albania	6	8	8	6	4	3	3	2
Bulgaria	13	9	9	13	23	8	8	15
Malta	3	5	5	1	13	12	12	1
Romania <sup>1</sup>	21	22	22	24	33	25	25	17
<b>Countries of former Soviet union</b>	375	390	390	433	275	236	236	284
Canada	37	32	32	28	46	40	40	33
Japan	21	19	19	15	157	163	163	161
Turkey	21	24	24	33	32	33	33	43
United States of America	261	246	246	243	291	325	325	284
<b>Other countries</b>								
Other developed countries	63	53	53	50	113	132	132	153
Other Middle East	35	34	34	38	2	6	6	21
Other Asia	79	78	78	85	218	250	250	274
Other North Africa	44	39	39	51	92	105	105	135
Other West Africa	5	4	4	5	4	6	6	8
Other Africa	5	2	2	3	11	9	9	9
Other North and South America	31	36	36	42	90	110	110	111
Other Oceania	0	0	0	0	0	0	0	0

Source: Statistical Office of RS.



## 2

## 2.8. International Liquidity

## BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of USD Dollars	Bank of Slovenia						Banks		Total foreign exchange reserves	
	Total reserves minus gold			Total	Other foreign assets	Use of IMF credit	Foreign exchange	Short-term liabil. to financial institutions		
	SDR's	Reserve position in IMF	Foreign exchange							
Column Code	1	2	3	4=1+2+3	5	6	7	8	9=3+7	
1993	31. Jan.	-	-	710.5	710.5	1.3	-25.5	494.3	-126.2	1,204.8
	28. Feb.	-	-	690.9	690.9	1.2	-25.3	478.9	-88.2	1,169.7
	31. Mar.	0.0	22.0	656.9	678.9	1.3	-21.3	479.2	-75.8	1,136.1
	30. Apr.	0.9	18.3	707.7	726.9	1.3	-21.7	501.5	-71.1	1,209.2
	31. May	0.4	27.2	699.6	727.3	1.3	-21.7	531.6	-83.2	1,231.2
	30. Jun.	0.4	38.0	670.1	708.6	1.2	-16.2	532.1	-77.1	1,202.2
	31. Jul.	0.7	40.8	682.3	723.9	1.2	-16.1	560.4	-68.3	1,242.7
	31. Aug.	0.1	36.7	743.5	780.3	1.2	-16.3	641.8	-60.7	1,385.3
	30. Sep.	0.1	34.6	757.8	792.5	1.2	-14.0	710.2	-68.6	1,468.0
	31. Oct.	0.5	30.8	739.4	770.6	1.1	-12.5	720.1	-69.2	1,459.4
	30. Nov.	0.0	39.9	704.4	744.3	1.1	-12.4	768.5	-60.9	1,472.8
	31. Dec.	0.0	17.6	770.1	787.7	1.1	-11.7	796.5	-44.6	1,566.5
1994	31. Jan.	0.5	20.3	717.9	738.7	34.4	-11.8	902.6	-65.1	1,620.4
	28. Feb.	0.0	23.2	738.1	761.3	40.2	-11.9	961.4	-62.8	1,699.5
	31. Mar.	1.3	21.8	751.1	774.2	46.3	-11.4	1,026.9	-66.3	1,778.1
	30. Apr.	0.5	13.4	779.0	793.0	53.1	-10.2	1,089.6	-68.4	1,868.5
	31. May	0.2	15.3	893.7	909.2	53.6	-10.2	1,078.1	-55.1	1,971.8
	30. Jun.	0.1	15.1	1,010.6	1,025.7	62.7	-9.7	1,111.2	-56.6	2,121.8
	31. Jul.	1.2	12.3	1,125.1	1,138.6	62.4	-9.7	1,066.1	-53.2	2,191.2
	31. Aug.	0.8	16.2	1,191.5	1,208.5	70.9	-9.7	1,141.3	-56.0	2,332.8
	30. Sep.	0.2	15.2	1,338.3	1,353.7	81.6	-9.2	1,083.2	-57.5	2,421.5
	31. Oct.	0.6	12.7	1,376.7	1,389.9	92.3	-8.0	1,177.6	-61.3	2,554.2
	30. Nov.	0.1	8.8	1,424.8	1,433.6	90.7	-7.8	1,164.0	-59.6	2,588.7
	31. Dec.	0.1	18.8	1,480.1	1,499.0	103.3	-7.2	1,283.5	-74.8	2,763.6
1995	31. Jan.	0.6	17.4	1,440.3	1,458.4	114.4	-7.3	1,398.8	-53.7	2,839.1
	28. Feb.	0.1	16.8	1,465.6	1,482.6	125.0	-7.4	1,549.2	-56.5	3,014.8
	31. Mar.	0.1	13.0	1,577.0	1,590.2	129.6	-7.0	1,562.6	-52.0	3,139.7
	30. Apr.	0.7	16.8	1,642.9	1,660.5	141.7	-5.6	1,519.2	-52.7	3,162.1
	31. May	0.3	21.4	1,731.2	1,752.9	142.2	-5.7	1,481.2	-54.1	3,212.5
	30. Jun.	0.3	16.3	1,736.6	1,753.1	151.6	-5.6	1,562.0	-55.6	3,298.6
	31. Jul.	0.3	20.3	1,707.0	1,727.6	150.9	-5.6	1,610.3	-52.5	3,317.3
	31. Aug.	0.3	16.6	1,593.6	1,610.6	152.1	-5.4	1,584.8	-54.6	3,178.4
	30. Sep.	0.3	21.0	1,710.2	1,731.5	153.9	-5.4	1,647.7	-53.7	3,357.9
	31. Oct.	0.5	16.8	1,688.0	1,705.3	161.4	-4.0	1,657.4	-49.2	3,345.3
	30. Nov.	0.1	20.8	1,687.0	1,707.8	160.8	-4.0	1,592.6	-51.2	3,279.5
	31. Dec.	0.1	19.1	1,801.6	1,820.8	170.1	-4.0	1,624.4	-52.3	3,426.0
1996	31. Jan.	0.4	18.0	1,695.0	1,713.4	171.9	-3.9	1,648.8	-48.8	3,343.8
	29. Feb.	0.6	26.6	1,602.9	1,630.0	181.0	-4.0	1,758.5	-53.8	3,361.4
	31. Mar.	0.5	26.6	1,538.8	1,565.9	179.8	-3.9	1,839.5	-52.5	3,378.3
	30. Apr.	0.4	26.4	1,568.7	1,595.5	186.6	-2.6	1,771.0	-54.7	3,339.7
	31. May	0.1	30.9	1,498.1	1,529.1	185.6	-2.6	1,858.0	-50.6	3,356.1
	30. Jun.	0.1	18.2	1,639.8	1,658.1	30.4	-2.6	1,919.0	-25.5	3,558.9
	31. Jul.	0.5	17.3	1,749.3	1,767.2	30.6	-2.6	2,002.8	-27.7	3,752.2
	31. Aug.	0.2	10.2	2,283.8	2,294.2	31.2	-2.6	1,925.8	-28.3	4,209.6
	30. Sep.	0.2	10.6	2,265.9	2,276.7	31.2	-2.6	1,913.3	-32.6	4,179.2
	31. Oct.	0.5	17.5	2,356.7	2,374.6	31.4	-1.3	1,935.4	-23.9	4,292.1
	30. Nov.	0.1	16.4	2,390.6	2,407.1	31.5	-1.3	1,877.4	-25.7	4,267.9
	31. Dec.	0.1	18.5	2,278.7	2,297.4	33.7	-1.3	1,851.2	-88.4	4,130.0
1997	31. Jan.	0.3	17.5	2,239.1	2,256.9	38.8	-1.3	1,686.7	-23.9	3,925.7
	28. Feb.	0.0	21.7	2,431.8	2,453.5	38.8	-1.2	1,448.4	-19.7	3,880.2
	31. Mar.	0.0	25.8	2,455.8	2,481.6	39.0	-	1,477.6	-19.9	3,933.4
	30. Apr.	0.4	13.6	2,475.9	2,489.9	39.1	-	1,398.8	-16.5	3,874.6
	31. May	0.1	17.7	2,681.9	2,699.7	39.5	-	1,386.3	-19.2	4,068.3
	30. Jun.	0.1	17.8	2,845.0	2,862.9	40.1	-	1,325.3	-20.0	4,170.3
	31. Jul.	0.3	20.4	2,924.5	2,945.2	39.6	-	1,100.4	-17.2	4,024.9
	31. Aug.	0.1	29.0	3,089.9	3,119.0	40.0	-	1,095.1	-17.9	4,185.1
	30. Sep.	0.1	17.6	3,264.0	3,281.7	40.2	-	1,059.6	-23.4	4,323.6
	31. Oct.	0.4	17.8	3,352.8	3,371.0	40.6	-	1,114.6	-20.2	4,467.4
	30. Nov.	0.1	17.5	3,341.6	3,359.2	40.7	-	1,082.9	-21.3	4,424.5

## 2.9. External Debt

2

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	31.12.1997
	<b>Summary debt data</b>					
<b>TOTAL DEBT STOCKS (EDT) <sup>1</sup></b>	1,741	1,873	2,258	2,970	4,010	4,176
<b>Long-term debt (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041
Public and publicly guaranteed	1,203	1,206	1,331	1,437	2,025	2,067
Private nonguaranteed	456	538	841	1,479	1,935	1,974
<b>Use of IMF credit <sup>2</sup></b>	-	12	7	4	1	
<b>Short-term debt</b>	82	117	79	50	49	135
Interest arrears on LDOD	1	0	22	51	13	14
<b>TOTAL DEBT FLOWS</b>						
<b>Disbursements</b>	271	369	586	1,136	1,364	1,192
Long-term debt	271	334	586	1,136	1,364	1,106
IMF purchases						
<b>Principal repayments</b>	274	272	358	574	739	692
Long-term debt	255	249	315	542	735	691
IMF repurchases		23	5	3	3	1
<b>Net flows</b>	-3	97	228	562	625	500
<b>Interest payments (INT)</b>	144	142	122	165	197	229
Long-term debt (LINT)	133	125	111	159	193	224
IMF charges	-	4	2	2	2	1
Short-term debt	11	13	9	4	2	4
<b>Net transfers</b>	-147	-45	106	397	428	271
<b>Total debt service (TDS)</b>	418	414	480	739	936	921
Long-term debt (LTDS)	388	374	426	701	928	915
IMF	0	27	7	5	5	2
Short-term debt	30	13	47	33	3	4
	<b>Principa ratios</b>					
<b>TOTAL EXTERNAL DEBT (%)</b>						
ETD/Exports of goods & services	22.0	25.2	26.5	29.0	38.3	-
TDS/Exports of goods & services	5.3	5.6	5.6	7.2	8.9	-
INT/Exports of goods & services	1.8	1.9	1.4	1.6	1.9	-
International reserves/EDT	66.8	83.6	122.4	115.4	103.0	108.5
Int.Reserves/Imports of goods & services (months)	2.0	2.6	4.1	4.0	4.7	-
<b>LONG-TERM DEBT (%)</b>						
LDOD/Exports of goods & services	21.0	23.4	25.5	28.4	37.8	-
LTDS/Exports of goods & services	4.9	5.0	5.0	6.8	8.9	-
LINT/Exports of goods & services	1.7	1.7	1.3	1.6	1.8	-
International reserves/LDOD	70.1	89.8	127.2	117.5	104.3	111.2
	<b>Long-term debt</b>					
<b>DEBT OUTSTANDING (LDOD)</b>	1,659	1,744	2,172	2,916	3,960	4,041
<b>Public and publicly guaranteed <sup>3,5,6</sup></b>	1,203	1,206	1,331	1,437	2,025	2,067
Official creditors	807	723	749	702	770	711
Multilateral	487	442	472	482	541	569
Concessional	-	-	7	39	6	6
Nonconcessional	487	442	465	443	535	563
-IBRD	131	129	143	165	153	151
Bilateral	320	281	277	220	229	142
Concessional	0	5	6	26	78	57
Private creditors	396	483	582	735	1,255	1,356
Bonds	-	-	-	-	974	1,116
Commercial banks	394	470	569	725	275	238
Other private	2	13	13	10	6	2
<b>Private nonguaranteed</b>	456	538	841	1,479	1,935	1,974
Commercial banks	297	357	586	1,044	1,432	1,447
<b>UNDISBURSED DEBT</b>	200	382	579	431	562	440
<b>Public and publicly guaranteed</b>	108	250	341	283	236	115
Official creditors	108	221	341	283	220	115
Multilateral	84	203	308	258	198	98
-IBRD	54	111	60	15	31	12
-EBRD	-	82	182	160	108	75
Bilateral	24	18	33	25	22	17
Private creditors	-	29	-	-	16	-
<b>Private nonguaranteed</b>	92	132	238	148	326	325

## 2

## 2.9. External Debt (continued)

BALANCE OF PAYMENTS AND EXTERNAL POSITION

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	31.12.1997
<b>COMMITMENTS</b>	245	644	848	1,105	1,545	1,028
<b>Public and publicly guaranteed</b>	8	310	292	206	427	267
Official creditors	8	170	212	36	63	34
Multilateral	8	164	189	36	63	34
-IBRD	8	80	-	-	23	1
-EBRD	-	84	116	-	-	-
Bilateral	-	6	23	-	-	-
Private creditors	-	140	80	170	364	233
<b>Private nonguaranteed</b>	237	334	556	899	1,118	761
<b>DISBURSEMENTS</b>	271	334	586	1,136	1,364	1,106
<b>Public and publicly guaranteed</b>	73	147	150	303	469	373
Official creditors	73	35	74	111	121	119
Multilateral	73	29	73	98	117	117
Nonconcessional	73	29	66	76	116	117
-IBRD	38	12	41	45	10	17
Bilateral	0	6	1	13	4	2
Concessional	0	6	1	1	4	1
Private creditors	0	112	76	192	348	254
Commercial banks	-	97	75	192	23	23
Other private	0	15	1	-	325	231
<b>Private nonguaranteed</b>	198	187	436	833	895	733
Commercial banks	174	159	353	632	717	556
<b>PRINCIPAL REPAYMENTS<sup>3</sup></b>	255	249	315	542	735	691
<b>Public and publicly guaranteed</b>	125	96	128	184	384	232
Official creditors	124	95	105	139	167	117
Multilateral	84	60	70	51	42	50
Nonconcessional	84	60	70	43	38	49
-IBRD	17	16	24	21	20	19
Bilateral	40	35	35	88	125	67
Concessional	0	0	0	1	51	13
Private creditors	1	1	23	45	217	115
Commercial banks	-	-	20	41	52	52
Other private	1	1	3	4	165	63
<b>Private nonguaranteed</b>	130	153	187	358	351	459
Commercial banks	118	140	179	201	240	356
<b>NET FLOWS</b>	16	85	271	594	629	415
<b>Public and publicly guaranteed</b>	-52	51	22	119	85	141
Official creditors	-51	-60	-31	-28	-46	2
Multilateral	-11	-31	3	47	75	67
Nonconcessional	-11	-31	-4	33	78	68
-IBRD	21	-4	17	24	-10	-2
Bilateral	-40	-29	-34	-75	-121	-65
Concessional	0	6	1	0	-47	-12
Private creditors	-1	111	53	147	131	139
Commercial banks	0	97	55	151	-29	-29
Other private	-1	14	-2	-4	160	168
<b>Private nonguaranteed</b>	68	34	249	475	544	274
Commercial banks	56	19	174	431	477	200
<b>INTEREST PAYMENTS (LINT)</b>	133	125	111	159	193	224
<b>Public and publicly guaranteed</b>	94	79	62	74	92	124
Official creditors	66	59	54	60	48	45
Multilateral	46	44	42	40	40	37
Nonconcessional	46	44	42	38	39	36
-IBRD	10	11	13	13	13	10
Bilateral	20	15	12	20	8	8
Concessional	0	0	0	1	2	1
Private creditors	28	20	8	14	44	79
Commercial banks	28	20	7	13	19	16
Other private	0	0	1	1	25	63
<b>Private nonguaranteed</b>	39	46	49	85	101	100
Commercial banks	35	41	40	58	75	76

## 2.9. External Debt (continued)

Millions of US Dollars, unless otherwise indicated	1992	1993	1994	1995	1996	31.12.1997
<b>NET TRANSFERS</b>	-117	-40	160	435	436	191
<b>Public and publicly guaranteed</b>	-146	-28	-40	45	-7	17
Official creditors	-117	-119	-85	-88	-94	-43
Multilateral	-57	-75	-39	7	35	30
Nonconcessional	-57	-75	-46	-5	39	32
-IBRD	11	-15	4	11	-23	-12
Bilateral	-60	-44	-46	-95	-129	-73
Concessional	0	6	1	1	-45	-11
Private creditors	-29	91	45	133	87	60
Commercial banks	-28	77	48	138	-48	-45
Other private	-1	14	-1	-3	185	231
<b>Private nonguaranteed</b>	29	-12	200	390	443	174
Commercial banks	21	-22	134	373	402	124
<b>DEBT SERVICE (LTDS)</b>	388	374	426	701	928	915
<b>Public and publicly guaranteed</b>	219	175	190	258	476	356
Official creditors	190	154	159	199	215	162
Multilateral	130	104	112	91	82	87
Nonconcessional	130	104	112	81	77	85
-IBRD	27	27	37	34	33	29
Bilateral	60	50	47	108	133	75
Concessional	0	0	0	2	53	14
Private creditors	29	21	31	59	261	194
Commercial banks	28	20	27	54	71	68
Other private	1	1	4	5	190	126
<b>Private nonguaranteed</b>	169	199	236	443	452	559
Commercial banks	153	181	219	259	315	432
	<b>Average terms of new commitments</b>					
<b>ALL CREDITORS</b>						
Interest (%)	11.0	10.0	8.8	7.4	6.0	5.5
Maturity (%)	5.0	7.0	8.6	6.5	6.5	7.1
Grace period (years)	1.0	2.0	1.6	1.3	2.3	2.6
<b>OFFICIAL CREDITORS</b>						
Interest (%)	8.0	7.0	6.8	7.0	5.1	5.0
Maturity (years)	10.0	13.0	16.0	14.5	12.3	11.8
Grace period (years)	2.0	4.0	3.6	3.0	4.0	2.8
<b>PRIVATE CREDITORS</b>						
Interest (%)	11.0	11.0	9.5	7.4	6.1	5.5
Maturity (years)	4.0	4.0	3.5	6.4	6.1	6.7
Grace period (years)	1.0	1.0	0.6	1.2	2.2	2.6
<b>MEMORANDUM ITEMS</b>						
Concessional LDOD	1	5	13	65	158	129
Variable rate LDOD	1,132	1,129	1,268	2,146	2,895	2,879

## 2.9. External Debt (continued)

Millions of US Dollars	1998	1999	2000	2001	2002	Subsequent years
	<b>Debt service projections on existing pipeline</b>					
<b>TOTAL LONG-TERM</b>	842	692	679	1,029	601	1,896
Principal	597 <sup>4</sup>	493	498	876	484	1,533
Interest	245	199	181	153	117	363

## 2

## 2.10. External Debt: Regional Structure and Breakdown by Creditors

Millions of US Dollars	Debt stocks			Undisbursed		
	31.12.1995	31.12.1996	31.12.1997	31.12.1995	31.12.1996	31.12.1997
<b>TOTAL LONG-TERM LOANS</b>	2,916	3,960	4,041	431	562	440
<b>1. Multilateral</b>	582	619	625	261	304	223
IBRD	165	153	151	15	31	12
EBRD	127	158	151	163	214	151
EIB	235	279	313	83	59	60
IFC	33	14	1	-	-	-
EUROFIMA	22	15	9	-	-	-
<b>2. Paris Club<sup>6</sup></b>	171	181	101	-	-	-
Austria	18	13	8	-	-	-
Belgium	3	3	0	-	-	-
France	28	22	3	-	-	-
Germany	27	82	56	-	-	-
Italy	6	4	2	-	-	-
Netherlands	14	11	8	-	-	-
Norway	0	0	0	-	-	-
Sweden	6	6	2	-	-	-
Switzerland	9	6	5	-	-	-
USA	60	34	16	-	-	-
Great Kingdom	0	0	0	-	-	-
<b>3. Refinancing - NFA and APIEA, 1988<sup>3</sup></b>	425	9	9	-	-	-
<b>4. Other long-term loans (other than multilateral, refinanced and rescheduled loans)</b>	1,738	3,151	3,306	170	258	217
USA	108	95	56	0	3	2
Switzerland	121	126	109	8	2	1
Germany	285	344	326	5	41	37
Austria	485	731	792	90	55	74
United Kingdom	30	42	52	3	-	38
Italy	109	93	89	19	23	22
France	75	49	63	-	34	2
Syndicate of banks	412	554	550	-	55	-
Bonds <sup>3</sup>	-	974	1,116	-	-	-
Other	113	143	153	45	45	41

## 2.11. Payments of Obligations Effected to the Fiduciary Account

Balance on date	31. Jan. 1998
Obligations pursuant to the Osimo and Rome treaties, in USD	40,308,109

## 2.12. International Investment Position of Slovenia

Millions of US Dollars	1994	1995	1996
<b>Summary</b>			
<b>Net</b>	140.6	-237.7	-1028.6
<b>Assets</b>	5450.2	6324.1	6856.1
Direct Investment Abroad	280.8	403.6	366.1
Portfolio Investment	63.3	107.7	101.5
Other Investment	3607.0	3991.9	4091.9
Reserve Assets	1499.1	1820.9	2297.5
<b>Liabilities</b>	5309.6	6561.8	7884.8
Direct Investment in Slovenia	1331.0	1744.7	1934.3
Portfolio Investment	86.0	111.7	1120.8
Other Investment	3892.6	4705.4	4829.7
<b>Breakdown Items</b>			
<b>Assets</b>	5450.2	6324.1	6856.1
<b>Direct Investment Abroad</b>	280.8	403.6	366.1
Equity Capital and Reinvested Earnings	271.9	289.2	277.5
Other Capital	8.9	114.4	88.6
Claims on Affiliated Enterprises	267.6	343.6	328.7
Liabilities to Affiliated Enterprises	-258.70	-229.20	-240.10
<b>Portfolio Investment</b>	63.3	107.7	101.5
Equity Securities	16.3	18.4	23.4
Banks	4.9	7.0	9.1
Other Sectors	11.4	11.4	14.3
Debt Securities	47.0	89.3	78.1
Bonds and Notes	47.0	89.3	78.1
Banks	47.0	89.3	78.1
Other sectors	0.0	0.0	0.0
<b>Other Investment</b>	3607.0	3991.9	4091.1
Trade Credits	1713.5	1846.7	1920.5
Other Sectors	1713.5	1846.7	1920.5
Long-term	200.7	198.3	189.9
Short-term	1512.8	1648.4	1730.6
Loans	29.6	40.7	43.6
Banks	23.3	37.7	40.6
Long-term	10.4	17.2	18.1
Short-term	12.9	20.5	22.5
Other Sectors	6.3	3.0	3.0
Long-term	5.7	2.4	2.4
Short-term	0.6	0.6	0.6
Currency and Deposits	1348.0	1693.9	1866.2
Banks	1278.1	1634.3	1828.6
Other Sectors	69.9	59.6	37.6
Other Assets	515.9	410.6	260.8
Bank of Slovenia	103.3	170.1	33.3
Long-term	0.0	0.0	0.0
Short-term	103.3	170.1	33.3
Government	0.0	0.0	0.0
Banks	412.6	240.5	227.5
Long-term	0.0	0.0	1.2
Short-term	412.6	240.5	226.3
Other Sectors	0.0	0.0	0.0
Short-term	0.0	0.0	0.0
<b>Reserve Assets</b>	1499.1	1820.9	2297.5
Monetary Gold	0.1	0.1	0.1
Special Drawing Rights	0.1	0.1	0.1
Reserve Position in the Fund	18.8	19.1	18.5
Foreign Exchange	1480.1	1801.6	2278.7
Currency and Deposits	1388.7	1593.0	1891.8
With Banks	0.0	0.0	0.0
Securities	91.4	208.5	386.9
Bonds and Notes	91.4	208.5	386.9

## 2

## 2.12. International Investment Position of Slovenia (continued)

Millions of US Dollars	1994	1995	1996
<b>Liabilities</b>	5309.6	6561.8	7884.8
<b>Direct Investment in Slovenia</b>	1331.0	1744.7	1934.3
Equity Capital and Reinvested Earnings	965.7	1200.1	1261.8
Other Capital	365.3	544.6	672.5
Claims on Direct Investors	-128.70	-133.00	-169.10
Liabilities to Direct Investors	494.0	677.6	841.6
<b>Portfolio Investment</b>	86.0	111.7	1120.8
Equity Securities	43.2	56.2	97.7
Banks	17.8	27.4	30.1
Other Sectors	25.4	28.8	67.6
Debt Securities	42.9	55.5	1023.1
Bonds and Notes	42.9	55.5	1023.1
General Government	0.0	0.0	973.7
Banks	0.0	17.0	25.3
Other Sectors	42.9	38.5	24.1
<b>Other Investment</b>	3892.6	4705.4	4829.7
Trade Credits	1503.3	1695.0	1711.7
General Government	4.0	2.7	0.9
Long-term	4.0	2.7	0.9
Other sectors	1499.3	1692.3	1710.8
Long-term	73.7	79.4	80.4
Short-term	1425.6	1612.9	1630.4
Loans	2023.0	2596.9	2587.3
Bank of Slovenia	7.2	4.0	1.3
Use of Fund Credit and Loans from Fund	7.2	4.0	1.3
General Government	386.7	591.0	623.6
Long-term	386.7	591.0	623.6
Short-term	0.0	0.0	0.0
Banks	855.3	992.7	764.2
Long-term	853.9	989.3	764.2
Short-term	1.4	3.4	0.0
Other Sectors	773.8	1009.2	1198.2
Long-term	723.9	994.4	1185.8
Short-term	49.9	14.8	12.4
Currency and Deposits	171.4	219.0	363.8
Bank of Slovenia	0.1	0.1	0.3
Banks	171.3	218.9	363.5
Other Liabilities	194.8	194.5	166.9
Banks	69.0	82.1	73.8
Long-term	65.5	78.1	70.5
Short-term	3.5	4.0	3.3
Other Sectors	125.8	112.4	93.1
Long-term	125.8	112.4	93.1
Short-term	0.0	0.0	0.0

BALANCE OF PAYMENTS AND EXTERNAL POSITION

## 3.1. Derivation and Expenditure on Gross domestic products

3

GENERAL ECONOMIC INDICATORS

	1994	1995	1996	1994	1995	1996
	Millions of Tolars at current prices			Real growth rates in %		
<b>Gross domestic product by activities</b>						
A,B Agriculture, hunting and forestry, fishing	73,389	87,458	98,699	4.2	1.6	1.7
C Mining and quarrying	23,702	26,006	30,683	-5.1	0.9	-1.3
D Manufacturing	486,015	545,730	616,410	7.3	2.5	1.4
E Electricity, gas and water supply	50,954	56,693	65,032	5.9	0.2	1.0
F Construction	76,423	96,588	123,827	0.4	9.2	11.1
G Wholesale and retail trade, certain repair	190,893	232,286	257,273	4.6	6.7	4.7
H Hotels and restaurants	48,410	57,164	68,467	5.8	3.5	4.5
I Transport, storage, communication	121,401	148,746	169,275	6.3	5.9	3.4
J Financial intermediation	53,460	77,067	93,181	3.9	3.5	2.3
K Real estate, renting and business services	181,983	226,191	263,568	4.5	3.1	4.8
L Public administration and defence	82,328	102,937	118,746	3.3	3.1	4.2
M Education	87,103	108,178	123,881	-2.3	2.8	2.0
N Health and social work	83,398	99,385	118,454	5.7	2.1	0.6
O Other social and personal services	58,449	63,829	77,431	5.7	2.1	1.3
Imputed bank services (FISIM)	-32,955	-43,947	-55,127	-1.4	-0.5	1.6
Agriculture (A+B)	73,389	87,458	98,699	4.2	1.6	1.7
Industry (C+D+E)	560,671	628,429	712,125	6.6	2.3	1.2
Construction (F)	76,423	96,588	123,827	0.4	9.2	11.1
Services (G to O)	907,425	1,115,784	1,290,276	4.3	4.0	3.5
Imputed bank services (FISIM)	-32,955	-43,947	-55,127	-1.4	-0.5	1.6
Total Value Added, at basic cost	1,584,953	1,884,312	2,169,800	5.1	3.5	2.9
Taxes on production and on imports	298,936	368,834	418,577	7.0	7.1	3.9
Less: Subsidies	30,892	31,186	35,709	7.4	4.2	2.7
Gross domestic product	1,852,997	2,221,459	2,552,668	5.3	4.1	3.1
<b>Cost structure of gross domestic product</b>				in percent		
Total	1,852,997	2,221,459	2,552,668	100.0	100.0	100.0
1. Taxes on production and on imports	306,636	377,964	444,708	16.5	17.0	17.4
2. Less: Subsidies	30,892	31,186	35,709	2.3	2.2	2.1
3. Compensation of employees	1,074,494	1,271,699	1,400,005	58.0	57.2	54.8
- Wages and salaries	902,040	1,070,010	1,213,825	48.7	48.2	47.6
- Employers actual social contributions	172,454	201,689	186,180	9.3	9.1	7.3
4. Gross operating surplus	349,728	424,879	540,726	18.9	19.1	21.2
- Consumption of fixed capital	280,387	330,634	415,237	15.1	14.9	16.3
- Net operating surplus	69,341	94,245	125,489	3.8	4.3	5.0
5. Gross mixed income	198,216	238,865	275,229	10.7	10.7	10.8
- Consumption of fixed capital	33,442	38,576	45,528	1.8	1.7	1.8
- Net mixed income	164,774	200,289	229,701	8.9	9.0	9.0
6. Imputed bank services (FISIM)	-32,955	-43,947	-55,127	-1.8	-2.0	-2.2
<b>Expenditure on gross domestic product</b>				Real growth rates in %		
Total (3+4)	1,852,997	2,221,459	2,552,668	5.3	4.1	3.1
1. Exports of goods and services	1,091,299	1,203,665	1,385,819	10.5	1.0	2.5
2. Imports of goods and services	1,043,381	1,231,985	1,408,638	10.7	11.6	1.3
3. Foreign balance (exports-imports)	47,918	-28,320	-22,819	-	-	-
4. Total domestic final consumption (5+6)	1,805,079	2,249,779	2,575,487	5.6	11.0	2.3
5. Final consumption	1,423,778	1,735,127	1,978,154	3.4	7.5	2.5
- Households	1,032,419	1,262,623	1,438,302	4.1	9.0	2.8
- Nonprofit institutions	17,071	24,353	25,493	-9.5	24.3	-8.0
- Government	374,288	448,151	514,359	2.1	2.5	2.2
6. Gross capital formation	381,301	514,652	597,333	14.2	23.3	1.7
- Gross fixed capital formation	365,964	470,891	573,863	12.5	17.1	6.9
- Changes in inventories	15,337	43,761	23,470	-	-	-
* Consumption of fixed capital	313,829	369,210	460,765	...	...	...
* Net fixed capital formation	52,135	101,681	113,098	...	...	...
GDP at market prices, in millions of US Dollars	14,386	18,744	18,858			
GDP per capital, in US Dollars	7,233	9,431	9,471			

Source: Statistical Office of RS. Institute of Macroeconomic Analysis and Development.



## 3

## GENERAL ECONOMIC INDICATORS

## 3.2. Quaterly Real Gross Domestic Products

Column Code	Value added in selected activities										Gross Domestic Product	
	Agriculture		Manufacturing		Construction		Trade		Transport		Millions of Tolars, 1992 prices	Annual growth in %
	Millions of Tolars, 1992 prices	Annual growth in %	Millions of Tolars, 1992 prices	Annual growth in %	Millions of Tolars, 1992 prices	Annual growth in %	Millions of Tolars, 1992 prices	Annual growth in %	Millions of Tolars, 1992 prices	Annual growth in %		
1	2	3	4	5	6	7	8	9	10	11	12	
1992	52,880	-6.7	288,613	-13.6	38,698	-5.6	95,791	-3.9	66,489	-5.5	1,017,965	-5.5
1993	50,656	-4.2	282,760	-2.0	35,491	-8.3	104,211	8.8	65,497	-1.5	1,046,910	2.8
1994	52,802	4.2	303,472	7.3	35,635	0.4	109,044	4.6	69,631	6.3	1,102,684	5.3
1995	53,621	1.6	310,933	2.5	38,906	9.2	116,394	6.7	73,736	5.9	1,147,973	4.1
1996	54,536	1.7	315,147	1.4	43,221	11.1	121,873	4.7	76,224	3.4	1,183,219	3.1
1992 II	12,645	-	74,025	-	12,038	-	24,315	-	17,321	-	258,944	-
1992 III	13,723	-	68,585	-	8,532	-	23,508	-	15,897	-	251,318	-
1992 IV	13,358	-	71,642	-	8,881	-	24,012	-	15,667	-	255,051	-
1993 I	12,539	-4.7	69,884	-6.0	5,444	-41.1	23,598	-1.5	15,878	-9.8	249,273	-1.3
1993 II	12,097	-4.3	70,789	-4.4	8,387	-30.3	25,714	5.8	15,925	-8.1	258,797	-0.1
1993 III	13,165	-4.1	68,477	-0.2	9,314	9.2	26,589	13.1	16,591	4.4	263,256	4.8
1993 IV	12,855	-3.8	73,612	2.8	12,346	39.0	28,310	17.9	17,102	9.2	275,584	8.1
1994 I	13,218	5.4	72,603	3.9	4,535	-16.7	25,596	8.5	16,599	4.5	260,630	4.6
1994 II	12,667	4.7	78,140	10.4	7,533	-10.2	27,192	5.7	18,338	15.2	277,713	7.3
1994 III	13,647	3.7	75,222	9.9	9,925	6.6	26,268	-1.2	16,333	-1.6	274,173	4.1
1994 IV	13,270	3.2	77,507	5.3	13,641	10.5	29,988	5.9	18,361	7.4	290,169	5.3
1995 I	13,274	0.4	79,430	9.4	5,962	31.5	26,809	4.7	18,232	9.8	277,139	6.3
1995 II	12,770	0.8	80,918	3.6	8,502	12.9	28,984	6.6	18,604	1.4	287,206	3.4
1995 III	13,948	2.2	74,154	-1.4	10,833	9.1	29,266	11.4	17,489	7.1	286,428	4.5
1995 IV	13,629	2.7	76,431	-1.4	13,609	-0.2	31,334	4.5	19,412	5.7	297,201	2.4
1996 I	13,470	1.5	75,789	-4.6	8,819	47.9	28,309	5.6	19,378	6.3	283,504	2.3
1996 II	12,999	1.8	80,064	-1.1	10,022	17.9	30,537	5.4	18,790	1.0	294,537	2.6
1996 III	14,225	2.0	77,233	4.2	11,847	9.4	30,529	4.3	17,188	-1.7	296,069	3.4
1996 IV	13,842	1.6	82,061	7.4	12,533	-7.9	32,498	3.7	20,867	7.5	309,108	4.0
1997 I	13,697	1.7	75,992	0.3	9,395	6.5	29,082	2.7	19,071	-1.6	290,464	2.5
1997 II	13,198	1.5	82,842	3.5	10,496	4.7	31,574	3.4	20,127	7.1	306,901	4.2
1997 III	14,437	1.5	77,726	0.6	12,030	1.5	30,751	0.7	19,110	11.2	301,667	1.9

Source: Statistical Office of RS, computations and estimation in BS.

## 3.3. Industry

Column Code	Industrial Output								Employment		Productivity	
	Total		Mining		Manufacturing		Electricity supply		1992=100	Annual growth in %	1992=100	Annual growth in %
	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %	1992=100	Annual growth in %				
1	2	3	4	5	6	7	8	9	10	11	12	
1992	100.0	-13.2	100.0	0.0	100.0	-14.4	100.0	-5.1	100.0	-10.1	100.0	-3.4
1993	97.3	-2.8	89.0	-10.3	96.7	-2.5	96.4	-3.6	91.5	-8.5	106.4	6.4
1994	103.5	6.4	82.9	-5.1	102.6	6.7	104.0	7.8	87.1	-4.8	119.9	12.7
1995	105.5	2.0	83.6	0.9	105.5	2.6	103.7	-0.3	83.3	-4.3	127.7	6.5
1996	106.6	1.0	83.9	0.4	106.4	0.9	104.5	0.8	77.1	-7.5	139.7	9.4
1997	108.0	1.3	83.6	-0.4	107.3	0.8	113.6	8.6	76.1	-1.3	141.9	1.5
1996 May	110.1	-0.5	94.2	10.1	110.9	-2.7	94.0	23.5	79.7	-4.6	138.0	4.3
1996 Jun.	103.0	-11.4	89.0	-16.0	105.2	-9.8	70.4	-31.6	78.5	-5.9	131.2	-5.9
1996 Jul.	109.0	6.2	93.5	16.4	109.2	6.2	81.2	-21.9	78.2	-5.5	139.5	12.4
1996 Aug.	88.0	-1.8	82.6	22.7	86.8	-3.4	93.7	-0.8	77.9	-5.5	112.9	3.9
1996 Sep.	114.0	5.0	100.7	15.6	114.7	5.6	103.5	-3.9	77.5	-5.3	147.0	11.0
1996 Oct.	117.4	9.9	80.8	-12.3	116.7	9.4	121.2	12.5	77.5	-5.1	151.4	15.8
1996 Nov.	116.8	3.6	92.3	-4.9	115.2	3.4	121.9	12.5	77.5	-5.0	150.7	9.2
1996 Dec.	101.5	7.9	59.9	5.0	99.6	8.4	133.1	16.9	76.6	-5.2	132.6	13.8
1997 Jan.	101.0	0.2	57.0	-13.3	101.6	6.4	124.2	3.0	77.3	-4.3	130.6	4.7
1997 Feb.	101.5	1.7	71.3	1.9	100.9	1.9	114.4	-2.4	77.1	-4.0	131.7	6.0
1997 Mar.	108.1	-1.4	94.4	15.7	106.7	-5.6	127.0	-1.6	77.0	-4.0	140.4	2.8
1997 Apr.	114.2	4.3	88.2	2.2	113.1	4.1	129.0	30.4	76.8	-3.8	148.6	8.5
1997 May	106.8	-2.9	77.8	-18.6	108.3	3.1	91.3	15.3	76.4	-4.2	139.8	1.3
1997 Jun.	107.5	4.3	77.0	-15.9	109.0	0.3	86.0	23.7	76.2	-2.9	141.0	7.5
1997 Jul.	109.0	-0.1	92.2	-4.8	108.1	-2.7	100.7	23.9	75.7	-3.1	143.8	3.1
1997 Aug.	91.0	3.5	80.2	-6.3	90.3	-1.6	99.8	6.6	75.7	-2.8	120.2	6.5
1997 Sep.	114.7	0.7	106.7	5.2	112.8	1.6	113.9	10.1	75.7	-2.4	151.6	3.1
1997 Oct.	119.0	1.3	95.9	15.4	116.8	1.0	125.6	3.6	75.6	-2.5	157.4	3.9
1997 Nov.	115.1	-1.5	68.3	-25.4	114.9	-4.3	123.0	0.9	75.4	-2.7	152.7	1.3
1997 Dec.	107.8	6.2	93.7	54.5	105.8	3.1	127.9	-3.9	74.6	-2.6	144.5	9.0

Source: Statistical Office of RS, estimation in BS.

## 3.4. Travel

Thousands	Overnight stays			Road border crossing						Slovenian overnight stays in Croatia
	Total	From Slovenia	From abroad	Total	From Slovenia	From abroad	Excluding border with Croatia			
							Total	From Slovenia	From abroad	
Column Code	1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10
1992	5,098	3,083	2,015	71,968	26,706	45,274	46,320	17,565	28,755	2,088
1993	5,385	3,372	2,013	82,642	28,293	54,346	51,988	18,585	33,402	1,495
1994	5,866	3,385	2,481	93,522	28,440	65,080	59,916	20,480	39,433	2,065
1995	5,883	3,448	2,435	90,751	28,720	62,031	65,166	22,446	42,721	2,060
1996	5,832	3,282	2,551	98,712	28,841	69,871	71,169	22,214	48,955	2,795
1997	6,385	3,306	3,079	101,571	27,372	74,199	71,406	20,916	50,490	3,721
1996 Jun.	560	320	240	8,604	2,517	6,087	6,111	1,879	4,231	217
Jul.	933	577	356	9,440	2,661	6,779	6,405	1,869	4,536	1,105
Aug.	1,117	669	448	10,857	2,976	7,880	7,220	2,010	5,210	1,069
Sep.	518	257	261	8,558	2,456	6,101	6,010	1,865	4,144	216
Oct.	353	162	191	8,260	2,513	5,748	6,159	2,034	4,126	11
Nov.	274	148	126	7,874	2,295	5,579	5,814	1,825	3,989	6
Dec.	296	165	131	8,532	2,479	6,053	6,749	2,082	4,667	9
1997 Jan.	341	176	164	6,666	1,854	4,812	4,870	1,483	3,387	7
Feb.	385	247	138	6,985	1,859	5,126	5,309	1,502	3,806	17
Mar.	387	197	189	8,855	2,374	6,481	6,717	1,935	4,783	14
Apr.	373	171	202	8,596	2,352	6,244	6,428	1,907	4,521	57
May	508	225	283	9,412	2,528	6,885	6,944	1,983	4,962	105
Jun.	609	320	289	9,222	2,340	6,882	6,641	1,787	4,854	261
Jul.	1,012	563	448	9,927	2,648	7,279	6,607	1,933	4,673	1,508
Aug.	1,199	630	569	11,439	2,876	8,563	6,959	1,865	5,093	1,498
Sep.	605	281	324	8,283	2,254	6,029	5,509	1,653	3,856	239
Oct.	392	181	211	7,910	2,275	5,635	5,504	1,773	3,730	15
Nov.	274	144	130	6,932	1,967	4,964	4,811	1,493	3,319	...
Dec.	300	170	130	7,344	2,044	5,300	5,107	1,601	3,506	...

Source: Statistical Office of RS, Central Bureau of Statistics of R Croatia.

## 3.5. Employment and Unemployment

Persons	Total labour force											
	Total employed persons										Unemployment rate in %	
	Persons in paid employment			Self-employed persons			Total	Registered unemployed persons	Total			
	In enterprises and institutions	By self-employed persons	Total	Outside agriculture	In agriculture	Total				Total	Registered	Surveys
Column Code	1	2	3=1+2	4	5	6=4+5	7=3+6	8	9=7+8	10	11	
1992	669,466	32,615	702,080	42,569	39,408	81,977	784,057	102,596	886,654	11.6	8.3	
1993	634,522	36,328	670,850	45,613	39,408	85,021	755,871	129,087	884,958	14.6	9.1	
1994	615,767	42,721	658,488	48,340	39,408	87,748	746,236	127,056	873,292	14.5	9.0	
1995	607,289	48,039	655,328	50,502	39,408	89,910	745,237	121,483	866,721	14.0	7.4	
1996	597,328	53,100	650,428	52,375	39,408	91,783	742,211	119,799	862,009	13.9	7.3	
1996 May	601,016	52,542	653,558	52,333	39,408	91,741	745,299	118,321	863,620	13.7	7.3	
Jun.	598,524	53,348	651,872	52,241	39,408	91,649	743,521	113,977	857,498	13.3	-	
Jul.	596,000	53,938	649,938	52,282	39,408	91,690	741,628	114,051	855,679	13.3	-	
Aug.	592,703	54,258	646,961	52,326	39,408	91,734	738,695	116,067	854,762	13.6	-	
Sep.	592,258	54,783	647,041	52,381	39,408	91,789	738,830	118,083	856,913	13.8	-	
Oct.	594,318	55,531	649,849	52,522	39,408	91,930	741,779	120,722	862,501	14.0	-	
Nov.	595,797	55,622	651,419	52,529	39,408	91,937	743,356	121,831	865,187	14.1	-	
Dec.	593,560	54,748	648,308	52,453	39,408	91,861	740,169	124,470	864,639	14.4	-	
1997 Jan.	594,299	54,186	648,485	52,303	39,408	91,711	740,196	126,316	866,512	14.6	-	
Feb.	593,587	54,769	648,356	52,348	39,408	91,756	740,112	125,534	865,646	14.5	-	
Mar.	593,389	55,598	648,987	52,364	39,408	91,772	740,759	124,244	865,003	14.4	-	
Apr.	593,612	57,330	650,942	52,465	39,408	91,873	742,815	123,780	866,595	14.3	-	
May	594,303	58,034	652,337	52,506	39,408	91,914	744,251	122,518	866,769	14.1	7.1	
Jun.	594,569	58,727	653,296	52,524	39,408	91,932	745,228	122,613	867,841	14.1	-	
Jul.	592,855	59,012	651,867	52,562	39,408	91,970	743,837	125,129	868,966	14.4	-	
Aug.	591,553	59,256	650,809	52,591	39,408	91,999	742,808	125,196	868,004	14.4	-	
Sep.	592,326	59,999	652,325	52,636	40,283	92,919	745,244	125,350	870,594	14.4	-	
Oct.	593,191	60,551	653,742	52,615	40,283	92,898	746,640	126,548	873,188	14.5	-	
Nov.	593,299	60,575	653,874	52,601	40,283	92,884	746,758	126,462	873,220	14.5	-	

Source: Statistical Office of RS, estimation in BS.

## 3.6. Average Wages and Salaries

Column Code	Gross Wages and Salaries								Net Wages and Salaries			
	Tolars	Annual growth in %	Real		Manufacturing				Tolars	Annual growth in %	Real	
			1992=100	Annual growth in %	Tolars	Annual growth in %	Real				1992=100	Annual growth in %
							1992=100	An.growth in %				
1	2	3	4	5	6	7	8	9	10	11	12	
1992	51,044	203.4	100.0	-	43,304	194.0	100.0	-	30,813	198.5	100.0	-
1993	75,432	47.8	113.3	13.3	62,491	44.3	110.1	10.1	46,826	52.0	116.4	16.4
1994	94,618	25.4	117.3	3.6	79,347	27.0	115.4	4.9	60,089	28.3	123.3	6.0
1995	111,996	18.4	122.4	4.4	92,877	17.1	119.1	3.2	71,279	19.4	129.1	4.7
1996	129,125	15.3	128.5	4.9	106,144	14.3	123.9	4.0	81,830	14.8	134.8	4.4
1996 Mar.	120,206	9.7	121.6	0.1	99,144	7.6	117.7	-1.9	76,552	9.9	128.3	0.3
Apr.	125,499	15.6	125.1	3.8	102,634	14.4	120.0	2.6	79,351	14.9	131.0	3.1
May	127,860	14.9	126.8	3.6	104,934	12.5	122.0	1.5	80,585	13.6	132.4	2.5
Jun.	127,014	14.9	125.7	3.9	103,221	11.9	119.8	1.3	80,573	14.4	132.1	3.5
Jul.	131,803	18.6	130.1	7.1	109,656	19.7	126.9	8.1	83,588	17.7	136.6	6.3
Aug.	131,315	16.3	130.3	5.3	108,120	14.8	125.9	3.9	83,133	15.7	136.7	4.8
Sep.	131,918	17.7	130.4	7.2	108,130	16.6	125.4	6.2	83,863	17.5	137.3	7.1
Oct.	135,595	17.8	132.8	6.8	112,244	18.0	128.9	7.1	85,732	17.1	139.1	6.2
Nov.	138,175	15.9	134.7	6.2	113,145	14.2	129.4	4.6	87,145	15.5	140.7	5.8
Dec.	140,808	17.3	136.2	7.6	114,485	17.7	129.9	8.0	88,905	16.7	142.4	7.1
1997 Jan.	138,586	15.8	132.3	6.3	114,459	14.5	128.2	5.1	87,835	15.1	138.9	5.7
Feb.	136,811	14.1	129.7	5.3	110,971	11.9	123.4	3.3	87,070	13.9	136.7	5.2
Mar.	138,593	15.3	130.7	7.5	113,307	14.3	125.4	6.6	88,010	15.0	137.5	7.2
Apr.	141,455	12.7	131.9	5.4	116,889	13.9	127.9	6.5	89,234	12.5	137.9	5.2
May	143,169	12.0	131.4	3.6	118,665	13.1	127.7	4.7	90,298	12.1	137.3	3.7
Jun.	143,603	13.1	131.8	4.8	117,719	14.0	126.7	5.8	90,806	12.7	138.0	4.5
Jul.	144,689	9.8	132.0	1.5	120,705	10.1	129.1	1.8	91,664	9.7	138.5	1.4
Aug.	143,556	9.3	130.7	0.3	118,712	9.8	126.8	0.7	90,996	9.5	137.2	0.4
Sep.	145,362	10.2	131.6	0.9	120,934	11.8	128.5	2.4	92,036	9.7	138.0	0.5
Oct.	148,170	9.3	133.5	0.5	123,390	9.9	130.4	1.1	93,440	9.0	139.5	0.3
Nov.	149,213	8.0	133.4	-1.0	122,959	8.7	128.9	-0.4	93,913	7.8	139.0	-1.2

Source: Statistical Office of RS and computations in BS.

## 3.7. Registered Household Income

Column Code	Net Wages and Salaries			Other receipts from employment			Transfer receipts			Total		
	Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real		Millions of Tolars	Real	
		1992=100	Annual growth in %		1992=100	Annual growth in %		1992=100	Annual growth in %		1992=100	Annual growth in %
1	2	3	4	5	6	7	8	9	10=1+4+7	11	12	
1992	238,780	100.0	-	89,856	100.0	-	132,532	100.0	-	461,168	100.0	-
1993	359,259	115.9	17.6	150,590	129.9	36.1	220,481	130.9	51.3	730,330	122.9	27.4
1994	445,487	119.9	3.6	165,048	118.9	-8.6	284,858	141.0	7.8	895,394	125.7	2.2
1995	529,684	126.7	5.9	206,838	132.6	12.1	329,933	145.3	3.9	1,066,455	133.1	6.2
1996	594,907	129.7	2.4	261,298	152.5	15.6	420,773	168.7	16.7	1,276,978	145.2	9.2
1997	654,872	131.0	1.3	289,031	154.7	1.4	494,015	181.8	7.7	1,437,917	150.0	3.3
1996 May	47,847	125.6	-0.2	23,498	165.2	-3.2	37,595	181.5	13.9	108,940	149.2	3.5
Jun.	49,096	128.3	-1.2	29,523	206.6	12.1	35,900	172.5	16.1	114,519	156.1	7.1
Jul.	49,606	129.0	2.3	24,228	168.8	16.3	35,340	169.1	12.3	109,174	148.1	8.3
Aug.	50,377	130.9	2.6	18,312	127.5	13.7	35,785	171.0	17.7	104,474	141.6	9.3
Sep.	50,352	130.3	4.2	18,500	128.2	13.4	35,338	168.1	12.2	104,190	140.6	8.3
Oct.	51,506	132.1	4.9	21,485	147.6	24.9	37,669	177.7	16.2	110,660	148.0	12.1
Nov.	51,550	131.7	5.1	19,864	135.9	14.4	37,182	174.7	40.1	108,596	144.7	16.9
Dec.	56,469	143.2	3.7	25,916	176.0	14.2	37,965	177.0	32.0	120,350	159.2	13.6
1997 Jan.	51,673	129.6	5.8	17,292	116.2	0.5	37,751	174.2	12.2	106,716	139.6	7.0
Feb.	52,653	131.6	3.7	17,469	116.9	-1.2	39,117	179.8	15.5	109,239	142.4	6.8
Mar.	52,297	130.3	2.8	24,058	160.5	12.9	40,344	184.8	10.6	116,699	151.7	7.4
Apr.	54,061	132.1	1.9	28,700	187.8	-5.3	39,185	176.0	13.6	121,946	155.4	3.5
May	52,697	127.0	1.1	24,595	158.8	-3.9	39,417	174.7	-3.7	116,709	146.7	-1.6
Jun.	54,267	130.3	1.6	29,436	189.3	-8.4	48,719	215.2	24.7	132,422	165.9	6.3
Jul.	55,265	131.4	1.8	29,519	187.9	11.3	40,270	176.0	4.1	125,054	155.1	4.7
Aug.	54,430	129.0	-1.5	19,463	123.5	-3.1	40,270	175.5	2.6	114,164	141.1	-0.4
Sep.	54,368	127.6	-2.0	20,412	128.3	0.1	40,546	175.1	4.1	115,326	141.2	0.5
Oct.	56,220	131.4	-0.6	24,522	153.5	4.0	45,178	194.2	9.3	125,919	153.5	3.7
Nov.	55,844	129.8	-1.4	21,857	136.1	0.1	40,678	173.9	-0.5	118,378	143.5	-0.8
Dec.	61,098	141.6	-1.1	31,707	196.8	11.8	42,539	181.3	2.4	135,344	163.6	2.8

Source: Agency of RS for Payments, registered payments of enterprises and institutions.

## 3.8. Prices

## 3

## GENERAL ECONOMIC INDICATORS

Column Code	Retail prices							Consumer price index			Industrial producers prices			
	Total			Industrial products		Services		1992=100	Annual growth in %	Monthly growth in %	1992=100	Annual growth in %	Monthly growth in %	
	1992=100	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %	Annual growth in %	Monthly growth in %							
1	2	3	4	5	6	7	8	9	10	11	12	13		
1992	100.0	201.3	5.6	210.0	5.4	166.8	5.8	100.0	203.0	5.8	100.0	215.7	4.8	
1993	132.3	32.3	1.7	29.3	1.5	45.4	2.6	132.9	32.9	1.7	121.6	21.6	1.4	
1994	158.5	19.8	1.4	18.9	1.4	24.3	1.5	160.8	21.0	1.5	143.1	17.7	1.4	
1995	178.5	12.6	0.7	11.1	0.6	17.9	1.2	182.4	13.4	0.7	161.4	12.8	0.6	
1996	195.8	9.7	0.7	8.0	0.6	15.6	1.0	200.4	9.9	0.7	172.3	6.8	0.5	
1997	213.6	9.1	0.8	7.8	0.7	9.9	0.9	217.1	8.4	0.7	182.9	6.1	0.5	
1993	Sep.	136.4	24.0	1.7	21.2	1.6	37.5	2.2	136.1	24.0	2.1	123.0	13.6	1.2
	Oct.	140.3	24.2	2.9	21.1	2.5	39.3	4.6	139.6	23.0	2.6	127.0	16.0	3.3
	Nov.	142.5	22.4	1.6	19.4	1.4	37.9	1.5	142.8	21.6	2.3	128.8	16.2	1.4
	Dec.	144.6	22.9	1.5	20.0	1.3	36.4	2.4	145.3	22.8	1.8	131.9	18.6	2.4
1994	Jan.	146.8	20.3	1.5	17.8	1.6	33.7	0.5	148.1	20.6	1.9	133.4	14.5	1.1
	Feb.	148.6	19.9	1.3	17.6	1.0	31.3	2.1	149.9	19.9	1.3	136.3	15.3	2.2
	Mar.	150.2	19.5	1.1	18.1	1.2	26.8	0.3	152.1	19.8	1.5	136.9	19.9	0.5
	Apr.	153.4	20.8	2.1	19.4	1.9	27.4	2.7	155.8	21.7	2.4	137.8	21.5	0.7
	May	155.0	20.4	1.0	19.6	1.1	24.9	0.8	157.5	20.6	1.1	138.8	22.2	0.7
	Jun.	157.5	20.5	1.6	19.4	1.6	25.1	2.2	159.8	21.6	1.5	140.6	23.8	1.3
	Jul.	159.2	20.8	1.1	19.6	1.4	24.9	0.6	162.0	22.4	1.4	142.5	18.2	1.3
	Aug.	160.9	20.1	1.1	19.3	1.5	22.9	1.1	163.3	22.5	0.8	144.0	18.5	1.1
	Sep.	163.4	19.9	1.5	19.3	1.5	22.7	2.0	166.1	22.0	1.7	146.4	19.1	1.6
	Oct.	166.7	18.9	2.0	19.0	2.1	18.8	1.2	168.8	20.9	1.7	151.3	19.1	3.3
	Nov.	169.2	18.8	1.5	18.9	1.5	18.3	1.1	172.0	20.4	1.9	153.7	19.3	1.6
	Dec.	171.1	18.3	1.1	18.2	0.6	19.7	3.5	173.6	19.5	0.9	155.9	18.2	1.5
1995	Jan.	173.0	17.8	1.1	16.9	0.5	19.8	0.6	177.1	19.6	2.0	157.6	18.2	1.1
	Feb.	174.6	17.3	0.9	16.5	0.6	18.8	1.2	179.2	19.5	1.2	158.6	16.4	0.6
	Mar.	175.4	16.6	0.5	15.5	0.3	19.8	1.2	179.8	18.2	0.4	159.6	16.6	0.7
	Apr.	175.2	14.1	-0.1	13.1	-0.3	18.5	1.6	179.5	15.2	-0.2	159.8	15.9	0.1
	May	176.1	13.5	0.5	12.4	0.3	17.9	0.3	181.4	15.2	1.1	159.6	15.0	-0.1
	Jun.	177.4	12.6	0.8	11.6	0.9	16.6	1.0	182.3	14.1	0.5	160.0	13.7	0.2
	Jul.	177.9	11.7	0.3	10.2	0.2	17.5	1.4	182.5	12.7	0.1	160.0	12.3	0.0
	Aug.	178.8	11.0	0.5	9.3	0.5	18.3	1.8	181.9	11.4	-0.3	160.6	11.5	0.4
	Sep.	181.2	10.8	1.3	8.8	1.2	18.6	2.3	183.8	10.7	1.1	162.3	10.9	1.1
	Oct.	182.2	9.3	0.6	7.3	0.6	17.7	0.4	184.7	9.4	0.5	164.2	8.6	1.2
	Nov.	184.6	9.1	1.3	7.2	1.2	17.5	0.9	187.3	8.9	1.4	166.2	8.2	1.2
	Dec.	185.8	8.6	0.6	6.8	0.5	14.7	1.1	189.2	9.0	1.0	168.2	7.9	1.2
1996	Jan.	187.7	8.5	1.0	6.7	0.4	16.4	2.1	191.8	8.3	1.4	168.7	7.1	0.3
	Feb.	189.3	8.5	0.9	6.8	0.6	16.5	1.3	194.1	8.3	1.2	170.6	7.6	1.1
	Mar.	191.7	9.3	1.3	7.6	1.1	16.8	1.5	197.1	9.6	1.6	170.4	6.8	-0.1
	Apr.	194.0	10.7	1.2	8.8	0.9	17.0	1.7	200.0	11.4	1.4	171.1	7.1	0.4
	May	195.3	10.9	0.7	9.1	0.7	17.5	0.7	201.1	10.9	0.6	169.9	6.5	-0.7
	Jun.	196.2	10.5	0.5	8.8	0.6	16.9	0.6	201.5	10.5	0.2	171.1	7.0	0.7
	Jul.	197.1	10.7	0.5	9.1	0.4	16.3	0.8	202.1	10.7	0.3	171.7	7.4	0.4
	Aug.	197.3	10.3	0.1	8.6	0.1	15.6	1.2	200.9	10.4	-0.6	172.2	7.3	0.3
	Sep.	198.2	9.4	0.5	7.9	0.4	14.2	1.1	201.7	9.7	0.4	173.2	6.8	0.6
	Oct.	199.9	9.7	0.8	8.1	0.9	14.1	0.4	203.6	10.2	0.9	175.3	6.7	1.2
	Nov.	200.7	8.6	0.4	7.0	0.3	13.4	0.3	204.5	9.2	0.5	175.9	5.9	0.4
	Dec.	202.2	8.8	0.7	7.5	0.8	12.8	0.5	206.2	9.0	0.9	178.0	5.8	1.1
1997	Jan.	204.4	9.0	1.1	7.9	0.8	11.7	1.1	208.9	8.9	1.3	178.5	5.8	0.3
	Feb.	205.2	8.5	0.4	7.4	0.1	11.2	0.8	210.3	8.3	0.7	179.8	5.4	0.7
	Mar.	205.8	7.4	0.3	6.7	0.4	10.2	0.5	211.4	7.3	0.5	178.9	5.0	-0.5
	Apr.	209.9	8.2	2.0	8.1	2.2	9.2	0.9	213.8	6.9	1.2	179.6	5.0	0.4
	May	212.7	8.9	1.3	8.5	1.1	10.7	2.1	217.3	8.1	1.6	180.3	6.2	0.4
	Jun.	213.5	8.8	0.4	8.1	0.4	11.6	1.4	217.3	7.8	0.0	181.7	6.2	0.8
	Jul.	215.7	9.4	1.0	9.1	1.2	11.1	0.4	218.6	8.2	0.6	181.9	5.9	0.1
	Aug.	216.4	9.6	0.3	9.1	0.3	10.6	0.7	219.0	9.0	0.2	182.3	5.8	0.2
	Sep.	218.4	10.1	0.9	9.7	0.9	10.9	1.4	220.2	9.2	0.6	184.8	6.6	1.4
	Oct.	219.4	9.7	0.5	9.3	0.6	11.0	0.5	221.3	8.7	0.5	188.1	7.3	1.8
	Nov.	220.6	9.9	0.6	9.5	0.5	10.8	0.1	223.1	9.1	0.8	188.5	7.1	0.2
	Dec.	221.2	9.4	0.3	...	0.3	...	0.3	224.3	8.8	0.6	190.1	6.8	0.8
1998	Jan.	223.0	9.1	0.8	...	...	...	...	227.4	8.9	1.4	192.4	7.7	1.2

Source: Statistical Office of RS and computations in BS.

## 4.1. General Government Revenues and Expenditure

	Outturn				Share in GDP
	1993	1994	1995	1996	1996
	Millions of Tolars at current prices				In %
<b>A. Total revenues</b>	674,825	849,756	1,015,350	1,153,820	46.2
1. Tax revenues	315,494	443,624	531,419	629,848	25.2
1.1. Corporate income tax	6,660	14,994	12,941	22,291	0.9
1.2. Individual income taxes	97,997	134,176	151,497	192,916	7.7
1.3. Domestic taxes on goods and services	158,842	229,518	288,032	337,076	13.5
1.4. Customs duties and other import taxes	51,463	64,267	78,176	76,593	3.1
1.5. Other income taxes	532	670	772	971	0.0
2. Social security contributions	300,560	346,632	407,977	424,284	17.0
2.1. Contribution for unemployment	21,082	9,883	7,294	2,784	0.1
2.2. Contributions for health care	102,108	117,587	140,260	169,009	6.8
2.3. Contributions for the pension fund	177,370	219,162	260,423	252,491	10.1
3. Nontax revenues	58,771	59,499	67,399	89,328	3.6
4. Receipts from privatisation sales	0	0	8,556	10,361	0.4
<b>B. Total expenditure</b>	670,169	853,998	1,016,006	1,147,130	45.9
1. Central government expenditure	300,686	373,998	453,000	498,274	19.9
1.1. Wages, contributions, purchases of g. and services	87,206	100,128	158,474	189,339	7.6
1.2. Defence, incl. capital expenditure	20,864	24,520	31,730	31,984	1.3
1.3. Social transfers (excl. to Pension fund)	58,306	72,619	75,481	87,341	3.5
1.4. Transfers to social services (excl. Health)	28,206	35,358	29,813	34,681	1.4
1.5. Other payments	11,963	13,293	19,341	20,691	0.8
1.6. Interest payments	18,357	27,624	24,566	30,435	1.2
1.7. Payments of government guarantees	4,127	3,901	905	2,168	0.1
1.8. Subsidies and other transfers to enterprises	31,466	30,076	36,351	29,844	1.2
1.9. Other current expenditure, incl. Refugees	5,525	11,033	12,931	12,400	0.5
1.10. Acquisition of fixed assets and other capital exp.	31,341	52,487	58,799	54,652	2.2
1.11. Capital transfers to financial institutions	1,572	2,546	4,210	3,739	0.1
1.12. Reserve fund	1,753	414	400	1,000	0.0
2. Local government expenditure	74,092	98,007	102,368	123,937	5.0
2.1. Wages, contributions, purchases of g. and services	15,203	20,798	13,532	15,808	0.6
2.2. Transfers to social services	29,346	38,186	45,532	49,966	2.0
2.3. Subsidies and other transfers to enterprises	24,663	33,779	36,710	50,775	2.0
2.4. Other current expenditure incl. reserve fund	4,881	5,245	6,594	7,387	0.3
3. Pension fund	186,053	247,989	302,531	340,783	13.6
4. Health care	107,253	131,911	153,232	173,173	6.9
5. Solidarity fund expenditure	2,085	2,092	0	0	-
6. Expenditures from privatisation receipts	0	0	4,874	10,964	0.4
<b>C. General government surplus or deficit</b>	4,656	-4,242	-655	6,690	0.3
<b>D. Financing</b>					
1. Borrowing	16,718	15,555	19,592	45,485	1.8
1.1. Borrowing abroad (central govt.)	12,965	14,102	18,844	44,163	1.8
1.2. Domestic borrowing	3,754	1,453	748	1,322	-
- Central govt. from banks and other short-term b.	1,157	0	0	0	-
- Local governments from banks	1,136	1,177	481	1,321	0.1
- Sales of government securities	1,461	275	267	1	0.0
1.3. Borrowing inside Central Government (consolidates)	0	8	13	0	-
2. Amortization of debet	11,211	17,344	25,037	50,972	2.0
2.1. Amortization of foreign debt (central govt.)	4,489	8,398	12,569	21,063	0.8
2.2. Amortization of domestic debt	6,722	8,946	12,468	13,284	0.5
- Central government	5,647	7,968	10,780	11,650	0.5
- Local governments	1,075	979	1,687	1,634	0.1
2.3. Amortization inside Central Government (consolidates)	0	0	0	16,625	0.7
3. Change in cash and deposits	9,632	-5,721	-5,992	17,959	0.7
- Central Government, incl. Privatisation fund	1,639	5,813	-1,138	10,537	0.4
- Local governments	758	1,814	3,915	5,033	0.2
- Pension Fund	5,380	-6,435	-7,601	-323	0.0
- Health Care Fund	1,855	-6,913	-1,168	2,713	0.1

Source: Ministry of Finance.

## 4.2. General Government Revenues: Taxes

Millions of Tolars	Social insurance taxes			Total	Personal income tax	Corporate income tax	Taxes on wage-bill etc.	Property taxes	Sales tax	Customs and import duties
	Pension fund	Health fund	Maternity, employment etc.							
Column Code	1	2	3	4=1+2+3	5	6	7	8	9	10
1992	129,524	81,697	0	224,977	69,057	8,728	5	316	101,491	32,412
1993	198,429	103,161	0	322,737	98,416	6,684	0	409	166,343	51,628
1994	242,183	116,964	8,551	370,491	129,077	15,048	5,940	476	230,378	64,499
1995	287,056	139,671	9,139	435,865	148,370	12,995	3,844	572	289,028	78,359
1996	284,230	168,339	4,899	457,468	175,580	22,374	18,325	685	338,298	76,692
1997	297,748	188,673	4,790	491,211	194,909	33,663	37,599	920	391,214	58,524
1996										
May	24,625	13,909	373	38,907	15,666	1,718	289	50	27,406	8,498
Jun.	24,568	13,689	362	38,618	11,696	1,567	276	39	29,437	7,665
Jul.	22,897	14,253	376	37,526	15,473	1,497	2,630	68	30,528	6,960
Aug.	22,037	14,250	365	36,651	15,626	1,463	2,585	45	27,857	7,221
Sep.	22,276	14,257	363	36,897	13,866	1,514	2,640	44	28,082	5,354
Oct.	23,247	14,699	368	38,314	13,831	1,494	2,700	56	30,892	6,231
Nov.	23,049	14,705	370	38,124	15,480	1,433	2,920	89	29,571	6,157
Dec.	26,451	16,430	408	43,289	19,201	1,502	3,170	153	30,344	5,550
1997										
Jan.	22,661	14,569	354	37,584	14,611	1,357	2,833	61	29,722	4,929
Feb.	22,880	14,823	376	38,080	14,910	2,609	2,865	46	27,239	3,970
Mar.	23,664	15,286	391	39,342	16,295	2,347	2,922	60	26,648	4,983
Apr.	24,008	15,377	395	39,780	17,091	6,112	2,957	45	30,735	5,489
May	24,043	15,396	388	39,827	17,170	3,810	3,018	80	29,676	5,347
Jun.	24,586	15,594	397	40,577	18,366	2,703	3,135	49	31,333	5,125
Jul.	25,249	16,034	419	41,702	19,507	2,325	3,203	70	34,570	5,096
Aug.	24,425	15,628	411	40,463	14,727	2,161	3,091	122	30,672	4,684
Sep.	25,061	15,727	400	41,189	11,262	2,381	3,115	85	31,990	4,361
Oct.	26,124	16,153	393	42,670	12,337	2,316	3,236	88	34,186	4,981
Nov.	25,593	16,088	411	42,092	16,463	2,731	3,321	124	33,285	4,934
Dec.	29,454	17,997	454	47,904	22,171	2,810	3,902	89	51,157	4,627

Source: Agency of RS for Payments.

## 4.3. General Government Revenues: Allocation

Millions of Tolars	Total revenues			Allocation of revenues				
	Total tax revenues	Nontax revenues	Total	Central Government	Local communities	Health	Pension fund	Other and unallocated
Column Code	1	2	3=1+2	4	5	6	7	8
1992	437,072	16,600	453,671	202,796	34,414	81,562	129,311	5,589
1993	646,216	31,552	677,768	317,616	48,033	103,006	198,133	10,980
1994	815,911	35,397	851,308	416,010	64,117	117,071	241,784	12,326
1995	969,033	39,622	1,008,655	513,966	66,055	139,452	286,610	2,572
1996	1,089,422	45,786	1,135,208	600,768	79,587	168,062	283,761	3,030
1997	1,208,041	63,835	1,271,876	693,747	89,491	188,422	297,357	2,858
1996								
May	92,534	3,840	96,374	50,949	6,724	13,886	24,585	230
Jun.	89,298	3,612	92,911	47,213	6,970	13,666	24,765	296
Jul.	94,681	4,184	98,865	54,606	7,189	14,229	22,621	220
Aug.	91,448	3,727	95,175	51,692	7,024	14,226	22,000	232
Sep.	88,396	3,985	92,381	49,235	6,372	14,234	22,239	300
Oct.	93,518	4,125	97,643	52,958	6,527	14,675	23,208	275
Nov.	93,775	4,404	98,179	52,883	7,385	14,681	23,011	220
Dec.	103,209	5,655	108,865	56,207	9,573	16,403	26,407	274
1997								
Jan.	91,098	3,883	94,981	50,956	6,541	14,545	22,624	316
Feb.	89,718	4,161	93,879	49,719	6,321	14,798	22,843	198
Mar.	92,596	4,498	97,093	51,102	6,834	15,261	23,625	271
Apr.	102,210	4,921	107,131	60,806	6,703	15,352	23,968	302
May	98,928	5,832	104,760	57,170	7,941	15,371	24,003	275
Jun.	101,289	4,817	106,106	58,227	7,474	15,568	24,546	291
Jul.	106,474	6,413	112,886	62,250	9,108	16,007	25,207	314
Aug.	95,920	4,791	100,711	53,200	7,247	15,602	24,384	277
Sep.	94,385	5,543	99,927	51,468	7,470	15,702	25,020	267
Oct.	99,814	6,099	105,913	55,331	8,096	16,131	26,091	264
Nov.	102,950	6,361	109,312	62,139	5,470	16,088	25,593	22
Dec.	132,660	6,517	139,177	81,379	10,287	17,997	29,454	60

Source: Agency of RS for Payments.



# BANKING INSTITUTIONS IN SLOVENIA

## **BANKING INSTITUTIONS IN SLOVENIA**

with the Bank of Slovenia license, as of February 5, 1998

**Slovenian universal banks with full commercial and investment banking license (all activities listed in Article 2 of the Law on Banks and Savings Banks and in Article 39 of the Law on the Securities Market):**

BANKA KOPER d.d.<sup>1</sup>  
Pristaniška 14  
6502 KOPER  
Tel.: +386 66 451-100

BANKA VIPA, d.d. Nova Gorica  
Kidričeva 7  
5000 NOVA GORICA  
Tel.: +386 65 28-511

GORENJSKA BANKA, d.d., Kranj  
Bleiweisova 1  
4000 KRANJ  
Tel.: +386 64 221-446

NOVA LJUBLJANSKA BANKA d.d., Ljubljana<sup>2</sup>  
Trg republike 2  
1520 LJUBLJANA  
Tel.: +386 61 1250-155

PROBANKA d.d.  
Gosposka 23  
2000 MARIBOR  
Tel.: +386 62 220-500

SKB BANKA d.d. Ljubljana<sup>3</sup>  
Ajdovščina 4  
1513 LJUBLJANA  
Tel.: +386 61 1332-132

SLOVENSKA ZADRUŽNA KMETIJSKA BANKA d.d. Ljubljana  
Miklošičeva 4  
1000 LJUBLJANA  
Tel.: +386 61 1727-100

**Bank with full commercial banking license and for stockbroking, dealing in securities and market-making:**

BANK AUSTRIA d.d. Ljubljana  
Wolfova 1  
1000 LJUBLJANA  
Tel.: +386 61 1777-600



**Bank with full commercial banking license and for stockbroking and dealing in securities:**

BANKA CREDITANSTALT d.d.  
Kotnikova ulica 5  
1000 LJUBLJANA  
Tel.: +386 61 1321-174

**Banks with full commercial banking license:**

ABANKA d.d. Ljubljana  
Slovenska 58  
1517 LJUBLJANA  
Tel.: +386 61 1718-100

BANKA CELJE d.d.<sup>4</sup>  
Vodnikova 2  
3000 CELJE  
Tel.: +386 63 431-000

DOLENJSKA BANKA d.d.  
Seidlova cesta 3  
8000 NOVO MESTO  
Tel.: +386 68 316-500

KREKOVA BANKA d.d.  
Slomškov trg 18  
2000 MARIBOR  
Tel.: +386 62 222-261

NOVA KREDITNA BANKA MARIBOR d.d.  
Vita Kraigherja 4  
2505 MARIBOR  
Tel.: +386 62 229-229

VOLKSBANK - LJUDSKA BANKA d.d.  
Miklošičeva 30  
1101 LJUBLJANA  
Tel.: +386 61 1311-009

**Universal banks with full commercial banking license (except for personal foreign currency deposits, for foreign persons' custody accounts, for foreign persons' accounts, if not current or giro accounts of foreign banks and financial organisations dealing in international payments):**

M BANKA d.d.<sup>1</sup>  
Dunajska cesta 107  
1000 LJUBLJANA  
Tel.: +386 1682-282

UBK BANKA d.d., Ljubljana<sup>3</sup>  
Tržaška cesta 116  
1111 LJUBLJANA  
Tel.: +386 61 1231-131

**Bank with full commercial banking license (except for personal foreign currency deposits, for foreign persons' custody accounts, for foreign persons' accounts, if not current or giro accounts of foreign banks and financial organisations dealing in international payments) and with license for stockbroking and dealing in securities:**

SLOVENSKA INVESTICIJSKA BANKA, d.d.  
Čopova 38  
1000 LJUBLJANA  
Tel.: +386 61 1261-181

**Bank with full commercial banking license (except for personal deposits, for foreign persons' custody accounts, for foreign persons' accounts, if not current or giro accounts of foreign banks and financial organisations dealing in international payments) and with full investment banking license:**

FACTOR BANKA d.d.  
Železna 16  
1000 LJUBLJANA  
Tel.: +386 61 1311-136

**Bank with full commercial banking license (except for personal foreign currency deposits and foreign persons' custody accounts):**

BANKA SOCIETE GENERALE LJUBLJANA d.d.  
Trg republike 3  
1000 LJUBLJANA  
Tel.: +386 61 1262-214

**Banks with license for all domestic commercial banking operations and international payments:**

BANKA VELENJE d.d., Velenje  
Bančna skupina Nove Ljubljanske banke<sup>2</sup>  
Rudarska 3  
3320 VELENJE  
Tel.: +386 63 854-251

KOROŠKA BANKA d.d. Slovenj Gradec,  
bančna skupina Nove Ljubljanske banke<sup>2</sup>  
Glavni trg 30  
2380 SLOVENJ GRADEC  
Tel.: +386 602 42-371

LJUBLJANSKA BANKA - BANKA DOMŽALE d.d., Domžale<sup>2</sup>  
Ljubljanska 62  
1230 DOMŽALE  
Tel.: +386 61 715-422

LJUBLJANSKA BANKA - BANKA ZASAVJE, d.d.<sup>2</sup>  
Trg revolucije 25 c  
1420 TRBOVLJE  
Tel.: +386 601 21-233

POMURSKA BANKA d.d. Murska Sobota  
bančna skupina Nove Ljubljanske banke<sup>2</sup>  
Trg zmage 7  
9000 MURSKA SOBOTA  
Tel.: +386 69 32-710

**Banks with license for all domestic commercial banking operations (except for personal foreign currency deposits, for foreign persons' custody accounts, and except for foreign persons' accounts):**

HIPOTEKARNA BANKA d.d. Brežice  
Maistrova ulica 2  
8250 BREŽICE  
Tel.: +386 608 61-660

HMEZAD BANKA d.d. Žalec, Bančna skupina Banke Celje<sup>4</sup>  
Hmeljarska 3  
3310 ŽALEC  
Tel.: +386 63 715-602

**Bank with license for all domestic commercial banking operations (except for personal foreign currency deposits, for foreign persons' custody accounts, for foreign persons' accounts, if not current or giro accounts of foreign banks and financial organisations dealing in international payments) and for international payments with international postal instruments:**

POŠTNA BANKA SLOVENIJE, d.d.  
Cigaletova 15  
1000 LJUBLJANA  
Tel.: +386 61 325-461

**Banks with license determined by the Constitutional Law:**

KREDITNA BANKA MARIBOR d.d.  
Trg republike 3  
1000 LJUBLJANA  
Tel.: +386 61 1257-350

LJUBLJANSKA BANKA d.d., Ljubljana  
Trg republike 3  
1000 LJUBLJANA  
Tel.: +386 61 1257-350

**Banking groups pursuant to Article 21 of the Law on Banks and Savings Banks:**

<sup>1</sup> BANKA KOPER d.d. and M BANKA d.d. form Bančna skupina Banke Koper.

<sup>2</sup> NOVA LJUBLJANSKA BANKA d.d., Ljubljana, BANKA VELENJE d.d., Velenje Bančna skupina Nove Ljubljanske banke, KOROŠKA BANKA d.d. Slovenj Gradec, bančna skupina Nove Ljubljanske banke, LJUBLJANSKA BANKA - BANKA DOMŽALE d.d., Domžale, LJUBLJANSKA BANKA - BANKA ZASAVJE, d.d. and POMURSKA BANKA d.d. Murska Sobota bančna skupina Nove Ljubljanske banke, form Bančna skupina Nove Ljubljanske banke;

<sup>3</sup> SKB BANKA d.d. Ljubljana and UBK BANKA d.d., Ljubljana form Bančna skupina SKB;

<sup>4</sup> BANKA CELJE d.d. and HMEZAD BANKA d.d. Žalec, Bančna skupina Banke Celje form Bančna skupina Banke Celje.

**Savings banks:**

Hranilnica LON d.d. Kranj, Bleiweisova 2, 4000 Kranj  
Hranilnica in posojilnica KGP Kočevske d.d., Roška cesta 8, 1330 Kočevje  
Mariborska hranilnica in posojilnica d.o.o., Partizanska 3-5, 2000 Maribor  
LLT Hranilnica in posojilnica d.d. Murska Sobota, Staneta Rozmana 11/a, 9000 Murska Sobota  
Delavska hranilnica d.o.o. Ljubljana, Dalmatinova 4, 1000 Ljubljana  
Istrska hranilnica in posojilnica d.o.o. Ljubljana, Miklošičeva 7a/IV, 1000 Ljubljana

Ljubljana, February 5, 1998

# NOTES ON METHODOLOGY

## General Notes

### Sectors

**External sector** consists of non-residents.

*Non-residents* of the Republic of Slovenia are defined as:

- natural persons without a permanent address in Slovenia, except those who have the official permit to work in Slovenia for 6 months or more;
- natural persons with a permanent address in Slovenia which have an official permit to work or live abroad;
- legal persons with registered seat abroad, except diplomatic, consular and other entities financed by Slovenian government, Slovenian citizens employed there and members of their families;
- diplomatic, consular and other representative bodies of foreign governments and international organizations together with citizens of other countries employed there, and members of their families;
- representative offices and branches of foreign enterprises located in Slovenia except for their permanent production activity in Slovenia;
- representative offices and branches of Slovenian enterprises located abroad for their permanent production activities abroad.

*Residents* of the Republic of Slovenia are all others not listed above.

**Domestic sector** is broken down to monetary and non-monetary sector.

*Monetary sector* consists of the Bank of Slovenia and commercial banks. Commercial banks (hereinafter "banks") are deposit money banks that accept sight deposits and have banking licenses granted by the Bank of Slovenia. Only domestic banks, owned by residents or non-residents, are included.

*Non-monetary Sector* is further divided into following sub-sectors: Non-monetary financial institutions, General Government, Individuals, Enterprises and Non-profit institutions.

*Non-monetary financial institutions* include Savings banks, Co-operatives and other financial institutions and funds performing banking activities (e.g. Exchange offices, Development Fund). *General Government* comprises Central Government and Other General Government. *Central Government* mainly consists of the Budget. *Other General Government* contains local communities and entities established by General Government - institutions, funds, companies, clubs and other societies engaged in education, health, culture, social insurance, trade unions and other organizations.

*Households (Individuals)* include resident individuals.

*Enterprises* comprise firms in private or public ownership or control, except for those included in the General Government.

*Non-profit institutions* consist of all entities, not included in any other sector.

### Characteristics of the data

Data present stocks on assets and liabilities at the end of the period.

Data on stocks nominated in foreign currencies are converted into Tolars using Bank of Slovenia end of period middle exchange rate.

Data in tables are not seasonally adjusted.

## 1. MONEY AND BANKS

### Money and banks (Tables 1.1.-1.6.)

#### **Table 1.1.: Main Monetary Aggregates (Statistical Definitions)**

*Base money* is the sum of currency in circulation, banks' reserves with the Bank of Slovenia and Tolar sight deposits of Central Government, non-monetary financial institutions and other enterprises with the Bank of Slovenia.

*M1* is currency in circulation, Tolar sight deposits of Central Government, enterprises and non-monetary financial institutions with the Bank of Slovenia, and Tolar sight deposits with banks.

*M2* is M1, Tolar time deposits of Central Government with the Bank of Slovenia, and Tolar savings and time deposits with banks.

*M3* is M2 and foreign currency deposits of individuals with domestic banks.

Monetary aggregates are calculated as monthly averages of the Bank of Slovenia's and banks' daily data for all calendar days in month.

All aggregates in Table 1.1. are also shown in Table 1.2. Data in Table 1.1. differ from those in Table 1.2. as the first are monthly averages and the latter are end of period data.

#### **Table 1.2.: Monetary Survey - Consolidated Balance Sheet of the Monetary System**

The Table shows consolidated balance sheet of all banks' and Bank of Slovenia on the end of month.

Data for banks are aggregated but not consolidated.

*Domestic assets* consist of banks' and Bank of Slovenia's claims on General Government arising from succession to former SFR Yugoslavia and bank rehabilitation program, and claims from loans and securities on other non-monetary sectors. Claims from succession and bank rehabilitation program represent claims of the Bank of Slovenia on Succession Fund of the Republic of Slovenia (for the former National Bank of Yugoslavia Dinar cash), counterpart claims for Bank of Slovenia liabilities to International Monetary Fund, government guaranteed bank rehabilitation bonds, government bonds for unpaid foreign currency deposits and claims on former National Bank of Yugoslavia for foreign currency deposits.

*Other assets* include fixed assets of banks and of the Bank of Slovenia and some other items (doubtful claims, etc.).

*M3* consists of M2 and all foreign currency deposits, and not only foreign currency deposits of individuals as in Table 1.1.

*Other foreign currency liabilities to Central Government* include Central Government foreign currency deposits with the Bank of Slovenia and other foreign currency liabilities of banks with the General Government.

*Other liabilities* consist of capital and reserves of banks and of the Bank of Slovenia and also include some other items.

As from July 31, 1996, data for Komercialna banka Triglav are no longer included in banks' data due to its bankruptcy.

#### **Table 1.3.: Balance Sheet of the Bank of Slovenia**

The Table shows the Bank of Slovenia's assets and liabilities at the end of month.

*The International reserves of the Bank of Slovenia* consist of: foreign currency, sight and time deposits abroad, first class securities of foreign issuers, monetary gold, reserve position with the International Monetary Fund and SDR holdings at the International Monetary Fund. Foreign exchange deposits held by Bank of Slovenia on the basis of repurchase agreements are not included.

*Other foreign assets* mainly include balances on fiduciary accounts and with international financial organizations.

*Claims on General Government* consist mainly of net claims on the National Bank of Yugoslavia taken over by the Succession Fund of the Republic of Slovenia. Claims on the state budget, which are the counterpart of the succeeded liabilities to the International Monetary Fund, are also included.

*Repurchase agreements* represent loans extended to banks based on securities or foreign currency.

*Other claims* include some Bank of Slovenia's small deposits with banks and advance payments to the banks for repayments of Bank of Slovenia bills sold to other buyers through banks as

agents.

*General Government Deposits* comprise deposits of Central Government budget.

*Restricted deposits* mainly result from deposits earmarked for import payments and deposits covering letters of credit, guarantees and credits taken abroad.

#### **Table 1.4.: Balance Sheet of Deposit Money Banks**

The Table summarizes data on assets and liabilities of banks at the end of the month.

*Demand deposits* comprise giro accounts of enterprises and non-profit institutions, General Government, non-monetary financial institutions and giro and current accounts of households (see Table 1.6.).

*Savings deposits* include short and long-term tolar savings deposits of households (see Table 1.6.).

*Time deposits* consist of short and long-term time deposits of households, General Government, non-monetary financial institutions, enterprises and non-profit institutions (see Table 1.6.).

*Restricted deposits* represent deposits of enterprises and non-profit institutions, General Government and individuals to be used for money transfers to foreign countries or in cover of letters of credit, loans taken abroad or euro-checks, and can also be used for foreign currency exchange office transactions.

*Note 1:* In June 1996 foreign liabilities of banks for the undue foreign debt of former SFR Yugoslavia in the amount of SIT 49,027 million were taken over by the Government. Liabilities of banks to the Government were increased for the same amount. The banks decreased their foreign liabilities and claims on the Government for the part of matured allocated debt which they had been repaying to the government fiduciary account since January 1994 totalling SIT 18,078 million.

Bank of Slovenia's claims on and liabilities to banks are equal to the corresponding items in the banks' aggregated balance sheet with few exceptions: Item 'Reserves' (Giro accounts and deposits with the Bank of Slovenia) on the assets side of banks' balance sheet is almost the same as item 'Deposits of banks' (Giro and reserves accounts, foreign currency deposits) on the liabilities' side of the Bank of Slovenia's balance sheet (Table 1.3.). Similar applies to items 'Liabilities to the banking system' arising from the Bank of Slovenia loans and 'Claims on domestic banks' based on loans in the Bank of Slovenia balance sheet (Table 1.3.). Discrepancies result from differences in accounting accuracy.

Claims on and liabilities to domestic non-monetary sector are shown in more details in Tables 1.5. and 1.6.

#### **Table 1.5.: Deposit Money Banks' Claims on Domestic Non-monetary Sector**

The Table shows banks' claims resulting from loans and securities classified by domestic non-monetary sectors, which are also represented in Table 1.4. in item 'Claims on non-monetary sectors - Total'.

*Marketable securities* are long or short-term securities acquired and held by a bank with the intention of reselling them in the short term.

*Investment securities* are long or short-term securities acquired and held for yield or capital growth purposes and are usually held to maturity.

#### **Table 1.6.: Deposit Money Banks' Liabilities to Domestic Non-monetary Sector**

The Table shows banks' liabilities from deposits of domestic non-monetary sectors which correspond to the 'Liabilities to non-monetary sectors - Total' in Table 1.4.

#### **Interest rates (Table 1.7. - 1.10.)**

Annual interest rates.

r = real rate over Tolar revaluation clause

r(D) = real rate over foreign exchange revaluation clause

n = overall nominal rate

TOM = Tolar revaluation clause

D = foreign exchange clause (DEM)

**Table 1.7.: Bank of Slovenia Interest Rates**

*Discount rate* (End of period): Indicative rate posted by the Bank of Slovenia.

*Lombard loan*: Within the framework of standing lombard facility Bank of Slovenia provided five-day lombard loans to banks in amounts not higher than 2.5 percent of foreign currency denominated short-term Bank of Slovenia bills or Treasury bills used as collateral. Interest rate for lombard loans was one percentage point above the Bank of Slovenia discount rate.

*Interest rate on banks' obligatory reserves*: 1 percent per year since October 1991.

Bank of Slovenia uses *liquidity loans* to regulate liquidity of the banking system, and occasionally for regulation of base money.

*Overnight liquidity facilities* are offered to net borrowers on the interbank market. Bank of Slovenia offers such overnight facilities on the evening interbank market at a uniform interest rate; banks may receive such loans in proportion to available eligible collateral.

*Liquidity facilities of last resort* are permanently available to banks in case of unexpected liquidity constraints. The interest rate applied is the penalty rate.

*Liquidity loans for 3 or 5 days* are offered to banks on basis of Bank of Slovenia Bills they subscribed. Bank can subscribe Bills with maturity of twelve or thirty days, and it may use such loans for a maximum of three or five working days.

Based on the preliminary data on base money, Bank of Slovenia provides up to one-month liquidity to banks with regular *short-term loans* with maturity of one month.

*Regular short-term loans* are offered on monthly basis. The amount of such loans given to a single bank is determined dependent on its share in the foreign exchange position total of banks, and on the overall volume of loans offered; the latter is subject to the Bank of Slovenia's revision at least once per month.

*Supplementary short-term loans* are made available to banks in order to neutralize the effect of transfer of the budget liquidity surplus from banks to the Bank of Slovenia. Maturity of such loan corresponds to that of the relevant deposit and cannot exceed 3 months; interest rate is one percentage point above the time deposit rate. Interest rates for time deposits with the Bank of Slovenia are in line with those of short-term bills with comparable maturities.

**Table 1.8.: Interbank Money Market Rates, Revaluation Clauses and General Legal Penal Rate**

*Penalty rate* is an official penalty rate set by Bank of Slovenia. Penalty rate is generally used in cases of overdue payments.

***Tolar revaluation clause***

*Tolar revaluation clause (TOM)* is annual interest rate, determined by Bank of Slovenia and used for indexation of financial liabilities.

TOM (monthly): since June 1995: average of previous 3 months' inflation (until June 1995 indexation was based on so called R: equal to the previous months' inflation rate); since February 1996: 4 months; since December 1996: 6 months; since May 1997: 12 months

Financial liabilities in domestic currency, with maturity exceeding 30 days, are revalued with TOM.

Financial liabilities in domestic currency, with maturity less than 30 days, are not revalued from September 1995.

***Foreign exchange revaluation clause***

Monthly rate is growth rate of Bank of Slovenia's end of month exchange rate for DEM or USD.

Annual rate is computed from monthly rate on the conform basis, taking into account the actual number of days in the month and in the year.

**Table 1.9.: Interest Rates for Bank of Slovenia Bills**

*Tolar bills* are registered securities subscribed by banks with maturity of two, twelve, thirty or sixty days, and by savings banks with maturity of seven, fourteen, and since December also sixty days. Such bills are offered on a permanent basis. Except for the sixty-day bill, none are issued in series.

*Bills with warrants* are short-term bearer securities, issued in series in paper form of nominal value of half a million Tolars. They are purchased in Tolar at a discount and bear the p.a. nominal interest. The warrant attached to the security represents a hedge against inflation and exchange rate depreciation higher than officially projected. Interest rate for the last edition of the bills is indicated.

*Twin bills* are short-term bearer securities, issued in series in paper form. Through banks they are available to other legal persons and households. They are composed of a Tolar and a foreign currency part, and can be bought in Tolars at a discount, with redemption in Tolars and in German Mark. The Tolar part is revalued by Tolar revaluation clause (TOM).

*Foreign currency bills* are transferable registered securities not issued in series. They are offered on permanent basis and can be purchased by banks and by other legal persons through banks. They are sold for German Marks or US Dollars at a discount with maturities of two to twelve months. Interest rates for a certain type of bill in the table are those valid on the last day of the month.

#### **Table 1.10.: Average Commercial Banks Interest Rates**

*Average interest rates ( $r$  and  $r(D)$ )* are weighted arithmetic averages of the minimum and maximum interest rates.

*Spread* is the difference between the weighted minimum and maximum interest rate:  $r_{\min}=r$  - spread,  $r_{\max}=r$ +spread.

The figures for the latest month are always provisional; updated figures in the following Monthly Bulletin are not marked with sign \*.

Nominal interest rate (n) is the overall annual interest rate.

#### **Network of Commercial Banks (Table 1.11.)**

##### **Table 1.11.: Commercial Bank Network**

*Note 1:* Statistical Regions, Source: Statistical Office of Republic of Slovenia.

*Note 2:* Poštna banka d.d. (The Post Bank) included with head office only.

*Note 3:* Source: Statistical Office of Republic of Slovenia, Demographic statistics, 5.5.1997.

#### **Ljubljana Stock Exchange (Tables 1.12 to 1.14.)**

##### **Table 1.12.: The Ljubljana Stock Exchange: Turnover by Market Segment and by Type of Securities**

Turnover is measured by a single counting.

##### **Table 1.13.: The Ljubljana Stock Exchange: Market Capitalization and Turnover Ratio**

Market capitalization by market segment and by type of securities is calculated as the sum of market capitalization of individual securities. Market capitalization of an individual security is calculated as the product of the number of listed securities and the market price at the end of period.

Turnover ratio is calculated as turnover in a period divided by market capitalization at the end of period.

Short-term securities are not included in calculations of market capitalization and turnover ratio.



**Table 1.14.: The Ljubljana Stock Exchange: Slovenian Stock Exchange Index and Bond Index**

SBI - Slovenian Stock Exchange Index.  
 BIO - Bond Index.  
 SBI, BIO - value of SBI and BIO.  
 dT - change of index value by points.  
 d% - change of index value in percentage.  
 Min, Max - minimum and maximum value of index in a period.

**Exchange rates (Tables 1.15.1.a. to 1.16.2.)****Table 1.15.1.a.: Bank of Slovenia Exchange Rates- Average rates**

Average rates. Averages take into account the exchange rates on working days.  
 On October 1<sup>st</sup> 1993 the denomination of YUD was changed at the ratio 1,000,000 : 1. On December 29<sup>th</sup> 1993 the denomination of YUD was changed at the ratio 1,000,000,000 : 1. Introduction of the "New Dinar" on January 25<sup>th</sup> 1994.  
 Introduction of a new currency, the Kuna (=1,000 previous Croatian dinars) on May 30<sup>th</sup> 1994.  
 The denomination of MKD was changed at the ratio 100 : 1 on May 7<sup>th</sup> 1993.

**Table 1.16.1.: Turnover and Exchange Rates on the Foreign Exchange Market**

Annual rates are computed as arithmetical averages of monthly rates. Monthly rates are averages computed from working days, weighed with turnover. Foreign Currency Exchange Offices also report transactions on Saturdays, not shown in the table, but included in the monthly and annual totals.

Totals also include transactions between enterprises, and between banks.

The nominal and real effective exchange rate index is shown in the Table 2.5.

**Table 1.16.2.: Turnover and Exchange Rates on the Foreign Exchange Market- Daily data**

Totals also include transactions between enterprises, and between banks.

**2. BALANCE OF PAYMENTS AND EXTERNAL POSITION****Balance of Payments (Tables 2.1. to 2.4.)****General notes**

In most respects the Slovenian Balance of Payments (BOP) conforms to the methodology of the IMF's *Balance of Payments Manual, fifth edition (1993)*.

***Characteristics of the Data***

Minus sign (-) indicates imports or surplus of imports over exports in the current account, increase in assets or decrease in liabilities in the capital and financial accounts, and growth of reserve assets.

Data for transactions are converted from original currencies to USD using the daily Bank of Slovenia exchange rates, or average exchange rates of the period if the exact date of transaction is not known.

***Data sources***

BOP is compiled on the basis of the following monthly data sources:

- **The International Transactions' Reporting System (ITRS)** - the reporting on transactions

settled via accounts between residents and nonresidents. These accounts comprise accounts of domestic banks' held with correspondent banks abroad (including the central bank) as well as non-bank resident accounts abroad. Classification of transactions is made by using descriptions of transactions provided by the banks' clients;

- **Customs declarations;**
- **Reports to the Bank of Slovenia on registered credits granted to and disbursed abroad;**
- **Accounting data of the Bank of Slovenia;**
- **Commercial banks' balance sheet data;**
- **Estimates.**

There are several estimation models used in the BOP for the valuation of data on imports, incoming travel, labor income, short-term commercial credits, foreign currency and deposits of resident households in foreign banks.

### ***Current account***

#### ***Goods***

Data for the General merchandise are based on customs declarations. Data on imports c.i.f. and exports f.o.b. are compiled by the Statistical Office. *Adjustments for valuation* of data on imports and *coverage* of data on imports and exports are made by the Bank of Slovenia. The imports data are adjusted from c.i.f. basis to f.o.b. basis by the coefficient which is equal to the weighted average of coefficients between the c.i.f. and f.o.b. values of imported goods (for the available sample), separately calculated for each type of merchandise, transport means and country of the exporter. The *coverage adjustments* are made for goods imported without customs declaration and for which data are available from ITRS or reports of duty free shops and consignment warehouses.

#### ***Services***

##### ***Transport***

The source for recording of transportation services is the ITRS.

##### ***Travel***

The ITRS sources used in the compilation of the *incoming travel* item include: a.) health and education related services, b.) payments made by nonresidents to Slovenian tourist agencies, c.) the expenditure in Tolars by nonresidents, d.) money spent in casinos by nonresidents, e.) data on sales of goods to nonresidents in duty free shops and consignment warehouses, f.) payments with credit cards and g.) sales of Tolars to nonresidents abroad.

The data on sales of Tolars to nonresidents in Slovenia are estimated on the number of border crossings of foreign travellers and on the number of nights spent by foreign tourists. Data source for the item expenditure on travel are ITRS and estimations.

##### ***Construction services***

The source of data is ITRS. All construction works are recorded under construction services.

##### ***Insurance services***

Premiums on life and non-life insurance are split into two components: (i) the service charge included in insurance services and (ii) the premium in a narrow sense recorded as current transfer. The calculation of service charge is based on a fixed percentage (five percent) of the premium payments.

##### ***Government services***

All transactions settled through accounts of Slovenian embassies abroad as well as transactions coded as government services settled through accounts of Slovenian banks with foreign correspondents are included in this item.

##### ***Income***

The ITRS is used as a main source for recording of *compensation of employees*. As many wages are not paid through domestic banks, supplementary estimations of such receipts from the neighboring countries are made. Data on *reinvested earnings and income on equity* are available in an annual survey of Slovenian direct investors abroad and of foreign direct investment enterprises in Slovenia. These data have not been included in the balance of payments. The present recording of *other investment income* (interest income) is based on the actual payments.

##### ***Current transfers***

In this item workers' remittances, insurance and other transfers of other sectors are included. The *insurance* item is calculated as a difference between the insurance premiums received and the claims paid on the credit side and vice versa on the debit side. The main source for *other transfers* are the ITRS and the customs documents.

***Capital and financial account******Capital account******Capital transfers***

Migrants' transfers covers not only payments recorded by domestic banks but also the changes in residency of accounts held with these banks.

***Financial account******Direct investment***

Direct investment is recorded on the basis of reporting of payments through domestic banks and of data from customs declarations.

Until 1997 purchase and sale of all shares and equity have been included in this item. From the beginning of 1997, purchase and sale of shares that assure more than 50 percent of company's equity, a control package of shares, shares issued by domestic companies on the primary markets with the purpose to increase the nominal capital of the company and other investments in equity for a period exceeding seven years are included in this item, due to new capital control measures.

***Portfolio investment***

Until 1997 only data on sales and purchases of debt securities through banks were included in this item. Since February 1997 equity securities, not having the characteristics described in the note on Direct investment are included in this item too.

***Other investment***

Other investments except equity between affiliated enterprises are included here and not under Direct investment. Short-term trade credits are estimated and recorded on net basis as change of assets. Estimation is based on comparison of data on imports and exports from customs declarations with corresponding settlements. Item currency and deposits of households are estimated by using data on net purchases of foreign currency in foreign currency exchange offices, estimated net sales of foreign currency by nonresidents and estimated expenditure of resident households abroad (see Travel.)

**Tables 2.1., 2.3. and 2.4.: Balance of Payments**

Year 1997: Provisional data, latest update.

Note 1: CD: customs declarations - foreign trade definitions (Statistical Office of Republic of Slovenia).

Note 2: 1996 data include cash flows only, without investments in kind.

Note 3: June 1996: includes issue of government bonds in exchange for a part of allocated foreign debt in the amount of USD 465.4 million. Banks' liabilities under foreign loans are decreased for the same amount and transferred to liabilities to Government.  
August 1996: includes issue of government Eurobonds in the amount of USD 320.6 million, balanced by receipts on government deposits at BS, shown in international reserves.

Note 4: June 1997: includes issue of government bonds.

Note 5: For 1993 and following, short-term claims include net changes in commercial credits (received and granted).

Note 6: Short-term trade credits are underestimated because there is no systematical data source for payments for goods paid directly from credits disbursed abroad (payments not performed through resident accounts abroad).  
Data on disbursed credits are included in the balance of payments whereas data on the use of these funds are not available. Large amount of net errors and omissions can be explained on this basis.

Note 7: Includes mostly BS fiduciary accounts. In June 1996 the amount of USD 154.8 was transferred to regular BS reserve accounts.

Note 9: Use of IMF credit (assumed upon membership in January 1993).

Note 10: Reserve assets of the Bank of Slovenia.

**Tables 2.2.: Balance of Payments 1988 - 1992**

Excluding transactions with former Yugoslav Republics; processing is included in services,

excluded in merchandise.

*Note 1:* For 1988 and 1989, Official sector data are included in Other sectors.

*Note 2:* For 1988 through 1990, Statistical errors include sales of claims from bilateral agreements to the former National Bank of Yugoslavia and its purchases of foreign currency through Slovenian foreign currency exchange offices.

*Note 3:* Reserve assets of the Bank of Slovenia.

### **Merchandise trade (Table 2.5 to 2.7.)**

#### **Tables 2.5 to 2.7.: Merchandise trade**

Exports f.o.b. and imports c.i.f.; year 1997: provisional data, (Source: Statistical Office of RS).

The effective exchange rate: Growth of index denotes growth of value of Tolar, and vice versa (calculated by the Bank of Slovenia).

*Note 1:* Romania became full member of CEFTA on July 1, 1997, but is not yet included in Statistical Office Data on exports and imports.

### **International Liquidity (Table 2.8.)**

#### **Table 2.8.: International Liquidity**

*Foreign exchange reserves of the Bank of Slovenia and banks* include foreign cash in convertible currencies, deposits abroad and first class securities of foreign issuers. Balances on fiduciary accounts are included in 'Other foreign assets'.

*Foreign exchange reserves* of the Bank of Slovenia are the same as item 'International monetary reserves' in balance sheet of the Bank of Slovenia (Table 1.3.) except that item 'Monetary gold' is not presented in Table 2.8 and that foreign exchange deposits acquired on the basis of repurchase agreements with domestic banks are excluded from the data on foreign exchange reserves in Table 1.3. These assets are included in Table 1.3. under item 'Claims on domestic banks - Loans - Repurchase agreements'.

Foreign exchange reserves of commercial banks are only part of item 'Foreign Assets' in Table 1.4. Foreign assets also include other foreign currencies, deposits abroad, foreign securities and other foreign assets.

### **External debt (Tables 2.9. to 2.11.)**

#### **General Notes**

The tables are based on World Bank concepts (World Debt Tables, External Debt of Developing Countries, The World Bank, Washington D.C.).

#### ***External Debt***

Long-term external debt is defined as debt with original or extended maturity of more than one year owed to nonresidents and repayable in foreign currencies, goods, or services. Long-term external debt has three components:

- public debt, which is an external obligation of a public debtor, including the national government, a political subdivision (or an agency of either) and autonomous public bodies;
- publicly guaranteed debt, which is an external obligation of a private debtor that is guaranteed for repayment by a public entity;
- private non-guaranteed external debt, which is an external obligation of a private debtor that is not guaranteed by a public entity.

Short-term external debt is defined as debt with an original maturity of one year or less. Interest in arrears on long-term debt are interest payments due but not paid during the year

(period) specified.

Total debt stocks or total external debt is defined as the sum of (1) public and publicly guaranteed long-term debt, (2) private non-guaranteed long-term debt, (3) use of IMF credit, and (4) short-term debt.

Debt service: Total debt service is defined as the sum of (1) principal repayments and interest payments made on long-term debt (public and publicly guaranteed and private non-guaranteed), (2) repurchases and charges paid on use of IMF resources; and (3) reductions in stock and interest payments made on short-term debt.

#### ***Debt Flows***

Disbursements are drawings on loan commitments during the year (period) specified.

Principal repayments are actual amounts of principal (amortization) paid in foreign currency, goods, or services in the year (period) specified.

Interest payments are actual amounts of interest paid in foreign currency, goods, or services in the year (period) specified.

Net flows (or net lending or net disbursements) are disbursements minus principal repayments. In the "Total debt flows" chapter only, net flows also include short-term debt. It is assumed that a disbursement has taken place if the change in stock of short-term debt outstanding is positive; if negative, a repayment is assumed to have been made.

Net transfers are net flows minus interest payments (or disbursements minus total service payments).

#### ***Categories of Creditors***

Debt from official creditors includes:

- loans from international organizations (multilateral loans): loans and credits from the World Bank, regional development banks, and other multilateral and intergovernmental agencies. Excluded are loans from funds administered by an international organization on behalf of a single donor government; these are classified as loans from governments.
- loans from governments (bilateral loans): loans from governments and their agencies (including central bank), loans from autonomous bodies, and direct loans from official export credit agencies.

Debt from private creditors includes:

- bonds either publicly issued or privately placed;
- commercial banks: loans from private banks and other private financial institutions;
- other private: credits from manufacturers, exporters, and other suppliers of goods, and bank credits covered by a guarantee of an export credit agency.

#### ***Borrowing Terms***

The average terms of borrowing are given for all new loans contracted during the year (period) and separately for loans from official and private creditors. To obtain averages, the interest rates, maturities, and grace periods in each category have been weighted by the amount of the loans.

Loans with an original grant element of 25 percent and above are defined as concessional. Two characteristics are given for long-term debt outstanding and disbursed:

- concessional LDOD. This item conveys information about the borrower's dependence on aid from official lenders;
- variable interest rates LDOD (that is, interest rates that float with movements on a key market rate; for example, the London Interbank Offered Rate (LIBOR) or the U.S. prime rate). This item conveys information about the borrower's exposure to changes in international interest rates.

#### ***Debt Service Projections on Existing Pipeline***

Projected service payments are estimates of payments due on existing debt outstanding, including undisbursed. They do not include service payments that may become due as a result of new loans contracted in subsequent years. Nor do they allow for effects on service payments of changes in repayment patterns owing to prepayment of loans or to rescheduling or refinancing, including repayment of outstanding arrears that occurred after the latest year of reported debt data.

#### ***Exchange Rates***

Debt outstanding and disbursed at the end of the year (period) specified is converted to U.S. dollars at the rate in effect at the end of the year (period). Service payments, commitments, and disbursements (flows) are converted to U.S. dollars at the rates valid in the moments of transaction.

### **Tables 2.9. and 2.10.: External Debt**

*Note 1:* Debt data apply to loans used directly by Slovenian beneficiaries, and to obligations from credits of the former SFR Yugoslavia taken over by the Republic of Slovenia in separate bilateral agreements with foreign creditors. The Republic of Slovenia is engaged in process of

ratification, i.e., negotiations for the assumption of the remaining obligations of former SFR Yugoslavia with governments of three countries and with creditors from the Alternative Participation Instruments Exchange Agreement (APIEA).

*Note 2:* The Republic of Slovenia became member of the IMF in January 1993; by decision of the Executive Board of the IMF in December 1992 Slovenia was declared successor state to a percentage share of the assets and liabilities of former SFR Yugoslavia.

*Note 3:* Data include a portion of obligations assumed in June 1996 in the amount of USD 812 million by the Republic of Slovenia and related 1988 New Financing Agreement. Together with the 1988 Trade and Deposit Facility Agreement and 1988 Alternative Participation Instruments Exchange Agreement, this agreement regulated the restructuring of the debt of former SFR Yugoslavia owed to foreign commercial banks.

On June 11, 1996 (i) Slovenia issued bonds to creditors, certified as Participating Creditors, to exchange 18 % of debt under the Yugoslavia 1988 New Financing Agreement, and (ii) Nova Ljubljanska banka d.d., Ljubljana purchased participation of 9.9 % in deposits of Participating Creditors in the 1988 Trade and Deposit Facility Agreement. The exchange transaction is not included in figures on disbursements and on average terms of new commitments; however, it affects the increase of the external debt for the amount assumed in addition to already identified (allocated) obligations of Slovenian final beneficiaries already included in the figures so far. Of the total obligations assumed by the issuer - the Republic of Slovenia - approximately 58 % is refunded by banks/ beneficiaries liable for their identified obligations. In December 1996 the Republic of Slovenia bought back a total of USD 125 million of this issue.

Negotiations are not yet concluded with creditors under the 1988 Alternative Participation Instruments Exchange Agreement. Table 2.10, item 3: Refinancing - NFA and APIEA, 1988 shows obligations of Slovenian final beneficiaries under the two Agreements.

*Note 4:* Including principal arrears on Paris Club rescheduled debt (USD 20 million).

*Note 5:* Excluding IFC credits from 1995, included in private non-guaranteed debt.

*Note 6:* Including debt assumed with the agreement between the governments of the Republic of Slovenia and FR Germany whereby Slovenia took over foreign debt of former SFR Yugoslavia, pertaining to previous restructurings and to liabilities from original bilateral arrangements. The data are not shown in disbursements and in average terms of new commitments.

### **Table 2.11.: Payments of Obligations Effected to the Fiduciary Account; Balance as of 31.08.1997**

Starting from September 30, 1994 payments have been effected to the fiduciary account of the Bank of Slovenia with the Dresdner Bank Luxembourg Sa, Luxembourg (agreement dated 27.9.1994) of annual installments of the Republic of Slovenia under the Osimo Treaty (10.11.1975) and the Rome Treaty (18.2.1993) between The Republic of Italy and the former SFR Yugoslavia.

### **International Investment Position of Slovenia (Table 2.12)**

#### **General notes**

Methodology of the international investment position (IIP) of Slovenia is based on the fifth edition of the *Balance of Payments Manual*, IMF, 1993.

#### **Data sources**

Data sources for the international investment position of Slovenia are mainly the same as those for the balance of payments financial account. However, there are differences with some items as follows:

#### **Direct investment**

Data on direct investment are collected from *surveys of enterprises on stock and transactions with affiliated enterprises* - form SN. (Source for the balance of payments is *international transactions' reporting system* - ITRS). In accordance with the recommendations of IMF, this item comprises investment where direct investor owns 10 percent or more of ordinary shares or voting power, while in ITRS the distinction could not be made. In the IIP all claims on and liabilities to affiliated enterprises are included, except short-term claims and liabilities of

banks. Reinvested earnings are included in IIP, but not yet in balance of payments.

**Portfolio investment**

Data on equity securities and other equity shares are also available from enterprises' surveys (form SN), but only data from surveys where direct investor owns less than 10 percent of ordinary shares or voting power, are included. (In the balance of payments, transactions with equity securities and other shares are collected from ITRS).

Data on debt securities are available from credit registration forms and forms SN. (For the balance of payments these data are collected from ITRS).

**Trade credits and loans**

Source for short-term trade credits are *reports of enterprises on stock of external claims and liabilities* (form SKV) and *surveys on transactions with their accounts abroad* (form C). (In the balance of payments the item short-term commercial credits is estimated.)

Sources for long-term trade credits and loans are credit registration forms and are the same for the international investment position and the balance of payments. In the IIP claims and liabilities between affiliated enterprises are recorded under direct investment and are excluded from items trade credits and loans.

**Currency & deposits, other assets, other liabilities and reserve assets**

Sources of data for these items are banks' reports and Bank of Slovenia accounting data and are consistent with those for the balance of payments.

The item "Other liabilities of other sectors" in the IIP consists of the data on contractual joint ventures, which are not available for the balance of payments.

**Table 2.12.: International Investment Position of Slovenia**

IIP data do not include:

- data on real estate owned by Slovenian households abroad (mainly real estate in Croatia),
- data on foreign currency and deposits in banks abroad held by Slovenian households (according to Bank for international Settlements (BIS) data, they can be estimated to round 400 mio USD at the end 1996),
- claims on other countries on the territory of former SFR Yugoslavia, subject of negotiations on succession, expropriated assets in these territories and other assets transferred to the Slovenian government during the process of privatization.

### 3. GENERAL ECONOMIC INDICATORS

**Table 3.2.: Quarterly real gross domestic product**

Data in million SIT (last periods are estimated).

**Table 3.3.: Industry**

Data for production with breakdown by industries for years 1992 to 1993 and employment for years 1992 to 1995 are estimations based on methodologies used in those years.

**Table 3.4.: Employment and unemployment**

The majority of data for the period before 1997 are estimations based on methodologies used in those years.

**Table 3.6.: Average wages**

Real wages are deflated with consumer price index.

**Table 3.7.: Registered households' income**

Real aggregates are deflated with retail prices index.

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**PGP key:**

PGP version: 2.6.3i

Type: RSA

Length: 1024

Key ID: 0x84CB62D1

Key name: Banka Slovenije - <http://www.bsi.si/>

Date: 13.11.1997

Key fingerprint: 1689 EC52 DA15 102D 60B2 9462 99F1 3FF5